

# **Appendix B**

## **Hazard Mitigation Resource Profiles**

# Hazard Mitigation Resource Profile

## *U.S. Army Corps of Engineers*

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### **Description and Mission:**

The Corps of Engineers is a multi-disciplinary engineering and environmental organization that has been identifying and meeting the water resources needs of the nation. These needs have been in the areas of flood damage reduction, flood plain information and management, navigation, shore protection, environmental restoration, water supply, streambank protection, recreation, and fish and wildlife resources conservation, as well as technical assistance in other water resources areas.

The New England District (NAE) of the Corps of Engineers is responsible for managing the Corps' civil responsibilities in a 66,000 square-mile region encompassing the [six New England states](#) east of the Lake Champlain drainage basin. The District and its [leadership](#) are headquartered in Concord, Massachusetts. The missions of the New England District are many and varied. They include:

- flood damage reduction
- navigation improvements and maintenance
- natural resource management
- streambank and shoreline protection
- disaster assistance
- environmental remediation and engineering
- engineering and construction management support to other agencies

### **Flood Mitigation Involvement:**

As a result of the catastrophic floods in 1936, 1938 and 1955, the Corps was called upon to undertake a comprehensive flood damage reduction program. Since then the Corps has built many flood control structures throughout New England. These include 35 dams and reservoirs, five hurricane protection barriers (two are operated by the Corps) and approximately 60 local flood protection projects. The New England District has also completed two nonstructural projects involving the relocation of flood prone property and the acquisition of natural flood storage areas. The Corps also provides technical assistance to states and municipalities in locally

constructed flood damage mitigation projects and to promote wise and informed use of floodplain and natural retention areas in order to minimize potential future flood damages.

**Mitigation Goals and Objectives:**

The New England District has two primary mitigation objectives with respect to flood damage reduction. The first objective is the operation and maintenance of the 35 flood control reservoirs and two hurricane barriers that provide protection to the Connecticut, Merrimack, Thames, Naugatuck, and Blackstone River Basins. The second objective is to continue to work with the states and communities in New England to address flooding problems affecting the region.

**Projects Desired:**

The Corps of Engineers has several programs available under its Civil Works authorities to address flooding problems. These programs provide assistance either through the construction of structural and nonstructural projects to mitigate the flooding problem or by providing technical information to assist mitigation performed at the state or local level. Flood damage reduction projects constructed by the Corps of Engineers must demonstrate, based on current Federal guidelines, that the flood damages prevented by the project's construction exceed its total cost. The Corps must also demonstrate that the 10-year frequency flood discharge at the point of concern is equal to or greater than 800 cubic-feet per second (cfs). Technical assistance provided by the Corps does not need to meet the above criteria.

**COE Resources with Respect to Hazard Mitigation:**

The New England Division assists in meeting national, regional and local needs through a variety of means. Congressionally authorized water resources investigations have resulted in the planning, design and implementation of many flood control and flood damage reduction projects. Work conducted under a Congressional authorization can be extensive and there is currently no monetary limit of funding. Typically there is a 1-2 year minimum delay in the identification of a proposed investigation and the funding of that work. The first phase of study, the Reconnaissance investigation, is 100 percent Federally funded and must be completed within twelve months. The second phase, the Feasibility investigations, must be cost-shared with a local sponsor where the sponsor provides 50 percent of the cost of the feasibility study. Congress in a Water Resources Development Act must specifically authorize construction of any project resulting from a General Investigation study. The cost of implementation for flood damage reduction projects is generally 65 percent Federal and 35 percent non-Federal.

Through the Continuing Authorities Programs of the Corps many structural and non-structural local protection project reducing or eliminating damages from flooding have been constructed. Investigations initiated under the Corps Continuing Authorities do not require specific congressional authorization are initiated simply with a request from the State or community to the New England District. The following is a list of Continuing Authorities applicable to flood mitigation:

**Section 14 - Emergency Stream Bank & Shoreline Protection:** This work consists of evaluating alternatives to provide emergency protection to public facilities, such as highways and bridges that are threatened due to erosion. The current Federal limit on Section 14 projects is \$500,000. The local sponsor is required to provide 25 percent of the cost of developing plans and specifications and of construction.

**Section 103 - Beach Erosion:** Investigations conducted under this authority are to determine methods of protecting public facilities that have been threatened by beach erosion. Currently there is a Federal limit of \$2,000,000 and the local sponsor is required to contribute 35 percent of plans, specifications and construction. The local sponsor is also required to cost-share equally the cost of the feasibility investigation that exceeds \$100,000. The first \$100,000 is at full Federal expense.

