

APPENDIX D

HAZARD MITIGATION PROJECT

FUNDING GUIDEBOOK

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Section One: Overview

This *Hazard Mitigation Project Funding Guidebook* is provided by JEO Consulting Group, Inc.

The intent of the Guidebook is to provide initial guidance on:

- Hazard mitigation project funding opportunities
- Where to find more information

The information in this Guidebook is consistent with established processes for hazard mitigation planning. However, it is important to note the following in terms of the context for this Guidebook relative to the overall planning process:

Project identification includes identifying all possible options (or alternatives) to address planning objectives; i.e., at this stage, there are no “bad” options. At times, the best option may be to work with other actors in the community to design solutions that are responsive to community values while reducing risk (i.e. a bike path or ball field that can double as a retention area, or the preservation of an animal habitat that also serves as a natural buffer). These types of solutions can often be funded in very innovative ways, including solutions which increase local industry and revenue (i.e. tapping into the entrepreneurial community).

Project identification is followed by a comprehensive evaluation of possible project options to identify viable, preferred option(s) for development of specific implementation strategies. Preferred options may change as different stakeholders come to the table and additional ideas are proposed or funding sources identified. Incremental mitigation projects, in which risk is slowly bought down through a comprehensive range of actions, can be a much more realistic strategy than identifying the one best (and often costliest) solution. Project evaluation criteria include the need for and the availability of funding for specific project options along with technical feasibility, environmental consequences, cost effectiveness, etc.

Even though funding availability is “technically” part of project evaluation, this Guidebook offers information regarding availability of funding in addition to information about identifying projects. The purpose is to reflect the importance of linking project options with potential funding and implementation mechanisms as early as possible to eliminate options with little or no prospects for funding but more importantly, to recognize that successful implementation of the resulting hazard mitigation plan (HMP) will require creative approaches to project funding and the documentation of successful projects. Knowledge of a broader range of funding opportunities and mechanisms beyond federal hazard mitigation grant programs will enable the planning team to keep as many implementation options open as possible, as well as to ensure that some minimal projects can be completed in between plan updates.

Section Two: Hazard Mitigation Project Funding Opportunities

2.1 General

When the current FEMA hazard mitigation planning program was formulated in the late 1990s as part of the Disaster Mitigation Act of 2000 (DMA 2000), there was an assumption that federal funding would be provided on a substantial, on-going basis for implementing hazard mitigation projects. While hundreds of millions of dollars have been provided by the federal government over the last decade, primarily through FEMA hazard mitigation grant programs, the level of funding has varied from year to year and future prospects are unclear. Additionally, some communities have not been successful in their pursuit of these grants and have not seen the value of their investment in mitigation planning. As a result, while it is still important to have a grasp of how these legacy federal programs can be used to fund hazard mitigation projects, it is increasingly important to look for other opportunities.

Opportunities for funding and technical assistance exist in other federal agencies or possibly state or local agencies. In addition, alternative funding opportunities can be developed at the regional or local level with private sector businesses, private foundations, and other non-governmental organizations (NGOs). In order to fully map out the range of local and state options it is necessary to undertake a detailed stakeholder analysis – something which has not been done at this time. The following contains a brief overview of federal, state, and local government programs that may include opportunities for hazard mitigation project funding as well as alternatives within the private sector and NGOs.

2.2 Federal Resources

Information about federal hazard mitigation project funding opportunities is organized per the following categories:

- FEMA Hazard Mitigation Assistance Grant Programs
- Other FEMA Hazard Mitigation Programs
- Other Federal Agency Programs

2.2.1 FEMA Hazard Mitigation Assistance Grant Programs

There are three (3) grant programs administered at the federal level by FEMA that are grouped under the umbrella heading of the “Hazard Mitigation Assistance Grant Programs” (HMA) including:

- Hazard Mitigation Grant Program (HMGP)
- Pre-Disaster Mitigation (PDM) – *To be replaced with Building Resilient Infrastructure and Communities (BRIC) in Fall 2020*
- Flood Mitigation Assistance (FMA)

These programs also have a counterpart agency at the State level. For Nebraska, HMGP and PDM/BRIC are administered at the state level by the Nebraska Emergency Management Agency (NEMA). The FMA program is managed by the Nebraska Department of Natural Resources (NeDNR). Periodically, FEMA issues guidance covering the administrative elements for all three (3) programs, titled the *Hazard Mitigation Assistance Guidance*. The most recent guidance was released in 2015.

