

## **APPENDIX A: SUMMARY OF HAZARD MITIGATION STRATEGIES**

### **I. RIVERINE MITIGATION**

#### **A. PREVENTION**

Prevention measures are intended to keep the problem from occurring in the first place, and/or keep it from getting worse. Future development should not increase flood damage. Building, zoning, planning, and/or code enforcement offices usually administer preventative measures.

##### **1. Planning and Zoning**

Land use plans are put in place to guide future development, recommending where - and where not - development should occur. Sensitive and vulnerable lands can be designated for uses that would not be incompatible with occasional flood events - such as parks or wildlife refuges.

A Capital Improvements Program can recommend the setting aside of funds for public acquisition of these designated lands.

The zoning ordinance can regulate development in these sensitive areas by limiting or preventing some or all development - for example, by designating floodplain overlay, conservation, or agricultural districts.

##### **2. Open Space Preservation**

Preserving open space is the best way to prevent flooding and flood damage. Open space preservation should not, however, be limited to the flood plain, since other areas within the watershed may contribute to controlling the runoff that exacerbates flooding.

Land Use and Capital Improvement Plans should identify areas to be preserved by acquisition and other means, such as purchasing easements. Aside from outright purchase, open space can also be protected through maintenance agreements with the landowners, or by requiring developers to dedicate land for flood flow, drainage and storage.

##### **3. Floodplain Development Regulations**

Floodplain development regulations typically do not prohibit development in the special flood hazard area, but they do impose construction standards on what is built there. The intent is to protect roads and structures from flood damage and to prevent the development from aggravating the flood potential.

Floodplain development regulations are generally incorporated into subdivision regulations, building codes, and floodplain ordinances, which either stand-alone or are contained within a zoning ordinance.

**Subdivision Regulations:** These regulations govern how land will be divided into separate lots or sites. They should require that any flood hazard areas be shown on the plat, and that every lot has a buildable area that is above the base flood elevation.

**Building Codes:** Standards can be incorporated into building codes that address flood proofing for all new and improved or repaired buildings.

**Floodplain Ordinances:** Communities that participate in the National Flood Insurance Program are required to adopt the minimum floodplain management regulations, as developed by FEMA. The regulations set minimum standards for subdivision regulations and building codes. Communities may adopt more stringent standards than those set forth by FEMA.

##### **4. Stormwater Management**

Development outside of a floodplain can contribute significantly to flooding by covering impervious surfaces, which increases storm water runoff. Storm water management is usually addressed in subdivision regulations. Developers are typically required to build retention or detention basins to minimize any increase in runoff caused by new or expanded impervious surfaces, or new drainage systems. Generally, there is a prohibition against storm water leaving the site at a rate higher than it did before the development.

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## Summary of Hazard Mitigation Strategies

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One technique is to use wet basins as part of the landscaping plan of a development. It might even be possible to site these basins based on a watershed analysis. Since detention only controls the runoff rates and not volumes, other measures must be employed for storm water infiltration - for example, swales, infiltration trenches, vegetative filter strips, and permeable paving blocks.

### **5. Drainage System Maintenance**

Ongoing maintenance of channel and detention basins is necessary if these facilities are to function effectively and efficiently over time. A maintenance program should include regulations that prevent dumping in or altering watercourses or storage basins; regrading and filling should also be regulated.

Any maintenance program should include a public education component, so that the public becomes aware of the reasons for the regulations. Many people do not realize the consequences of filling in a ditch or wetland, or regrading their yard without concern for runoff patterns.

## **B. PROPERTY PROTECTION**

Property protection measures are used to modify buildings subject to flood damage, rather than to keep floodwaters away. These may be less expensive to implement, as they are often carried out on a cost-sharing basis. In addition, many of these measures do not affect a building's appearance or use, which makes them particularly suitable for historical sites and landmarks.

### **1. Relocation**

Moving structures out of the floodplain is the surest and safest way to protect against damage. Relocation is expensive, however, so this approach will probably not be used except in extreme circumstances. Communities that have areas subject to severe storm surges, ice jams, etc. might want to consider establishing a relocation program, incorporating available assistance.

### **2. Acquisition**

Acquisition by a governmental entity of land in a floodplain serves two main purposes: (1) it ensures that the problem of structures in the floodplain will be addressed; and (2) it has the potential to convert problem areas into community assets, with accompanying environmental benefits.

Acquisition is more cost effective than relocation in those areas that are subject to storm surges, ice jams, or flash flooding. Acquisition, followed by demolition, is the most appropriate strategy for those buildings that are simply too expensive to move, as well as for dilapidated structures that are not worth saving or protecting. Relocation can be expensive, however, there are government grants and loans that can be applied toward such efforts.