**Section 205 - Flood Damage Reduction:** Investigations are conducted under this program to assist local communities to identify flooding problems and to formulate and construct alternatives for flood damage reduction. The local sponsor is required to cost-share equally in the cost of the feasibility investigation that exceeds \$100,000 and the Federal limit is \$5,000,000. The local sponsor is required to contribute 25 percent of the cost of plans, specifications and construction.

**Section 208 - Snagging and Clearing:** This emergency program is designed to reduce flood damage potential by identifying and removing obstructions that contribute to flooding by causing higher flood stages in the floodways. The Federal limit under this program is \$500,000 and the local sponsor is required to contribute 25 percent of the cost of plans, specifications and construction.

The New England Division also has two Planning Assistance Programs, which provide opportunities for the States to obtain assistance in addressing water resource issues. These programs are the Section 22, Planning Assistance to the States (PAS) program and the Section 206, Flood Plain Management Services (FPMS) program.

**Planning Assistance to States Program (PAS):** The Planning Assistance to States Program is designed to assist the States in developing comprehensive plans to meet State planning goals. The program is extremely flexible in the type and the methodology of investigations. Studies conducted under the PAS program require a 50/50 cost share with a local sponsor. The existing funding limits are \$300,000 per state and a national budget not to exceed \$5,000,000.

**Flood Plain Management Services (FPMS):** The FPMS Program is designed for the Corps to assist States and local communities improve management of flood plains by performing technical assistance and conducting special investigations. Cost recovery has been implemented in this program effective in FY 1991. Under cost recovery, assistance provided to Federal agencies and private interests must be fully reimbursed by those customers. States and local communities are still provided technical assistance at 100 percent Federal cost. One of the major efforts being conducted under the FPMS program at this time is the preparation of Hurricane Evacuation Studies. These studies are jointly funded with the Federal Emergency Management Agency.

# Hazard Mitigation Resource Profile

## *Ice Engineering Research Division U.S. Army Cold Regions Research and Engineering Laboratory*

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Ice Engineering Research Division  
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### **Description and Mission:**

The US Army Cold Regions Research and Engineering Laboratory (CRREL) is a Corps of Engineers' research laboratory that is dedicated to multi-disciplinary engineering and research that addresses the problems and opportunities unique to the world's cold regions. CRREL exists largely to solve the technical problems that develop in cold regions, especially those related to construction, transport, and military operations. Most of these problems are caused by falling and blowing snow, snow on the ground, ice in the air and in the ground, river ice, ice on seas and lakes, and ice affects on manmade materials. CRREL serves the Corps of Engineers and its clients in three main areas:

- Traditional military engineering, which deals with problems that arise during conflict;
- Military construction and operations technology, i.e., the building and maintenance of military bases, airfields, roads, ports, and other facilities; and
- Civil works, which involves the Corps in such things as flood protection, navigation on inland waterways and coastal engineering.

CRREL also deals with cold regions problems for the other defense services, for civilian agencies of the federal government, and to some extent for state agencies, municipalities, and private industry.

CRREL's Ice Engineering Research Division (IERD) was created to research, analyze and solve ice problems in and around water bodies, including ice jam flooding and ice accumulation in lock chambers, to ice buildup at water intakes and the destructive forces that moving ice exerts on riverine or coastal structures. In cooperation with the New England District (NAE) of the Corps of Engineers (located in Concord, MA), IERD personnel provide technical assistance before, during, and after ice jam flood emergencies. IERD research has resulted in the design and construction of a number of low-cost ice control structures as well as nonstructural mitigation measures. IERD also provides instruction on dealing with river ice problems to local emergency management agencies.

**Flood Mitigation Involvement:**

IERD is frequently called upon by the various Corps Districts to provide technical assistance to states and municipalities in the form of emergency mitigation. IERD is also involved with Corps and local agencies in developing locally constructed flood damage mitigation projects and promoting wise and informed use of floodplain areas in order to minimize potential future flood damages.

**Mitigation Goals and Objectives:**

The IERD has two primary mitigation objectives with respect to flood damage reduction. The first objective is to work with the Corps and other federal, state, and local agencies to design and implement ice control methods to reduce ice-related flood potential. The second is to work with the states and communities in nationwide as well as in New England to address ice-related emergency flooding problems affecting the region.

