

Executive Summary

Background

On October 20, 2000, the United States Congress passed the Disaster Mitigation Act of 2000, also known as DMA2K. Among its other features, DMA2K established a requirement that to remain eligible for federal disaster assistance and grant funds, States and localities must develop and adopt hazard mitigation plans. On February 26, 2002, the Federal Emergency Management Agency (FEMA) published an Interim Final Rule (IFR) that provided the guidance and regulations under which such plans must be developed. The Final Rule (FR) was released in October of 2007 and technical corrections were made in September of 2009. The Final Rule on standard state mitigation plans and enhanced state mitigation plans are found in the Code of Federal Regulations at 44 CFR Parts 201.4 and 201.5 (October 1, 2010). The FR provides detailed descriptions of both the planning process that States and localities are required to observe, as well as the contents of the plan that emerges.

Additionally, the Flood Insurance Reform Act of 2004 (P.L. 108-264) created two new grant programs: the Severe Repetitive Loss (SRL) and Repetitive Flood Claim (RFC) programs. The Act also modified the existing Flood Mitigation Assistance (FMA) program. One of the provisions of this Act is that if a State includes certain elements as required by the Act, the State be eligible for an increased federal cost share (90/10) for projects funded under the Flood Mitigation Assistance and Severe Repetitive Loss programs that address mitigation of severe repetitive loss properties.¹ Alabama has addressed the repetitive loss provisions required by the Act in the **Mitigation Strategy** of this plan. The Biggert-Waters Flood Insurance Reform Act of 2012 extends the National Flood Insurance Program (NFIP) through 2017 and included several reforms included eliminating subsidized insurance rate of repetitive loss properties.

On October 17, 2004, the State of Alabama officially adopted the initial Alabama Statewide Hazard Mitigation Plan in response to the requirements of DMA2K and the IFR Section 201.4(a). In addition, Section 201.4(d) mandates that a state update its plan every three years “to reflect changes in development, progress in statewide mitigation efforts, and changes in priorities.” The first update of this plan was approved on October 19, 2007. The 2018 version of this plan is the fourth update in response to the DMA2K requirements.

The State Alabama will continue to comply with all applicable Federal statutes and regulations related to hazard mitigation planning during the periods for which it receives grant funding, in

¹ The Flood Mitigation Assistance, Repetitive Flood Claims, and Severe Repetitive Loss grant programs now fall under the Hazard Mitigation Assistance (HMA) grants program which was established on June 1, 2010.

compliance with 44 CFR 13.11(c). Further, the State of Alabama and will amend its plan whenever necessary to reflect changes in State or Federal laws and statutes as required in 44 CFR 13.11(d).

Organization of the Plan

The Alabama Hazard Mitigation Plan is organized into the following 10 sections.

Table 1: Plan Contents

| Section Number | Section |
|----------------|--|
| None | Executive Summary |
| None | Plan Approval, Adoption, and Assurances |
| Section 1 | The Planning Process |
| Section 2 | Alabama Current and Future Conditions |
| Section 3 | Risk Assessment |
| Section 4 | Capability Assessment |
| Section 5 | Mitigation Strategy |
| Section 6 | Plan Maintenance |
| Appendices | <ul style="list-style-type: none">A. Approval and ImplementationB. Glossary of Acronyms and TermsC. Coordination with Local PlanningD. Comments Received from SHMT and FEMAE. Planning Process DocumentsF. Record of ChangesG. Hazard Mitigation Grant Program Implementation ProcessH. Updates to the 2013 Mitigation Action PlanI. State of Alabama Office of Water Resources Risk MAP Program Business Plan |

There are references to the FR throughout the plan; where possible these provide specific section and subsection notations for the convenience of reviewers.

The 2018 plan update revises the structure from the 2013 version of the plan. Section 5, Current and Future Conditions, and Section 7, Capability Assessment, were added into the plan, while the Coordination of Local Planning and the Enhanced Mitigation Plan Elements sections were removed, with the content being reworked to fit into the remaining sections. An in-depth review of changes made from the 2013 to the 2018 version of this plan is available in **Section 1.4**. The complete descriptions of previous plan development efforts can be found in the 2004, 2007, 2010 and 2013 versions.

Highlights of the Plan

The purpose of the Plan is to rationalize the process of identifying and implementing appropriate hazard mitigation actions across the State. The document includes a detailed characterization of natural hazards Statewide; a risk assessment that describes potential losses to physical assets, people and operations; a set of goals, objectives, strategies and actions that will guide the State's mitigation activities; and a detailed plan for implementing and monitoring the required aspects of the Plan. The following provides a brief summary of each section of the Plan.

Approval and Adoption

This section describes the Plan approval and adoption process and provides assurances as required by the FR. It also includes documents related to Plan adoption, including an approval letter from the Director of the Alabama Emergency Management Agency (AEMA), and a letter of endorsement and support from the Governor.

The Alabama State Hazard Mitigation Plan was adopted by the Governor through the authority delegated to AEMA. As noted elsewhere in the plan (Section 1), each State Hazard Mitigation Team (SHMT) member was provided a full draft copy of the plan for review, comment and endorsement prior to adoption by the Governor. AEMA retains the comments and changes. The Plan was approved by the Director of the Alabama Emergency Management Agency, through authority delegated by the Governor.

Upon completion, this Plan Update will be approved and adopted through the same mechanism used for previous versions of this plan.

The Planning Process

This section includes a detailed description of the planning process and the individuals and agencies who were involved.

