

Community Disaster Resilience Zones – Frequently Asked Questions

The [Community Disaster Resilience Zones \(CDRZ\) Act](#) was signed into law by President Biden on December 20, 2022. The Community Disaster Resilience Zones Act amends the [Robert T. Stafford Disaster Relief and Emergency Assistance Act](#) and requires FEMA to utilize a natural hazard risk assessment index to identify census tracts which are most at-risk of the effects of natural hazards and climate change.

Using the [National Risk Index](#)'s datasets, FEMA has identified the most at-risk and in-need communities to create resilience zones. The designated zones will provide geographic focus for financial and technical assistance from public, private, and philanthropic agencies and organizations for the planning and implementation of resilience projects. These resilience projects will help communities reduce the impact of climate change and other natural hazards. The Community Disaster Resilience Zones Act will also enable communities to strengthen their community resilience by working with a range of all levels of governmental, private sector and non-profit partners.

Frequently Asked Questions

With the initial designations for jurisdictions, FEMA grouped several questions together in the following areas of interest:

- Benefits of a Community Disaster Resilience Zone Designation
- Designation Methodology
- Engagement and Feedback
- Tribes and Territories
- Other Federal Agencies, Private Sector, and Non-Profit Support
- Community Concerns
- Hazard Specific Questions

Benefits of a Community Disaster Resilience Zone Designation

Can you help us better understand what funding and projects are available? Does FEMA's authorization to "provide additional assistance for mitigation projects" mean more money from Building Resilient Infrastructure and Communities?



FEMA

[The Community Disaster Resilience Zones Act](#) allows FEMA to provide an increased federal cost share, up to 90%, for eligible Building Resilient Infrastructure and Communities projects that fall within, or primarily benefit, a designated Community Disaster Resilience Zone. Funding is not guaranteed for Community Disaster Resilience Zone designations.

Congress did not provide any additional financial resources or create any new programs with the Community Disaster Resilience Zones Act. FEMA is encouraging federal agencies; state, local, tribal, and territorial governments; non-governmental organizations; and the private sector to support these communities in need by leveraging existing technical assistance initiatives and direct financial assistance to develop and implement mitigation or resilience projects that reduce future damages, losses, and/or suffering in these zones. The hope is that in the coming years, these agencies, governments, and non-profit organizations will develop new programs or allocate additional funds to support mitigation or resilience projects in Community Disaster Resilience Zones.

Is this designation expected to increase bond ratings for communities?

A Community Disaster Resilience Zone designation will incentivize investment in communities. Resilient communities are better equipped to withstand and recover from natural disasters, positioning the communities for increased bond ratings.

How will FEMA operationalize this?

The Community Disaster Resilience Zones Act requires FEMA to develop the methodology to identify and designate Community Disaster Resilience Zones at the census tract level. FEMA will be working with partners across industries and with a variety of focuses, including (but not limited to) environmental, resilience, insurance, financial, and economic development.

Future strategies will include:

- Focusing public and private investments to help drive the effectiveness of resilience project implementation across designated zones.
- Working with stakeholders to provide both technical and community assistance, as well as expanded funding opportunities for resilience projects within the designated zones.
- Coordinating a systematic approach to communities, activities, and measurement across all designated zones. This will enable a consistent gauge of the effectiveness of Community Disaster Resilience Zones across various communities.
- Ensuring equity strategies are rooted in community-driven efforts, with an emphasis on community context, understanding that no two communities are the same. Therefore, different approaches may be required to meet specific local needs.
- Leveraging the experience and capabilities of our partners in place-based approaches. FEMA understands that no one knows the needs of communities as well as our local partners, and we intend to fully use their knowledge base.

Designation Methodology

In this initial announcement, how were the zones selected and how many are there in each state?

For the September 2023 announcement, FEMA selected the top 50 census tracts across the country as well as the top 1% from each state with the highest risk rating based on a composite of all 18 hazards from the [National Risk Index](#). The National Risk Index includes data about the expected annual losses to individual natural hazards, social vulnerability, and community resilience.

