

FEMA Region 3: State Capability Assessment Guidance

Your state’s hazard mitigation plan (HMP) must assess the capabilities available to mitigate hazards. This assessment is a unique opportunity to build partnerships. Your state can bring together diverse stakeholders to advance mitigation together. This guidance offers considerations and a framework for how to conduct this assessment.

Getting Started

The capability assessment is a critical part of your state’s planning process. It helps your state identify and evaluate the resources that are in place, or need to be in place, to reduce risk and improve resilience. Ideally, you should assess your mitigation capabilities before you develop the mitigation strategy. Capability assessment findings will help you develop a stronger mitigation strategy based on a more realistic understanding of your ability to take action. As you identify the capabilities of each planning partner, think about how each capability supports your state’s mitigation goals and actions.

Who Participates?

To get started, identify any state planning partners that may have a role in hazard mitigation. These can be various state agencies including administrative, emergency management, economic development, land use, planning, housing, health and social services, transportation, and natural and cultural resources. But planning partners should not be limited to state agencies. Think about how to bring in new partners such as philanthropic, non-governmental, academic or professional organizations as well as private-sector businesses. Additionally, with a refined focus on addressing climate change and equity in FEMA’s State Mitigation Planning Policy, make sure you also include:

- State climatologists and other experts that can provide climate projection data and other information on to potential effects of climate change on the state’s hazards.
- State agencies and experts on population and demographics that can provide data about permanent and transient populations, specific gaps in social vulnerabilities, and underserved communities.

All partners should provide input during the capability assessment.

Also, be sure to reach out to your state’s elected officials. As legislators and decision makers, they are essential partners in taking action. Keep them updated on what you learn, so the plan is endorsed across the state.



FEMA

Navigating the Guidance

This resource focuses on two key parts of your state's capability assessment:

Section 1: Evaluating State Hazard Mitigation Capabilities

Section 2: FEMA Mitigation Programs

Both sections include an **overview** of the purpose and a **review of the requirements** in FEMA's State Mitigation Planning Policy Guide, effective April 19, 2023. They also have **considerations** for conducting the assessment, as well as **worksheets** to guide conversation and record your findings.

Section 1: Evaluating State Hazard Mitigation Capabilities

Overview

Evaluating the effectiveness of hazard mitigation capabilities will help your state:

- Identify a framework for executing mitigation activities.
- Create a realistic mitigation strategy that has adequate resources.
- Identify needs for more program support to enhance capabilities or build capacity.

This evaluation is not a list of state agencies and their programs. It should show your state's shared commitment to mitigation and also highlight individual efforts. This is a chance for your state to work with its partners to evaluate and identify potential resources and areas to improve. Talk about your challenges and solutions to mitigate risk and increase your state's resilience to natural hazards.

Following the **Justice40 initiative**, states should assess how mitigation resources and programs are made available. Justice40 is a whole-of-government effort. It works to deliver at least 40% of the benefits from federal climate and clean energy investments to disadvantaged communities. HMPs are crucial in delivering those benefits. Mitigation capabilities should assess access to resources across communities. They should also help your state's HMP reduce barriers to those resources. FEMA's grant programs, including Building Resilient Infrastructure and Communities (BRIC) and Flood Mitigation Assistance (FMA), advance Justice40. States can meet FEMA grant program requirements by building capabilities in underserved communities.

As you begin this part of your assessment, consider these questions:

- What is the legal framework for hazard mitigation and land use planning in the state? Is there relevant enabling legislation?
- What laws support and facilitate hazard mitigation? Do any conflict with hazard mitigation? Do any support activities that put people, assets and/or infrastructure at risk?
- What are the planning and development authorities in the state?

- Does the state have the authority to manage or regulate development in hazard-prone areas through land use laws?
- Are there statewide model building codes or ordinances that support risk reduction?
- Which state agencies have had a role in risk reduction and hazard mitigation in the past? What programs within those agencies address hazard mitigation?
- Are there different pre- and post-disaster mitigation programs in the state? Who manages these programs?
- What are the state's capabilities to assess vulnerability, climate resilience and risk reduction?
- What tools, policies and programs have helped meet mitigation objectives? Which have been less effective?

