





RESILIENCE RISING 2024 YEAR IN REVIEW



THE SENIOR OFFICIAL PERFORMING THE DUTIES OF DEPUTY ADMINISTRATOR



2024: A Year of Resilience

While threats to our nation are increasing, so are efforts to address them. In Resilience Rising: 2024 Year in Review, we highlight progress made by FEMA in partnership with public, nonprofit, and private sector partners.

Resilience requires understanding risk. This report describes new tools and approaches that provide actionable information for everything from local planning and project design to business continuity to household-level decision-making that keeps families and communities safer.

Preparedness strengthens our resilience. FEMA helped equip almost a million people across emergency management with skills to assist communities before, during, and after disasters, and evolved to better deliver on its mission.

Unity of effort turns good intentions into strong collaboration and accelerates resilience-building. This year, we released the National Resilience Guidance, a major doctrinal milestone that advances the ability of all sectors of society to prepare for

threats and hazards, adapt to changing conditions and withstand and recover quickly from adversity. FEMA also established the National Disaster and Emergency Management University, which alongside the Emergency Management Institute will include a School for National Resilience and School for Crisis Leadership to better equip the diverse workforce that contributes to a secure and resilient nation.

Historic investments in FEMA's programs helped communities across the nation close resilience gaps. Through our programs we allocated \$5.6 billion in non-disaster grants to help communities withstand disruptions, reduce risk, and adapt. Another \$1.5 billion was obligated for almost 2,000 Hazard Mitigation Grant Program projects. Through the National Flood Insurance Program, over \$4 billion in claims were paid to homeowners and businesses to help with disaster recovery. For the third year straight, we doubled communities receiving Direct Technical Assistance through our Building Resilient Infrastructure and Communities Program, adding 93 new communities, Tribal Nations, and territories. FEMA's programs are better equipped than ever before to deploy resilience investments, making them a powerful springboard for ramping up action that makes our country stronger.

Resilient recovery reduces existing community vulnerabilities and sets a path towards a safer future for all residents. In 2024, Resilience deployed over 1,300 personnel in a disaster response capacity to hundreds of disasters, including hurricanes Helene and Milton, working with partners to help individuals and communities access support, recover, and rebuild.

The progress we made in 2024 reflects an enduring commitment to prepare communities, reduce suffering and speed recovery for whatever lies ahead. We've learned that as hazards and threats evolve, so must we. We strengthened partnerships, advanced innovation, supported community-centered solutions, and ensured project investments are sustainable. 2025's start, with domestic extremist attacks, devastating fires, and crippling winter storms, reminds us that commitment, coupled with action, is how we will rise.

Thank you for your continued partnership in creating a resilient nation for all.

Onward!

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2024 Year in Review

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About FEMA Resilience:

Evolving to Meet the Nation's Needs

Many people know FEMA as the lead coordinator for disaster response and recovery in the United States. FEMA is also the nation's lead coordinator for disaster resilience. FEMA has a portfolio of programs that help the individuals, households. communities and our nation better understand risk, prepare, reduce risk and invest in resilience. The organizational component of FEMA with primary responsibility for leading this work for the agency is aptly called, Resilience.

In Resilience, our vision is a resilient Nation where communities are prepared for today's risks and emerge stronger for tomorrow. Our mission is to prepare communities, reduce suffering, and speed recovery. In FY 2024, Team Resilience was nearly 3,000 people strong across all employee types. Our team executed on over \$7 billion in funding from Congress and released over \$5 billion in funding across our portfolio of resilience grants. Across our grants and insurance claims payments, our program resulted in over 10 billion going to individuals, families and communities across the nation. FEMA's resilience mission touches every corner of our nation. The agency's regional offices are often the primary interface and partner to the states, Tribal Nations and territories that we serve.

Recent structural adjustments to Resilience are expected to improve our operations and processes through the work of each of our Directorates and Offices. Resilience's approved organizational structure is displayed below:

Resilience Office of the Deputy Administrator (ODA) Risk Analysis, Planning Office of Resilience & Information Strategy (ORS) **Directorate (RAPID) National Preparedness** Office of Business Management (OBM) **Directorate (NPD)** Office of Environmental **Hazard Mitigation** & Historic Preservation **Directorate (HMD)** (OEHP) Office of the Flood **Federal Insurance Insurance Advocate** Directorate (FID) (OFIA) **Grant Programs Directorate (GPD)**

Resilience Office of the Deputy Administrator sets direction and priorities for the organization.

Office of Resilience Strategy develops long-term strategic goals and doctrine that position Resilience for future success, coordinates implementation of those goals and evaluates progress for continuous improvement.

Office of Business Management delivers transparent enterprise-wide business functions across the Resilience organization, ensuring the efficient and effective use of Resilience resources, mission readiness and consistent messaging to external and internal partners.

Office of Environmental and Historic Preservation

ensures the preservation of historic properties and the environment before, during and after disasters. This office helps maintain the integrity of our natural and historical landscape by providing guidance to communities to improve planning and ensure compliance with environmental and historic preservation requirements.

Office of the Flood Insurance Advocate

serves as an independent voice advocating for the fair treatment of National Flood Insurance Program policyholders and property owners with compassion and fairness. This office performs customer casework that supports National Flood Insurance Program customers in resolving complex issues and provides clarification for the policyholder and property owners' specific situations. Additionally, the Office of the Flood Insurance Advocate develops direct customer communications, leads research projects and supports root cause analysis in the development of recommendations intended to improve the experience of National Flood Insurance Program customers.

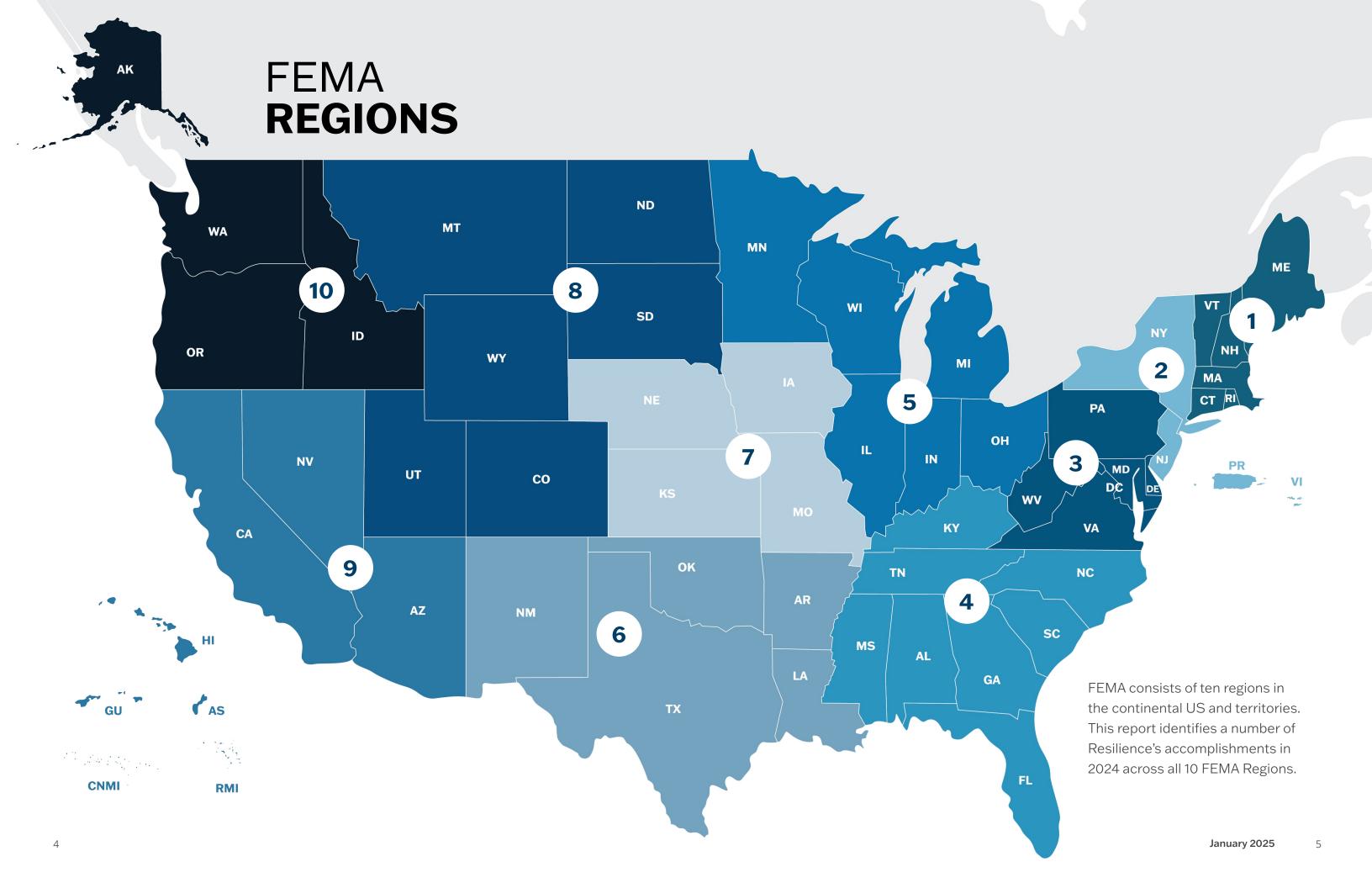
Federal Insurance Directorate oversees the management of the National Flood Insurance Program, which provides flood insurance to property owners, renters and businesses. With customer-focused flood insurance, the Federal Insurance Directorate helps survivors and their communities recover effectively from flood events.

Risk Analysis, Planning and Information
Directorate leads FEMA's efforts to equip and provide actionable information, data, and tools that, when used to take action, can reduce disaster suffering. The Directorate does this by ensuring that communities, families, and individuals can understand the tools and information necessary to take meaningful action against risks from both natural and manmade hazards to accelerate their resilience.

Grant Programs Directorate delivers and supports grant programs that help the nation before, during and after disasters to make the country more resilient. The Directorate provides grants management policy guidance to all agency grant programs. The Directorate also delivers a state-of-the-art grants management technology platform.

National Preparedness Directorate leads the implementation of the National Preparedness System, which is a comprehensive framework designed to ensure the nation's readiness to respond to and recover from disasters. National Preparedness Directorate provides an integrated suite of programs and resources that support communities before, during and after emergencies, focusing on training and education for first responders, emergency managers and other stakeholders. Additionally, National Preparedness Directorate enhances national preparedness by conducting exercises across the whole community and developing critical resources, such as the National Incident Management System, National Planning Frameworks and whole community planning guidance.

Hazard Mitigation Directorate reduces community vulnerability to disasters and their effects and promotes individual and community safety and resilience through Hazard Mitigation Assistance grant programs and floodplain management. Hazard Mitigation Directorate also reduces current and future risks by improving floodplain management in communities with the greatest risk and helping communities rebuild more resiliently after disasters.





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EXECUTIVE SUMMARY

The Resilience Rising: 2024 Year in Review showcases stories and advancements made to build national resilience against the escalating threats and consequences of disasters. The stories shared in this report underscore the main themes from FEMA's Year of Resilience campaign: FEMA is a disaster response, recovery and resilience agency. Beyond providing support during people's most challenging moments, we are committed to better preparing the nation for emerging hazards and breaking the cycle of disaster suffering.

Successfully delivering on FEMA's mission of helping people before, during and after disasters requires the agency to shift from reactive to proactive approaches to disaster management and risk reduction that are rooted in the needs of our country's diverse communities and Tribal Nations.

Workers rebuild Rockaway Beach Boardwalk in Queens, New York following Hurricane Sandy as part of its resilient recovery efforts. (Photo by FEMA)

- Protecting More People and **Communities:** FEMA is actively mitigating natural hazards and equipping communities to be more resilient through billions of dollars in federal funding. Initiatives like the **Building Resilient Infrastructure and** Communities (BRIC) grant program aim to categorically shift the federal focus away from reactive disaster spending and toward researchsupported, proactive investment in community resilience. This proactive approach demonstrates tangible results in areas impacted by disasters like the Custer, South Dakota flash flood in 2019.
- Equipping the Workforce with the Right Skills: FEMA's National Exercise Program prepares emergency managers and first responders through exercises and training. These critical learning and development initiatives are helping to strengthen preparedness and coordination among agencies.
- Fostering Collaboration Across
 Governments and Sectors: FEMA
 is partnering with state, local, Tribal
 and territorial governments to
 integrate resilience programs and
 concepts into community planning.
 New initiatives and communication
 strategies are enhancing these
 collaborative efforts.

