



FEMA

The Mitigator

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"Improving the way we serve."

A Message from the Deputy Assistant Administrators. . .

The recent flooding in the Midwest served to remind us of the significance of our mission and the great strides we have made in helping individuals and communities reduce their risks. These floods brought the NFIP back into the national spotlight once again, and demonstrated both the efficiency of the program and the need for even greater outreach, education, and, more importantly, a need for greater penetration of flood insurance policies.

To that end we are doubling our efforts to reach out to State Insurance Administrators, Lenders, and Real Estate Agents and provide them with the tools they need to emphasize the importance of flood insurance. We are working with the media, non-profit organizations, and building professionals to promote and publicize building science and sound building practices. We continue to work with our marketing experts to promote awareness about the threat of flooding caused by weather related events. And we

are continuing to streamline and unify our Hazard Mitigation Assistance grant programs in an effort to better serve the needs of states and local governments.

The 2008 Hurricane Season is here and, by most estimates, promises to be a rough one. And while we prepare for this challenge collectively, we encourage each of you to take the time to consider your own personal deployment plan. As all of you know, during a disaster we must be prepared to support the needs of the Nation in whatever capacity our skills can best be used. For some, this may require deployment to a disaster area, with very short or little notice. We want each of you to enjoy the peace of mind that comes from knowing that you are prepared for whatever challenges lay ahead. For tips on how to prepare yourself and your family for disaster operations, visit the Hazard Mitigation Disaster Workforce website (see article below)

page: <https://asd.fema.net/hmwis/details.htm> breadcrumb=no&view=program&categoryId=499&admin=

On the bottom of the page, click on [Disaster Deployment Tips](#).

The articles presented in this edition of the Mitigator, *QuakeSmart*, *Responding to the Midwest Spring Floods of 2008*, and *Preparing for Hurricane Season 2008*, demonstrate a level of professionalism and commitment to national service that we can all be proud of.

Lastly, it should not go without saying that the hard work you have done and continue to do has greatly increased the recognition of the Directorate's value in support of the new FEMA, and the true and lasting value of hazard mitigation. Thank you all.

Mike Buckley and Ed Connor
Deputy Assistant Administrators

The Strength of Mitigation

Our Progress

Our Colleagues

Welcome aboard! The Mitigation Directorate welcomes the following new employees:

- Clifton Rhodes – Chief, Risk Reduction, Business Analysis Branch
- Auco Ho – Content Management and Reports Specialist, Regional and Disaster Support Branch
- Kim Galindo – Mitigation Data Analysis Specialist, Risk Reduction, Grants Data Analysis and Tools (GDAT) Branch

Hail and Farewell. We bid a fond farewell to our colleagues who have recently left the directorate:

- Lena Thompson – Retired
- Randy Windham – Accepted new position with Individual Assistance

This month's feature – The New Unified Hazard Mitigation Assistance Grant Program

The Mitigation Directorate is unifying the multi-hazard Pre-Disaster Mitigation (PDM) program with the Flood Mitigation Assistance (FMA), Repetitive Flood Claims (RFC), and Severe Repetitive Loss (SRL) Programs into a unified Hazard Mitigation Assistance (HMA) Grant Program. The intent of this unification is to enhance the quality and efficiency of grant awards on an allocation and competitive basis to State, Territory, Tribal, and local entities for worthwhile, cost-beneficial activities designed to reduce the risks of future damage in hazard-prone areas. Best practices from the individual programs will be identified and adopted as the standard for all programs throughout this unification process. In addition, a unified process achieves economies of scale and portfolio management for Federal, State, and local officials by allowing resources to be dedicated to program training and

technical assistance as needed. At the same time, unification streamlines FEMA's program delivery and review processes, which offer new opportunities and additional resources to expand national outreach for all types of mitigation.

Combining guidance for the PDM, FMA, RFC, and SRL programs into one comprehensive document accomplishes HMA objectives of efficiency and ease of use. First, it consolidates each program's eligibility information under one cover. Second, it outlines both the common elements and spells out the unique requirements among the programs so that Federal, State, and local officials can easily identify key similarities and differences between the various programs. Third, the combined guidance creates a platform for future updating and refinements of program policies and practices to make them more unified and user-friendly. Ultimately, the Hazard Mitigation Grant

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Dedicated to the memory of our friend and colleague, Helen Cohn, 1928 - 2008



Section Spotlight

This month, The Building Science Branch

QuakeSmart. Working with the Safe America Foundation.



