

1.0 INTRODUCTION

1.3 Capabilities

§201.6(b)(3)	Review and incorporation, if appropriate, of existing plans, studies, reports, and technical information.
§201.6(c)(4)(ii)	[This plan shall include a] process by which local governments incorporate the requirements of the mitigation plan into other planning mechanisms such as comprehensive or capital improvement plans, when appropriate.

This section examines the existing capabilities of Clermont County that can support risk reduction. Understanding what capabilities need to be changed or enhanced to reduce disaster losses allows the planning team to address those shortfalls when developing the mitigation strategies. Specifically, this section looks at those capabilities that can support the implementation of hazard mitigation efforts. This section assesses which mitigation actions are realistic and/or practical to implement over time based on the political climate and level of technical, administrative, and fiscal resources.

Clermont County's consultant hosted an online survey of jurisdictional representatives to complete a "capabilities assessment." Representatives answered questions about various plans, codes, and ordinances from the perspectives of their home jurisdictions. The county and jurisdictions have many resources to implement mitigation activities, including complementary plans, development ordinances, available state and federal funding sources, and various materials to support educational outreach. These resources facilitate community resilience by supporting actions before, during, and after hazard occurrences.

This section builds on survey information that looked at: planning and regulatory, administrative, and technical, financial, and political capabilities. This discussion identifies opportunities to strengthen the mitigation-adjacent elements of these capabilities. It is important to understand that these opportunities for improvement are data-supported measures, but in that, they are devoid of the context of the local community. Local leaders should consider these measures, to include whether they apply (or not) to their communities, or if they might apply, what changes would be appropriate to maximize the benefit for their communities.

1.3.1 Capability Assessment Findings

This section presents the findings of the capability assessment; table 1.3.1 below summarizes the capabilities by county and municipal jurisdiction. Data sources for the summary included the self-assessment survey responses as well as web-based searches for existing ordinances.

Table 1.3.1

Jurisdictional Capabilities								
<i>Jurisdiction</i>	<i>Planning Body / Commission</i>	<i>Comprehensive Plan</i>	<i>NFIP¹</i>	<i>Building Codes[*]</i>	<i>Zoning Ordinance</i>	<i>SALDOs²</i>	<i>Capital Budget^{**}</i>	<i>Public Works Budget^{**}</i>
Clermont County	YES	YES	YES	YES	NO	YES	NO	NO
Batavia Village	YES	YES	YES	YES	YES	NO	YES	YES
Bethel Village	YES	NO	N/A	YES	YES	NO	YES	YES
Chilo Village	NO	NO	YES	YES	NO	NO	YES	NO
Felicity Village	YES	NO	N/A	YES	NO	NO	YES	YES
Milford City	YES	YES	YES	YES	YES	YES	YES	NO
Moscow Village	YES	NO	YES	YES	YES	YES	YES	YES
Neville Village	YES	NO	YES	YES	NO	NO	YES	NO
New Richmond Village	YES	NO	YES	YES	YES	NO	YES	YES
Owensville Village	YES	NO	N/A	YES	YES	NO	YES	NO
Williamsburg Village	YES	NO	YES	YES	YES	NO	YES	YES
Batavia Township	YES	YES	YES ³	YES ³	YES	NO	NO	NO
Franklin Township	YES	NO	YES ³	YES ³	YES	YES	YES	NO
Goshen Township	YES	NO	YES ³	YES ³	YES	YES	YES	YES
Jackson Township	YES	NO	YES ³	YES ³	YES	NO	YES	NO
Miami Township	YES	NO	YES ³	YES ³	YES	YES	YES	YES
Monroe Township	YES	NO	YES ³	YES ³	YES	YES	YES	NO
Ohio Township	YES	NO	YES ³	YES ³	YES	NO	YES	NO
Pierce Township	YES	NO	YES ³	YES ³	YES	YES	YES	YES
Stonelick Township	NO	NO	YES ³	YES ³	YES	NO	YES	NO
Tate Township	YES	YES	YES ³	YES ³	YES	NO	YES	NO
Union Township	YES	YES	YES ³	YES ³	YES	YES	YES	YES
Washington Township	YES	NO	YES ³	YES ³	NO	NO	YES	NO
Wayne Township	NO	NO	YES ³	YES ³	YES	YES	YES	YES
Williamsburg Township	YES	NO	YES ³	YES ³	YES	NO	YES	NO
* All jurisdictions in the State of Ohio now follow the State Building Code (Ohio Administrative Code 4101:1) ** The budget area refers to budgets that would allow the jurisdiction to devote resources towards mitigation activities 1 NFIP – National Flood Insurance Program 2 SALDO – Subdivision & Land Use Development Ordinances 3 Townships fall under the county.								

All 25 jurisdictions (100%) completed the survey. In addition to questions regarding specific codes and ordinances, the survey asked respondents to generally rank their jurisdiction's capabilities under four headings: (1) planning and regulatory, (2) administrative and technical, (3) financial, and (4) political. The following table depicts the results.

