

# FEMA

# Mitigation Programs

Flood Risk Management Workshop

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# Hazard Mitigation Assistance

- Hazard Mitigation Grant Program (HMGP) – Stafford Act, sec. 404
  - Funded by presidentially-declared disaster
  - Buyout, elevate, or otherwise reduce the risk to structures and infrastructure
  - Tornado safe rooms
  - Minor flood control/drainage projects
  - Public Power Co-op projects
  - Local Hazard Mitigation Plan development
  - Benefits > costs
- Hazard Mitigation under Public Assistance – Stafford Act, sec. 406
- Pre-Disaster Mitigation (PDM)
  - Nation-wide competition for funding of mitigation projects (projects similar to HMGP)
- Severe Repetitive Loss
- Flood Mitigation Assistance
- Repetitive Flood Claims



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# Risk Analysis

- Floodplain mapping part of the National Flood Insurance Program
  - Flood Insurance Rate Maps (FIRMS)
    - Map the regulatory area for the NFIP, the 100-year floodplain.
    - Map flood insurance rate zones.
- Risk MAP (Risk Mapping, Assessment & Planning)
  - Non-Regulatory Products
    - Depth Grids
    - Changes since Last FIRM
    - Average Annualized Losses
- Hazard mitigation plan review and approval
  - State and local HM plans are required as a condition to mitigation grants.
- Earthquake and Dam Safety programs
- HAZUS - damage estimation modeling



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# Floodplain Management & Insurance

- Floodplain management part of the National Flood Insurance Program (NFIP)

Local community regulates development in the 100-year floodplain, to protect it from flooding, as a requirement of participating in the NFIP.

- Insurance part of the NFIP

Flood insurance is made available anywhere in a community if it is participating in the NFIP.

- Flood insurance is required as a condition of financial assistance
  - from a federal or federally-regulated source,
  - for insurable property in the FEMA mapped 100-year floodplain,
  - per the Flood Disaster Protection Act of 1973, not the NFIP
    - Mortgages
    - Disaster assistance



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