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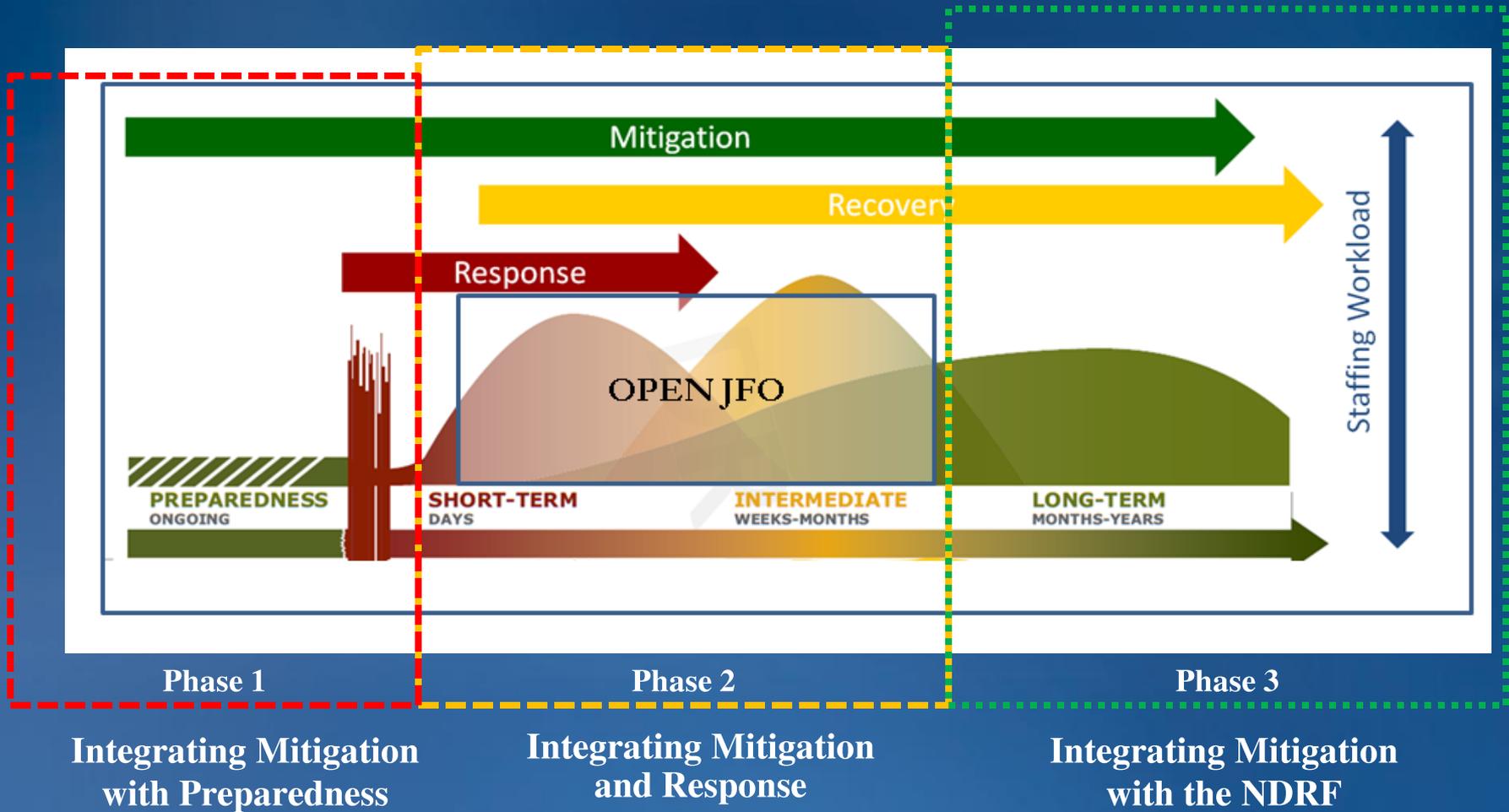
# Federal Insurance and Mitigation Issues

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**RiskMAP**  
Increasing Resilience Together



Mitigation facilitates “One FEMA” because it is the thread that permeates the entire emergency management life cycle.