Table 1.3.2

Self-Assessment: General Capabilities			
Capability	Limited	Moderate	High
Planning & Regulatory	20.0%	52.0%	28.0%
Administrative & Technical	16.0%	56.0%	28.0%
Financial	16.0%	68.0%	16.0%
Political	16.0%	52.0%	32.0%

Self-assessment respondents indicated that the political capability is the most developed in Clermont County which indicates that there is a willingness to implement mitigation projects; however, the financial capability received the lowest percentage of "high" responses, indicating that there is a lack of funds available to implement mitigation projects.

The Ohio Emergency Management Agency (OEMA) and the Federal Emergency Management Agency (FEMA – Region V) have worked to provide outreach to communities regarding hazard mitigation, including brief training modules associated with mitigation planning. Additionally, Clermont County hazard mitigation stakeholders have had an additional five years to acclimate themselves to support risk reduction projects. This outreach may contribute to greater efficacy at the local level when it comes to administering mitigation projects. The planning and regulatory capability is perceived to be moderate throughout the county.

The self-assessment data suggests that there will likely be few risk reductions and mitigation projects sponsored solely with local funds. However, the high political capability may mean there is an opportunity to look for ways to integrate risk reduction into other initiatives to increase a potential return on investment. Examples could include being mindful of resilient construction when recruiting new businesses into communities, looking for ways to minimize risk exposure when upgrading or extending infrastructure systems, etc.

Planning and Regulatory Capability

Designated planning departments serve the jurisdictions in Clermont County. These departments support general community planning within their designated jurisdictions. Miscellaneous powers and duties include (but may not be limited to) the following.

- Promote planning
- Enter on any land and making examinations and surveys
- Accept and use gifts and public or private grants for the performance of the commission's functions (i.e., planning activities)
- Enact, adopt, amend, and execute a comprehensive plan
- Adopt zoning regulations to control street congestion; promote health, public safety, and general welfare; provide adequate light and air; promote the conservation of natural resources; prevent environmental pollution; properly manage growth and development; and promote or facilitate adequate transportation, water, sewerage, schools, recreation, parks, and other public facilities
- Recommend subdivision regulations to the legislative body
- Support the preservation of historic structures

Though these departments do not directly coordinate hazard mitigation planning, their responsibilities for coordinating community-level planning make them valuable resources for creating actionable mitigation strategies.

The Clermont County Planning Commission is a planning and regulatory resource for the municipalities in the county. The Planning Commission staff has expertise in not only the compilation of plans, but also in data collection and analysis, geographic information system (GIS) mapping, and data presentation. This expertise is particularly valuable for small jurisdictions whose local government staffing may be part-time or volunteer.

Comprehensive Plans

Comprehensive plans promote sound land use and regional cooperation among local governments to address planning issues. These plans serve as the official policy guide for influencing the location, type, and extent of future development by establishing the basic decision-making and review processes on zoning matters, subdivision and land development, land uses, public facilities, and housing needs over time.

Approximately 24% of the jurisdictions in Clermont County maintain comprehensive plans. Six of the 25 respondents reported the presence of a comprehensive plan; however, all of the

jurisdictions that indicated that they do not have their own specific comprehensive plan, indicated that they are covered under the county's comprehensive plan.

Table 1.3.3

Opportunities for Expanding & Improving Capabilities Comprehensive Plans		
<i>Jurisdictions</i>	<i>Existing Capability</i>	<i>Considerations for Expansion or Improvement</i>
Clermont County	2014	Ensure regular updates (e.g., every five years). Incorporate data from this risk assessment into the comprehensive plan to address risk/exposure reduction. Use data from the risk assessment of this plan to inform decisions regarding future land uses.
Batavia Village	2019	Once the update to the comprehensive plan is completed, ensure that it is made available to the public on the township's website.
Batavia Township	N/A	Ensure regular updates (e.g., every five years). Incorporate data from this risk assessment to inform decisions regarding future land use. Include a chapter addressing risk/exposure reduction.
Milford City	2025	Incorporate data from this risk assessment to inform decisions regarding future land use. Include a chapter addressing risk/exposure reduction.
Union Township	2013	Once the update to the comprehensive plan is completed, ensure that it is made available to the public on the township's website.
Remaining Jurisdictions	N/A	Consider developing a comprehensive plan. Include a chapter addressing risk/exposure reduction using data from the risk assessment included in this plan. Make the plan available to the public.

Building Codes

Building codes regulate construction standards for new construction and substantially renovated buildings. Standards can require resistant or resilient building design practices to address hazard impacts common to a given community. Building codes can contribute substantially to hazard mitigation. All jurisdictions in the State of Ohio now follow the State Building Code (Ohio Administrative Code 4101:1). Municipalities can adopt the state's building codes as a whole or may adopt sections. Several jurisdictions indicated they enforce building codes.

Table 1.3.4

Opportunities for Expanding & Improving Capabilities Building Codes		
<i>Jurisdictions</i>	<i>Existing Capability</i>	<i>Considerations for Expansion or Improvement</i>
Clermont County	Yes	Review opportunities to address high-potential impact, site specific hazards (i.e., dam failure, flooding, landslides)
All participating municipalities	Yes	Consider creating and adopting a locally specific building code which includes sections pertaining to specific hazards.

