

FINDINGS FROM THE 2024 INTERGOVERNMENTAL ROUNDTABLE ON

DISASTER RESILIENCE

FEBRUARY 9, 2024 / WASHINGTON, D.C.

Hosted by the National Association of Counties with support from The Pew Charitable Trusts

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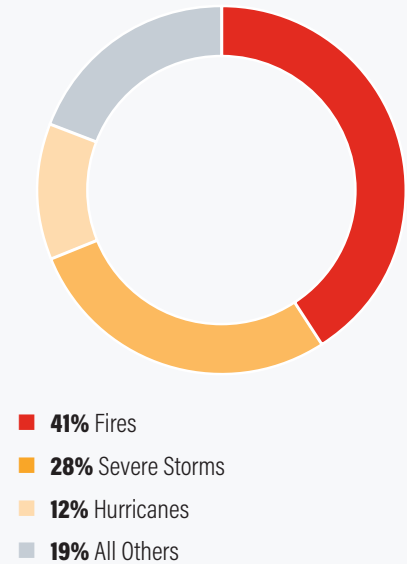
*Supervisor David Goldemberg (Tuolumne County, Calif.) speaks at the roundtable.
Source: The Pew Charitable Trusts.*

Introduction

Disasters have profound impacts on communities across the United States, highlighting the need for county government leadership and intergovernmental partnerships to ensure local communities are ready to respond when a disaster strikes. America's counties engage in all aspects and phases of emergency management: planning, preparation, mitigation, response and recovery. As the regularity and costs of disasters increase, counties are working hard to protect residents, property, infrastructure systems and local economies.

Over the past four decades, the United States has faced 387 climate-related disasters with damages at or exceeding \$1 billion, a class of event often referred to as "billion-dollar disasters."¹ Collectively, these billion-dollar disasters have cost the U.S. economy more than \$2.74 trillion and claimed the lives of 16,434 people. In 2023 alone, the nation experienced 28 separate billion-dollar disasters, totaling approximately \$92.9 billion in damages. Between 2003 and 2023, the United States experienced more than 2,500 (non-COVID-19 related) disasters that rose to the level of a presidential declaration. These included 22 distinct types of disasters, the most common having been fires (41 percent of disaster events), severe storms (28 percent) and hurricanes (12 percent).² As changing conditions amplify the intensity, frequency and variety of disaster events, it is essential for government leaders to understand potential vulnerabilities.

FIGURE 1: MOST COMMON DISASTERS OVER THE PAST 20 YEARS



Source: NACo analysis of U.S. Federal Emergency Management Agency (FEMA) Disaster Incident data as of October 30, 2023.

In 2023,

849 counties

experiences at least one federally declared major disaster,

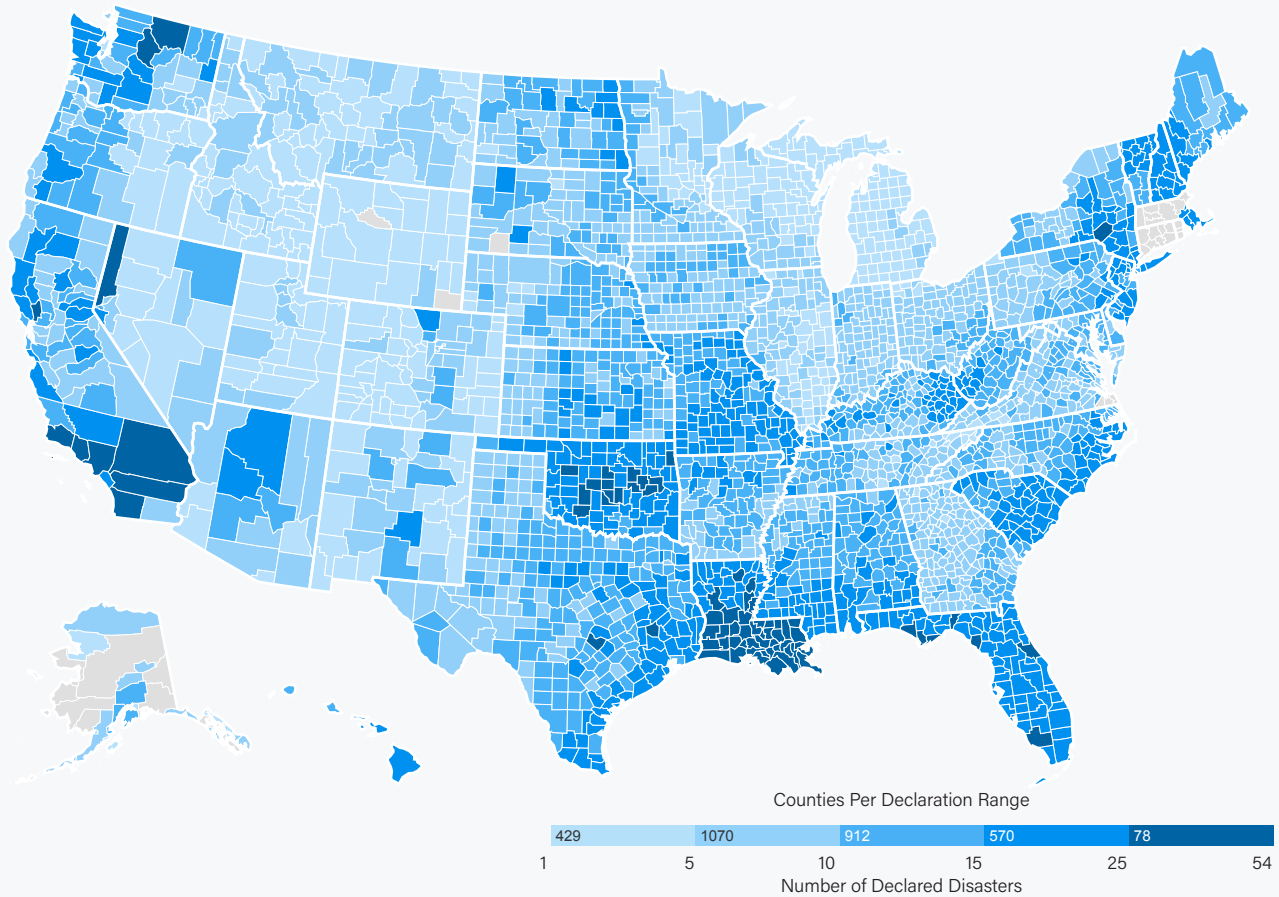
312 counties

had at least one Emergency Declaration and

720 counties

had at least one Disaster Declaration.

