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OVERVIEW

The Disaster Mitigation Act of 2000 (DMA 2000) (P.L. 106-390) provides an opportunity for States, Tribes, and local governments to take a new and revitalized approach to mitigation planning. DMA 2000 amended the Robert T. Stafford Disaster Relief and Emergency Assistance Act (the Act) by repealing the previous Mitigation Planning section (409) and replacing it with a new Mitigation Planning section (322). This new section emphasizes the need for State, Tribal, and local entities to closely coordinate mitigation planning and implementation efforts. It continues the requirement for a State mitigation plan as a condition of disaster assistance, and creates incentives for increased coordination and integration of mitigation activities at the State level through the establishment of requirements for two different levels of State plans: “Standard” and “Enhanced.” States that demonstrate an increased commitment to comprehensive mitigation planning and implementation through the development of an approved Enhanced State Plan can increase the amount of funding available through the Hazard Mitigation Grant Program (HMGP). Section 322 also established a new requirement for Local Mitigation Plans, and authorized up to 7% of HMGP funds available to a State to be used for development of State, Tribal, and Local Mitigation Plans.

To implement the DMA 2000 planning requirements, FEMA published an Interim Final Rule (the Rule) in the Federal Register on February 26, 2002. This Rule (44 CFR Part 201) established the mitigation planning requirements for States, Tribes, and local communities. Normally FEMA publishes a proposed rule for public comment before publishing a final rule. This process can result in a lengthy comment and response period, during which the proposed rule is not legally effective or enforceable. Because certain types of Stafford Act assistance are conditioned on having an approved mitigation plan, FEMA wanted to publish an effective rule providing the DMA 2000 planning requirements in order to position State and local governments to receive these mitigation funds as soon as possible.

Even though it is an Interim Final Rule, FEMA will still publish a proposed rule for public comment, to be followed eventually by a final rule. FEMA is assessing the utility and practicality of these interim final requirements based on the experience of States, Tribes, and local governments, and will draw on this experience in preparing the future Proposed and Final Rules for Mitigation Planning. Until then, the Rule serves as the governing set of requirements for DMA 2000 planning implementation.
In reading the Rule, an important distinction must be made between the words “shall” and “should.” When the word “shall” is used, the requirement is mandatory – e.g., “The risk assessment shall include: A description of the type, location, and extent of all natural hazards that can affect the jurisdiction.” If the plan does not include this description, it will not be approvable by FEMA. It should also be noted that the word “must” carries the same mandatory nature as the word “shall.” For example, “The plan must be … resubmitted for approval to the appropriate Regional Director every three years.” This is a mandatory requirement.

When the word “should” is used, the item is strongly recommended to be included in the plan, but its absence will not cause FEMA to disapprove the plan. For example, where the Rule says, “The plan should describe vulnerability in terms of … the types and numbers of existing and future buildings …” this information would make the plan more useful, but the plan could still be approved if it is not included (assuming the plan met all the mandatory requirements).

The use of the words “should,” “shall,” and “must” in this Multi-Hazard Mitigation Planning Guidance is consistent with the use of those words in the Rule. In the Plan Review Crosswalks found in Section 4, the “should” requirements are shaded, as a reminder that they are not required for plan approval.

To help States, Tribes, and local governments better understand the Rule and meet the DMA 2000 planning requirements, FEMA has prepared this document, Multi-Hazard Mitigation Planning Guidance Under the Disaster Mitigation Act of 2000 (Multi-Hazard Mitigation Planning Guidance). It was designed with three major objectives:

- To help Federal and State reviewers evaluate mitigation plans from different jurisdictions in a fair and consistent manner;
- To help States, Tribes, and local jurisdictions develop new mitigation plans or modify existing ones in accordance with the requirements of the Rule, and
- To help States, Tribes, and local jurisdictions conduct comprehensive reviews and prepare updates to their plans in accordance with the review and update requirements of the Rule.