FEMA removed from consideration any census tract that was not identified as disadvantaged by the White House Council on Environmental Quality [Climate and Economic Justice Screening Tool](#).

For more information on the designation methodology, see the [CDRZ ArcGIS platform](#).

The number of designations varies by state from 1-51. Every state has at least one Community Disaster Resilience Zone.

Why was my community not selected as a Community Disaster Resilience Zone?

FEMA used a scientific approach to ensure objectivity based on risk in selection of the zones. If your community was not selected in the first round of designations, it is not among the 50 census tracts across the country at greatest risk based on the [National Risk Index](#) composite risk scores nor the top 1% of composite risk scores from each state. Your community may also not be identified as disadvantaged by the Climate and Economic Justice Screening Tool.

It should be noted that FEMA expects to designate additional zones in the future. These are an initial set of designated census tracts that will allow FEMA and our partners to develop and test service delivery methods while continuing to refine the risk assessment methodology. Future Community Disaster Resilience Zone designations will continue to be data-driven and dependent on updates to data included in both the National Risk Index and [Climate and Economic Justice Screening Tool](#). In addition, future designations will consider recommendations and feedback provided by the [2023 Request for Information](#) published in the Federal Register as part of implementing the [Community Disaster Resilience Zones Act](#).

Can a community opt-out or appeal a Community Disaster Resilience Zone designation?

There is not a mechanism to opt-out or appeal a community designation. FEMA actively analyzes the resilience scores of different zones and will continue to work with partners to assess the impacts of a designation. The list of designated census tracts is fluid and will continue to evolve in the future.

In addition, the [National Risk Index](#) continues to evolve based on new methodological criteria and as we receive input from various stakeholders. Future designation or de-designation decisions will be made based on our data-driven approaches.

How long do communities hold this designation?

The designation is effective for at least five years, with the first round of designations expiring in 2028. The goal for the five-year period is to ensure adequate time for resilience project implementation, including planning, applying for funding, and construction.

A census tract in a state has a “very high” overall risk rating but is not designated as a Community Disaster Resilience Zone. Why is this?

In the first round of selections, designated Community Disaster Resilience Zones must be in the top 50 census tracts nationally or in the top 1% in each state with the greatest risk based on a composite risk score of the 18 natural hazards considered in the [National Risk Index](#). Additionally, designated zones must be identified as disadvantaged by the Climate and Economic Justice Screening Tool. Utilizing these criteria resulted in the identification of 483 census tracts designations. A census tract may have a “very high” risk rating in the National Risk Index but not be designated a Community Disaster Resilience Zone because it does not meet all of the above criteria.

What is the National Risk Index?

The [National Risk Index](#) is a dataset and online tool to help illustrate the communities most at risk for 18 natural hazards. It was designed and built by FEMA in close collaboration with various stakeholders and partners in academia, private industry, and local, state, and federal government. The National Risk Index leverages available source data for natural hazard and community risk factors to develop a baseline risk measurement for each United States county and census tract.

A variety of data is used from FEMA’s partners across the country. The risk analysis used by the National Risk Index is made up of three components: a natural hazards component (which looks at expected annual loss), a consequence enhancing component (which examines social vulnerability), and a consequence reduction component (which looks at community resilience).

The National Risk Index is regularly reviewed and updated to account for changing conditions, new data, and evolving vulnerabilities to ensure the index has the best available data, information, and methods. FEMA will continue to include stakeholders in the development and validation of the Index to accurately reflect realities on the ground and will use independent peer review by experts to ensure validity, accuracy, and fairness.

In addition to the National Risk Index data, does FEMA leverage any data sets to ensure disadvantaged communities are properly represented in Community Disaster Resilience Zone designations?

Yes. All designated Community Disaster Resilience Zones are identified as disadvantaged by the White House Council on Environmental Quality [Climate and Economic Justice Screening Tool](#). FEMA leverages the Climate and Economic Justice Screening Tool to identify disadvantaged communities that are underserved and overburdened.

