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# Highlights

Highlights of [GAO-07-403](#), a report to the Ranking Member, Committee on Financial Services, House of Representatives

## Why GAO Did This Study

The nation has experienced vast losses from natural hazards. The potential for future events, such as earthquakes and hurricanes, demonstrates the importance of hazard mitigation—actions that reduce the long-term risks to life and property from natural hazard events. GAO was asked to examine (1) natural hazards that present a risk to life and property in the United States, areas that are most susceptible to them, factors that may be increasing these risks, and mitigation activities that reduce losses; (2) methods for encouraging and impediments to implementing mitigation activities; and (3) collaborative efforts of federal agencies and other stakeholders to promote mitigation.

To address these objectives, GAO collected and analyzed hazard data, reviewed population information, conducted site visits to locations with comprehensive mitigation programs, and collected information from relevant agencies and officials.

## What GAO Recommends

GAO recommends that the Administrator of the Federal Emergency Management Agency (FEMA), in consultation with other appropriate federal agencies, develop and maintain a national comprehensive strategic framework for mitigation. FEMA generally agreed with the report's recommendation.

[www.gao.gov/cgi-bin/getrpt?GAO-07-403](http://www.gao.gov/cgi-bin/getrpt?GAO-07-403).

To view the full product, including the scope and methodology, click on the link above. For more information, contact Orice Williams (202) 512-8678 or [williamso@gao.gov](mailto:williamso@gao.gov).

# NATURAL HAZARD MITIGATION

## Various Mitigation Efforts Exist, but Federal Efforts Do Not Provide a Comprehensive Strategic Framework

### What GAO Found

Natural hazards present risks to life and property throughout the United States. Flooding is the most widespread and destructive of these, resulting in billions of dollars in property losses each year. Hurricanes, earthquakes, and wildland fires also pose significant risks in certain regions of the country. Tornadoes, landslides, tsunamis, and volcanic eruptions can also occur in some areas. Population growth in hazard-prone areas, especially coastal areas, is increasing the nation's vulnerability to losses because more people and property are at risk. Climate change may also impact the frequency and severity of future natural hazard events. A variety of natural hazard mitigation activities exist, which are primarily implemented at the state and local level, and include hazard mitigation planning; strong building codes and design standards; and hazard control structures (e.g., levees). For example, strong building codes and design standards can make structures better able to withstand a hazard event (see fig.) and hazard control structures help protect existing at-risk areas.

Public education, financial assistance, and insurance discounts can help encourage mitigation. For example, federal, state, and local governments provide financial assistance to promote mitigation and insurance discounts can encourage the use of mitigation measures. However, significant challenges exist to implementing natural hazard mitigation activities. Some of these challenges include the desire for local economic development—often in hazard-prone areas—which may conflict with long-term mitigation goals and the cost of mitigation may limit the amount of activities that occur.

FEMA, other federal agencies, and nonfederal stakeholders have collaborated on natural hazard mitigation, but the current approach is fragmented and does not provide a comprehensive national strategic framework for mitigation. Collaboration typically occurs on a hazard-specific basis, after a disaster, or through informal methods. A comprehensive framework would help define common national goals, establish joint strategies, leverage resources, and assign responsibilities among stakeholders.

Effect of a Hurricane on Neighboring Structures Built to Different Versions of Building Codes



Source: © Institute for Business & Home Safety.