

#### **Mitigation Overview**

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# **Overview** Topics

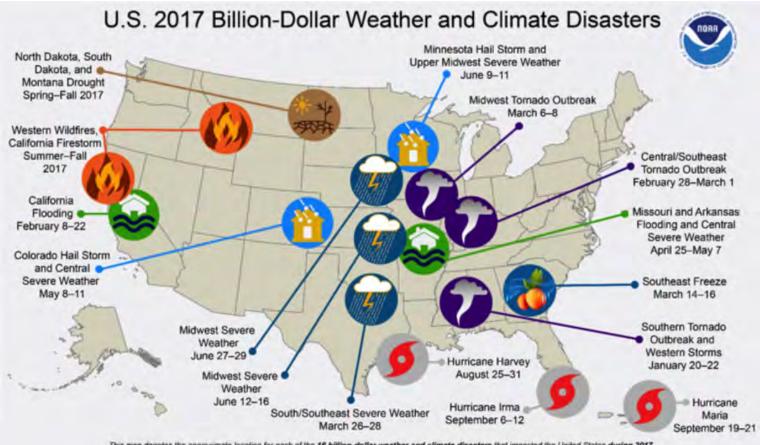
- Why Mitigate?
- Mitigation Planning
- Purpose of Risk Assessment
- Risk Assessment Methodologies
- Mitigation Solutions
- Mitigation Cost-effectiveness

Mitigation Defined: Those activities that reduce or eliminate the risk of loss of life and property by lessening the impact of future disasters





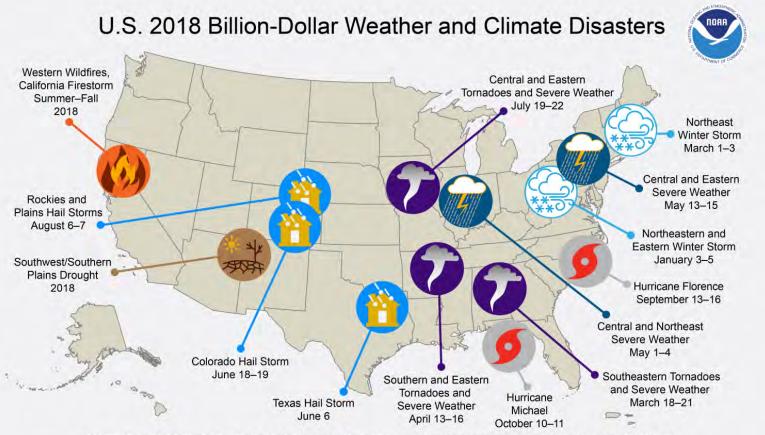
## Why Mitigate? Disasters are Costly!



This map denotes the approximate location for each of the 16 billion-dollar weather and climate disasters that impacted the United States during 2017.



## Why Mitigate? Disasters are Costly!



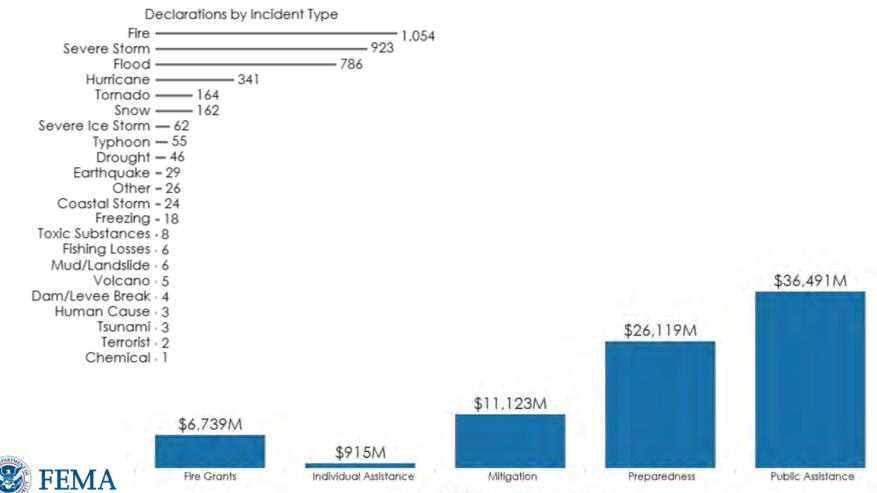
This map denotes the approximate location for each of the 14 separate billion-dollar weather and climate disasters that impacted the United States during 2018.





# Federally Declared Disasters Since 1953

Total 3,728 Declaration(s)



Disaster Assistance and Preparedness Grants

## Why Mitigate? Mitigation Saves







# **Mitigation Planning**

# **Disaster Mitigation Act of 2000**

- The Disaster Mitigation Act of 2000 (DMA 2000) amended the Stafford Act:
  - Created an emphasis on hazard mitigation planning at the state, tribal, and local levels of government
  - Streamlined administration of disaster relief
  - Emphasized the need for states, tribes, and communities to systematically address threat of future damages
  - Established a pre-disaster hazard mitigation program





# **Mitigation Planning**

- Task 1: Determine the Planning Area and Resources
- Task 2: Build the Planning Team
- Task 3: Create an Outreach Strategy
- Task 4: Review Community Capabilities
- Task 5: Conduct a Risk Assessment
- Task 6: Develop a Mitigation Strategy
- Task 8: Review and Adopt the Plan
- Task 7: Keep the Plan Current
- Task 9: Create a Safe and Resilient Community