### **3. Building Elevation**

Elevating a building above the base flood elevation is the best on-site protection strategy. The building could be raised to allow water to run underneath it, or fill could be brought in to elevate the site on which the building sits.

This approach is cheaper than relocation, and tends to be less disruptive to a neighborhood. Elevation is required by law for new and substantially improved residences in a floodplain, and is commonly practiced in flood hazard areas nationwide.

### **4. Floodproofing**

If a building cannot be relocated or elevated, it may be floodproofed. This approach works well in areas of low flood threat. Flood proofing can be accomplished through barriers to flooding, or by treatment to the structure itself.

Barriers: Levees, floodwalls and berms can keep floodwaters from reaching a building. These are useful, however, only in areas subject to shallow flooding.

Dry Flood proofing: This method seals a building against the water by coating the walls with waterproofing compounds or plastic sheeting. Openings, such doors, windows, etc. are closed either permanently with removable shields or with sandbags.

## Summary of Hazard Mitigation Strategies

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Wet Flood proofing: This technique is usually considered a last resort measure, since water is intentionally allowed into the building in order to minimize pressure on the structure. Approaches range from moving valuable items to higher floors to rebuilding the floodable area. An advantage over other approaches is that simply by moving household goods out of the range of floodwaters, thousands of dollars can be saved in damages.

### 5. Sewer Backup Protection

Storm water overloads can cause backup into basements through sanitary sewer lines. Houses that have any kind of connection to a sanitary sewer system - whether it is downspouts, footing drain tile, and/or sump pumps, can be flooded during a heavy rain event. To prevent this, there should be no such connections to the system, and all rain and ground water should be directed onto the ground, away from the building. Other protections include:

- Floor drain plugs and floor drain standpipe, which keep water from flowing out of the lowest opening in the house.
- Overhead sewer - keeps water in the sewer line during a backup.
- Backup valve - allows sewage to flow out while preventing backups from flowing into the house.

### 6. Insurance

Above and beyond standard homeowner insurance, there is other coverage a homeowner can purchase to protect against flood hazard. Two of the most common are National Flood Insurance and basement backup insurance.

National Flood Insurance: When a community participates in the National Flood Insurance Program, any local insurance agent is able to sell separate flood insurance policies under rules and rates set by FEMA. Rates do not change after claims are paid because they are set on a national basis.

Basement Backup Insurance: National Flood Insurance offers an additional deductible for seepage and sewer backup, provided there is a general condition of flooding in the area that was the proximate cause of the basement getting wet. Most exclude damage from surface flooding that would be covered by the NFIP.

## C. NATURAL RESOURCE PROTECTION

Preserving or restoring natural areas or the natural functions of floodplain and watershed areas provide the benefits of eliminating or minimizing losses from floods, as well as improve water quality and wildlife habitats. Parks, recreation, or conservation agencies usually implement such activities. Protection can also be provided through various zoning measures that are specifically designed to protect natural resources.

### 1. Wetlands Protection

Wetlands are capable of storing large amounts of floodwaters, slowing and reducing downstream flows, and filtering the water. Any development that is proposed in a wetland is regulated by either federal and/or state agencies. Depending on the location, the project might fall under the jurisdiction of the U.S. Army Corps of Engineers, which in turn, calls upon several other agencies to review the proposal. In New Hampshire, the N.H. Wetlands Board must approve any project that impacts a wetland. And, many communities in New Hampshire also have local wetland ordinances.

Generally, the goal is to protect wetlands by preventing development that would adversely affect them. Mitigation techniques are often employed, which might consist of creating a wetland on another site to replace what would be lost through the development. This is not an ideal practice, however, since it takes many years for a new wetland to achieve the same level of quality as an existing one.

### 2. Erosion and Sedimentation Control

Controlling erosion and sediment runoff during construction and on farmland is important, since eroding soil will typically end up in downstream waterways. And, because sediment tends to settle where the water flow is slower, it will gradually fill in channels and lakes, reducing their ability to carry or store floodwaters.

## Summary of Hazard Mitigation Strategies

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Practices to reduce erosion and sedimentation have two principal components: (1) minimize erosion with vegetation and; (2) capture sediment before it leaves the site. Slowing the runoff increases infiltration into the soil, thereby controlling the loss of topsoil from erosion and the resulting sedimentation. Runoff can be slowed by vegetation, terraces, contour strip farming, no-till farm practices, and impoundments (such as sediment basins, farm ponds, and wetlands).

