

Test Yourself Answer Key

Lesson 1

1. Annually the dollar cost of disasters in the United States is: (*select one*)
 - a.) thousands
 - b.) millions
 - c.) billions (Correct answer)

2. In sustainable communities, decisions made by the present generation will: (*select one*)
 - a) Reduce the options of future generations.
 - b) Not reduce the options of future generations. (Correct answer)
 - c) Eliminate the options of future generations.
 - d) None of the above.

3. Three ways to reduce the risk of future hazard damages to new development are:
 - Location (planning)
 - Better codes
 - Implementation and enforcement of codes

4. Mitigation is defined as: _____ actions taken to reduce or eliminate long-term risk to people and property from hazards and their effects. (*select one*)
 - a) fast
 - b) legal
 - c) sustained (Correct answer)
 - d) construction

5. One example of a State responsibility under the Disaster Mitigation Act of 2000 is:
 - Coordinate State and local government activities related to hazard mitigation.
 - Prepare and submit a State Mitigation Plan and update every three years as a condition for receiving certain forms of disaster assistance.
 - Make available, from hazard mitigation grant programs, funds for assisting local jurisdictions with hazard mitigation planning and projects.
 - Provide technical assistance and training to local governments in developing hazard mitigation plans, and in applying for and managing hazard mitigation grants for planning and for projects.

6. One example of a local government responsibility under the Disaster Mitigation Act of 2000 is:
 - Prepare and adopt a jurisdiction-wide natural hazard mitigation plan as a condition of receiving post-disaster grants for hazard mitigation.
 - Review the hazard mitigation plan, and if necessary update, every five years.

Test Yourself Answer Key

Lesson 1 (Continued)

7. Match the mitigation program with the appropriate description below:

- a. NEHRP
- b. NDSP
- c. NHP
- d. NFIP

d Goal is to reduce future flood damage through floodplain management and to provide flood insurance.

b Includes grants to state dam safety programs and train dam safety staff.

a Long-term nationwide program to reduce risk to life and property from earthquakes in the U.S.

c Supports projects and activities to protect communities from hurricane hazards.

Lesson 2

1. Community action for developing and implementing a hazard mitigation plan can be organized into the following four phases:

Phase 1: Organize Resources
Phase 2: Assess Risks
Phase 3: Develop the Mitigation Plan
Phase 4: Implement the Mitigation Strategy and Monitor Progress
2. Three steps for gaining support for hazard mitigation include:

Step 1: Assess community support.

Step 2: Build the hazard mitigation planning team.

Step 3: Engage the public.
3. If elected/appointed officials and citizens lack knowledge about hazards and risk, find opportunities to share: *(check all that apply)*
 - Disaster statistics and public safety impacts of disasters, particularly the last hazard event to affect the community.
 - High costs of hazard mitigation planning.
 - Economic costs of hazard events and benefits of hazard mitigation.
 - Hazard mitigation success stories.
4. Hazard mitigation planning efforts will be more successful if the team has official authority to develop and implement a hazard mitigation plan.
5. Three ways to engage the public in the hazard mitigation planning process are:
 - Use local media. Broadcast meetings on a local access channel, produce a show highlighting recent disasters and damages, interview a hazard mitigation planning team member, and issue press releases.
 - Distribute brochures and fliers with local utility and water bills, at local grocery stores, at government buildings, and at local libraries.
 - Conduct outreach activities at local festivals, fairs and bazaars. Set up a booth or table for hazard mitigation-related brochures, talk with citizens, get your hazard mitigation planning team connected to the Internet, create a Web page, and post questionnaires.
 - Host public input workshops for large or small groups of community representatives, business representatives, and residents.

Lesson 2 (Continued)

6. According to the Disaster Mitigation Act of 2000, each community entering into a “multi-jurisdictional” plan must do this in order to receive hazard mitigation funds: *(select one)*
 - a) Have demonstrated capability to perform hazard risk assessments.
 - b) Sign an agreement to provide a designated percentage of the costs to develop the plan.
 - c) Participate in the planning process and officially adopt the plan. (Correct answer)
 - d) Have incurred substantial damage due to hazard events within the last 5 years.

