

SECTION 1

INTRODUCTION

This section provides a general introduction to the Smoky Mountain Regional Hazard Mitigation Plan. It consists of the following five subsections:

- ◆ 1.1 Background
- ◆ 1.2 Purpose
- ◆ 1.3 Scope
- ◆ 1.4 Authority
- ◆ 1.5 Summary of Plan Contents

1.1 BACKGROUND

Natural hazards, such as winter storms, floods, and landslides, are a part of the world around us. Their occurrence is natural and inevitable, and there is little we can do to control their force and intensity. We must consider these hazards to be legitimate and significant threats to human life, safety, and property.

The Smoky Mountain Region is located in the western part of North Carolina and includes the counties of Cherokee, Graham, Haywood, Jackson, and Swain and the Tribal lands of the Eastern Band of Cherokee Indians. This area is vulnerable to a wide range of natural hazards such as landslides, winter storms, severe thunderstorms, and floods. It is also vulnerable to human-caused hazards, including chemical releases and hazardous material spills. These hazards threaten the life and safety of residents in the Smoky Mountain Region and have the potential to damage or destroy both public and private property, disrupt the local economy, and impact the overall quality of life of individuals who live, work, and vacation in the Smoky Mountain Region.

While the threat from hazardous events may never be fully eliminated, there is much we can do to lessen their potential impact upon our community and our citizens. By minimizing the impact of hazards upon our built environment, we can prevent such events from resulting in disasters. The concept and practice of reducing risks to people and property from known hazards is generally referred to as *hazard mitigation*.



FEMA Definition of Hazard Mitigation:

“Any sustained action taken to reduce or eliminate the long-term risk to human life and property from hazards.”

Hazard mitigation techniques include both structural measures (such as strengthening or protecting buildings and infrastructure from the destructive forces of potential hazards) and non-structural measures (such as the adoption of sound land use policies and the creation of public awareness programs). It is widely accepted that the most effective mitigation measures are implemented at the local government level, where decisions on the regulation and control of development are ultimately made. A comprehensive mitigation approach addresses hazard vulnerabilities that exist today and in the foreseeable future. Therefore, it is essential that projected patterns of future development are evaluated

and considered in terms of how that growth will increase or decrease a community's overall hazard vulnerability.

A key component in the formulation of a comprehensive approach to hazard mitigation is to develop, adopt, and update a local hazard mitigation plan as needed. A hazard mitigation plan establishes the broad community vision and guiding principles for reducing hazard risk, and further proposes specific mitigation actions to eliminate or reduce identified vulnerabilities.

Each of the five counties participating in the update of the Smoky Country Hazard Mitigation Plan participated in the last update of the plan. The history of plan development is further described in Section 2: Planning Process. This regional plan draws from the region's previous hazard mitigation plan (2012) and from local plans and documents that incorporate the region's sustained efforts to incorporate hazard mitigation principles and practices into routine government activities and functions. At its core, the Plan recommends specific actions to minimize hazard vulnerability and protect residents from losses to those hazards that pose the greatest risk. These mitigation actions go beyond simply recommending structural solutions to reduce existing vulnerability, such as elevation, retrofitting, and acquisition projects. Local policies on community growth and development, incentives for natural resource protection, and public awareness and outreach activities are examples of other actions considered to reduce the Smoky Mountain Region's vulnerability to identified hazards. The Plan remains a living document, with implementation and evaluation procedures established to help achieve meaningful objectives and successful outcomes over time.

1.1.1 The Disaster Mitigation Act of 2000 and the Flood Insurance Reform Acts

In an effort to reduce the Nation's mounting natural disaster losses, the U.S. Congress passed the Disaster Mitigation Act of 2000 (DMA 2000) in order to amend the Robert T. Stafford Disaster Relief and Emergency Assistance Act. Section 322 of DMA 2000 emphasizes the need for state and local government entities to closely coordinate on mitigation planning activities and makes the development of a hazard mitigation plan a specific eligibility requirement for any local government applying for federal mitigation grant funds. These funds primarily fall under the Federal Emergency Management Agency (FEMA) Hazard Mitigation Assistance (HMA) program. Grant programs include the Hazard Mitigation Grant Program (HMGP), the Pre-Disaster Mitigation (PDM) program, and the Flood Mitigation Administration (FMA) program. Communities with an adopted and federally-approved hazard mitigation plan thereby become eligible for funding under these programs and are pre-positioned to receive available mitigation funds before and after the next disaster strikes.

Additionally, the Flood Insurance Reform Act of 2004 (P.L. 108-264) created two new grant programs, Severe Repetitive Loss (SRL) and Repetitive Flood Claim (RFC), and modified the existing Flood Mitigation Assistance (FMA) program. One of the requirements of this Act is that a FEMA-approved Hazard Mitigation Plan is now required if communities wish to be eligible for these FEMA mitigation programs. However, as of early 2014, these programs have been folded into a single Flood Mitigation Assistance (FMA) program.