### 3. Best Management Practices

Best Management Practices (BMPs) are measures that reduce nonpoint source pollutants that enter waterways. Nonpoint source pollutants are carried by storm water to waterways, and include such things as lawn fertilizers, pesticides, farm chemicals, and oils from street surfaces and industrial sites.

BMPs can be incorporated into many aspects of new developments and ongoing land use practices. In New Hampshire, the Department of Environmental Services has developed best management practices for a range of activities, from farming to earth excavations.

## D. EMERGENCY SERVICES

Emergency services protect people during and after a flood. Many communities in New Hampshire have emergency management programs in place, administered by an emergency management director (very often the local police or fire chief).

### 1. Flood Warning

On large rivers, the National Weather Service handles early recognition. Communities on smaller rivers must develop their own warning systems. Warnings may be disseminated in a variety of ways, such as sirens, radio, television, mobile public address systems, or door-to-door contact. It seems that multiple or redundant systems are the most effective, giving people more than one opportunity to be warned.

### 2. Flood Response

Flood response refers to actions that are designed to prevent or reduce damage or injury, once a flood threat is recognized. Such actions and the appropriate parties include:

- activating the emergency operations center (emergency director)
- sandbagging designated areas (public works department)
- closing streets and bridges (police department)
- shutting off power to threatened areas (public service)
- releasing children from school (school district)
- ordering an evacuation (selectmen/city council/emergency director)
- opening evacuation shelters (churches, schools, Red Cross, municipal facilities)

These actions should be part of a flood response plan, which should be developed in coordination with the persons and agencies that share the responsibilities. Drills and exercises should be conducted so that the key participants know what they are supposed to do.

### 3. Critical Facilities Protection

Protecting critical facilities is vital, since expending efforts on these facilities can draw workers and resources away from protecting other parts of town. Buildings or locations vital to the flood response effort:

- emergency operations centers
- police and fire stations
- hospitals
- highway garages
- selected roads and bridges
- evacuation routes
- Buildings or locations that, if flooded, would create secondary disasters
- hazardous materials facilities
- water/wastewater treatment plants
- schools
- nursing homes

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## Summary of Hazard Mitigation Strategies

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All such facilities should have their own flood response plan that is coordinated with the community's plan. Nursing homes, other public health facilities, and schools will typically be required by the state to have emergency response plans in place.

### 4. Health and Safety Maintenance

The flood response plan should identify appropriate measures to prevent danger to health and safety. Such measures include:

- patrolling evacuated areas to prevent looting.
- providing safe drinking water.
- vaccinating residents for tetanus.
- clearing streets.
- cleaning up debris.

The plan should also identify which agencies will be responsible for carrying out the identified measures. A public information program can be helpful to educate residents on the benefits of taking health and safety precautions.

### Structural Projects

Structural projects are used to prevent floodwaters from reaching properties. These are all man-made structures, and can be grouped into the six types of discussed below. The shortcomings of structural approaches are that:

- They can be very expensive.
- They disturb the land, disrupt natural water flows, and destroy natural habitats.
- They are built to an anticipated flood event, and may be exceeded by a greater-than-expected flood.
- They can create a false sense of security.

### Reservoirs

Reservoirs control flooding by holding water behind dams or in storage basins. After a flood peaks, water is released or pumped out slowly at a rate the river downstream can handle.

Reservoirs are suitable for protecting existing development, and they may be the only flood control measure that can protect development close to a watercourse. They are most efficient in deeper valleys or on smaller rivers where there is less water to store. Reservoirs might consist of man-made holes dug to hold the approximate amount of floodwaters, or even abandoned quarries. As with other structural projects, reservoirs:

- are expensive;
- occupy a lot of land;
- require periodic maintenance;
- may fail to prevent damage from floods that exceed their design levels; and
- may eliminate the natural and beneficial functions of the floodplain.

Reservoirs should only be used after a thorough watershed analysis that identifies the most appropriate location, and ensures that they would not cause flooding somewhere else. Because they are so expensive and usually involve more than one community, they are typically implemented with the help of state or federal agencies, such as the Army Corps of Engineers.

### Levees/Floodwalls

Probably the best known structural flood control measure is either a levee (a barrier of earth) or a floodwall made of steel or concrete erected between the watercourse and the land. If space is a consideration, floodwalls are typically used, since levees need more space. Levees and floodwalls should be set back out of the floodway, so that they will not divert floodwater onto other properties.

### Diversions

A diversion is simply a new channel that sends floodwater to a different location, thereby reducing flooding along an existing watercourse. Diversions can be surface channels, overflow weirs, or tunnels. During normal flows, the water stays in the old

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## Summary of Hazard Mitigation Strategies

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channel. During flood flows, the stream spills over the diversion channel or tunnel, which carries the excess water to the receiving lake or river.

