



## Federal Insurance and Mitigation Administration

*Mitigation is the effort to reduce loss of life and property by lessening the impact of disasters. Effective mitigation measures can break the cycle of disaster damage, reconstruction, and repeated damage.*

*The Federal Emergency Management Agency's (FEMA's) Federal Insurance and Mitigation Administration implements a variety of programs authorized by Congress that cover the full range of natural hazards. Mitigation efforts provide value to the American people by (1) creating safer communities by reducing loss of life and property, (2) enabling individuals to recover more rapidly from floods and other disasters, and (3) lessening the financial impact on the Federal Treasury, States, Tribes, and communities.*

### Three Main Components

Effective mitigation is achieved through three critical components – analyzing risk, reducing risk, and insuring for flood risk.

- **Analyzing Risk:** Determining the impact of natural hazards that lead to effective strategies for reducing risk.
- **Reducing Risk:** Reducing or eliminating long-term risk from hazards on the existing built environment and future construction.
- **Insuring for Flood Risk:** Reducing the impact of floods on the Nation by providing affordable flood insurance.

The three major divisions of the Federal Insurance and Mitigation Administration – Risk Analysis, Risk Reduction, and Risk Insurance – are based on these three components.

### Risk Analysis

Risk Analysis applies engineering, planning, and advanced technology to determine the potential impact

of natural hazard events and to develop strategies to manage the risks associated with these hazards.

Risk Analysis includes assessing critical information both before and after a disaster strikes, developing and maintaining a state-of-the-art inventory of flood maps, and supporting mitigation planning.

Program areas currently administered by the Risk Analysis Division include the following:

- Flood Hazard Mapping
- National Dam Safety Program
- Hazus-MH
- Mitigation Planning

### Risk Reduction

Risk Reduction works to reduce risk to life and property through land use planning, floodplain management, the adoption of sound building practices, and a variety of grant programs that support these activities. Mitigation projects that reduce risk include elevating, relocating, or acquiring properties located in floodplains and returning them to open space, and the reinforcing of buildings in earthquake-prone areas.

The following areas are within the Risk Reduction Division:

- Floodplain Management and the Community Rating System (CRS)
- Hazard Mitigation Assistance
  - Hazard Mitigation Grant Program (HMGP)
  - Pre-Disaster Mitigation (PDM)
  - Flood Mitigation Assistance (FMA)
  - Severe Repetitive Loss (SRL)
  - Repetitive Flood Claims (RFC)
- National Earthquake Hazards Reduction Program (NEHRP)
- Building Science

## Risk Insurance

The Risk Insurance Division manages the insurance aspects of the National Flood Insurance Program (NFIP). The NFIP is a Federal program enabling property owners in participating communities to purchase flood insurance as protection against flood losses, while requiring State and local governments to enforce floodplain management ordinances that reduce future flood damages. Over 20,300 communities currently participate in the NFIP.

## Additional Responsibilities

### Regional and Disaster Support (R&DS) Branch:

The R&DS Branch coordinates disaster readiness and operations for the Federal Insurance and Mitigation Administration and serves to facilitate integration of Regional and Headquarters processes. Responsibilities include managing the Mitigation disaster workforce at the national level; working with Regional and disaster workforce staff to develop and conduct training; facilitating consensus, standardization, and development of Joint Field Office job aids, tools, and operating procedures; coordinating program activities to support effective service delivery; reviewing and presenting various national emergency management disaster policy updates pertinent to Mitigation; and building relationships with other FEMA programs to support the overall agency disaster operations mission.

### Office of Environmental Planning and Historic Preservation (EHP):

The EHP program resides within the Federal Insurance and Mitigation Administration. It integrates environmental and historic preservation considerations into FEMA's mission of mitigation, response, and recovery. The EHP program assists agency staff and non-Federal partners in anticipating and accomplishing environmental and historic preservation reviews required by Federal laws and executive orders.

## Communicating Risks

The Federal Insurance and Mitigation Administration works with many partners at the Federal, State, and local levels to communicate the risks that communities face from natural hazards and to explain how they can be addressed through mitigation projects and activities.

## For More Information

Information about mitigation programs and activities are available from the following sources:

- **FEMA.gov:** Additional information about the Federal Insurance and Mitigation Administration is available on FEMA's website at: <http://www.fema.gov/about/divisions/mitigation>.
- **FloodSmart:** The NFIP created the FloodSmart campaign to educate consumers about their flood risk and encourage them to talk with their insurance agent about their insurance options to financially protect their property with flood insurance. The campaign also works with the insurance community to educate agents about the importance of flood insurance and to help agents attract and retain customers. Floodsmart is located online at: <http://www.floodsmart.gov/floodsmart>.
- **FEMA Library:** More information on Mitigation programs and policy is available online in the FEMA Library at: <http://www.fema.gov/library>. The FEMA Library is a searchable web-based collection of all publicly accessible FEMA information resources, such as: CDs, DVDs, posters and display items, brochures, publications, program regulations and guidelines, and documents. The FEMA Library allows users to locate, download, save, and print items from the web.
- **Best Practices:** The Best Practices Portfolio, located online at: <http://www.fema.gov/mitigationbp/index.jsp>, highlights the ideas, activities, projects, and funding sources that help reduce or prevent the impacts of disasters. Visitors to the website may search for Best Practices based on Region or disaster type and may also submit Best Practices from their own community, Region, or State.