There are a number of similarities and differences between these programs, but it is important to note three distinctions between HMGP and the other four HMA programs:

- HMGP is only available when authorized under a Presidential major disaster declaration, i.e., post-disaster. The other four HMA programs, when funding is appropriated by Congress, are available pre-disaster.
- Project eligibility under HMGP can be limited by the State as part of the HMGP Administrative Plan developed post-disaster. For example, funding may only be made available for projects that are related to the type of disaster; i.e., HMGP related to a significant flood disaster declaration may only be designated for flood mitigation projects like acquisitions of repetitively flooded properties.

- Eligible projects can include project types that are not typically funded by FEMA hazard mitigation programs if FEMA authorizes what is referred to as the “5 percent initiative”. Generally reserved for very large disasters, authorizing the 5 percent initiative can make funding available for new, unproven mitigation techniques and technologies where benefits are not proven or not clearly measurable such as back-up generators, disaster warning equipment and systems, hazard identification or mapping efforts, and studies or plans to reduce disaster losses. The current State of Nebraska Administrative Plan for HMGP associated with FEMA 4014-DR-NE identifies the potential use of the 5 percent initiative for that particular disaster event.

Note: Section Three includes individual website URLs for more detailed information on these three HMA programs and the Hazard Mitigation Assistance Guidance.

2.2.2 Other FEMA Hazard Mitigation Programs

Two (2) other FEMA programs include the potential for funding hazard mitigation projects that may be identified:

- Fire Management Assistance Grant Program (FMAGP) - FMAGP may be applicable to some areas of Nebraska; the Nebraska State HMP identifies Wildfires as the third highest ranked hazard on a state-wide basis. FEMA provides the following overview of the FMAGP program:
- [FMAGP] is available to States, local and tribal governments, for the mitigation, management, and control of fires on publicly or privately-owned forests or grasslands, which threaten such destruction as would constitute a major disaster.
- Public Assistance (PA) Section 406 Hazard Mitigation Funding – Generally, PA funds are provided post-disaster for the restoration of public infrastructure that has sustained damaged due to a presidentially-declared disaster. The legislation authorizing PA also includes a “*provision for the consideration of funding additional measures that will enhance a facility’s ability to resist similar damage in future events.*” It is important to note that Section 406 funding can only be used on parts of a facility that were actually damaged by the disaster; although in some cases the damages are sufficient that the entire facility must be replaced.
- Therefore, it is often difficult to include the type of specific predictions in a HMP that would lead to identifying Section 406 as a prime option for funding but it should be noted in the HMP and referenced wherever it is potentially applicable. Areas of vulnerability for particular buildings, or building types, identified through the HMP can be a resource for the identification of PA mitigation projects. Additionally, local and state staff should receive training in the successful use of PA.

Additional FEMA programs include: Community Assistance Program which assists states with the NFIP; various post-disaster funds and programs; and Assistance to Firefighter Grants which can assist with the enhancement of response capabilities.

Note: Section Three includes individual website URLs for more detailed information on these two FEMA programs that are also the sources of the quoted passages.

2.2.3 Other Federal Agency Programs

Although FEMA programs are typically thought of as the primary sources of federal agency hazard mitigation project funding, there are a significant number of agencies with programs relevant to local HMPs and hazard mitigation project implementation. The following indicates some of the federal programs which may be of assistance in funding certain types of hazard mitigation projects – or portions of those projects.

Table 1: Federal Programs

Source	Description	Additional Notes	Website
Advisory Council on Historic Preservation	The Preserve America matching-grant program provides planning funding to designated Preserve America Communities to support preservation efforts through heritage tourism, education, and historic preservation planning.	This funding source may be considered as part of efforts to ensure that historic structures are protected from natural hazards. The City of Lincoln is a Preserve America Community.	http://www.preserveamerica.gov/
National Endowment for the Humanities	The National Endowment for the Humanities manages multiple grant programs which may be relevant.	Programs support educational initiatives and cultural institutions.	http://www.neh.gov/grants
U.S. Department of Agriculture (USDA)	USDA administers several programs that are potentially relevant including the National Institute of Food and Agriculture (NIFA), Natural Resource Conservation Service (NRCS), Rural Development, and the Farm Service Agency (FSA).	There are many different NRCS programs which can provide technical assistance and construction of improvements to relieve imminent hazards to life and property from floods and erosion. There are also various rural development programs which can support essential services such as sewer services and assist with fire and police stations. USDA programs also support renewable energy efforts. However, other USDA programs should be examined relative to identified projects to find potential matches with funding and assistance provisions.	http://www.usda.gov/wps/portal/usda/usdahome?navid=GRANTS_LOANS
U.S. Department of Commerce	Economic Development Administration (EDA) – EDA primarily provides a variety of grants, loans, and technical	There are various programs and resources available through EDA. The National Weather Service and National Oceanic and Atmospheric Administration	https://www.eda.gov/