Subdivision and Land Use Development Ordinances

Subdivision and land development ordinances (SALDOs) regulate the development of housing, commercial, industrial, or other uses, including associated public infrastructure, as land is subdivided into buildable lots for sale or future development. Within these ordinances, guidelines on how to divide the land, the placement and size of roads, and the location of infrastructure can reduce exposure of development to hazard events. Approximately 40% of the respondents reported having SALDOs. Jurisdictions currently without a SALDOs may consider accomplishing similar aims through a building code.

Zoning Ordinances

Zoning ordinances allow for local communities to regulate the use of land to protect the interests and safety of the general public. Zoning ordinances may be used to create buffers between structures and high-risk areas, limit the type or density of development, or require land development to consider specific hazard vulnerabilities. The majority of respondents reported having zoning ordinances (5 “no” responses [20%] and 20 “yes” responses [80%]). All townships except for Washington indicated that they do have zoning ordinances in place.

Table 1.3.5

Opportunities for Expanding & Improving Capabilities Zoning Ordinances		
<i>Jurisdictions</i>	<i>Existing Capability</i>	<i>Considerations for Expansion or Improvement</i>
Clermont County	No	Consider the creation of generalized zoning measures.
Batavia Village Bethel Village Milford City Moscow Village Owensville Village Williamsburg Village	Yes	Consider designated known hazard risk areas as restricted areas (similar to floodplain management designations).
Chilo Village Felicity Village Neville Village New Richmond Village	No	Consider creating and adopting a locally specific zoning ordinance that designates known hazard risk areas as restricted areas.

National Flood Insurance Program (NFIP) Participation and Floodplain Management Ordinances

Through the administration of floodplain ordinances, local governments can ensure that all new construction or substantial improvements to existing structures located in the floodplain are flood-proofed, dry-flood proofed, or built above anticipated flood elevations. Floodplain ordinances may also prohibit development in certain areas altogether. The NFIP establishes

minimum ordinance requirements in order for a community to participate in the program. However, a community is permitted and encouraged to adopt standards that exceed NFIP requirements.

Communities that are participating in the NFIP are required to adopt and enforce regulations and codes that apply to new development in Special Flood Hazard Areas (SFHAs). These local floodplain management regulations must contain, at a minimum, NFIP requirements and standards that apply not only to new structures, but also to existing structures which are Substantially Improved (Sub-I), or Substantially Damaged (Sub-D) from any cause, whether natural or human-induced hazards.

As construction proceeds, floodplain coordinators visit the sites regularly, and these site visits allow the coordinators to confirm that the project is proceeding consistently with the requirements of the jurisdiction's floodplain ordinance.

According to 44 CFR 59.1, substantial improvement (Sub-I) means any reconstruction, rehabilitation, addition or other improvement to a structure, the total cost of which equals or exceeds 50 percent of the market value of the structure before the start of construction of the improvement. Likewise, substantial damage (Sub-D) means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. Sub-I/Sub-D requirements are also triggered when any combination of costs to repair or make improvements to a structure in an SFHA equals or exceeds 50 percent of the structure's market value (excluding land value), see equation below.

$$\frac{(Cost\ to\ Repair) + (Cost\ of\ Improvements)}{Market\ Value\ of\ Structure} \geq 50\%$$

Enforcing the Sub-I/Sub-D requirements is a very important part of a community's floodplain management responsibilities. The purpose of the Sub-I/Sub-D requirements is to protect the property owner's investment and safety, and, over time, to reduce the total number of buildings that are exposed to flood damage, thus reducing the burden on taxpayers through the payment of disaster assistance. Sub-I/Sub-D requirements are enforced by the local floodplain administrator and monitored by the Ohio Department of Natural Resources (ODNR) Floodplain Management Program during Community Assistance Visits. If a local floodplain administrator is overwhelmed by the number of Sub-I/Sub-D inspections after a large event, ODNR has developed a network of building code officials that are trained in conducting Sub-I/Sub-D field determinations. Help with Sub-I/Sub-D inspections can be requested through the Clermont County Emergency

Management Agency (CCEMA) director. Further information regarding Sub-I/Sub-D can be obtained from [FEMA's Substantial Improvement / Substantial Damage Desk Reference, Pg. 758](#), or by contacting the [ODNR Floodplain Management Program](#).

The Designated Floodplain Administrator (DFPA) for the county is the Clermont County Building Department's Chief Building Official. Many municipalities refer residents to the Zoning Manager/Inspector or other entities like their Village Administrator, etc. for general information on floodplain development compliance. The Clermont County Emergency Management Agency (CCEMA), Clermont County Soil and Water Conservation District, County Engineer, and the U.S. Army Corps of Engineers (USACE) also maintain and provide information on local FIRMs. Monitoring for compliance, particularly at the municipal and township levels, is via building and zoning officers and code enforcement.

Table 1.3.6 below identifies the designated floodplain administrator for each jurisdiction within Clermont County.

