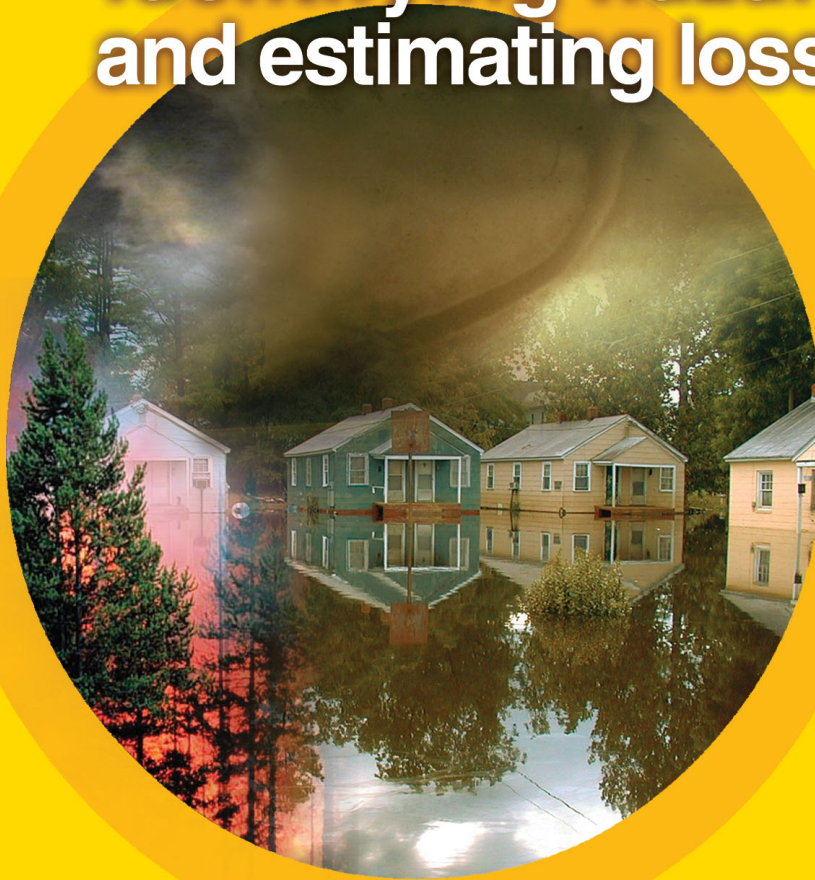


STATE AND LOCAL MITIGATION PLANNING  
how-to guide

# Understanding Your Risks

identifying hazards  
and estimating losses



**FEMA**

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