

INTRODUCTION TO MITIGATION RESPONSIBILITIES AND RESOURCES FOR MITIGATION

INTRODUCTION

When a community has determined what mitigation strategy will be most effective, it must figure out HOW it will be accomplished. What resources are available locally? What assistance must be sought from elsewhere? Who are the technical experts? This unit includes some ideas and information that may be helpful in your community's mitigation efforts and provides insights on what some other communities have accomplished.

WHOSE JOB IS MITIGATION?

Local Government

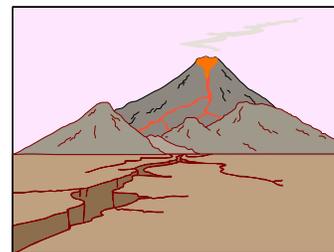
Mitigation happens locally. Local government must recognize hazards and initiate mitigation action. At a minimum, local government should accomplish the following.

- Enacting and enforcing building codes, zoning ordinances and other measures to protect life and property.
- Making the public aware of hazards that present risks to people and property and measures they can take to reduce their risk and possible losses. This includes taking personal responsibility for making informed choices regarding risk.
- Complying with Federal and other regulations that are designed to reduce disaster costs and preserve and protect natural, historic and cultural resources.

If a community has carried out those basic responsibilities for years, and does not have any repetitive hazard losses, it may have achieved a relatively “disaster resistant” status. However, many communities are not that lucky. For a variety of reasons, some communities have sustained, or are at high risk of, heavy losses due to natural or other hazards. These communities have a bigger job to do in reducing potential disaster losses.

Unit 3 Objectives

1. *Summarize the respective roles of local, State and Federal governments in mitigation.*
2. *Describe the resources and requirements of various mitigation programs.*
3. *Discuss the importance of multi-objective management of mitigation projects.*



Communities that have identified a hazard risk problem need technical experts and community input to make decisions on achieving practical and workable solutions. And, they have to figure out how to implement the solutions. Those communities must make mitigation a priority in everyday decision making.

The resources that can be applied to mitigation are very diverse, but the best place to start looking is within the community itself. A community that is willing to use its own resources for at least part of a mitigation project shows a dedication that may prove to gain support from other sources. Your next thought may be: "But we don't have any resources for mitigation." Instead, think about what you do have.

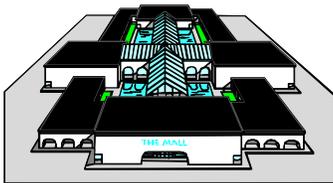
Don't forget that your mitigation project, particularly one that is undertaken unrelated to a recent disaster, should be part of a multi-objective community plan. Then consider these possibilities:

- **Capital improvement projects** can incorporate mitigation actions. For example, locating the new municipal building in a low hazard area, and building it to seismic or high wind or whatever hazard resistance is applicable. Mitigation should be a priority in all capital improvement projects, including sizing culverts, repairing roads, and renovating public buildings.
- Use **economic development funds** to improve low hazard areas and attract businesses to those areas and away from hazardous sites.
- Assign **employee staff time** to cleaning out drainage ditches that will clog and cause flooding if neglected, etc.

Private Sector

Businesses, private organizations, and individual homeowners also have much to gain by reducing their risks to hazards. Even if individual businesses survive and recover quickly after a disaster, their recovery is incomplete if employees cannot get to work, water and electricity are unavailable, or customers fear safety hazards. Conversely, the whole community is affected if the businesses are unable to recover. At a minimum, businesses, private organizations, and individual homeowners have a responsibility to:

- Comply with applicable zoning and land-use regulations.
- Comply with applicable building codes.
- Take other measures, as necessary and possible, to reduce or eliminate damage from known hazards.



Businesses and other private interests may be willing to contribute time, labor, materials or other support if they have been convinced that the mitigation effort will benefit their organization as a part of an overall community improvement.

State Government

State government also plays a significant role in advancing mitigation. It too must emphasize to its constituency the importance of substantially reducing the risk of loss of life, injuries, economic costs, and destruction of natural and cultural resources that result from natural hazards. The State is required to uphold State and Federal regulations intended to reduce hazard losses. The State also must provide resources to achieve these goals.

