

SECTION 7

CAPABILITY ASSESSMENT

This section of the Plan discusses the capability of the communities in the Smoky Mountain Region to implement hazard mitigation activities. It consists of the following four subsections:

- ◆ 7.1 What is a Capability Assessment?
- ◆ 7.2 Conducting the Capability Assessment
- ◆ 7.3 Capability Assessment Findings
- ◆ 7.4 Conclusions on Local Capability

7.1 WHAT IS A CAPABILITY ASSESSMENT

The purpose of conducting a capability assessment is to determine the ability of a local jurisdiction to implement a comprehensive mitigation strategy and to identify potential opportunities for establishing or enhancing specific mitigation policies, programs, or projects¹. As in any planning process, it is important to try to establish which goals, objectives, and/or actions are feasible based on an understanding of the organizational capacity of those agencies or departments tasked with their implementation. A capability assessment helps to determine which mitigation actions are practical, and likely to be implemented over time, given a local government’s planning and regulatory framework, level of administrative and technical support, amount of fiscal resources, and current political climate.

A capability assessment has two primary components: 1) an inventory of a local jurisdiction’s relevant plans, ordinances, or programs already in place and 2) an analysis of its capacity to carry them out. Careful examination of local capabilities will detect any existing gaps, shortfalls, or weaknesses with ongoing government activities that could hinder proposed mitigation activities and possibly exacerbate community hazard vulnerability. A capability assessment also highlights the positive mitigation measures already in place or being implemented at the local government level, which should continue to be supported and enhanced through future mitigation efforts.

The capability assessment completed for the Smoky Mountain Region serves as a critical planning step and an integral part of the foundation for designing an effective hazard mitigation strategy. Coupled with the Risk Assessment, the Capability Assessment helps identify and target meaningful mitigation actions for incorporation in the Mitigation Strategy portion of the Hazard Mitigation Plan. It not only helps establish the goals and objectives for the region to pursue under this Plan, but it also ensures that those goals and objectives are realistically achievable under given local conditions.

¹ While the Final Rule for implementing the Disaster Mitigation Act of 2000 does not require a local capability assessment to be completed for local hazard mitigation plans, it is a critical step in developing a mitigation strategy that meets the needs of the region while taking into account their own unique abilities. The Rule does state that a community’s mitigation strategy should be “based on existing authorities, policies, programs and resources, and its ability to expand on and improve these existing tools” (44 CFR, Part 201.6(c)(3)).

7.2 CONDUCTING THE CAPABILITY ASSESSMENT

During the previous development of this plan in 2012 (the first iteration of the regional plan), a detailed survey of existing plans and policies was undertaken. This information was then used to score each jurisdiction's capability. The results was a numerical score of capability, similar to a grade. In this version of the plan, however, capabilities were reviewed similar to previous efforts but a numerical score on capability was not provided. There were numerous reasons for this revised approach, but it was primarily driven by receipt of conflicting information. Thus, rather focusing on a number for which capability could be graded, actual gaps or achievements in capability were tracked based on received and researched information.

For this version of the plan, a Capability Assessment Review Form compiled information on a variety of "capability indicators" such as existing local plans, policies, programs, or ordinances that contribute to and/or hinder the region's ability to implement hazard mitigation actions was distributed to each participating jurisdiction.² Other indicators included information related to the region's fiscal, administrative, and technical capabilities, such as access to local budgetary and personnel resources for mitigation purposes was evaluated by each point of contact. The current political climate, an important consideration for any local planning or decision making process, was also evaluated with respect to hazard mitigation. Capability information for the region was also updated based on information found in plans and local government websites.

At a minimum, results provide an extensive inventory of existing local plans, ordinances, programs, and resources that are in place or under development in addition to their overall effect on hazard loss reduction. However, the information can also serve to identify gaps, weaknesses, or conflicts that counties and local jurisdictions can recast as opportunities for specific actions to be proposed as part of the hazard mitigation strategy. The results of this capability assessment provide critical information for developing an effective and meaningful mitigation strategy.

7.3 CAPABILITY ASSESSMENT FINDINGS

The findings of the capability assessment are summarized in this Plan to provide insight into the relevant capacity of the jurisdictions in the Smoky Mountain Region to implement hazard mitigation activities. All information is based upon the review of existing hazard mitigation plans and local government websites through the Capability Assessment Survey and input provided by local government officials during meetings of the Smoky Mountain Regional Hazard Mitigation Planning Committee.

7.3.1 Planning and Regulatory Capability

Planning and regulatory capability is based on the implementation of plans, ordinances, and programs that demonstrate a local jurisdiction's commitment to guiding and managing growth, development, and redevelopment in a responsible manner while maintaining the general welfare of the community. It includes emergency response and mitigation planning, comprehensive land use planning, and transportation planning; the enforcement of zoning or subdivision ordinances and building codes that regulate how land is developed and structures are built; as well as protecting environmental, historic, and

² A copy of the Capability Assessment Review Form can be found in Appendix B.

