

HMP FAQs

Question: What is the Disaster Mitigation Act of 2000?

Answer: The federal Disaster Mitigation Act of 2000 (DMA 2000) (Public Law 106-390), commonly known as the 2000 Stafford Act amendments, was approved by Congress on October 10, 2000. Along with other specifications, this act required state and local governments to develop hazard mitigation plans as a condition for federal grant assistance—reinforcing the importance of pre-disaster infrastructure mitigation planning to reduce disaster losses nationwide. DMA 2000 is aimed primarily at controlling and streamlining administration of federal disaster relief and programs to promote mitigation activities. Prior to 2000, federal legislation had provided funding for disaster relief, recovery, and some hazard mitigation planning; however, DMA 2000 improved upon the planning process by emphasizing the importance of communities planning for disasters before they occur.

Question: What is a Local Hazard Mitigation Plan?

Answer: A Local Hazard Mitigation Plan is prepared by local governments in response to DMA 2000 (Public Law 106-390). These local plans are prerequisites for acquisition of federal funding under DMA 2000. These plans meet statutory requirements that include:

- Organizing resources
- Assessing risk
- Engaging the public
- Identifying goals and objectives
- Identifying actions
- Developing plan maintenance and implementation strategies.

Question: What is meant by “hazard mitigation”?

Answer: Hazard mitigation is any sustained action to permanently eliminate or reduce long-term risks to human life and property from natural hazards. “Sustained action” is an action of long-term impact. Hazard mitigation is an essential component of emergency management, along with preparedness, response, and recovery. Disasters can significantly affect communities. They can destroy or damage life, property, infrastructure, local economies, and the environment.

Question: Why should I mitigate?

Answer: By taking steps to minimize the impact of a disaster, you can protect your family from personal and economic injury. You can also increase the odds of your most important personal belongings surviving the disaster. It is vital that business owners take actions to continue operations of their businesses following a disaster. Each business owner should consider not just protecting his/her facility and inventory, but also ensuring backup of his/her business records at another location. Approximately one-third of businesses forced to close because of a natural disaster go out of business permanently.

Question: Why does the government fund mitigation activities?

Answer: The National Institute of Building Sciences released a study in 2019 that quantified savings from Federal Emergency Management Agency (FEMA) funds spent on mitigation as \$6 for every dollar spent.

Question: What are the Hazard Mitigation Assistance Programs?

Answer: FEMA Hazard Mitigation Assistance (HMA) programs provide funding for eligible activities that reduce or eliminate long-term risk to people and property from future disasters. These activities are referred to as hazard mitigation. The primary programs are:

FEMA's **Building Resilient Infrastructure and Communities (BRIC)** annual grant program supports local jurisdictions as they implement hazard mitigation projects to reduce the risks from disasters and natural hazards. The program is authorized by the Section 203 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act). The BRIC program aims to categorically shift the federal focus away from reactive disaster spending and toward proactive investment in community resilience. FEMA funds BRIC with a 6% set-aside from federal post-disaster grant funds, such as Public Assistance and Individual Assistance grants. As a competitive grant program, applicants can apply on an annual basis.

Flood Mitigation Assistance (FMA) grants provide funding to states, local communities, tribes and territories to reduce or eliminate the risk of repetitive flood damage to buildings insured under the National Flood Insurance Program (NFIP). The program is authorized by Section 1366 of the National Flood Insurance Act. FEMA distributes funds annually to develop community or individual flood mitigation projects. These grants address community flood risk for the purpose of reducing National Flood Insurance Program (NFIP) flood claim payments and to mitigate the risk of flooding to individual flood insured structures. In addition, funding is also used for technical assistance and management costs. As a requirement of the Flood Mitigation Assistance program, all subapplicants must be participating and in good standing with the NFIP.

The **Hazard Mitigation Grant Program (HMGP)** provides funding to local governments so they can rebuild in a way that reduces, or mitigates, future natural disaster losses in their communities. The program is authorized by Section 404 of the Stafford Act. HMGP funding is authorized with a Presidential Major Disaster Declaration. A governor or tribal chief executive may request HMGP funding throughout the state, tribe or territory when submitting a disaster declaration. The amount of funding made available to the applicant is based on the estimated total Federal assistance. The formula generally gives 15% of the total federal assistance amount provided for recovery from the presidentially declared disaster and is determined by the FEMA-approved Hazard Mitigation Plan.

Question: What types of projects can be funded by the Hazard Mitigation Assistance Programs?

