

Risk Management Directorate (RMD) Status of Current Significant Initiatives 9/28/21

Risk Rating 2.0

The National Flood Insurance Program (NFIP) is redesigning its insurance risk rating by leveraging industry best practices and current technology. FEMA will deliver rates that are fair, make sense, are easier to understand and better reflect a property's unique flood risk. FEMA calls this effort Risk Rating 2.0. FEMA (RR 2.0) is transforming the NFIP into one that people value and trust and that best serves the nation. This requires FEMA to change the way it has historically viewed flood risk and priced flood insurance. RR 2.0 does not change the flood risk. It identifies the risk more robustly by leveraging FEMA's high-quality mapping data, in combination with industry standard catastrophe models, to develop rating variables. These rating variables provide the data necessary to accurately assess the flood risk of a structure.

- RMD is preparing for the official release of the new engine and rates by identifying the content and material that needs updating based on the changes to insurance rates as of October 1st.

2021 (Earthquake) ShakeOut Drill

On Thursday, October 21, 2021 at 10:21 AM, millions of participants in homes, schools, and organizations across the world will participate in this yearly earthquake drill. During this time, people should Drop, Cover, and Hold On as if there was a major earthquake occurring. The [International ShakeOut Day](#), every third Thursday of October, is a day of individual and community events. ShakeOut features the largest earthquake drill ever organized to inspire others to get ready for big earthquakes and to prevent disasters from becoming catastrophes. When your drill begins, remember to Drop, Cover, and Hold On! It is only a one-minute commitment for something that can save your life.

An event like the Great ShakeOut correlates well with the 2018-2022 Strategic Plan and two of the three overarching Strategic Goals: Build a Culture of Preparedness and Ready the Nation for Catastrophic Disasters. 2021 is also the 10-year anniversary of the Mineral, VA earthquake. Lastly, while COVID-19 has brought many uncertainties and challenges, one thing's for sure: ShakeOut is still happening this year!

- RMDs Earthquake team is working on preparing for the event. The team has met with External Affairs and is beginning coordination on amplification opportunities as we approach the date of the event. The program has submitted the Shakeout 2021 pitch paper for CCT and EA review/concurrence. Jon Foster, team lead, notified us that he has an opportunity to present to his daughter's 1st grade class regarding earthquake drills on the Oct. 21.

National Risk Index (NRI)

On August 16, FEMA announced the full application launch of the National Risk Index, an online resource that provides a holistic view of community risk. It provides baseline relative risk scores and ratings for 18 natural hazards, in addition to community resilience, social vulnerability, and expected annual loss. The

tool was originally released in November 2020 in a limited capacity. Now, fully available for use by state, local, tribal, and territorial partners, the National Risk Index includes the ability to generate more customized analyses and reports, including community risk profiles and risk comparison reports for any county or Census tract, as well as several data updates and access to more information about the development of the Risk Index. Users can now share reports via unique links, save them as printable PDFs, or extract the underlying data in spatial or tabular formats. The tool's data is collected from the best available resources from 2014 through 2019, and is expected to be routinely updated. The National Risk Index is free and easy to use by anyone interested in planning for mitigation or learning about their community's natural hazard risks. *Visit FEMA's National Risk Index's webpage* for more information.

- RMD supported the review/concurrence process ahead of the National Risk Index Roll-out in August. We met with the program regarding their External Affairs Guidance (EAG) and coordinated with External Affairs for additional amplification opportunities. NRI information was shared on RMD leadership's LinkedIn profiles as well.

Building Codes Strategy

FEMA will soon release the **FEMA Building Codes Strategy**. The Strategy defines the goals and objectives that FEMA will pursue to create a more resilient Nation through superior building performance. It calls on FEMA to align its efforts to help promote the adoption and enforcement of building codes and will coordinate and prioritize Agency activities to advance the adoption and enforcement of disaster resistant building codes and standards for FEMA programs and communities nationwide. The Strategy will be supported by an Implementation Plan and the Hazard Resistant Codes, Specifications and Standards for Risk Reduction Directive to provide operational guidance and requirements for the Agency.

- RMD Comms Team members are participating in weekly conversations with the newly-created Building Codes Communication Club to discuss updates to the Building Codes Strategy.
- The Strategy and Directive are set to go out for targeted review soon.

State and Local Mitigation Planning Policy Guides

The National Mitigation Planning Program initiated updates of the state and local mitigation planning policies in 2020. The mitigation planning policies, known as the "Guides," are FEMA's official interpretation of the Code of Federal Regulations (44 CFR §§201.4 and 201.5 for State, 44 CFR §201.6 for local). The primary purpose of the Mitigation Planning Policy Guides is to facilitate consistent evaluation and approval of local and state hazard mitigation plans. It is targeted at the Federal (and state, in the case of local plans) officials who review and approve hazard mitigation plans. FEMA requires that policies be reviewed, and if necessary, updated every four years. This allows FEMA to continually improve the policy guides to better support plan reviewers in meeting federal requirements. The guides were updated based on feedback received from stakeholder outreach and in alignment with the mitigation planning objectives of early and often engagement, plan integration and plan implementation. Climate adaptation, resilience, equity, capability and capacity building, floodplain management and the adoption and enforcement of modern building codes are highlighted. Both guides are updated to streamline and clarify content such as incorporating lessons learned into descriptions; consolidating acronyms and definitions; renaming and reorganizing sections; and adding references. The changes are the result of a months-long collaborative effort with different stakeholders and partners

including regional planners, state and regional partners, academia, non-governmental organizations, and more. For the State Guide, the Mitigation Assistance Program provided significant input.