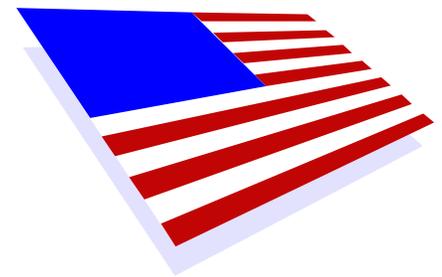


Similar to your efforts in local multi-objective planning, find out about State objectives and priorities and brainstorm how they can be incorporated into your community's mitigation goals. Seek State assistance for projects that meet State level goals and can simultaneously reduce long-term hazard risks. For example, the State may be courting certain industries or businesses, and your community may be anxious to attract a new employer. If, through incentives, a large employer locates in a low hazard area, businesses currently located in higher hazard risk areas may be convinced to move to the newer, safer, business center.

The State often administers Federal programs that provide assistance for mitigation initiatives. A list of such Federal programs is included in this unit.

Federal Government

Federal agencies are expected to provide the example and to assist with the effort to achieve mitigation goals by fulfilling these responsibilities.



- Take the lead in mitigation by evaluating their own facilities and ensuring that they are designed, constructed, and upgraded to reduce the impact of future hazard events.
- Collaborate with academia, national standards and code-writing groups, and the private sector to speed the development and application of mitigation technologies.
- Support applied research on priority mitigation issues.
- Administer programs that are intended to support and encourage local efforts to mitigate hazard losses.

In the National Mitigation Strategy, FEMA also proposes to:

- Provide technical assistance to local governments as well as Federal and State agencies, regarding mitigation actions.
- Coordinate mitigation activities among Federal, State and Local government agencies and business and industry partners.

CASE STUDIES

The Federal Emergency Management Agency has recently published a compilation of mitigation case studies in its *Report on Costs and Benefits of Natural Hazard Mitigation*. Selected excerpts from the report are included here. The studies describe the efforts of communities to reduce the impact of natural hazards to lives and property. They also describe the resources used to accomplish the projects. These are examples of projects that have been undertaken and implemented around the country in communities like yours.

Memphis, Tennessee

The City of Memphis, Tennessee is located within the impact area of the New Madrid fault. Studies indicate a 40 percent-60 percent probability of an earthquake of magnitude 6.0 to 6.3 in that area within the next 15 years. To reduce the risk to lifelines, the Memphis Light, Gas, and Water Division has initiated a seismic retrofit project to protect the Davis Water Pumping Station and to enhance the survivability of the connections between water distribution wells in one-third of the city's production wells.

The retrofit of the Davis Water Pumping Station will require the strengthening of supporting structures and tying together of components so they will vibrate together during an earthquake. The total cost to accomplish this objective is \$448,000. A grant from FEMA's Hazard Mitigation Grant Program (HMGP) will provide 75 percent of the funding. The estimated cost of replacing the station in the event of a large earthquake is \$1.4 million.

To improve the survivability of the connections between distribution wells, the city will replace 55 of 170 rigid production well connectors with flexible connectors. The flexible connectors will better withstand ground motions and displacement caused by seismic activity. The cost of this part of the project is \$510,400. Once again, 75 percent of that cost will be paid by HMGP funds. By comparison, losses of \$188,000 per day are predicted for each well connector damaged in an earthquake.

By protecting the pumping station and the connectors, area homes and businesses will have a more reliable water supply following an earthquake. This will reduce the need for importing potable water and providing sanitation facilities. It will allow many businesses to stay open, and will preserve fire-fighting capabilities.

Darlington, Wisconsin

The City of Darlington, population around 36,000, was settled in the 1850's. It is located in the southwestern part of Wisconsin in an area of rugged hills, ridges, and river valleys. The downtown area is crossed by the Pecatonica River, which has a well defined floodplain and community parks along the waterfront. Downtown Darlington has several buildings of architectural and historical significance. The Main Street Central Business District has been nominated to the National Register of Historic Places.