FIGURE 2: NUMBER OF FEDERALLY DECLARED DISASTERS BY COUNTY BETWEEN 2000 AND 2023



Source: U.S. Federal Emergency Management Agency 2000-2023 Disasters data, 2024.

Disaster events have profound implications on communities, affecting the long-term health, livelihoods and well-being of individuals and families. Often the first responders, local governments play a critical role in supporting community recovery. To improve outcomes for affected communities, local governments depend on state and federal assistance. As all levels of government have a distinct and supportive role in disaster management, intergovernmental coordination is key to building a disaster-resilient nation.

Since 2022, the National Association of Counties (NACo), in collaboration with The Pew Charitable Trusts (Pew), has worked to [enhance intergovernmental coordination](#) in disaster management. NACo has hosted

three roundtable discussions involving county, state and federal leaders to facilitate dialogue and encourage novel approaches in disaster mitigation and recovery. Participants have included county elected officials, local planners, state emergency management and resilience directors and representatives of various federal agencies that support disaster resilience and recovery.

The [first roundtable](#), held in February 2022, brought participants together to identify the challenges local communities face before, during and after disaster events. Participants emerged with a consensus that, while county governments share an equal responsibility for disaster response, disparities in local capacity can hinder mitigation and recovery efforts.

The [second roundtable](#), held in February 2023, sought to build on the earlier discussion by creating a comprehensive definition of “capacity” in the context of disaster resilience. Participants identified six elements that together encompass the potential of a county to optimally approach a disaster event, along with avenues to build and sustain each one. Refer to the graphic below for a list of these elements of capacity.

With this definition, NACo and Pew convened the third roundtable in February 2024. Participants explored current and potential approaches for funding and implementing solutions to the social and economic risks facing communities including those that are under resourced and underrepresented.

Within each of these areas, participants from county, state and federal government discussed the importance of taking action prior to a disaster taking place, with the economic costs of investment today dwarfed by those of an unprepared community.

The policies, practices and innovative approaches highlighted in this report represent the efforts and accomplishments of roundtable participants and may not represent the full scope of solutions being explored nationwide in support of disaster resilience. The findings presented can be used as a resource for catalyzing disaster resilient action across the country.

This report highlights three areas of intervention for intergovernmental partners to prioritize. These are:

- 1. Streamline access to disaster mitigation, preparedness and relief funding**
- 2. Measure and address the economic risks of disasters, and**
- 3. Incorporate resilient practices in land use planning and development.**

NACo and Pew Intergovernmental Roundtables on Disaster Resilience

Priority Challenges (2022)

- Disparities in local capacity & resources
- Rising cost of recurring disasters
- Fragmented federal support
- Disproportionate emphasis on disaster recovery, not on mitigation

Elements of Capacity (2023)

- Funding for mitigation planning & implementation
- Staffing & dedicated offices
- Authority to enact policy & practice for mitigation
- Effective partnerships
- Ability to collect and interpret data
- Education & improved perception of risk

Intergovernmental Solutions (2024)

- Streamline access to disaster mitigation and relief funding
- Measure and address the economic risks associated with availability and affordability of property insurance
- Incorporate resilient practices in land use planning and development



Scan the QR code to access the reports

Local and State Achievements in Building Capacity for Disaster Resilience

State and local officials are grappling not just with the frequency of disasters, but with the compounding effects of multiple hazards. Beyond better-recognized hazards of extreme heat or cold, wildfire, tropical storms, earthquakes and tornados, officials are facing unfamiliar hazards including saltwater intrusion and superfog. Despite this intensifying landscape, state and local officials are taking steps toward a resilient future. Roundtable participants shared their achievements in building capacity toward disaster resilience.



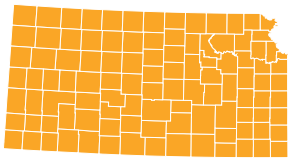
KING COUNTY, WASH.

[Strategic Climate Action Plan](#) is a five-year strategy to integrate disaster resilience into county operations and community engagement. It emphasizes sustainability, resilience, climate equity and economic development, and calls for the establishment of a County Climate Office and the King County Climate Collaboration with neighboring governments and other partners.



LARIMER COUNTY, COLO.

[Larimer Connects](#) is a program managed by the county's office of emergency management to conduct outreach and education on resilience, social connectivity, preparedness and hazard awareness. The program empowers residents to plan for disasters, providing guidance, technical advice and access to resources.



KANSAS

Kansas is in the top 10 states for total acres burned in wildfires. The state recently established a Wildfire Task Force, including representatives from local fire departments, Kansas Division of Emergency Management, Kansas Association of Counties, League of Kansas Municipalities, Kansas Association of Conservation Districts, Kansas Forest Service, landowners who have been affected and elected officials. In November 2023, the taskforce made [recommendations](#) to the state legislature on how state and local governments can mitigate and respond to wildfires.



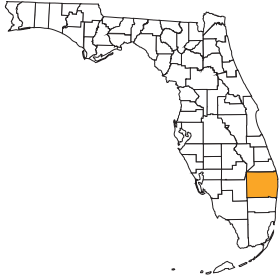
MONTGOMERY COUNTY, OHIO

In 2019, Montgomery County was hit by 13 tornadoes in one day. Since this event, the county has redesigned services so it can respond to community needs in real time, including mobile services. The county relocated its emergency management center to a Department of Energy building, providing more space for training emergency staff and positioning the county for cross-jurisdictional emergency planning.