Diversions are limited by topography; they won't work everywhere. Unless the receiving water body is relatively close to the flood prone stream and the land in between is low and vacant, the cost of creating a diversion can be prohibitive. Where topography and land use are not favorable, a more expensive tunnel is needed. In either case, care must be taken to ensure that the diversion does not create a flooding problem somewhere else.

### **Channel Modifications**

Channel modifications include making a channel wider, deeper, smoother, or straighter. These techniques will result in more water being carried away, but, as with other techniques mentioned, it is important to ensure that the modifications do not create or increase a flooding problem downstream.

**Dredging:** Dredging is often cost-prohibitive because the dredged material must be disposed of somewhere else, and the stream will usually fill back in with sediment. Dredging is usually undertaken only on larger rivers, and then only to maintain a navigation channel.

**Drainage modifications:** These include man-made ditches and storm sewers that help drain areas where the surface drainage system is inadequate or where underground drainage ways may be safer or more attractive. These approaches are usually designed to carry the runoff from smaller, more frequent storms.

### **Storm Sewers**

Mitigation techniques for storm sewers include installing new sewers, enlarging small pipes, street improvements, and preventing back flow. Because drainage ditches and storm sewers convey water faster to other locations, improvements are only recommended for small local problems where the receiving body of water can absorb the increased flows without increased flooding.

In many developments, streets are used as part of the drainage system, to carry or hold water from larger, less frequent storms. The streets collect runoff and convey it to a receiving sewer, ditch, or stream. Allowing water to stand in the streets and then draining it slowly can be a more effective and less expensive measure than enlarging sewers and ditches.

### **Public Information**

Public information activities are intended to advise property owners, potential property owners, and visitors about the particular hazards associated with a property, ways to protect people and property from these hazards, and the natural and beneficial functions of a floodplain.

#### **1. Map Information**

Flood maps developed by FEMA outline the boundaries of the flood hazard areas. These maps can be used by anyone interested in a particular property to determine if it is flood-prone. These maps are available from FEMA, the NH Office of Emergency Management, the NH Office of State Planning, or your regional planning commission.

### **Outreach Projects**

Outreach projects are proactive; they give the public information even if they have not asked for it. Outreach projects are designed to encourage people to seek out more information and take steps to protect themselves and their properties. Examples of outreach activities include:

- Mass mailings or newsletters to all residents.
- Notices directed to floodplain residents.
- Displays in public buildings, malls, etc.
- Newspaper articles and special sections.
- Radio and TV news releases and interview shows.
- A local flood proofing video for cable TV programs and to loan to organizations.
- A detailed property owner handbook tailored for local conditions.
- Presentations at meetings of neighborhood groups.

## Summary of Hazard Mitigation Strategies

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Research has shown that outreach programs work, although awareness is not enough. People need to know what they can do about the hazards, so projects should include information on protection measures. Research also shows that locally designed and run programs are much more effective than national advertising.

### **Real Estate Disclosure**

Disclosure of information regarding flood-prone properties is important if potential buyers are to be in a position to mitigate damage. Federally regulated lending institutions are required to advise applicants that a property is in the floodplain. However, this requirement needs to be met only five days prior to closing, and by that time, the applicant is typically committed to the purchase. State laws and local real estate practice can help by making this information available to prospective buyers early in the process.

### **Library**

Your local library can serve as a repository for pertinent information on flooding and flood protection. Some libraries also maintain their own public information campaigns, augmenting the activities of the various governmental agencies involved in flood mitigation.

### **Technical Assistance**

Certain types of technical assistance are available from the NFIP Coordinator, FEMA, and the Natural Resources Conservation District. Community officials can also set up a service delivery program to provide one-on-one sessions with property owners.

An example of technical assistance is the flood audit, in which a specialist visits a property. Following the visit, the owner is provided with a written report, detailing the past and potential flood depths, and recommending alternative protection measures.

### **Environmental Education**

Education can be a great mitigating tool, if people can learn what not to do before damage occurs. And the sooner the education begins, the better. Environmental education programs for children can be taught in the schools, park and recreation departments, conservation associations, or youth organizations. An activity can be as involved as course curriculum development or as simple as an explanatory sign near a river.

Education programs do not have to be limited to children. Adults can benefit from knowledge of flooding and mitigation measures. And decision-makers, armed with this knowledge, can make a difference in their communities.

## **II. EARTHQUAKES**

### **A. PREVENTIVE**

Planning/zoning to keep critical facilities away from fault lines.  
 Planning, zoning and building codes to avoid areas below steep slopes or soils subject to liquefaction.  
 Building codes to prohibit loose masonry, overhangs, etc.