Darlington has experienced flooding of the Pecatonica River five times since 1950. The floods have caused washed out bridges and roads, damaged crops, sewer back-up, debris build-up, power outages, isolation from highways, and damage to fuel, chemical and water tanks. In the 1990 flood, businesses were closed and damages in Darlington accounted for most of Lafayette County's \$2.5 million in damages.

After the 1993 flood, the City of Darlington decided to undertake a flood mitigation project. Using public involvement techniques, the City completed a comprehensive Flood Mitigation Plan that became part of the community's overall comprehensive plan. The plan calls for the floodproofing of 38 businesses in the downtown area and acquisition of 15 other structures. The floodproofing designs were developed to conform to the Secretary of Interior's Standards for Building Rehabilitation and Guidelines for Rehabilitating Historic Homes, as well as the State of Wisconsin's Natural Resource Code.

Another phase of the project included development of a business park on land south of Darlington, using Economic Development Administration funds to provide the necessary infrastructure. After the infrastructure improvements, several of the businesses that are acquired from the flood prone area will be relocated to the business park. The acquired land near the river will be converted into a park and campground. The wastewater treatment facility in the floodplain was demolished and rebuilt in a low hazard area.

The cost of the project was shared. The Federal government contributed \$3.4 million, representing 78percent of the total project funds (58percent from FEMA and 20percent from the Economic Development Administration). CDBG funds were used to floodproof several residences. The remainder of the funding came from State and local contributions, local financing and local property owners.

As a result of this project, the city of Darlington was made safer and more aesthetically pleasing. The natural function of the floodplain was restored, and the city's economic development potential was improved.

Dade County, Florida

Among other programs, the Metro-Dade Office of Community Services administers a program to provide emergency housing to families who have been evicted from their homes. The Emergency Service Center South (the Center) is one of the providers of emergency housing assistance.

The 140-mile per hour winds of Hurricane Andrew heavily damaged the Center in 1992. Wind and debris broke the windows and breached the building's wind penetration resistance. Wind inside the facility caused \$149,830 in damages to walls, floors, ceilings, doors, cabinetry, floor covers and appliances.

When the County made plans to rebuild the Center, they decided to take steps to mitigate the risks of sustained high-wind damage in the future. The County used private insurance settlement funds to rebuild the structure, and FEMA Infrastructure Recovery (Section 406) funding to install wind shutters over exposed windows.

Galvanized steel removable storm panels and aluminum accordion shutters were determined to provide the most practical protection at the least cost. The total cost of installing the shutters was \$30,000. Without the wind shutters the Center would have faced the prospect of similar damages from wind in the next major hurricane.

MITIGATION PROGRAMS AND FUNDING SOURCES

How will your community fund its mitigation efforts? Both technical and financial resources will be needed.

LOCAL RESOURCES

Keeping in mind that the responsibility for mitigating hazards belongs to local government, first seek all available local resources, including but not limited to the following:

- Donations.
- Capital Improvements projects.
- Economic Development funds.
- School bonds.
- Public/private land swap.
- Insurance.
- Volunteer organizations.
- Public/private partnerships like the Cascade Regional Earthquake Workgroup (CREW) in the Pacific Northwest. This group includes business, lifeline, engineering and government organizations, and universities that work to develop and promote all-mitigation in response to the threat of a great Cascadia Subduction Zone quake.
- Formation of separate benefit assessment districts, as was done in Los Angeles for retrofitting commercial and apartment buildings, and in Oakland for minimizing fire hazards through vegetation management and improved fire protection.

STATE RESOURCES

When local resources are inadequate, seek additional assistance from the State. The following State organizations may have access to programs that can assist helpful to local mitigation efforts.

- State Hazard Mitigation Officer.
- Universities and research institutes.
- Coastal zone management.
- Flood hazard management.
- Dam safety.
- Natural resources.
- Environmental protection.

- Housing and community development.
- Public safety.
- Building regulations and standards.
- Transportation.

FEDERAL RESOURCES

There are other sources of mitigation assistance available from the Federal government. These programs provide technical and/or financial resources for mitigation.