TYPES OF CAPABILITIES

This section and the accompanying worksheets are organized into four types of capabilities:

- A. Planning and Regulatory:** state plans, policies, statutes or regulations that could affect your state's resilience to future natural hazard events and other future conditions, including the potential effects of climate change. These are the plans and regulations that guide development and manage growth in your state. These tools can shape risk reduction in the built and natural environment.
- B. Administrative and Technical:** staff, skills and tools that can reduce the risk of hazards in your state. These may be those of state agencies and departments, academic partners, regional planning, non-profit and private organizations.
- C. Financial:** potential funding resources to support hazard mitigation. These may be state funds and programs, FEMA or other federal programs, and private and non-profit resources. Consider how these resources work together to advance mitigation. Think about how to set the criteria for prioritizing mitigation investments. (See Review of Requirements below.)
- D. Education and Outreach:** existing programs that support mitigation and communicate risk. These could include technical assistance, training and education and awareness campaigns that build capacity.

Programs that affect hazard risk may be in any of the four capability types. Examples could include programs for coastal zone management, disaster readiness and mitigation, capital improvement and asset management, and acquisition funding.

Remember to also identify capabilities that can help mitigate the potential future impacts of **climate change** and advance **equity** in mitigation across all capability types.

COMMUNITY LIFELINES

In addition to identifying state capabilities across all four capability types, think about how community lifelines contribute to the pre- and post-disaster capability of the state. FEMA's [National Response Framework, 4th Edition](#), identifies seven critical community lifelines that are the most fundamental services in the community. When stabilized, they enable all other aspects of society to function.



The community lifelines.

Community lifelines also support deeper analyses of state capabilities. For example, analyzing transportation networks may find mitigation capabilities within the state’s Department of Transportation. Community lifelines can help find and leverage important mitigation capabilities to carry out your state’s plan.

Review of Requirements

By evaluating your state’s hazard mitigation capabilities, you address the following planning requirements:

- Standard Element 8 (S8): Does the plan discuss the evaluation of the state’s hazard management policies, programs, capabilities, and funding sources to mitigate the hazards identified in the risk assessment?
- Standard Element 15 (S15): Does the plan describe the criteria for prioritizing funding?

What do these requirements mean for your assessment?

- States **MUST** describe and evaluate state laws, regulations, policies and programs related to hazard mitigation that improve or impede resilience to future natural hazard events and other future conditions, including the potential effects of climate change. This includes:
 - State **land use laws**, enabling legislation and plans, including authorities that may be delegated to local governments.
 - State laws governing adoption and enforcement of **building codes** in the state.
- States **MUST** discuss **funding** capabilities for hazard mitigation actions and projects. This includes how the state has used its own funds and resources, FEMA programs and other federal programs and funding.
- States **MUST** describe **criteria for prioritizing jurisdictions to receive planning and project grants** under available federal and non-federal programs. *If states are interested in High Hazard Potential Dam (HHPD) funding, the plan must describe the criteria for prioritizing funding for HHPDs.*
- States **MUST** describe and evaluate **obstacles, challenges and proposed solutions** related to mitigation capabilities. Proposed solutions should be included in the mitigation strategy.
- States **MUST** review and highlight **changes in capabilities** since the last plan update.

Enhanced states support a holistic mitigation program integrated across partners, staff and programs.

They must meet additional requirements that show their capabilities go beyond the minimum. They make full and effective use of their own programs and those of FEMA, other federal agencies and non-governmental

organizations. All state agencies and planning partners share the responsibility for reducing risk. *For meeting enhanced requirements, states get an extra 5% in Hazard Mitigation Grant Program (HMGP) funds after a disaster. This means they receive 20% of the estimated eligible Stafford Act assistance, instead of 15%.*

States developing an **Enhanced Plan** must also meet the following enhanced requirements:

- Enhanced Element 7 (E7): Does the state demonstrate commitment to a **comprehensive** mitigation program?
- Enhanced Element 8 (E8): Is the state effectively using existing mitigation programs to achieve mitigation goals?
- Enhanced Element 9 (E9): Does the enhanced plan document capability to implement mitigation actions?

What do these enhanced requirements mean for your assessment?

- States **MUST** demonstrate commitment to statewide programs, initiatives and plans that advance mitigation and resilience.
- States **MUST** demonstrate a commitment to mitigation training and capability building.
- *States are strongly encouraged to demonstrate commitment to mitigation by adopting and enforcing building codes that enhance mitigation and resilience.*
- States **MUST** demonstrate and document the full and effective use of existing FEMA programs (if funding is available), including Hazard Mitigation Assistance (HMA), Public Assistance, flood hazard mapping and the Cooperating Technical Partners (CTP) program, and Dam Safety including the rehabilitation of HHPDs.
- States **MUST** demonstrate and document the full and effective use of non-FEMA programs (state supported, other federal and non-governmental organization programs).
- States **MUST** describe the system to rank mitigation measures according to established eligibility criteria.
- States **MUST** describe how it will assess the effectiveness of mitigation actions.