As the process of developing the 2004 Plan began, Alabama Governor Bob Riley signed Executive Order No. 19 (EO 19). EO 19 established the State Hazard Mitigation Council (also referred to as the State Hazard Mitigation Team throughout this document), directed the members of the SHMT to participate in the process and reiterated the importance of the plan for the State. The Governor delegated responsibility for overseeing development of the plan to the AEMA. The SHMT has been the core group responsible for all decisions about planning process and content for plan updates since the Executive Order was signed. During the 2018 plan update process, the SHMT met four times during development of the plan and, during the meetings, considered and approved/amended aspects of it. A list of the SHMT members and other agencies involved in the planning process is provided in Section 1.

Executive Order 19 has remained valid for the plan updates, leaving the SHMT intact with AEMA as the lead agency for the plan updates. AEMA developed a strategy for updating each section

of the plan for the 2018 Plan. This strategy was reviewed and approved by the SHMT at its first meeting and AEMA led the update of all sections of the plan. Subject matter experts on the SHMT were solicited for specific information regarding hazards, risks, capabilities, and strategies. SHMT members were also asked to review mitigation strategies from the 2013 Plan for which they were responsible and asked to provide new mitigation actions that they may pursue in the future.

After all sections were completed and comments incorporated, the Plan was submitted to the SHMT in June 2018 for review prior to submission to FEMA.

The Planning Process provides more detailed summaries of the meetings held for the development of the 2018 update, including the four SHMT meetings. Detailed meeting minutes of each meeting can be found in **Appendix E**.

Current and Future Conditions

This section includes a detailed description of the demographic, economic, infrastructural, and geographic conditions of Alabama as well as outlines trends for population and land-use changes. This section is designed to inform the remainder of the Plan about the impact that hazards can have on specific people, industries, or infrastructure currently or in the future. Recognizing the importance of outlining these factors for the purpose of comprehending implications of the Plan and creating effective mitigation strategies, this section was added to the 2018 update.

Risk Assessment

This section includes a detailed description of the process that was used to identify, assess, and prioritize Alabama's natural hazard risks. **Section 3.1** provides an overview of the identified hazards and the risk ranking methodology. **Section 3.2** provides hazard profiles for 14 natural hazards. **Section 3.3** provides the more detailed vulnerability assessment and loss estimation for the highest ranked hazards. **Section 3.4** provides a summary of the impacts development trends have on the vulnerabilities outlined in **Section 3.3**.

As part of the plan update process, the team reevaluated its hazards based on new and current information and modified its risk assessments based on newly available data. These hazards were then evaluated based on newly acquired data and risk assessment were performed on the most threatening hazards to incorporate current data. Jurisdictions were then ranked based on their vulnerability and risk.

Capability Assessment

This section includes a detailed description of the capabilities the State can provide to carry out the Plan. This includes summaries of the various programs, policies, and legislation that outlines a structure for carrying out mitigation in the State as well as the agencies and funding sources that work to implement specific actions outlined in the plan. Through the Plan update process,

information from other sections was gathered and integrated into one section to develop a better implementation resource. Additionally, information related to programs and funding was updated based on current capabilities.

Mitigation Strategy

This section is a description of the State's mitigation strategy, goals, and actions. The strategy and goals were reviewed and revised, as required, as part of the 2018 update. This process is detailed in **Section 1**, and the changes are reflected throughout **Section 5**. The State hazard mitigation strategy is to "Reduce vulnerability through collaborative actions and policies that limit the effects of natural hazards on the citizens of Alabama and physical assets."

The State Hazard Mitigation Team and AEMA originally developed six goals for hazard mitigation in 2004, in support of this general strategy. These goals have been revised since this original plan and were revisited again for the 2018 update by the SHMT. Revisions were made to refine the five goals in the 2013 plan to the following four goals. Further details can be found in **Section 5**.

Table 2: Mitigation Goals

| Goal Number | Goal |
|-------------|--|
| Goal 1 | Enhance the comprehensive statewide hazard mitigation system. |
| Goal 2 | Reduce the State of Alabama's vulnerability and increase resilience to hazards to protect people, property, and natural resources. |
| Goal 3 | Foster public awareness and understanding of their hazard risk and of mitigation opportunities. |
| Goal 4 | Expand and promote coordination and communication with other government agencies, local governments, other relevant organizations. |

The SHMT members updated the mitigation actions relating to their agency from the 2013 Mitigation Action Plan. Each agency provided an implementation status, funding source, and priority for their actions. In addition, new actions were provided where appropriate, and this information was consolidated to create the 2018 Mitigation Action Plan.

Plan Maintenance

This section describes how the plan will be periodically evaluated and updated. The Final Rule requires that the State Hazard Mitigation Plan be updated and re-submitted to FEMA for re-approval every five years. In addition to meeting this requirement, AEMA will review the plan annually, based on criteria that are described in **Section 6.1.3**. The criteria to be evaluated are:

Changes in the level of risk to the State and its citizens.

1. Changes in laws, policies, or regulations at the State or local levels.
2. Changes in State agencies or their procedures that will affect how mitigation programs or funds are administered.
3. Significant changes in funding sources or capabilities.
4. Changes in the composition of the State Hazard Mitigation Team.
5. Progress on mitigation actions (including project closeouts) and new mitigation actions that the State is considering.
6. Major changes to the local or multi-jurisdictional hazard mitigation plans.

In addition, as outlined in **Section 6.1.4** AEMA may initiate the review process under the following conditions:

1. At the request of the Governor;
2. When significant new risks or vulnerabilities are identified; or
3. If the findings of the annual/post-disaster review and evaluation warrant.

Section 6.1 describes the process that AEMA will use to initiate and complete the periodic reviews and updates. The interim reviews may be relatively simple, but the five-year update is expected to comprise a comprehensive update and multi-stage process similar to the initial development of the plan.

Other parts of **Section 6** describe how the State will monitor mitigation activities and measure progress toward achieving the goals that are described in **Section 5**.