# FEMA-Approved Hazard Mitigation Plans

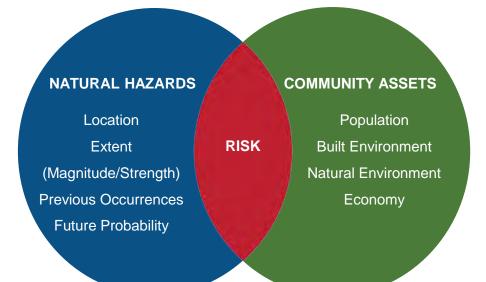
- As of March 31, 2019, all 50 states, District of Columbia and five territories have FEMAapproved Hazard Mitigation Plans
- Over 87% of nations population covered by a plan
- Over 21,000 local governments, 187 Tribal governments





# **Risk Assessments Are The Foundation** for Mitigation Planning

The Risk Assessment in a Hazard Mitigation Plan is a product or process that collects information to determine the potential impacts of hazards to the people, economy, and built and natural environments of the community for the purpose of informing priorities, developing or comparing courses of action, and informing decision making





Note: Modified from U.S. Geological Survey and Oregon Partnership for Disaster Resilience Models.

11



# Steps to Conduct a Risk Assessment

- ▶ 1. Identify/Describe Hazards
  - State Hazard Mitigation Plans are an excellent resource
- 2. Identify Community Assets
- ▶ 3. Analyze Risks
- ▶ 4. Summarize Vulnerability





# Step 2: Identify Community Assets

NATURAL HAZARDS Location Extent (Magnitude/Strength) Previous Occurrences Future Probability

### Natural Environment

- Natural Resources (clean air/water)
- Recreation Areas
- Critical Habitat

### Economy

- Major Employers
- Primary Economic Sectors (e.g., agriculture)
- Commercial Centers

## Population

- General Demographics
- Concentration/Density
- Functional and Access Needs Populations
- Consider Projected Growth

## Built Environment / Lifelines

- Existing Structures
- Infrastructure
- Critical Facilities
- Cultural Resources
- Future Development





# Incorporating Community Lifelines into Risk Assessment and Mitigation Planning

- The 2017 Hurricane Season FEMA After-Action Report identified the need to create a new operational prioritization and response tool which would:
  - Characterize the incident and identify the root causes of priority issue areas in order to create effective solutions
  - Distinguish the highest priorities and most complex issues from other incident information
- Lifelines construct originally developed for response reporting
- Provides targeted framework for Mitigation to address most critical potential impacts





# Community Lifelines Defined A Construct for Outcome-Based Efforts

A lifeline enables the continuous operation of government functions and critical business, and is essential to human health and safety or economic security.



- Lifelines are designed to highlight priority areas and interdependencies
- Each lifeline is comprised of multiple components and essential elements of information needed to stabilize the incident



# **Community Lifeline Components**

#### **1. Safety and Security**

- Law Enforcement/Security
- Search and Rescue
- **Fire Services** .
- **Government Service**
- **Responder Safety**
- Imminent Hazard Mitigation

#### 2. Food, Water, Sheltering

- Evacuations
- Food/Potable Water
- Shelter
- **Durable Goods**
- Water Infrastructure
- Agriculture

#### 3. Health and Medical

- Medical Care
- Patient Movement .
- **Public Health**
- Fatality Management
- Health Care Supply Chain

#### 4. Energy

- Power (Grid)
- **Temporary Power**
- Fuel

#### 5. Communications

- Infrastructure
- Alerts, Warnings, Messages
- 911 and Dispatch
- **Responder Communications**
- **Financial Services**

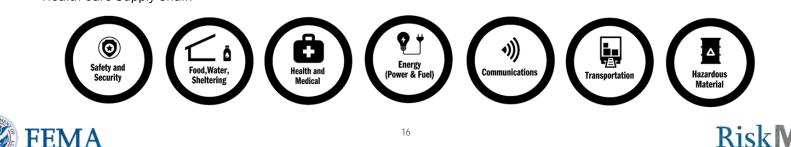
#### 6. Transportation

- Highway/Roadway
- Mass Transit
- Railway
- Aviation
- Maritime
- Pipeline

#### 7. Hazardous Material

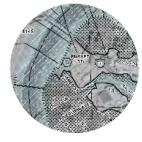
- Facilities
- Hazardous Debris, Pollutants, Contaminants

Infrastructure associated with Lifelines is mix of public and private ownership



# Step 3: Analyze Risks Risk Assessment Methodologies

 Exposure/GIS Analysis – hazards with geographic areas of known risk





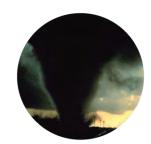


 Historical Analysis – hazards with a repository of historical data





 Scenario Analysis – hazards with no defined pattern, geography, or historical record