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cultural resources in the community. Although some conflicts can arise, these planning initiatives generally present significant opportunities to integrate hazard mitigation principles and practices into the local decision making process.

This assessment is designed to provide a general overview of the key planning and regulatory tools and programs that are in place or under development for the jurisdictions in the Smoky Mountain Region along with their potential effect on loss reduction. This information will help identify opportunities to address existing gaps, weaknesses, or conflicts with other initiatives in addition to integrating the implementation of this Plan with existing planning mechanisms where appropriate.

Table 7.1 provides a summary of the relevant local plans, ordinances, and programs already in place or under development for the jurisdictions in the Smoky Mountain Region. The status of each capability item is indicated with a symbol:

- ◆ A checkmark (✓) indicates that the given item is currently in place and being implemented;
- ◆ An asterisk (*) indicates that the given item is currently being developed for future implementation;
- ◆ A “C” indicates the item is covered by the county; and
- ◆ A red symbol (✓, *, C) indicates that the given item is new to the 2017 plan;

Each of these local plans, ordinances, and programs should be considered available mechanisms for incorporating the requirements of the Smoky Mountain Regional Hazard Mitigation Plan.

TABLE 7.1: RELEVANT PLANS, ORDINANCES, AND PROGRAMS

Planning / Regulatory Tool	CHEROKEE COUNTY	Andrews	Murphy	GRAHAM COUNTY	Fontana Dam	Lake Santeetlah	Robbinsville	HAYWOOD COUNTY	Canton	Clyde	Maggie Valley	Waynesville	JACKSON COUNTY	Dillsboro	Forest Hills	Sylva	Webster	SWAIN COUNTY	Bryson City	EASTERN BAND of CHEROKEE	
Hazard Mitigation Plan	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Comprehensive Land Use Plan	✓			✓						✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Floodplain Management Plan														✓	✓		✓				
Open Space Management Plan (Parks & Rec/Greenway)								✓					✓								
Stormwater Management Plan/Ordinance	✓									✓			✓	✓	✓	✓	✓				
Natural Resource Protection Plan																					✓
Flood Response Plan																					
Emergency Operations Plan	✓			✓	C	✓	✓	✓					✓	✓	✓	✓	✓	✓	✓	✓	✓
Continuity of Operations Plan				✓									✓								
Evacuation Plan																					
Disaster Recovery Plan																					

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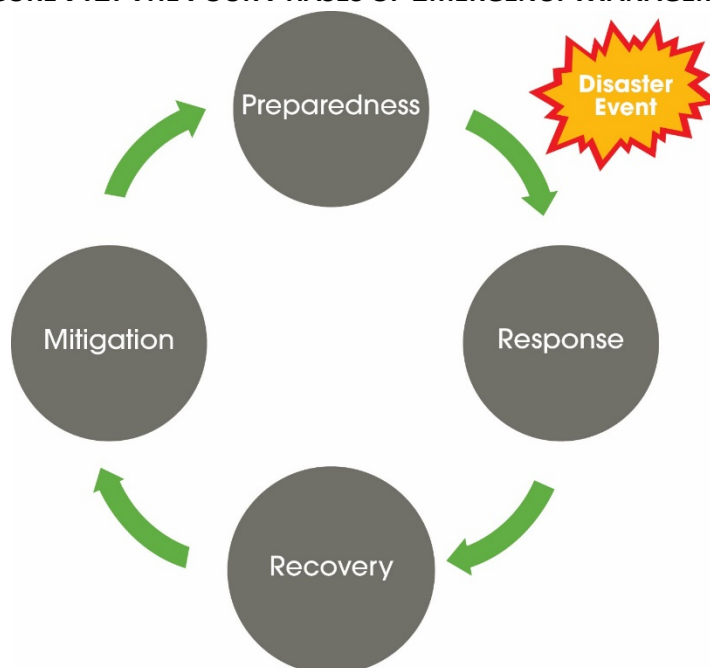
Planning / Regulatory Tool	CHEROKEE COUNTY	Andrews	Murphy	GRAHAM COUNTY	Fontana Dam	Lake Santeetlah	Robbinsville	HAYWOOD COUNTY	Canton	Clyde	Maggie Valley	Waynesville	JACKSON COUNTY	Dillsboro	Forest Hills	Sylva	Webster	SWAIN COUNTY	Bryson City	EASTERN BAND of CHEROKEE	
Capital Improvements Plan	*							✓					✓		✓		✓				
Economic Development Plan	*								✓				✓								✓
Historic Preservation Plan												✓ 3	✓								
Flood Damage Prevention Ordinance	✓	✓	✓	✓	C	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Zoning Ordinance		✓	✓			✓			✓	✓	✓	✓	✓	✓	✓	✓	✓				✓
Subdivision Ordinance			✓					✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
Unified Development Ordinance																					
Post-Disaster Redevelopment Ordinance																					
Building Code	✓			✓	C	C	C	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Fire Code	✓			✓	C	C	C	✓	✓	✓	✓	✓	✓			✓		✓	✓	✓	✓
National Flood Insurance Program (NFIP)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
NFIP Community Rating System	✓																				

A more detailed discussion on the region’s planning and regulatory capability follows.

