



FEMA

W-06038

June 5, 2006

MEMORANDUM TO: Write Your Own (WYO) Company Principal Coordinators
and the NFIP Servicing Agent

FROM: WYO Clearinghouse

SUBJECT: Hurricane Mitigation Resources

The attached Hurricane Mitigation Resources list includes a selection of FEMA publications that present timely measures for mitigating wind and flood damage—and for smart, strong recovery and rebuilding. The 2006 hurricane season began on June 1 and extends through November 30.

This list provides links for recommended publications that are available electronically. At present, most FEMA resources, including many cited in the attached list, are available on FEMA's website:

- Mitigating damage http://www.fema.gov/hazard/hurricane/hu_season.shtm
- Recovery and rebuilding <http://www.fema.gov/rebuild/index.shtm>

If a resource is not available online, call the FEMA Distribution Center to order a copy: 1-800-480-2520.

The new FEMA Resources Library is in development online; when it is completed in July 2006, **all** publications and web resources will be available in the Library.

Please share this information with others in your organization, as appropriate.

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Marketing, Underwriting, Claims



FEMA

Hurricane Mitigation Resources

Most FEMA resources, including many listed below, are available on FEMA's website. This list provides the link to recommended publications if electronic versions are available. FEMA's new Resource Library will be available in July 2006, visit www.fema.gov for a complete listing of FEMA publications, videos, and software. If a resource is not available online, call the FEMA Distribution Center to order a copy: 1-800-480-2520.

FEMA Pub. #	Name of Resource	Web URL	Intended for these Audiences:
National Flood Insurance Program (NFIP)			
	Adjuster Claims Manual – Explains NFIP disaster response, policy changes, and basic adjustment issues. (2004, 450 pages)	www.fema.gov/business/nfip/claimsadj.shtml	Flood Insurance Claims Adjusters
F-084	Answers to Questions About the National Flood Insurance Program – Explains the NFIP, including coverage, claims, flood maps, and FEMA's repetitive loss strategy. (2004, 66 pages)	www.fema.gov/business/nfip/ganda.shtml	General Public, Insurance Agents, Realtors, NFIP State Coordinators, Lenders, NFIP Bureau and Statistical Agents, and NFIP Write Your Own Companies
	Becoming FloodSmart – Flood survivors describe the impacts that floods and flood insurance have had on their lives. Call (202) 646-4064 or email FloodSmart@dhs.gov. (Available on DVD or VHS) (2005, 9 minutes)		State Insurance Commissioners, State and Local Officials, and Media
F-665	Facts About the National Flood Insurance Program - Increased Cost of Compliance – Explains Increased Cost of Compliance coverage. (2003, 1 page)		Flood Insurance Policyholders
F-300	How You Can Benefit From Increased Cost of Compliance Coverage (ICC) – Explains how NFIP policyholders in high-risk areas can get up to \$30,000 to pay the cost to help bring their homes or businesses into compliance with their community's floodplain ordinance. (2004, 2 pages)	www.fema.gov/pdf/nfip/f300_icc.pdf	General Public, State and Local Officials, Homeowner Associations, and NFIP Policyholders
F-664	Increased Cost of Compliance – Your Flood Policy Can Help You Rebuild - Encourages NFIP policyholders to file an ICC claim. (2003, 1 page)		NFIP Policyholders, Insurance Agents, Homeowner Associations, and Local Officials
F-666	Increased Cost of Compliance Checklist -Identifies eligible, substantially-damaged, and repetitive loss properties which may be eligible for ICC coverage. (2003, 1 page)		Homeowners and Local Officials
F-663	Increased Cost of Compliance: Creating a Safer Future – Explains how to file an ICC claim. (2003, 2 pages)	www.fema.gov/pdf/nfip/f663_icc.pdf	Flood Insurance Policyholders