7. True or False: Citizens who become knowledgeable about the process of hazard mitigation planning may be willing to assist later in the implementation process. . (Correct answer - TRUE)

Lesson 3

1. Match the terms with their definitions.

Hazard	Vulnerability	Exposure
Risk	Risk assessment	

- Risk is the estimated impact that a hazard would have on people, services, facilities, and structures in a community.
- Hazard is an act or phenomenon that has the potential to produce harm or other undesirable consequences to a person or thing.
- Exposure is the people, property, systems, or functions that could be lost to a hazard.
- Risk assessment is the process of measuring the potential loss of life, personal injury, economic injury, and property damage resulting from hazards.
- Vulnerability is the susceptibility to physical injury, harm, damage, or economic loss.

2. The four major steps of a risk assessment are:

- Step 1: Identify Hazards
- Step 2: Profile Hazard Events
- Step 3: Inventory Assets
- Step 4: Estimate Losses

3. Three ways to find hazard information are:

- Review existing plans, such as emergency operations plans.
- Search old newspapers and other historical records.
- Talk to the experts in the community, State, or region.
- Gather information such as hazard maps on Internet websites of agencies such as FEMA, Department of Homeland Security, U.S. Geological Survey (USGS), the National Oceanographic and Atmospheric Agency (NOAA), and the U.S. Forest Service.

4. A hazard profile includes: *(select all that apply)*

- Location or geographical areas affected by the hazard event. . (Correct answer)
- Hazard magnitude or severity. . (Correct answer)
- Probability, likelihood or frequency of the hazard event occurring. . (Correct answer)
- Any past occurrences of the hazard events in or near the community. . (Correct answer)
- Benefit-cost analysis of the community's sustainability quotient.

Lesson 3 (Continued)

5. Among the most urgent and important assets within the community are critical facilities.
6. True or False. Loss estimation is not required for approval of a local hazard mitigation plan by FEMA, but provides valuable information to the selection of the mitigation strategy. . (Correct answer - TRUE)
7. HAZUS-MH is the loss estimation software program that is useful in predicting the physical, economic, and social impacts of various hazard events.

Lesson 4

1. The mitigation strategy provides direction for the community's efforts to reduce the potential losses identified in the risk assessment.
2. Goals are general guidelines for what you want to achieve in the long run.
3. It is important that objectives be measurable so you will know when you have successfully implemented the mitigation strategy.
4. Planning, zoning, and open-space preservation (parks and recreation areas) are examples of hazard mitigation actions in the prevention category.
5. Floodproofing and acquisition are examples of hazard mitigation action in the property protection category.
6. Notices to residents of a hazard-prone area and displays of mitigation techniques are examples of hazard mitigation actions in the public education and awareness category.
7. Wetlands protection and dune restoration are examples of hazard mitigation actions in the natural resources protection category.
8. Dikes, levees, and seawalls are examples of structural mitigation actions.
9. An acronym for a set of criteria used to screen planning decisions is STAPLE(E).
10. FEMA's Pre-Disaster Mitigation (PDM) Program includes competitive grants for hazard mitigation planning and projects.

Lesson 5

1. When a State's resources are overwhelmed by a disaster event, the Governor submits a request for a major disaster declaration to FEMA.
2. The Stafford Act authorizes the President to declare that a major disaster or emergency exists.
3. Section 406 of the Stafford Act authorizes funds for hazard mitigation measures to meet the need for government services and infrastructure in areas affected by the disaster.
4. Section 408 of the Stafford Act authorizes temporary housing for up to 18 months for displaced persons whose primary residences was heavily damaged or destroyed.
5. The Hazard Mitigation Grant Program is authorized under Section 404 of the Stafford Act and is the main post-disaster hazard mitigation program.
6. In order for the State and its local jurisdictions to be eligible for Hazard Mitigation Grant Program funds, the State must have a FEMA-approved hazard mitigation plan.
7. A National Flood Insurance Program (NFIP) policy holder may be eligible for Increased Cost of Compliance (ICC) funds to mitigate the risk of future flooding if the structure is located in a Special Flood Hazard Area (SFHA) and is more than 50 percent damaged.
8. The Small Business Administration (SBA) may make available additional disaster loan amounts, up to 20 percent, to help pay for hazard mitigation actions.
9. The Hazards and Performance Analysis group in the Hazard Mitigation Branch uses Mitigation Assessment Teams (MATs) to collect critical information on disaster effects.
10. The Community Education and Outreach group in the Hazard Mitigation Branch provides advice to the public on hazard mitigation techniques and insurance at the Disaster Recovery Centers.