7.3.2 Emergency Management

Hazard mitigation is widely recognized as one of the four primary phases of emergency management. The three other phases include preparedness, response, and recovery. In reality, each phase is interconnected with hazard mitigation, as **Figure 7.1** suggests. Opportunities to reduce potential losses through mitigation practices are most often implemented before a disaster event strikes, such as the elevation of flood prone structures or the continuous enforcement of policies that prevent and regulate development that is vulnerable to hazards due to its location, design, or other characteristics. Mitigation opportunities will also be presented during immediate preparedness or response activities, such as installing storm shutters in advance of a hurricane, and certainly during the long-term recovery and redevelopment process following a hazard event.

³ Waynesville Design Review Guidelines

FIGURE 7.1: THE FOUR PHASES OF EMERGENCY MANAGEMENT

Planning for each phase is a critical part of a comprehensive emergency management program and a key to the successful implementation of hazard mitigation actions. As a result, the Capability Assessment Survey asked several questions across a range of emergency management plans in order to assess the Smoky Mountain Region’s willingness to plan and their level of technical planning proficiency.

Hazard Mitigation Plan: A hazard mitigation plan represents a community’s blueprint for how it intends to reduce the impact of natural and human-caused hazards on people and the built environment. The essential elements of a hazard mitigation plan include a risk assessment, capability assessment, and mitigation strategy.

- ◆ Each of the five counties, the jurisdiction and Tribe participating in this multi-jurisdictional plan has previously participating in this regional planning effort. With the exception of Fontana Dam, all participants had an existing hazard mitigation plan prior to this regional effort. .

Disaster Recovery Plan: A disaster recovery plan serves to guide the physical, social, environmental, and economic recovery and reconstruction process following a disaster. In many instances, hazard mitigation principles and practices are incorporated into local disaster recovery plans with the intent of capitalizing on opportunities to break the cycle of repetitive disaster losses. Disaster recovery plans can also lead to the preparation of disaster redevelopment policies and ordinances to be enacted following a hazard event.

- ◆ None of the counties or Tribe participating in this multi-jurisdictional plan have adopted a disaster recovery plan. They should consider developing a plan to guide the recovery and reconstruction process following a disaster.

Emergency Operations Plan: An emergency operations plan outlines responsibilities and the means by which resources are deployed during and following an emergency or disaster.

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- ◆ Cherokee County, Graham County, Haywood County, Jackson County, Swain County, and the Eastern Band of Cherokee Indians each maintain emergency operations plans through their respective Emergency Management Departments.
- ◆ The Towns of Fontana Dam, Lake Santeetlah, and Robbinsville are covered by Graham County's emergency operations plan.
- ◆ Haywood County's emergency operation plan is designed to address plans of action for multiple hazards that may threaten a jurisdiction with the County, including the Towns of Canton, Clyde, Maggie Valley, and Waynesville.
- ◆ Jackson County maintains a countywide emergency operations plan that covers all of its municipalities (Dillsboro, Forest Hills, Sylva, and Webster).
- ◆ Bryson City is covered by the Swain County emergency operations plan.

Continuity of Operations Plan: A continuity of operations plan establishes a chain of command, line of succession, and plans for backup or alternate emergency facilities in case of an extreme emergency or disaster event.

- ◆ Only Jackson County and Graham County have adopted a continuity of operations plan.

7.3.3 General Planning

The implementation of hazard mitigation activities often involves agencies and individuals beyond the emergency management profession. Stakeholders may include local planners, public works officials, economic development specialists, and others. In many instances, concurrent local planning efforts will help to achieve or complement hazard mitigation goals, even though they are not designed as such. Therefore, the Capability Assessment Survey also asked questions regarding general planning capabilities and the degree to which hazard mitigation is integrated into other on-going planning efforts in the Smoky Mountain Region.

Comprehensive Land Use Plan: A comprehensive land use plan establishes the overall vision for what a community wants to be and serves as a guide for future governmental decision making. Typically a comprehensive plan contains sections on demographic conditions, land use, transportation elements, and community facilities. Given the broad nature of the plan and its regulatory standing in many communities, the integration of hazard mitigation measures into the comprehensive plan can enhance the likelihood of achieving risk reduction goals, objectives, and actions.