Combination





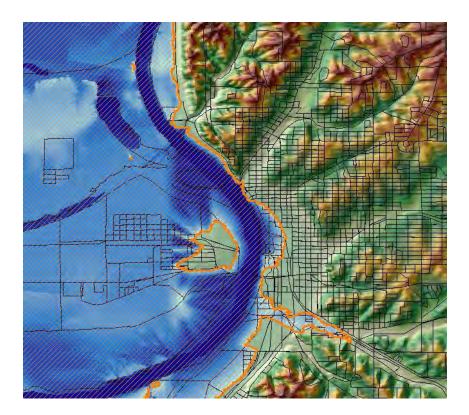
# Exposure/GIS-based Analysis Methods

#### Natural Flood-Related Hazards

- Flooding
- Levee Failure
- Dam Failure

#### Natural Geologic Hazards

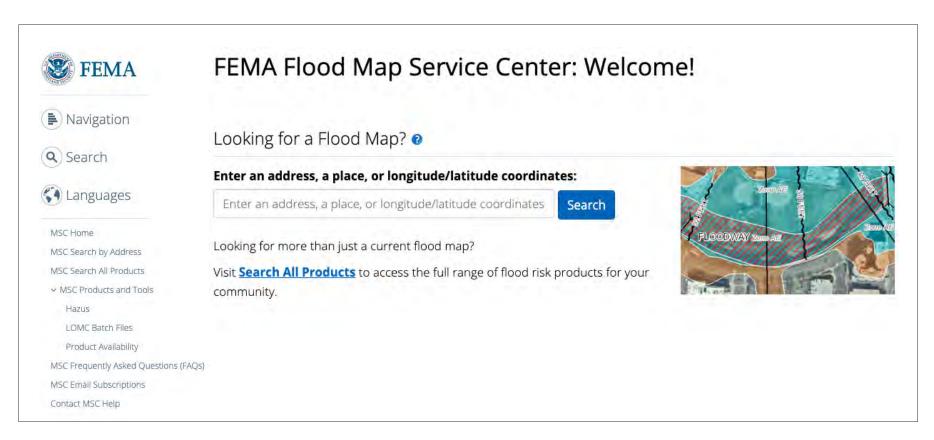
- Earthquake
- Land Subsidence / Sinkholes
- Natural "Other" Hazard
  - Wildfire







# FEMA Map Service Center







# FEMA Map Service Center

You may use multiple types of products in your flood risk assessment depending on method/purpose and availability.

### Available Product Categories

- Effective Products regulatory products authorized by law to be used in making determinations under the NFIP.
- **Pending Products** products released at the conclusion of a regulatory flood mapping project and have an effective date on which they will become regulatory. <u>May be considered best available data for mitigation planning.</u>
- Preliminary Products provide an early look at the projected risk identified by an in-progress flood hazard study prior to it becoming final. May be considered best available data for mitigation planning.
- Historic Products Flood Insurance Rate Map (FIRM), Flood Insurance Study (FIS), or Letter of Map Change (LOMC) products that have been superseded by a new version. These products are no longer official and binding under the NFIP.
- Flood Risk Products non-regulatory products to help community officials and the public view and understand their local flood risk.





# FEMA Map Service Center: Flood Risk Products – A Closer Look

FEMA Publication: Using Flood Risk Products in Hazard Mitigation Plans Guide – July 2018



Looks like FEMA has a lot of data...what's in it for me?

- Best available flood risk data
- Flood Risk Products to use in your Hazard Mitigation Plan



https://www.fema.gov/media-library-data/1533059807625e1a0d07e4326e2ec4f027ce41befe922/Using FRPs in HMPs Guide 508 07-31-18.pdf





# National Levee Database (U.S. Army Corps of Engineers)







# National Levee Database – Summary

East Bottoms Unit						İn	o 📢 May 🏟 DOWNLOAD DATA ?
Locator dramsas City, Jackson Cou. SUMMARY	Missouri USACE Disings Kansas City SYSTEM	TEMA Regions 7 SEGMENTS	RISK	FEMA - WEID/FIRM	FEATURES	PROFILE	ATTACHMENTS
Missouri. The levee system includ	es system that reduces the risk of flooding with les one closure gap, 13 drainage structures, 6 levee along the Missouri River and the Blue R.	nump stations, 45 relief wells, 0.3 miles of	Key Documents Levee System Summary		VIEW		Easemap:Basic + LEGEND + i
Reconstructed by the Corps of Ling Kanasa Cirky, MO, in 1950. The ar development, The leveed area day billion. The levee faced record flo	reversioning use mission forward and use to be performed and the performance of the perfo	intance to the total sponsor, the CAY of that, commercial, and local government imated property value is approximately \$5.6 in a few feet of the top of the levee.	FEMA - NFIP/FIRM Information Levee System Stami on Effective FIRM Accredited		VIEW		
Risk Characteristics Levee Safety Action Classification		VIEW Moderne	USACE Rehabilitation Status Status Active		view +	T.	$\gamma$
People at Riak 16,539	Structures at Risk 751	Property Value \$5.6B	Active			1	5 1
Assessment Date 05/03/2018			Latest Inspections Segment Name	lispe	etion Data		
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equals a 3% likelihood of water overtopping the levee over the life of a typical 30-year mortgage. The rick assessment identified some performance concerns with the seepage collector system, definitiones in pipes, and concerns with private party relief wells. Flooding of the levee could lead to flood depths up to 15 feet, which would result in moderate to large consequences due to the high population at risk and property values behind the levee. Recommended risk management activities include continuing good operations and maintenance practices, monitoring levee performance during periods of high river stages, and ensuring emergency plans are reviewed and updated regularly. Efforts should also be made to inform those that live or work behind the levee of their flood risk.			Segments East Bottoms		VIEW		-
					-		
Structure and Features		VIEW			-		
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Year Constructed 1950	Average Height No Data Entered	Number of Closurs Structures 1					