The Mitigation Directorate is partnering in the development of a new initiative, called QuakeSmart, which is designed to encourage business leaders and owners, in areas of the U. S. that are at risk from earthquakes, to take actions that will mitigate damage to their businesses, provide greater safety for customers and employees, and speed recovery in the event of an earthquake.

Ed Laatsch, Chief of the Building Science Branch, and Cathleen Carlisle, Program Specialist, are managing and coordinating FEMA's partnership with the Safe America Foundation, an Atlanta-based non-profit that focuses on safety and disaster preparedness, to lead the QuakeSmart effort. The goal of QuakeSmart is to build awareness within the business community of the risk and to educate businesses, particularly small and emerging businesses, on the relatively simple things they can do to reduce or mitigate the impact of earthquakes, and support community preparedness.

The effort will begin with a series of QuakeSmart Community Forums in several cities in the Midwest and on the West Coast. The first four forums will be conducted in Monterey, CA; Reno, NV; Evansville, IN; and Cape Girardeau, MO. The events are planned for September to coincide with National Preparedness Month.

The benefits to businesses that participate in the program and actively work to mitigate are substantial. Not only can business owners protect their and others' investments and recover more quickly from a disaster, they could also save on insurance premiums; substantially reduce the risk of injury or death for themselves, their employees, and customers; and help create a more resilient community in which future investment is more attractive.

FEMA and Safe America will follow up with the participating Chambers to evaluate the program's effectiveness and to make modifications to increase the usefulness of subsequent QuakeSmart materials.

To learn more about the QuakeSmart program, contact Cathleen Carlisle or (after September 1st) visit: <http://www.quesmart.org>

Our Progress (continued)

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Program (HMGP) will be integrated into this HMA Guidance, providing a single guidance and reference documents for both pre- and post-disaster hazard mitigation assistance. Any future program or project policy revisions and best practices will be incorporated into the unified guidance.

HMA grant programs present a critical opportunity to protect individuals and property from natural hazards while simultaneously reducing reliance on Federal disaster funds. The HMA programs provide pre-disaster mitigation grants annually to States, Territories, Tribes, and local communities. The statutory origins of the programs differ, but all share the common goal of reducing the loss of life and property due to natural hazards.

Avoiding Hurricane Damage

A Checklist for Homeowners

Developed by the Communications Section, this new reader friendly handout consolidates the main points of several individual hazard mitigation publications and provides links to related websites and publications. It is available on the web at: http://www.fema.gov/government/avoid_hurr_damage.shtm

Expert Advice

John Ingargiola – *Severe Weather Solutions – Building Design and Construction* magazine article.

When Building Design and Construction (BDC) magazine contacted FEMA looking for an expert on designing building systems to withstand severe weather conditions, the call was transferred to Mitigation's own John Ingargiola, the Senior Engineer in Risk Reduction's Building Science Branch.

This is just one of many such requests from construction industry publications that John has responded to. His technical expertise, combined with the ability to articulate complex engineering concepts, uniquely qualifies him to speak for the Agency on matters related to building science. For this edition of BDC magazine, John provided guidance that stressed the importance of designing to code and adhering to sound building practices that not only benefit the homeowner, but entire communities.

By responding to requests like this, the Building Science Branch has developed a close professional relationship with many industry publications and given FEMA a voice within the building design and construction industry.

To read the complete article, *Severe Weather Solutions: New Threats, New Technologies*, visit: <http://www.bdcnetwork.com/article/CA6537807.html>.



Responding to the Midwest Spring Floods of 2008

David Maurstad visits the Midwest

David Maurstad, who wears two hats – as Flood Insurance Administrator and Assistant Administrator of FEMA for Mitigation – toured flood-stricken areas of Iowa and Indiana in mid-June, meeting with flood victims, insurance commissioners, insurance adjusters, local officials, Congressional staff, and the news media. Throughout the visit, Maurstad was reminded of the desperate need for better flood insurance penetration, especially in the Midwest where fewer than 10 percent of the homes in high-risk flood zones carry flood coverage. During his meetings, Maurstad reiterated his call that educating and encouraging the public on flood insurance is everyone's responsibility, from lenders to insurance agents to real estate agents to local officials to the news media.

He also congratulated city officials in hard-hit Cedar Rapids, IA – which saw most of its downtown flooded and nearly 5,000 properties damaged or destroyed – on their efforts to take mitigative actions now, as they rebuild. He related his experiences as a local mayor, State official, and now Federal official and cautioned them that mitigation takes time and they will face opposition, but their approach to limiting or eliminating floodplain development, aggressive buyouts of flood-prone properties, and long-term community planning will serve them well and better protect their community from floods in the future.