The Multi-Hazard Mitigation Planning Guidance, as interpretation and explanation for the Rule, is FEMA’s official source for defining the requirements of original and updated mitigation plans. It includes references to specific language in the Rule, descriptions of the relevant requirements, and sample plan text to illustrate distinctions between plan approaches that would and would not meet DMA 2000 requirements. In addition, this document provides references to a number of planning tools that FEMA has made available to assist
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States, Tribes, and localities in developing a comprehensive, multi-hazard approach to mitigation planning, and in preparing plans that will meet the DMA 2000 requirements. These tools include:

- **State and Local Mitigation Planning How-to Guides** – intended to help States and communities plan and implement practical, meaningful hazard mitigation actions (FEMA 386-1,2,3,4,6,7 and 8); available on the FEMA Web site at [http://www.fema.gov/plan/mitplanning/planning_resources.shtm#1](http://www.fema.gov/plan/mitplanning/planning_resources.shtm#1).

- **Planning for a Sustainable Future** (FEMA 364) - provides guidance for integrating hazard mitigation and sustainable practices as part of pre- and post-disaster mitigation planning efforts; available on the FEMA Web site at [http://www.fema.gov/plan/mitplanning/planning_resources.shtm#1](http://www.fema.gov/plan/mitplanning/planning_resources.shtm#1).


- **FEMA Mitigation Resources for Success** (FEMA 372) – a compact disc (CD) with a compendium of FEMA resources related to mitigation practices and projects; and

- **Mitigation Benefit Cost Analysis (BCA) Toolkit Compact Disc** – this CD includes all the FEMA BCA software, technical manuals, BCA training course documentation, and other supporting material and BCA guidance. Copies can be obtained by calling FEMA’s toll-free BC Hotline at 866-222-3580.

These publications, with the exception of the BCA Toolkit CD, can be ordered through the FEMA Publications Warehouse at 800-480-2520 or online at FEMA’s Information Resource Library [http://www.fema.gov/library/index.jsp](http://www.fema.gov/library/index.jsp).


In addition, FEMA has developed the DMA 2000 Mitigation Planning Workshop for Local Governments (G318), based on the **Multi-Hazard Mitigation Planning Guidance** and the reference material described above. You can obtain information on this course from your FEMA Regional Office.
Special Considerations:

It should be noted that DMA 2000 specifically requires mitigation planning for natural hazards, but not for manmade hazards. However, FEMA supports those jurisdictions that choose to consider technological and manmade hazards in their respective mitigation plans. While it is true that a State, Tribal, or Local Mitigation Plan can be approved under the Act without consideration of these hazards, the Multi-Hazard Mitigation Planning Guidance can be helpful in developing and evaluating plans that include these hazards as part of a comprehensive hazard mitigation strategy. For more information on integrating technological and manmade hazards in mitigation plans, please see: Integrating Manmade Hazards into Mitigation Planning (FEMA 386-7); available at http://www.fema.gov/plan/mitplanning/howto7.shtm.

**DMA 2000 MITIGATION PLANNING PROVISIONS**

As a result of FEMA’s previous mitigation planning requirements, such as State planning under Section 409 of the Stafford Act, and plan requirements associated with the Flood Mitigation Assistance (FMA) Program of the National Flood Insurance Program (NFIP), States and many communities have developed hazard mitigation plans. The most successful of these plans—where practical, meaningful mitigation actions have been the result—have two common elements:

- Comprehensive risk and capability assessments that form a solid foundation for decision making; and

- Input from a wide range of stakeholders who would play a role during implementation of recommended mitigation actions at the Federal, State, and local levels.

Accordingly, the Disaster Mitigation Act of 2000 emphasizes greater interaction between State and local mitigation planning activities, and highlights the need for improved linkage of hazard and capability analyses to State and local hazard mitigation strategies. At the same time, FEMA has a continuing interest in streamlining the mitigation planning and implementation process. The implementation of planned, pre-identified, cost-effective mitigation actions based on a sound hazard identification and assessment of risk will make a major contribution to such streamlining.

The DMA 2000 mitigation planning provisions, along with other sections of the Act, provide a significant opportunity to reduce the Nation’s disaster losses. The language in the Act, taken as a whole, emphasizes the importance of strong State, Tribal, and local planning processes, and comprehensive mitigation program management at the State level. FEMA strongly believes that with hazard mitigation planning, as with most other planning efforts, the actual process of planning is as important as the resultant plan. Therefore, we consider the plan as the written record, or documentation, of the planning process. This is why some of the plan requirements ask for a “discussion” or “description” of a
process or development of a planning product (such as goals, or hazard identification).