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- Taking Regionalized and Community-Specific Approaches to Building Resilience: FEMA's adaptable approach is evident in regional success stories across the country. Each region is tailoring efforts to address the unique needs and risks faced by their communities.
- Prioritizing Accessibility and Engagement to Achieve a Resilient Nation for All: FEMA is committed to providing equitable access to resources, particularly for underserved communities. By simplifying processes and reducing administrative burdens, FEMA is ensuring that individuals and communities can readily access the support they need.
- Strengthening Resilience Through Doctrine and Strategic Guidance:
 FEMA is enhancing emergency management by developing foundational doctrine that defines resilience and establishes governance, coordination and strategy. In 2024, FEMA published the National Resilience Guidance, a landmark achievement that provides a unified vision and approach to resilience for all stakeholders.
- Advancing Resilience in Underserved Communities Through Justice40
 Programs: FEMA is delivering equitable support and services to underserved communities through its Justice40 initiatives. These Justice40 programs are achieving the goal

- of providing over 40% of benefits to underserved communities, with several programs, including the Flood Mitigation Assistance (FMA) program, surpassing the 50% mark. Furthermore, 93 new communities, Tribal Nations and territories were selected for Direct Technical Assistance through the BRIC program and 30 Direct Technical Assistance recipients from previous cohorts received significant BRIC grant awards.
- Bolstering Long-Term Resilience
 Through Standards and Sustainable
 Practices: FEMA is helping
 communities recover more resiliently
 for generations with the landmark
 codification of the Federal Flood Risk
 Management Standard. Leveraging
 new authorities under the Inflation
 Reduction Act, FEMA is enabling
 communities to incorporate low
 carbon materials and design net zero projects, addressing both
 climate change and disaster risk to
 sustainable resilience.

 Driving Resilient Recovery Through Improved Processes and Insurance Support: With FEMA Grants
Outcomes system reaching Full
Operational Capability and the NFIP
enhancing claims-paying capacity,
FEMA is streamlining access to
resources and helping communities
recover more quickly and resiliently
from disasters. By working together with partners at all levels, FEMA is supporting communities to enhance their resilience to the threats and hazards they face. Through these collaborative efforts, FEMA is preparing communities, reducing suffering and speeding recovery. Together, we are preparing for today, and emerging stronger for tomorrow.

Cooper River Bridge, officially the Arthur Ravenel Jr. Bridge, over the Cooper River in South Carolina built in-part using BRIC funding to connect downtown Charleston to Mount Pleasant. (Photo by Adobe)



DEEPENING OUR NATION'S UNDERSTANDING OF RISK

Resilience is the ability to prepare for threats and hazards, adapt to changing conditions and withstand and recover quickly from adverse conditions and disruptions. FEMA is committed to increasing national disaster resilience for all people in our country. The tempo of change is increasing. In 2023 on average, one disaster declaration was made every three days. In 2024 on average, one disaster declaration was made every two days.

Experiences in the daily lives of Americans are reinforced by science and data. The 5th National Climate Assessment and 2024 National Preparedness Report clearly lays out the threats and hazards facing our nation. As disasters intensify, cyberattacks become a norm and violence by domestic extremists rise, the impacts and cascading consequences of these events become more complex.

No longer does historic risk predict the future. From rural communities to urban centers, from households to large corporations, people are striving to better understand what the future may hold to reduce their risk, transfer their risk and better prepare. Resilience is focused on equipping our nation with the tools it needs to both better understand risk and reduce it. This helps more people and communities be protected and break the cycle of disaster suffering.

In 2024, Resilience continued to make substantial contributions to the field of risk analysis, community planning and resilience investments. Major progress was made in improving FEMA's free public-facing tools. These tools help individuals, emergency managers, community planners and others to better understand risk, with the goal of supporting risk-informed action.

FEMA Launches Disaster Resilience Hub to Help Communities Assess and Plan for Risks

Resilience Hub. This powerful platform equips communities and decision-makers with authoritative data and tools to assess evolving risks and develop adaptive strategies to protect people, infrastructure and critical systems. The hub streamlines disaster mitigation planning, supports FEMA grant applications and turns risk knowledge into actionable solutions.

By integrating with FEMA's Response and Recovery Hub and the Geospatial Resource Center, the Disaster Resilience Hub amplifies FEMA's ability to empower emergency managers across the nation. These integrated resources enhance disaster planning, accelerate response efforts and deliver data-driven solutions to build more resilient communities.

Hazus Program Releases Version 7.0, Enhancing Risk Assessment Tools for Improved Community Resilience

FEMA's Hazus program is a nationally standardized methodology that utilizes Geographic Information Systems (GIS) to estimate the potential physical economic and social impacts of natural disasters. The program provides standardized tools and data for estimating risk from hurricanes, floods, earthquakes and tsunamis. Hazus models combine expertise from many disciplines to create actionable risk information that increases community resilience. Hazus software is distributed as a GIS-based desktop application built on ArcGIS Pro. Risk assessment resources from the Hazus program are developed transparently and always available to the public. In 2024, the program released Hazus 7.0, which includes an enhanced and streamlined user experience making it easier than ever for emergency managers, planners and researchers to model disaster impacts and prioritize risk reduction actions in their community. This desktop software will work in tandem with FEMA's OpenHazus cloud computing framework to provide detailed structure and community-level risk modeling solutions for both technical and non-technical audiences.



FEMA GIS supports the emergency management community with world-class geospatial information, services, and technologies to prepare for, protect against, respond to, recover from and mitigate against all hazards. (Photo from FEMA)

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FEMA's Climate Risk and Resilience Portal Enhances Hazard Mitigation Plans, Earns National Recognition for Community Resilience

In 2024, FEMA's Climate Risk and Resilience Portal (ClimRR) was recognized by the U.S. Chamber of Commerce with the award for Best Community Resilience and Disaster Response Program. ClimRR provides dynamically downscaled climate projections of multiple hazards for the mid- and the end-of-century based on two potential greenhouse gas concentrations. ClimRR is a unique public-private collaboration of FEMA, Argonne National Laboratory, the U.S. Department of Energy's Grid Deployment Office and AT&T.

Future projections for pluvial flooding were added to ClimRR, both as a GIS web-map for Hydrologic Unit Code-12 areas and as raw data for 200m grids. Additional climate projections available in ClimRR include maximum and minimum temperatures, heat index, precipitation and no precipitation, wind and fire weather indices.

Jurisdictions around the country are using ClimRR to meet FEMA's requirement that hazard mitigation plans address future conditions, including the State of Idaho; Longmont, Colorado; Onondaga, New York, and the Barren River Area Development District in the south-central region of Kentucky. Barren River Area Development District joined the ClimRR team in a recorded webinar to share their

recommendations for using ClimRR in mitigation planning: <u>Climate Risk and Resilience Portal</u>: <u>Supercharge Your Hazard Mitigation Plan</u>.

National Risk Index Drives Community Disaster Resilience Zone Designations, Earns Achievement in GIS from ESRI

In 2024, through the National Tsunami Program, FEMA collaborated with trusted science partners to build bestin-class natural hazard risk information through the National Risk Index. The National Risk Index is a free online tool to help communities understand their risk to 18 different natural hazards. It provides an overview of expected annual loss, social vulnerability and community resilience at both county and census tract levels. Over the last year, through the National Tsunami Hazard Mitigation Program, FEMA partnered with the U.S. Geological Survey, National Oceanic and Atmospheric Administration and state and territorial partners to build the most comprehensive picture of tsunami risk within the Pacific Basin and Caribbean Territories. Further, the National Risk Index incorporated information about future risk. This data helps users understand how risk could change in the future for five specific hazards, including coastal flooding, drought, extreme heat, hurricane wind and wildfire.

In November 2024, Resilience released Hazus 7.0, marking a significant advancement in program capabilities. It serves as the data-driven backbone for designating Community Disaster Resilience Zones (CDRZ). In accordance with amendments to the Stafford Act made by the bipartisan Community Disaster Resilience Zones Act of 2022, FEMA is responsible for designating resilience zones based on natural hazard risk, social vulnerability and community resilience.

This year, supported by the National Risk Index, FEMA engaged leaders in territories and Tribal Nations in a collaborative process to review the data and select CDRZ, recognizing that Tribal Nations and territories have access to local and indigenous knowledge to better inform zone selection. Designation as a resilience zone enables governments, private sector funders, technical partners and others to coordinate support for the most at-risk and in-need communities in our nation, which directly improves the resilience of our nation. In 2024, FEMA announced the designation of 275 additional CDRZ for territories and Tribal Nations, adding to the 483 zones designated on Sept. 6, 2023. For this effort, the CDRZ team received the Special Achievement in GIS award from Esri.



FEMA Region 5 hosts a "Resilience Plus" meeting in Kittson County, Minnesota to discuss future resilience projects. (Photo by FEMA)

FEMA Region 5 Pilots Resilience Plus Workshops in Kittson County, Minnesota to Provide Intensive Technical Assistance

FEMA's Region 5 Hazard Mitigation Planning staff and county representatives came together through a series of curated workshop sessions to share projects for multiple hazards and create critical action items for Kittson County, Minnesota, a designated CDRZ. Referred to as the "Resilience Plus" meeting, staff used the county's recently approved hazard mitigation plan as a launchpad for their high-priority projects with the goal of helping to move the plan into action. By offering the county a more intensive form of technical assistance through the Resilience Plus pilot, the FEMA Region 5 team was able to share potential funding mechanisms, coalition, partnership building recommendations and address existing obstacles for three critical



Victoria Salinas discussing debris removal mission in Maui, Hawaii with EPA colleague and the impact on resilient recovery (Photo by FEMA)

projects: Klondike Clean Water Retention Project, Riverbank Erosion Control Project and the County Road 7 Erosion Control Project. The Resilience Plus meeting series brought together influential stakeholders with the authority to move the critical actions forward and illuminated a path to completion for the county's hazard mitigation projects. Ultimately, the pilot served to support Kittson County's hazard mitigation plan and local efforts while extending FEMA Region 5's work on resilience focused initiatives and planning. FEMA Region 5 intends to launch the Resilience Plus meeting series in each of the region's six states.

FEMA Announces Its Commitment to Reducing Complexity and Timelines for Risk Assessments

In addition to providing free, public-facing tools to analyze both historic and future conditions impacting communities, FEMA requires jurisdictions to assess threats and hazards to ensure that public funding distributed by the agency addresses known concerns. In 2024, FEMA made significant progress with harmonizing its planning requirements by announcing its commitment to integrate timelines for the Threat and Hazard Identification and Risk Assessment requirement of the Homeland Security Grant Programs,

and the Hazard Identification and Risk Assessment requirements of hazard mitigation planning. Coordinating timelines and reducing complexity of these different risk assessments has been an issue raised by stakeholders for many years. As the Threat and Hazard Identification Risk Assessment moves to a five-year timeline, this commitment paves the way for further stakeholder engagement and improvement of risk assessment methodologies.

FEMA Expands Tribal Engagement in 2024, Boosting Outreach and Support for Tribal Cybersecurity and Homeland Security Grants

Engaging Tribes is an important step towards ensuring programs can help Tribal Nations address their unique challenges as they understand risk and build resilience. As part of implementing The 2022-2026 FEMA National Tribal Strategy, Resilience's Grant Programs Directorate significantly increased its work with Tribal Nations in 2024. Outreach to Tribal Nations included 26 events at the state, regional and national levels for the Tribal Cybersecurity Grant Program and Tribal Homeland Security Grant Program. The regional consultation hosted by the Inter-Tribal **Emergency Management Coalition in** Tulsa, Oklahoma had a record turnout with over 350 individuals from more than 25 Tribal Nations.

FEMA's Tribal Engagement Strategy in Action

FEMA regions also substantially increased their capability to engage with, better understand and support Tribal Nations. FEMA Region 1 improved disaster preparedness through the expansion of its Tribal Liaison support. It enhanced its Tribal Affairs capacity by adding an additional FEMA Integrations Team/ Tribal Liaison, bringing a total of two Tribal Liaisons to the FEMA Region 1 Tribal Program. This expansion strengthens FEMA's engagement with the 10 Tribal Nations in FEMA Region 1, ensuring more effective and streamlined communication during and after disaster response and recovery efforts.

In June, FEMA Region 9 held its third annual Tribal Partnership Workshop. This workshop focused on improving understanding of hazard mitigation options available to Tribes, identifying hazard mitigation plan development opportunities, and changes in recovery programs and federal grant rules that recognize Tribal sovereignty. The Tribal Planning Workshop serves as a great forum for FEMA Region 9 and Tribal Nations to come together and advance emergency management goals. Each workshop aims to address gaps in access and improve the understanding of FEMA programs, grant requirements, assessment tools and plan development. The overarching goal is to implement best practices through lessons learned and build a stronger Tribal emergency management system.

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FEMA Region 10 joins the Denali Commission in celebrating the signing of a Memorandum of Agreement to unify and improve federal interagency coordination with Alaska Native Tribes. (Photo by FEMA)

The FEMA Region 9 Tribal Planning Workshop continues to provide a space to bring Tribal preparedness to the forefront.

In May, Resilience and FEMA Region 10 supported the inaugural Tribal Climate Initiatives Gathering. This event brought more than 100 representatives together from Alaskan Native Tribes, nonprofits, state and federal agencies. Attendees discussed climate adaptation challenges in Alaska's environmentally threatened communities, including voluntary community-driven relocation and the Alaska Native Tribal Health Consortium's Unmet Needs Report. Participants also explored a whole-ofgovernment framework which involves future funding, policy improvements, riskbased priorities and technical assistance for relocation efforts. This convening identified the need for better collaboration across federal agencies to support rural Alaska, prompting FEMA and the Denali Commission to pursue a Memorandum of Agreement that was signed in December 2024. This Memorandum of Agreement is

a first step toward unifying and improving federal interagency coordination as FEMA works to support resilience in Alaska Native Tribes and communities throughout the state. It is instrumental in addressing the specific needs of Alaska's communities, from improving infrastructure durability in the face of natural disasters to reducing long-term risks through hazard mitigation planning.