The Climate and Economic Justice Screening Tool includes many indicators to address disadvantage, including the share of people in a census tract whose incomes are below 200% of the federal poverty line. All disadvantaged areas must meet this threshold to qualify. Communities are identified as disadvantaged by the screening tool if they are in a census tract that meets the threshold for at least one of the tool’s categories of burden, including climate change, energy, health, housing, legacy pollution, transportation, water and wastewater, and workforce

development. In addition, communities are considered disadvantaged if they are on land within the boundaries of federally recognized tribes.

The Climate and Economic Justice Screening Tool website lists the datasets it uses in its [methodology](#).

Does the Community Disaster Resilience Zone designation methodology prevent more prosperous areas from receiving disproportionately high-risk scores?

The Community Disaster Resilience Zone designation methodology is based on the [National Risk Index](#) and the White House Council on Environmental Quality Climate and Economic Justice Screening Tool. The National Risk Index, which measures risk, is based on three components: Expected Annual Loss, the Social Vulnerability Index, and Community Resilience.

The Expected Annual Loss component is based on the monetary value of buildings, the monetary value of agriculture, and fatalities and injuries. The Social Vulnerability Index component incorporates the relative level of a community's social vulnerability compared to all other communities at the same level. The Community Resilience component incorporates the relative level of a community's resilience compared to all other communities at the same level.

Finally, the Community Disaster Resilience Zone designation methodology uses the Climate and Economic Justice Screening Tool, which identifies communities that are disadvantaged because they are overburdened and underserved, helping to ensure that the benefits of the [Community Disaster Resilience Zones Act](#) are targeted to in-need communities. No census tract was designated as a Community Disaster Resilience Zone unless it was identified as disadvantaged by the Climate and Economic Justice Screening Tool.

FEMA continues to refine our data methodology and will continue to include the Climate and Economic Justice Screening Tool in future designation criteria.

What steps are being taken to refine the selection process for the future to increase selection of low-resource/low-income communities?

The Community Disaster Resilience Zone initiative is committed to driving resources to the most at-risk communities in the country. In addition to our [National Risk Index](#) criteria, the Community Disaster Resilience Zone designation methodology uses the Climate and Economic Justice Screening Tool, which identifies communities that are disadvantaged because they are overburdened and underserved. *No census tract was designated as a Community Disaster Resilience Zone unless it was identified as disadvantaged by the Climate and Economic Justice Screening Tool.* FEMA continues to refine our data methodology and will continue to include the Climate and Economic Justice Screening Tool in future designation criteria.

The Climate and Economic Justice Screening Tool includes multiple categories of burden, including climate change, energy, health, housing, legacy pollution, transportation, water and wastewater, and workforce development. Please visit the webpage [here](#) for more information about the Climate and Economic Justice Screening Tool.

The next round of zone designations will occur between late 2024 and mid-2025 based on updates to the National Risk Index, lessons learned from these initial designations, and stakeholder feedback. The National Risk Index,

which measures risk, is based on multiple components which include scoring from the [Social Vulnerability Index](#). Examples of planned updates to the National Risk Index include updated data for tsunami and riverine flood hazards.

Why was this determination made at the census tract level? What about other levels of determination, such as the census block level?

The [Community Disaster Resilience Zones Act](#) mandates that designations be made at the census tract level. The [National Risk Index](#) provides an excellent accounting of risk at the census tract level. FEMA will continue to look at the relevant data to ensure the census tract level provides the best insight to the resilience needs of the most at-risk and in-need communities.

A certain type of disaster is a top risk in a specific zone, but can you clarify how other potential risks factored into zones identified within a state?

FEMA identified the top 1% of census tracts within each state to designate Community Disaster Resilience Zones based on National Risk Index criteria. The [National Risk Index](#) examines the risks of multiple types of hazards within a zone, rather than looking at only a “top” risk.