Mitigation assistance programs may be described in three categories: pre-disaster, post-disaster, and disaster-applicable. Pre-disaster programs exist without a disaster declaration and support pre-disaster mitigation activity. Post-disaster programs generally require a Presidential disaster declaration to become applicable. Disaster-applicable programs exist pre-disaster for non-emergency purposes but may be redirected after a disaster declaration.

PRE-DISASTER PROGRAMS

National Flood Insurance Program (NFIP)

The intent of the NFIP is to reduce disaster losses from flooding by providing flood insurance to property owners for structures that otherwise would be uninsurable because of their susceptibility to flooding. Flood insurance underwritten by NFIP is available only in communities that participate in the NFIP. To participate, communities adopt and enforce floodplain management ordinances.

To determine what areas are susceptible to flooding, FEMA funds and prepares maps called Flood Insurance Rate Maps (FIRMS). They indicate Special Flood Hazard Areas (SFHAs) that have at least a one-percent chance of being flooded in any year (also referred to as the 100-year floodplain).

Flood insurance is a requirement for obtaining any federally secured financing (such as HUD loans, VA loans, or SBA loans), or commercial loans subject to resale on the mortgage market, in flood-prone areas. Disaster assistance is restricted in communities that choose not to participate.

When flood insurance is available for a privately-owned structure, and flood insurance is not purchased, disaster assistance is not reduced the first time it is requested. However the disaster assistance applicant must borrow what they would have received from a flood insurance policy, and if in a SFHA, they must purchase and maintain



flood insurance. If disaster assistance is requested again, and a flood insurance policy is not in effect, disaster assistance is denied.

For public buildings, disaster assistance is reduced by the amount of insurance that was available but not purchased.

Contact

State NFIP coordinator or the appropriate FEMA Regional Office.

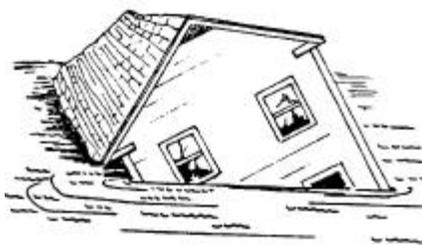
Community Rating System

The NFIP's Community Rating System (CRS) provides incentive for communities to do more than just regulate construction of new buildings to minimum NFIP standards. Under the CRS, flood insurance premiums are reduced when the community accomplishes specific activities.

- Reduces flood damages to existing buildings.
- Manages development in areas not mapped by the NFIP.
- Protects new buildings beyond the minimum NFIP protection level.
- Helps insurance agents obtain flood data.
- Helps people obtain flood insurance.

Contact

State NFIP coordinator or the appropriate FEMA Regional Office.



Flood Mitigation Assistance Program (FMA)

The objective of this new program is to reduce the flood hazard to structures that are insurable under the National Flood Insurance Program (NFIP). The FMA is particularly interested in reducing or eliminating repetitive flood insurance loss claims, because 2 percent of the policies account for one third of the claims. Grants may be awarded for planning assistance, implementation of mitigation strategies and projects.

The FMA provides annual funding for states that are planning or taking action to reduce or eliminate long-term risk of flood damage to buildings, manufactured homes and other insurable structures. FMA funding is drawn from the NFIP and does not draw reserves from the Disaster Relief Fund.. It is distributed based upon the number of policies and respective losses in each State.

Contact

State NFIP coordinator or FEMA Regional Office.

Performance Partnership Agreements (PPAs)

PPAs are the mechanism by which FEMA provides funding to States to develop and maintain emergency management programs. States develop a “self-assessment” of their emergency management needs, including mitigation, and a 5-year plan to meet those needs. Based on the plan, FEMA provides various levels of funding through annual FEMA-State Cooperative Agreement (CA). The following Federal programs provide annual funding to States through the PPA/CA process and have mitigation elements.

State Hazard Mitigation Program

The purpose of the State Hazard Mitigation Grant Program (SHMP) is to help States develop a comprehensive mitigation program. The funds are intended for such costs as:

- Salary and expenses for a State Mitigation Officer
- Comprehensive mitigation planning
- Interagency coordination
- Provision of technical assistance to local governments.