- ◆ Cherokee County has adopted a county growth management plan.
- ◆ Graham County has adopted a county land use plan.
- ◆ Although Haywood County does not have a comprehensive land use plan in place, Maggie Valley and Clyde have adopted town land use plans and Waynesville has adopted a town land development plan.
- ◆ Jackson County and all of its participating jurisdictions have adopted comprehensive land use plans.
- ◆ Swain County completed a land use plan in 2012. Bryson City adopted its first land development plan in 2008.

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- ◆ Although the Eastern Band of Cherokee Indians does not have a comprehensive plan in place, as the Tribe continues to grow economically, there are trends toward more comprehensive planning.

Capital Improvements Plan: A capital improvements plan guides the scheduling of spending on public improvements. A capital improvements plan can serve as an important mechanism for guiding future development away from identified hazard areas. Limiting public spending in hazardous areas is one of the most effective long-term mitigation actions available to local governments.

- ◆ The Haywood County Manager is responsible for development of the County's capital improvement program.
- ◆ Jackson County, Forest Hills, and Webster have capital improvement plans in place to guide the schedule of spending on public improvements.
- ◆ Cherokee County is currently developing a capital improvement plan for future implementation.

Economic Development Plan: An economic development plan is intended to provide a comprehensive overview of a community's economy. An economic development plan can set policies for a community's economic growth and identify strategies, programs, and projects to improve and maintain a community's economy.

- ◆ Jackson County and the Eastern band of Cherokee Indians have economic development plans.
- ◆ Canton has adopted an economic development plan since the previous hazard mitigation plan update.
- ◆ Cherokee County is currently developing an economic development plan for future implementation.

Historic Preservation Plan: A historic preservation plan is intended to preserve historic structures or districts within a community. An often overlooked aspect of the historic preservation plan is the assessment of buildings and sites located in areas subject to natural hazards and the identification of ways to reduce future damages. This may involve retrofitting or relocation techniques that account for the need to protect buildings that do not meet current building standards or are within a historic district that cannot easily be relocated out of harm's way.

- ◆ Jackson County and the city of Waynesville in Haywood County have historic preservation plans.

Zoning Ordinance: Zoning represents the primary means by which land use is controlled by local governments. As part of a community's police power, zoning is used to protect the public health, safety, and welfare of those in a given jurisdiction that maintains zoning authority. A zoning ordinance is the mechanism through which zoning is typically implemented. Since zoning regulations enable municipal governments to limit the type and density of development, a zoning ordinance can serve as a powerful tool when applied in identified hazard areas.

- ◆ Cherokee County does not have a zoning ordinance. However, the Towns of Andrews and Murphy have adopted zoning ordinances that are overseen by Town Zoning Administrators.

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- ◆ The Town of Lake Santeetlah has adopted a zoning ordinance, however Graham County and the remaining jurisdictions have not adopted such ordinances.
- ◆ Haywood County does not have a zoning ordinance in place, but all of the jurisdictions, Canton, Clyde, Maggie Valley, and Waynesville have adopted zoning ordinances that are administered by the Town Planning Department or Town Administrator.
- ◆ Jackson County and all four of its jurisdictions have adopted and enforce zoning ordinances. These ordinances are intended to promote and enhance the unique community atmosphere and preserve the social, economic, cultural, historic, and aesthetic conditions.
- ◆ Neither Swain County nor Bryson City has adopted zoning ordinances.
- ◆ The Eastern Band of Cherokee Indians has very limited zoning. The Code establishes the Cherokee Business Zone and prohibits certain events and activities within that zone, but no other zones are established or addressed and no specific uses are prohibited or encouraged.

Subdivision Ordinance: A subdivision ordinance is intended to regulate the development of residential, commercial, industrial, or other uses, including associated public infrastructure, as land is subdivided into buildable lots for sale or future development. Subdivision design that accounts for natural hazards can dramatically reduce the exposure of future development.

- ◆ Cherokee County and Graham County do not have subdivision ordinances in place. The Town of Murphy in Cherokee County has adopted a subdivision ordinance.
- ◆ Haywood County has a subdivision ordinance that was adopted by the Board of County Commissioners and applies to all areas of unincorporated Haywood County. One of the stated purposes is to ensure that land is subdivided in a manner “that shall be of such character that it can be used safely without danger to health or peril from fire, flood, erosion, air and/or water pollution.” All of the participating jurisdictions in Haywood County have also adopted subdivision ordinances.
- ◆ Jackson County’s Code of Ordinances includes subdivision regulations which address steep slope and flood hazard. All of the participating jurisdictions in Jackson County have also adopted subdivision ordinances.
- ◆ Swain County has a subdivision ordinance that was adopted by the County Board of Commissioners and applies to all areas of unincorporated Swain County. The Town of Bryson City has not adopted a subdivision ordinance.
- ◆ The Eastern Band of Cherokee Indians does not have any subdivision regulations in place.