The National Risk Index application provides both data and visualizations for natural hazard expected annual loss, social vulnerability, community resilience, and risk index values at the county and census tract levels. The expected annual loss includes financial impact data on expected annual dollar loss related to building value, agriculture, and population from natural hazards; social vulnerability, which identifies the susceptibility of social groups to the adverse and disproportionate impacts of natural hazards; and community resilience, which is the community’s ability to recover from a natural disaster. The free tool and data can be used by local governments to support resilience building efforts and ensures that resources go where they are needed most.

Additional information may be found within the National Risk [Index](#) map: hazards.fema.gov/nri/map. Interested parties may search by census tract and see the risks for these individual census tracts.

What is plan for future conditions?

The climate-informed Risk Index is used for coastal flooding, extreme heat, hurricane winds, drought, and wildfires. NRI statistical scaling methods leverage data from the [Climate Risk and Resilience Portal](#) (ClimRR), the National Oceanic and Atmospheric Administration (NOAA), and the private sector to generate climate change factors for the above hazards for multiple emissions scenarios taking place in mid-to-late century.

The designation methodology team continually updates our methodology and examines data through the National Risk Index to account for future conditions. Our process and methodology will be refined prior to the next designation in 12-18 months. Future CDRZ designations will be based on methodology updates, hazard risks, and community feedback. Additional examples of planned updates to the National Risk Index include updated data for tsunami and riverine flood hazards.

How, and to what extent, will the National Risk Index be used to prioritize and allocate funding for Community Disaster Resilience Zones, in particular to determine eligibility for the increased federal cost share (to 90%)?

The [National Risk Index](#) is one component of FEMA's designation methodology. The methodology also uses the White House Council on Environmental Quality Climate and Economic Justice Screening [Tool](#) to ensure that all designated zones qualify as disadvantaged.

The National Risk Index is currently the best available tool that fulfills the legislative requirements for a "Natural Hazard Risk Assessment" in the [Community Disaster Resilience Zones Act](#).

FEMA used the National Risk Index as a starting point for zone designation along with other available tools, including the [Climate and Economic Justice Screening Tool](#). These designated zones will be eligible to receive targeted support from FEMA, other federal agencies, and private entities on how to access governmental and private sector resources. This access will help to plan for and fund resilience projects that will help designated communities reduce risks from natural hazards, which are becoming increasingly frequent and intense due to climate change.

The zone designations will also enable communities to work across a range of federal; state, local, tribal, and territorial; private sector; and nongovernmental partners to maximize funding and provide technical assistance, strengthening community resilience. Initiative eligibility will depend on specific program requirements.

As an example, for FEMA's Building Resilient [Infrastructure and Communities](#) grant program, successful applicants that have a project in, or primarily benefiting, a designated zone may receive increased federal cost share of 90%, relative to the baseline of 75% federal cost share.

Engagement and Feedback

Will my state or community be able to provide feedback into how communities are designated?

FEMA conducted a Request for Information specifically requesting feedback on zone designations. The initial responses can be found [here](#). We greatly encourage interested parties to review the [submitted responses](#), as many common questions and concerns were asked by various stakeholders. FEMA will be publishing an expanded, formal response in the Federal Register. The Community Disaster Resilience Zone initiative always welcomes feedback as we revise our methodology through fema-cdrz-rfi@fema.dhs.gov.

FEMA used a data-driven approach to ensure objectivity based on risk in selection of the zones, leveraging the [National Risk Index](#). The National Risk Index is a rigorous dataset and online tool which was developed by FEMA in conjunction with federal, state, local, and academic partners. The National Risk Index data is managed and continuously updated by a core National Risk Index development team in FEMA's Natural Hazards Risk Assessment Program. FEMA continuously updates the data and methodology used to form the National Risk Index and always welcomes the public's feedback on how to improve our data. The National Risk Index is continuously reviewed by subject matter experts. Contributors to the National Risk Index (over 80 organizations) are listed in Appendix A of [the technical documentation](#) for the National Risk Index.