Answer: These funds may be used to fund projects that will reduce or eliminate losses from future disasters. Projects must provide a long-term solution to a problem—for example, elevation of a home to reduce risk of flood damages as opposed to buying sandbags and pumps to fight the flood. In addition, a project's potential savings must exceed 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. Examples of projects include, but are not limited to:

- Acquisition of real property from willing sellers and demolition or relocation of buildings to convert the property to open space use
- Retrofitting of structures and facilities to minimize damages from high wind, earthquake, flood, wildfire, or other natural hazards
- Elevation of flood-prone structures
- Development and initial implementation of vegetative management programs
- Minor flood control projects that do not duplicate flood prevention activities of other federal agencies
- Localized flood control projects, such as certain ring levees and floodwall systems designed to protect critical facilities; or post-disaster building code-related activities that facilitate the reconstruction process.

Question: Who is involved in hazard mitigation planning?

Answer: DMA 2000 requires that States with support from local governmental agencies develop hazard mitigation plans (HMP) to prepare for and reduce the potential impacts of natural hazards. DMA 2000 is intended to facilitate cooperation between state and local authorities, prompting them to work together. This enhanced planning will better enable local and State governments to articulate accurate needs for mitigation, resulting in faster allocation of funding and more effective risk reduction projects. DMA 2000 funded hazard mitigation planning is undertaken by state, county, local, and tribal governments. DMA 2000 has defined a "local government" as:

Any county, municipality, city, town, public authority, school district, special district, intrastate district, council of governments (regardless of whether the council of governments is incorporated as a nonprofit corporation under state law), regional or interstate government entity, or agency or instrumentality of a local government; any Indian tribe or authorized tribal organization, or Alaska Native village or organization; and any rural community, unincorporated town or village, or other public entity.

Any local government wishing to pursue funding afforded under FEMA mitigation programs must have an approved hazard mitigation plan in place to be eligible to apply for these funds. The Cook County Multi-Jurisdictional All Hazards Mitigation Plan will strive to cover all incorporated municipalities within Cook County. Although, primary responsibility for the development and implementation of mitigation strategies and policies lies with local governments, local governments are not alone. Various partners and resources at the regional, state and federal levels are available to assist communities in the development and implementation of mitigation strategies.

Question: What is the Cook County HMP Planning Area?

Answer: The Cook County HMP Planning Area is defined as the area encompassed by all the local jurisdictions that have committed to participate in the planning process.

Question: What is the Cook County HMP Planning Team?

Answer: The Cook County Planning Team is comprised of the representatives from Cook County and the Integrated Solutions Consulting team.

Question: What is the Cook County HMP Steering Committee?

Answer: The Cook County HMP Steering Committee is made up of stakeholder representatives from within the planning area will oversee this planning process. The Steering Committee will meet monthly throughout this process and provide direction and guidance to the Planning Team regarding implementation of the scope of work for this process. The Steering Committee will determine goals and objectives for the plan and public involvement strategy and will review the risk assessment and provide input to the planning team on assembling the plan. All Steering Committee meetings will be open to the public and the dates and times of these meetings are posted on the Multi-Jurisdictional All Hazards Mitigation Plan website. www.cookcountyemergencymanagement.org/hazard-mitigation-plan

Question: What hazards will this plan address?

Answer: This plan will address natural hazards of concern that could impact the Cook County planning area. Importantly, many secondary hazards directly attributable to the primary natural hazards will also be addressed by the plan. This plan will not address non-natural or human-caused hazards.

Question: Will global warming/climate change be addressed in the Multi-Jurisdictional All Hazards Mitigation Plan?

Answer: Yes. Although the plan will not address climate change as a standalone hazard, the plan will include detailed discussion of potential impacts of climate change on hazards of concern.

Question: Does the State of Illinois have a State Multi-Hazard Mitigation Plan?

Answer: Yes. The State of Illinois is also required to respond to DMA 2000. In fact, if the State did not have a plan, no local governments within the state would be eligible for any of the programs accessible via DMA 2000. By law, the local plans are to be consistent with recommendations of the state plan. View the state plan [here](#).

Question: What is the Community Rating System?

Answer: The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities exceeding minimum NFIP requirements. The consequence of this is discounted flood insurance premium rates to reflect reduced flood risk resulting from community actions meeting the three goals of the CRS:

1. Reduce flood losses
2. Facilitate accurate insurance rating
3. Promote awareness of flood insurance

For communities participating in CRS, flood insurance premium rates are discounted in increments of 5%—for example, a Class 1 community would receive a 45% premium discount, a Class 5 community would receive a 25%

discount, and a Class 9 community would receive a 5% discount (a Class 10 community is not participating in the CRS and receives no discount). The CRS classes for local communities are based on 18 creditable activities, organized under four categories:

1. Public Information
2. Mapping and Regulations
3. Flood Damage Reduction
4. Flood Preparedness

Question: What if my city isn't a part of the Multi-Jurisdictional All Hazards Mitigation planning process?