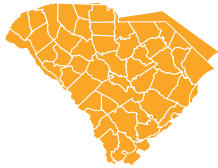
TRAVIS COUNTY, TEXAS

As a member of the Capital Area Council of Governments (CACOG) in Central Texas, Travis County collaborated to update an aging emergency notification system, which relied on landline numbers. To address the issue, CACOG procured mobile numbers, expanding its reach from 7 percent to over 70 percent of residents in the region. With the implementation of WarnCentralTexas, local officials now communicate with communities via phone, email and text, offering residents the option to sign up for notifications as well.



PALM BEACH COUNTY, FLA.

In 2023, the Army Corps of Engineers completed risk reduction work on the Herbert Hoover Dike, which safeguards high-risk communities from persistent flooding. This rehabilitation effort cost over \$1.6 billion, funded by the State of Florida's \$100 million contribution and inclusion in the Supplemental Long-Term Disaster Recovery Investment Plan. All counties in Florida are mandated by state regulations to undertake comprehensive flood vulnerability assessments, compile inventories and identify structures susceptible to flooding or other risks. Funding for these assessments is provided by the state and supplemented at the local level.



SOUTH CAROLINA

The state recently completed repairs and replacements of 3,400 homes due to severe storms in 2015. The South Carolina Office of Resilience published its first [Strategic Statewide Resilience and Risk Reduction Plan](#), which highlighted the need to conserve land. Approximately \$200 million in state funds have been set aside for land conservation.



“ *Ultimately, there is not enough federal dollars available for all the work we urgently need to get done, this is not a federal solution but a partnership solution.* **”**

Victoria Salinas

Senior Official Performing the Duties of Deputy Administrator
Federal Emergency Management Agency

*Victoria Salinas visits the Coral Reef Nursery in Ceiba, Puerto Rico.
Source: FEMA/Eduardo Martinez*

Streamline Access to Disaster Mitigation, Preparedness and Relief Funding

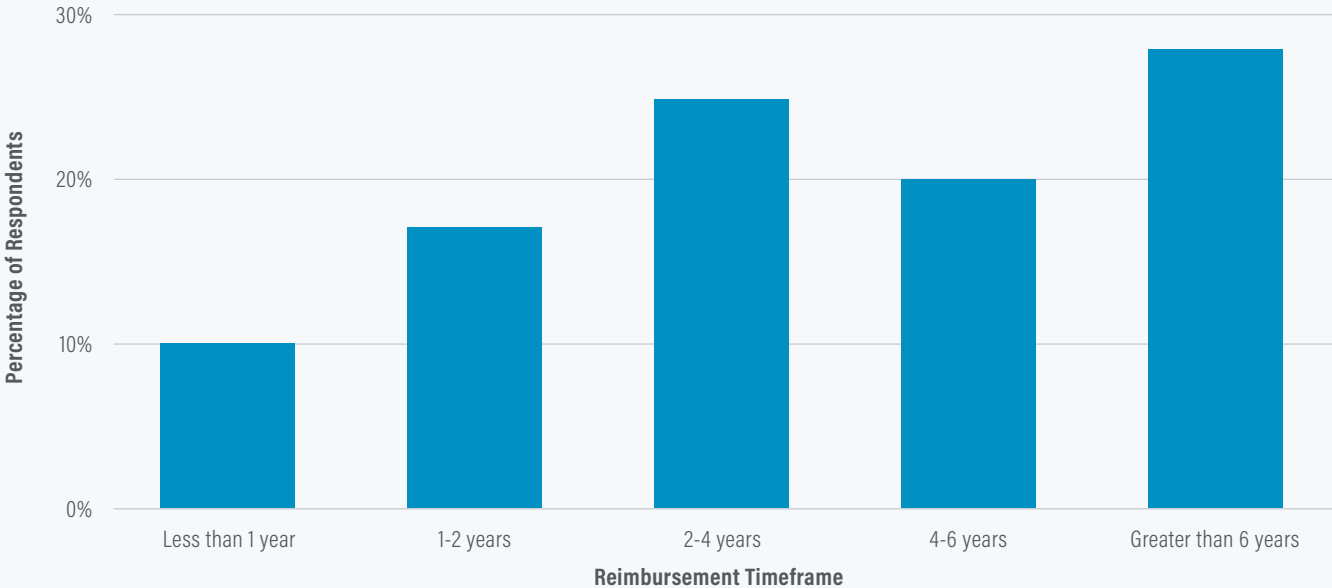
The federal government has obligated \$220.2 billion in disaster funding since 2017, but only \$123.2 billion has been distributed, leaving \$97 billion.³ Counties seeking federal support often face onerous grant applications and administrative processes with long lead times for accessing funds, as well as prolonged disaster reimbursement timelines. Some communities experience additional disaster events and incur significant debt to support recovery efforts while waiting for these funds. This challenge is particularly acute for under-resourced and under-served communities with already strained county finances.

In a recent [NACo Survey](#), 93 percent of respondents reported having experienced a presidentially declared

disaster in the last 10 years. Of those counties that have experienced a disaster, 73 percent have outstanding reimbursement claims. One in five counties (20 percent) indicated the longest open claim has been in processing between four and six years; the largest share (28 percent) report processing times exceeding six years. For counties with all outstanding claims paid, the majority (71 percent) report typical turnaround times between one and three years.⁴

Roundtable participants recognized that federal and state partners are taking steps to improve access to disaster mitigation and relief funding and identified the following intergovernmental solutions to ensure that funding resources are leading to effective and equitable outcomes.

FIGURE 3: THE LARGEST SHARE OF SURVEY RESPONDENTS REPORT AT LEAST ONE REIMBURSEMENT THAT HAS BEEN PENDING FOR MORE THAN SIX YEARS.