Building Codes, Fire Codes, Permitting, and Inspections: Building codes regulate construction standards. In many communities, permits, and inspections are required for new construction. Decisions regarding the adoption of building codes (that account for hazard risk), the type of permitting process required both before and after a disaster, and the enforcement of inspection protocols all affect the level of hazard risk faced by a community.

- ◆ North Carolina has a state compulsory building and fire code, which applies throughout the state; however, jurisdictions may adopt codes if approved as providing adequate minimum standards. All of the participating counties and jurisdictions have adopted a building code except for the towns in Cherokee (Andrews and Murphy). The towns in Graham County (Fontana Dam, Lake

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Santeetlah, and Robbinsville) are covered by Graham County's building code. The building code is enforced by each county's building inspector.

- ◆ All jurisdictions, with the exception of the towns of Andrews, Murphy, Dillsboro, Forest Hills, and Webster, have adopted fire codes. The towns of Fontana Dam, Lake Santeetlah, and Robbinsville are covered by Graham County's fire code.
- ◆ The Towns of Canton and Waynesville have their own inspections departments that enforce the building code within their town limits.

The adoption and enforcement of building codes by local jurisdictions is routinely assessed through the Building Code Effectiveness Grading Schedule (BCEGS) program developed by the Insurance Services Office, Inc. (ISO).⁴ In North Carolina, the North Carolina Department of Insurance assesses the building codes in effect in a particular community and how the community enforces its building codes *with special emphasis on mitigation of losses from natural hazards*. The results of BCEGS assessments are routinely provided to ISO's member private insurance companies, which in turn may offer ratings credits for new buildings constructed in communities with strong BCEGS classifications. The concept is that communities with well-enforced, up-to-date codes should experience fewer disaster-related losses and, as a result, should have lower insurance rates.

In conducting the assessment, ISO collects information related to personnel qualification and continuing education as well as the number of inspections performed per day. This type of information combined with local building codes is used to determine a grade for that jurisdiction. The grades range from 1 to 10 with a BCEGS grade of 1 representing exemplary commitment to building code enforcement and a grade of 10 indicating less than minimum recognized protection.

7.3.4 Floodplain Management

Flooding represents the greatest natural hazard facing the nation. At the same time, the tools available to reduce the impacts associated with flooding are among the most developed when compared to other hazard-specific mitigation techniques. In addition to approaches that cut across hazards such as education, outreach, and the training of local officials, the *National Flood Insurance Program* (NFIP) contains specific regulatory measures that enable government officials to determine where and how growth occurs relative to flood hazards. Participation in the NFIP is voluntary for local governments; however, program participation is strongly encouraged by FEMA as a first step for implementing and sustaining an effective hazard mitigation program. It is therefore used as part of this assessment as a key indicator for measuring local capability.

In order for a county or municipality to participate in the NFIP, they must adopt a local flood damage prevention ordinance that requires jurisdictions to follow established minimum building standards in the floodplain. These standards require that all new buildings and substantial improvements to existing buildings will be protected from damage by a 100-year flood event and that new development in the floodplain will not exacerbate existing flood problems or increase damage to other properties.

A key service provided by the NFIP is the mapping of identified flood hazard areas. Once completed, the Flood Insurance Rate Maps (FIRMs) are used to assess flood hazard risk, regulate construction practices,

⁴ Participation in BCEGS is voluntary and may be declined by local governments if they do not wish to have their local building codes evaluated.

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and set flood insurance rates. FIRMs are an important source of information to educate residents, government officials, and the private sector about the likelihood of flooding in their community.

Table 7.2 provides NFIP policy and claim information for each participating jurisdiction in the Smoky Mountain Region.