Answer: If your community is not covered by a local hazard mitigation plan, your community can prepare a single jurisdiction plan that meets the requirements for that jurisdiction. Not all FEMA post-disaster funding is tied to a compliant hazard mitigation plan. Local governments are still eligible for Public Assistance (PA) and Individual Assistance (IA) afforded under DMA 2000.

Question: How does The Multi-Jurisdictional All Hazards Mitigation Plan affect me?

Answer: As a citizen within a participating jurisdiction, you will be able to reap the benefits of the risk reduction actions identified by your local government. Some of these actions can directly impact your property in the form of reduced insurance premiums and reduced risk if you live in a high-hazard area. Most benefits of these actions will be secondary—by reducing risk exposure, your local government will not have to expend as many resources on preparedness, response, or recovery from effects of natural hazards.

Question: How will The Multi-Jurisdictional All Hazards Mitigation Plan affect my community?

Answer: By participating in this planning effort and adopting the plan, your community will be eligible to pursue funding under any of the three FEMA hazard mitigation grant programs:

1. Building Resilient Infrastructure and Communities Program (BRIC)
2. Flood Mitigation Assistance Grant Program (FMA)
3. Post-disaster Hazard Mitigation Grant Program (HMGP)

These programs provide millions of dollars of grant funding annually for risk reduction measures identified in local and state plans. Unfortunately, not all eligible local governments within the Cook County planning area are participating in this planning effort. You are encouraged to contact your community officials to determine your community's eligibility under these programs. Notably, participation of your community in FEMA's CRS program could lead to reduced cost of flood insurance within your community.

Question: Why should I get involved?

Answer: The law specifies that this be an "open public process" whereby the public is given the opportunity to provide comments regarding all phases of the plan's development. This is important because the average citizen is most severely impacted by effects of natural hazards. When these events occur, homes are damaged, functionality of critical facilities is interrupted, services are interrupted, and the economy suffers—all directly affecting the citizen. The principal goal of this plan is to reduce risk. Privately held property is exposed to the most risk within the County. It is not possible to identify and implement risk reduction strategies without the support of the property owners targeted by these strategies. Therefore, public support for these initiatives is essential for successful implementation of recommendations of this plan.

Question: Does it cost me or my city anything to produce this plan?

Answer: No, 75 percent of the cost associated with preparation of this plan is covered by planning grants from FEMA and the U.S. Department of Homeland Security (DHS). Cook County provides the remaining 25 percent of the cost.

Question: Where are the hazards in my area?

Answer: By law, this planning effort must map the locations and extents of all hazards of concern utilizing the best

available data and science. This planning effort has identified natural hazards with potential to impact the planning area. These maps are under production or update as part of this planning process. As these maps become available, they will be presented to the public via various media. The County has established a website where this information can be viewed as it becomes available. The website address is: www.cookcountyemergencymanagement.org/hazard-mitigation-plan

Question: Where can I get more information about public meeting dates?

Answer: As public meeting dates are established; they will be advertised to the public in two ways. First, all public meeting dates, including dates of Steering Committee meetings, will be posted to the Multi-Jurisdictional Hazard Mitigation Plan website.

Second, the County will disseminate to all media outlets a press release discussing public meeting purposes and dates. Moreover, each planning partner will be asked to get the word out on these meetings utilizing whatever means he/she has available within his/her jurisdiction.

Question: When will the plan be finished? Will it be available to the public?

Answer: The process of updating the current plan is expected to take 3 months up to submittal to the Illinois Emergency Management Agency (IEMA) and FEMA for their review and approval. The target time frame for this submittal is July 2024.

Question: How can I get a copy of the Multi-Jurisdictional All Hazards Mitigation plan once it is finished?

Answer: Once the draft plan is assembled and considered ready for public review and comment, it will be posted to the Multi-Jurisdictional Hazard Mitigation Plan website. An additional round of public meetings also will occur for presentation of the draft plan to the public. A round of press releases will announce availability of the plan for public review and comment.

Question: What can I do to support this process?

Answer: Participate! When you see notices for public meetings, attempt to attend at least one meeting. When you see an article in the paper about this plan, read it. If you receive a questionnaire via mail, complete it. Review the website periodically to obtain an update on the process. And most importantly, spread the word. Tell your friends, family, and neighbors about this process. This plan is very important to the health and welfare of the citizens of Cook County. If you do not understand something, or want to provide input, contact Cook County Department of Emergency Management and Regional Security for more information.

Question: Who can I contact for questions?

Answer:

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