Source: NACo survey of county membership, October 2023

Federal Solutions

Federal disaster spending is spread across 17 major [departments](#) and agencies, each with unique award processes. Roundtable participants agreed that federal agencies should coordinate amongst themselves to simplify funding streams and provide universal guidance that is appropriate for local governments and communities. One participant proposed a “FEMA 101” with resources on how to meet funding requirements. As current funding processes struggle to keep pace with the dynamic and evolving nature of disasters, roundtable participants are seeking new and existing approaches that ensures efficient funding for community recovery and planning. The complexity of disaster events necessitates funding mechanisms that can swiftly adapt to emerging needs, prioritize vulnerable populations and facilitate equitable access to resources. A few participants also noted that they would be in favor of more predictable year-on-year appropriations for mitigation efforts, as opposed to major one-time sources of funding.

To support local governments in accessing and administering federal funds for disaster mitigation, preparedness and relief, federal agencies can:

- **Simplify funding resources:** FEMA’s [Mitigation Framework Leadership Group \(MitFLG\)](#) provides a coordinating structure to promote and facilitate mitigation efforts across the federal government and with state, local and tribal governments. MitFLG identified Artificial Intelligence (AI) as a valuable tool to facilitate access to federal funding opportunities. FEMA and the USDA are collaborating on a generative AI tool that would enable communities to leverage funding opportunities specific to their mitigation goals. The group is also focused on treating mitigation funding programs as one portfolio, with the idea of moving projects from one funding stream to another, particularly when funding is competitive. Roundtable participants expressed strong interest in the idea of leveraging non-emergency funding sources, such as EPA’s water infrastructure grants, for mitigation-focused projects.

Disaster Assistance

Programs and Activities Across 17 Federal Departments and Agencies

- Department of Agriculture
- Department of Commerce
- Department of Defense
- Department of Education
- Department of Energy
- Department of Health and Human Services
- Department of Homeland Security
- Department of Housing and Urban Development
- Department of the Interior
- Department of Justice
- Department of Labor
- Department of Transportation
- Department of the Treasury
- Department of Veterans Affairs
- Environmental Protection Agency
- General Services Administration
- Small Business Administration

Source: GAO analysis of federal department and agency data.

- **Remove barriers and augment local capacity:**

The [Thriving Communities Network](#) is a federal interagency collaboration focused on deploying place-based technical assistance and capacity-building resources to historically disadvantaged communities. This effort includes resources to help communities with grant and fiscal management, pre-development assistance, community engagement, planning and project implementation support. Several federal programs are now providing this type of assistance, including:

- FEMA offers Building Resilient Infrastructure and Communities (BRIC) [Direct Technical Assistance](#) and is partnering with communities to enhance their capacity to design holistic, equitable hazard mitigation solutions for community resilience.
- A recent [policy change](#) at FEMA now allows for assisting local and state applicants with the benefit-cost analysis of hazard mitigation projects, requiring a benefit cost ratio greater than one.
- The HUD [Community Development Block Grant \(CDBG\) Program](#) allows for 15 percent of grant funding to be used for public services to support low- and moderate-income communities.

- **Prioritize multiple-benefit projects:** [FEMA's](#)

[Hazard Mitigation Grant Program](#) promotes mitigation projects that enhance community well-being, drive local economic development and receive the support of local partners. For example, in 2023, FEMA funded the restoration of five miles of coral in Puerto Rico, a structural solution to flooding and erosion that protects marine life and prevents the loss of human life. This approach to funding emphasizes the needs of a community and ensures that project benefits are shared by all.

- **Revise funding policies to support community capacity:**

FEMA revised its policy under the Hazard Mitigation Grant program to allow for non-governmental organizations to apply on behalf of local governments. Under this policy, Puerto Rico partnered with a local foundation, which was awarded funding for the coral restoration project on its behalf.

- **Expand funding resources:** Private investment firms are seeking partnerships with the federal government to fund mitigation and climate adaptation projects. Partnering with private firms may allow governments to share the financial risks associated with large-scale projects, reducing the burden on taxpayers and public budgets. These partnerships will require clear regulatory frameworks and oversight to ensure transparency, accountability and alignment with public policy goals.

State Solutions

State policymakers play a pivotal role by enacting legislation that supports state budgeting for disaster mitigation, preparedness and recovery efforts. These state-level funding mechanisms can strengthen local governments and communities' capacity to respond to disasters, particularly in events without a federal disaster declaration. To support local governments in accessing and administering federal funds for disaster mitigation, preparedness and relief, some states have:

- **Established a state disaster relief fund:** The Maryland Legislature passed the [Maryland State Disaster Recovery Fund](#) (SB650) in July 2023 to provide disaster recovery assistance to local governments. The fund will support local governments in specific circumstances, including: 1) when a federal disaster declaration is not granted, 2) when the needs of individuals and families are not met during a federal disaster declaration and 3) when federal assistance is denied. The fund's first appropriation of \$2 million became available on July 1, 2024.
- **Levied the private sector to fund disaster mitigation:** The [Colorado National Disaster Mitigation Enterprise](#) (HB21-1208) imposes a fee on insurance companies and uses the fee revenue to award disaster mitigation grants and offer matching funds to entities that apply for federal grants requiring such funds.
- **Allocated state funding for climate resilience planning and implementation:** Washington state law (HB 1181) mandates all local governments to plan for climate-related threats as part of their state-required comprehensive plans. To support jurisdictions with limited capacity, the Washington State Department of Commerce is offering grants to hire staff and conduct outreach efforts to complete the climate planning requirements. The Department will distribute approximately \$30 million over six years.

Lessons from Jefferson Parish, La.

Jefferson Parish was impacted by a series of severe weather events over the past four years, highlighting the urgent need for improved preparedness and



resource management. In 2020 alone, the parish faced the impact of six significant storms. In 2021, Hurricane Ida caused extensive damage, and tornadoes added to the destruction the following year. In 2023, the region grappled with saltwater intrusion and extreme heat and in 2024, there was a significant water line break. At the roundtable, President Cynthia Lee Sheng shared her parish's lessons learned:

- Positioning disaster contracts ensures rapid access to equipment and disaster relief services, alleviates the administrative burden during a disaster and allows for a fair bidding process, required by federal funders.
- Establishing and maintaining robust emergency funds is crucial to providing timely relief and support to communities during crises.
- Embedding finance staff in disaster response teams allows for real-time cost documentation and improved post-disaster reporting and compliance. This integration helps communicate the funding challenges and needs of affected communities to funding agencies, leading to targeted and effective funding.
- Considering a comprehensive approach to grant funding by utilizing multiple sources to cover various aspects of a project and offset cost-sharing requirements.
- Initiating public-private partnerships can support recovery. For example, the parish partnered with Entergy (an energy utility in Jefferson Parish) to pursue a \$20 million grant and to harden infrastructure.