Source	Description	Additional Notes	Website
	assistance to support long-term economic recovery but also has supported grants for upgrades to critical public infrastructure and essential facilities.	have also had programs in the past but are restricted by funding at the moment.	
U.S. Army Corps of Engineers (USACE)	USACE can provide a broad range of assistance under legislative authority related to flood control for floodplain management planning, stream bank and shoreline protection, and aquatic ecosystem restoration.	USACE projects generally involve watershed level activities and long project development and implementation timelines but may be applicable to regional considerations.	http://www.nwo.usace.army.mil/
U.S. Dept of Education	Grants support LEAs in the development of communitywide approaches to creating safe and drug-free schools and promoting healthy childhood development. Programs are intended to prevent violence and the illegal use of drugs and to promote safety and discipline. Coordination with other community-based organizations (CBOs) is required. This program is jointly funded and administered by the departments of Education, Justice, and Health and Human Services. The appropriation amounts listed above do not include funds appropriated for the departments of Justice and Health and Human Services.	This program can be used to work towards safer schools, taking various potential risks into account.	https://www.ed.gov/
U.S Department of Energy (DOE)	DOE undertakes a range of missions related to electricity and energy including improving <i>“the ability of energy sector stakeholders</i>	DOE programs fund weatherization efforts, support renewable energy efforts which can be a portion of an energy assurance effort, and can provide	http://energy.gov/public-services/funding-opportunities

Source	Description	Additional Notes	Website
	<p><i>to prevent, prepare for, and respond to threats, hazards, natural disasters, and other supply disruptions</i>". DOE works closely with State and local governments on energy assurance issues and develops products and tools to inform and educate State and local officials to support their energy emergency response activities. DOE also partners with State and local organizations to further assist in these efforts including the National Association of State Energy Officials, National Association of Regulatory Utility Commissioners, National Governors Association, National Conference of State Legislatures, and at the local level, Public Technology Institute. Recently, DOE created the Local Energy Assurance Program (LEAP) which included more than \$8 million in LEAP grants to 43 cities and towns across the country to develop or expand local energy assurance plans to improve electricity reliability and energy security in these communities</p>	<p>technical assistance through the Nuclear Safety and Environment Program.</p>	
<p>US Dept of Health and Human Services</p>	<p>The US Dept of Health and Human Services and its various agencies provide a wide range of grants and technical assistance programs.</p>	<p>Grant programs include technical: assistance and training related to ensuring safe water and wastewater treatment for rural areas; program to provide AEDs; and programs to ensure that rural areas have access to health services.</p>	<p>http://www.hhs.gov/grants/index.html</p>

Source	Description	Additional Notes	Website
U.S. Department of Housing and Urban Development (HUD)	HUD administers the Community Development Block Grants (CDBG). CDBG funds have been used in conjunction with other hazard mitigation funding sources, e.g., HMGP, to implement projects including acquisitions and elevation of flood prone properties. However, HUD funding for hazard mitigation projects usually comes via special Congressional appropriations related to specific disaster events.	CDBG funds can play a key role in hazard mitigation.	http://www.justice.gov/business/
US Dept of Justice	The Office of Community Oriented Policing services offers funding to assist with community policing capacity.	This program may be relevant to communities which identify crime, acts of violence and/or terrorism as a hazard.	http://www.justice.gov/business/
US Dept of Labor	National Emergency Grants (NEGs) temporarily expand the service capacity of Workforce Investment Act Dislocated Worker training and employment programs at the state and local levels by providing funding assistance in response to large, unexpected economic events which cause significant job losses. NEGs generally provide resources to states and local workforce investment boards to quickly reemploy laid-off workers by offering training to increase occupational skills.	Training and temporary jobs can focus on weatherization or possibly mitigation related activities.	https://www.dol.gov/
US Dept of the Interior	The National Parks Service has multiple grants allowing for the purchase of land for recreational	These programs could assist with the securing of land which can serve a dual	www.nps.gov