Risk Insurance Division

Long before this year's spring rains began to fall in the Midwest, the Risk Insurance Division was effectively delivering the messages of the Mitigation Directorate and the National Flood Insurance Program (NFIP) through the *FloodSmart* Campaign.

In March 2008, the Campaign distributed tailored press releases, fact sheets, and email pitches to the media in several of the States that would be hardest hit by flooding. Also in March, a satellite media tour was conducted with David Maurstad in Kansas City, MO,



David Maurstad meets with FEMA Region V representatives staffing an information booth at the Lowe's Home Improvement store in Cedar Rapids, IA.

which reached audiences in key markets across the Midwest – and the Nation – with important information about the importance and benefits of flood insurance coverage. In addition, post-flood event (Quick Response Media) tips with a focus on the flood insurance claims process and post-flood cleanup information were sent to affected markets in Missouri, Iowa, Nebraska, Illinois, and Ohio.

Outreach was also conducted to insurance industry partners and non-industry stakeholders, including emergency and floodplain managers, in Iowa, Minnesota, Michigan, Illinois, Indiana, Missouri, Ohio, South Dakota, Nebraska, Wisconsin, and Kansas. Insurance and other stakeholder groups received spring flood alert information and talking points to effectively share flood risk and protection information with their clients and constituents.

As a result of the 2008 Midwest Spring Outreach efforts, FloodSmart messages appeared in nearly 840 broadcasts, print, and wire outlets, reaching more than 10.2 million consumers. Similarly, hundreds of stakeholders were armed with campaign information to use in communicating with those they serve.

Once the flooding began, the Risk Insurance Division immediately reached out to the affected States, establishing lines of communication and offering assistance. At the same time, the Division began generating statistical information that

would inform decisions made by the National Response Coordination Center (NRCC), on the direction the national response and recovery effort would take.

In order to provide the most up to date information possible, the Industry and Public Relations Branch not only updated their existing fact sheet, *Saving on Flood Insurance*, but also developed the new fact sheet *Flood Insurance – The Right Choice*, which anticipated and addressed questions regarding the NFIP and the floods in the Midwest.

Mitigation's Communication Section

During the Midwest floods, the Communication Section of Policy Resources and Communication created a page on FEMA.gov to provide information and assistance to the flood victims. The Midwest Flood Response page (<http://www.fema.gov/hazard/midwestfloods.shtm>) provides comprehensive information about flood insurance, filing claims, recovery and rebuilding, restoring family heirlooms, obtaining IRS assistance, and much more.

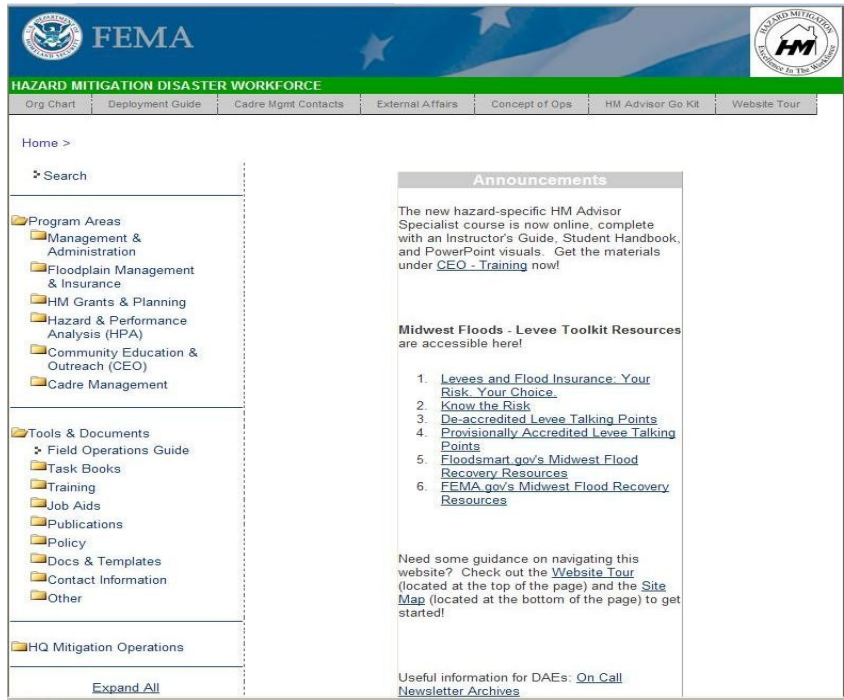
In order to ensure that the information reached as many disaster victims and emergency personnel as possible, the Communication Section sent requests to many Federal agencies asking them to provide a link to the new page. This successful partnership with the other agencies greatly increased the awareness of the page and helped provide vital information to the victims at a critical time as well as during the recovery and rebuilding period in the weeks and months ahead. In cooperation with External Affairs, a Mitigation Resources section containing the link was included in the FEMA.gov home page story, *Midwest Response and Recovery*. The Communication Section, using its E-mail Management System, GovDelivery, sent e-mail bulletins with a link to the page, to NFIP and Watermark subscribers as well as all subscribers in the impacted area.