# National Inventory of Dams



# National Inventory of Dams

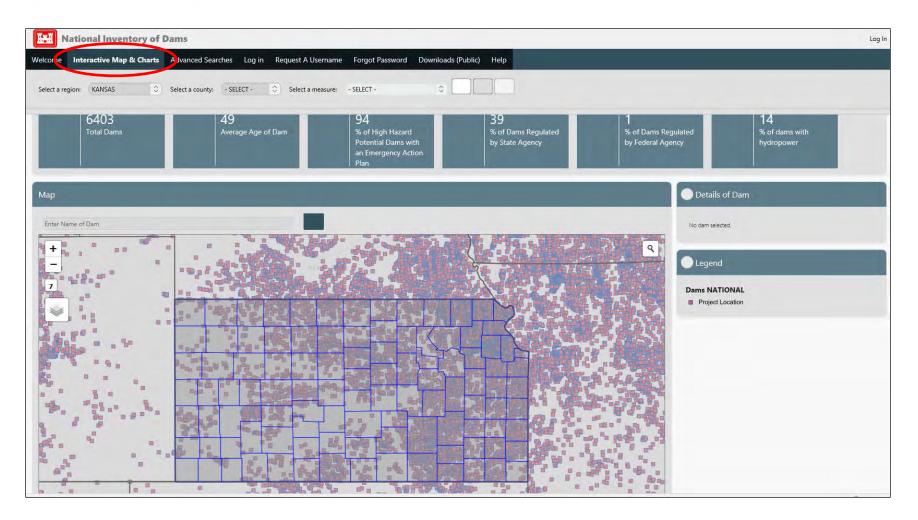
#### More than 90,000 dams nation-wide

Please select your organization type to enter the National Inventory of Dams:

All charts, queries and maps reflect the most current 2018 National Inventory of Dams (NID) database. State and federal dam regulators provided their data from May to November 2018 for inclusion in the 2018 database. Please be aware that inspection and EAP dates reflect 2018 data, so any inspections or updates since then will not be reflected in the current NID. Please contact the respective state or federal regulatory authority for the most up-to-date information.



# National Inventory of Dams – Interactive Map and Dashboard





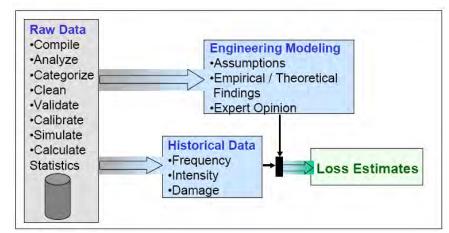
# Historical Analysis Methods (statistical analysis)

#### Natural Meteorological Hazards

- Drought
- Extreme Temperature
- Severe Thunderstorms
- Severe Winter Weather
- Tornadoes

#### Human-Caused / Technological

• Fires (Urban/Structural)



#### Used for hazards that occur often with a repository of historical data

Employs Analysis of previous events and locations/impacts/costs to determine potential future locations/impacts/costs