### **B. PROPERTY PROTECTION**

Acquire and clear hazard areas.  
 Retrofitting to add braces, remove overhangs.  
 Apply mylar to windows and glass surfaces to protect from shattering glass.  
 Tie down major appliances, provide flexible utility connections.  
 Earthquake insurance riders.

### **C. EMERGENCY SERVICES**

Earthquake response plans to account for secondary problems, such as fires and hazardous materials spills.

Summary of Hazard Mitigation Strategies

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**D. EMERGENCY SERVICES**

Slope stabilization.

**III. DAM FAILURE****A. PREVENTIVE**

Dam failure inundation maps.  
 Planning/zoning/open space preservation to keep area clear.  
 Building codes with flood elevation based on dam failure.  
 Dam safety inspections.  
 Draining the reservoir when conditions appear unsafe.

**B. PROPERTY PROTECTION**

Acquisition of buildings in the path of a dam breach flood.  
 Flood insurance.

**C. EMERGENCY SERVICES**

Dam conditioning monitoring.  
 Warning and evacuation plans based on dam failure.

**D. EMERGENCY SERVICES**

Dam improvements, spillway enlargements.  
 Remove unsafe dams.

**IV. WILDFIRES****A. PREVENTIVE**

Zoning districts to reflect fire risk zones.  
 Planning and zoning to restrict development in areas near fire protection and water resources.  
 Requiring new subdivisions to space buildings, provide firebreaks, on-site water storage, wide roads multiple accesses.  
 Building code standards for roof materials, spark arrestors.  
 Maintenance programs to clear dead and dry bush, trees.  
 Regulation on open fires.

**B. PROPERTY PROTECTION**

Retrofitting of roofs and adding spark arrestors.  
 Landscaping to keep bushes and trees away from structures.  
 Insurance rates based on distance from fire protection.

**C. NATURAL RESOURCE PROTECTION**

Prohibit development in high-risk areas.

**D. EMERGENCY SERVICES**

Fire Fighting

Summary of Hazard Mitigation Strategies

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**V. WINTER STORMS**

**A. PREVENTIVE**

Building code standards for light frame construction, especially for wind-resistant roofs.

**B. PROPERTY PROTECTION**

Storm shutters and windows

Hurricane straps on roofs and overhangs

Seal outside and inside of storm windows and check seals in spring and fall.

Family and/or company severe weather action plan & drills:

include a NOAA weather radio

designate a shelter area or location

keep a disaster supply kit, including stored food and water

keep snow removal equipment in good repair; have extra shovels, sand, rock, salt and gas

know how to turn off water, gas, and electricity at home or work

**C. NATURAL RESOURCE PROTECTION**

Maintenance program for trimming tree and shrubs

**D. EMERGENCY SERVICES**

Early warning systems/NOAA Weather Radio

Evacuation Plans

## **APPENDIX B: TECHNICAL AND FINANCIAL ASSISTANCE FOR HAZARD MITIGATION**

Local Municipalities must have a FEMA-approved Hazard Mitigation Plan in order to be eligible for the Hazard Mitigation Grant Program (for a disaster declared after November 1st, 2004) and the Pre-disaster Mitigation Project Grants. Information on these two Grant Programs is listed below. Additional hazard mitigation grant program information follows.

### **HAZARDS MITIGATION GRANT PROGRAM (HGMP)**

Authorized under Section 404 of the Stafford Act, the Hazard Mitigation Grant Program (HMGP) provides grants to States and local governments to implement long-term hazard mitigation measures after a major disaster declaration. The purpose of the program is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate recovery from a disaster. The purpose of the program is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate recovery from a disaster.

Hazard Mitigation Grant Program funding is only available in States following a Presidential disaster declaration. Eligible applicants are:

- State and local governments
- Indian tribes or other tribal organizations
- Certain private non-profit organization

Individual homeowners and businesses may not apply directly to the program; however a community may apply on their behalf. HMGP funds may be used to fund projects that will reduce or eliminate the losses from future disasters. Projects must provide a long-term solution to a problem, for example, elevation of a home to reduce the risk of flood damages as opposed to buying sandbags and pumps to fight the flood. In addition, a project's potential savings must be more than the cost of implementing the project. Funds may be used to protect either public or private property or to purchase property that has been subjected to, or is in danger of, repetitive damage.