# Mitigation as a Driver for Disaster Recovery in Emergency Management

- Mitigation is the thread that permeates the fabric of emergency management.
  - Pre-and Post-Disaster Mitigation
- Mitigation needs to be considered in all we do in emergency management including:
  - Planning and Preparedness;
  - Affecting Response; and
  - And affecting and seeking opportunities during recovery
- Mitigation needs to be thoroughly integrated throughout the ESFs. NDRF calls for a Mitigation Advisor.
- The Mitigation Framework being drafted via PPD 8 will align the nation and our stakeholders to come together sooner and more often to integrate mitigation at all phases of the emergency management cycle.

# Mitigation as a Connector of the Whole Community

This approach is about whole community, not just “GRANTS” driven,



...but a problem solving driven agenda to build back the community stronger, better and more resilient in the face of future disasters.

# Key Overarching Mitigation Issues

- **Future of Mitigation Planning**
  - Addressing how we meet the requirements in Stafford for plans with no specific funding
  - Integrated Planning
  - Mitigation Role in the THIRA
    - » THIRA as driver for assessing data points, moving to all-hazards assessment
- **Mitigation role in NDRF**
- **Future of Mitigation Funding**
- **Opportunities to find way to link emergency management, flood plain management and FIMA in regular dialogues.**
- **For us, the NFIP is the way that we link risk, communication, and action together for flood events.**

# Larger Overarching Mitigation Questions (raised in the Survey and other talks)

- **Building Codes and Enforcement**
  - **Safe Alabama, Oklahoma Saferoom Initiatives that marry state money with individual investments for resilience;**
- **Ensuring a continuity of Mitigation efforts before and after a disaster and engaging response, recovery, and preparedness with mitigation earlier and at a larger scale (PPD 8 and frameworks helping engage in the conversation on how to operationalize this)**
- **Utilizing the THIRA to inform on all hazards and serve to link planning across the four phases of emergency management**
- **Better understanding and communicating risk to individuals so they understand the actions to take.**
- **Educating the media about mitigation activities, successes and opportunities in alignment of the media during and after and before disasters.**

# National Flood Insurance Program

- Authorization ends May 31, 2012.
- NFIP is more than just insurance - the program links risk analysis and assessment, mitigation, flood plain management and insurance.

NFIP is something that every emergency manager needs to pay attention to, this programs links mitigation and insurance. I realize many state flood plain managers are part of emergency management, but many are not. As the state director, you need to have a strong relationship with your flood plain manager no matter where they are linked in your state.