Instilling Equity Means Helping Everyone Prepare

Each year, Resilience conducts the Household Survey on Disaster Preparedness. The survey measured America's attitudes, beliefs and behaviors related to disaster preparedness. The statistically significant findings demonstrate gaps in how different people across the country understand their own risk and are prepared for disasters. In the 2023 Household Survey, Resilience's Individual Community and Preparedness Division found that Asian Americans, Native Hawaiians and Pacific Islanders were less prepared for disasters than other demographic groups. Based on these findings, in 2024, the FEMA Office of the Administrator and Office of External Affairs prioritized the topic of empowering Asian Americans, Native Hawaiians and Pacific Islander communities to prepare for future risks and disasters.

In the Greater Denver area, FEMA Region 8 held an Asian American, Native Hawaiian and Pacific Islander Ready Campaign Roundtable. This forum gathered feedback from Asian American, Native Hawaiian



The Asian American, Native Hawaiian and Pacific Islanders site on Ready.gov contains various tools to help AANHPI communities better prepare for emergencies and disasters. (Picture from FEMA)

and Pacific Islander communities on preparedness messaging and resources. This roundtable supported FEMA's understanding of how organizations plan to use preparedness materials and understand organizations.

Prior reports also identified gaps with how older Americans perceived risk and prepared. As a result, in 2024, FEMA Region 10 hosted a two-day workshop in Salem, Oregon, with organizations serving older adults at all levels of government and with non-governmental organizations, and Tribal governments in Alaska, Idaho, Oregon and Washington.

FEMA Region 8 also increased engagement with a roundtable discussion on disaster-specific needs for older adults in North Dakota. This important forum was held with older adults, community

organizations, emergency management partners and state and local government officials. Participants learned how emergency managers address local hazards and threats, understand methods for preparedness and identify trusted sources in the community. FEMA Region 8's efforts help older adults who are disproportionately impacted by disasters and are often at a higher risk of injury and death due to health, mobility

and resource barriers.

FEMA Uses Partnerships to Build Perspective on Threats and Hazards

The U.S. has one of the most diverse geographies and climates on the planet. This makes it critical that regions and communities have a nuanced understanding of the specific threats and hazards they face today, and will continue to face as the climate crisis worsens this century. In Alaska, FEMA Region 10 hosted the 2024 Arctic Climate Summit in Fairbanks to build an understanding of the changing climate in the Arctic. The FEMA Region 10 team collaborated with experts to understand the impacts on vulnerable Alaskan communities, infrastructure and the impact on national security concerns.

Recognizing that achieving a resilient nation for all requires understanding the unique needs of different people and

geographies, FEMA Region 5 partnered with FEMA's Small State and Rural Advocate and the Ohio Emergency Management Agency to host a roundtable focused on the unique needs of underserved rural communities. More than 60 local and state leaders from southern Ohio held discussions sharing firsthand experiences and insights on the challenges of managing flood risk in small and isolated areas. These perspectives are improving the technical assistance for the region's rural communities to enhance flood resilience.

The agency's Emergency Management Exchange program provides collaborative exchanges between FEMA and its government partners that deepens understanding of risk. This year, an

experienced FEMA emergency manager swapped places with an emergency management director in Grand County, Utah, sharing expertise to strengthen local disaster preparedness plans and response capabilities. The exchange enhanced FEMA's understanding of community-specific vulnerabilities as the Grand County representative shared their firsthand insights about local challenges, enabling the development of more targeted and effective preparedness initiatives. By bridging local and national perspectives, the Emergency Management Exchange program strengthens partnerships, enhances planning and ensures that FEMA and the communities it serves are better positioned to mitigate the impacts of threats and disasters before they strike.



FEMA and Grand County, Utah staff participate in the Emergency Manager Exchange program. (Photo by FEMA)

FEMA Leads Extreme Heat Summit with White House and the National Heat Strategy

The consequences of climate change have meant communities are often grappling with new hazards and their cascading impacts. FEMA is at the forefront of helping communities better understand the

impacts of extreme heat and reduce risk. This year, Resilience and FEMA Region 5 partnered on the second Extreme Heat Summit in Chicago, Illinois, while FEMA also hosted a #SummerReady Extreme Heat Summit for partners. The summit focused on understanding extreme heat impacts and defining actionable ways to combat and prepare for these increasing risks across the country.

FEMA created new fact sheets on how to use grants to reduce the risk of heat. FEMA supported the creation of the National Heat Strategy. The strategy acknowledges the impact of heat and aims to promote proactive coordination related to heat planning, response and resilience. In September, FEMA helped the White House kick off and lead the first-ever Extreme Heat Summit with partners from across the country and globe. Leaders discussed impacts and potential solutions as well as the White House's Community Heat Action Checklist. The checklist is intended to serve as an entry point for communities



Senior FEMA leaders join the White House and world leaders at the inaugural Extreme Heat Summit to discuss the impacts and potential solutions of extreme heat. (Photo by FEMA)

to plan for extreme heat, including guidance and resources on how to identify risks, specific steps to take in advance of heat season and more. This outreach, education and partnership has resulted in funding for FEMA to select heat resilience projects that range from covered bus stops in Washington, D.C. to heat response planning grants for Jacksonville, Florida.

CDRZ Designation Creates Momentum for Long-Term Solutions in Custer, South Dakota

Custer, South Dakota, a rural community, was impacted by heavy rains and flash flooding in August 2019 that caused severe damage to homes and infrastructure. In September 2023, FEMA designated most of Custer County as a CDRZ due to both its high disaster risk and social and economic vulnerability of residents.



Custer, South Dakota, Pre-Hurricane. (Photo by FEMA)

The community wanted to take proactive steps to reduce flood risks and build resilience. With its designation as a CDRZ, Custer has benefitted from the increased prioritization in federal programs envisioned by this bipartisan law.

Local officials, along with the support of residents began working on long-term solutions to prevent future flooding.

Custer initiated an engineering study to assess flood risks and applied for a FEMA BRIC grant. In 2024, Custer successfully secured nearly \$500,000 from FEMA through the program. These initiatives will not only protect residents but also enhance public spaces and boost the local economy, showcasing the benefits of proactive disaster risk reduction for at-risk communities.

FEMA Region 3 and the U.S. Geological Survey Collaborate to Create Steam Gauge Prioritization Dataset

Advancing the nation's understanding of risk also requires investing in new maps, science and data that helps inform everything from early warning systems to how well resilience projects are designed, and floodplains are managed. Resilience, FEMA Region 3, and the U.S. Geological Survey teamed up to create a stream gauge prioritization dataset. This joint effort is enabling U.S. Geological Survey to strategically fund new stream gauges, providing critical risk information and early warning support. In addition to building a shared understanding of hazard mitigation strategies, U.S. Geological Survey is

developing new approaches in partnership with private sector organizations and developing resources to help the interagency better serve communities.

In FEMA Region 1, the Risk Analysis Branch completed the Coastal Erosion Mapping Project, conducting erosion hazard studies across 1,450 miles of New England shoreline. This initiative produced coastal erosion hazard maps and identified atrisk areas for future erosion in the years 2030, 2050, and 2100, informing efforts to reduce exposure and safeguard coastal communities.

With the watershed accomplishment of codifying the Federal Flood Risk Management Standard, FEMA is helping communities recover more resiliently for generations to come. In addition to protecting taxpayer investments, this change will help ensure communities recover. FEMA will now consider and manage current and future flood risks to prepare for and protect federally funded buildings and projects from flood risks. More specifically, FEMA will work with grantees to determine specific building or project dimensions – that is, how high, how wide, and how expansive a building or project should be – to manage and mitigate any current or potential flood risks.

STRENGTHENING PREPAREDNESS

In the face of increasingly frequent, severe and complex disasters, FEMA has deepend its commitment to fostering preparedness to achieve the goal of a resilient nation for all. Recognizing that effective emergency management hinges on robust capabilities at all levels, FEMA's 2024 initiatives focused on building a culture of preparedness through comprehensive training, innovative exercises and future-focused planning.

Training and Education: Building a Stronger Emergency Management Workforce

The cornerstone of effective preparedness lays in the ability to deliver timely, relevant and high-impact training. Resilience has made progress towards creating a unified approach to knowledge delivery, ensuring partners receive precisely the preparation they need, when they need it. By standardizing best practices and innovating delivery methods, Resilience is creating a more responsive and effective learning ecosystem that adapts to partners' evolving needs. In 2024, Resilience's training and education initiatives supported individuals and communities to play an active role in disaster preparedness and response.

The National Disaster and Emergency Management University was established to expand professional development opportunities for the whole community. Its two new schools – the School for National Resilience and the School for Crisis

Leadership – are designed to cultivate a new generation of emergency management leaders and engage community partners in resilience-building efforts. The wellknown Emergency Management Institute will focus on the core competencies and capabilities needed by emergency managers to work alongside other first responders and professionals delivering emergency support and programs. With the launch of the National Disaster and **Emergency Management University,** FEMA is better equipping government officials and other partners with the skills needed to prepare for today and emerge stronger tomorrow.

In 2024, FEMA also held the first-ever National Level Exercise that tested a full range of response, recovery and resilience capabilities. The exercise tested innovative approaches and strengthening the nation's ability to bounce back from future events and reduce the known consequences of certain events. This meant that in addition to a full-scale response focused exercise, FEMA worked with partners in Hawaii,

Guam and California to host seminars, table-top exercises and other approaches to test the capability of organizations to work together towards risk reduction and resilience objectives of the participating states. The federal, state and territorial teams worked together, adapting exercise needs based on real world conditions, as many state governments were concurrently responding and recovering from fires, atmospheric rivers and other disasters.

The Emergency Management Institute and the National Disaster Preparedness Consortium delivered critical training to over two million emergency management professionals and first responders, ensuring they are equipped with the core competencies needed to respond effectively to disasters.

The Center for Domestic Preparedness provided vital in-person and virtual training to over 60,000 emergency responders from state, local, Tribal and territorial governments as well as nonprofits and healthcare companies that play a role in emergency response. In March, it hosted its 9th Annual Tribal National Training Week. More than 300 responders representing nearly 110 Tribal Nations gathered to strengthen emergency preparedness capabilities and foster relationships amongst Tribal Nations and partners.

The Center for Domestic Preparedness provided support to FEMA Region 5 with two National Security Special Events –



FEMA Center for Domestic Preparedness conducts training to prepare for emergency incidents. (Photo by FEMA)

the Republican National Convention and the Democratic National Convention. The Center for Domestic Preparedness delivered a combined 115 courses in various modalities, leading to 13,743 student completions in direct support to the Republican National Convention in Milwaukee, Wisconsin and Democratic National Convention in Chicago, Illinois.

In September, Resilience released the 20th anniversary of its comprehensive review of the National Incident Management System: 20 Years of NIMS. This marks two decades of progress since the creation of the National Incident Management System. The report highlights the evolution of the National Integration Center and success stories from across the nation. Alongside new and innovative approaches, FEMA continues to prioritize the maintenance and adaptation of traditional training methods to equip emergency management.

FEMA's National Exercise Division Strengthens Agency and Government Collaboration

FEMA's comprehensive exercise program played a pivotal role in enhancing preparedness and response capabilities across all levels of government.

The National Exercise Division supported 71 exercises at the federal, regional, state, and local levels, fostering greater coordination and collaboration among agencies and levels of government.

These exercises involved 24 state, local, Tribal and territorial governments and organizations, many of which also have designated CDRZ. These exercises help to strengthen preparedness and coordination among agencies. A participant survey of over 1,000 people revealed that 93% of organizations felt better equipped to handle emergencies due to their involvement in FEMA's exercise program.

In FEMA Region 10, the AlaskEx Rehearsal of Concept exercise enhanced Alaska's earthquake response strategies by improving resource and logistic issues from federal incident support bases; stabilizing community lifelines through the deployment and employment of command, control and communication resources; prioritizing resources to impacted jurisdictions; and demonstrating the plan's ability to support resource movement throughout the state and federal resources to the impacted communities.

Building the Capability to Keep Communities Safer and Proactively Reduce Risk

Keeping people safe from harm requires more than just good response capabilities. It requires that the buildings used to live, work and play are built to withstand the types of hazards a community faces, today and as long as that building is intended to last. FEMA's proactive approach to building risk reduction capabilities across all levels of government is helping communities across the nation become more resilient.

In 2024, Resilience's Building Science Branch provided technical training to nearly 2,000 stakeholders, empowering them to implement resilient building practices and advance building code expertise. This training is critical because in the U.S. only one-third of local governments have adopted the latest building codes, a gap FEMA is committed to closing through the Building Codes Strategy and the National Initiative to Advance Building Codes. People were trained across the country from California to Puerto Rico and included FEMA staff, architects, engineers and local code officials. The training resulted in building their capacity to implement resilient building practices and advance building code expertise. Courses included Retrofitting Flood Prone Residential Structures and Residential Coastal Construction. These trainings enhanced communities' capacity to implement resilient building practices and advance building code expertise, ensuring that structures are built to withstand future hazards.