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Source	Description	Additional Notes	Website
	facilities, the rehabilitation of recreation facilities, and protecting cultural treasures.	purpose of mitigation and recreation, as well as for protecting some historic sites.	
US Dept of Transportation	Funds support recreational trails, bridge replacement, safe routes to schools, road projects in rural areas, and other programs.	These funds can be incorporated into multi-objective projects aimed at hazard mitigation.	http://www.dot.gov/grants
U.S. Environmental Protection Agency (EPA)	In May, 2010, EPA signed a memorandum of agreement with FEMA to “ <i>formalize efforts to explore opportunities to incorporate sustainability and smart growth practices into communities’ hazard mitigation planning and long term disaster recovery efforts, and to incorporate hazard resilience into smart growth assistance for communities.</i> ” The intent is to coordinate parallel activities within these agencies for an array of policy initiatives that include climate change considerations. For projects that are intended to improve land use planning practices, this joint effort could provide valuable technical assistance.	EPA programs support efforts to clean up brownfields, support water quality, provide safe drinking water, promote green communities, and watershed protection.	http://www2.epa.gov/home/grants-and-other-funding-opportunities
Small Business Administration (SBA)	SBA Disaster Loan Program (DLP) is a significant source of assistance for homeowners, renters, businesses, and nonprofit organizations in the aftermath of disasters. Although this is a post-disaster funding mechanism, it is important to note that loans can be increased up to 20 percent for mitigation to protect property from	Small businesses can use SBA loans for many purposes, before and after a disaster.	https://www.sba.gov/

Source	Description	Additional Notes	Website
	future disasters of the same kind that caused the current damage.		

These are by no means the only non-FEMA, federal agency programs that could have the potential to support hazard mitigation project implementation. Additionally, many of these programs are dependent on yearly funding allocations. However, at this point, it is more important to be aware of the potential for other federal agencies to support a broad array of project types. As needs and potential hazard mitigation project options are identified, more information can begin to be gathered on the range of programs which might be utilized. It will be more efficient to start with project options and then follow-up with the identification of potential matches, working with the full range of available programs and agencies as part of a comprehensive project evaluation process.

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2.3 State of Nebraska Resources and Priorities

There are a number of state agencies and programs with potential applicability to supporting funding and implementation of mitigation projects in addition to the federal hazard mitigation grant programs administered at the state level by NEMA and NeDNR already mentioned above. These agencies will also likely be important in earlier stages of the hazard mitigation planning process by providing current hazard and risk assessment data, including:

- NeDNR – Public outreach and education programs should be incorporated and cross-referenced as part of any corresponding programs recommended as part of HMPs
- Climate Assessment and Response Committee (CARC) – CARC is a committee comprised of other state agencies and other stakeholders including the University of Nebraska and private livestock and crop producers. A primary concern of the CARC appears to be drought mitigation and at a minimum, the CARC should be a good source of technical support for related mitigation actions at the region or local levels.
- Nebraska Forest Service (NFS) – The NFS “administers state and federal grant monies for fuel treatment on private property...for thinning forested tracts and for applying firewise principles to properties.”

Additional Nebraska funding resources include:

- Nebraska Environmental Trust (NET) – NET is a state program dedicate to the preservation of Nebraska’s natural resources. Grant applications are accepted annually on or before the first Tuesday after Labor Day in September. <https://environmentaltrust.nebraska.gov/index.html>
- Water Sustainability Fund (WSF) – The WSF is a source of financial support to help local project sponsors achieve the goals set in Neb. Rev. Stat. § 2-1506. The Nebraska Natural Resources Commission (NRC) oversees WSF operations including application review, scoring & ranking, and awarding funding to successful applicants. The Department of Natural Resources (DNR) administers the WSF fund by initially reviewing the newly filed applications and forwarding those that meet minimum statutory requirements to the NRC. WSF applications are due by July 31st each year with final determination made by the end of the year. <https://nrc.nebraska.gov/water-sustainability-fund-0>

One existing mechanism for agency collaboration, particularly in the area of flooding, is the Nebraska Silver Jackets Program (<http://silverjackets.dnr.ne.gov/>). Silver Jackets teams are active in many states and consist of various state and federal agencies working together in support of flood risk reduction.