### **PRE-DISASTER MITIGATION PROGRAM**

The [Pre-Disaster Mitigation \(PDM\) program](#) provides technical and financial assistance to States and local governments for cost-effective pre-disaster hazard mitigation activities that complement a comprehensive mitigation program, and reduce injuries, loss of life, and damage and destruction of property. FEMA provides grants to States and Federally recognized Indian tribal governments that, in turn, provide sub-grants to local governments (to include Indian Tribal governments) for mitigation activities such as planning and the implementation of projects identified through the evaluation of natural hazards.

### **ADDITIONAL HAZARD MITIGATION GRANT PROGRAMS:**

#### **FLOOD MITIGATION ASSISTANCE (FMA) PROGRAM**

FMA provides funding to assist States and communities in implementing measures to reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures insurable under the National Flood Insurance Program (NFIP). There are three types of grants available under FMA: Planning, Project, and Technical Assistance Grants. FMA Planning Grants are available to States and communities to prepare Flood Mitigation Plans. NFIP-participating communities with approved Flood Mitigation Plans can apply for FMA Project Grants. FMA Project Grants are available to States and NFIP participating communities to implement measures to reduce flood losses. Ten percent of the Project Grant is made available to States as a Technical Assistance Grant. These funds may be used by the State to help administer the program. Communities receiving FMA Planning and Project Grants must be participating in the NFIP. A few examples of eligible FMA projects include: the elevation, acquisition, and relocation of NFIP-insured structures. Additional information can be read on the [Mitigation Planning](#) pages.

Funding for the program is provided through the National Flood Insurance Fund, and FMA is funded at \$20 million nationally. States are encouraged to prioritize FMA project grant applications that include repetitive loss properties. The FY 2001 FMA emphasis encourages States and communities to address target repetitive loss properties identified in the Agency's Repetitive Loss Strategy. These include structures with four or more losses, and structures with 2 or more losses where cumulative payments have exceeded the property value. State and communities are also encouraged to develop Plans that address the mitigation of these target repetitive loss properties.

## TECHNICAL AND FINANCIAL ASSISTANCE FOR HAZARD MITIGATION

**BEM EMERGENCY MANAGEMENT ASSISTANCE PROGRAM****GUIDELINES:**

Emergency Management Assistance (EMA) funding is available to local communities and eligible Agencies for projects that fall in FOUR general areas of Emergency Management: Planning activities; Training activities; Drills and Exercises; and Emergency Management Administration. Contact your New Hampshire Bureau of Emergency Management (BEM) local Field Representative for additional information and an APPLICATION PACKET.

The following list of possible projects and activities is meant to guide you in selecting projects for an EMA Grant Submission. This list of suggested projects is not intended to be all-inclusive. Local communities or agencies may have other specific projects and activities that reflect local needs based on local capability assessments and local hazards.

**Planning Activities may include:**

- Develop a Hazard Mitigation Plan for your community.
- Prepare a hazard mitigation project proposal for submission to BEM.
- Create, revise, or update Dam Emergency Action plans.
- Update your local Emergency Operations Plan (EOP). Consider updating a number of specific annexes each year to ensure that the entire plan is updated at least every four years.
- If applicable, develop or incorporate a regional HazMat Team Annex into your EOP.
- Develop an Anti-Terrorism Annex into your EOP.
- Develop a local/regional Debris Management Annex into your EOP.
- Develop and maintain pre-scripted requests for additional assistance (from local area public works, regional mutual aid, State resources, etc.) and local declarations of emergency.
- Develop and maintain written duties and responsibilities for EOC staff positions and agency representatives.
- Develop and maintain a list of private non-profit organizations within your local jurisdiction to ensure that these organizations are included in requests for public assistance funds.
- Prepare a submission for nomination as a “Project Impact” Community.

**Training Activities may include:**

- Staff members attend training courses at the Emergency Management Institute.
- Staff members attend a “field delivered” training course conducted by BEM.
- Staff members attend other local, State, or nationally sponsored training event, which provides skills or knowledge relevant to emergency management.
- Staff members complete one or more FEMA Independent Study Courses.
- Identify and train a pre-identified local damage assessment team.

**Drills and Exercises might include:**

- Conduct multi-agency EOC Exercise (Tabletop or Functional) and forward an Exercise Evaluation Report, including after action reports, to BEM (external evaluation of exercises is strongly encouraged). Drills or Exercises might involve any of the following scenarios:
  - Hurricane Exercise
  - Terrorism Exercise
  - Severe Storm Exercise
  - Communications Exercise
  - Mass Causality Exercise involving air, rail, or ship transportation accident
- Participate in multi-State or multi-Jurisdictional Exercise and forward Exercise Report to BEM.
- HazMat Exercise with Regional HazMat Teams
- BEM Communications Exercises
- Observe or evaluate State or local exercise outside your local jurisdiction.
- Assist local agencies and commercial enterprises (nursing homes, dams, prisons, schools, etc.) in developing, executing, and evaluating their exercise.
- Assist local hospitals in developing, executing and evaluating Mass Care, HazMat, Terrorism, and Special Events Exercises.
- Administrative Projects and Activities may include:
- Maintain an Emergency Operations Center (EOC) and alternate EOC capable of accommodating staff to respond to local emergencies.
- Establish and maintain a Call-Down List for EOC staff.
- Establish and maintain Emergency Response/Recovery Resource Lists.