Risk-Informed Community Planning Increases Partners' Access to Critical Funding

FEMA made significant strides in 2024 to bolster communities' resilience through enhanced hazard mitigation planning and risk-informed action. Recognizing that proactive planning is key to disaster preparedness, FEMA provided technical training and guidance to empower local governments and Tribal Nations to develop and implement effective hazard mitigation plans. As a result of these efforts, over 25,600 local governments and 226 Tribal governments now have up-to-date hazard mitigation plans, enabling them to access critical funding and resources to reduce their risk and vulnerability.

FEMA also championed risk-informed planning and action at the regional and local levels. FEMA Region 1 in collaboration with the Hazard Mitigation Planning Team, approved 119 local hazard mitigation plans, enabling 247 jurisdictions — including major cities like Providence, Rhode Island; Bridgeport, Connecticut and Manchester, New Hampshire — to access critical grant funding and bolster their risk hazard mitigation capabilities.

FEMA Provides Region 1 Funding to Co-Create Nature-Based Solutions

In FEMA Region 1, the city of Boston,
Massachusetts received \$1.1 million in
FEMA funding to engage residents of
Moakley Park with developing a project
to tackle sea-level rise and chronic
flooding. Moakley Park is the largest city
park located along Boston Harbor. The

park provides green space access to some of Boston's most disadvantaged communities. The grant enabled the city to better engage residents in this neighborhood to co-create nature-based solutions to current and future threats.

FEMA Engages with Communities Through Preparedness Planning Resources

FEMA Region 5's Floodplain Management and Insurance staff conducted successful outreach in Minnesota to advance the "Just-in-Time Substantial Damage" trainings and technical assistance programs. The programs included virtual training throughout eight communities, disseminated communications to 110 communities and organized eight inperson meetings.

Furthermore, FEMA's Risk Mapping, Assessment and Planning program fostered proactive risk management by integrating hazard mitigation into long-term planning, while the BRIC program provided Direct Technical Assistance and funding to communities to develop and implement risk-informed plans and projects. FEMA's Risk Mapping, Assessment and Planning program is the process used for FEMA and its partners to map the country's flood risk. It creates flood maps, leads to more datasets, hazard mitigation analysis and communication tools.

The National Hazard Mitigation Planning Program actively engaged external partners through policy updates, webinars, and resource guides, fostering

collaboration and knowledge sharing in the hazard mitigation planning space. Several new planning guides and policies were created to assist communities with risk-informed planning and project development, including:

- Tribal Mitigation Planning Policy Update: Summary of Feedback Report (May 2024)
- How Hazard Mitigation and Water Resource Planning Flow Together (May 2024)
- Putting Plans to Work Through Plan Implementation (Sept. 2024)
- Coastal Enhancement Strategy and Hazard Mitigation Plan Alignment Guide (Aug. 2024)
- Planning Information Exchange
 Webinars (May, Sept., and Dec. 2024)

During 2024, FEMA awarded \$10.8 million in Regional Catastrophic Preparedness Grant Program funding to six cities representing one or more Metropolitan Statistical Area. The funding is being used to build regional capacity to manage catastrophic incidents by improving and expanding collaboration for catastrophic incident preparedness. The FY 2024 Regional Catastrophic Preparedness Grant Program strategic priorities included housing, equity, climate resilience, and readiness, with an emphasis on the needs of disadvantaged communities and vulnerable populations. The focus areas for the FY 2024 Regional Catastrophic Preparedness Grant Program were on the



Cityscape view of San Francisco, California and the Bay Bridge at night. (Photo by Adobe)

Applicants were expected to consider the needs of socially vulnerable populations and involve representatives from the affected communities in the development and execution of proposed projects to ensure their needs are sufficiently addressed.

Across FEMA Region 4, staff assisted with Preparedness Planning workshops across all eight of its states. In addition, staff advanced efforts to make public facilities cooling options during intense heat waves by continuing discussions with Regional Catastrophic Preparedness Grant Program recipients. The project aligns with Long-Term Vulnerability Reduction and Community Resilience – two of the core capabilities of focus in the grant program.

FY 2024 Regional Catastrophic Preparedness Grant Program Funded-Project in San Francisco

The city and county of San Francisco was awarded critical funding to expand and strengthen regional platforms previously developed through Regional Catastrophic Preparedness Grant Program investments, ensuring seamless interoperability with existing systems. Key platforms include the FY 2020 Regional Catastrophic Preparedness Grant Program-funded Crisis Communication tool, which provides multi-lingual, multi-hazard, and customizable templates to improve communication with linguistically isolated communities, and the FY 2022 Regional Catastrophic Preparedness Grant Program-funded Crisis Communication tool-funded Regional Vulnerability Tool, which integrates geospatial data to create a comprehensive map

highlighting vulnerable and at-risk areas. The proposed 2024 project will build on these innovations, adding community-specific features such as enhanced language options, improved accessibility in communication software, and localized climate data within mapping tools.

Additionally, the project team will create a regional emergency communication toolkit, encompassing emergency operation plans, communication protocols, and instructional videos. This phase of the multi-year initiative will collaborate closely with local jurisdictions and disadvantaged communities to address their unique needs. At the regional level, the project will strengthen overall readiness by developing accessible tools, training, and exercises that will be available to the public, ultimately enhancing community resilience across the region.

Preparing Resilience Projects That Address Community Needs Holistically

Preparedness includes the preparation of projects that maximize the resilience benefits of an investment, known as the resilience dividend. FEMA is a key planning and funding partner to communities seeking to address both the shocks and stressors faced by residents. In 2024, many governments prepared projects and used FEMA programs to tackle both shocks and stresses and deliver resilience dividends for their communities.

FEMA Grants Help Reduce Community Vulnerabilities to Extreme Heat, Wildfires, and Floods

When a heat dome descended upon the Pacific Northwest in 2021 and temperatures rose as high as 108 degrees, 123 lives were lost. The city of Seattle, King County and the state of Washington took action, creating a Heat Action Plan and investment strategy to increase the regions resilience to extreme heat. The city of Seattle and state of Washington were awarded a \$5.5 million Hazard Mitigation Assistance Grant from FEMA to transform libraries into resilience hubs that serve as a cooling option and a refuge from wildfire smoke.

One of the primary ways to reduce vulnerability in a community is to ensure that people have access to the resources and support they need when a major disruption is faced. Turning public facilities into safe havens, or resilience hubs, is one way to ensure that facilities are used to serve diverse community needs. While Seattle is increasingly threatened by the ravages of wildfire smoke and extreme heat, it also faces serious earthquake risk, given its location on the Cascadia Subduction Zone. Alongside FEMA's grant dollars, the city of Seattle's own investments in the seismic upgrades of these libraries also

means that even a major earthquake will enable these libraries to serve as a trusted community center for residents. Now, the University, Columbia, West Seattle, Queen Anne and Freemont libraries all are being retrofitted to include central air conditioning by 2026, serving as a respite for the city's most vulnerable individuals. While extreme heat is the number one weather-related cause of death in the U.S., it is also the most preventable. Innovative projects, such as this one, help illustrate the impact that resilience funding can have in the most underserved communities and the importance of investments in multihazard resilience.

In 2023, Cambridge, Maryland was awarded a \$600,000 grant to help fund the development of an operations and maintenance initiative called the "Make Cambridge Resilient Community Development Program." This program integrates flood mitigation into city planning, implements a green infrastructure plan and strengthens a flood mitigation workforce. With FEMA's help, more than 60% of the program project was complete by October 2024, including



FEMA HQ and Region 10 leadership celebrate the opening of Seattle, Washington's new Resilience Hub. (Photo by FEMA)

all GIS data needed for implementation. This critical data will be used to integrate nature-based stormwater management and flood mitigation into city planning efforts. In 2025, Cambridge will continue to implement their green infrastructure plan into all future city planning. They are also working on another project with the use of a hybrid flood mitigation system. It integrates a natural living shore with traditional flood mitigation barriers. The city of Cambridge shows how well-utilized funds, and the right initiatives can go a long way in protecting disadvantaged communities.

In FEMA Region 2, many communities without the taxbase to invest in firefighting capabilities utilized the Assistance to Firefighter Grant Program to strengthen their resilience. This program assists under-resourced communities with the funds they need to equip and train their fire departments, emergency medical service organizations and state fire training academies, helping all communities invest in their resilience to fire threats. For the FY 2023 application period, \$25 million was awarded to 179 Assistance to

Firefighter Grant applicants. In addition, another round of Assistance to Firefighter Grant applications successfully ran from November through December of 2024. During FY 2023, the Assistance to Firefighter Grant program awarded 1,635 applications at a total of \$324 million.

In addition to the Assistance to Firefighter Grant Program, FEMA awards Staffing for Adequate Fire and Emergency Response and Fire Prevention and Safety grants to fire departments, nonprofits and research institutions. Staffing for Adequate Fire and Emergency Response funds are used to ensure that recipients attain 24-hour firefighter staffing and meet industry minimum staffing standards. Fire Prevention and Safety funds are used for fire prevention programs and firefighter health and safety research. In 2024, \$359 million was awarded to 189 Staffing for Adequate Fire and Emergency Response applicants and \$36 million was awarded to 97 FP Fire Prevention and Safety applicants.

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Implementation of Inflation Reduction Act Provides Protection Through Energy Independence

Tackling the drivers of the increase in severe and frequent events is also important to mission success. Through implementation of the Inflation Reduction Act, FEMA has made it possible for grantees of Public Assistance and Hazard Mitigation Assistance to use low carbon materials and net zero projects as part of their work. FEMA also increased the federal cost share (as instructed through Disaster Recovery Reform Act of 2018) when greater risk reduction is achieved. This is enabling risk-informed action and investments at a new scale, which can not only put taxpayer dollars to better use but also help break the cycle of disaster suffering. FEMA's ability to cover the costs of net-zero energy projects will prepare various communities to reduce their greenhouse gas emissions. There are already great examples of how governments are putting these new authorities to use. For example, FEMA is supporting the construction of safe rooms and microgrids in underserved communities, providing critical protection during disasters. The Oneida Nation is one example, where they are using BRIC funding to scope, purchase and construct a saferoom powered by a solar photovoltaics and battery storage microgrid in the Central New York area. The microgrid, consisting of approximately two million watts of solar photovoltaic capacity, and a 4-6-million-watt battery

storage system, can operate in "island mode" during a grid outage, ensuring the Community Health Center emergency shelter remains online during extreme weather events.

In Ohio, FEMA along with multiple stakeholders, helped fund Ohio's Delaware State Park's safe room, which continues to play a critical role in keeping people safe during emergencies. In March 2024, 30 campers safely sought shelter in the safe room as deadly tornadoes ripped through central Ohio. In June, the safe room was again a haven, protecting campers from severe storms. As high winds and tornadoes ripped through central Ohio, 126 people and 20 dogs sought refuge within the shelter's walls. The safe room stands as a resilient infrastructure in the face of increasingly intense weather patterns.

FEMA's BRIC Direct Technical Assistance Provides Vulnerable Communities Funding to Face Flooding Challenges

FEMA's BRIC Direct Technical Assistance program welcomed 93 new communities, Tribal Nations and territories, offering tailored support for planning and designing resilience and hazard mitigation projects. Communities like Crisfield, Maryland and the Eastwick neighborhood of Philadelphia, Pennsylvania that received BRIC Direct Technical Assistance in prior years, were also able to utilize the support to successfully get selected for BRIC grant funding.

Flood Risk Reduction in Crisfield



FEMA Region 3 Administrator MaryAnn Tierney joined officials from Crisfield, Maryland and Maryland Secretary of Emergency Management Russ Strickland to discuss flood risk reduction strategies. (Photo by FEMA)

The city of Crisfield is at a low elevation that makes it vulnerable to increasing flooding – a fact that has negatively impacted the community and hurt economic growth. With **BRIC Direct Technical Assistance** from FEMA, the Crisfield community identified flood risk reduction strategies using 2050 climate projections that, when implemented, will reduce the devastating impacts of repetitive flooding from storm surge, heavy rains and sea level rise on residents and business owners. Crisfield was competitively selected for a large \$50 million BRIC grant. As a result, the community became one of the first CDRZ communities benefitting from an enhanced 90% federal cost share. As one of Maryland's CDRZ, Crisfield will benefit by having the ability to assess and analyze their flooding challenges.