# **FEMA Data Visualization**

NOTE: These visualizations leverage data from OpenFEMA

## FEMA Data Visualization: Public Assistance Funded Projects Summary

- Datasets: Public Assistance Funded Projects Summary
- Filter by State/County

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172         1924         07/15/2010         Severe Storm(s)         Nebraska         Dodge           73         1924         07/15/2010         Severe Storm(s)         Nebraska         Dodge           74         1924         07/15/2010         Severe Storm(s)         Nebraska         Dodge           53         1878         02/25/2010         Severe Storm(s)         Nebraska         Dodge           54         1878         02/25/2010         Severe Storm(s)         Nebraska         Dodge	0	07/15/2010	Sev	ere Storm(s)		N	ebraska				D	odge I	MAPLE (TOW	NSHIP OF)	No	1		\$930.1
124         07/15/2010         Severe Storm(s)         Nebraska         Dodge           73         1924         07/15/2010         Severe Storm(s)         Nebraska         Dodge           53         1878         02/25/2010         Severe Storm(s)         Nebraska         Dodge           54         1878         02/25/2010         Severe Storm(s)         Nebraska         Dodge           54         1878         02/25/2010         Severe Storm(s)         Nebraska         Dodge           55         1878         02/25/2010         Severe Storm(s)         Nebraska         Dodge	0	07/15/2010	Sev	ere Storm(s)		N	ebraska				D	odge I	NICKERSON		No	3		\$26,867.3
174         1924         07/15/2010         Severe Storm(s)         Nebraska         Dodge           63         1878         02/25/2010         Severe Storm(s)         Nebraska         Dodge           54         1878         02/25/2010         Severe Storm(s)         Nebraska         Dodge           54         1878         02/25/2010         Severe Storm(s)         Nebraska         Dodge           55         1878         02/25/2010         Severe Storm(s)         Nebraska         Dodge	0	07/15/2010	Sev	ere Storm(s)		N	ebraska				D	odge	SCRIBNER		No	5		\$42,141.8
143         02/25/2010         Severe Storm(s)         Nebraska         Dodge           54         1878         02/25/2010         Severe Storm(s)         Nebraska         Dodge           55         1878         02/25/2010         Severe Storm(s)         Nebraska         Dodge           55         1878         02/25/2010         Severe Storm(s)         Nebraska         Dodge	0	07/15/2010	Sev	ere Storm(s)		N	ebraska				D	odge	WINSLOW		No	4		\$29,290.8
1878         02/25/2010         Severe Storm(s)         Nebraska         Dodge           55         1878         02/25/2010         Severe Storm(s)         Nebraska         Dodge	0	07/15/2010	Sev	ere Storm(s)		N	ebraska				D	odge	WINSLOW FI	RE DEPT	No	1		\$20,985.7
155 1878 02/25/2010 Severe Storm(s) Nebraska Dodge	0	02/25/2010	Sev	ere Storm(s)		N	ebraska				D	odge	COTTERELL	(TOWNSHIP OF)	No	1		\$0.0
	0	02/25/2010	Sev	ere Storm(s)		N	ebraska				D	odge	CUMING (TO)	WNSHIP OF)	No	2		\$0.0
56 1878 02/25/2010 Severe Storm(s) Nebraska Dodge	0	02/25/2010	Sev	ere Storm(s)		N	ebraska				D	odge	DODGE (COL	INTY)	No	2		\$2,174 3
	0	02/25/2010	Sev	ere Storm(s)		N	ebraska				D	odge	ELKHORN (T	OWNSHIP OF)	No	2		\$8,899.1
57 1878 02/25/2010 Severe Storm(s) Nebraska Dodge	0	02/25/2010	Sev	ere Storm(s)		N	ebraska				D	odge	EVERETT (TO	WNSHIP OF)	No	1		\$0.0
1878 02/25/2010 Severe Storm(s) Nebraska Dodge	0	02/25/2010	Sev	ere Storm(s)		N	ebraska				D	odge	FREMONT		No	5		\$2,782.7



# OpenFEMA: Public Assistance Funded Project Details

disasterNumber applicationTitle	applicantId	damageCategoryCode	projectSize	county	state	projectAmount fed	leralShareObligated t	otalObligated
4250 GEG001F - Electric Damage Incurred	000-UL3I4-00	F - Public Utilities	Small	Statewide	Missouri	20219.87	15164.9	15164.9
4250 221 JB2C - Washington County District 2	221-99221-00	C - Roads and Bridges	Small	Washingt on	Missouri	84773.39	63580.04	63580.04
4250 161SB38 Roadway Ditch washed out	161-19828-00	C - Roads and Bridges	Small	Phelps	Missouri	10159.2	7619.4	7619.4
4250076SB26G - Hermann Airport	073-31762-00	G - Recreational or Other	Small	Gasconad e	Missouri	20519.35	15389.51	15389.51
4250 1695 03 - Culvert Red Oak Road	169-99169-00	C - Roads and Bridges	Small	Pulaski	Missouri	8859.64	6644.73	6644.73
4250 GEG002F - Electric Distribution Damage 324ZMSA - 853 - Section 324 Management	000-UVJ29-00	F - Public Utilities	s					
4250 Costs		Z - State Management	L				this loval	<b>.</b>
4250 169SB12G - Waynesville Parks 055SB41C - Road Washouts & Thatcher	169-77992-00	G - Recreational or Other	s	The second		detail b	this level o etter?	וכ
4250 Bridge	055-99055-00	C - Roads and Bridges	s	4				
4250 TJF002F Electrical Distribution System	000-UMO3N-00	) F - Public Utilities	s					
4250 209LM02G - Park Embankment Damages	209-33922-00	G - Recreational or Other	Small	Stone	Missouri	7177	5382.75	5382.75
4250 99JB12F - Lift Station Pumps	099-10240-00	F - Public Utilities	Small	Jefferson	Missouri	33695	25271.25	25271.25
4250 029 State - Low Water Crossing	029-UNJ6E-00	C - Roads and Bridges	Small	Camden	Missouri	37332.21	27999.16	27999.16
4250029SB33C - Low Business Park Rd	029-UNJ6E-00	C - Roads and Bridges	Large	Camden	Missouri	77415.37	58061.52	58061.52
4250077SF04F - Electrical City Wide	077-70000-01	F - Public Utilities	4					754.92
4250 153 MO19C - Eastern District - Roads	153-99153-00	C - Roads and Bridges	4 To	infor	m the	e develo	pment of	525.14
4250 169SB05C - County Roads	169-99169-00	C - Roads and Bridges					on action	c <sup>69.41</sup>
4250 71LK021C - Culvert Repairs	071-99071-00	C - Roads and Bridges	Joh	Some	1000	i muyau		3 178.15
4250 225 DM41C - Grader District 8 - Roads	225-99225-00	C - Roads and Bridges	Large	Webster	Missouri	190273.77	142705.33	142705.33
189MD02 - Valley Park - Meramac Levee								
4250 Recreation	189-75472-00	G - Recreational or Other	Large	St. Louis	Missouri	1349658.3	1012243.72	1012243.72
2250 183KH06C- ROAD SLIP	183-54074-00	C - Roads and Bridges	Large	St. Charles	Missouri	94950.64	71212.98	71212.98
2250 2250M42C Aravel Roads Grader District 3	225-99225-00	C - Roads and Bridges	Large	Webster	Missouri	203295.45	K1552471.58	<b>1</b> 52471.58
MAD ST							Increasing Resilience	e Together