To emphasize the importance of the process, we have taken, to the extent possible, a “performance standard,” rather than a “prescriptive” approach to the planning requirements. This means that the requirements are designed to identify, generally, what should be done in the process and documented in the plan, rather than specify exactly how it should be done. This approach recognizes and appreciates the inherent differences that exist among State, Tribal, and local governments with respect to size, resources, capability, and vulnerability.

Specifically, DMA 2000 enacted the following provisions relative to mitigation planning:

**Standard State Mitigation Plans** (§201.4 of the Rule): States with an approved Standard State Mitigation Plan will qualify for HMGP funding based on 15% for amounts not more than $2,000,000,000, 10% for amounts of more than $2,000,000,000 and not more than $10,000,000,000, and 7.5% on amounts of more than $10,000,000,000, and not more than $35,333,000,000 of the total estimated eligible Stafford Act disaster assistance (new formula per Post-Katrina Emergency Management Reform Act of 2006, October 2, 2006).

Generally, States are required to coordinate mitigation planning with Tribal and local jurisdictions, and document funding and technical assistance they will provide to these jurisdictions. More specifically, §201.4 requires that plans meet the following basic requirements to receive approval:

- describe how the State coordinates with local mitigation planning efforts;
- develop a mitigation strategy based on local and State vulnerability analyses and risk assessments;
- describe how the State provides funding or technical assistance to local governments;
- discuss how the State prioritizes jurisdictions that will receive mitigation planning and project grants and other State assistance; and
- establish a plan maintenance process.

**Enhanced State Mitigation Plans** (§201.5 of the Rule): States that have an approved Enhanced State Mitigation Plan at the time of a disaster declaration will qualify to receive HMGP funds based on up to 20% of the total estimated eligible Stafford Act disaster assistance. Specifically, §201.5 requires that Enhanced Plans meet all the requirements of the Standard Plan and in addition:

- demonstrate a broad, programmatic mitigation approach; and
Local Mitigation Plans (§201.6 of the Rule): Local jurisdictions must also demonstrate that proposed mitigation actions are based on a sound planning process that accounts for the inherent risk and capabilities of the individual communities.

Tribal Mitigation Plans: Tribal governments will have the opportunity to fulfill the planning requirements either as a grantee or as a subgrantee.

Funding for Plan Development: DMA 2000 authorizes up to 7% of available HMGP funds for State, Tribal, or local planning purposes. Also, funds from the Pre-Disaster Mitigation (PDM) program may be used to develop mitigation plans, and the FMA program provides annual grant funds for flood mitigation planning. Other agencies have funding available that may be used for hazard mitigation planning. For example, the National Oceanic and Atmospheric Administration’s Coastal Zone Management (CZM) Program has funded coastal hazard mitigation activities, including planning.

Deadlines and Requirements for Regular Plan Reviews and Updates: In order to apply for a FEMA PDM project grant, Tribal and local governments must have a FEMA-approved mitigation plan. Tribal and local governments must have a FEMA-approved mitigation plan in order to receive HMGP project funding for disasters declared on or after November 1, 2004. States and Tribes must have a FEMA-approved Standard or Enhanced Mitigation Plan in order to receive non-emergency Stafford Act assistance (i.e., Public Assistance categories C-G, HMGP, and Fire Management Assistance Grants) for disasters declared on or after November 1, 2004. State mitigation plans must be reviewed and reapproved by FEMA every three years. Local Mitigation Plans must be reviewed and reapproved by FEMA every five years.

Plan updates. In addition to the timelines referenced above, the Rule includes the following paragraphs that pertain directly to the update of State and local plans,

1. §201.3(b)(5) [FEMA Responsibilities]...Conduct reviews, at least once every three years, of State mitigation activities, plans, and programs to ensure that mitigation commitments are fulfilled....

2. §201.4(d) Review and updates. [State] Plan must be reviewed and revised to reflect changes in development, progress in statewide mitigation efforts, and changes in priorities and resubmitted for approval...every three years.