Contact

State Hazard Mitigation Officer at the State emergency management agency or the Mitigation Program Manager at the appropriate FEMA Regional Office.

Hurricane Program

The purpose of the Hurricane Program is to reduce the loss of life, property, economic disruption, and disaster relief costs resulting from hurricanes. FEMA uses a formula to distribute program funds to States at risk from hurricanes. Program funds may be used for the following types of mitigation efforts.

- Establish, enhance, and maintain basic levels of preparedness and mitigation capabilities.
- Promote effective mitigation measures to reduce damage to public and private property.
- Conduct hazard identification and evacuation studies.
- Conduct post-storm analyses to evaluate the effectiveness of mitigation measures.
- Conduct training and exercises.
- Promote public awareness and education.



Contact

Hurricane Program manager at the State emergency management agency or the Hurricane Program manager at the appropriate FEMA Regional Office.

National Earthquake Hazards Reduction Program (NEHRP)

The NEHRP is intended to mitigate earthquake losses through:

- Development and implementation of seismic design and construction standards and techniques.
- Technical assistance materials.
- Education and risk reduction programs.
- Centers addressing specific aspects of the earthquake problem.
- Dissemination of earthquake information.



A new program called the **National Earthquake Loss Reduction Program (NEP)** builds upon the NEHRP. Part of its mission is to find out about the nature, scope and organization of Federal, State, local and other earthquake hazard reduction programs. In addition, the NEP will:

- Provide an umbrella and a better picture of Federal activities in earthquake hazards reduction.
- Assess the roles and responsibilities of all the organizations to determine where and how activities might be performed more effectively to maximize the impact of declining resources.
- Provide input to the effort to put into practice what is known about reducing the impacts of earthquakes.
- Assist in establishing the benefits and costs of earthquake reduction.

Contact

Earthquake Program manager at the State emergency management agency, and the Earthquake Program manager or the appropriate FEMA Regional Office.

Community Assistance Program – State Support Services Element (CAP)

The Community Assistance Program provides funding to meet negotiated objectives for reducing flood hazards in NFIP communities. The program intends to identify, prevent and resolve floodplain management issues in participating communities before they require compliance action by FEMA. Available CAP funding is provided on a 75 percent Federal maximum and 25 percent minimum State cost sharing basis through the annual FEMA-State PPA/CA.

Contact

CAP coordinator at the State emergency management agency, or the appropriate FEMA Regional Office.

Disaster Preparedness Improvement Grant (DPIG)

The objectives of the Disaster Preparedness Improvement Grant program are to assist States in developing and improving State and local plans, programs and capabilities for disaster preparedness and mitigation. The program provides for grants not to exceed 50 percent of the cost of improving, maintaining and updating these plans, not to exceed \$50,000 per year to any State.

Contact

DPIG Program manager at the State emergency management agency or the FEMA Regional office.

POST-DISASTER PROGRAMS

When a major hazard event occurs, there are many opportunities to mitigate existing hazard risks. During recovery, communities should make every effort to take advantage of these opportunities and improve the “disaster resistance” of the community. The best way to ensure that the available funding programs are tapped post-disaster is to have a pre-disaster plan that identifies how this would be accomplished.

STAFFORD ACT PROGRAMS

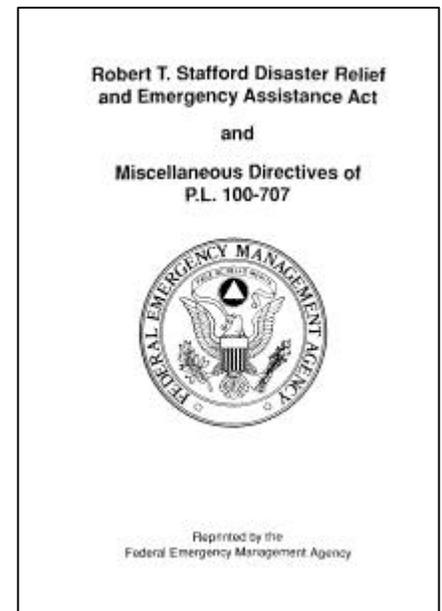
Following a Presidential disaster declaration, several mitigation programs become available to “declared” communities under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (also referred to as the Stafford Act). Mitigation assistance authorized under the Stafford Act is administered by FEMA and the State emergency management agencies.