# **NFIP Policies and Claims Data**



NEW ORLEANS, LA., NOVEMBER 16, 2008 -- COMMUNITY REBUILDING AND FLOOD PROTECTION EXPO. THIS UNFINISHED MITIGATED HOUSE IS A PRIME EXAMPLE OF THE RECOVERY PROCESS TAKING PLACE IN LAKEVIEW—A SUBURB OF GREATER NEW ORLEANS, PHOTO BY RALPH SIMCOX - NOV 15, 2008 - LOCATION: NEW ORLEANS, LA





# Scenario-based Analysis

#### Tornado / Human-Caused / Technological Hazards

- Tornado
- CBRNE Attack
- Civil Disorder
- Cyber Disruption
- Hazardous Materials
- Mass Transportation Accidents
- Nuclear Power Plants
- Public Health Emergencies / Environmental Issues
- Special Events
- Terrorism
- Utilities (Interruptions and System Failures)

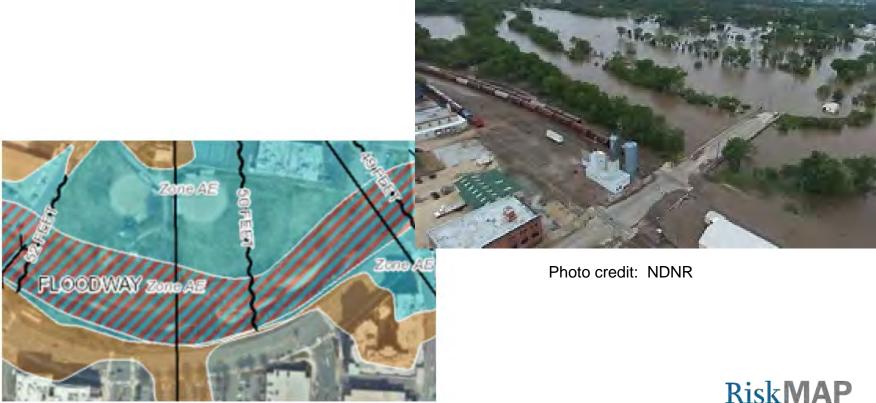
- Used for hazards that are low frequency, high consequence events
- Asks "what if" a particular event occurred.



# Combination

#### A good flood risk assessment will use a combination of:

- Model-based Flood Risk Products
- Historical Flood Data



Increasing Resilience Together

# Step 4: Summarize Vulnerability

- Summarizes information from Steps 1-3
- Highlights most significant risks and vulnerabilities
- Informs the Mitigation Strategy
- Communicates findings to elected officials/stakeholders
- Presented as Problem Statements



# **Problem Statements Are Critical**

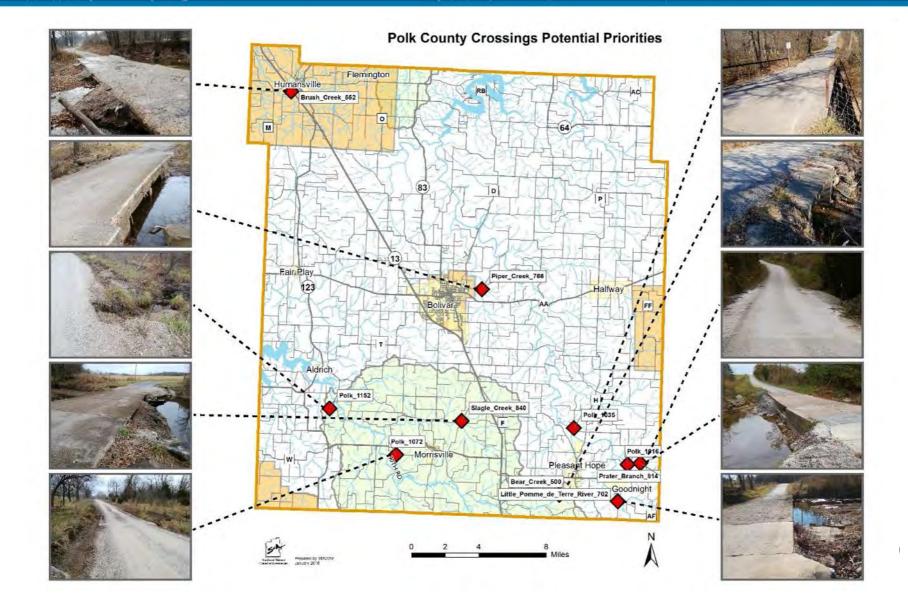
>Problem statements are the "so what" of the vulnerability assessment.

They summarize how a hazard has or could impact a community and identify specific issues (PROBLEMS) that can be solved.