Plan updates must demonstrate that progress has been made in the past three years (for State plans), or in the past five years (for local plans).
plans), to fulfill commitments outlined in the previously approved plan. This will involve a comprehensive review and evaluation of each section of the plan and a discussion of the results of evaluation and monitoring activities detailed in the Plan Maintenance section of the previously approved plan. FEMA will leave to State discretion, consistent with this plan update guidance, the documentation of progress made. Plan updates may validate the information in the previously approved plan, or may involve a major plan rewrite. In any case, a plan update is NOT an annex to the previously approved plan; it must stand on its own as a complete and current plan.

States may determine, consistent with this guidance, the type and level of detail of local plan information that they incorporate into the State plan. A guiding principle is that the documentation provided be sufficient to maintain the effectiveness of the plan as a primary and up to date tool for risk reduction.

NEW REGULATION FOR FLOOD INSURANCE REFORM ACT OF 2004 AND TRIBAL PLANNING PROVISIONS

The Flood Insurance Reform Act of 2004 (P.L. 108-264) created two new grant programs, Severe Repetitive Loss (SRL) and Repetitive Flood Claims (RFC), and modified the existing Flood Mitigation Assistance (FMA) program. The RFC is currently being implemented through guidance. FEMA is preparing a regulation to implement the new SRL and changes to the FMA program, and anticipates that it will not be published before early 2007. The regulation is expected to have the following impacts on State and local mitigation planning:

- The SRL program will require a local mitigation plan as a condition of project grants (consistent with other grant programs).
- Provide criteria for provisions of State mitigation plans which, if included in these plans, will increase the Federal cost share to 90/10 for mitigation of severe repetitive loss properties funded under the FMA and SRL programs.
- Clarifies criteria for local plans: one plan will be required for all mitigation programs (i.e., HMGP, PDM, FMA, and the new SRL).

Included in the updated regulation is a new section for tribal mitigation plans. Previously, Indian tribal governments could develop plans under either the State or local criteria, although neither of these options has sufficiently met the needs of these governments. The new section will accommodate some of the issues relating to Indian tribal governments, and streamline their roles and responsibilities with respect to mitigation planning. Implementation of the tribal mitigation planning section will be phased in over time, so that plans under development when the regulation is published will not be impacted by any changes.

FEMA will provide guidance for States and local and Indian tribal governments on meeting the requirements of this new regulation shortly after it is published.
The *Multi-Hazard Mitigation Planning Guidance* is divided into four sections following this Introduction. Parts 1, 2, and 3 address the requirements for the Standard State, Enhanced State, and Local Plans, respectively. These sections contain the language of the Rule, an explanation clarifying the intent of the Rule requirements, excerpts of plans to illustrate application of the requirements, and references to a series of resources that address particular planning issues in more detail. Section 4 contains Plan Review Crosswalks for scoring each of these three types of plans.

For Part 1, Standard State Plans, guidance relating to updating the plans has been incorporated for each regulatory requirement directly underneath the original explanation, and is labeled Plan Update. **It is important to note that the updated plan must meet the requirements of the original explanations as well as the update guidance explanation.** The update guidance is meant to highlight issues that apply specifically to those plans being updated, and is intended to complement – not replace – the original guidance. As stated earlier, the previously approved plan may not necessarily need comprehensive or significant revision for the update. The update process requires that each section be reviewed and evaluated to ensure that it is still valid, or to establish that it does, in fact, need to be revised and brought up to date.

**NOTE:** At this time (November 2006), the examples have not yet been revised. The reader is cautioned not to confuse the terms “Required Revisions” and “Revised Submittal” that are used in the examples with the new language for the “Plan Update.”

The Part 4 Plan Review Crosswalk for Standard State Plans has been revised to reflect the new plan update language added to the explanations in Part 1. New elements have been added to the crosswalk in those cases where the existing crosswalk elements were insufficient for plan updates. In other cases, the update requirement is covered by minor changes in the wording of the original requirement.

This November 2006 document includes plan update guidance and requirements only for Standard State Plans. Similar guidance for updating Enhanced State Plans and Local Mitigation Plans is being prepared. The next version of this Multi-Hazard Mitigation Planning Guidance will add the guidance for updating Enhanced State Plans, followed by a version that also includes guidance for updating Local Plans.