Flood Risk Reduction in Eastwick

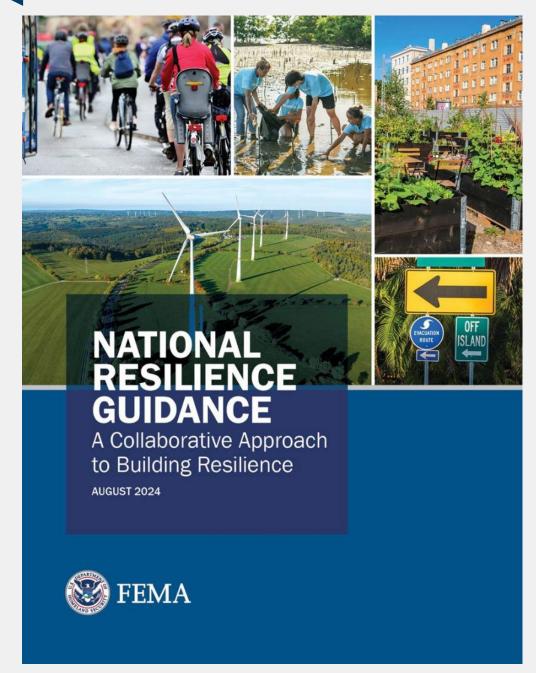


Resilience leadership visits Eastwick, Pennsylvania. (Photo by FEMA)

FEMA Region 3 provided support to Eastwick, Pennsylvania, an underserved and flood-prone neighborhood in Philadelphia, with a coordinated place-based technical assistance effort. FEMA gathered federal agencies, elected officials, city officials and state leaders to develop multi-pronged solutions to flooding in Eastwick. The solutions explored ground floor retrofits of rowhomes, construction of a temporary flood barrier and a proposed levee. In 2024, funding was announced for the

Eastwick Near-Term Flood Barrier, a \$2.2 million plan to install an interim flood barrier, called a HESCO barrier, along Cobbs Creek. HESCO barriers are soil-filled boxes made of fabric mesh and a wire frame that are connected to create a flood barrier. The use of HESCO barriers will help lessen flooding for about 600 residences in Eastwick from the impact of smaller storms that cause river flooding.

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Doctrine provides the guiding principles and strategic framework that underpin effective emergency management. In 2024, FEMA published the National Resilience Guidance, a landmark achievement that establishes a unified vision and approach to resilience for all stakeholders. This guidance represents the highest level of doctrine within the National Preparedness System and emphasizes the critical role of collaboration and coordination in building a more resilient nation.

By working handin-hand with state, local, Tribal, territorial, federal and other whole community partners, FEMA is fostering a culture of resilience.

This empowers individuals, communities and all levels of government to proactively identify vulnerabilities, assess risks and implement measures that enhance preparedness and expedite recovery. Through this collaborative approach, FEMA is ensuring that the nation is not just ready to respond to disasters, but also equipped to withstand and recover from

them, ultimately reducing the long-term impacts of emergencies and fostering a safer, more secure future for all.

The National Resilience Guidance offers the principles and steps all communities and organizations can take to increase their resilience in every sector and discipline. The National Resilience Guidance will help everyone understand and fulfill their critical roles related to increasing national resilience. And for those that follow emergency management doctrine, the National Resilience Guidance will serve as the umbrella doctrine for all five frameworks in the national preparedness system - Prevention, Protection, Mitigation, Response and Recovery – because all mission areas contribute to resilience.

With the goal of increasing community and national resilience, the National Resilience Guidance:

- Promotes a common understanding of resilience.
- Emphasizes the critical relationship between chronic community stressors and acute shocks.
- Addresses the roles of individuals. organizations and all levels of government.
- Provides an actionable approach to resilience planning and implementation.
- Incorporates a community resilience maturity model that walks through concrete steps to build.



STRENGTHENING OUR NATION'S ABILITY TO ADAPT AND WITHSTAND

FEMA is helping the nation adapt to changing conditions and withstand the cascading consequences of the hazards and threats communities face.



Jacksonville, Florida--Mar 18, 2018; Downtown shows a mix of historic and modern architecture along palm tree bordered streets. (Photo by Adobe)

Resilience has a multi-billion-dollar portfolio of 32 grant programs that invest annually in communities across the nation to help them prepare, reduce suffering and recover more quickly from adversity. For FY 2024, Resilience allocated more than \$5.6 billion in non-disaster grant funding to make communities more secure and resilient.

The Bipartisan Infrastructure Law continued to provide historic levels of funding to both existing and new programs. Yet, the interest from state, local, Tribal and territorial governments for these funds vastly outstripped available resources. In programs like the BRIC program, FEMA received 1,234 subapplications requesting \$5.6 billion in federal cost share from 50 states, 35 tribes, five territories and the District of Columbia.

For the FY 2023 annual competitive grant program, FEMA made \$1 billion in funding available for BRIC. The message from our partners is clear, FEMA's programs are a vital springboard for accelerating adaptation, risk reduction and preparedness – and the gaps that must be addressed in our nation's resilience are still deep.

Planning for Extreme Heat Events

In 2024, the city of Jacksonville, Florida was awarded FY 2023 Regional Catastrophic Preparedness Grant Program funding to address critical failure points from extreme temperature events, and to identify hazard mitigation solutions to minimize damages to energy, transportation, healthcare and social infrastructures. Damage to these infrastructures disproportionately impact disadvantaged communities within the Jacksonville Metropolitan Statistical Area. The project seeks to identify systemic regional vulnerabilities and interdependencies, with a focus on housing, community resilience and long-term vulnerability reduction. In conjunction with regional stakeholders, including representatives of identified disadvantaged communities, the project team will produce a comprehensive risk analysis supported by qualitative and quantitative data collected from the affected communities. The risk analysis is used to develop and implement changes in disaster response planning. Training events and tabletop exercises conducted will equip community leaders with knowledge, skills and resources to improve the resiliency of disadvantaged communities.

Expanding the Reach and Accessibility of FEMA programs

For FEMA to be successful at accomplishing its mission, FEMA must serve all Americans and help all communities across this nation become more resilient to the threats and hazards. they face. Through analyzing the reach of FEMA's programs to underserved, disadvantaged and rural communities, gaps were identified related to who was able to access and readily use FEMA's grants. Similarly, some of the grants had more repeat customers than firsttime users. FEMA set out to close gaps and better serve all customers through program and policy changes that led to better outcomes for all. In FY 2024, for the first time, all FEMA's Justice40 covered programs met the national target of ensuring that at least 40% of benefits will go to underserved and disadvantaged communities.

 $Workers\ construct\ resilient\ infrastructure\ post-disaster.\ (Photo\ by\ FEMA)$



Regional Catastrophic Preparedness Grant Program Funded in Houston, Texas for Energy and Housing Needs

The city of Houston, Texas received Regional Catastrophic Preparedness Grant Program funding to assess and address energy and housing needs in the Houston region with special consideration for disadvantaged communities. In partnership with regional stakeholders and contractors, Houston is working to identify and report on equity gaps in the region's electricity and fuel capabilities. They will be conducting training and tabletop exercises to provide regional stakeholders, community leaders and emergency managers with the knowledge, tools, and resources needed to effectively address courses of action as recommended in the energy reports. The project will produce an Energy Resilience Tool to identify emerging challenges with energy service disruptions that disproportionately affect disadvantaged communities and inform decision-making in hazard mitigation and restoration planning. A Housing Inventory Data Analysis and Planning Tool will also be created to provide real time housing data which can inform response and recovery decisions along with community outreach activities.

FEMA's other Justice40 covered programs also continued to make headway. Delivered in 2024, the FY 2023 BRIC selections exceeded the goals of the Justice40

Initiative, with \$587 million (or 67%) of the federal cost share benefitting Justice40 communities. The Hazard Mitigation Assistance Program also nearly tripled the total federal cost share and exceeded the 40% goal for selected FMA funds to Justice40 communities, increasing from 16% in FY 2021 to over 51% in FY 2023. For the FY 2023 FMA selections, \$367,372,644 (or 51%) of the federal cost share is benefitting Justice40 communities.

In the town of Belhaven, North Carolina – a small coastal town located alongside the Pungo River - FMA funds are being put to work to improve resilience, reduce risk and save lives. Using FMA funds, the town will reduce flooding in its communities vulnerable to wind-driven tides and severe weather by installing pumps and an automated tidal gate along Wynne's Gut. The system aims to provide flood relief up to an elevation of +2.5 feet NAVD88, helping to reduce repetitive property losses and NFIP claims from 10- to 25year storms. The tidal gate will prevent tidal water from entering, while the pump station will discharge rainfall runoff, ensuring a quicker recovery for essential community lifelines. This design, based on successful solutions in nearby areas, will enhance the town's flood resilience by preemptively managing water levels before storm events.

In FY 2024, the Nonprofit Security Grant Program significantly expanded its outreach efforts, hosting 67 webinars with 15,187 participants – nearly doubling the 32 webinars and 11,355 participants



Downtown Houston, Texas, USA Drone Skyline Aerial Panorama. (Photo by Adobe)

from FY 2023. This substantial growth directly contributed to an increase in nonprofit subrecipient applications, with applications rising from 5,257 in FY 2023 to 7,584 in FY 2024, a 44% increase. The webinars offered clear and comprehensive guidance on the application process, eligibility criteria, scoring methodology and other details related to the Notice of Funding Opportunity. They also included open question and answer sessions and subject matter expert presentations, allowing participants to engage directly with specialists and gain deeper insight into critical aspects of the program. The accessible virtual format facilitated broader participation, enabling nonprofits of all sizes and capacities to benefit from these sessions.

Complementing these webinars, the Nonprofit Security Grant Program mailbox served as an essential resource for ongoing technical assistance, responding to questions about the program, the application process, and Notice of Funding Opportunity details, while delivering timely and detailed support. Together, these efforts highlight the critical role of proactive outreach and responsive technical support in increasing awareness, fostering participation and equipping nonprofit organizations in their pursuit of Nonprofit Security Grant Program funding.

 More than \$2.5 billion in hazard mitigation grants were awarded to states, local governments, Tribes and territories – a 43% year-overyear increase in hazard mitigation grant obligations.

Hazard Mitigation Funding Provides Record Support for Communities

- The BRIC program delivered a total of \$578 million in funding to 425 communities, territories and Tribal Nations.
- The Safeguarding Tomorrow Revolving Loan Fund delivered a total of \$43 million in funding to eight communities, territories and Tribal Nations.
- The Pre-Disaster Mitigation delivered a total of \$171 million in funding to 113 communities, territories and Tribal Nations.
- FEMA delivered a total of \$287 million in funding to 179 communities, territories and Tribal Nations through the Flood Mitigation Assistance and Flood Mitigation Assistance Swift Current.

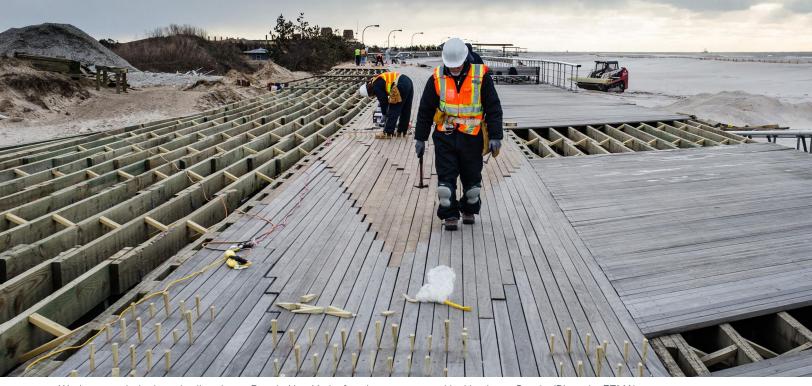


Bipartisan Infrastructure Law Program's Guidance and Best Practices on Labor Laws

Resilience's Bipartisan Infrastructure
Law Program Office developed and
released guidance and best practices
on labor laws and the U.S. Department
of Labor and U.S. Department of
Commerce's Good Jobs Principles. The
Bipartisan Infrastructure Law Program
Office supports the goal of improving job
opportunities for millions of Americans
by focusing on high labor standards for
these jobs, including prevailing wages
and a free and fair chance to join a union.

These principles, laid out in the Good Jobs and Safe Workplaces Best Practices for the Department of Homeland Security/FEMA Disaster and Non-Disaster Grant Programs Information Bulletin emphasize existing labor and employment laws that federally funded recipients and subrecipients must adhere to and encouraging Good Jobs Principles. The principles include job security; stable and predictable living wages before overtime; and the right for workers to form unions. This pertains to building a resilient nation as 1 in 4 Americans currently have less than \$1,000 in savings, making it hard to withstand even minor disruptions to normal life. Ensuring FEMA funded projects adhere to the Good Jobs Principles is critical to ensuring projects contribute to the resilience of individuals as well as communities.

Chris Logan, Deputy Assistant Administrator for Resilience, visiting the Cottonwood Creek Floodplain Restoration Project in the Northeastern Colorado Springs, Colorado. (Photo by FEMA)



Workers repair the boardwalk at Jones Beach, New York after damages caused by Hurricane Sandy. (Photo by FEMA)

Given the increase in frequency and severity of climate-driven disasters, FEMA Resilience also continues to make progress with streamlining programs and operations to help communities complete federally funded projects faster and more simply.

Assisting Communities to Expedite the Implementation of Resilience Through Hazard Mitigation Assistance

In 2024, <u>FEMA Grants Outcomes</u> reached Full Operational Capability, paving the way for applicants to receive an improved experience across all our grant programs. FEMA's significant acquisition milestone of achieving Full Operational Capability has resulted in the delivery of a system that can support all grants lifecycle functions for FEMA's entire grant portfolio, from application

submission through close-out. The FEMA Grants Outcomes system was developed and delivered within baselined cost and schedule, with a performance that can provide quality data to the FEMA Dex analytics platform to empower analytics and reporting.