Contact

For information on any of the programs or requirements applicable under the Stafford Act, contact your State Hazard Mitigation Officer or the appropriate FEMA Regional Office.

Hazard Mitigation Grant Program (HMGP)

The purpose of the HMGP is to reduce the risk of future damage, hardship, loss, or suffering as a result of major disasters by providing substantial financial support to implement cost-effective, post-disaster State and local mitigation measures. This program provides



funding for mitigation measures that conform to the post-disaster mitigation plan required under Section 409 of the Stafford Act.

The President is authorized to contribute up to 75 percent of the cost of mitigation measures that are determined to be cost effective and substantially reduce the risk of future damage or loss in States affected by a major disaster. The remaining 25 percent of the cost may be a combination of State and local contributions.

Infrastructure Support (Public Assistance)

This program deals with repair, restoration and replacement of damaged public facilities and damaged private nonprofit facilities. It authorizes funding for the additional costs of mitigation measures necessary to meet current standards (such as seismic safety and floodplain management criteria) and/or additional measures if it can be demonstrated that the measure is technically appropriate and cost-effective.

Human Services

Grant awards are available to repair disaster-damaged dwellings. Appropriate actions to mitigate natural hazards, such as improved construction practices are required and funded under this section.

Individual and Family Grant Program (IFG)

The Stafford Act provides for grants to cover serious, unmet, disaster-related real property losses. IFG funds can be used to cover disaster-related mitigation measures up to an indexed grant amount.

Special Programs

It is wise for the emergency program manager, or other local official in charge of mitigation, to investigate the possibility of other programs that may be designed for more limited use. For example, the Seismic Hazard Mitigation Program for Hospitals (SHMPH) is designed to accommodate hospital facilities that were structurally damaged in the Northridge Earthquake, and were constructed prior to 1973 when California established seismic safety regulations for hospital construction. The SHMPH provides funding, on a Federal/non-Federal cost-share basis, for mitigation measures that are likely to significantly improve a building's seismic performance. In recent years, similar programs have been established through Congressional post-disaster supplemental appropriations.

DISASTER-APPLICABLE PROGRAMS

Federal agencies may also use funds from regular, ongoing programs to support disaster recovery and mitigation.

Beach Erosion Control Projects

This program, administered by the U.S. Army Corps of Engineers (USACE), is intended to control public beach and shore erosion. Reconnaissance studies are federally funded, and the feasibility studies are shared 50/50 with the local sponsor. The USACE designs and constructs the project. Federal participation cannot exceed \$2 million.

Contact

The nearest USACE District Engineer.

Community Development Block Grants (CDBG)

The Department of Housing and Urban Development (HUD) sponsors this program. Its objective is to develop viable urban communities by providing decent housing and a suitable living environment and by expanding economic opportunities, principally for low to moderate-income people. Disaster-related assistance is eligible under this program; and mitigation activities have been funded. These funds may also be utilized to help meet State and local cost-share match requirements.



Contact

The applicable State CDBG office.

HOME Investment Partnerships Program

This HUD program provides permanent housing for low-income homeowners or renters in large cities and urban counties. Funds can be used for acquisition, new construction, and rehabilitation.

Contact

The applicable HUD field or regional office.

Conservation: Coastal Wetlands Planning, Protection and Restoration Act

This Department of the Interior (DOI), Fish and Wildlife Service (FSW) program is intended to grant funds to coastal States for restoration, enhancement and management of coastal wetlands.

Contact

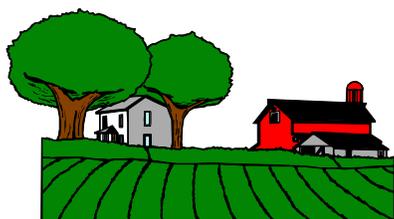
The applicable FSW regional office.