The Rule is as published at 44 CFR 201. Language in brackets does not appear in the Rule, but has been added to provide the proper context. For example: *[The plan must include] a description of the planning process.* An ellipsis has been used to indicate that other phrases precede or follow the requirement language. For example: … *using*
The Multi-Hazard Mitigation Planning Guidance outlines a process for the review of State and Local Mitigation Plans based on the requirements described in the Rule. The Plan Review Crosswalks in Section 4 of this document are important tools in both the review and development of complete plans, as they mirror the requirements in the Rule. Standard State Plans must meet the prerequisites and receive a score of “Satisfactory” for each requirement for the plan to be approved. To be approved as an Enhanced State Plan, a score of “Satisfactory” must be attained for all Standard and Enhanced requirements. Local Plans must be submitted to the State Hazard Mitigation Officer for initial review and coordination, before submittal to the appropriate FEMA Regional Office for formal review and approval. Local Plans must also receive a score of “Satisfactory” for all requirements to be approved.

Except for prerequisites that must be met before the plan can be approved, the reviewer must score requirements based on the following scoring system:

- **N** Needs Improvement: The plan does not meet the minimum for the requirement. Reviewer’s comments must be provided.
- **S** Satisfactory: The plan meets the minimum for the requirement. Reviewer’s comments are encouraged, but not required.

The final, completed Plan Review Crosswalk provides the State, Tribe, or local jurisdiction with:
- a score for each requirement;
- reviewer comments for requirements that need improvement; and
- a determination of whether the plan is approved by FEMA (and the State, if a Local Plan).

In those cases where FEMA reviewers provided “recommended revisions” for those requirements that the previously approved plan met, the plan update process provides an excellent opportunity to incorporate these recommendations into the revised plan. When FEMA reviews the updated plan, it will assess whether and how the plan addresses these recommendations, although it is not required that the plan does so.

**Special Considerations:** When reviewing plans, the evaluator may find it helpful to first read the plan and identify the appropriate sections that correspond to the Rule’s requirements. The Plan Review Crosswalks include a column (second from left), “Location in the Plan,” that the State, Tribe, or jurisdiction submitting the plan can complete to assist reviewers in determining where in the plan the requirements are addressed.
Special Considerations: With the concurrence of FEMA Regions, States can insert additional State planning requirements, tailoring Part 3 – Local Mitigation Plans of the Multi-Hazard Mitigation Planning Guidance to account for State-specific requirements.

PLAN SUBMITTAL AND REVIEW PROCEDURES

Plan Submittal Procedures

State Plans

FEMA Regional Offices will work with States to identify procedures and schedules that will facilitate plan review, technical assistance, and approval. The following recommended approaches may be helpful:

- The State may share drafts of the entire plan, or at least the results of the risk assessment (because of the importance of the risk assessment to the quality of the overall plan), with FEMA well in advance of finalizing the plan. Early FEMA feedback will let the State know either that it is on the right track, that additional material needs to be added, or that major revisions need to be made in time to develop and submit an approvable plan by established deadlines.

- The State is strongly encouraged to submit a final draft to FEMA for review before seeking formal adoption of the plan by the appropriate officials, agencies, or organizations. If FEMA determines that the plan is “approvable pending adoption,” i.e., the plan meets all requirements except for the formal adoption and final submittal, the State can then proceed with the adoption process, knowing the adopted plan will be approved. If there are deficiencies in the plan, the responsible parties will be able to address them before taking the plan through adoption, and avoid the potentially awkward situation of having an adopted plan not be approved.

- Once the State obtains FEMA approval of the final draft, it can then proceed with formal adoption, and submit the adopted plan to FEMA for formal approval.

- States should consult with their FEMA Regional Office early enough to ensure that they will be able to obtain FEMA review and approval of their plans in time to meet established deadlines.

Local Plans

The Rule requires that Local Plans be submitted to the State Hazard Mitigation Officer for initial review and coordination, with the State
then forwarding the plans to FEMA for formal review and approval. The following recommended approaches may be helpful:

- States and communities should coordinate with each other to identify procedures and schedules that will facilitate State support of local planning efforts and initial review of Local Plans.