Table 1.3.6

Designated Floodplain Administrators – Clermont County			
<i>Jurisdictions</i>	<i>Position Title</i>	<i>Point of Contact</i>	<i>Phone</i>
Clermont County	Chief Building Official	Heath Wilson	513.732.7213
Batavia Village	Chief Building Official	Heath Wilson	513.732.7213
Bethel Village	N/A	N/A	N/A
Chilo Village	Chief Building Official	Heath Wilson	513.732.7213
Felicity Village	N/A	N/A	N/A
Milford City	City Engineer	Tim Casto	513.779.7851
Moscow Village	Chief Building Official	Heath Wilson	513.732.7213
Neville Village	Chief Building Official	Heath Wilson	513.732.7213
New Richmond Village	Village Administrator	Kathryn Gail Bailey	513.553.4146
Owensville Village	N/A	N/A	N/A
Williamsburg Village	Chief Building Official	Heath Wilson	513.732.7213

Source: ODNR-Division of Water Resources – Floodplain Management Program Community Contact List

The Community Rating System (CRS) is a voluntary, incentive-based FEMA program that offers National Flood Insurance Program (NFIP) communities flood insurance premium discounts for implementing advanced floodplain management activities beyond the NFIP's minimum requirements. Communities earn points for activities in four categories; public information, mapping and regulations, flood damage reduction, and warning and response which determine their CRS Class rating. This rating ranges from Class 9 (5% discount) to Class 1 (45% discount). None of the jurisdiction within Clermont County currently participates in the CRS.

Table 1.3.7 identifies the current map date for the NFIP participating jurisdictions in Clermont County (FEMA, 2024). Clermont County enrolled in the NFIP on December 2, 1977. The Villages of Bethel, Felicity, and Owensville were not listed in FEMA's *Community Status Book*, they have no known SFHA and currently do not participate in the NFIP.

Table 1.3.7

Communities Participating in the NFIP					
CID	Community Name	Initial FHB Identified	Initial FIRM Identified	Current Effective Map Date	Reg- Emer Date
390065#	Clermont County	12/02/1977	4/15/1981	3/16/2006	4/15/1981
390066#	Batavia Village	5/07/1976	2/04/1981	3/16/2006	2/04/1981
N/A	Bethel Village	Currently not participating			
390067#	Chilo Village	11/02/1973	1/16/1981	3/16/2006	1/16/1981
N/A	Felicity Village	Currently not participating			
390227#	Milford City	2/08/1974	1/16/1981	2/17/2010	1/16/1981
390070#	Moscow Village	2/08/1974	3/15/1977	3/16/2006	3/15/1977
390641#	Neville Village	11/23/1973	9/29/1978	3/16/2006	9/29/1978
390071#	New Richmond Village	3/01/1974	5/01/1979	3/16/2006	5/01/1979
N/A	Owensville Village	Currently not participating			
390072#	Williamsburg Village	3/29/1974	2/04/1981	3/16/2006	2/04/1981

Source: FEMA NFIP Community Status Book Report

Notification to residents about flood insurance and other flooding issues is typically through websites. Public service announcements about the benefits of flood insurance appear regularly. Some local governments in Clermont County publish this information via social media accounts. A small number of townships reported providing information directly to builders and landowners (particularly those located in flood-prone areas). The majority of townships refer citizens to the county to obtain information regarding flood insurance.

Table 1.3.8

Opportunities for Expanding & Improving Capabilities Floodplain Management		
Jurisdictions	Existing Capability	Considerations for Expansion or Improvement
All participating jurisdictions*	Yes	Add measures beyond minimum requirements; Make the floodplain management ordinance more readily available (e.g., via the jurisdiction's website); Clarify Sub-I costs as being one-time or cumulative; Add a local in-construction inspection capability

* Excludes Bethel, Felicity and Owensville.

1.3.2 Capability Assessment

Representative members of all 25 participating jurisdictions completed a capability self-assessment for their jurisdiction. In response to the survey questionnaire, local officials classified each of the capabilities as high, moderate, or limited.

Administrative and Technical Capability

“Administrative capability” refers to the adequacy of departmental and personnel resources for the implementation of mitigation-related activities. “Technical capability” relates to the adequacy of local government employees’ knowledge and technical expertise to effectively execute mitigation activities (or the ability to contract outside resources for this expertise).

Common examples of skill sets and technical personnel for hazard mitigation include planners with knowledge of land development/management practices, engineers or professionals trained in construction practices related to buildings or infrastructure (e.g., building inspectors), planners or engineers with an understanding of natural and human-caused hazards, emergency managers, floodplain managers, land surveyors, scientists familiar with hazards in the community, staff with the education or expertise to assess community vulnerability to hazards, personnel skilled in geographic information systems (GIS), resource development staff or grant writers, and fiscal staff to handle complex grant application processes.

Table 1.3.9 below shows the results from the self-assessment survey regarding the availability of these resources.