Some state agencies which provide technical assistance and other resources include:

- Nebraska Department of Environmental and Energy
- Nebraska Department of Economic Development
- Nebraska Department of Transportation
- Nebraska Game and Parks Commission
- Nebraska State Historical Society

In addition to these programs, it is important to always have a sense of the priorities that are identified by other agencies in influential positions regarding future grant funding. For example, the 2012 State of Nebraska Administrative Plan for HMGP, consistent in many ways with aspects of the Nebraska State HMP, identifies eligible project types such as:

- Structural hazard control or protection projects
- Retrofitting of facilities
- Property acquisition or relocation
- Development or improvement of warning systems

- Dead-end storm structures
- Replacement of conductors to T-2 Conductors, e.g., for increased wind resistance for electrical transmission lines

2.4 Alternative Funding Sources

In recent years, states and communities across the country have sought and developed innovative funding sources as alternatives to traditional government grant programs. This will be important for current and future hazard mitigation planning efforts for several reasons including:

- Decreases in funding for pre-disaster mitigation grant and assistance programs at the federal level and for state agencies - While technical assistance and other related support functions are still actively supported across federal and state agencies, and in some cases are increasing, allocations for “bricks and mortar” pre-disaster hazard mitigation projects will be competing with a broad range of government funding needs. These funds may not completely disappear, but the need will continue to outstrip the supply for the foreseeable future.
- Opportunities to fund projects that might not qualify or align with traditional grant and assistance programs. Funding programs seek solutions that reduce risk for a particular threshold (i.e. 1-percent flood) and meet absolute cost-benefit criteria that the agencies themselves must adhere to. Therefore, these programs, by their basic nature, are not able to support efforts that may help most of the time but don't meet these thresholds, e.g., a homeowner installed flood wall in a repetitive loss area that prevents annual floods, but not larger magnitude events that come along every few years. There is a related concept that can be referred to as “cumulative risk reduction”. For example, a homeowner with limited resources (and no real access to grant funds) might be willing to spend a little time and money each year getting just a little bit safer.

The following identifies general kinds of alternative funding sources and techniques that have been employed in other communities:

- Local Funding Options
- Public-Private Partnerships
- Private Foundations

2.4.1 Local Funding Options

Local funding options are just what they sound like, using local funds for local mitigation projects. Local funds are also needed as the non-federal share or “matching funds” for federal grant programs but can also be used independently to fund a range of project types. Local funding options include the following:

- Capital Improvement Programs – On-going civic improvements can include prioritized hazard mitigation projects or mitigation can be included as one aspect of a larger project. For example, improving the hydraulic capacity of a culvert or bridge to prevent upstream flooding while undertaking periodic replacements for end of service considerations is one example. Replacing windows in a school with shatter resistant glass as part of a overall renovation is another example. Capital improvement programs are generally funded with local tax revenues and municipal bonds.
- Permits, Fees, and Developer Contributions- Communities can establish fees, earmark a portion of existing permit and fee structures, and/or establish requirements for developer contributions for new developments in hazard prone areas that can then be used to fund local mitigation projects. The proceeds can be accumulated in what is often referred to as a “Mitigation Trust Fund” and the uses are typically tied to specific project types and/or relationships with projects already identified in specific plans or documents such as an HMP. These types of funds can also be used to create vouchers or other incentives to individual action.
- Force Account / In-Kind Services – Although there is a “cost” associated with activities of public employees, there are a wide range of activities that can be undertaken by local government staff and officials as well as interested parties on their behalf that would yield significant benefits. Some of the obvious examples are public outreach and education for individual property owners, business

and institutions to reduce their risk through correspondingly inexpensive or essentially activities. This would include tapping into available educational resources¹, promoting individual action, etc.