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FEMA Pub. #	Name of Resource	Web URL	Intended for these Audiences:
FEMA 496	Joining the National Flood Insurance Program – Outlines community participation requirements and the benefits of joining the NFIP. (2005, 4 pages)		Community Officials Interested in Participating in the NFIP
F-002	Myths and Facts about the National Flood Insurance Program – Clarifies myths about the NFIP. (2005, 1 page)	www.fema.gov/business/nfip/myth.shtm	General Public, Insurance Agents, Realtors, NFIP State Coordinators, Lenders, NFIP Bureau and Statistical Agents, and NFIP Write Your Own Companies
	National Flood Insurance Program (NFIP), Program Description – Offers a detailed overview and history of the NFIP. (2002, 37 pages)	www.fema.gov/doc/librav/nfipdescrip.doc	State and Local Officials
FEMA 301	National Flood Insurance Program Increased Cost of Compliance Coverage (ICC): Guidance for State and Local Officials – Explains how ICC relates to the community's administration of local floodplain management laws and ordinances, types of mitigation measures allowed, and availability of technical assistance. (September 2003, 164 pages).		State and Local Officials
	NFIP Call Center – An agent referral program providing consumers with transfers to insurance agents in their community who sell flood insurance. Call 1-888-435-6637.	www.floodsmart.gov	General Public and Insurance Agents
F-687	NFIP Claims Handbook – Describes for policyholders what to do before, during, and after a flood. Filing and appealing flood insurance claims are covered as well. (2005, 9 pages)	www.fema.gov/pdf/nfip/f687_claimshdbk.pdf	NFIP Policyholders, Insurance Agents, and Homeowner Associations
MSC 500 and MSC 500B	NFIP Flood Insurance Manual – Contains rates, rules, and procedures. Hard copies and CDs can be purchased from FEMA's Flood Map Store. Call 1-800-358-9616. (2006, 600 pages)	www.fema.gov/business/nfip/manual.shtm	Insurance Specialists and NFIP Write Your Own Companies (Note: Only one copy is needed for each JFO.)
	NFIP Post Flood Outreach Materials CD – Contains electronic copies of many of the documents on this list, including the NFIP Claims Handbook and Summary of Coverage. (Order by e-mailing floodsmart@dhs.gov) (2005, 58 pages)		Insurance Commissioners, Disaster Response Staff, State and Local Officials, and Media

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FEMA Pub. #	Name of Resource	Web URL	Intended for these Audiences:
FEMA 480	<p>NFIP: A Study Guide and Desk Reference for Local Officials – Materials supporting an in-depth training course on floodplain management leading to Floodplain Management Certification with the Association of State Floodplain Managers. (2005, 31 pages)</p>		State Insurance Commissioners, State and Local Officials and/or Floodplain Managers
	<p>Summary of Coverage – Provides guidance on deductibles, what is and is not covered by flood insurance, and how items are valued at time of loss. (2005, 4 pages)</p>	<p>www.fema.gov/pdf/nfip/summary_cov.pdf</p>	State Insurance Commissioners, and State and Local Officials
F-685	<p>Managing Your Flood Insurance Claim A step-by-step guide on how to submit a flood insurance claim. (2003, 2 pages)</p>	<p>www.fema.gov/pdf/nfip/f685_claim.pdf</p>	General Public, Insurance Agents, Realtors, NFIP State Coordinators, Lenders, NFIP Bureau and Statistical Agents, and NFIP Write Your Own Companies
Flood Maps			
FEMA 495	<p>Adoption of Flood Insurance Rate Map for Participating Communities - Details how NFIP participating communities can adopt new Flood Insurance Rate Maps (FIRMs). (2005)</p>		Local Officials
	<p>FEMA Map Store – Learn about your community's flood risks by viewing a FEMA flood risk identification map (Flood Insurance Rate Map). You can download portions of the map to your computer.</p>	<p>www.msc.fema.gov</p>	General Public, Media, Builders, Surveyors, Engineers, and State and Local Officials
	<p>Flood Hazard Mapping Website & FEMA Map Assistance Center (FMAC) –Provides an overview of the information available on the program's web pages and from the call center. For copies, call the FEMA Mapping Call Center: 1-877-FEMA-Map. (2005, 2 pages)</p>	<p>www.fema.gov/plan/prevent/fhm/index.shtml</p>	General Public, Media, Builders, Surveyors, Engineers, Realtors, and State and Local Officials
	<p>How to Read a Flood Insurance Rate Map (FIRM) Tutorial – Web-based tutorial on how to read FEMA's maps that show levels of flood risks and that establish flood insurance rates. (The on-line tutorial is available under Other Tutorials)</p>	<p>www.fema.gov/plan/prevent/fhm/ot_main.shtml#other</p>	General Public, Media, Builders, Surveyors, Engineers, and State and Local Officials