Table 1.3.9

Administrative & Technical Capabilities	% of Respondents
In-house planners with knowledge of land development/management practices	40%
Contracted planners with knowledge of LOCAL land development/management practices	60%
In-house engineers	4%
Contracted engineers with intimate LOCAL knowledge	92%
In-house building inspectors	12%
In-house planners with an understanding of natural and human-caused hazards	40%
Contracted planners with an understanding of LOCAL natural and human-caused hazards	60%
Emergency manager(s)	4%
Floodplain manager(s)	80%
In-house land surveyor(s)	4%
Local scientists familiar with hazards in your community (e.g., staff at a nearby/local university)	8%
In-house staff with education or expertise to assess vulnerability to hazards	32%
In-house GIS mappers	16%
Other:	0%

The Clermont County Planning Department provides technical assistance to member governments. State agencies that can provide technical assistance for mitigation activities include, but are not limited to:

- Ohio Emergency Management Agency (OEMA),
- Ohio State Hazard Mitigation Team (SHMT),
- Ohio Department of Natural Resources (ODNR) – Ohio Dam Safety,
- Ohio Department of Natural Resources (ODNR) – Ohio Seismic Network,
- Ohio Department of Health (ODH),
- Ohio Department of Agriculture (ODA),
- Ohio Environmental Protection Agency (Ohio EPA),
- Ohio Department of Transportation (ODOT),
- Ohio Department of Development (ODOD),
- Ohio Department of Administrative Services (DAS)

Federal agencies which can provide technical assistance for mitigation activities include, but are not limited to:

- U.S. Army Corps of Engineers (USACE)
- U.S. Department of Agriculture (USDA)
- U.S. Department of Homeland Security (USDHS), Federal Emergency Management Agency (FEMA)
- USDHS/FEMA Emergency Management Institute (EMI)
- U.S. Department of Housing and Urban Development (HUD)
- U.S. Economic Development Administration (USEDA)
- U.S. Environmental Protection Agency (USEPA)
- U.S. Small Business Administration (SBA)

Fiscal Capability

The decision and capacity to implement mitigation-related activities often depend on funding availability and the presence of local financial resources, this has been made extremely difficult with the recent elimination of the BRIC program. While some mitigation actions are less costly than others, money must be available locally to implement policies and projects. Financial resources are particularly important if communities are trying to take advantage of state or federal

mitigation grant funding opportunities that require local-match contributions. Federal programs which may provide financial support for mitigation activities include, but are not limited to:

- Community Development Block Grant (CDBG)
- Disaster Housing Program
- Emergency Conservation Program
- Emergency Watershed Protection Programs
- Flood Mitigation Assistance Program
- Hazard Mitigation Grant Program (HMGP)
- Increased Cost of Compliance (ICC) under NFIP
- Non-Insured Crop Disaster Assistance Program
- Pre-Disaster Mitigation Program
- Repetitive Flood Claims Program (FRC),
- Section 108 Loan Guarantee Programs
- Severe Repetitive Loss (SRL) Program
- Weatherization Assistance Program

Fifteen jurisdictions indicated having a grants specialist on their payroll, though often, these individuals are not *dedicated* grant personnel. Personnel within the Clermont County Planning Commission are specialized grants management personnel that are available to participating jurisdictions.

Though approximately 92% of the jurisdictions noted the availability of local funds in capital budgets to support mitigation projects, those inclusions referenced already-underway capital or public works projects *into which a risk reduction element could be integrated*. As noted above, financial capabilities are limited in the county. Therefore, grant or loan programs will be crucial to the completion of significant mitigation projects. State programs that may provide financial support for mitigation activities include, but are not limited to, the following.

Table 1.3.10

State Programs – Potential Financial Support for Mitigation Activities		
Program	Notes	Relevant Hazard(s)
319 Nonpoint Source Program Ohio Environmental Protection Agency	Grant funds from the Federal Clean Water Act Section §319(h) to fund projects to help reduce water quality impairments caused by nonpoint sources. Funds can be used for staff, planning activities, operating costs, outreach and education, and Additional Grant Opportunities (AGOs). The maximum reimbursement is 60% of the total project cost; there must be a 40% non-federal match. Administrative, overhead, and indirect costs cannot exceed 10% of the grant award. There is a 20% limit on grant funds for non-implementation activities such as planning and monitoring.	Flooding Hazardous Materials (i.e., contamination)
Brownfields & Voluntary Cleanup Programs Ohio Environmental Protection Agency	<u>Brownfields Assistance Program</u> TECHNICAL ASSISTANCE: Empowers communities, developers, and stakeholders to assess, clean up, and sustainably reuse brownfields. Includes grant writing assistance. • EPA Brownfields Grants: Assessment, cleanup, and multipurpose grants for assessment and remediation of brownfields. • Revolving Loan Fund (RLF): Low-interest loans to eligible entities to assist in the cleanup of properties contaminated with petroleum or hazardous substances. Interest rates range from 0% to 1.5% for government and non-profit borrowers, and from 1.0% to 3.0% for private sector businesses. <u>Voluntary Remediation Program (VRP)</u> TECHNICAL ASSISTANCE: Encourages voluntary cleanup and redevelopment of abandoned or under-utilized contaminated properties by providing certain environmental liability protections under Ohio law.	Hazardous Materials
Hazardous Materials Emergency Preparedness (HMEP) Program Ohio State Emergency Response Commission	Grant funds to support planning for transportation-based hazardous materials emergencies.	Hazardous Materials
Non-Profit Security Grant Program (NSGP) Ohio Emergency Management Agency	Grant funds for physical and cybersecurity enhancements and other security-related activities to non-profit organizations at elevated risk of terrorism or other extremist attacks.	Acts of Violence (including cybersecurity)
State Homeland Security Grant Program (SHSP) Ohio Emergency Management Agency	Risk-based grants to support local efforts in preventing, protecting against, mitigating, responding to, and recovering from acts of terrorism and other threats.	Acts of Violence

Federal programs that may provide financial support for mitigation activities include, but are not limited to, the following.