Conservation Fund Grants, Land and Water

This program is administered by the National Park Service (NPS) component of the DOI. Its objective is to acquire and develop outdoor recreation areas and facilities for the general public, to meet current and future needs.

Contact

The local NPS office.



Farm Ownership Loans

This Department of Agriculture (USDA), Farm Service Agency (FSA), program is intended to assist farmers to develop, construct, improve, or repair farm homes, farms and service buildings; to drill wells, and otherwise improve farm water supplies; and to make other necessary improvements.

Contact

The Farmer Programs Loans-making Division at the FSA, USDA, Washington D.C.

Soil and Water Loans

This program is administered by the USDA, FSA. Its objective is to develop wells, improve water supplies, build dikes, terraces, waterways, and other erosion-control projects.

Contact

The Farmer Programs Loans-making Division at the FSA, USDA, Washington D.C.

Other Sources

Other sources of financial and technical assistance are available and may be applicable for funding the implementation of mitigation strategies. Refer to the appendix in this manual titled *Additional Mitigation Resources*.

SUMMARY

- ✓ Mitigation happens locally, and local government must recognize hazards and initiate mitigation action.
- ✓ Local governments enact and enforce building codes, zoning ordinances and other measures to protect life and property; make the public aware of hazards that present risks to people and property and measures they can take to reduce the risk of loss; and comply with Federal and other regulations that are designed to reduce losses.
- ✓ Businesses, private organizations, and individual homeowners have a responsibility to comply with applicable zoning and land-use regulations, and to undertake other measures, as necessary and possible, to reduce or eliminate damage from known hazards.
- ✓ Federal agencies are expected to take the lead in mitigation by evaluating their own facilities and ensuring that they are designed, constructed, and upgraded to reduce the impact of future hazard events.
- ✓ Assistance and incentives for pre-disaster mitigation are available through these programs.
 - National Flood Insurance Program.
 - Community Rating System.
 - Flood Mitigation Assistance Program.
 - State Hazard Mitigation Program.
 - Hurricane Program.
 - National Earthquake Program.
 - Community Assistance Program.
 - Disaster Preparedness Improvement Grant
- ✓ The following programs are available following a Presidential disaster declaration
 - Hazard Mitigation Grant Program (HMGP).
 - Infrastructure Support.
 - Human Services.
 - Individual and Family Grant Program.
- ✓ Federal agencies may also use funds from regular, ongoing programs to support disaster recovery and mitigation, for example:
 - Community Development Block Grants (CDBG).
 - HOME Investment Partnerships Program.
 - Conservation: Coastal Wetlands Planning, Protection and Restoration Act.
 - Conservation Fund Grants, Land and Water.
 - Farm Ownership Loans.
 - Soil and Water Loans

✓ CHECKING YOUR MEMORY

1. The responsibility for identifying hazards and initiating mitigation action belongs to
 - A) business and individuals.
 - B) local government.
 - C) Both A and B.

2. Federal agencies are expected to take the lead in mitigation by
 - A) funding all mitigation projects.
 - B) ensuring that Federal facilities are built or upgraded to reduce hazard vulnerability.
 - C) discouraging State and local government officials from pursuing costly mitigation projects.

3. An example of a local resource for hazard mitigation is
 - A) Capital Improvements projects.
 - B) Economic Development funds.
 - C) school bonds.
 - D) All of the above.

4. The Community Rating System discourages communities from regulating construction of new buildings.
 - A) True
 - B) False.

5. The program that is not disaster-dependent and provides annual funding for States that are planning or taking actions to reduce the risk of flood damage to insurable buildings is called
 - A) Flood Mitigation Assistance Program.
 - B) National Flood Insurance Program.
 - C) Community Rating System.

6. State Hazard Mitigation Program funds are intended for
 - A) salary and expenses for a State Hazard Mitigation Officer.
 - B) mitigation planning and technical assistance.
 - C) Both A and B.

7. This Stafford Act program authorizes the President to contribute up to 75 percent of the cost of hazard mitigation measures that are determined to be effective in preventing future damage or loss in States affected by a major disaster.
 - A) Hazard Mitigation Grant Program.
 - B) Infrastructure Support.
 - C) Human Services.