As FEMA continues to administer critical grant funding through Hazard Mitigation Assistance programs, the agency is also working to innovate and improve the effectiveness of program delivery and implementation. By accelerating the grant award process and providing grantees with implementation support, FEMA has continued to increase all-hazards resilience and support capacity-building efforts across the nation. Hazard Mitigation Assistance continues to employ innovative solutions such as updating and streamlining operations and

processes to better meet expanded program requirements. Some of these initiatives include deploying staff in strike teams to increase the speed of reviews and project approvals, improving and streamlining data tracking and assessment, strengthening technical assistance, and improving training processes and effectiveness. Below are a few examples of Hazard Mitigation Assistance successes in improving obligations speed and access to grant programs.

- FEMA saw an increase in requests
 for BRIC Direct Technical Assistance
 in the FY 2023 BRIC grant cycle
 with 164 submissions that resulted
 in the subsequent selection of 93
 communities and Tribal Nations.
 This brings the total number of
 communities and Tribal Nations
 receiving BRIC Direct Technical
 Assistance to 167 when combined
 with those selected in past grant
 cycles and demonstrates an upward
 trend of submissions, selections
 and increased community access
 to this initiative.
- FEMA also introduced process reforms to our Hazard Mitigation Grant Program, streamlining program delivery and improving cost-effectiveness. In 2024, FEMA reduced the Hazard Mitigation Grant Program and Public Assistance hazard mitigation funding discount rate from 7% to 3.1%, incorporated distributional weights and updated pre-calculated benefit amounts that

can be readily used to determine hazard mitigation project costeffectiveness in the Benefit-Cost Analysis toolkit. Additionally, FEMA is not requiring a full benefit-cost analysis from Hazard Mitigation Grant Program applicants for projects less than \$1 million and helps calculate a benefit-cost analysis for underserved communities and Tribal Nations. These actions have allowed FEMA to continue to efficiently approve projects that are innovative in nature, build climate resilience, expand the number of communities participating in grant and assistance programs and benefit underserved communities.

Delivering Technical Assistance During the Environmental and Historic Preservation Compliance Process

FEMA works with applicants to complete requests for information and other preaward activities to obligate funds as quickly as possible. At each step of the request for information sub-application review process, FEMA works with the applicant to determine available options to develop a viable activity. Some options include Direct Technical Assistance from FEMA, relevant training or implementing a phased activity. FEMA also supports applicants through the environmental and historic preservation compliance review process. During this phase, projects are reviewed to determine the potential effects on the environment and historic properties to ensure all activities funded by FEMA comply with Federal Environmental and



Florida Division of Emergency Management Executive Director Kevin Guthrie meets with FEMA leadership after Hurricane Milton. (Photo by FEMA)

Historic Preservation regulations, laws, and Executive Orders.

In addition, FEMA was able to expand its inventory of available Categorical Exclusions to streamline disaster recovery review process. A Categorical Exclusion is a class of actions that a federal agency has determined do not individually or cumulatively have a significant impact on the environment and for which, therefore, neither an environmental assessment nor an environmental impact statement is required. Three branches within the Office of Environmental and Historic Preservation - Unified Federal Review. Compliance and Policy, and Resilience Integration – developed an approach for interagency Categorical Exclusion sharing. The team analyzed the impact

of the Council on Environmental Quality
National Environmental Policy Act Phase II
draft updates and reviewed the catalogue
of interagency Categorical Exclusions to
determine which Categorical Exclusions
may benefit FEMA beyond those previously
identified.

After collecting a list of potential Categorical Exclusions from other agencies based on previous efforts, the Office of Environmental and Historic Preservation prepared a recommendation of 18 Categorical Exclusions from the U.S. Department of Energy for adoption by the U.S. Department of Homeland Security-Environmental and Historic Preservation. In 2024, all 18 of these Categorical Exclusions were officially adopted by DHS.

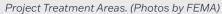
The adoption of these Categorical Exclusions will expedite the construction of energy-infrastructure-related projects and will lead to shorter timeframes in the obligation of funding for capacity and capability-building sub-applications.

As part of the Office of Environmental and Historic Preservation's efforts to work closely with our program counterparts and support better and quicker decision making and thus faster project approval, the Office of Environmental and Historic Preservation hired two **Direct Housing Implementation Team** members in February 2024. The Office of Environmental and Historic Preservation was one of the first cadres to hire. onboard, and then deploy these new specialists to the field to support housing missions in FEMA Regions 4, 6, and 9. These two team members most recently deployed to support the Hurricane Helene Direct Housing efforts in FEMA Region 4. In addition to deploying Direct Housing Implementation Team members, the Office of Environmental and Historic Preservation deployed mentors to FEMA Region 4 (4830DR-GA), FEMA Region 6 (4795DR-NM) and FEMA Region 9 (4724DR-HI) to support their housing operations. The mentors worked to improve efficiency of the team, build future capacity, and provide technical advice on complex environmental and historic preservation issues that can impact timelines.

This year, the Office of Environmental and Historic Preservation created a Best Practices Page on its website. This site highlights successful working relationships with partners, shows progress related to disaster-recovery projects and shines a light on the staff's hard work. For example, FEMA Region 1 reviewed 2.718 projects across the region, representing a significant increase over the previous year. Projects were distributed across several states including: Connecticut (108 projects), Massachusetts (254 projects), Maine (804 projects), New Hampshire (284 projects), Rhode Island (70 projects), Vermont (1,202 projects). This work is helping communities limit potential future environmental degradation through the Environmental and Historic Preservation and the Hazard Mitigation Assistance and Public Assistance programs.

The Environmental and Historic Preservation Cadre deployed an **Environmental and Historic Preservation** Mentor to FEMA Region 1 from August of 2024 to December 2024 in support of the Maine (4785DR) and Vermont (4720DR) Joint Field Offices. The Environmental and Historic Preservation Mentor worked with the Environmental and Historic Preservation Regional and Field Leadership to improve communication, workflow, consistency and timeliness of Environmental and Historic Preservation reviews. This successful deployment resulted in improved review times, better communication with the programs and state and local partners as well a reduced backlog of reviews.









Preventing Risk Through Hazard Mitigation Activities

While some hazards, like earthquakes, cannot be prevented, others can be, even when climate conditions are making them more likely to occur. Wildfire is one of those preventable disasters, and communities are taking action to make them less likely to occur.

In July 2024, the City of Albuquerque's Hazardous Fuels Reduction project was completed. This is a milestone in protecting people and communities from future disasters through Hazard Mitigation Grant Program – Post Fire. The city conducted wildfire mitigation treatments on approximately 195 acres within the Rio Grande Valley State Park. Workers cleared downed wooded debris, removed noxious and invasive weeds, replanted native species and more. They conducted these efforts in 13 of the 26 units which

were considered the highest priority due to dense vegetation and potentially dangerous fuel loads.

This was a massive undertaking: hazardous fuel-thinning took place on 195 acres and work was completed by hand crews that used chainsaws and other heavy equipment. Manual seeding took place on 22 acres to help reseed the ground cover with native species. Manual planting of bushes and grasses spanned six acres of high traffic areas to help mitigate erosion. Vegetation treatments reduced ladder fuels to prevent fire in tree canopies and mitigate the spread of wildfire across the wildland urban interface. The work in Albuquerque shows that the first steps in building resilience often literally starts from the ground up.

National Dam Safety Program: Protecting Communities Through Technical Assistance

Our nation has several high hazard dams that need major repair to keep communities safe. The National Dam Safety Program is a partnership of states, federal agencies and other stakeholders that encourage and promote the establishment and maintenance of effective federal, state and territorial dam safety programs to reduce the risk to human life, property and the environment from dam related hazards. In 2024, the National Dam Safety Program selected communities with high hazard dams from Washington, Arkansas, Maryland, Nevada, Michigan and California to participate in dam-emergency planning as part of the Collaborative Technical Assistance program. The National Dam Safety Program will provide tailored workshops for each community's needs, with collaborations last for eight months. During this time, communities will gain valuable insights, tools and resources to help mitigate and prepare for high hazard dam related emergencies.

Absorbing the Risk of Water in Communities

From skate parks to golf courses, communities are redesigning public assets to deliver multiple benefits – safety, economic development, social cohesion and reduced disaster suffering.

Many communities are also realizing they must live with the potential for the

inundation of more water. Many methods exist for managing excess water, but one method has grown in prominence – scaling how cities can absorb water risk and live harmoniously with the resource. Through a \$10 million BRIC grant, FEMA funded the creation of ResilienCity Park in Hoboken, New Jersey, which has become a model for how powerful of an adaptation tool absorbing and retaining water can be. Due to FEMA and Hoboken's joint efforts, flooding across the city is reduced.

Hurricane Beryl similarly put Texas projects designed to absorb water to the test when it made landfall in July 2024. The city of Jersey Village in Harris County, Texas, had hundreds of homes that were repetitively flooded with major rains and storms. As part of their community resilience planning, the city landed on a creative solution - have their municipal golf course double as a sponge and bathtub to keep residents dry. Through the creation of a berm around the municipal golf course and improved drainage systems, this city's asset was redesigned to detain water and protect residents from all but a 500-year flood event. This video shows sheets of rain and water accumulating during a hurricane, and how 24 hours later, the golf course is mostly dry.

Innovative projects usually require multiple sources of funding, and this was no exception. The U.S.



Resilience leadership meets with City Manager, Austin Bleess, to discuss a water absorption project at a municipal golf course in the city of Jersey Village in Harris County, Texas. (Photo by FEMA)

Department of Housing and Urban
Development's Community Development
Block Grant Disaster Recovery, the Texas
Infrastructure Resiliency Fund, Texas
Government Land Office and local funds,
all contributed to getting this project
completed.

Protecting the Nation's Affordable Housing

Thanks to FEMA funding, risk absorption projects are taking place across the nation, with their benefits extending far beyond flood water management. Our country has an affordable housing crisis, so it is critical to the well-being of millions of Americans to continue to ensure the resilience of public housing and existing affordable housing units.

The New York City Housing Authority strategically invests in upgrades to its public housing, which houses nearly 10% of New York residents. At the New York City Housing Authority's Clinton Houses campus, the common areas and

playscapes are being converted into storm water retention basins. This conversion will prevent homes from flooding and provide residents a better place to play and exercise. The water retention system will be capped off with new playgrounds, more natural features of trees and shrubbery that help absorb water, and exercise equipment for its older residents. Adjacent business and homes will also benefit given the large volume of water that will be stored and managed by New York City Housing Authority on its properties. Projects like these that provide both safety and health benefits to residents and the community overall.

Mitigating Risk Through Community-Driven Relocation

To ensure safety, more communities must rely on hazard and climate modeling to better understand the localized impact of increasingly frequent and severe disasters. Many communities will tackle tough questions – relocate to an area less prone to hazards? Protect in place? Or adapt in

other ways? These conversations are difficult to address. In addition, once a community has a plan, it can often feel even more challenging to implement.

That's why through collaboration of seven White House Offices and 14 federal agencies, the Biden-Harris Administration has released. "Opportunities for Federal Support of Community-Driven Relocation," the first federal report that begins to lay out an approach for building an all-ofgovernment strategy for considering the needs of a community when choosing community-driven relocation. It is the first time that climate and legacy pollution-based relocation have been considered together. The White House also included a funding guide to navigate the many resources that can be stitched together. The phrase "community-driven relocation" is deliberate—the intent is to collectively reinforce that it is essential for the consideration or implementation of planned relocation projects be grounded in a community's ability to define and determine their future.

Army Corps of Engineers construct jetty in Long Beach, New York (Photo By FEMA)

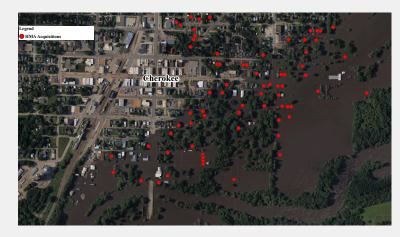
Region 6 Improves Flood Data Sharing

FEMA Region 6 developed a successful method to compile enormous amounts of data to identify neighborhoods that historically are impacted the most by flood losses. FEMA Region 6 excels in data analysis with more than one million inspections completed over FEMA's history under the NFIP and the Individuals and Household Program. This understanding has turned into action with FEMA Region 6 aggressively using data sharing agreements to make available free flood loss information, such as individual assistance inspections that note flood damage. In 2024, FEMA Region 6 has nearly doubled the number of approved data-sharing agreements with communities from 103 to 203. It has completed a total of 39 community profile reports that have informed areas that tend to flood repeatedly. This initiative has garnered interest from the U.S. Army Corps of Engineers, numerous local communities and several state partners. Throughout the year, FEMA Region 6's efforts have been part of its wider commitment to improving community resilience to disaster and to protect people from repeat flooding.



Cherokee, Iowa Reduces Flood Risk

The City of Cherokee, Iowa, previously acquired 233 flood prone properties with FEMA's Hazard Mitigation Grant Program Funds as part of a strategy to reduce flood risk and vulnerability for future events. In June 2024, the City of Cherokee experienced massive flooding along the Little Sioux River. At least 120 houses sustained damage – 39 with major damages and 19 catastrophic. If the City had not pursued property acquisitions earlier on, the losses would have been even greater. The first map depicts the location of acquired properties in relation to where flood waters impacted the City during the 2024 event. Nearly all the acquired properties would have also been damaged.





The second map depicts the Special Flood Hazard Area for the city in relation to acquired properties. By comparison, the actual flood extent from 2024 closely mirrors the mapped Special Flood Hazard Area, underscoring the utility of FEMA's flood risk products.