“ *The costs of disasters are extreme,
and the resources needed can surprise
those who have not experienced them.* **”**

Cynthia Lee Sheng

President of Jefferson Parish, La.

*Parish President Cynthia Lee Sheng (Jefferson Parish, La.) speaks at the roundtable.
Source: The Pew Charitable Trusts.*



*Commissioner Gregg Weiss (Palm Beach County, Fla.) speaks at the roundtable.
Source: The Pew Charitable Trusts.*

Measure and Address the Economic Risks of Disasters

For most people and communities, insurance is a critical component of any recovery effort. But with the amount and scope of recent disaster events, insurance is becoming tougher to access. Major hurricanes and wildfires have driven insurance markets into crisis in Florida, Louisiana and California and are causing market volatility in other Western states such as Colorado and Oregon. Last year, home insurance rates jumped 11.3 percent, and the U.S. homeowner's insurance industry lost \$101.3 billion due to severe disaster events. High inflation is also making it difficult for communities to rebuild properties.⁵

Roundtable participants discussed the feasibility of a national insurance program for all disasters or for the federal government to serve as a backstop for insurance companies that are becoming insolvent, but also recognized challenges with these proposals. For example, in 2020, the National Association of Realtors (NAR) assessed the feasibility of an insurance program that covers various disasters. The [analysis](#) revealed that a federal program would require an insurance fund with an annual cost of \$85 billion to pay for floods, earthquakes, windstorms and wildfires. Such a program would also raise the costs of insurance for 98 percent of homeowners across the U.S.

Recognizing that there are no simple solutions, roundtable participants agreed that strong partnerships, reliable risk data and community incentives are essential elements to ensure the best possible outcomes for residents, insurance providers and the intergovernmental system.

Intergovernmental and Cross-sector Solutions

Data is critical for understanding risk and capacity for disaster preparedness and mitigation. Yet, availability and accessibility of data for risk-informed decision making is a challenge for insurers, state and local governments and the communities they serve. The solutions proposed below recognize that data and data analytics have the potential to advance our understanding of risks and the decisions we make to reduce vulnerabilities.

- **Institute a national data repository:** One potential solution proposed by Milliman, an insurance and financial services company and roundtable participant, is to establish a neutral platform that hosts data on relevant risks. The idea is to have a centralized repository managed by an impartial body, where data can be stored, validated and utilized. Milliman is investigating a [Wildfire Urban Interface Data Commons](#) with the intention of collecting a broad spectrum of information on wildfire risks. Such a database would need to collect data at the parcel level, meaning each property or house. Roundtable participants endorsed this idea as the efficacy of risk management strategies hinges upon the availability of high-quality data but understood that this would require a substantial investment and agreement.

- **Offer resources to conduct catastrophe modeling:** Catastrophe modeling is the process of using computer-based calculations to estimate the losses that could be sustained due to a catastrophic event such as a hurricane or earthquake. This modeling could serve as a key mechanism to improve risk understanding among insurers, local and state governments and communities. Hurricane modeling has been used for more than 30 years, and states like Florida rely on these models. This is not the case for other disaster risks. For example, wildfire modeling is newer and not yet trusted. To address this concern, roundtable participants proposed that a Catastrophe Model Clearinghouse be established by a well-recognized national-level entity. A non-partisan clearinghouse would aim to provide a common framework for modeling risks, without being overly prescriptive.

A Catastrophic Risk Atlas for Local Governments

At the roundtable, Milliman also proposed a Catastrophic Risk Atlas for counties to assess and manage catastrophic risks. With this tool, all exposures within a county could be analyzed using advanced modeling techniques to generate data projecting average annual loss and the severity of extreme events, like those occurring every 100 or 1,000 years. The Atlas would be based on an arbitrary event catalogue, simulating approximately 50,000 or more potential events for the upcoming year and providing risk estimates at the census block level. The Atlas would support community-focused risk management by visualizing risk data, allowing stakeholders to identify vulnerable areas and prioritize mitigation efforts. Making this data publicly accessible could inform grant applications and land use planning, enhancing resilience and reducing the impact of catastrophes on communities.



*An elevated home in Grand Isle, La. (Jefferson Parish).
Source: Jefferson Parish, La.*

State Solutions

Improving community understanding of risks should translate into actions that are taken to prevent those risks. Encouraging communities to mitigate risks requires an approach that combines financial incentives with other community focused measures. Roundtable participants discussed the following potential solutions:

- **Provide financial assistance for retrofits:**

[Strengthen Alabama Homes](#), funded by the insurance industry in Alabama, provides grants to Alabama residents for residential wind mitigation on existing, owner-occupied, single-family homes. These grants pay up to \$10,000 per home and wind mitigation work must meet the Institute for Building and Home Safety's (IBHS) [FORTIFIED Roof Standard](#). Once the work is complete, homeowners pay a minimal fee for a FORTIFIED evaluation. Homes with a FORTIFIED certification in Alabama receive discounts on the wind portion of their homeowner's insurance premium. The state saw positive ripple effects from the success of the Strengthen Alabama Homes program. For example, the insurance industry has seen a reduction in the reinsurance rates that they pay for and homeowners with FORTIFIED homes

sell their homes for nearly 7 percent more than other homes. The program has now also been adopted in Louisiana, where it is referred to as the [Louisiana Fortify Homes Program](#).