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Preparing for Hurricane Season 2008

Continuing our support of the Mitigation Disaster Workforce, the Regional and Disaster Support Branch (R&DS) is happy to report on two fully operational resources: *The Hazard Mitigation Disaster Workforce website*, as well as *the HM Advisor Go Kit*, which is located on the Disaster Workforce website. In support of our HM Advisor Specialists serving at Disaster Recovery Centers (DRCs) and other venues in the field, the *HM Advisor Go Kit*, originally created as a CD, is now available online! It contains a wealth of recommended and official documents, templates, and references that HM Advisor Specialists can use to support their work as frontline mitigators in the field. This online format provides users with dynamic content, as opposed to a static CD that will eventually become outdated. Some features of this Go Kit include: printable official mitigation and insurance DRC banners; commonly used mitigation publications in the DRCs; video clips and illustrations of mitigation strategies; suggested supplies inventory lists; FEMA forms and training; and more!

The Disaster Workforce website is a knowledge-sharing system accessible via Internet/intranet to the Disaster Workforce, containing many



The dynamic home page of the HM Disaster Workforce website

resources and job aids pertinent to all functions of mitigation in the field, Regional, and HQ levels. To access it, visit: <https://hmims.fema.net>, which is accessible through the FEMA Intranet, or <https://hmims.fema.gov>, accessible via the Internet. A password is required for Internet access and instructions for access are issued by Regional cadre managers and R&DS. The link to the Go Kit is lo-

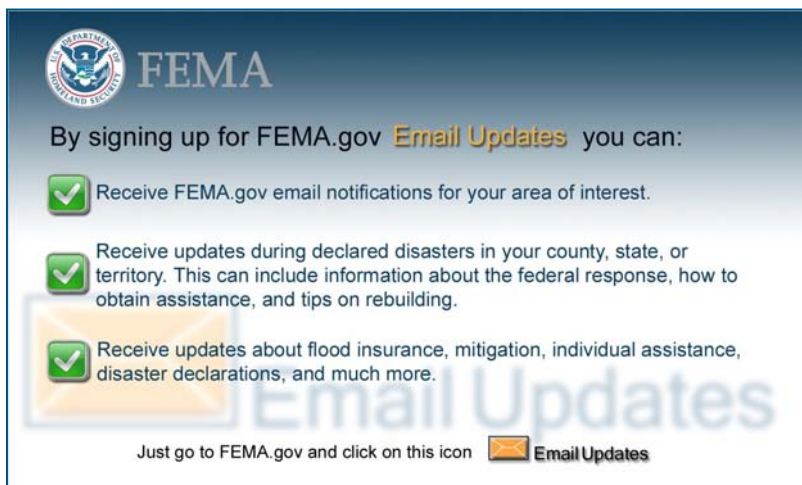
cated at the top of the screen on the website.

The R&DS team is continuously maintaining these tools and producing new ones to assist Mitigation staff. To keep these tools most useful to disaster staff, the R&DS team would love your feedback and suggestions. The goal for this website is to be the only URL you need for all policy, job aids, and materials to do your disaster job! Send comments and any resources to be uploaded to fema-hm-cadre@dhs.gov. Stay tuned for more news and updates!

Stay in Touch with GovDelivery

Visitors to FEMA.gov can now get instant notification of news and information that is important to them, through FEM's E-mail Subscription Management System, GovDelivery. By signing up for the free service, with nearly 75 options, subscribers also receive bulletins that FEMA generates to those in declared disaster areas.

Through these alerts, FEMA's news updates and information are delivered directly to your PC, laptop, or wireless device. It's a fast, effective way to stay informed about updates to the FEMA website in areas in which you have the most interest.



Mitigation's Communication Section (continued)

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The Midwest Flood Response page will become a permanent resource on the NFIP pages after the Midwest floods are over. The page will retain its original URL and will have a generic, temporary name. For future flood disasters, the page will be promoted under a name corresponding to the current disaster. Again, other Federal agencies and organizations will be called upon to promote the page during the disaster and GovDelivery will be utilized to transmit information to victims and to selected stakeholders. Improvements to the content and design of the page will be ongoing between flood disasters and it will be ready for immediate dissemination when the next one occurs.