**Projects Desired:**

CRREL and IERD are a national resource ready to apply our unique facilities and capabilities to solve problems and conduct innovative, state-of-the-art research and technical support. There are a number of mechanisms that enable IERD and the rest of CRREL to partner with various Federal, non-DoD and private sector entities. The Federal Technology Transfer Act of 1986 (15 USC 3710a) allows CRREL to collaborate with any non-Federal partner on research and technical support consistent with the mission of the laboratory. The Intergovernmental Cooperation Act (31 USC 6505) lets CRREL work with state and local governments on a broad range of reimbursable projects. Under the "Authority to Sell" (10 USC 2539b), CRREL can provide test and evaluation services to the states and the private sector. This includes the testing and evaluation of materials, equipment, models, computer software, and other items. The laboratory can also provide support to other Federal agencies via the Economy in Government Act (31 USC 1535) through MOUs/MOAs that establish a framework for the partnership and provide a concise description of the planned work. CRREL's 35 active Cooperative Research and Development Agreements (CRADAs) with industry and academia and 17 Intergovernmental Cooperation Agreements with states and local governments in 1998 demonstrate a robust program in this area and the relevance of CRREL's research to many segments of American society beyond DoD.

The Corps of Engineers has several programs available under its Civil Works authorities to address flooding problems. These programs provide assistance either through the construction of structural and nonstructural projects to mitigate the flooding problem or by providing technical information to assist mitigation performed at the state or local level. Flood damage reduction projects constructed by the Corps of Engineers must demonstrate, based on current Federal guidelines, that the flood damages prevented by the project's construction exceed its total cost. The Corps must also demonstrate that the 10-year frequency flood discharge at the point of concern is equal to or greater than 800 cubic-feet per second (cfs). Technical assistance provided by the Corps does not need to meet the above criteria. Through the Corps, IERD has been involved in Section 205 Flood Damage Reduction program, Section 22 Planning Assistance to States Program (PAS)) projects, the Section 206 Flood Plain Management Services (FPMS) program funded jointly with FEMA, and numerous instances of technical assistance.

### **CRREL IERD Resources with Respect to Hazard Mitigation:**

**Corps:** CRREL works jointly with the Corps' New England Division to address regional and local ice-related hazard mitigation needs through a variety of means. Congressionally authorized water resources investigations have resulted in the planning, design and implementation of many flood control and flood damage reduction projects. Work conducted under a Congressional authorization can be extensive and there is currently no monetary limit of funding. Typically there is a 1-2 year minimum delay in the identification of a proposed investigation and the funding of that work. The first phase of study, the Reconnaissance investigation, is 100 percent Federally funded and must be completed within twelve months. The second phase, the Feasibility investigations, must be cost-shared with a local sponsor where the sponsor provides 50 percent of the cost of the feasibility study. Congress in a Water Resources Development Act must specifically authorize construction of any project resulting from a General Investigation study. The cost of implementation for flood damage reduction projects is generally 65 percent Federal and 35 percent non-Federal.

Through the Continuing Authorities Programs of the Corps many structural and non-structural local protection project reducing or eliminating damages from flooding have been constructed. Investigations initiated under the Corps Continuing Authorities do not require specific congressional authorization are initiated simply with a request from the State or community to the New England District. The following is a list of Continuing Authorities applicable to flood mitigation:

**Section 205 - Flood Damage Reduction:** Investigations are conducted under this program to assist local communities to identify flooding problems and to formulate and construct alternatives for flood damage reduction. The local sponsor is required to cost-share equally in the cost of the feasibility investigation that exceeds \$100,000 and the Federal limit is \$5,000,000. The local sponsor is required to contribute 25 percent of the cost of plans, specifications and construction.

**Section 22 - Planning Assistance to States Program (PAS):** The Planning Assistance to States Program is designed to assist the States in developing comprehensive plans to meet State planning goals. The program is extremely flexible in the type and the methodology of investigations. Studies conducted under the PAS program require a 50/50 cost share with a local sponsor. The existing funding limits are \$300,000 per state and a national budget not to exceed \$5,000,000.

**Section 206 - Flood Plain Management Services (FPMS):** The FPMS Program is designed for the Corps to assist States and local communities improve management of flood plains by performing technical assistance and conducting special investigations. Cost recovery has been implemented in this program effective in FY 1991. Under cost recovery, assistance provided to Federal agencies and private interests must be fully reimbursed by those customers. States and local communities are still provided technical assistance at 100 percent Federal cost. One of the major efforts being conducted under

the FPMS program at this time is the preparation of Hurricane Evacuation Studies. These studies are jointly funded with the Federal Emergency Management Agency.