The National Risk Index has also been reviewed through a Request for Information. The latest Request for Information regarding the National Risk Index can be found [here](#). The National Risk Index team can be reached at FEMA-NRI@fema.dhs.gov. The open comment period for request for information responses closed earlier this year, and FEMA intended to release our formal response in the coming months and will be continually refining our methodology.

Additional information about our designation methodology can be found in this FAQ. FEMA always encourages feedback and comments from our partners and welcomes you to send additional Community Disaster Resilience Zone feedback to FEMA-CDRZ-RFI@fema.dhs.gov.

Have you taken state comments into account?

Yes. FEMA considered all 632 comments from public and private sector governments/organizations submitted through the Request for Information. Feedback collected through FEMA-CDRZ-RFI@fema.dhs.gov and community outreach events will be considered in future Community Disaster Resilience Zone initiative updates and designations.

FEMA designated an initial group of Community Disaster Resilience Zones to meet the legislative timeframe and is taking an iterative and phased approach to future designations. This approach enables FEMA to test the framework for delivering services to jurisdictions, collect feedback, measure impact and , incorporate additional updates to the National Risk Index.

The Request for Information comments may be found [here](#). We welcome additional comments to our mailbox at fema-cdrz-rfi@fema.dhs.gov.

Tribes and Territories

Will there be Community Disaster Resilience Zones designated in U.S. territories?

FEMA will announce designation decisions for U.S. territories, including Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, and the Commonwealth of the Northern Mariana Islands, by the end of 2023.

Are tribal designations the same as other local designations? If not, how do they differ?

[The Community Disaster Resilience Zones Act](#) requires the designation of census tracts on Tribal lands. Although 39 State-County census tracts in the initial designation overlapped with Tribal lands, FEMA will designate additional zones on Tribal lands by the end of 2023.

FEMA is exploring using [Tribal census tracts](#), as opposed to State-County census tracts, to better capture Tribal lands. According to the [Census Bureau](#), “Tribal census tracts are statistical geographic units defined by the U.S. Census Bureau in cooperation with tribal officials to provide meaningful, relevant, and reliable data for small geographic areas within the boundaries of federally recognized American Indian Reservations (AIRs) and/or off-reservation trust lands (ORTLs).”

FEMA is in consultation with Tribal leaders to determine the best way to designate census tracts on Tribal lands within states and when Tribal lands cross state lines.

Other Federal Agencies, Private Sector & Non-Profit Support

Are Community Disaster Resilience Zones just for FEMA programs?

No! FEMA has been instructed to designate Community Disaster Resilience Zones at the census tract level and may increase the federal cost share for the Building Resilient Infrastructure and Communities program, but the broader vision for the Community Disaster Resilience Zones initiative is not limited to FEMA. Any federal agency can use a Community Disaster Resilience Zone designation to provide financial or technical assistance to communities most at risk and most in need. Many agencies have already indicated their commitment to support the initiative. Moreover, FEMA encourages state, local, tribal, and territorial governments, nonprofits, philanthropies, and the private sector to support Community Disaster Resilience Zones.

Community Disaster Resilience Zones are meant to highlight areas for whole community and whole of government resilience programs.

How does a Community Disaster Resilience Zone designation handle impacts that cannot be addressed by FEMA programs, e.g., agricultural losses?

The Community Disaster Resilience Zone initiative is not all about FEMA. FEMA has a role in designating the zones, and it is working hard to develop partnerships with other federal agencies; state, local, tribal, and territorial governments; non-profit and philanthropic organizations; and other private entities. FEMA's hope is that these other agencies and organizations will address impacts that are not currently addressed by FEMA programs.

Philanthropic organizations are focusing resources on helping underserved communities build resilience, but it is often difficult for them to prioritize areas to support or effectively integrate the work of numerous funding partners for maximum impact. Community Disaster Resilience Zone designations and the partnership networks that stand up in support of these zones will help channel resources to communities with the greatest/most need.