- The *External Affairs Guidance* material is still being reviewed within the program. Once completed, it will be submitted for EA review/concurrence.
- The program is targeting a December/January release date.

Hazus Loss Library Application (HLL)

Hazus is FEMA's premier risk assessment/loss estimation tool. It provides standardized tools and data for estimating risks from floods, earthquakes, tsunamis and hurricanes. The **Hazus Loss Library** is an online (Hazus) repository of natural hazard risk information to support users in all phases of emergency management at the local, state, and federal levels. Curated by FEMA's Natural Hazards Risk Assessment Program (NHRAP), the library will provide quantifiable, nationwide risk information through a free and open platform to improve mitigation strategies, strengthen planning exercises, and expedite recovery. The Hazus Loss Library is a collection of Hazus-generated products. These cover historic, deterministic and probabilistic modeling for flood, hurricane, earthquake and tsunami events across the country.

- The HLL pitch paper was cleared through review/concurrence.
- We have submitted the outreach material and EAG for review/approval.
- The HLL Application is tentatively scheduled for an October release date.

RNPN Forum

The [Resilient Nation Partnership Network \(RNPN\)](#), the Federal Emergency Management Agency (FEMA) and the National Aeronautics and Space Administration (NASA) will co-host the [6th Annual Partnership Forum](#) this October. To reserve your spot at this year's event, please click [here](#). The virtual series will occur every Wednesday from 12 to 2 p.m. ET and will explore building "Alliances for Climate Action." Attendees will have an opportunity to dive into various perspectives around this topic; engage with other industry peers; and identify future opportunities for collaboration.

The series will cover the following topics each week:

- October 6 – Our Future Vision
 - October 13 – When Climate Moves Communities
 - October 20 – Stories That Inspire
 - October 27 – Financing Climate Action
- Brad Dean and the Comms Team continue to coordinate with External Affairs regarding the upcoming RNPN forum. Most notably, they are working on a press release from FEMA regarding the event, and joint coordination with NASA to promote the event across our internal and external channels.

Guides to Expanding Mitigation

Mitigation is most successful when it is applied based on an approved [hazard mitigation plan](#) and involves partners from across a community. The Guides to Expanding Mitigation are designed to highlight the connection between mitigation and potential partners and are listed below:

- Making the Connection to the Whole Community
 - Making the Connection to Agriculture
 - Making the Connection to the Arts and Culture
 - Making the Connection to Communications Systems
 - Making the Connection to Electric Power
 - Making the Connection to Equity
 - Making the Connection to Municipal Finance
 - Making the Connection to Public Health
 - Making the Connection to Transportation
- RMD continues to coordinate with External Affairs and the FEMA web team to ensure timely delivery of the updated web page where the new Guides to Expanding Mitigation will live on FEMA.gov.

Hurricane Florence Survivor Story Video

The video provides a testimony on how taking advantage of various FEMA programs and resources can protect life and property, as well as enable homeowners, who live in flood prone areas, to save money on flood insurance and get a return on their investment.

Video Overview: A family (the Dintino family) of a flooded home in North Carolina used their NFIP flood insurance money to not only recover, but also to mitigate their future risk. The family had to deal with local officials, flood maps, substantial damage, ICC coverage, contractors, freeboard, etc. His premium on his retrofitted home dropped by about 70% and after going through this experience, Mr. Dintino would like to tell his story so that it might help others. The video will be based on an interview with him, as well as lots of pictures and video and notes Mr. Dintino took throughout the process. He even used a house lifting company that recorded a short time-lapse video of the lift.

- The video has been finalized for distribution.
- Tentative release of the video will correspond with a Preparedness Month blog post and disaster response.
- RMD Comms Team will coordinate to amplify the messaging on Mike Grimm and Nick Shufro's LinkedIn once available.

High Hazard Potential Dam (HHPD) Grant Program Awards

The High Hazard Potential Dam (HHPD) Grant Awards provide technical, planning, design and construction assistance in the form of grants for rehabilitation of eligible high hazard potential dams. A state or territory with an enacted dam safety program, the State Administrative Agency or an equivalent state agency is eligible for the grant.

The Fiscal Year 2021 HHPD Grants were awarded on Friday, September 24th. The total funding available in FY 2021 was **\$11,640,000**.

Region	State	State Organization	FY21 Federal Share
I	NH	New Hampshire Dept. of Safety, Div. of Homeland Security & Emergency Management	\$810,980
II	PR	Electric Power Authority	\$507,208
III	MD	Maryland Emergency Management Agency	\$479,592
III	PA	Emergency Management Agency, Pennsylvania	\$1,556,603
III	VA	Virginia Department of Conservation and Recreation - Dam Safety and Floodplain Management	\$479,592
IV	NC	North Carolina Department of Environment & Natural Resources	\$672,901
IV	SC	South Carolina Department of Health and Environmental Control	\$507,208
V	IN	Indiana Department of Natural Resources	\$507,208
V	MI	Michigan Department of Environment, Great Lakes and Energy	\$396,745
V	OH	Ohio Department of Natural Resources, Dam Safety	\$1,114,751
VI	OK	Oklahoma Water Resources Board	\$949,058
VI	TX	Texas Commission on Environmental Quality	\$1,556,603
IX	CA	Department of Water Resources Safety of Dams	\$921,442
X	OR	State of Oregon Water Resources Department	\$672,901
X	WA	Washington State Department of Ecology	\$507,208