This section focuses on meeting the standard requirements. Reach out to your state's FEMA Region 3 planner to learn more about becoming an enhanced state and meeting these enhanced requirements.



States must describe and evaluate land use laws, enabling legislation and plans.

Assessment Considerations and Worksheets

Use the considerations and worksheets in this section to complete your assessment. They are organized by the four types of capabilities:

- A. Planning and Regulatory**
- B. Administrative and Technical**
- C. Financial**
- D. Education and Outreach**

Work with **all planning partners** to review examples of each capability type. Then fill out the respective **State Hazard Mitigation Capabilities Worksheet**. You may refer back to the related questions as you complete the worksheet.

Remember that **planning partners** can be state agencies that support mitigation in unique ways! Do not forget about new partners. Consider academic, philanthropic, non-governmental or professional organizations; the private sector; and regional planning entities. Make sure to include partners with expertise in climate projection data and mitigating the potential effects of **climate change**. Experts representing **socially vulnerable and underserved communities** must also play a role.

As you list each capability, use the worksheets to evaluate whether it supports, actively facilitates or is in conflict with reducing risk. Encourage and strengthen those that support mitigation. If any conflict with reducing risk is found, list ways it can be improved. Also list potential mitigation actions to further develop capabilities to help reduce risk more effectively. Consider how each capability could advance the goals of your HMP and support mitigation action(s) to reduce risk. Use the questions in each worksheet to help with your assessment.



All partners should provide input during the capability assessment.

A. PLANNING AND REGULATORY

Plans and Policies

Identify plans and policies related to hazard mitigation. Evaluate their effectiveness in reducing risk and improving resilience. This evaluation should help you see where your capabilities are strongest. It will also point out potential gaps and areas for improvement. To help you get started, consider whether your state has any of the following plans or policies:

- Capital Improvement Plan
- Climate Adaptation Plan
- Climate Change Resilience Strategy
- Coastal Zone Management Plan
- Emergency Operations Plan
- Energy Master Plan
- Environmental Policy
- Extreme Heat Action Plan
- Floodplain Management Plan
- Land Acquisition for Open Space and Public Recreation Uses
- Multi-Hazard Resilience Framework
- Sea-Level Rise Guidance
- State Readiness Report
- Streambank Buffer Protection Program
- Sustainability Management Plan
- Transfer of Development Rights
- Transportation/Corridor Plan
- Watershed Management Plan
- Wildfire Management Plan

Statutes and Regulations

Identify and evaluate federal and state laws and regulations that affect hazard mitigation. These statutes and related regulations are tools that support your state's risk reduction efforts. Your evaluation should review compliance, enforcement and the potential need for improved protections. Consider whether any of these federal and state statutes and regulations apply to your state:

Federal Statutes and Corresponding Regulations

- 44 CFR PART 201.4
- Biggert Waters National Flood Insurance Reform Act of 2012
- Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004
- Disaster Mitigation Act of 2000 (DMA 2000) P.L. 106-390
- Disaster Recovery Reform Act

State Statutes and Corresponding Regulations

- Building Codes
- Community Risk and Resiliency Act
- Dam Safety Act
- Emergency Management Service Code
- Flood Hazard Area Control Act
- Floodplain Management Act
- Forest Fire Protection Act

- Federal Flood Risk Management Standard (reinstated through Executive Order 14030)
- Homeowner's Flood Insurance Affordability Act of 2014
- National Flood Insurance Act
- Presidential Policy Directive 8 (PPD-8)
- Robert T. Stafford Disaster Relief and Emergency Assistance Act
- Hazardous Material Emergency Planning and Response Act
- Historic Preservation Act
- Stormwater Management Rules
- Waterfront Development Act
- Wetlands/Environmental Protection Act
- Zoning Enabling Act

Remember to think about how your state's enabling legislation or other regulations affect local policies and development. This will be important when you evaluate the state's support of local mitigation programs.

States must evaluate **land use laws, enabling legislation and plans**. The American Planning Association (APA) made a [survey of state land use and natural hazard laws](#). The survey can support this step.

States must also evaluate laws for adopting and enforcing **building codes**. Hazard-resistant building codes are crucial for resilience. Several resources can help states keep track of and support the adoption and enforcement of building codes. Review the:

- [Building Code Adoption Tracker \(BCAT\)](#): notes jurisdictions that have adopted building codes.
- [Inspect to Protect website](#): shows how well current building codes mitigate the risk of hazards.
- Other available [FEMA resources](#) for building codes and building science.