TABLE 7.2: NFIP POLICY AND CLAIM INFORMATION

Jurisdiction	Date Joined NFIP	Current Effective Map Date	NFIP Policies in Force	Insurance in Force	Closed Claims	Total Payments to Date
CHEROKEE COUNTY	2/2/89	4/19/10	137	\$31,342,900	28	\$284,041
Andrews	2/1/85	4/19/10	6	\$1,939,900	5	\$192,489.11
Murphy	7/3/86	4/19/10(M)	6	\$ 2,016,000	4	\$24,946.48
GRAHAM COUNTY	2/1/12	4/19/10	47	\$8,189,100	2	\$10,846.72
Fontana Dam*	2/1/12	4/19/10	--	--	--	--
Lake Santeetlah	9/12/17	02/18/17	--	--	--	--
Robbinsville	12/1/89	4/19/10	2	\$245,600	--	--
HAYWOOD COUNTY	7/15/84	4/3/12	234	\$52,686,400	49	\$975,551
Canton	2/2/77	4/3/12	37	\$10,368,100	50	\$3,033,702
Clyde	12/1/83	4/3/12	63	\$10,343,900	127	\$3,842,008
Maggie Valley	4/17/84	4/3/12	41	\$13,348,200	4	\$23,642
Waynesville	1/6/83	4/3/12	333	\$52,266,500	14	\$117,734
JACKSON COUNTY	5/17/89	4/19/10	238	\$56,339,800	18	\$274,698
Dillsboro	5/15/86	4/19/10	9	\$2,635,000	4	\$262,079
Forest Hills	5/10/10	4/19/10	2	\$273,500	--	--
Sylva	7/3/86	4/19/10	33	\$8,425,800	4	\$121,213
Webster	4/19/10	4/19/10	5	\$761,000	--	--
SWAIN COUNTY	7/17/86	4/19/10	69	\$14,752,600	4	\$26,351
Bryson City	12/4/84	4/19/10	34	\$8,185,400	11	\$405,822
EASTERN BAND OF CHEROKEE	5/17/89	4/19/10	47	\$10,739,300	4	\$244,607

Source: NFIP claims and policy information as of 3/31/2017; NFIP Community Status information as of 3/31/2017

*Fontana Dam is covered by Graham County. They do not participate separately but activities are covered by the County.

Community Rating System: An additional indicator of floodplain management capability is the active participation of local jurisdictions in the Community Rating System (CRS). The CRS is an incentive-based program that encourages counties and municipalities to undertake defined flood mitigation activities that

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go beyond the minimum requirements of the NFIP by adding extra local measures to provide protection from flooding. All of the 18 creditable CRS mitigation activities are assigned a range of point values. As points are accumulated and reach identified thresholds, communities can apply for an improved CRS class rating. Class ratings, which range from 10 to 1, are tied to flood insurance premium reductions as shown in **Table 7.3**. As class rating improves (the lower the number the better), the percent reduction in flood insurance premiums for NFIP policyholders in that community increases.

TABLE 7.3: CRS PREMIUM DISCOUNTS, BY CLASS

CRS Class	Premium Reduction
1	45%
2	40%
3	35%
4	30%
5	25%
6	20%
7	15%
8	10%
9	5%
10	0

Source: FEMA

Community participation in the CRS is voluntary. Any community that is in full compliance with the rules and regulations of the NFIP may apply to FEMA for a CRS classification better than class 10. The CRS application process has been greatly simplified over the past several years based on community comments. Changes were made with the intent to make the CRS more user-friendly and make extensive technical assistance available for communities who request it.

- ◆ Only Cherokee County currently participates in the CRS. Participation in the CRS program should be considered as a mitigation action by the counties, municipalities, and Tribe. The program would be most beneficial to the Town of Waynesville, Jackson County, and Haywood County, which have 278, 275, and 229 NFIP policies, respectively.

Flood Damage Prevention Ordinance: A flood damage prevention ordinance establishes minimum building standards in the floodplain with the intent to minimize public and private losses due to flood conditions.

- ◆ All communities participating in the NFIP are required to adopt a local flood damage prevention ordinance.

Floodplain Management Plan: A floodplain management plan (or a flood mitigation plan) provides a framework for action regarding corrective and preventative measures to reduce flood-related impacts.

- ◆ The Towns of Dillsboro and Webster and the Village of Forest Hills have adopted floodplain management plans.

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Open Space Management Plan: An open space management plan is designed to preserve, protect, and restore largely undeveloped lands in their natural state and to expand or connect areas in the public domain such as parks, greenways, and other outdoor recreation areas. In many instances, open space management practices are consistent with the goals of reducing hazard losses, such as the preservation of wetlands or other flood-prone areas in their natural state in perpetuity.

- ◆ Haywood County has adopted a Comprehensive System-wide Parks and Recreation Master Plan and Jackson County has adopted a Recreation Master Plan since completion of the 2012 plan.
- ◆ A Greenway Project has been suggested by Swain County as a way to acquire and control parts of the Tuckaseegee River floodway.
- ◆ Jackson County has adopted an open space management plan since the last hazard mitigation plan update occurred.

Stormwater Management Plan: A stormwater management plan is designed to address flooding associated with stormwater runoff. The stormwater management plan is typically focused on design and construction measures that are intended to reduce the impact of more frequently occurring minor urban flooding.