# >Basis for mitigation actions.



# Visual Problem Statement



## Action Life Cycle

#### **DEVELOP PROBLEM STATEMENT**

from risk assessment



PRIORITIZE ACTIONS DEVELOP ACTION PLAN

#### **INTEGRATE ACTIONS**

into existing planning mechanisms

### **IMPLEMENT ACTIONS**

#### Action Life Cycle: Sample Problem Statement

#### **EXAMPLE** Jurisdiction-specific Problem Statement



Sorg City is experiencing rapid population growth in floodprone areas. Current stormwater management infrastructure is inadequate resulting in frequent flooding at the intersection of Main and 3<sup>rd</sup>, which limits access to the hospital when rainfall exceeds ½ inch over a 2-hour period. The FIRM is outdated and there are concerns that new development could occur in unmapped floodplains. Few homeowners have flood insurance. The county has received nine Presidential Disaster Declarations for flooding in the past 18 years.

Problem statements developed for EACH jurisdiction for EACH hazard with identified risk will promote development of solutions to specific and unique problems in the mitigation strategy.

### Action Life Cycle: IDENTIFY Solutions for the Problems

Problem: Inadequate stormwater management system	<ul> <li>Conduct updated H&amp;H studies to identify and implement syste improvements such as culvert enlargements</li> <li>Manage upstream runoff with conventional detention/retention structures</li> <li>Create bioswales or bioretention corridors</li> <li>Install pervious pavers in parking lots of upstream adjacent shopping centers</li> </ul>
Problem: Outdated FIRMs	<ul> <li>Possible Solutions:</li> <li>Initiate regulatory map update process</li> <li>Request Risk MAP project – BLE/non-regulatory products for</li> </ul>
	planning

### Action Life Cycle: ANALYZE Mitigation Actions

### Evaluate possible solutions to solve a single problem to select the best alternative. Repeat this process for possible solutions for EACH problem

In this example, at the outset of analyzing mitigation actions, the jurisdiction chose to eliminate two of the possible solutions from further consideration as there is no location upstream that is suitable for detention/retention structures and shopping center parking lots are too large to consider large-scale application of pervious pavers.

Problem: Inadequate stormwater management system

#### Possible Solutions:

- Conduct updated H&H studies to identify and implement system improvements such as culvert enlargements
- Manage upstream runoff with conventional detention/retention structures
- Create bioswales or bioretention corridors
- Install pervious pavers in parking lots of upstream adjacent shopping centers

### Action Life Cycle ANALYZE Actions

**Solution #1:** Conduct updated H&H studies to identify and implement system improvements **Solution #2:** Create bioswales or bioretention corridors

STAPLEE Considerations	Solution #1 Score	Solution #2 Score	Rationale
<u>S</u> ocially acceptable			Society looks to government to solve the problem
<b>T</b> echnically feasible			Both solutions are technically feasible
<u>A</u> dministrative Capability		ſ	Administration of stormwater improvements may be more manageable than green infrastructure that may extend on to private property. Consider capabilities from C1
Politically acceptable			Environmentally-friendly solutions may be more politically acceptable
<u>L</u> egal authority			Legal authority exists within the right-of-way
<u>E</u> conomic benefit			Estimating similar reduction in damages, stormwater improvements will cost more
<u>Environmental benefit</u>			Green infrastructure is environmentally beneficial

## Risk Assessment Informs Mitigation Needs Four Broad Categories of Mitigation

Local Plans and Regulations

- Update building codes
- Revise zoning ordinances
- Develop defensible space ordinances

Structure and Infrastructure Projects

- Improve drainage to reduce flood threat
- Integrate green and gray infrastructure
- Acquire and demolish or move structures in hazard prone areas

Natural Systems Protection

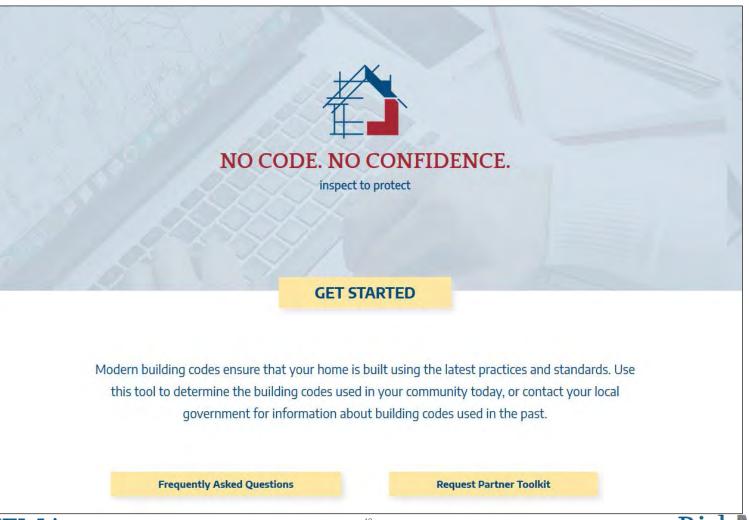
- Erosion control
- Wetland restoration
- Riparian buffers

Education and

- Awareness
- Incentivize drought tolerant landscaping
- Publish websites and maps
- Install historic high water markers