Table 1.3.11

Federal Programs – Potential Financial Support for Mitigation Activities		
<i>Program</i>	<i>Notes</i>	<i>Relevant Hazard(s)</i>
Community Development Block Grant (CDBG) U.S. Dept. of Housing & Urban Development	CDBG-MIT grant funds enable communities to carry out strategic and high-impact activities to mitigate disaster risks and reduce future losses.	Natural Hazards
Emergency Conservation Program U.S. Department of Agriculture	Matching grant funds to repair damage to farmlands and to put in place water conservation measures during severe drought.	Drought Flooding Severe Summer Storms
Emergency Watershed Protection Program USDA Natural Resources Conversation Service	Technical assistance and grant funds to help relieve imminent threats to life and property that impair a watershed. Eligible activities can include debris removal from streams channels, culverts, and bridges; streambank protection; correcting damaged drainage facilities; establishing vegetative cover on eroded lands; repairing levees and structures; repairing certain conservation practices; or EWP buyouts.	Flooding Severe Summer Storms Tornadoes Wildfire Winter Storms
Energy Infrastructure Reinvestment (EIR) Program Department of Energy	This program will guarantee loans to projects that retool, repower, repurpose, or replace energy infrastructure that has ceased operations or that enable operating energy infrastructure to avoid, reduce, utilize, or sequester air pollutants or anthropogenic emissions of greenhouse gases.	Extreme Temps Non-Storm Related Utility Failure
Energy Improvement in Rural & Remote Areas (ERA) Program Department of Energy	Gives communities with 10,000 or fewer people the tools and resources they need to improve the resilience, reliability, and affordability of their local energy systems. These community-driven projects enable residents to make the right decisions about their own energy, economic, cultural, and geographic needs.	Extreme Temps Non-Storm Related Utility Failure
Flood Mitigation Assistance (FMA) Program Federal Emergency Management Agency	Grant funds (via a competitive program) to states and local governments to eliminate or reduce the risk of repetitive flood damage to buildings insured by the NFIP.	Flooding
Grid Resilience and Innovation Partnership (GRIP) Program Department of Energy	The Grid Deployment Office administers a \$10.5 billion Grid Resilience and Innovation Partnerships (GRIP) Program to enhance grid	Extreme Temps Severe Summer Weather

Federal Programs – Potential Financial Support for Mitigation Activities		
Program	Notes	Relevant Hazard(s)
	flexibility and improve the resilience of the power system against extreme weather. These programs will accelerate the deployment of transformative projects that will help to ensure the reliability of the power sector's infrastructure, so all American communities have access to affordable, reliable electricity.	Severe Winter Weather Tornado Non-Storm Related Utility Failure
Hazard Mitigation Grant Program (HMGP) Federal Emergency Management Agency	Grant funds to state, local, tribal, and territorial governments to develop hazard mitigation plans or rebuild in a way that reduces future losses. Available after a Presidentially declared disaster, HMGP funds also often fund mitigation projects such as acquisition, elevation, etc.	Natural Hazards
High-Hazard Potential Dams (HHPD) Program Federal Emergency Management Agency	Grant funds for technical, planning, design, and construction assistance to rehabilitate eligible high-hazard potential dams.	Dam Failure
Increased Cost of Compliance (ICC) under NFIP Federal Emergency Management Agency	If your home or business is damaged by a flood, you may be required to meet certain building requirements in your community to reduce future flood damage before you repair or rebuild. To help you cover the costs of meeting those requirements, the National Flood Insurance Program offers Increased Cost of Compliance (ICC) coverage.	Flooding
Individuals and Households Program (IHP) Federal Emergency Management Agency	Financial assistance and direct services to eligible individuals and households affected by a disaster; regarding mitigation, IHP can help eligible homeowners repair or rebuild stronger, more durable homes.	Natural Hazards
Non-Insured Crop Disaster Assistance Program (NAP) U.S. Department of Agriculture	Grant funds to producers of non-insurable crops when low yields, loss of inventory, or prevented planting occur due to natural disasters.	Natural Hazards
Repetitive Flood Claims (RFC) Program Federal Emergency Management Agency	Grant funds to reduce flood damages to insured properties that have had one or more claims with the NFIP.	Flooding