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FEMA Pub. #	Name of Resource	Web URL	Intended for these Audiences:
Building Safer			
FEMA 347	Above the Flood: Elevating Your Floodprone House – Provides an overview and case studies of 3 elevation techniques. A CD and video are also available. (2000, 67 pages)	www.fema.gov/rebuild/recover/fema347.shtm	Builders, Code Officials, and Homeowners
FEMA 213	Answers to Questions about Substantially Damaged Buildings – Provides guidance to local officials on determining if a building is substantially damaged in accordance with the National Flood Insurance Program regulations. (1991, 29 pages)	www.fema.gov/hazard/flood/pubs/lib213.shtm	State and Local Officials
FEMA 55 CD	Coastal Construction Manual – Provides detailed, technical guidance on how to build in coastal areas. Paper copies are available by request. (2000, 900 pages)	www.fema.gov/hazard/flood/pubs/lib55.shtm	Builders, Surveyors, Engineers, and State and Local Officials
FIA-TB-11	Crawlspace Construction for Buildings Located in Special Flood Hazard Areas: National Flood Insurance Program Interim Guidance - Technical Bulletin – Provides guidance on minimum NFIP requirements as well as best practices for crawlspace construction in Special Flood Hazard Areas. (2001, 12 pages)	www.fema.gov/pdf/fima/tb1101.pdf	State and Local Officials and Builders
FIA-TB-9	Design and Construction Guidance for Breakaway Walls Below Elevated Buildings - Technical Bulletin – Provides guidance on the NFIP regulations on the design and construction of breakaway walls beneath elevated buildings in Coastal High Hazard Areas (Zones V, VE, and VI-V30). (1999, 15 pages)	www.fema.gov/pdf/fima/job15.pdf	State and Local Officials and Builders
FEMA 259	Engineering Principles and Practices for Retrofitting Flood-Prone Residential Structures – Provides engineering design and economic guidance on technically feasible and cost-effective retrofitting measures for floodprone residences. (2001, 644 pages)	www.fema.gov/hazard/flood/pubs/lib259.shtm	State and Local Officials, Builders, Architects, and Manufactured Home Installers

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FEMA Pub. #	Name of Resource	Web URL	Intended for these Audiences:
FIA-TB-10	<p>Ensuring that Structures Built on Fill in or Near Special Flood Hazard Areas Are Reasonably Safe from Flooding - Technical Bulletin - Provides guidance on building techniques, including the use of fill, that can be used to ensure structures are reasonably safe from flooding. (2001, 23 pages)</p>	<p>www.fema.gov/pdf/fima/tb1001.pdf</p>	<p>State and Local Officials and Builders</p>
FEMA 102	<p>Floodproofing Non-Residential Structures – Describes a variety of floodproofing strategies for commercial and industrial structures. (1986, 199 pages)</p>	<p>www.fema.gov/pdf/fima/fema102.pdf</p>	<p>State and Local Officials, Builders, and Design Professionals</p>
FIA-TB-2	<p>Flood-Resistant Materials Requirements for Buildings Located in Special Flood Hazard Areas – Technical Bulletin – Provides guidance on the NFIP regulations on the required use of flood-damage resistant construction materials for building components located below the Base Flood Elevation in Special Flood Hazard Areas (both A and V zones). (1993, 15 pages)</p>	<p>www.fema.gov/pdf/fima/job4.pdf</p>	<p>State and Local Officials and Builders</p>
FIA-TB-5	<p>Free-of-Obstructions Requirements for Buildings in Coastal High Hazards Areas - Technical Bulletin – Provides guidance on the NFIP regulations concerning obstructions to flood waters below elevated buildings and on building sites in Coastal High Hazard Areas (Zones V, VE, and V1-V30). (1993, 9 pages)</p>	<p>www.fema.gov/pdf/fima/job10.pdf</p>	<p>State and Local Officials and Builders</p>
FEMA 499	<p>Home Builder's Guide to Coastal Construction Fact Sheets – Provides detailed technical guidance on how to build safer in coastal areas. Topics include: Moisture Barrier Systems, Asphalt Shingle Roofing for High Wind Areas; Foundation Walls, Lowest Floor Elevation. (2005, 109 pages)</p>	<p>www.fema.gov/rebuild/mat/mat_fema499.shtml</p>	<p>Homebuilders and State and Local Officials</p>
	<p>How-To-Series – Protecting Your Property From Flooding–Electrical System (on-line only)</p>	<p>www.fema.gov/plan/prevent/howto/how2004.shtml</p>	<p>General Public, Media, Surveyors, Engineers, and State and Local Officials</p>

