

Frequently Asked Questions about Community Disaster Resilience Zones

As FEMA has made the initial designations for communities in 50 states and the District of Columbia, in the fall, FEMA will announce a second group of designations for tribal lands and territories.

Several questions have been grouped together in the following three areas:

- [Community Concerns](#)
- [National Risk Index and Designation](#)
- [Designated Resilience Zones](#)

In addition, FEMA hosted two webinars about the zone designations at the end of October. [This document](#) includes additional topics such as benefits of the designated zones, community concerns, designation methodology and several others.

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?

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

The Community Disaster Resilience Zones provides a framework for partners to work together to collectively build community resilience in our nation's most vulnerable areas. We look forward to an expanded partnership network that will provide wrap-around services in support of designated zones. 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.

What is expected of local jurisdictions that have an initial designation announced on Sept. 1?

At this time, no immediate action is required from local jurisdictions with designations in these census tracts. Designating the zones is an important preliminary step that will enable all levels of government and civic, private and public sector partners to work together to design a support system that focuses resources and technical services to these designated zones. This will help create and develop capacity to build resilience.

Over the next few weeks after the Sept. 1 announcement, FEMA, with our partners, will conduct outreach to ensure communities are aware of, and understand, the zone designations. Outreach will include information about the potential to access support for new and existing resilience efforts.

Is this designation expected to change bond ratings for communities?

We do not anticipate the designation would change bond rating. At this point, we would not expect to see that direct correlation or impact.

Does FEMA maintain communications with state emergency partners in the implementation of the Community Disaster Resilience Zones program?

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

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 90% matching funds or cost share?

The National Risk Index is currently the best available tool which comes the closest to fulfilling the legislative requirements and intent for a “Natural Hazard Risk Assessment” in the Community Disaster Resilience Zone Act of 2022.



FEMA used the National Risk Index as a starting point for zone designation along with other available tools including the [Climate & 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 resilience projects that will help designated communities reduce impacts caused by climate change and natural hazards.

The National Risk Index criteria will also enable communities to work across a range of federal, state, local, tribal, territorial, and nongovernmental partners to maximize funding and provide technical assistance, strengthening community resilience. Program 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 a federal cost share adjustment to 90%.

How will this affect property values in the designated communities?

The [National Risk Index](#) is a dataset and online tool to help illustrate the communities most at risk for 18 natural hazards. This tool is not meant to support property appraisals or insurance and mortgage providers in their determination of local prices, premiums, or interest rates. Each entity throughout the industry has a specific method for establishing this data and accomplishing these goals.

National Risk Index and Designation

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, local, state, and federal government, as well as private industry. 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 great 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).

Does the National Risk Index control for more prosperous areas not receiving disproportionately high resilience risk scores?

In addition to the Expected Annualized Loss information, the National Risk Index provides Expected Annualized Loss rate data, which controls for building, population, and agricultural exposure. All data are available on FEMA's [data resources page](#) and publicly downloadable in tabular (.csv) and spatial (fgdb and shp) formats.

The National Risk Index is being 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. We will continue to include stakeholder involvement in the development and validation of the Index to accurately reflect realities on the ground and 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?

Yes. FEMA leverages the [Climate and Economic Justice Screening Tool](#) which is maintained by the White House Council on Environmental Quality. This tool uses an interactive map and datasets to highlight community burdens in eight areas: climate change, energy, health, housing, legacy pollution, transportation, water and wastewater, and workforce development.

Leveraging this tool helps to ensure that our methodology identifies those communities which need the most resilience assistance.

Designated Resilience Zones

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



The legislation states that the risk index shall "for land within states and areas under the jurisdiction of Indian tribal governments" show the following:

- Show the risk of natural hazards
- Include rating and data for loss exposure, including population equivalence, buildings, and agriculture and social vulnerability

After consultation with Tribal leaders, FEMA will designate census tracts with tribal lands within states to determine the best way to determine designations. Some initial Community Disaster Resilience Zones designations will have tribal lands.

FEMA understands that one size does not fit all with tribal designations and is continually looking at resilience challenges that specifically affect the vast and differing needs of tribal territory.

Will my state be able to provide input in how communities are designated?

FEMA designates zones based on the specific criteria within the legislation, while leveraging the robust data contained within the National Risk Index. We have and will continue to engage our partners on the state, local, territorial, and tribal levels throughout the selection, designation and implementation of the Community Disaster Resilience Zones.

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 state and local partners. The list of designated census tracts is fluid and will continue to evolve in the future.

How long do communities receive this designation?

The Act requires the designation is effective for a period of not less than five years. The legislation also provides additional federal cost-share for projects in designated zones. The goal for the five-year period is to ensure adequate time for resilience project implementation, including planning, applying for funding and construction.



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

FEMA uses a variety of data-driven factors, including the [National Risk Index](#). In our initial round of designations announced on September 1, we made selections based on the authority given to FEMA.

It should be noted that FEMA expects designations to continue. These are a small set of initial 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. FEMA will continue to evaluate different communities around the country based on the Community Disaster Resilience Zones legislation, as well as incorporate new information as it becomes available.

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 information be used 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.

What about U.S. territories such as Puerto Rico? Will these be designated Community Disaster Resilience Zones?

FEMA expects designation decisions for U.S. territories and will announce these selections in the fall of 2023. FEMA is also continuing to process the relevant vulnerability data associated with these zones.

In this initial announcement, how were the zones selected and how many will there be per state?

For the Sept. 1 announcement, FEMA selected and identified 50 census tracts across the country with the highest risk rating from the National Risk Index as well as the top 1% from each state.

FEMA then used the [White House Council on Environmental Quality Climate and Economic Justice Screening Tool](#) to select the most disadvantaged census tracts.



For any state where no census tract was identified as disadvantaged by this tool, we designated the census tract with the highest [National Risk Index](#) risk rating that was identified by the Climate and Economic Justice Screening Tool as disadvantaged. This resulted in 483 Community Disaster Resilience Zones for the initial announcement on Sept. 1.

What is the process for Community Disaster Resilience Zone designations to not be identified as such in the future?

FEMA continuously looks at a variety of data points as well as how to accurately reflect a community's actual levels of resilience. FEMA will continuously look at data sets and adjust designated communities as necessary.