TECHNICAL AND FINANCIAL ASSISTANCE FOR HAZARD MITIGATION

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- Develop or Update Emergency Management Mutual Aid Agreements with a focus on Damage Assessment, Debris Removal, and Resource Management.
- Develop and maintain written duties and responsibilities for EOC staff positions and agency representatives.
- Develop or Update Procedures for tracking of disaster-related expenses by local agencies.

**FLOOD MITIGATION ASSISTANCE (FMA) PROGRAM**

FMA was created as part of the National Flood Insurance Reform Act (NFIRA) of 1994 (42 U.S.C. 4101) with the goal of reducing or eliminating claims under the National Flood Insurance Program (NFIP). FMA regulations can be found in 44 CFR Part 78. Funding for the program is provided through the National Flood Insurance Fund. FMA is funded at \$20 million nationally. FMA provides funding to assist States and communities in implementing measures to reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures insurable under the National Flood Insurance Program (NFIP).

There are three types of grants available under FMA: Planning, Project, and Technical Assistance Grants. FMA Planning Grants are available to States and communities to prepare Flood Mitigation Plans. NFIP-participating communities with approved Flood Mitigation Plans can apply for FMA Project Grants. FMA Project Grants are available to States and NFIP participating communities to implement measures to reduce flood losses. Ten percent of the Project Grant is made available to States as a Technical Assistance Grant. These funds may be used by the State to help administer the program. Communities receiving FMA Planning and Project Grants must be participating in the NFIP. A few examples of eligible FMA projects include: the elevation, acquisition, and relocation of NFIP-insured structures.

States are encouraged to prioritize FMA project grant applications that include repetitive loss properties. The FY 2001 FMA emphasis encourages States and communities to address target repetitive loss properties identified in the Agency's Repetitive Loss Strategy. These include structures with four or more losses, and structures with 2 or more losses where cumulative payments have exceeded the property value. State and communities are also encouraged to develop Plans that address the mitigation of these target repetitive loss properties.

## APPENDIX C: SAFFIR/SIMPSON HURRICANE SCALE

Courtesy of National Hurricane Center

This can be used to give an estimate of the potential property damage and flooding expected along the coast with a hurricane.

Category	Definition	Effects
One	Winds 74-95 mph	No real damage to building structures. Damage primarily to unanchored mobile homes, shrubbery, and trees. Also, some coastal road flooding and minor pier damage
Two	Winds 96-110 mph	Some roofing material, door, and window damage to buildings. Considerable damage to vegetation, mobile homes, and piers. Coastal and low-lying escape routes flood 2-4 hours before arrival of center. Small craft in unprotected anchorages break moorings.
Three	Winds 111-130 mph	Some structural damage to small residences and utility buildings with a minor amount of curtainwall failures. Mobile homes are destroyed. Flooding near the coast destroys smaller structures with larger structures damaged by floating debris. Terrain continuously lower than 5 feet ASL may be flooded inland 8 miles or more.
Four	Winds 131-155 mph	More extensive curtainwall failures with some complete roof structure failure on small residences. Major erosion of beach. Major damage to lower floors of structures near the shore. Terrain continuously lower than 10 feet ASL may be flooded requiring massive evacuation of residential areas inland as far as 6 miles.
Five	Winds greater than 155 mph	Complete roof failure on many residences and industrial buildings. Some complete building failures with small utility buildings blown over or away. Major damage to lower floors of all structures located less than 15 feet ASL and within 500 yards of the shoreline. Massive evacuation of residential areas on low ground within 5 to 10 miles of the shoreline may be required.