**Personnel:**

IERD was created to research, analyze and solve ice problems in and around water bodies. The technical experience of the staff and their in-depth research and field capabilities combine with CRREL's unique Ice Engineering Facility to form one of the premier ice engineering organizations in the world. IERD has a staff of 15 engineers and technicians experienced in technical analyses, methods, and engineering solutions to ice problems -- that is, any situation where the effects of ice cause flooding, increase operational and maintenance requirements of water control projects, impede navigation, or adversely impact the environment in cold regions.

**Equipment and Facilities:**

The Ice Engineering Facility was built to increase the research capabilities of the U.S. Army Cold Regions Research and Engineering Laboratory. It is a two-story building approximately 160 by 210 feet containing three primary cold spaces: the test Basin, Flume, and Research Area. We have recently designed and built a new Wind Tunnel Facility. In addition there is a machine room in the basement, an instrumentation corridor separating the flume and test basin spaces, a shop/storage area, and one sample-storage cold room.

The Test Basin was designed primarily for large-scale work on ice forces on structures, such as drill platforms and bridge piers, and for tests using model icebreakers. The Basin is 30 feet wide, 8 feet deep and 120 feet long. The room is designed to operate at any temperatures between +65° and -10°F with very even temperature distribution, which results in uniform ice thickness. Other studies conducted in the Test Basin concern the formation of ice pressure ridges, ice problems in and around navigation locks, and vertical uplift forces.

The Flume is situated in a room where the temperature can be regulated between +65° and -20° F. The Flume is 2 by 4 feet in cross section and 120 feet long. It can tilt from +2° to -1° slope, have a flow capacity of nearly 14 cubic feet per second and have a refrigerated bottom. Some other studies conducted in the Flume are the formation of ice covers and frazil ice, the hydraulics of ice-covered rivers, the formation of ice jams, and the effect of ice covers on sediment transport and scour.

Possibly the most versatile portion of the Ice Engineering Facility is the Research Area. This room is 80 by 160 feet clear span and has a temperature range of +65° to -10°F. Piping capable of providing a flow of 1, 2, 4 or 8 cubic feet per second is located on one side of the room, and a large drain trough is on the other. The floor is designed for loads up to 400 pounds per square foot. Models of reaches can be constructed in this area to test ways to alleviate ice jams through channel modification. Tests of the bearing capacity of large ice sheets and cold-testing of vehicles and structures are a few of the other potential uses of this space. Tests conducted in this room will help to alleviate much of the flooding caused by ice jams.

# Hazard Mitigation Resource Profile

## *USDA, Natural Resources Conservation Service*

### **Contacts:**

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### **Description and Mission:**

The Natural Resources Conservation Service (NRCS) is a Federal agency within the US Department of Agriculture. The mission of the NRCS is to help people conserve, improve and sustain our natural resources and environment. NRCS, formerly the Soil Conservation Service, is the lead federal agency for conservation on private land. NRCS provides conservation technical assistance through local conservation districts and Resource Conservation and Development (RC&D) Councils to individuals, communities, watershed groups, tribal governments, federal, state, and local agencies, and others. NRCS has an interdisciplinary staff of professional engineers, planners, biologists, foresters, agronomists, and soil scientists working together to provide the necessary technical assistance to solve resource or environmental problems. NRCS products typically include conservation plans, study reports, engineering designs, and resource maps.

### **Authorities and Funding:**

NRCS state and field offices derive funding from two possible sources, direct Federal appropriations and reimbursable agreements with agencies and units of government. NRCS manages several programs; Environmental Quality Incentive Program (EQIP), Wildlife Habitat Incentives Program (WHIP), Wetland Reserve Program (WRP), Forestry Incentives Program (FIP), and Farmland Protection Program (FPP) which provide cost-share assistance to landowners and users (primarily agricultural or forestry land) to install conservation practices to restore and protect natural resources. NRCS can also provide technical assistance ranging from preliminary reviews to complete detail designs to landowners/users solving resource problems even if financial assistance is not being provided for the installation of conservation practices. This assistance is dependant on staff availability and priorities.

NRCS also manages the Emergency Watershed Protection (EWP) program, which can provide financial and technical assistance to units of government and groups to repair damages sustained from a natural disaster (flood, fire, hurricane, tornado) creating an imminent hazard to life and property. The restoration efforts must be environmentally and economically cost effective and typically includes clearing debris from clogged stream channels, stabilizing eroded stream banks and restoring vegetation for stabilization purposes. NRCS can also provide technical assistance to watershed associations or groups to develop comprehensive plans for improving or protecting the watershed environment (water quality, flood reduction, wildlife habitat).