This change was brought on by new, major federal flood insurance legislation that was passed in 2012 under the Biggert-Waters Flood Insurance Reform Act (P.L. 112-141) and the subsequent Homeowner Flood Insurance Affordability Act in 2014 which revised Biggert-Waters.

These acts made several changes to the way the National Flood Insurance Program is to be run, including raises in rates to reflect true flood risk and changes in how Flood Insurance Rate Map (FIRM) updates impact policyholders. These acts further emphasize Congress’ focus on mitigating vulnerable structures.

The Smoky Mountain Regional Hazard Mitigation Plan has been prepared in coordination with FEMA Region IV and the North Carolina Division of Emergency Management (NCDEM) to ensure that the Plan meets all applicable FEMA and state requirements for hazard mitigation plans. A *Local Mitigation Plan Review Tool*, found in Appendix C, provides a summary of federal and state minimum standards and notes the location where each requirement is met within the Plan. Tribal mitigation planning requirements as defined in 44 CFR 201.7 are met in this plan and documented in the Tribal Crosswalk, also included in Appendix C.

1.2 PURPOSE

The purpose of the Smoky Mountain Regional Hazard Mitigation Plan is to:

- ◆ Merge the existing Cherokee County, Graham County, Haywood County, Jackson County, Swain County, and Eastern Band of Cherokee Indians hazard mitigation plans into one regional plan;
- ◆ Increase public awareness and education;
- ◆ Maintain grant eligibility for participating jurisdictions; and
- ◆ Maintain compliance with state and federal legislative requirements for local hazard mitigation plans.

1.3 SCOPE

The focus of the Smoky Mountain Regional Hazard Mitigation Plan is on those hazards determined to be “high” or “moderate” risks to the Smoky Mountain Region, as determined through a detailed hazard risk assessment. Other hazards that pose a “low” or “negligible” risk will continue to be evaluated during future updates to the Plan, but they may not be fully addressed until they are determined to be of high or moderate risk. This enables the participating counties, municipalities and the Tribe to prioritize mitigation actions based on those hazards which are understood to present the greatest risk to lives and property.

The geographic scope (i.e., the planning area) for the Plan includes the counties of Cherokee, Graham, Haywood, Jackson, and Swain, as well as their incorporated jurisdictions, and the Eastern Band of Cherokee Indians’ Tribal Reservation lands. **Table 1.1** indicates the participating jurisdictions.

TABLE 1.1: PARTICIPATING JURISDICTIONS IN THE SMOKY MOUNTAIN REGIONAL HAZARD MITIGATION PLAN

Cherokee County	
Andrews	Murphy
Graham County	
Fontana Dam	Robbinsville
Lake Santeetlah	
Haywood County	

Canton	Maggie Valley
Clyde	Waynesville
Jackson County	
Dillsboro	Sylva
Forest Hills	Webster
Swain County	
Bryson City	
Eastern Band of Cherokee Indians (EBCI) Tribal Reservation lands	

1.4 AUTHORITY

The Smoky Mountain Regional Hazard Mitigation Plan has been developed in accordance with current state and federal rules and regulations governing local and Tribal hazard mitigation plans and has been adopted by each participating county, local jurisdiction and the Tribe in accordance with standard local procedures. Copies of the adoption resolutions for each participating jurisdiction are provided in Appendix A. The Plan shall be routinely monitored and revised to maintain compliance with the following provisions, rules, and legislation:

- ◆ Section 322, Mitigation Planning, of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as enacted by Section 104 of the Disaster Mitigation Act of 2000 (P.L. 106-390);
- ◆ FEMA's Final Rule published in the Federal Register, at 44 CFR Part 201 (201.6 for local mitigation planning requirements and 201.7 for Tribal planning requirements); and
- ◆ Flood Insurance Reform Act of 2012 (P.L. 112-141 and the Homeowner Flood Insurance Affordability Act.

1.5 SUMMARY OF PLAN CONTENTS

For the 2017 plan update, each section was reviewed and analyzed for update. The base of the plan remained intact but was bolstered to include new information. The contents of this Plan are designed and organized to be as reader-friendly and functional as possible. While significant background information is included on the processes used and studies completed (i.e., risk assessment, capability assessment), this information is separated from the more meaningful planning outcomes or actions (i.e., mitigation strategy, mitigation action plan).

Section 2, **Planning Process**, provides a complete narrative description of the process used to prepare the Plan. This includes the identification of participants on the planning team and describes how the public and other stakeholders were involved. It also includes a detailed summary for each of the key meetings held, along with any associated outcomes. This information was updated for the 2017 plan update to reflect the latest planning team members and process implemented for the 2017 plan update.

The **Community Profile**, located in Section 3, provides a general overview of the Smoky Mountain Region, including prevalent geographic, demographic, and economic characteristics. In addition, building characteristics and land use patterns are discussed. This baseline information provides a snapshot of the planning area and helps local officials recognize those social, environmental, and economic factors that

ultimately play a role in determining the region's vulnerability to hazards. This section was updated to include new maps and updated statistics.