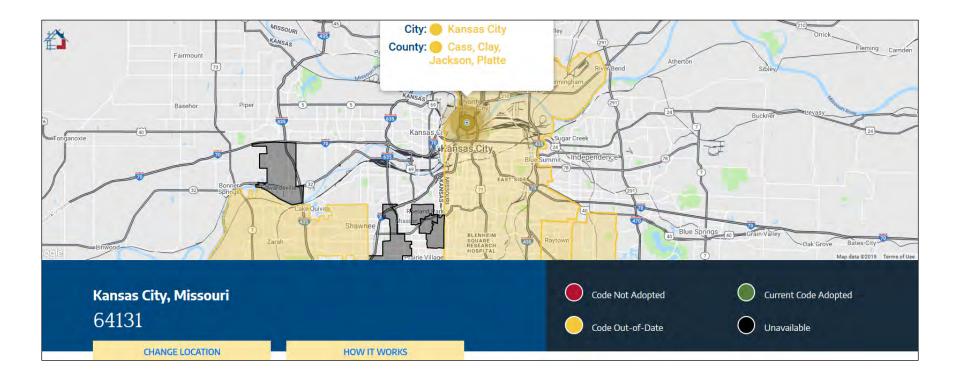


## Local Plans and Regulations Building Code Adoption Visualization





# **Building Code Adoption Visualization**







## National Building Code Awareness Project Data

#### The Facts:

About **69 percent** of jurisdictions facing one or more hazards don't have current, relevant structural building codes.

Building to higher standards means damage is **77 percent** less likely.

#### What People Think:

8 out of 10 Americans assume they are moderately protected (through their building codes).

**Two-thirds** of Americans would be very or extremely concerned if there were no building codes.





## Structure and Infrastructure Mitigation

### Mitigation for the Built Environment

- What structures/infrastructure has been damaged in the past?
- What structures/infrastructure are in at-risk areas based on risk modeling?
- What Structure/Infrastructure Mitigation can address problems associated with lifelines?



# Natural Systems Protection

This reconstructed culvert in Moosalamoo National Recreation Area in Arlington, Vermont uses rocks and sand to simulate a natural fish passage.







## **Education and Awareness**

### High Water Mark Signs in Kansas









#### **Mitigation Activities for Communities**

Typical community risk-reducing mitigation activities include:



Adopting and enforcing regulatory tools, including ordinances, regulations, and building codes to guide and inform land use, development, and redevelopment decisions in areas affected by hazards.

Creating a buffer area by protecting natural resources, such as floodplains, wetlands, or sensitive habitats.



Acquiring or elevating flood-damaged homes or businesses and retrofitting public buildings, schools, and critical facilities to withstand hazard events.



Implementing outreach programs to educate property owners and the public about risk and about mitigation measures to protect homes and businesses.

#### **Mitigation Activities for Homeowners**

There are things you can do to make your home and family safer through mitigation. Homeowners can reduce their own risk of loss by:

- Elevating their home's living floor above the Base Flood Elevation shown on the community's effective Flood Insurance Rate Map, which can be viewed at FEMA's Map Service Center (<u>https://msc.fema.gov</u>). This may also be done as a requirement to be compliant with your community's regulations. However, the savings is lower flood insurance premiums and protection from future flood levels.
- Elevating HVAC and/or mechanical units above the Base Flood Elevation.
- Installing flood vents, which reduce the risk of damage by allowing flood water to flow through and drain out.
- Using flood-resistant materials in areas of your home below the Base Flood Elevation, like replacing carpeting with tiles, to prevent water from doing major damage.





The Parkers realized that weather is unpredictable and that flood risk can change. Another big flood could happen at any time. But could they really afford to build higher? It was time to break out the calculator and do the math.

#### **Option 1: Building to the current requirements**

- Estimated construction costs: \$250,000
- Estimated monthly mortgage payment: \$1,122
- Flood insurance premium: \$143 per month or \$1,716 per year
- Total monthly costs: \$1,265

#### Option 2: Building 3 feet above the current requirements

- Estimated construction costs: \$252,125
- Estimated monthly mortgage payment: \$1,132
- Flood insurance premium: \$46 per month or \$552 per year
- Total monthly costs: \$1,178

Note: This comparison is based on a 1-story home in an AE Flood Zone built at BFE and 3 feet above BFE on a concrete or CMU perimeter with vents. It has the NFIP maximum coverage of \$250,000 building coverage and \$100,000 contents coverage with a \$1,000 deductible. Elevation costs are estimated at roughly 0.85 percent of total construction costs per additional foot of elevation. Cost savings could vary for different construction methods. Insurance premiums are based on rates published in the Jan. 2013 NFIP Manual. Mortgage payments are based on a 30-year fixed-rate mortgage at 3.5 percent APR for the full construction amount and exclude all insurance costs. Flood insurance must be paid in full at the beginning of the coverage year.

#### Good news!

The Parkers will save about \$90 every month by building 3 feet higher. Spending a little extra on construction reduced the Parkers' flood risk, cut their





### Future Events: Think About Changing Climate Conditions



Will aging dams or levees have a greater probability of failure?



Will heavier rainfall stress the stormwater system?



Will more frequent extreme heat days be a greater challenge for an aging population?





## **Mitigation Cost-effectiveness**

- Ensures future benefit is greater than cost
- **FEMA BCA Toolkit**
- www.fema.gov/benefit-cost-analysis
- The BCA Toolkit consists of modules for a range of major natural hazards and project types including:
  - Flood
  - Tornado Safe Room
  - Hurricane Wind
  - Hurricane Safe Room
  - Earthquake
  - Wildfire
  - Drought





**Any Questions?** 

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