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FEMA Pub. #	Name of Resource	Web URL	Intended for these Audiences:
	How-To-Series – Protecting Your Property From Flooding–Exterior Walls (on-line only)	www.fema.gov/plan/prevent/howto/how2003.shtml	General Public, Media, Builders, Surveyors, Engineers, and State and Local Officials
	How-To-Series – Protecting Your Property From Flooding–Fuel Tanks (on-line only)	www.fema.gov/plan/prevent/howto/how2005.shtml	General Public, Media, Builders, Surveyors, Engineers, and State and Local Officials
	How-To-Series – Protecting Your Property From Flooding–Heating, Ventilating, and Air Conditioning Equipment (on-line only)	www.fema.gov/plan/prevent/howto/how2006.shtml	General Public, Media, Builders, Surveyors, Engineers, and State and Local Officials
	How-To-Series – Protecting Your Property From Flooding–Sewer Backflow Valves (on-line only)	www.fema.gov/plan/prevent/howto/how2007.shtml	General Public, Media, Builders, Surveyors, Engineers, and State and Local Officials
	How-To-Series – Protecting Your Property From Wind –Brace Gable End Roof Framing (on-line only)	www.fema.gov/plan/prevent/howto/how2018.shtml	General Public, Media, Builders, Surveyors, Engineers, and State and Local Officials
	How-To-Series – Protecting Your Property From Wind –Double Entry Doors (on-line only)	www.fema.gov/plan/prevent/howto/how2019.shtml	General Public, Media, Builders, Surveyors, Engineers, and State and Local Officials
	How-To-Series – Protecting Your Property From Wind –Garage Doors (on-line only)	www.fema.gov/plan/prevent/howto/how2016.shtml	General Public, Media, Builders, Surveyors, Engineers, and State and Local Officials
	How-To-Series – Protecting Your Property From Wind –Shutters or Plywood Window Covers (on-line only)	www.fema.gov/plan/prevent/howto/how2017.shtml	General Public, Media, Builders, Surveyors, Engineers, and State and Local Officials
	How-To-Series – Protecting Your Property From Wind –Trees and Potential Windborne Missiles (on-line only)	www.fema.gov/plan/prevent/howto/how2020.shtml	General Public, Media, Builders, Surveyors, Engineers, and State and Local Officials
FEMA 549	Hurricane Katrina Mitigation Assessment Team Full Report - (Available June 2006)		State and Local Officials and Design Professionals
FEMA 548	Summary Report on Building Performance Hurricane Katrina 2006 - Provides a summary of the information that can be found in the full Mitigation Assessment Team Report on building	www.fema.gov/rebuild/mat/mat_fema490.shtml	State and Local Officials and Design Professionals
FEMA 85	Manufactured Home Installation in Flood Hazard Areas – Provides technical guidance on installation methods designed to make manufactured homes more resistant to flood and wind forces. This manual is currently being revised. (1985, 110 pages)	www.fema.gov/hazard/flood/pubs/mh85.shtml	State and Local Officials (especially code officials), Manufactured Home Installers, and Builders
FEMA 488	Mitigation Assessment Team (MAT) Report – Hurricane Charley – Observations, conclusions, and recommendations of the MAT in response to Hurricane Charley. (2004, 318 pages)	www.fema.gov/rebuild/mat/mat_fema488.shtml	State and Local Officials and Design Professionals