The Risk Assessment is presented in three sections: Section 4, **Hazard Identification**; Section 5, **Hazard Profiles**; and Section 6, **Vulnerability Assessment**. Together, these sections serve to identify, analyze, and assess hazards that pose a threat to the Smoky Mountain Region. The risk assessment also attempts to define any hazard risks that may uniquely or exclusively affect specific areas of the Smoky Mountain Region. This section was updated to include a new review of hazards (no new hazards were added and none were removed; new hazard events that have occurred since the previous update; updated hazard profiles; and a revised vulnerability assessment inclusive of the latest parcel data, critical facilities in the participating areas. In addition, all maps were made revised to reflect current conditions where data existed.

The Risk Assessment begins by identifying hazards that threaten the Smoky Mountain Region. Next, detailed profiles are established for each hazard, building on available historical data from past hazard occurrences, spatial extent, and probability of future occurrence. This section culminates in a hazard risk ranking based on conclusions regarding the frequency of occurrence, spatial extent, and potential impact highlighted in each of the hazard profiles. In the vulnerability assessment, FEMA's Hazus^{®MH} loss estimation methodology is used to evaluate known hazard risks by their relative long-term cost in expected damages. In essence, the information generated through the risk assessment serves a critical function as the participating jurisdictions in the Smoky Mountain Region seek to determine the most appropriate mitigation actions to pursue and implement—enabling them to prioritize and focus their efforts on those hazards of greatest concern and those structures or planning areas facing the greatest risk(s).

The **Capability Assessment**, found in Section 7, provides a comprehensive examination of the Smoky Mountain Region's capacity to implement meaningful mitigation strategies and identifies opportunities to increase and enhance that capacity. Specific capabilities addressed in this section include planning and regulatory capability, staff and organizational (administrative) capability, technical capability, fiscal capability, and political capability. Information was obtained through the use of a use of a Capability Assessment Review Form. It provides an inventory and analysis of existing plans, ordinances, and relevant documents. The purpose of this assessment is to identify any existing gaps, weaknesses, or conflicts in programs or activities that may hinder mitigation efforts and to identify those activities that should be built upon in establishing a successful and sustainable local hazard mitigation program. The capability assessment was revised to reflect current capabilities based on local input and research.

The *Community Profile*, *Risk Assessment*, and *Capability Assessment* collectively serve as a basis for determining the goals for the Smoky Mountain Regional Hazard Mitigation Plan, each contributing to the development, adoption, and implementation of a meaningful and manageable *Mitigation Strategy* that is based on accurate background information.

The **Mitigation Strategy**, found in Section 8, consists of broad goal statements as well as an analysis of hazard mitigation techniques for the jurisdictions participating in the Smoky Mountain Regional Hazard Mitigation Plan to consider in reducing hazard vulnerabilities. The strategy provides the foundation for a detailed **Mitigation Action Plan**, found in Section 9, which links specific mitigation actions for each county, municipal and Tribal department or agency to locally-assigned implementation mechanisms, target completion dates, and status updates. Together, these sections are designed to make the Plan both strategic, through the identification of long-term goals, and functional, through the identification of

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immediate and short-term actions that will guide day-to-day decision-making and project implementation.

In addition to the identification and prioritization of possible mitigation projects, emphasis is placed on the use of program and policy alternatives to help make the Smoky Mountain Region less vulnerable to the damaging forces of hazards while improving the economic, social, and environmental health of the community. The concept of multi-objective planning was emphasized throughout the planning process, particularly in identifying ways to link, where possible, hazard mitigation policies and programs with complimentary community goals related to disaster recovery, housing, economic development, recreational opportunities, transportation improvements, environmental quality, land development, and public health and safety.

The mitigation strategy was updated by updating the goals and the action plan. The actions were updated to show progress on the 2012 actions. In addition, new actions were added to reflect local needs and vulnerabilities.

Plan Maintenance, found in Section 10, includes the measures that the jurisdictions participating in the Smoky Mountain Regional plan will take to ensure the Plan's continuous long-term implementation. The procedures also include the manner in which the Plan will be regularly evaluated and updated to remain a current and meaningful planning document. For the 2017 update, all plan maintenance procedures were reviewed with the planning team.

County-specific and tribal Annexes have been created to include specific information for each County and participating jurisdiction and the Eastern Band of Cherokee Indians. Topics covered in the annexes include community profile, risk assessment, vulnerability, and capability assessment information. The mitigation actions relevant for each particular county and their participating municipal jurisdictions are also included in the Annex. The annexes allow each participating entity to quickly locate the information contained in the plan that is most relevant for them. For the 2017 update, these were updated to reflect current information.

Lastly, the **Appendices** provide documentation including: Appendix A: Plan Adoption Resolutions; Appendix B: Planning Tools; Appendix C: Local Mitigation Plan Review Tools and Tribal Review Tool; Appendix D: Planning Process Documentation; and Appendix E: Community Rating System.