- ◆ Only two of the participating counties, Cherokee and Jackson, have adopted stormwater management plans.
- ◆ The Town of Clyde in Haywood County has developed a stormwater master plan and adopted a stormwater management ordinance that is overseen by the Town Administrator.
- ◆ The Towns of Dillsboro, Forest Hill, Sylva, and Webster in Jackson County also have stormwater management plans in place.

7.3.6 Administrative and Technical Capability

The ability of a local government to develop and implement mitigation projects, policies, and programs is directly tied to its ability to direct staff time and resources for that purpose. Administrative capability can be evaluated by determining how mitigation-related activities are assigned to local departments and if there are adequate personnel resources to complete these activities. The degree of intergovernmental coordination among departments will also affect administrative capability for the implementation and success of proposed mitigation activities.

Technical capability can generally be evaluated by assessing the level of knowledge and technical expertise of local government employees, such as personnel skilled in using Geographic Information Systems (GIS) to analyze and assess community hazard vulnerability. The Capability Assessment Survey was used to capture information on administrative and technical capability through the identification of available staff and personnel resources. **Table 7.4** provides a summary of the capability assessment results for the Smoky Mountain Region with regard to relevant staff and personnel resources. A symbol was used to indicate the presence of a staff member(s) in that jurisdiction with the specified knowledge or skill.

- ◆ A checkmark (✓) indicates the presence of a staff member(s) in that jurisdiction;
- ◆ An asterisk (*) indicates that the resource is currently being considered;
- ◆ A "C" indicates the resource or skillset is provided by the county; and
- ◆ A red symbol (✓, *, C) indicates that the resource is new or now available (since the 2017 plan).

TABLE 7.4: RELEVANT STAFF / PERSONNEL RESOURCES

Staff / Personnel Resource	CHEROKEE COUNTY	Andrews	Murphy	GRAHAM COUNTY	Fontana Dam	Lake Santeetlah	Robbinsville	HAYWOOD COUNTY	Canton	Clyde	Maggie Valley	Waynesville	JACKSON COUNTY	Dillsboro	Forest Hills	Sylva	Webster	SWAIN COUNTY	Bryson City	EASTERN BAND of CHEROKEE	
Planners with knowledge of land development / land management practices				✓				✓	✓		✓	✓	✓					✓		✓	
Engineers or professionals trained in construction practices related to buildings and/or infrastructure	✓	✓	✓	✓				✓	✓			✓	✓						✓		✓
Planners or engineers with an understanding of natural and/or human-caused hazards				✓				✓	✓		✓	✓	✓						✓		✓
Emergency Manager	✓			✓				✓					✓						✓		✓
Floodplain Manager	✓			✓	C	C	C	✓	✓	✓	✓	✓	✓						✓		✓
Land Surveyors																					
Scientists familiar with the hazards of the community	✓							✓					✓						✓		✓
Staff with education or expertise to assess the community's vulnerability to hazards	✓	✓		✓				✓	✓	✓	✓	✓	✓			✓			✓	✓	✓
Personnel skilled in GIS and/or Hazus	✓			✓	C	C	C	✓					✓						✓		✓
Resource development staff or grant writers													✓								✓

Credit for having a floodplain manager was given to those jurisdictions that have a flood damage prevention ordinance, and therefore an appointed floodplain administrator, regardless of whether the appointee was dedicated solely to floodplain management. Credit was given for having a scientist familiar with the hazards of the community if a jurisdiction has a Cooperative Extension Service or Soil and Water Conservation Department. Credit was also given for having staff with education or expertise to assess the community's vulnerability to hazards if a staff member from the jurisdiction was a participant on the existing hazard mitigation plan's planning committee.

7.3.7 Fiscal Capability

The ability of a local government to take action is often closely associated with the amount of money available to implement policies and projects. This may take the form of outside grant funding awards or locally-based revenue and financing. The costs associated with mitigation policy and project

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implementation vary widely. In some cases, policies are tied primarily to staff time or administrative costs associated with the creation and monitoring of a given program. In other cases, direct expenses are linked to an actual project, such as the acquisition of flood-prone homes, which can require a substantial commitment from local, state, and federal funding sources.

The Capability Assessment Survey was used to capture information on the region’s fiscal capability through the identification of locally available financial resources.

Table 7.5 provides a summary of the results for the Smoky Mountain Region with regard to relevant fiscal resources. The status of each capability item is indicated with a symbol indicates that the given fiscal resource is locally available for hazard mitigation purposes (including match funds for state and federal mitigation grant funds):

- ◆ A checkmark (✓) indicates that the given item is currently available and being used;
- ◆ An asterisk (*) indicates that the given item is currently under consideration;
- ◆ A “C” indicates the item is provided by the county; and
- ◆ A red symbol (✓, *, C) indicates that the given item is new to the 2017 plan.