Above information can be found at: <http://www.fema.gov/hazards/hurricanes/saffir.shtm>



Figure 2: Hurricane Landfall History

**APPENDIX D:  
FUJITA TORNADO DAMAGE SCALE**

Developed in 1971 by T. Theodore Fujita of the University of Chicago

SCALE	WIND ESTIMATE *** (MPH)	TYPICAL DAMAGE
F0	< 73	<u>Light damage</u> . Some damage to chimneys; branches broken off trees; shallow-rooted trees pushed over; sign boards damaged.
F1	73-112	<u>Moderate damage</u> . Peels surface off roofs; mobile homes pushed off foundations or overturned; moving autos blown off roads.
F2	113-157	<u>Considerable damage</u> . Roofs torn off frame houses; mobile homes demolished; boxcars overturned; large trees snapped or uprooted; light-object missiles generated; cars lifted off ground.
F3	158-206	<u>Severe damage</u> . Roofs and some walls torn off well-constructed houses; trains overturned; most trees in forest uprooted; heavy cars lifted off the ground and thrown.
F4	207-260	<u>Devastating damage</u> . Well-constructed houses leveled; structures with weak foundations blown away some distance; cars thrown and large missiles generated.
F5	261-318	<u>Incredible damage</u> . Strong frame houses leveled off foundations and swept away; automobile-sized missiles fly through the air in excess of 100 meters (109 yds); trees debarked; incredible phenomena will occur.

\*\*\* IMPORTANT NOTE ABOUT F-SCALE WINDS: Do not use F-scale winds literally. These precise wind speed numbers are actually guesses and have never been scientifically verified. Different wind speeds may cause similar-looking damage from place to place -- even from building to building. Without a thorough engineering analysis of tornado damage in any event, the actual wind speeds needed to cause that damage are unknown.

Information depicted above can be found at: <http://www.spc.noaa.gov/faq/tornado/f-scale.html>

## **APPENDIX E: THE RICHTER MAGNITUDE SCALE**

### **Earthquake Severity**

Magnitudes	Earthquake Effects
Less than 3.5	Generally not felt, but recorded.
3.5-5.4	Often felt, but rarely causes damage.
Under 6.0	At most slight damage to well-designed buildings. Can cause major damage to poorly constructed buildings over small regions.
6.1-6.9	Can be destructive in areas up to about 100 kilometers across where people live.
7.0-7.9	Major earthquake. Can cause serious damage over larger areas.
8 or greater	Great earthquake. Can cause serious damage in areas several hundred kilometers across.

Information above found at: <http://www.seismo.unr.edu/ftp/pub/louie/class/100/magnitude.html>

### **The Richter Magnitude Scale**

Seismic waves are the vibrations from earthquakes that travel through the Earth; they are recorded on instruments called seismographs. Seismographs record a zig-zag trace that shows the varying amplitude of ground oscillations beneath the instrument. Sensitive seismographs, which greatly magnify these ground motions, can detect strong earthquakes from sources anywhere in the world. The time, locations, and magnitude of an earthquake can be determined from the data recorded by seismograph stations.

The Richter magnitude scale was developed in 1935 by Charles F. Richter of the California Institute of Technology as a mathematical device to compare the size of earthquakes. The magnitude of an earthquake is determined from the logarithm of the amplitude of waves recorded by seismographs. Adjustments are included for the variation in the distance between the various seismographs and the epicenter of the earthquakes. On the Richter Scale, magnitude is expressed in whole numbers and decimal fractions. For example, a magnitude 5.3 might be computed for a moderate earthquake, and a strong earthquake might be rated as magnitude 6.3. Because of the logarithmic basis of the scale, each whole number increase in magnitude represents a tenfold increase in measured amplitude; as an estimate of energy, each whole number step in the magnitude scale corresponds to the release of about 31 times more energy than the amount associated with the preceding whole number value.

At first, the Richter Scale could be applied only to the records from instruments of identical manufacture. Now, instruments are carefully calibrated with respect to each other. Thus, magnitude can be computed from the record of any calibrated seismograph.

Earthquakes with magnitude of about 2.0 or less are usually called microearthquakes; they are not commonly felt by people and are generally recorded only on local seismographs. Events with magnitudes of about 4.5 or greater - there are several thousand such shocks annually - are strong enough to be recorded by sensitive seismographs all over the world. Great earthquakes, such as the 1964 Good Friday earthquake in Alaska, have magnitudes of 8.0 or higher. On the average, one earthquake of such size occurs somewhere in the world each year. The Richter Scale has no upper limit. Recently, another scale called the moment magnitude scale has been devised for more precise study of great earthquakes. The Richter Scale is not used to express damage. An earthquake in a densely populated area which results in many deaths and considerable damage may have the same magnitude as a shock in a remote area that does nothing more than frighten wildlife. Large-magnitude earthquakes that occur beneath the oceans may not even be felt by humans.

Above information can be found at: <http://neic.usgs.gov/neis/general/handouts/richter.html>

**APPENDIX F:**  
Approval Letters from Town Governing Body and FEMA