Federal Programs – Potential Financial Support for Mitigation Activities		
Program	Notes	Relevant Hazard(s)
Safeguarding Tomorrow Revolving Loan Fund Program (RLF) Federal Emergency Management Agency	The Safeguarding Tomorrow Revolving Loan Fund (RLF) program is authorized under Section 205 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act to provide capitalization grants to states, eligible federally recognized tribes, territories and the District of Columbia to establish revolving loan funds that provide hazard mitigation assistance for local governments to reduce risks from natural hazards and disasters. The Safeguarding Tomorrow RLF program complements and supplements FEMA's Hazard Mitigation Assistance grant portfolio to support mitigation projects at the local government level and increase the nation's resilience to natural hazards. These low interest loans will allow jurisdictions to reduce vulnerability to natural disasters, foster greater community resilience and reduce disaster suffering.	Drought Earthquake Extreme Temps Flooding Invasive Species Landslide S. Summer Weather S. Winter Weather Tornado Wildfire
Section 108 Loan Guarantee Programs U.S. Dept. of Housing & Urban Development	Loan program that allows CDBG recipients to leverage grant allocations to access low-cost, flexible financing for economic development, housing, public facilities, and infrastructure projects.	Natural Hazards (for purposes of the mitigation plan)
Severe Repetitive Loss (SRL) Program Federal Emergency Management Agency	Grant funds to states, territories, and local governments to reduce or eliminate the long-term risk of flood damage to severe repetitive loss properties insured under the NFIP.	Flooding
State and Local Cybersecurity Grant Program (SLCGP) Department of Homeland Security	A cybersecurity grant program specifically for state, local, tribal, and territorial governments across the county for cyber defense. Funds from this program assists eligible entities address cybersecurity risks and threats.	Cyber Incident
Weatherization Assistance Program (WAP) U.S. Department of Energy	Administered at the state level (through the Ohio Weatherization Assistance Program [WAP]); assists income-eligible homeowners and renters in reducing heating and cooling costs through energy conservation measures.	Extreme Temperatures Severe Summer Storm Winter Storms

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 mitigate hazard events. Some officials may view the adoption of hazard mitigation measures as an impediment to growth and economic development. In many cases, mitigation may not generate interest among local officials when compared with competing priorities. Therefore, the local political climate must be considered when designing mitigation strategies, as it could be the most difficult hurdle to overcome in accomplishing the adoption or implementation of specific actions.

The results of the self-assessment indicate that 52% of the respondents feel they have a moderate political capability and 32% feel they have a high political capability.

Reflection on Potential Mitigation Strategies

The self-assessment survey also asked for respondents' opinions regarding measures they would encourage to keep new and substantially improved construction reasonably safe from flooding to, or above the base flood elevation. Section 3.0: Mitigation Strategy presents a range of actions. Though these actions do not appear in the current mitigation strategy, they provide a platform for discussion as the 2026-2030 planning cycle begins.

Table 1.3.12

Self-Assessment: Project Considerations		
Sample Mitigation Strategy	Would Encourage	Would Not Encourage
Encourage the use of anchoring.	17	8
Encourage the use of flood-resistant materials during construction.	18	7
Encourage designing or locating utilities and service facilities above base flood elevation to prevent water damage.	19	6

1.3.3 Studies, Reports, and Technical Information

The research conducted for the development of this plan included data from federal, state, local, and higher education studies, reports, and technical information. Specific sources related to individual hazards appear in Appendix 6: Citations. Clermont County's consultant reviewed a number of existing plans and reports to (a) identify any obvious inconsistencies between other development and mitigation efforts, (b) as baseline information for such sections as trends and predictions, and (c) to support discussions surrounding mitigation projects. Those documents included the following.

Table 1.3.13

Referenced Documents		
Document Type	Document Citation	How Incorporated into Plan
USDHS/FEMA Resources		
Technical Information	U.S. Department of Homeland Security (USDHS)/Federal Emergency Management Agency (FEMA). (2002). <i>Getting started: Building support for mitigation planning</i> (FEMA 386-1). https://mitigation.eeri.org/files/FEMA356-1.GettingStarted.pdf	Legacy resource used as guidance to support planning committee formation
Technical Information	U.S. Department of Homeland Security (USDHS)/Federal Emergency Management Agency (FEMA). (2001). <i>Understanding your risks: Identifying hazards and estimating losses</i> (FEMA 386-2). https://mitigation.eeri.org/wp-content/uploads/FEMA_386_2.pdf	Legacy resource used as guidance to support hazard profiling