Hazard Mitigation Strategies Tailored to Alaskan Communities

FEMA Region 10 continues to develop and implement customized hazard mitigation strategies throughout Alaskan communities. Many of these communities are facing existential challenges due to permafrost melting and dramatic, accelerated coastal erosion. The loss of wintertime naturally occurring ice barges, which operate like man-made sea walls, has also exacerbated the impact of storms on many communities. In July, FEMA Region 10 was tasked with initiating Direct Technical Assistance under the BRIC program for 11 newly selected communities. This project aims to establish partnerships, assess community-specific needs and tailor hazard mitigation strategies for each unique community—including Native Villages.



Senior FEMA leadership and the BRIC DTA Team visit to the Native Village of Kwingillingok. (Photo by FEMA)

The Native Village of Kwingillingok in southwestern Alaska experienced repeated flooding over the last 10 years due to high tides combined with strong southwestern winds. The village was selected for Direct Technical Assistance through the BRIC grant program to receive support with hazard mitigation activities related to coastal and riverine flooding, erosion, and land subsidence. FEMA Region 10's efforts help advance communities' understanding of the Direct Technical Assistance process for the long-term.

Coordination Catalyzes Resilience Building

The unity of partners often found during disaster response and recovery efforts is a model for the partnership that is necessary to build resilience as a nation during the "blue sky days". This year, different FEMA

regions proactively improved coordination among federal partners and other sectors to better support communities.

In FEMA Region 7, the Federal Regional Enterprise for Agency Coordination in the Heartland held its inaugural meeting in March. The initiative was developed by leaders from across the region including Iowa, Kansas, Missouri, Nebraska and nine federally recognized Tribal Nations. The mission of the initiative is to provide last mile delivery of integrated federal resources to communities. The Federal Regional Enterprise for Agency Coordination in the Heartland has an established charter with 21 member agencies that are working to navigate potential federal resources within their agencies for community projects. They are tackling challenges together such as operationalizing whole-of-government

program delivery at the regional level and coordinating ongoing program deliveries that mitigate risks.

In April, FEMA Region 5 produced a series of grant writing workshops to build capacity in St. Clair County, Illinois. These grant workshops were purposefully designed to provide local governments and nonprofits in historically disadvantaged communities with information they need to identify and secure funding to recovery. Between these workshops and support provided by the U.S. Department of Housing and Urban Development, U.S. Environmental Protection Agency, U.S. Army Corps of Engineers, and the State of Illinois, more than \$103 million in

FEMA Disaster Recovery Center open at Cherry Grove Baptist Church in Washington County, Tennessee, offering recovery assistance to local survivors of Hurricane Helene. (Photo by FEMA) funding was secured to address historic infrastructure and housing challenges in the area.

FEMA also continues to lead the Mitigation Framework Leadership Group - a multiagency, intergovernmental body established to advance disaster risk reduction and resilience in the U.S. In 2024, the group largely focused on identifying tangible opportunities for improving national resilience. The Mitigation Framework Leadership Group heard firsthand from Tribal and territorial partners during its senior executive Quarter 1 and Quarter 2 meetings in January and May respectively, exploring the nuanced nature of resilience in those communities. Working with FEMA Region 2, the Quarter 2 Mitigation Framework Leadership Group meeting in Puerto



Rico marked an incredible milestone by providing a first-time opportunity for members to connect with territory resilience and recovery leaders to highlight critical mitigation activities. In 2024, the Mitigation Framework Leadership Group's Place-Based Technical Assistance Task Force also developed and published a Landscape Analysis Summary Report, which aims to establish a unified language for discussing priorities within place-based work, offers insights into the capabilities of Place-Based Technical Assistance Task Force members, and provides strategies to collaborate across the interagency, minimizing duplication of efforts and extending the reach of federal technical assistance. Informed by 15 federal agencies and three Mitigation Framework Leadership Group state, local, Tribal and territorial members, the Landscape Analysis Summary Report includes an inventory of place-based technical assistance programs and resources across

Private sector partners have amplified support for CDRZ communities with

the federal government.

Para La Naturaleza and FEMA Collaborate to Enhance Barceloneta's Resilience: Tree Planning Initiative Boosts Water Management and Community Well-being. (Photo by FEMA) targeted hazard mitigation projects.

Notable partnerships include the Climate Smart Communities Initiative, Geos Institute and St. Bernard Project (SBP).

Climate Smart Communities Initiative is funded by the National Oceanic and Atmospheric Administration and managed by a consortium of nonprofit partners. Climate Smart Communities Initiative awarded over \$500,000 to CDRZ communities spanning multiple states and Tribal Nations for targeted resilience projects.

In addition, the Geos Institute has integrated CDRZ designations into its Navigator Network to assist highrisk, socially vulnerable communities. Geos Navigators engage directly with CDRZs, helping them apply for grants and access technical support. SBP has brought in nine community-based Resilience Fellows, hired locally to help communities access available federal and state resilience and adaptation resources. In communities with both SBP Resilience Fellows and Geos Institute Navigators, Fellows and Navigators have collaborated closely to offer enhanced Direct Technical Assistance.



SECTION 4

SUPPORTING RESILIENT RECOVERY

The disaster recovery process is often one of the most critical moments to build the resilience of households. nonprofits, businesses and communities while breaking the cycle of rebuilding vulnerability into built systems. The large influx of insurance and federal funds, cross-sector conversation on the type of communities people want to rebuild, and the forced acknowledgement of the risks a community faces - all come together to provide an opportunity for better resilience. In 2024, FEMA supported numerous states, Tribes and local governments as they turned their recovery process into one that also built resilience. Resilience manages two of FEMA's most important recovery programs: the Hazard Mitigation Grant Program, and the NFIP, which provides residents in over 22,000 communities funding through insurance claims to begin their road to recovery. Swift Current, a part of the Flood Mitigation Assistance program, also expedites the provision of rebuilding dollars to property owners with severe and repetitive losses enabling them to implement permanent flood resiliency solutions. A resilient recovery is one that is risk-informed. The Risk Analysis Planning and Information Directorate and the Office of Resilient Strategy are supporting the Interagency Coordination Division's Recovery

Outcomes Working Group, a cross agency team that will provide the most up to date all hazards risk information to communities and individuals and households to ensure all future hazards are considered in rebuilding. A resilient recovery should be nimble and allow for continuous improvement. Resilience's Continuous Improvement Program examines implementation of the recovery process in real-time and provides opportunities for course correction to best meet the needs of disaster survivors.

Helping Individuals and Families Recover

Save Your Family Treasures

The role of FEMA's Office of Environmental and Historic Preservation also includes helping individuals and families recover and preserve their precious items, a need that is only growing with increased disaster activity. In July 2024, the Heritage Emergency National Taskforce helped FEMA Region 7 launch a pilot for a new Save Your Family Treasures program. Experts trained regional FEMA environmental and historic preservation staff on salvage and stabilization techniques, including how to properly clean spaces, dry objects and prevent mold growth. For two weeks, the group

served at several Disaster Recovery Centers throughout Iowa where they taught survivors these important techniques.

"Generating" Civic Engagement

Southwest Virginia was impacted by Hurricane Helene, creating extended power outages affecting many facets of life. FEMA funded generators across southern Virginia to help emergency responders assist residents during extended power outages post Hurricane Helene. The generator for the Emergency Operations Center in Russell County was able to maintain their voter registration open status leading up to the presidential election.

Supporting Flood Resiliency

The NFIP and the claims paid out to customers following flood events are also one of the largest recovery programs administered by FEMA. By the end of FY 2024, the NFIP had 4.6 million customers, received more than \$80,000 in claims submissions, and paid \$3.7 billion in claims.

FEMA's Federal Insurance Directorate also released Phase One of the Direct to Customer flood insurance quoting and sales platform. Phase One of the Direct to Customer platform allows customers to obtain a quote through Floodsmart.gov, locate a local or national insurance agency and provide the quote to an agency via email. Phase Two of the



City defenses: sandbags line up to shield against floods, storms, and flash floods. (Photo by Adobe)

platform will allow customers to purchase flood insurance online, directly through the NFIP. These efforts complement the existing NFIP sales and servicing model and will not replace agents, who remain a critical component of the delivery of the NFIP. This platform also provides an indication of a property's risk based on its premium. When customers request a quote, they will receive a premium that reflects the full risk rate unique to their address. A low premium signals minimal flood risk, while a high premium indicates a greater flood risk.

Throughout 2024, Resilience also worked to simplify processes and reduce administrative burdens for customers. The Office of the Flood Insurance Advocate reduces the complexity of the NFIP and helps to ensure all policyholders are treated fairly. The Office of the Flood Insurance Advocate fields customer inquiries, identifying trends in customer issues and making recommendations for program improvement. In 2024, the Office of the Flood Insurance Advocate received more than 700 inquiries on topics across all areas of the NFIP including insurance, floodplain management, hazard mitigation grants and mapping.

Following hurricanes Helene and Milton, the Office of the Flood Insurance Advocate received a 60% surge in inquiries, many related to flood insurance claims. The office assisted disaster survivors both in the field and through the inquiry process. By advocating for continuous program improvements, the office has created a better customer experience across the NFIP and is steadily improving individual and community resilience.

Public-Private Partnerships Unlock Potential for Reaching More People and Communities

FEMA is finding the best ways to connect with customers when it is needed most. New partnerships with retailers and community centers help to create a culture of cooperation. The agency is proud to interact face-to-face with the people we serve and provide the critical resources they need after disasters.

Did You See FEMA at the Home Improvement Store?

There are more than 1,700 Lowe's Home Improvement and 2,000 Home Depot locations across the U.S. FEMA is proud to have approved License of Use Agreements with both retailers. The agreements allow FEMA staff to establish a presence in retail locations and readily provide resources to people after a disaster. Following Hurricane Helene, FEMA staff established informational booths and provide community members with information on topics such as hazard mitigation, post-disaster cleanup and flood insurance. Personnel from Community Education and Outreach, Floodplain Management and Insurance and Disaster Survivor Assistance are proud to serve in these roles.



FEMA Mitigation responders operate an outreach table at Home Depot to inform survivors on mitigation and the assistance application process. (Photo by FEMA)



Destroyed camper from Hurricane Helene along the New River in Virginia. (Photo by Adobe)

Helping Communities with Recovery

Ensuring FEMA's workforce is prepared for the disaster response, recovery and resilience mission of the agency is also vital to our collective success. This year, the Office of Environmental and Historic Preservation developed and deployed new courses to train its disaster reservist cadre to better support communities that have disproportionately experienced the impacts of environmental discrimination. Ensuring that disaster recovery efforts do not have a potentially adverse impact on underserved and disadvantaged communities is required by law under the Stafford Act and is also part of achieving FEMA's goal of instilling equity as the foundation of emergency management. This makes environmental justice reviews vital to ensuring fairness for all. This new training program enables environmental and historic preservation staff to better identify and assess potential justice issues. More than 600 members of the Environmental and Historic Preservation Cadre have participated in the training.

Additionally, Environmental and Historic Preservation Cadre Management and the Office of Environmental and Historic Preservation Training and Development Branch supported Just-in-Time Training and an Environmental and Historic **Preservation Cadre Management** Bootcamp at the Personal Mobilization Center for new Environmental and Historic Preservation Cadre Management hires being deployed out as part of the 2024 hurricane season. This team hosted a total of 95 new staff, getting them better prepared for field operations. 47 of those responders that attended the Environmental and Historic Preservation Cadre Management Bootcamp immediately forward deployed from their orientation.

The Office of Business Management held deployment readiness support sessions by way of trainings, presentations and fireside chats to prepare hundreds of Resilience staff members for deployments and to talk about the various opportunities to support disaster survivors. To further support the staff, two frequently asked question support handouts were developed as 'take-aways' following the sessions. In the weeks that followed the landfall of hurricanes Helene and Milton, Resilience staff balanced critical program functions with their determination to also support survivors. More than 50% of personnel deployed to support disaster operations, 291 personnel answered the call as Strategic Workforce Augmentation Team call-agents to register disaster survivors for FEMA aid. Additionally, others deployed to the National Response Coordination

Center to participate in special taskforces and take part in National Response Coordination Center operations.

In FY 2024, FEMA delivered a total of \$1.5 billion in funding to 1,946 communities, territories and Tribal Nations through the Hazard Mitigation Grant Program and Hazard Mitigation Grant Program – Post Fire. FEMA also made \$500 million available for FY 2024 Flood Mitigation Assistance Swift Current, which included additional funds for disaster survivors impacted by Hurricanes Milton and Helene.

Insurance and Mitigation Readiness Division Headquarters Personnel Committed to Helene and Milton Resilient Recovery Efforts

Between September 22 and December 14, the Insurance and Mitigation Readiness Division headquarters staff invested over 3,300 hours working on the disasters of hurricanes Helene and Milton between deployments to the field, the Personnel Mobilization Center, the National Response Coordination Center and the Strategic Workforce Augmentation Team program. Among the active disaster work completed by Insurance and Mitigation Readiness Division, staff attended and analyzed the community education and outreach program at the Personnel Mobilization Center and virtually for process and service-delivery improvements; deploying Hazard Mitigation Cadre staff to disaster recovery centers in disaster-struck states; serving

in the Situational Awareness Section of the National Response Coordination Center; pulling and analyzing data for executive level briefings; and conducting just-in-time trainings on programs to staff deploying to the field.