TABLE 7.5: RELEVANT FISCAL RESOURCES

Fiscal Tool / Resource	CHEROKEE COUNTY	Andrews	Murphy	GRAHAM COUNTY	Fontana Dam	Lake Santeetlah	Robbinsville	HAYWOOD COUNTY	Canton	Clyde	Maggie Valley	Waynesville	JACKSON COUNTY	Dillsboro	Forest Hills	Sylva	Webster	SWAIN COUNTY	Bryson City	EASTERN BAND of CHEROKEE
Capital Improvement Programming	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓		✓
Community Development Block Grants (CDBG)	✓	✓	✓					✓	✓	✓	✓	✓	✓							
Special Purpose Taxes (or taxing districts)								✓	✓	✓	✓	✓								
Gas / Electric Utility Fees																				
Water / Sewer Fees		*	*																	
Stormwater Utility Fees																				
Development Impact Fees																				
General Obligation, Revenue, and/or																				
Partnering Arrangements or Intergovernmental Agreements	✓	✓	✓										✓	✓	✓	✓	✓	✓	✓	

7.3.8 Political Capability

One of the most difficult capabilities to evaluate involves the political will of a jurisdiction to enact meaningful policies and projects designed to reduce the impact of future hazard events. Hazard

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mitigation may not be a local priority or may conflict with or be seen as an impediment to other goals of the community, such as growth and economic development. Therefore, the local political climate must be considered in designing mitigation strategies as it could be the most difficult hurdle to overcome in accomplishing their adoption and implementation.

The Capability Assessment Survey was used to capture information on political capability of the Smoky Mountain Region. Previous county-level hazard mitigation plans were reviewed for general examples of local political capability, such as guiding development away from identified hazard areas, restricting public investments or capital improvements within hazard areas, or enforcing local development standards that go beyond minimum state or federal requirements (i.e., building codes, floodplain management, etc.).

- ◆ The previous county hazard mitigation plans identified existing ordinances that address natural hazards or are related to hazard mitigation such as emergency management, flood damage prevention, watershed protection, zoning, and subdivision.
- ◆ There is resistance to zoning and comprehensive land use planning in Haywood, Jackson, and Swain Counties and it is possible that citizens will not support the implementation of a hazard mitigation plan. However, the counties feel that public outreach can be used to educate citizens on the necessity of such a plan by using examples of damage from past disaster events.
- ◆ Cherokee County, the Town of Andrews, and the Town of Murphy indicated that their residents have a better understanding of hazard vulnerability, as well as the need to mitigate that vulnerability, due to the number of natural and manmade hazards that have occurred and that have been effectively controlled in the past.
- ◆ The Eastern Band of Cherokee Indians was the first Native American Nation to participate in the FEMA Project Impact Initiative and is also a Cooperating Technical Partner with an ongoing floodplain mapping initiative. The Tribe is making continuous and costly improvements to its emergency management program and has demonstrated a serious commitment to hazard mitigation even in the absence of a recent major disaster. Mitigation and hazard reduction principles are indirectly referenced throughout many of the Tribal documents, plans, and policies.

7.4 CONCLUSIONS ON LOCAL CAPABILITY

A Capability Assessment examines local capabilities to detect any existing gaps or weaknesses within ongoing government activities that could hinder proposed mitigation activities and possibly exacerbate community hazard vulnerability. These gaps or weaknesses have been identified for each jurisdiction in the tables found throughout this section. The participating jurisdictions used the Capability Assessment as part of the basis for the Mitigation Actions that are identified in Section 9; therefore, each jurisdiction addresses their ability to expand on and improve their existing capabilities through the identification of their Mitigation Actions.

All of the participating jurisdictions lack a Disaster Recovery Plan and most lack an Economic Development Plan. With the results of this plan's risk assessment, all of the jurisdictions will know where disasters are likely to occur and what is at risk. Preparing a plan pre-disaster for how to recover and rebuild in those areas that complements the economic development strategy is a small investment with potentially large rewards. Recovery will be smarter and faster with a recovery plan in place and can further the jurisdiction's economic development goals.

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It is recognized that Haywood County and the Town of Waynesville, and Jackson County have well over 200 homes each in the NFIP. Participation in the Community Rating System could be worthwhile as having a CRS rating of 8 or better will result in significant dollars remaining in the community. However, this decision must be carefully considered and committed to at the local level given the need for program administration.

7.4.1 Linking the Capability Assessment with the Risk Assessment and the Mitigation Strategy

The conclusions of the Risk Assessment and Capability Assessment serve as the foundation for the development of a meaningful hazard mitigation strategy. During the process of identifying specific mitigation actions to pursue, the SMRHMP considered not only each jurisdiction's level of hazard risk, but also their existing capability to minimize or eliminate that risk.