



# What is Mitigation

Mitigation is the effort to reduce loss of life and property by lessening the impact of disasters.

Mitigation is achieved through:

- Analyzing risks and developing strategies that results in information that provides a foundation for mitigation activities
- Reducing risks that protect people, property and financial investment
- Securing adequate flood insurance coverage and
- Providing benefits to society as a whole.

## Risk Analysis

Government agencies must understand the full impact of natural hazards using applied multi-hazard engineering science and advanced technology in order to effectively plan to reduce natural hazard effects.

## Risk Reduction

The goal of risk reduction is to reduce the risk to life and property, which includes existing structures and future construction, in the pre and post-disaster environments. This is achieved through regulations, local ordinances, land use and building practices, and Mitigation projects that reduce or eliminate long-term risk from hazards and their effects.

## Flood Insurance

FEMA's Mitigation Directorate manages the National Flood Insurance Program (NFIP) and implements a variety of programs authorized by Congress to reduce losses that may result from natural disasters. Effective Mitigation efforts can break the cycle of disaster damage, reconstruction, and repeated damage

The NFIP goal is to reduce the impact of flooding on private and public structures by providing affordable insurance for property owners. The program encourages communities to adopt and enforce floodplain management regulations, which will mitigate the effects of flooding on new and improved structures.

The NFIP is helping communities reduce the socio-economic impact of disasters by promoting the purchase and retention of both Risk Insurance and National Flood Insurance.

# Mitigation's Value to Society

Mitigation is valuable to society in these ways:

- It creates safer communities by reducing loss of life and property damage. For example, the rigorous building standards adopted by 20,000 communities across the country are saving the nation more than \$1.1 billion a year in prevented flood damages.
- It allows individuals to minimize post-flood disaster disruptions and recover more rapidly. For example, homes built to NFIP standards incur less damage from floods. And when floods do cause damages, flood insurance protects the homeowner's investment, as it did for the more than 200,000 Gulf Coast residents who received more than \$23 billion in payments following the 2005 hurricanes.
- It lessens the financial impact on individuals, communities, and society as a whole. For example, a recent study by the Multi-hazard Mitigation Council shows that each dollar spent on mitigation saves society an average of four dollars.



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