- **Offer discounts on insurance premiums:**

Insurance providers should offer significant discounts to homeowners who undertake costly measures to fortify their properties against potential risks, including tree removal, fire-resistant vents and dual-pane windows for heat exposure. Alabama pioneered the requirement for insurers to assess rates based on a specific hazard (wind). This approach ensures that mitigation efforts are appropriately reflected in insurance premiums. While offering discounts aligns risk more closely with pricing, ensuring that overall premiums cover the total risk exposure is crucial for the insurer and homeowner.

Parametric Insurance: A Supplemental Insurance Product

Unlike traditional insurance, which repays the insured for actual losses, parametric insurance protects the insured from the probability of a predefined event. For example, in the event of a hurricane, traditional insurance would pay out the value of the insured's covered and actual losses. A parametric insurance policy would pay the claim based on whether the wind reached a certain speed, regardless of the damage. Payment is made quickly and without assessment. In California, consumers may purchase up to \$10,000 in parametric earthquake coverage, and in Florida and Hawaii, consumers purchase parametric insurance to cover deductibles.

Risk Mitigation Assistance in Tuolumne County, Calif.

Tuolumne County, Calif. in partnership with the California Office of Emergency Services (Cal OES) and the California Department of Forestry and Fire Protection (Cal Fire) is piloting a Home Hardening Initiative to reduce the risk of wildfires along the county's Wildland Urban Interface (WUI). Cal OES administers the Hazard Mitigation Grant Program funding for the state and provides electronic platforms for homeowner applications and grant management. Cal OES and Cal Fire jointly provide a mobile application to complete the home assessments that informs the site-specific home hardening measures. Cal Fire also provides technical support and training on these home hardening measures, while Tuolumne County serves as the lead implementing agency. FEMA's Hazard Mitigation Grant Program will award the project \$19.6 million over a 3-year period with a goal of hardening 415 homes.



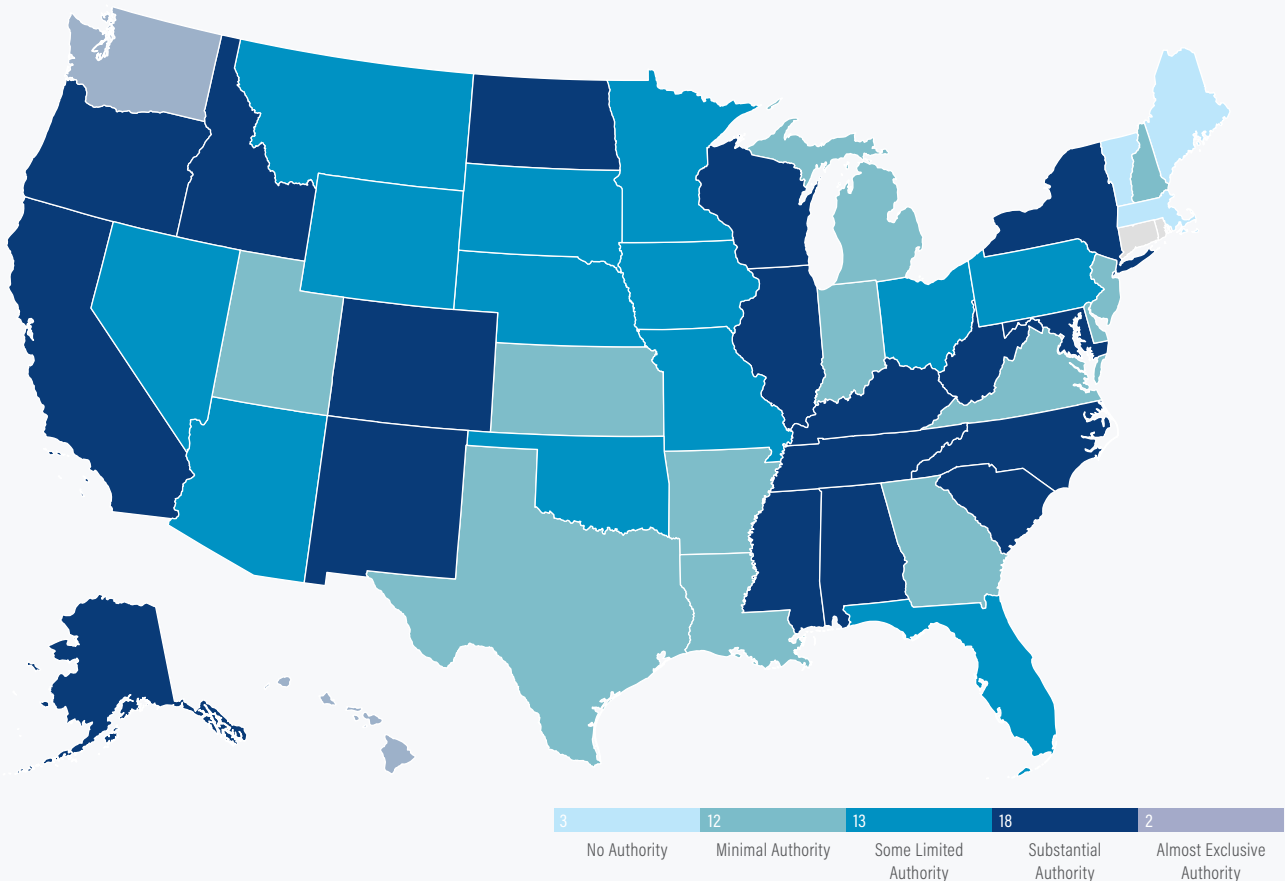
*The aftermath of the June 2023 Snell Fire in Napa County, Calif.
Source: Napa County, Calif.*

Incorporate Resilient Practices in Land Use Planning and Development

State and local capacity to mitigate hazard events and be resilient in the face of disaster requires the authority to make and execute policy and procedure that improves community outcomes. County authority to govern zoning, land use and planning varies by state and sometimes within states. Of the 48 states with county governments, fewer than half (20) grant counties almost exclusive (two, Hawaii and Washington) or substantial (18) authority over zoning and planning. Exactly half of states (25) grant counties some limited or minimal authority and three states (Maine, Massachusetts and Vermont) grant counties no authority over zoning and planning.