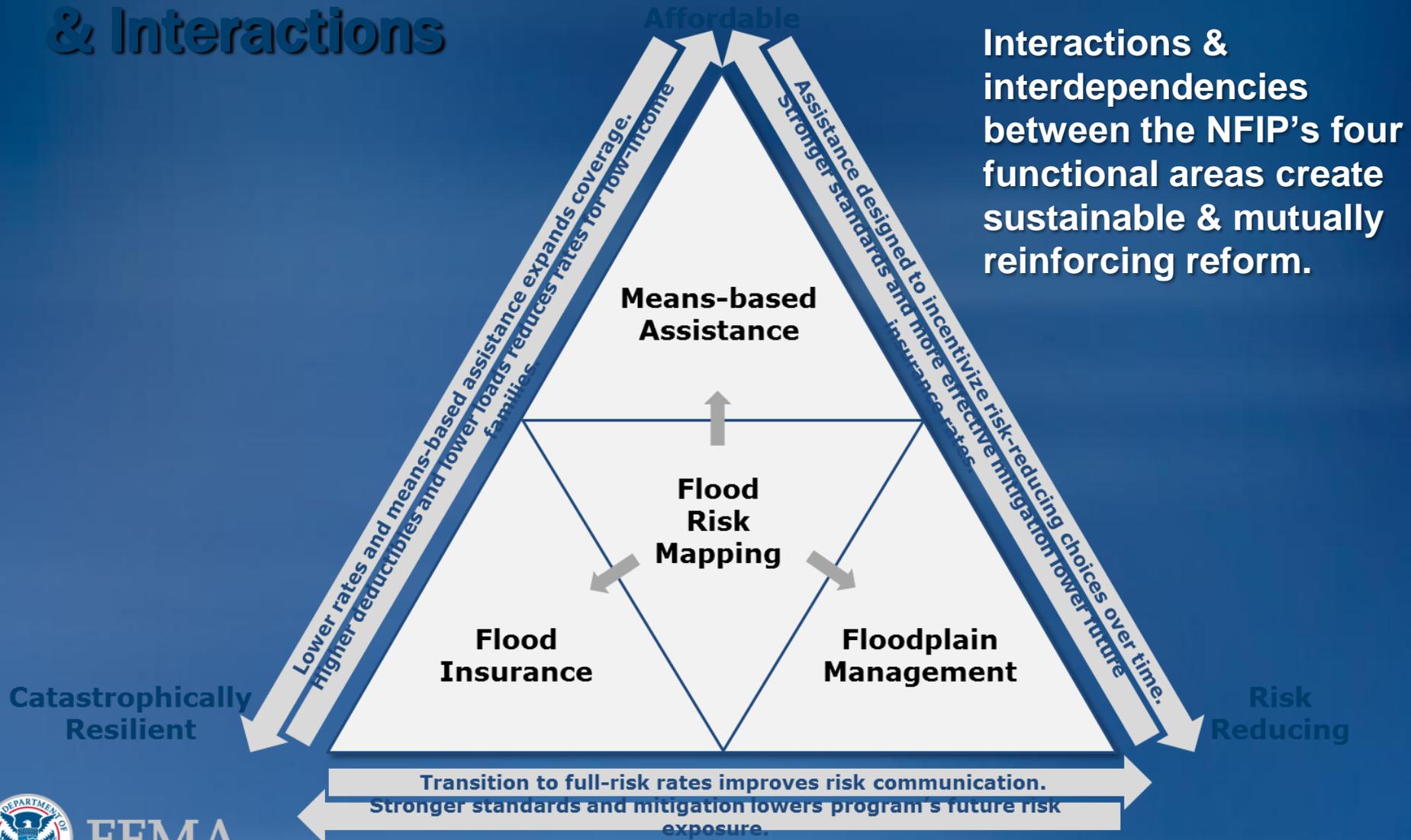
Key legislation in states that has been considered recently that has put state participation in the NFIP at risk (MS, WI, ID, and FL).

- Flooding is the costliest and most prevalent of all disasters.
- Implications of NFIP lapsing
  - Low Cash on Hand – potential for limited claims
  - No mortgages in homes that require flood insurance
  - Limited borrowing authority if there is a large disaster
  - No new policies or policy modifications

# Current NFIP Status

- House passed a one month extension before recessing two weeks ago. H.R. 5740 also includes provisions for reinsurance, studies on privatization, and allowing financial institutions to accept private flood insurance.
- Last Thursday, the Senate passed a two month extension that includes a permanent provision to phase out subsidies on non-primary residences.
- The House is in session this week on Tues, Wed, and Thurs and we are carefully watching to see if they will accept the Senate 60-day extension.

# Consensus Recommendation: Policy Principles & Interactions



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# FIMA Key Initiatives and accomplishments

- Draft of the **National Mitigation Framework** open for comment, listening session held in January. Comments due 3/27.
- Paid **\$1.6 billion in claims for Hurricane Irene and Lee in 2011**. 97 percent closed.
- New policy clarification allowing more **flexibility for safe rooms**, including allowing the cost / development value of land as an eligible cost, in accordance with A-87 (reasonable, necessary, not prohibited, etc). The memo also streamlines review of the operations and maintenance plan as part of closeout and includes allowing costs for fire suppression sprinklers and HVAC systems.
- **New wind retrofit policy**. The purpose of this policy is to require more comprehensive design solutions for wind retrofit projects on existing one and two family residences in coastal areas that are funded under FEMA's Hazard Mitigation Assistance (HMA) grants programs. This policy proposes to require these mitigation activities be implemented in conformance with the criteria in the *Wind Retrofit Guide for Residential Buildings* (FEMA P-804) published December 2010.