- **Property Owners** – For a project that directly benefits one or more specific properties, the property owner can be asked to contribute. Through the HIRA process, property owners can become better aware of their risks and options. Owners that recognize they have a real flood problem may be willing to pay a portion of the cost. In recent years, property owners have voluntarily agreed to pay the non-federal share (up to 25 percent of the total project cost) for FEMA HMA grants in some states. In some cases, the owners have paid even higher percentages of the cost. In addition, after a flood, owners may have cash from insurance claims or disaster assistance that they will be using to repair their homes and properties. By including the right floodproofing and mitigation project components into the repairs, the resilience of the property to future flooding may be improved.
- Having property owners contribute to the project can help stretch available local funds and also gives the property owner an enhanced stake in the outcome of the project and incentive to make sure the property is properly maintained.
- **Individual Participation** – Although mitigation is ultimately intended to benefit individuals, HMPs often neglect to integrate participation of potential beneficiaries into the process. The participation by individuals, including small business owners, is important for making sure the resulting HMP reflects community needs and priorities but it also allows for the planning team to identify measures and options that individuals can take to reduce their own risk at a cost they can afford.

2.4.2 Public-Private Partnerships

Developing a “public-private partnership” is a phrase used frequently in a wide range of government programs and for good reason, especially in the context of hazard mitigation. Similar to the point made in the preceding subsection regarding individual participation, participation of private sector organizations in solving their own hazard risk situations can be a low-cost and effective method. The phrase also encompasses finding opportunities for public and private sector partners to share costs equitably for larger projects that require substantial funds to implement. Private sector businesses and organizations have their own cost-benefit calculations to perform but joint efforts may make the balance sheets work for both sides.

2.4.3 Private Foundations

Cultivating relationships with local, regional, or even national foundations with interests or missions consistent with hazard mitigation, community sustainability, climate change adaptation, and other related topics can yield successful results in terms of funding and other means of support.

There are many local foundations around the State of Nebraska, many of which fund programs that can be utilized for components of hazard mitigation projects. Many of these foundations only support non-profit organizations, so the applicability of these funds to projects depends upon the partners involved.

This approach is not as easy to develop as simply listing grants and funding mechanisms as it involves engaging a broad spectrum of stakeholders and employing combinations of funding sources in solving what are increasingly sticky issues related to funding for any public endeavor. However, as noted throughout this guidebook, the reality is that significant federal or state grant allocations for pre-disaster mitigation efforts are not apparent on the immediate horizon and communities will need to be creative, cooperative and proactive to realize risk reduction on a meaningful level.

¹ Several states and agencies have created resources for homeowners, some of which could be readily adapted for use in Nebraska.

Section Three: References

3.1 Hazard Mitigation Project Funding

The following includes current websites with more detailed information about several of the programs and documents mentioned in this Guidebook.

- *Hazard Mitigation Assistance Guidance*. The current version of this guidance document was developed in 2015 and can be found at:
- <https://www.fema.gov/media-library/assets/documents/103279>

In addition, the individual grant programs each have specific websites per the following:

- Hazard Mitigation Grant Program (HMGP)
• <https://www.fema.gov/hazard-mitigation-grant-program>
- Pre-Disaster Mitigation (PDM)
• <https://www.fema.gov/pre-disaster-mitigation-grant-program>
- Building Resilient Infrastructure and Communities (BRIC)
• <https://www.fema.gov/bric>
- Flood Mitigation Assistance (FMA)
• <https://www.fema.gov/flood-mitigation-assistance-grant-program>
- Fire Management Assistance Grant Program (FMAGP) -
• <https://www.fema.gov/fire-management-assistance-grant-program>
- Public Assistance (PA) Section 406 Hazard Mitigation Funding
• <https://www.fema.gov/media-library/assets/documents/184476>

Note: These websites and reference materials are as current as possible. However, one important aspect of grant programs that is not just applicable to hazard mitigation or to government agencies, is that the status, priorities, and administration of funding sources and programs is dynamic, i.e., subject to frequent changes in direction and emphasis. Therefore, it is useful to be familiar with the current information, but it is equally, if not more important, to engage candidate federal and state agencies in a dialog as soon as possible. The intent is to determine the most current information about grant project status and priorities for inclusion in the evaluation of hazard mitigation projects and the development of implementation strategies.

On a related note, it is also recommended to include specific reference in plan maintenance procedures to the monitoring and updating of information regarding grant programs and the agencies or foundations that administer these grants.

There are also a number of documents that include a broad range of project types and how these have been implemented in communities across the country including: Mitigation Best Practices Portfolio <https://www.fema.gov/mitigation-best-practices-portfolio>