Without local authority, many communities across the nation are left with one-size-fits-all development decisions made without local expertise. In localities that have minimal to no authority, state and local governments are increasingly seeking and attempting novel approaches that promote resilient practices to safeguard communities from disaster risks. Roundtable participants agreed that any planning and development practices, whether it is mandated or not, should resonate with people, especially with communities that are underserved.

FIGURE 4: LOCAL AUTHORITY OVER PLANNING AND ZONING VARIES WIDELY



Source: NACo Analysis of State Statutes Related to Planning and Zoning, from the County Governance Project, 2022

Influence Without Authority

In the absence of local zoning and land use authorities, local governments are pursuing non-regulatory approaches, such as best practice frameworks, voluntary standard, partnerships and community education, to meet local needs.

- **Consider state-supported mitigation**

frameworks: The Governor of Texas initiated an [assessment of Hurricane Harvey](#) and how best to rebuild Texas. The result was a comprehensive framework for “future proofing” Texas that includes a mix of mitigation activities, ranging from improved drainage infrastructure and land acquisition to risk communication programs. This framework rests on four basic mitigation approaches based on the concepts of avoidance, resistance, accommodation and communication. Even though these are land use planning principles, the language used is important to ensure acceptance of such broad frameworks. Localities in Texas, for example, have no authority in land use planning and development, but these resilient focused activities are occurring organically without strong planning mandates.

- **Promote the adoption of voluntary resilience**

standards: Up to 90 percent of post-catastrophe claims include damage to the roof. [FORTIFIED](#) is a voluntary beyond-code construction method developed by the [Insurance Institute for Business and Home Safety](#) (IBHS) proven to drastically reduce structural damages during severe weather events such as high winds, hail, hurricanes and even tornadoes. This standard is being used in state-level programs in Alabama and Louisiana, while also being adopted at the community level in other states. There are over 61,000 FORTIFIED designated homes nationally. These homes have withstood severe disaster events, reducing losses from property damage, loss of life, and loss of economic activity as people are not being displaced from their homes.

FORTIFIED Homes Stood Up to Hurricanes

Of the more than 17,000 FORTIFIED homes that weathered Hurricane Sally (2020) in coastal Alabama, over 95 percent incurred little to no damage. In Lockport, La., a FORTIFIED multifamily development, Les Maisons de Bayou Lafourche, survived Hurricane Ida with only minor damage, while neighboring apartments were impacted. After Hurricane Sally, the City of Fairhope, Ala. saw a significant reduction in construction and demolition debris (C&D) from damaged buildings because it adopted the Coastal Construction Code Supplement. The Supplement adds FORTIFIED technical recommendations to building codes. As a result, C&D costs after Hurricane Sally were only 3 percent of the total debris generated or \$243,008 out of \$8.1 million.

- **Leverage the expertise and resources of partners:**

Smart Home America is a non-profit organization, working to improve community resilience throughout the U.S. They advance scientific solutions by working with state and local governments to integrate these solutions into policies and practices translating it into action. The organization’s recent publication, a [Community Resilience Housing Guide](#) provides a framework for community ownership of post-disaster housing recovery planning. It enables local communities to incorporate and implement best practices in pre-disaster mitigation and helps them identify missing knowledge or tools needed for efficient disaster recovery. The EPA’s [Gulf of Mexico Program](#) funded this guide along with a pilot project to test its outcomes in communities in Alabama, Texas and Louisiana.

Partnerships Serve as a Community Resilience Tool in Napa County, Calif.

The Napa Valley Community Organizations Active in Disaster (COAD) coalition builds partnerships for communication and coordination across the whole community, during all phases of disaster. Napa County has also developed strong partnerships with community organizations such as Napa Valley Vintners, Napa Valley Grape growers and the Napa Communities Firewise Foundation, and maintains robust relationships with local Fire Safe Councils to promote awareness of wildfire risks. To support its mitigation efforts, Napa County has broadened its funding sources to include philanthropic support, state funding through the California Department of Forestry and Fire Protection (CAL FIRE), cost-sharing opportunities with private entities and significant funding through FEMA's Building Resilient Infrastructure and Communities (BRIC) grant program.

▪ Strengthen communication tactics:

Roundtable participants who are planners recognized that the greatest skill in planning is to be a good listener and communicator. It was agreed that part of this skill involves delivering information or communicating in a way that enhances understanding and promotes solutions in an equitable manner so that no community is left behind. The [Digital Risk Infrastructure Program](#) was created in 2022 to empower under-resourced Texas communities with digital tools and training to make informed disaster mitigation decisions, secure funding and reduce future losses, specifically from flooding. Over two years, \$1 million was allocated to aid 10 primarily rural, low-income Hispanic communities. The program focused on having thoughtful discussions and allowing these communities to tell their story in their own way. These stories supported the technologies employed to map previously uncharted floodplains.

Visualizing the risks helps communities plan for their future. Travis County, Texas also worked with the local fire department to create maps and visual tools that demonstrated how close a fire could get to residential homes. This type of visualization serves as a strong tool to

communicate risks and make an intentional effort to help residents and businesses understand the risk of not acting.

Communication between local departments and officials helps county leaders understand how decisions impact each other and helps avoid competing objectives. Missoula County, Mont. officials are working together to place conditions on development near natural areas as part of their wildfire risk hazard assessments. This is building credibility among county officials and is encouraging other joint efforts on risk mitigation.

“ Every local planner knows it's a synergistic strategy of different recipes layered on top of each other that are going to be effective, and the recipe will be different for each community. ”

Sam Brody

Director

Institute for a Disaster Resilient Texas

Intergovernmental Solutions

Long-term risk reduction is sometimes best accomplished by avoiding development in vulnerable areas and relocating structures or people. This avoidance can be vertical, elevating structures and people above anticipated flood risks, or horizontal, pulling back from or banning construction in high-risk areas. Some localities lack the authority for these avoidance strategies, which are compounded by the housing crisis forcing low-income communities into high-risk areas. Roundtable participants discussed diverse and emerging strategies to maintain housing affordability while reducing long-term risk.