Community Concerns

I am an emergency management director or other official related to emergency planning. How does the designation of these zones avoid taking away from my own resources or availability?

The Community Disaster Resilience Zones initiative is designed for a "whole of community" approach. We anticipate local resilience organizations and groups will be key partners in this effort. Community Disaster Resilience Zones are created to add support and should not "take away" from any emergency management resources, but rather provide additional support for what we understand are already very busy emergency managers. In addition, we see opportunities to leverage multi-disciplinary expertise across a range of functional areas beyond emergency management to provide holistic support for community resilience needs, including planning projects and technical assistance.

Emergency managers are critical partners, but supporting these designations cannot and will not rest exclusively on their shoulders. FEMA is pursuing innovative models for public-private partnerships to coordinate, understand, and help build cross-sector resilience.

FEMA held several updates and listening sessions with our regional, state, and local partners, leveraging those networks to understand disaster risk. We are also working with the FEMA regions on our implementation efforts as these designations are in 50 states and the District of Columbia. Emergency management stakeholders will be

critical voices in the implementation of Community Disaster Resilience Zones; our state and local partners best understand the needs of individual areas.

How will this affect property values in the designated communities?

Neither the Community Disaster Resilience Zone initiative nor the National Risk Index are designed to support property appraisals or insurance and mortgage providers in their determination of local prices, premiums, or interest rates.

The [National Risk Index](#) is an existing dataset and online tool used to help illustrate the communities most at risk for 18 natural hazards. Each entity throughout the insurance industry has a specific method for establishing this data and accomplishing these goals, independent of the Community Disaster Resilience Zone designation methodology. The announcement of these zones is intended to reduce risk by driving additional resources and increasing resilience efforts, i.e., preventative measures, to address the increased frequency, harm, loss, and other costs of disasters.

Resilient communities are better equipped to withstand and recover from natural disasters. By adopting measures such as up-to-date building codes, retrofitting existing structures, and investing in infrastructure improvements, the economic losses caused by natural hazards can be minimized, leading to less damage to property and businesses and resulting in lower repair and replacement costs.

Hazard Specific Questions

There was mention of work to come on the differences in evacuation time, etc., for distant and near-source tsunamis. Just to be sure: that distinction does not enter at all into the current risk index?

Currently, the National Risk Index Tsunami hazard data uses the following data sources:

- Frequency – this is captured from historic tsunami run-up points (source: National Geophysical Data Centers, Global Historical Tsunami Database);
- Exposure – tsunami evacuation zones to define building and population that could be exposed to a tsunami (source: State Tsunami Evacuation Zones, FEMA’s Hazus General Building Stock, and US Census); and
- Historic Loss Ratio – The Spatial Hazards Event Loss Database.

The National Risk Index does not differentiate between near-source and distant tsunamis as comprehensive national level tsunami data are not yet fully available. Historic Loss Ratios within the National Risk Index reflect reported impacts that generally only account for distant sourced tsunamis. These impacts would likely account for any local evacuation efforts. Based on this, the National Risk Index only accounts for evacuation for distant source tsunamis or a tsunami where evacuation efforts would be completed prior to the wave arrival.

This is an area where FEMA is actively working with federal and state partners, the National Tsunami Hazard Mitigation Program, and others in the tsunami community to better incorporate tsunami evacuation modeling for near-source tsunamis into future version of the National Risk Index.

Are all 18 categories of hazard weighted equally in arriving at census tracts' net risk scores? There is no attempt to compare the severity of hazards across categories, correct?

Natural hazard risk is measured through annualized dollar of impacts for Buildings, Population, and Agriculture. Severity of the hazard is accounted for in two ways: the historic loss ratio and hazard subtypes. Additionally, some hazards like hail, wind, drought, heatwave, coldwave, and winter weather have minimum severity thresholds for the hazard to be included into the National Risk Index, and the threshold is generally at the level where impacts begin.