When you review your **plans, policies, statutes and regulations**, ask the following questions. Use them to help you fill out the **State Hazard Mitigation Capabilities Worksheet**.

- Does the plan/policy address hazard impacts? If so, how? For example, does the plan/policy include limitations to building in areas of risk, noted by the HMP? If so, what are those restrictions?
- Does the plan/policy identify projects that could be included in the mitigation strategy?
- Can the plan/policy be used to implement mitigation actions?
- How can the plan/policy be expanded and improved to reduce risk?
- Does the code/statute address hazard impacts? If so, how?
- Is the code/statute adequately administered and enforced? For example, are personnel dedicated to enforcement? Are the procedures for addressing violations clear?
- How many times has the code/statute been applied to enforce restrictions in hazard areas?
- Is the code/statute an effective way to reduce hazard impacts?
- How can the code/statute be improved to reduce risk through the use of higher standards?

State Hazard Mitigation Capabilities Worksheet: Planning and Regulatory

Note: The table below is provided to preview all worksheet fields. Use the accompanying Excel worksheet to complete this assessment. This allows better flexibility to include all capabilities identified and supporting information.

Capability	Lead/ Responsible Organization	Pre-disaster	Post-disaster	Description of Capability	Effectiveness for Reducing Risk	Community Lifeline(s)	Capability Updates or Opportunities to Improve	Related to HMP Goal(s)	Related to Existing Mitigation Action(s)	Newly Identified Mitigation Action(s)	Local Impacts
<i>Name of capability.</i>	<i>Lead or responsible organization.</i>	<i>Can it be used before or after a disaster?</i>		<i>Description of capability.</i>	<i>How does the capability improve or impede the resilience to future natural hazard events? Does it support, facilitate or conflict with reducing risk?</i>	<i>Is it in support of a community lifeline(s)? [Safety and Security; Food, Water, Shelter; Health and Medical; Energy; Communications; Transportation; and/or Hazardous Materials]</i>	<i>If it was identified in the previous HMP, has anything changed? Do some areas need to be improved? What resources are needed to advance the mitigation?</i>	<i>Which HMP goal does this capability advance?</i>	<i>Does this capability advance an existing mitigation action?</i>	<i>What are alternative mitigation actions that could strengthen this capability?</i>	<i>Does this capability influence local policy, development, etc.? How does it help advance equitable outcomes for underserved populations?</i>

B. ADMINISTRATIVE AND TECHNICAL

Assess the “people-powered” capabilities that can support mitigation. These may be administrative, technical, volunteer or advocacy group capabilities. They may be found in many roles, such as:

- Economic development officers
- Emergency managers
- Engineers
- Financial analysts
- Geographic Information Systems analysts
- Grant writers/managers
- Historic preservation and cultural resource officials
- Meteorologists
- Natural resource managers
- Planners

Look for capabilities like these in state agencies and departments. Also consider the partners and tools of academic groups and universities, as well as regional planning, non-profit and private organizations. Are any of these types of capabilities found in your state?

- [Climate Change Clearinghouse](#)
- Mutual aid agreements
- Non-profit/advocacy groups/academia that provide resources to support mitigation
- Online hazard mapping services (e.g., [West Virginia Flood Tool](#), [Maryland Flood Risk Application](#), [Virginia Flood Risk Information System](#))
- State chapters of professional organizations (e.g., APA, Association of State Floodplain Managers and other allied professions)
- State hazard mitigation commissions
- Stream gauge monitoring
- Public-private partnership initiatives
- U.S. Army Corps of Engineers (USACE) Silver Jackets

When you review your **administrative and technical capabilities**, ask the following questions. Use them to help you fill out the **State Hazard Mitigation Capabilities Worksheet**.

- Does the agency or organization address the impacts of hazards? If so, how? For example, does it consult the risk assessment when considering projects or activities? If so, what is the process for review?
- Does it have enough staff and training to carry out its mission?
- Does it identify projects that could be added to the mitigation strategy?
- Does it have the tools and resources to advance mitigation?
- Can it be engaged to implement mitigation actions?
- In what other ways can it be engaged to reduce risk?
- How are the staff positions described? Do they include addressing hazard impacts or mitigation?
- What training or certification is required for staff positions?
- What additional training or certifications do the current staff need?
- How can we further engage the staff to reduce risk?