- Local jurisdictions may share drafts of their entire plan, or at least the results of the risk assessment (because of the importance of the risk assessment to the quality of the overall plan), with the State well in advance of finalizing the plan. Early feedback from the State will let the jurisdiction know that it is on the right track, that additional material needs to be added, or that major revisions need to be made in time to develop and submit an approvable plan by established deadlines.

- Local jurisdictions are strongly encouraged to submit a final draft to the State and FEMA for review before seeking formal adoption of the plan by the appropriate officials, agencies, or organizations. If FEMA determines that their plan is “approvable pending adoption,” i.e., the plan meets all requirements except for the formal adoption and final submittal, they can then proceed with the adoption process, knowing the adopted plan will be approved. If there are deficiencies in the plan, the responsible parties will be able to address them before taking the plan through adoption, and avoid the potentially awkward situation of having an adopted plan not be approved.

- Once FEMA approves the final draft of the plan, the local jurisdiction can then proceed with formal adoption, and submit the adopted plan to FEMA for formal approval.

- Local jurisdictions should consult with their State Hazard Mitigation Officer early enough to ensure that they will be able to obtain FEMA review and approval of their plans in time to meet established deadlines.

**Tribal Plans**

The modifications to the planning regulation are expected to provide a new section for tribal mitigation plans. This will allow Tribal governments to develop a single plan that will satisfy the mitigation grant program requirement, and will allow them to apply directly to FEMA as a grantee, or through the State as a subgrantee.

FEMA Regional Offices will work with tribal governments to identify procedures and schedules that will facilitate plan review, technical assistance, and approval. The following recommended approaches may be helpful:

- Indian tribal governments may share drafts of the entire plan, or at least the results of the risk assessment (because of the importance of the risk assessment to the quality of the overall plan).
Tribal governments are strongly encouraged to submit a final draft to FEMA for review before seeking formal adoption of the plan by the appropriate officials, agencies, or organizations. If FEMA determines that the plan is “approvable pending adoption,” i.e., the plan meets all requirements except for the formal adoption and final submittal, the tribal government can then proceed with the adoption process, knowing the adopted plan will be approved. If there are deficiencies in the plan, the responsible parties will be able to address them before taking the plan through adoption, and avoid the potentially awkward situation of having an adopted plan not be approved.

Once the tribal government obtains FEMA approval of the final draft, it can then proceed with formal adoption, and submit the adopted plan to FEMA for formal approval.

Tribal governments should consult with their FEMA Regional Office early enough to ensure that they will be able to obtain FEMA review and approval of their plans in time to meet established deadlines.

**Timeframe for Review**

Once a final plan is submitted, the FEMA Regional Office will complete the review within 45 days from the day it is received, whenever possible. In the event that the plan is not approved, the Regional Office will provide comments on the areas that need improvement.

**Plan Updates**

States should note that §201.4(d) and §201.5(c)(2), respectively, require that Standard and Enhanced State Plans be updated and resubmitted every three years. For Local Plans, the resubmittal period is every five years, per §201.6(d)(3). States should develop a schedule that allows for the plan update and approval process to occur within three years from the last approval date. Local jurisdictions should develop a schedule that allows a plan update and approval to occur within five years from the last approval date. Tribal plans developed as State level plans will have a three-year update schedule; Tribal plans developed as local level plans will follow the five-year update schedule. [This will be updated to reflect the new regulation.] The schedule for all jurisdictions should reflect time needed to submit the plan to the State (for local jurisdictions) and to FEMA in time to allow for reviews and any required modifications ahead of the deadline. It should be noted that States could choose to establish a schedule for more frequent Local Plan updates.
**Special Considerations:**

FEMA no longer requires States to revise their mitigation plan after every disaster declaration, as it did under former section 409 of the Stafford Act. We do, however, recommend that States consider updating their plans whenever a disaster or other circumstances significantly affect its mitigation priorities. Additionally, because the State Administrative Plan required under the HMGP (44 CFR 206.437) must be updated for each new disaster, States may prefer to maintain it separately from the mitigation plan. The Administrative Plan could reference the mitigation priorities identified in the mitigation plan, in order to satisfy the Administrative Plan requirement to establish priorities for the selection of mitigation projects.