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FEMA Pub. #	Name of Resource	Web URL	Intended for these Audiences:
FEMA 489	<p>Mitigation Assessment Team (MAT) Report – Hurricane Ivan – Evaluation of building performance during Hurricane Ivan and the adequacy of current building codes, other construction requirements, and building practices and materials. (2005, 367 pages)</p>	<p>www.fema.gov/rebuild/mat/mat_fema489.shtml</p>	<p>State and Local Officials and Design Professionals</p>
FIA-TB-3	<p>Non-Residential Floodproofing Requirements Wet Floodproofing Requirements and Certifications - Technical Bulletin – Provides guidance on the NFIP regulations concerning wet floodproofing of certain types of structures located in Zones A, AE, A1-A30, AR, AO, and AH. (1993, 15 pages)</p>	<p>www.fema.gov/pdf/fima/job6.pdf</p>	<p>State and Local Officials and Builders</p>
FIA-TB-1	<p>Openings in Foundation Walls for Buildings Located in Special Flood Hazard Areas – Technical Bulletin – Provides guidance on the NFIP requirements for openings in below-Base Flood Elevation foundation walls for buildings located in Zones A, AE, A1-A30, AR, AO, and AH. (1993, 12 pages)</p>	<p>www.fema.gov/pdf/fima/job2.pdf</p>	<p>State and Local Officials and Builders</p>
FEMA 348	<p>Protecting Building Utilities from Flood Damage: Principles and Practices for the Design and Construction of Flood Resistant Building Utility Systems – Provides information on how to protect building utilities from flooding. (1999, 46 pages)</p>	<p>www.fema.gov/hazard/flood/pubs/pbuffd.shtml</p>	<p>State and Local Officials, Builders, Homeowners, and Design Professionals</p>
FEMA 550	<p>Recommended Residential Construction for the Gulf Coast: Building on Strong and Safe Foundations (Available June 2006)</p>		<p>State and Local Officials and Design Professionals</p>

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Hurricane Mitigation Resources

FEMA Pub. #	Name of Resource	Web URL	Intended for these Audiences:
FEMA L-231	Reduce Your Risk From Natural Disasters : Low-Cost Mitigation Measures – Describes mitigation measures to use in your home or business to reduce losses from natural disasters such as flooding, hurricanes and tornadoes, wildfires, and earthquakes. (2005, 2 pages)	www.fema.gov/pdf/rebuild/recover/reduce.pdf	General Public, Builders, Surveyors, Engineers, and State and Local Officials
FEMA 511	Reducing Damage from Localized Flooding in B, C, X Zones – Identifies possible funding resources for and explains small flood control projects and measures that can be taken in B, C, and X zones. (Available on CD)		State and Local Officials
	Reducing Losses through the International Codes: Meeting Requirements of the National Flood Insurance Program – Developed in partnership with the International Code Council, this guide helps communities decide how to coordinate the International Codes with their floodplain management programs. (2005, 132 pages)	www.fema.gov/nzard/flood/pubs/fldlossesb.shtml	State and Local Officials
FEMA 234 FEMA 234(S)	Repairing Your Flooded Home – Provides guidance to individuals on drying out a home, clean up, restoring utilities, financial assistance, rebuilding better and preparing for the next flood. Also in Spanish (FEMA 234S) (1992, 56 pages)		Homeowners and Local Officials
FEMA 311 CD	Residential Substantial Damage Estimator 2.2 (CD) – Provides guidance on determining if a building is substantially damaged in accordance with the National Flood Insurance Program (NFIP) regulations.		State and Local Officials
FEMA 490	Summary Report on Building Performance 2004 Hurricane Season – Observations, conclusions, and recommendations from post-disaster assessments in response to Florida's 2004 hurricane season, during when the State was struck by Hurricanes Charley, Frances, Jeanne, and Ivan. (2005, 54 pages)	www.fema.gov/rebuild/mat/mat_fema490.shtml	State and Local Officials