Cross-Sector Debris Removal Limited Imminent Flooding from Back-to-Back Storms

In the state of Georgia, the successive impacts of hurricanes Debby, Helene and Milton, followed by additional flooding events caused by non-named storms, presented a unique challenge to storm water managers across the state. By partnering across debris removal vendors and the U.S. Army Corps of Engineers, local emergency managers worked to speed up debris removal after each event to prevent existing storm debris from clogging drainage paths and causing worse flooding for the next event.

Communities Combine Funding from Multiple Agencies to Build Back Better

In western North Carolina, flooding from Hurricane Helene required swift action by members of the Collettsville Fire Department in Caldwell County. The volunteer firefighters were able to respond because their fire house was relocated out of a riverine flood area in 2006. Leveraging funding from North Carolina and U.S. Department of Agriculture low interest rural loans, the Collettsville Fire Department were out of harm's way during Helene and their first responders were able to better support their community's needs.



Collaborative Success and a Brighter Future: FEMA and Floodplain Management in Florida

In the U.S., the historical development of homes and communities in floodplains has increased the risk of severe flood events. Hurricane lan's devastating landfall in Florida in 2022 brought heavy rains and 150 mile-per-hour winds. The storm damaged thousands of structures, knocked out power for more than 2.6 million residents and took more than 150 lives. The event triggered a major disaster declaration and resulted in more than \$112 billion in damages and nearly \$4.7 billion in NFIP claim payouts. As rebuilding efforts commenced, numerous communities faced the challenge of ensuring that substantially damaged structures were brought up to code, thereby preventing future disasters.

Alongside the well-known programs of Individual Assistance, Public Assistance

and Hazard Mitigation Assistance, FEMA increased its support to Florida for floodplain management and compliance with the NFIP. Recognizing the critical need for improved floodplain management, FEMA Region 4 and the Resilience's Floodplain Management Division took a proactive role in Hurricane Ian recovery efforts. They partnered with impacted communities to enhance floodplain management practices and compliance with the NFIP.

Key Actions:

 Increased Support and Technical Assistance: FEMA amplified its support to Florida for floodplain management and NFIP compliance following Hurricane Ian. FEMA headquarters and FEMA Region 4 staff collaborated to assist communities in implementing and enforcing floodplain management codes and standards.

- Data-Driven Approach: Using data to identify challenges, FEMA pinpointed five communities requiring targeted technical assistance and intensified its support to these local governments in partnership with the state of Florida.
- Goal Alignment with NFIP: FEMA's primary objective was to align these communities with NFIP requirements, enabling them to mitigate disaster risk and enhance preparedness for future events.

The Outcome: Enhanced Resilience and Reduced Flood Risk

Through dedicated collaboration and months of effort, the targeted communities successfully identified weaknesses in their floodplain management programs and significantly improved their compliance with the NFIP in less than two years. This progress fortified their resilience against future flood events.

A home floods in Orange City, Florida after Hurricane Milton. (Photo by FEMA)

The Ripple Effect: Preparedness for Hurricanes Helene and Milton and Beyond

The positive outcomes of FEMA's proactive partnership became evident when hurricanes Milton and Helene subsequently struck Florida. The state and numerous communities were well-prepared to leverage FEMA's 1206 Substantial Damage Program, which provides resources for rapid property damage assessment and effective floodplain management.

In FEMA Region 5, FEMA also worked closely with communities across the region, including in Ohio and Minnesota following disasters to help local governments properly evaluate damages and comply with NFIP requirements. Through this collaboration, local governments were able to identify 43 structures with 50% or greater damage in the Special Flood Hazard Area. What makes this accomplishment even more notable is that the Ohio disaster damages were not flood-related but caused by a tornado which tracked through the floodplain. Many times, communities assume the substantial damage provisions only apply when there is a flood event. In this case thanks to the efforts of the staff. the 43 structures will be rebuilt with flooding also in mind.

PARTNERING WITH THE WHOLE COMMUNITY TO INCREASE RESILIENCE NATION-WIDE

During FEMA's Year of Resilience, FEMA broke new ground on how to build resilience – together – as a nation.

FEMA released the National Resilience Guidance, which contains actionable principles and steps that empower communities and organizations to strengthen resilience across all areas of society. The National Resilience Guidance informs FEMA internal doctrine, programs like CDRZ, planning and guidance such as the National Planning Frameworks as well as comprehensive state, local, Tribal and territorial efforts that increase community resilience capabilities. The National Resilience Guidance was developed over two years with input from diverse stakeholders. This is a huge step forward in improving national resilience and exemplifies how FEMA helps to ensure that communities proactively improve systems that benefit and protect communities, comprehensively address shocks and stressors and ensure that people, places and systems can adapt and evolve in ways that support resilience for current and future generations.

FEMA also helped develop other critical guides and frameworks that will help increase collaboration across the federal government and whole community:

- National Heat Strategy: FEMA
 Resilience is a member of the federal interagency National Integrated Heat
 Health Information System which released a National Heat Strategy
 for 2024-2030 in August 2024. The strategy aims to promote proactive coordination related to heat planning, response and resilience. The federal departments and agencies involved in developing this strategy acknowledge the impact of heat on communities.
- Climate Resilience Framework: The framework was designed to function as a foundation for near-term and longer-term climate resilience efforts across the federal government, in coordination with non-federal partners, including through follow-on implementation plans and actions.
- Community Driven Relocation
 Federal Support Framework: The
 U.S. Department of the Interior and
 FEMA, in collaboration with the White
 House Council on Environmental
 Quality and the White House Office of
 Science and Technology Policy, have

released two new resources developed by the Community-Driven Relocation Subcommittee. The Opportunities for Federal Support of Community-Driven Relocation report outlines an all-ofgovernment strategy for community-driven relocation, considering climate and legacy pollution-based relocation together for the first time. The Community-Driven Relocation:

Guide for Communities to Federal Programs and Resources guide helps communities explore federal resources available to support relocation.

Resilience has also joined forces with many other federal agencies and partners to drive forward momentum on areas for growth.

The National Initiative to Advance Building Codes was established in March 2022 to help communities adopt the latest consensus building and energy codes and standards, improve climate resilience and reduce energy costs to make the nation more resilient. The Mitigation Framework Leadership Group's Building Codes Task Force has led the National Initiative to Advance Building Codes efforts and promotes sustainable changes that are designed to protect communities regardless of social, economic or regional challenges. The Building Codes Task Force, comprised of 20 federal agencies, works to extend the protections of consensusbased building codes and energy codes to all U.S. communities. It does this without creating a new code or standard and directs federal programs that support building code and energy code activity to

enhance outreach, technical assistance and capacity for construction in states, cities, Tribal entities and territories.

In September, the Mitigation Framework
Leadership Group Building Codes
Task Force released the Best Practices
for Climate Resilient Codes and
Standards: Federal Assistance Programs
for Non-Federal Buildings, and the
accompanying primer. These documents
provide guidance for federal agencies
incorporating potential building and energy
codes into federal assistance programs
that fund the construction and renovation
of buildings owned by non-federal entities.

Advancing nature-based solutions is also an important strategy for helping communities adapt to changing conditions and withstand the impacts of events. Recognizing important work already underway by other federal agencies, Resilience formally joined the Sentinel Landscape Partnership. The partnership is a coalition of federal agencies, state and local governments and nongovernmental organizations that work with willing landowners and land managers to advance sustainable land use practices around military installations and ranges. By joining this initiative, FEMA is reinforcing our commitment to protecting vital landscapes that not only support the environment but also serve as natural defenses against disasters.

To support CDRZ, FEMA is collaborating with federal agencies and the private sector to provide targeted assistance.

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Federal Agencies

CDRZ has been incorporated into **20 different Notice of Funding Opportunities** across federal agencies, and that number continues to grow.

Two programs outside of FEMA support CDRZ communities with technical assistance: the Small Business Administration's HUBZone Program and the Environmental Protection Agency's Community Change Equitable Resilience Technical Assistance. Assistance varies, including but not limited to Benefit Cost Analysis assistance, needs assessments, feasibility and sustainability assessments.

FEMA's Homeland Security National Training Program National Cybersecurity Preparedness Consortium requires applicants to develop and provide additional training and guidance to CDRZ sub-applicants who will be impacted by the project. FEMA's National Domestic
Preparedness Consortium,
Homeland Security National
Training Program Continuing
Training Grants and Continuing
Training Grants ASSURE
Programs require applicants to
document that CDRZ will benefit
from the proposed projects.

Other programs that incorporate CDRZ into their Notice of Funding Opportunities leverage the designations in the application rating and selection process, with applications that primarily benefit CDRZ communities receiving extra points or extra consideration.



There are now

36

communities and Tribal Nations with CDRZ designations across the program's four cohort The most recent cohort in 2023 includes

24

communities and Tribal Nations with CDRZ designations BRIC DTA selected an additional

21

Tribal Nations (23 total), which are expected to receive CDRZ designations soon



Response efforts underway in Augusta, Georgia with Fire Chief Burden. (Photo by FEMA)

Private Sector

FEMA intends to leverage collaboration and multi-sector coordination across public and private sectors. Partnerships of note include:

- The SBP has nine communitybased resilience fellows who are hired locally. These fellows add critical human capacity to help communities access available federal and state resilience and adaptation resources. In communities with both SBP resilience fellows and Geos Institute Navigators, fellows and Navigators have collaborated closely to offer enhanced Direct Technical Assistance. This is a successful and replicable model, and the Recovery and Resilience Fellows Program is planned to expand where community interest and available funding exists.
- Through its FloodWise program, Headwater Economics supported the small towns of Custer and Hermosa in South Dakota when they experienced powerful floods by assisting community leaders and residents with commissioning engineering studies to determine how flood risks could be minimized. Each town incorporated the findings into highly competitive FEMA BRIC grant applications. As a result, Custer County secured funds from FEMA and the state of South Dakota to finalize plans for flood mitigation. The Town of Hermosa, which is located in a CDRZ designated census tract, facilitated Hermosa County's selection to receive FEMA BRIC Direct Technical Assistance.

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- Across the United States, multiple CDRZ are located in counties supported by the Community Adaptation Program of the American Red Cross. Through the Community Adaption Program, American Red Cross partners with local nonprofits to increase their capabilities with training, equipment, materials, volunteer pools, program consultation, information sharing and funding. There are now 72 Community Adaptation Program nonprofit partners, over 95,000 projected individuals served by current enhancements and seven new Resilience Hubs. This year, Community Adaptation Program also provided critical post-disaster response and recovery support to two Community Adaptation Program counties with CDRZ in the wake of the Thompson Fire in Butte County, California and Hurricane Francine in Terrebone Parish, Louisiana.
- The Center for Climate and Energy Solutions launched a two-year pilot Accelerator focused on wildfire and extreme heat, which engaged more than 90 key public and private sector leaders. The pilot region was selected for its high risk and social vulnerability. The Accelerator created a common vision, identifying seven key action areas for regional resilience. Continuous collaboration informed, connected and empowered stakeholders, resulting in a regionally tailored implementation toolkit. With adequate funding, Center for Climate and Energy Solutions intends to launch Accelerators in two new regions with CDRZ communities. Together, this partnership will build capacity for these regions to mitigate the effects of future disasters.



FEMA Resilience Team surveys damage left behind by Hurricane Helene in Valdosta, Georgia. (Photo by FEMA)



While 2024 was a year of great progress, more work is ahead to achieve a resilient nation for all. With the release of this report in January 2025, the nation has already seen impactful winter storms on the East Coast and deadly fire on the West Coast. Ensuring the safety, security and resilience of the American people is becoming more complex, requiring new approaches and perspectives to make communities prepared for all threats and hazards.

In the year ahead:

FEMA will continue to drive resilience in all communities through place-based, customer-centric approaches. Building a resilient nation for all means using a place-based, customer-focused mindset to designing and delivering programs. It is through collaborative efforts that FEMA will help communities achieve their goals and meet their specific needs. This includes focusing on how customers access FEMA's programs, tools and resources and incorporating human-centered design into FEMA's work.

FEMA will serve employee needs by strengthening the unified "One Resilience" culture and organizational performance. Unity of effort is critical to ensuring the ability to deliver effectively on FEMA's mission.

FEMA is also focused on building individual, community, and national resilience to all threats and hazards using data-informed methods. This requires that all-hazards approaches include nation-state threats, cyber-attacks, domestic extremism and other manmade hazards. FEMA will address related gaps in technical assistance, guidance and other resources.

The success in 2024 comes from the teamwork, determination and collaboration of Resilience at Headquarters and across all regions. Resilience has carved a clear path ahead to more successes in 2025. FEMA's work will continue to build a nation that is more prepared for threats, hazards and disasters, and one that can recover stronger and more quickly than ever before.

Victoria Salinas, FEMA Senior Official Performing the Duties of the Deputy Administrator and Jeff Jackson, Deputy Assistant Administrator of the Federal Insurance Directorate survey the flood damage from Wilson Creek along Brown Mountain Road with members of the Collettsville, North Carolina Fire Department. (Photo by FEMA)