State Hazard Mitigation Capabilities Worksheet: Administrative and Technical

Note: The table below is provided to preview all worksheet fields. Use the accompanying Excel worksheet to complete this assessment. This allows better flexibility to include all capabilities identified and supporting information.

Capability	Lead/ Responsible Organization	Pre-disaster	Post-disaster	Description of Capability	Effectiveness for Reducing Risk	Community Lifeline(s)	Capability Updates or Opportunities to Improve	Related to HMP Goal(s)	Related to Existing Mitigation Action(s)	Newly Identified Mitigation Action(s)	Local Impacts
<i>Name of capability.</i>	<i>Lead or responsible organization.</i>	<i>Can it be used before or after a disaster?</i>	<i>Description of capability.</i>	<i>How does the capability improve or impede the resilience to future natural hazard events? Does it support, facilitate or conflict with reducing risk?</i>	<i>Is it in support of a community lifeline(s)? [Safety and Security; Food, Water, Shelter; Health and Medical; Energy; Communications; Transportation; and/or Hazardous Materials]</i>	<i>If it was identified in the previous HMP, has anything changed? Do some areas need to be improved? What resources are needed to advance the mitigation?</i>	<i>Which HMP goal does this capability advance?</i>	<i>Does this capability advance an existing mitigation action?</i>	<i>What are alternative mitigation actions that could strengthen this capability?</i>	<i>Does this capability influence local policy, development, etc.? How does it help advance equitable outcomes for underserved populations?</i>	

C. FINANCIAL

Identify financial resources your state can access to fund mitigation efforts. In the assessment, describe how the state has used its own funding to advance resilience. Also describe its use of FEMA mitigation programs. Note areas where you need more resources. Consider the following:

- Acquisition funding programs
- Capital improvements programs
- Community Development Block Grants (CDBG)
- Dedicated streams of mitigation funding or other incentives for mitigation
- Disaster relief funding (review FEMA's [Roadmap to Federal Resources for Disaster Recovery](#))
- Emergency watershed protection programs
- Environmental infrastructure financing programs
- FEMA programs including HMA
- Federal agency programs (e.g., USACE, Environmental Protection Agency)
- General obligation bonds and/or special tax bonds
- Impact fees for new development
- In-kind funding sources
- Low-interest economic development or infrastructure protection loans
- Philanthropic funding programs
- Planning grants (e.g., coastal resilience, fire management, stream corridor protection)
- State Revolving Fund
- State-budgeted funding to match federal grants or to support state grant programs

When you review your **financial capabilities**, ask the following questions. Use them to help you fill out the **State Hazard Mitigation Capabilities Worksheet**.

- Has this funding resource been used in the past for hazard mitigation? If so, for what type of activities?
- Could it be used to fund future mitigation actions?
- How can the resource be further leveraged to reduce risk?

Remember, states **MUST** describe criteria for prioritizing jurisdictions to receive planning and project grants. A principal criterion will be the degree to which benefits are maximized. Areas of consideration should include:

- Communities at the highest risk with the highest vulnerability, including underserved communities and socially vulnerable populations. The plan should consider non-monetary benefits.
- High-risk properties, including repetitive loss and severe repetitive loss structures.
- Areas under intense development pressures and areas that may experience increasingly severe impacts from climate change.

Enhanced states should use all available FEMA funding, including HMA; Section 406 – Public Assistance Program; Community Assistance Program – State Support Services Element (CAP-SSSE); Emergency Management Performance Grant (EMPG); and the HHPD grant program.

State Hazard Mitigation Capabilities Worksheet: Financial

Note: The table below is provided to preview all worksheet fields. Use the accompanying Excel worksheet to complete this assessment. This allows better flexibility to include all capabilities identified and supporting information.

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<i>Name of capability.</i>	<i>Lead or responsible organization.</i>	<i>Can it be used before or after a disaster?</i>		<i>Description of capability. What does this program fund? What projects have been funded with this program? What was the amount of funding obligated? Does the state support, facilitate or fund the program?</i>	<i>How does the capability improve or impede the resilience to future natural hazard events? Does it support, facilitate or conflict with reducing risk?</i>	<i>Is it in support of a community lifeline(s)? [Safety and Security; Food, Water, Shelter; Health and Medical; Energy; Communications; Transportation; and/or Hazardous Materials]</i>	<i>If it was identified in the previous HMP, has anything changed? Do some areas need to be improved? What resources are needed to advance the mitigation?</i>	<i>Which HMP goal does this capability advance?</i>	<i>Does this capability advance an existing mitigation action?</i>	<i>What are alternative mitigation actions that could strengthen this capability?</i>	<i>Does this capability influence local policy, development, etc.? How does it help advance equitable outcomes for underserved populations?</i>