**Mitigation Involvement:**

The NRCS can provide technical assistance to conduct inventories, to complete watershed or site-specific plans, or to develop detail engineering and construction designs for conservation applications that will help reduce future damages from natural disasters. Some examples of past mitigation efforts include: floodplain management studies for towns, site assessments of stream flow impairments, stabilization designs to protect structures which could sustain severe damages from another storm event, and small watershed plans addressing flooding problems. Some of these products can be provided through other conservation assistance efforts. However, the major jobs would require a reimbursable agreement with the state or towns to complete the work.

**Mitigation Goals and Objectives:**

With respect to hazard mitigation, the goal of the NRCS in New Hampshire is to meet the needs of the State and local governments by providing timely technical assistance to support recovery and restoration efforts. NRCS can contribute this technical assistance by interacting directly with NHOEM at the state level and having our field staff working directly with Town Emergency Management officials at the local level. Short-term goals are to establish contacts with local officials and the conservation districts at the field office level to facilitate quicker response times. Intermediate and long-term objectives are to improve the cooperative efforts of working with NHOEM and establish additional contacts for providing timely technical assistance at the local level.

**Projects/Planning Desired:**

NRCS would like to work with local watershed associations to develop comprehensive plans addressing resource and environmental needs and opportunities in the priority watersheds as identified in the Unified Watershed Assessment. These plans can provide the basis for targeting and requesting special funding to meet the needs of the local watershed association. Technical assistance for planning and designing along with public information dissemination are the typical activities our agency can provide in this effort.

## **NRCS Resources with respect to Hazard Mitigation**

### **Personnel:**

NRCS in New Hampshire has a workforce of 45 staff members along with 5 multi-state staff members. Approximately 22 staff members consisting of engineers, biologists, foresters, conservation planners, and technicians are available to provide some assistance in mitigation efforts. Support staff of a GIS specialist, computer specialist, and public information specialist could assist in providing information for public outreach. This staff is available to provide limited assistance under our present program funding authorities. However, larger projects would require reimbursement for planning and design assistance.

### **Equipment, Physical Facilities and Other Capabilities:**

All of our field offices and State office have computers and access to the internet. All of the field offices have survey equipment and all engineers have the use of CADD software. All field offices have access to small meeting rooms and access to the Federal Telecommunications System. Government vehicles are located at all field offices for use by government employees and could be made available in emergencies.

# Hazard Mitigation Resource Profile

## *Northeast States Emergency Consortium (NESEC)*

### **Contacts:**

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**Address:** Northeast States Emergency Consortium  
419 Main Street, Suite 5  
Wakefield, MA 01880

### **Organization Description:**

The Northeast States Emergency Consortium, Inc. (NESEC) is a 501(c)(3) not-for-profit natural disaster mitigation and emergency management organization, located in Wakefield, Massachusetts. NESEC is the only multi-hazard consortium of its kind in the country and is supported and funded by the Federal Emergency Management Agency (FEMA). The eight Northeast States of Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Rhode Island and Vermont form the consortium. NESEC has a full-time Executive Director, and Assistant. It is governed by a Board of Directors. The Board is comprised of the Directors of the State Emergency Management Agencies from each of the six New England States and the States of New York and New Jersey.

### **Organization Mission:**

NESEC works in partnership with government and private organizations to reduce losses of life and property from natural disasters in the Northeast United States. The Northeast States are vulnerable to most of the natural hazards, including hurricanes, earthquakes, coastal and inland flooding, tornadoes and micro-bursts, forest fires, drought, lightning, blizzards and other forms of severe weather. Our developed urban areas and the desire to build and live on waterfront property have increased our degree of risk from natural hazards.

### **Mitigation Programs:**

**Grants:** NESEC raises funds from government and private sources to support local mitigation projects. These funds are awarded on a competitive basis in the form of grants in the range of \$500-5,000. The name of this program is called the ***Power of Prevention***. This program was funded at about \$50,000 in 1998 and \$35,000 in 1997. NESEC is pursuing 1999 funding. The program is presently unfunded. All grant programs are administered in cooperation with the New Hampshire Office of Emergency Management (NHOEM). Communities interested in participating should contact NHOEM.