Referenced Documents		
Document Type	Document Citation	How Incorporated into Plan
Technical Information	U.S. Department of Homeland Security (USDHS)/Federal Emergency Management Agency (FEMA). (2003). <i>Developing the mitigation plan</i> (FEMA 386-3). https://mitigation.eeri.org/wp-content/uploads/FEMA_386_3.pdf	Legacy resource used as guidance to support mitigation action planning
Technical Information	U.S. Department of Homeland Security (USDHS)/Federal Emergency Management Agency (FEMA). (2013c). <i>Mitigation ideas: A resource for reducing risk to natural hazards</i> . https://www.fema.gov/sites/default/files/2020-06/fema-mitigation-ideas_02-13-2013.pdf	Used as general guidance for stakeholders and jurisdictions on mitigation ideas
Technical Information	U.S. Department of Homeland Security (USDHS)/Federal Emergency Management Agency (FEMA). (2007). <i>Using benefit-cost review in mitigation planning</i> (FEMA 386-5). https://www.hsdl.org/c/abstract/?docid=486846	Legacy resource used as general guidance for the action plan discussion
Technical Information	U.S. Department of Homeland Security (USDHS)/Federal Emergency Management Agency (FEMA). (2008). <i>Using the hazard mitigation plan to prepare successful mitigation projects</i> (FEMA 386-9). https://www.hsdl.org/c/abstract/?docid=28466	Used to support the action planning discussion
Technical Information	U.S. Department of Homeland Security (USDHS)/Federal Emergency Management Agency (FEMA). (2003). <i>Bringing the plan to life</i> (FEMA 386-4). https://mitigation.eeri.org/wp-content/uploads/FEMA_386_4.pdf	Legacy resource used as guidance to support plan development and maintenance efforts
Technical Information	U.S. Department of Homeland Security (USDHS)/Federal Emergency Management Agency (FEMA). (2013a). <i>Integrating hazard mitigation into local planning: Case studies and tools for community officials</i> . https://www.fema.gov/sites/default/files/2020-10/fema_integrating-hazard-mitigation_case-studies_tools-community-officials.pdf	Used as general guidance on existing plan integration for hazard mitigation
Technical Information	U.S. Department of Homeland Security (USDHS)/Federal Emergency Management Agency (FEMA). (2005). <i>Integrating historic property and cultural resource considerations into hazard mitigation planning</i> (FEMA 386-6). https://mitigation.eeri.org/wp-content/uploads/FEMA_386_6.pdf	Used as general guidance for incorporating historical property and cultural protection
Technical Information	U.S. Department of Homeland Security (USDHS)/Federal Emergency Management Agency (FEMA). (2023c). <i>Local Mitigation Planning Handbook</i> , May 2023. https://www.fema.gov/sites/default/files/documents/fema_local-mitigation-planning-handbook_052023.pdf	Used as general guidance on the revised mitigation planning process, particularly upon the receipt of state and federal review comments
Technical Information	U.S. Department of Homeland Security (USDHS)/Federal Emergency Management Agency (FEMA). (2013b). <i>Local mitigation planning handbook</i> . https://www.fema.gov/sites/default/files/documents/fema_hmd_2025-local-mitigation-planning-handbook_06122025.pdf	Used as general guidance on the mitigation planning process

Referenced Documents		
Document Type	Document Citation	How Incorporated into Plan
Technical Information	U.S. Department of Homeland Security (USDHS)/Federal Emergency Management Agency (FEMA). (2022). <i>Local mitigation planning policy guide</i> (FP 206-21-0002). https://www.fema.gov/sites/default/files/documents/fema_hmd_local-mitigation-planning-policy-guide_2025.pdf	Updated guidance on refinements to the process, particularly regarding the NFIP, hazard mitigation assistance, HHPD program, and the FEMA building codes strategy
Technical Information	U.S. Department of Homeland Security (USDHS)/Federal Emergency Management Agency (FEMA), Mitigation Framework Leadership Group. (2019). <i>National mitigation investment strategy</i> . https://www.fema.gov/sites/default/files/2020-10/fema_national-mitigation-investment-strategy.pdf	Used to ensure alignment with national strategies for advancing mitigation investment
Technical Information	U.S. Department of Homeland Security (USDHS)/Federal Emergency Management Agency (FEMA). (2016). <i>National mitigation framework</i> , 2 nd ed. https://www.fema.gov/sites/default/files/2020-04/National_Mitigation_Framework2nd_june2016.pdf	Used as general guidance on mitigation planning
State Resources		
Plan	State of Ohio (2023). <i>State Hazard Mitigation Plan</i> . State Government: Columbus, OH.	Used as general guidance on existing plan integration for hazard mitigation
Technical Information	Ohio Emergency Management Agency (OEMA). (2016). <i>State of Ohio local hazard mitigation plan guidance</i> . emd.wv.gov/MitigationRecovery/Pages/Hazard-Mitigation-Planning.aspx	Legacy resource used to ensure consistency with state goals and objectives.
Technical Information	Ohio Emergency Management Agency (OEMA). (2009). <i>Floodplain Management in Ohio Quick Guide</i> . http://www.wvdhsem.gov/flplain_mgt1.htm	Used to support discussions of site-specific flood mitigation.
Miscellaneous Resources		
Technical Information	USDHS FEMA. (2010). <i>Flood Insurance Study: Various Counties and Unincorporated Areas</i> . Federal Government: Washington, DC.	Used as a resource for identifying flood-prone areas in the flooding profile.
Assessment	USDA Natural Resources Conservation Service. (n.d.). <i>Soil Surveys various counties</i> . Federal Government: Washington, DC.	Used to support consideration of subsidence and other geologic hazards.
Technical Information	National Fire Protection Association (NFPA). (2019). <i>Standard on continuity, emergency, and crisis management</i> (NFPA 1600). https://www.nfpa.org/codes-and-standards/all-codes-and-standards/list-of-codes-and-standards/detail?code=1600	Used as a general guide to ensure a comprehensive planning process
Technical Information	U.S. Environmental Protection Agency (USEPA). (2018). <i>Storm smart cities: Integrating green infrastructure into local hazard mitigation planning</i> (EPA 903-K-18-001). https://www.epa.gov/sites/default/files/2018-04/documents/storm_smart_cities_508_final_document_3_26_18.pdf	Outlines ways low-impact development and green infrastructure can support mitigation planning