- **Transfer of development rights:** [Beaufort County, South Carolina's Transfer of Development Rights](#) (TDR) program aims to reduce development near a military installation and redirect development to areas further away. The program allows property owners to transfer their development rights from areas near the base to areas further away, which the county hopes will reduce health and safety risks for residents while protecting the base from incompatible land uses. In a TDR program, developers can purchase development rights from certain parcels in a "sending district" and transfer them to another "receiving district" to increase the density of their new development. The landowner can use the TDR on the remaining portion of their land or on any other property of their choice. In Beaufort County, developers can redeem TDR certificates in exchange for county permission to build at a higher density in the receiving area.
- **Conservation easements:** A conservation easement is a legal agreement between a landowner and a land trust or government agency that permanently restricts the development and use of a property to protect its natural, scenic or cultural resources. This voluntary agreement allows the landowner to retain ownership of the property while relinquishing certain rights, such as the ability to subdivide or develop it.

Travis County's [Conservation Easement Program](#) purchases easements using voter-approved bond funds and accepts donated easements, which may provide estate or income tax benefits to the landowner. Travis County voters approved \$8.3 million in 2011 for the purchase of conservation easements and another \$16.6 million in 2017.

- **Buyout programs:** Property owners, typically located in high-risk areas, voluntarily sell their properties to state or local governments. Once the properties are acquired, they are often returned to their natural state or repurposed for uses that are less susceptible to disaster risks, such as parks, green spaces or flood retention areas. The [statewide buyout program in Louisiana](#) is a key example of a program that focusses on low- to moderate-income residents, offering payment above fair market value to eligible applicants who would like to relocate to areas of lower flood risk. The state has \$87 million for buyouts in seven communities affected by persistent flooding.
- **Seek diverse housing solutions:** Local and state governments are attempting to navigate the tension between affordable housing and disaster risks through diverse housing. Some jurisdictions are working on repurposing existing developments into housing. For example, Napa County, Calif. is working with Homekey (California

Housing Initiative) to turn a motel into permanent housing for its residents. Tuolumne County, Calif. is investigating 3D printed homes, which can be easily assembled with various hardening aspects to reduce disaster risks. Hawaii County, Hawaii is introducing new legislation that would allow for affordable dwelling units to be built within the

urban core. Jurisdictions with mobile parks are at high-risk, especially in California and Colorado. These state governments are purchasing the parks, working to enforce code compliance, funding hardening measures and upgrading surrounding infrastructure. Colorado, for example, has spent up to \$30 million on these efforts.



*A culvert outlet from the Shultz/Pipeline Flood Area in Coconino County, Ariz.
Source: Coconino County, Ariz.*



*Commissioner Terry David (Rice County, Kan.) speaks at the roundtable.
Source: The Pew Charitable Trusts.*

A Call to Action

The complexity of disasters strains county finances, federal and state governments and the insurance market, intensifying the socio-economic risks for communities across the nation and endangering residents. Recognizing the urgency, roundtable participants emphasized the critical importance of pre-disaster action to prevent post-disaster risks, especially on vulnerable communities. There is no one-size-fits-all approach to achieving disaster resilience but participants highlight collaboration as the critical success factor that underpins effective solutions.

“ *It will take each of us working together across boundaries to ultimately push some of these things forward with policy change. We are all facing similar problems, so we need to work together and leverage resources across localities, across states and across federal agencies.* ”

Gregory Nelson

Director of Government Affairs,
Coconino County, Ariz.

Federal, state and local officials are calling for more proactive investment, strategic engagement, and consensus-driven decision making that supports local capacity to mitigate community risks and build a resilient future. Achieving these goals necessitates a bottom-up approach, with local governments taking actions to:

- Strengthen relationships with neighboring jurisdictions and local partners by sharing experiences and collectively addressing shared challenges
- Participate in state and national coalitions or advocacy groups focused on disaster policies and practices and contribute to efforts that build consensus for policy change, and
- Integrate local knowledge and capabilities into disaster management responses to enhance community preparedness and resilience.

Sources

¹ NOAA National Centers for Environmental Information (NCEI) U.S. Billion-Dollar Weather and Climate Disasters (2024). <https://www.ncei.noaa.gov/access/billions/>

² NACo analysis of U.S. Federal Emergency Management Agency (FEMA) Disaster Incident data as of October 30, 2023. NACo, Counting the Costs of Post-Disaster Reimbursement: County Fiscal Impacts of Federal Disaster Response (2024). <https://www.naco.org/resource/counting-costs-post-disaster-reimbursement-county-fiscal-impacts-federal-disaster-response>

³ FEMA State Profiles on Disaster Funding, June 7, 2024. <https://www.fema.gov/emergency-managers/national-preparedness/frameworks/national-disaster-recovery/support-functions/rsflg/state-profiles>

⁴ Counting the Costs of Post Disaster Reimbursement: County Fiscal Impacts of Federal Disaster Response, National Association of Counties, February 2024. <https://www.naco.org/resource/counting-costs-post-disaster-reimbursement-county-fiscal-impacts-federal-disaster-response>

⁵ S&P Global Market Intelligence's RateWatch application, January 2024. <https://www.spglobal.com/marketintelligence/en/news-insights/latest-news-headlines/us-homeowners-insurance-rates-jump-by-double-digits-in-2023-80057804>



*Commissioner Brigid Shea (Travis County, Texas) speaks at the roundtable.
Source: The Pew Charitable Trusts.*

About the National Association of Counties

The National Association of Counties (NACo) strengthens America's counties, serving nearly 40,000 county elected officials and 3.6 million county employees. Founded in 1935, NACo unites county officials to:

- Advocate county priorities in federal policymaking
- Promote exemplary county policies and practices
- Nurture leadership skills and expand knowledge networks
- Optimize county and taxpayer resources and cost savings, and
- Enrich the public understanding of county government.

NACo's Mission

Strengthen America's Counties.

NACo's Vision

Healthy, safe and vibrant counties across America.

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660 North Capitol St. NW | Suite 400 | Washington, D.C. 20001
202.393.6226 | www.naco.org