D. EDUCATION AND OUTREACH

Education and outreach capabilities include the programs and methods you use to support mitigation actions and communicate hazard and risk information. Capabilities in this area include expertise, data, tools, technical assistance, training, education and awareness initiatives, public-private partnerships, non-regulatory incentives that support external capacity building and other capabilities that support institutional capacity building. Consider the following examples:

- Community Rating System (CRS)
- Disaster/safety-related school programs
- Firewise communities
- Hazard awareness campaigns
- Interactive websites
- National Flood Insurance Program (NFIP) or HMA workshops, or other related training
- Plan Implementation and Grant Development Workshops
- State-sponsored publications
- State-sponsored public hazard mitigation events
- State support for other organizations and at meetings and conferences (e.g., speakers from various agencies)
- Storm Ready communities

When you review your **education and outreach capabilities**, ask the following questions. Use them to help you fill out the **State Hazard Mitigation Capabilities Worksheet**.

- Has the program or method been used for hazard mitigation in the past? If so, for what type of activities?
- Could it be used to support future mitigation?
- How can it be further leveraged to reduce risk?

State Hazard Mitigation Capabilities Worksheet: Education and Outreach

Note: The table below is provided to preview all worksheet fields. Use the accompanying Excel worksheet to complete this assessment. This allows better flexibility to include all capabilities identified and supporting information.

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<i>Name of capability.</i>	<i>Lead or responsible organization.</i>	<i>Can it be used before or after a disaster?</i>	<i>Description of capability.</i>	<i>How does the capability improve or impede the resilience to future natural hazard events?</i> <i>Does it support, facilitate or conflict with reducing risk?</i>	<i>Is it in support of a community lifeline(s)?</i> <i>[Safety and Security; Food, Water, Shelter; Health and Medical; Energy; Communications; Transportation; and/or Hazardous Materials]</i>	<i>If it was identified in the previous HMP, has anything changed? Do some areas need to be improved? What resources are needed to advance the mitigation?</i>	<i>Which HMP goal does this capability advance?</i>	<i>Does this capability advance an existing mitigation action?</i>	<i>What are alternative mitigation actions that could strengthen this capability?</i>	<i>Does this capability influence local policy, development, etc.?</i> <i>How does it help advance equitable outcomes for underserved populations?</i>	

Section 2: FEMA Mitigation Programs

Overview

Although you may have already considered your state's capabilities in relation to FEMA's mitigation programs in Section 1, states have specific requirements to discuss and evaluate their participation in and administration of these FEMA programs:

- **National Flood Insurance Program (NFIP) and Community Rating System (CRS)**

Managed by FEMA, the NFIP provides flood insurance to property owners, renters and businesses. Communities that participate in the NFIP must adopt and enforce floodplain management regulations. These help mitigate flooding effects. States play a critical role in administering this program. The CRS, part of the NFIP, is a voluntary incentive program. It recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. This is done by providing flood insurance premium discounts to property owners in communities participating in the CRS program.

- **Risk Mapping, Assessment and Planning (Risk MAP) Program**

FEMA partners with the state to identify flood risk and help reduce that risk through Risk MAP. Risk MAP provides high-quality flood maps and information, tools to better assess the risk from flooding, and planning and outreach support to help communities take action to reduce flood risk.

- **Hazard Mitigation Assistance (HMA) and other FEMA programs**

FEMA's HMA provides grant funding for eligible jurisdictions and mitigation activities through a number of programs including the Hazard Mitigation Grant Program (HMGP), Flood Mitigation Assistance (FMA), and Building Resilient Infrastructure and Communities (BRIC). Some of the other FEMA programs that fund mitigation are Section 406 – Public Assistance (PA) and the HHPD grant program.

Evaluating your state's involvement in these programs will help you:

- Understand how to leverage FEMA programs to advance statewide resilience.
- Learn how state agencies and departments can improve their coordination in administering these programs
- Identify potential new program partners.
- Identify current funding sources and potential opportunities for new financial assistance.
- Review how your state provides technical assistance to local and tribal governments through these programs.

Review of Requirements

By assessing the ways your state participates in and administers FEMA's mitigation programs, you address the following planning requirements:

- Standard Element 8 (S8): Does the plan discuss the evaluation of the state's hazard management policies, programs, capabilities, and funding sources to mitigate the hazards identified in the risk assessment?

What do these requirements mean for your assessment?

