



## Federal Insurance and Mitigation Administration

### FEMA's Federal Insurance and Mitigation Administration

*Hazard Mitigation is sustained action taken to reduce or eliminate long-term risk to people and their property from hazards. Hazard Mitigation focuses on breaking the cycle of disaster damage, reconstruction, and repeated damage.*

*The Federal Emergency Management Agency's (FEMA's) Federal Insurance and Mitigation Administration (FIMA) implements a variety of programs authorized by Congress that cover the full range of natural hazards. Hazard 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 of disasters on the Federal Treasury, States, Tribes and Territorial governments.*

#### Three Main Components of Hazard Mitigation

Effective Hazard Mitigation is achieved through three critical components – Risk Management, Mitigation, and Federal Insurance.

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

FIMA is organizationally structured to facilitate the three main components of Hazard Mitigation. Within FIMA there is a Risk Management Directorate, Mitigation Directorate and Federal Insurance Directorate.

#### Risk Management

Risk Management 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 Management 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 multi-hazard mitigation planning.

Program areas currently administered by the Risk Management Directorate include the following:

- Flood Hazard Identification and Mapping
- Multi-Hazard Mitigation Planning
- National Dam Safety Program
- National Levee Safety Program
- HAZUS-MH
- Building Science
- National Earthquake Hazards Reduction Program

#### Mitigation

Mitigation 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. Hazard 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 Mitigation Directorate:

- Floodplain Management and the Community Rating System (CRS)
- Hazard Mitigation Assistance (HMA)
  - Hazard Mitigation Grant Program (HMGP)
  - Pre-Disaster Mitigation (PDM)
  - Flood Mitigation Assistance (FMA)

## Federal Insurance

The Federal Insurance Directorate 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 22,00 communities currently participate in the NFIP.

### ADDITIONAL RESPONSIBILITIES

#### Office of Environmental Planning and Historic Preservation (OEHP)

While OEHP resides within FIMA, it provides FEMA-wide technical and operational support. OEHP leverages federal environmental policy in reducing risk, meeting the needs of disaster survivors and environmental stakeholders, and protecting federal investments.

It integrates environmental and historic preservation considerations into FEMA's mission of hazard mitigation, response, and recovery. OEHP assists agency staff and non-Federal partners in anticipating and accomplishing environmental and historic preservation reviews required by Federal laws and executive orders.

#### Hazard Mitigation Cadre Management

The Mitigation Directorate's Insurance and Mitigation Readiness Division coordinates disaster readiness and operations for FIMA, 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.

### FOR MORE INFORMATION

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

- **Fema.gov:** Additional information about FIMA is available on FEMA's website at: <https://www.fema.gov/what-mitigation/federal-insurance-mitigation-administration>
- **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>.
- **FEMA Library:** More information on Mitigation programs and policy is available online in the FEMA Library at: <http://www.fema.gov/resource-document-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: <https://www.fema.gov/mitigation-best-practices-portfolio> 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.