**HAZUS:** NESEC assists FEMA PROJECT IMPACT Communities in the use of HAZUS as a planning platform for incorporating multi-hazard disaster prevention initiatives. NESEC can produce a HAZUS report using default data for each of the initial PROJECT IMPACT Communities. Priority is given to PROJECT IMPACT communities, however assistance may be provide to other communities as resources allow. This report provides an excellent starting point for communities wishing to utilize HAZUS to identify potential hazards. The NESEC HAZUS Report is multi-hazard and usually contains information on earthquakes, tornadoes, flood and wind.

There is no fee or charge for producing the default HAZUS Report and meeting with the community to discuss the results. All HAZUS support is arranged in cooperation with the New Hampshire Office of Emergency Management (NHOEM). Communities interested in participating should contact NHOEM.

**Emergency Generators:** NESEC assists communities to establish a partnership with their electric utilities and service companies. The partnership would conduct an energy efficiency audit of the community, recommend cost saving measures, and implement a cost saving plan. Monthly savings could be used to fund emergency generator(s) for local critical facilities. The utility or energy service company could then lease, install, and maintain generator(s) in a community.

The community would pay a monthly charge for the lease agreement. This charge would not exceed the savings derived through energy efficiency measures, so there would be no capital outlay or additional cost to the community. In fact, some communities may be able to reduce their monthly electric bills in an amount that exceeds the cost of the generator(s) lease agreement.

Monthly savings and utility participation will vary from state to state and community-to-community depending on present electric power usage and efficiency measures and deregulation. There is no fee or charge for assisting communities in establishing partnerships with electric utilities. NESEC assistance will be provided as resources allow. All emergency generator support is arranged in cooperation with the New Hampshire Office of Emergency Management (NHOEM). Communities interested in participating should contact NHOEM.

# Hazard Mitigation Resource Profile

## *Federal Mitigation Grant Programs*

### **I. Pre-Disaster Mitigation Grant Program**

The Pre-Disaster Mitigation (PDM) program provides funds to states, territories, Indian tribal governments, communities, and universities for hazard mitigation planning and the implementation of mitigation projects prior to a disaster event.

Funding these plans and projects reduces overall risks to the population and structures, while also reducing reliance on funding from actual disaster declarations. PDM grants are to be awarded on a competitive basis and without reference to state allocations, quotas, or other formula-based allocation of funds. <http://www.fema.gov/government/grant/pdm/index.shtm>

### **II. Hazard Mitigation Grant Program**

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 HMGP 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 HMGP is authorized under Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act.

<http://www.fema.gov/government/grant/hmgp/index.shtm>

### **III. Flood Mitigation Assistance (FMA) Program**

The FMA program 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).

FEMA provides FMA funds to assist States and communities implement measures that reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures insurable under the National Flood Insurance Program. <http://www.fema.gov/government/grant/fma/index.shtm>

### **IV. Repetitive Flood Claims Program**

The Repetitive Flood Claims (RFC) grant program was authorized by the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004 (P.L. 108–264), which amended the National Flood Insurance Act (NFIA) of 1968 (42 U.S.C. 4001, et al).

Up to \$10 million is available annually for FEMA to provide RFC funds to assist States and communities reduce flood damages to insured properties that have had one or more claims to the [National Flood Insurance Program \(NFIP\)](http://www.fema.gov/government/grant/rfc/index.shtm).  
<http://www.fema.gov/government/grant/rfc/index.shtm>

**V. Severe Repetitive Loss Program**

The Severe Repetitive Loss (SRL) grant program was authorized by the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004, which amended the National Flood Insurance Act of 1968 to provide funding to reduce or eliminate the long-term risk of flood damage to severe repetitive loss (SRL) structures insured under the [National Flood Insurance Program](http://www.fema.gov/government/grant/rfc/index.shtm) (NFIP).

The definition of severe repetitive loss as applied to this program was established in Section 1361A of the National Flood Insurance Act, as amended (NFIA), 42 U.S.C. 4102a. An SRL property is defined as a **residential property** that is covered under an NFIP flood insurance policy and:

- (a) That has at least four NFIP claim payments (including building and contents) over \$5,000 each, and the cumulative amount of such claims payments exceeds \$20,000; or
- (b) For which at least two separate claims payments (building payments only) have been made with the cumulative amount of the building portion of such claims exceeding the market value of the building.

For both (a) and (b) above, at least two of the referenced claims must have occurred within any ten year period, and must be greater than 10 days apart.  
<http://www.fema.gov/government/grant/srl/index.shtm>