- States **MUST** describe and evaluate:
 - How state agencies work together to administer the **NFIP** pre- and post-disaster. Include:
 - Changes in NFIP participation, insurance coverage and trends.
 - Substantial improvement and substantial damage (SI/SD) administration.
 - Support for communities participating in or interested in the CRS.
 - A summary of structures at high risk of flooding, including repetitive and severe repetitive loss structures and any action taken to reduce the number of these structures.
 - Participation in and capabilities related to **FEMA's flood hazard mapping program**. Include how the state shares flood risk data for use in mitigation and community planning and mitigation action development, identifies areas that need to be studied or restudied, and builds partnerships.
- States **MUST** discuss funding capabilities for hazard mitigation actions and projects. This includes how the state has used **FEMA programs**.
- States **MUST** describe and evaluate **obstacles, challenges and proposed solutions** related to these mitigation capabilities. Proposed solutions should be included in the mitigation strategy.
- States **MUST** review and highlight **changes** since the last plan update.

The questions in this section will help evaluate your state's use of FEMA funding programs to meet standard requirements. Remember that **enhanced states** have more requirements to meet – specifically in administering HMA grants. Reach out to your state's FEMA Region 3 planner to learn more about becoming an enhanced state and meeting these enhanced requirements.

States developing an **Enhanced Plan** must also meet the following enhanced requirements:

- Enhanced Element 2 (E2): With regard to HMA, is the state maintaining the capability to meet application timeframes and submitting complete project applications?
- Enhanced Element 3 (E3): With regard to HMA, is the state maintaining the capability to prepare and submit accurate environmental reviews and benefit-cost analyses?
- Enhanced Element 4 (E4): With regard to HMA, is the state maintaining the capability to submit complete and accurate quarterly progress and financial reports on time?

- Enhanced Element 5 (E5): With regard to HMA, is the state maintaining the capability to complete HMA projects within established performance periods, including financial reconciliation?
- Enhanced Element 8 (E8): Is the state effectively using existing mitigation programs to achieve mitigation goals?

What do these enhanced requirements mean for your assessment?

- With regard to HMA, states MUST demonstrate that:
 - All applications are complete and submitted by the end of each program’s application period.
 - All applications are entered into FEMA’s electronic data systems.
 - A complete Minimum Criteria Checklist for Project Subapplicants or equivalent documentation is prepared for all subapplications.
 - All applications are determined to be complete by FEMA within 90 days of submittal/selection for further review, or after the first request for information response. This includes all data requested to support cost-effectiveness determinations and environmental planning and historic preservation (EHP) compliance reviews.
- With regard to HMA, states MUST document that staff have a general understanding of the EHP review and cost-effective determinations. This should be done by completing relevant Emergency Management Institute courses (Benefit-Cost Analysis and EHP) or their equivalent.
- With regard to HMA, states MUST demonstrate that quarterly progress and financial reports are complete, accurate and on time:
 - All progress reports are complete and on time. Information in reports must be accurate.
 - All federal financial reports and Standard Form-425 are on time and accurate.
 - State consistently complies with Financial Management Standard requirements.
- With regard to HMA, states MUST demonstrate a capability to complete HMA projects within established performance periods, including grant closeout activities and financial reconciliation:
 - All work is completed within the Period of Performance.
 - No major findings on last single audit obtained by the state.
 - All closeout activities completed within 120 days from the Period of Performance.
 - Actual expenditures are documented and consistent with appropriate forms.
- States MUST demonstrate and document the full and effective use of existing mitigation programs to achieve its mitigation goals including, but not limited to, FEMA HMA Programs, Public Assistance, Flood Hazard Mapping, and Dam Safety.
- *Enhanced states should be using all available FEMA programs, including HMA, Section 406 – PA: PA C-G (permanent work) and PA Mitigation, flood hazard mapping and the CTP program, floodplain management, CAP-SSSE and Dam Safety - rehabilitation of HHPDs and State Assistance for Dam Safety.*

Assessment Considerations and Worksheets

The administration of the NFIP, CRS, Risk MAP and HMA programs is a key component of state hazard mitigation capabilities. This section provides questions to consider when evaluating your state's involvement in these FEMA programs. Your answers can help shape the discussion in the plan.

NFIP AND CRS

1. Which state agencies or departments administer the NFIP and CRS? How do these agencies or departments work together?

2. Do these agencies or departments have the right resources and staff in place to administer the programs effectively? If not, what are the opportunities to improve the capacity and capability?