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FEMA Pub. #	Name of Resource	Web URL	Intended for these Audiences:
L-233	Taking Shelter from the Storm: Building a Safe Room Inside Your House -- Provides an overview of shelter design and information on where to find more detailed guidance. (2004, tri-fold)		State and Local Officials, Builders, Homeowners, and Design Professionals
FEMA 320	Taking Shelter from the Storm: Building a Safe Room Inside Your House -- Provides detailed guidance and plans on shelter design for high wind storms. (2004, 28 pages + plans)	www.fema.gov/plan/prevent/saferoom/FEMA_320.shtm	State and Local Officials, Builders, Homeowners, and Design Professionals
FIA-TB-0	User's Guide to Technical Bulletins Including Key Word/Subject Index -- A list of technical bulletins which outline minimum requirements on the building performance standards of the National Flood Insurance Program (NFIP). (1999, 6 pages)	www.fema.gov/pdf/fima/guide01.pdf	State and Local Officials and Builders
FIA-TB-7	Wet Floodproofing Requirements for Structures Located in Special Flood Hazard Areas - Technical Bulletin -- Provides guidance on the NFIP regulations concerning wet floodproofing of certain types of structures located in Zones A, AE, A1-A30, AR, AO, and AH. (1993, 19 pages)	www.fema.gov/pdf/fima/job14.pdf	State and Local Officials and Builders
Risk Assessment, Planning and Grants for State and Local Governments			
FEMA 443	Building A Disaster-Resistant University -- A how-to guide and distillation of the experiences of six universities and colleges across the country that have taken measures to become more disaster-resistant. (2003, 64 pages)	www.fema.gov/institution/dru.shtm	University and College Administrators and State and Local Officials - Especially Planners

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Hurricane Mitigation Resources

FEMA Pub. #	Name of Resource	Web URL	Intended for these Audiences:
L-265	<p>Building Partnerships to Reduce Hazard Risks: Tips for Community Officials, Colleges and Universities – Provides a brief explanation on the benefits to both universities and their local communities when they collaborate to reduce risks. Includes a list of public and private sector resources that provide planning assistance to academic institutions. (2005, 2 pages)</p>	<p>www.fema.gov/institution/collegebrochure.shtml</p>	<p>State and Local Planners and Colleges and Universities</p>
FEMA 470	<p>Disaster Mitigation Publications, Workshops and Planning Tools – Provides details on key FEMA mitigation planning guidance documents. (2004, 4 pages)</p>		<p>State and Local Planners</p>
L-221 L-221(S)	<p>Flood Mitigation Assistance (FMA) – Describes eligibility, criteria, cost share and funding limits in FEMA's Flood Mitigation Assistance grant program. Also in Spanish (L-221S) (2002, 2 pages)</p>	<p>www.fema.gov/pd/pd/government/grant/fma/fma_broch3.pdf</p>	<p>State and Local Planners</p>
FEMA 386-1	<p>Getting Started: Building Support for Mitigation Planning – Describes how to engage the public in mitigation planning. Available as a book or CD. (2002, 92 pages)</p>	<p>www.fema.gov/plan/mitplanning/howto1.shtml</p>	<p>State and Local Planners</p>
L-169	<p>Hazard Mitigation Grant Program (HMGP) –Explains the HMGP program, eligibility, types of projects funded, and the role of communities, States, and FEMA. (2005, 4 pages)</p>		<p>State and Local Planners and Historic Preservation Groups</p>
	<p>Hazards United States, or HAZUS MH: What Could Happen? – Introduction of HAZUS loss estimation software that provides estimates of hazard-related damage before a disaster occurs. (2004, 2 pages)</p>		<p>Emergency Managers, Planners, State and Local Decision-makers, Other Federal Agencies, and Colleges and Universities</p>
FEMA 493	<p>HAZUS Annual Progress and Utilization Report for Fiscal Year 2004 – An analysis of the use of HAZUS loss estimation software in FY 2004. (2005, 68 pages)</p>	<p>www.fema.gov/plan/prevent/hazus/dl_hazus04.shtml</p>	<p>Emergency Managers, Planners, State and Local Decision-makers, and Other Federal Agencies</p>

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FEMA Pub. #	Name of Resource	Web URL	Intended for these Audiences:
FEMA 386-6	Integrating Historic Property and Cultural Resource Considerations into Hazard Mitigation Planning – Includes mitigation measures for historic buildings, and cultural resources including museum collections, art, books, and documents. (2005, 198 pages)	www.fema.gov/plan/mitplanning/howto6.shtml	State and Local Planners and Historic Preservation Groups
FEMA 364	Planning for a Sustainable Future – Describes the link between community hazard mitigation and sustainability. (2003, 43 pages)	www.fema.gov/plan/mitplanning/linkmitiv.shtml	State and Local Planners
FEMA 421	Planning for Post Disaster Recovery and Reconstruction - Chapters 3, 4 & 5 – Provides guidance on post-disaster recovery planning. Developed in partnership with the American Planning Association and the Planning Advisory Service. (1998, 346 pages)		State and Local Planners

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