3. How does your state ensure compliance with minimum NFIP standards for state-owned properties?

4. How many communities participate in the NFIP? Are any communities not participating? Have any been suspended? If so, please describe.

Consider having a table in the plan to show the participation status of each community. This information is available from the [NFIP Community Status Book](#).

5. How many are CRS communities?

Consider having a table or summary/list in the plan to show all CRS communities, entry dates and current class ratings. This information is also available from the [NFIP Community Status Book](#).

6. Have communities' NFIP participation or insurance coverage changed? Has the number or class of any CRS communities changed since the last plan update? If so, please describe.

7. How does your state help communities that participate or have an interest in the NFIP or CRS? This could include providing training, technical assistance or data.

8. Does your state use Community Assistance Visits (CAVs) or Community Assistance Contacts (CACs) to support local communities?

CAVs and CACs are two ways FEMA and state agencies (acting on behalf of FEMA) can identify challenges in a community's floodplain management program. They can also be used to provide technical assistance to resolve these issues. They are a key part of making sure communities meet the requirements of the NFIP.

9. Does your state offer a model floodplain ordinance to local jurisdictions? If so, please describe.

10. Does your state incorporate higher standards into state laws/regulations, such as state building code requirements? If so, please describe.

11. How does your state support communities who administer SI/SD? This could include training, how the state monitors performance, and how it works with communities after a disaster.

SD administration is a crucial post-disaster capability under the NFIP. It refers to how the community and FEMA assess building damages after a disaster. It determines what is needed to repair a structure. Under the NFIP, when the cost to repair or improve a structure is at or over 50% of the structure's pre-damage market value, the structure must be brought to comply with current NFIP standards, building codes and other standards.

12. What structures are at high risk of flooding, including repetitive and severe repetitive loss structures?

Consider having a table or maps(s) in the plan to show the number and type of at-risk structures. Aggregate the data to avoid identifying these structures by address. Work with FEMA to get this data.

13. Does your state coordinate with the Association of State Floodplain Managers? If so, please describe.

14. What are some obstacles, challenges and proposed solutions related to the NFIP and CRS program?

15. Have your NFIP and CRS program capabilities changed since the last plan update?

RISK MAP (FLOOD HAZARD MAPPING PROGRAM)

1. Which state agencies or departments participate in the Risk MAP program? How do they work together and with FEMA?

2. Do these agencies and departments have the right resources and staff to participate in the program effectively? If not, what are the opportunities to improve capacity and capability?

3. Does your state use flood hazard mapping programs: CTP Program, Floodplain Management and CAP-SSSE?

The CTP program offers partners funding to support flood hazard mapping projects, community outreach and related mitigation tasks.

4. How does your state share data and information to support the creation of Risk MAP products?

5. How does your state encourage the use of Risk MAP products in local HMPs? (This builds the capabilities of local communities to communicate risk.)

6. How does your state teach people about statewide flood risk through Risk MAP?

7. Does your state have any active mapping update projects? If so, where?

Consider having a table or map(s) in the plan to show ongoing Risk MAP projects in your state.

8. How does your state identify areas that need to be studied or restudied for flood risk?

9. Does your state use Risk MAP as an opportunity to build partnerships with communities or state and federal agencies, or others? If so, how?

10. What are some obstacles, challenges and proposed solutions related to the state's flood hazard mapping program capabilities?

11. Have the flood hazard mapping program capabilities changed since the last plan update?

HMA AND OTHER FEMA PROGRAMS

1. Has your state used HMA programs (BRIC, FMA, HMGP, HMGP Post-Fire) to fund mitigation action? If so, discuss the programs and the types of projects or plans they funded.

Consider having a table or list in the plan to show the amount of funding received from each program.

2. Has your state used any other FEMA funding programs, such as PA or HHPD? If so, discuss the programs and the types of projects or plans they funded.

Consider having a table or list in the plan to show the amount of funding received from each program.

3. If your state used HMA or other FEMA funding programs, how did that reduce risk and increase resilience in your state?

4. If your state has not used HMA or other FEMA funding programs, why not?

5. How does your state manage FEMA mitigation grant funding? Which agencies or departments are involved? How do they work together?

6. Does your state spend FEMA grant funding effectively? If so, how? If not, why?

7. What are some obstacles, challenges and proposed solutions related to using HMA or other FEMA funding programs?

8. Has your use of HMA or other FEMA funding programs changed since the last plan update? This includes changes in your state’s capabilities to access and manage grant funding.

Remember that in addition to addressing the questions above, **enhanced states** have additional requirements to meet with respect to how HMA grants are administered.