

SECTION 7

CAPABILITY ASSESSMENT

This section of the Plan discusses the capability of the MEMA District 6 Region to implement hazard mitigation activities. It consists of the following four subsections:

- ❖ 7.1 What is a Capability Assessment?
- ❖ 7.2 Conducting the Capability Assessment
- ❖ 7.3 Capability Assessment Findings
- ❖ 7.4 Conclusions on Local Capability

7.1 WHAT IS A CAPABILITY ASSESSMENT?

The purpose of conducting a capability assessment is to determine the ability of a local jurisdiction to implement a comprehensive mitigation strategy and to identify potential opportunities for establishing or enhancing specific mitigation policies, programs, or projects.¹ As in any planning process, it is important to try to establish which goals, objectives, and/or actions are feasible based on an understanding of the organizational capacity of those agencies or departments tasked with their implementation. A capability assessment helps to determine which mitigation actions are practical, and likely to be implemented over time, given a local government’s planning and regulatory framework, level of administrative and technical support, number of fiscal resources, and current political climate.

A capability assessment has two primary components: 1) an inventory of a local jurisdiction’s relevant plans, ordinances, or programs already in place and 2) an analysis of its capacity to carry them out. Careful examination of local capabilities will detect any existing gaps, shortfalls, or weaknesses with ongoing government activities that could hinder proposed mitigation activities and possibly exacerbate community hazard vulnerability. A capability assessment also highlights the positive mitigation measures already in place or being implemented at the local government level, which should continue to be supported and enhanced through future mitigation efforts.

The capability assessment completed for the MEMA District 6 Region serves as a critical planning step and an integral part of the foundation for designing an effective hazard mitigation strategy. Coupled with the Risk Assessment, the Capability Assessment helps identify and target meaningful mitigation actions for incorporation in the Mitigation Strategy portion of the Hazard Mitigation Plan. It not only helps establish the goals and objectives for the region to pursue under this Plan, but it also ensures that those goals and objectives are realistically achievable under given local conditions.

¹ While the Final Rule for implementing the Disaster Mitigation Act of 2000 does not require a local capability assessment to be completed for local hazard mitigation plans, it is a critical step in developing a mitigation strategy that meets the needs of the region while taking into account their own unique abilities. The Rule does state that a community’s mitigation strategy should be “based on existing authorities, policies, programs and resources, and its ability to expand on and improve these existing tools” (44 CFR, Part 201.6(c)(3)).

7.2 CONDUCTING THE CAPABILITY ASSESSMENT

In order to facilitate the inventory and analysis of local government capabilities within the MEMA District 6 counties, a detailed Capability Assessment Survey was completed for each of the participating jurisdictions based on the information found in existing hazard mitigation plans and local government websites. The survey questionnaire compiled information on a variety of “capability indicators” such as existing local plans, policies, programs, or ordinances that contribute to and/or hinder the region’s ability to implement hazard mitigation actions. Other indicators included information related to the region’s fiscal, administrative, and technical capabilities, such as access to local budgetary and personnel resources for mitigation purposes. The current political climate, an important consideration for any local planning or decision-making process, was also evaluated with respect to hazard mitigation.

At a minimum, survey results provide an extensive inventory of existing local plans, ordinances, programs, and resources that are in place or under development in addition to their overall effect on hazard loss reduction. However, the survey instrument can also serve to identify gaps, weaknesses, or conflicts those counties and local jurisdictions can recast as opportunities for specific actions to be proposed as part of the hazard mitigation strategy.

The information collected in the survey questionnaire was incorporated into a database for further analysis. A general scoring methodology was then applied to quantify each jurisdiction’s overall capability.² According to the scoring system, each capability indicator was assigned a point value based on its relevance to hazard mitigation.

Using this scoring methodology, a total score and an overall capability rating of “high,” “moderate,” or “limited” could be determined according to the total number of points received. These classifications are designed to provide nothing more than a general assessment of local government capability. The results of this capability assessment provide critical information for developing an effective and meaningful mitigation strategy.

7.3 CAPABILITY ASSESSMENT FINDINGS

The findings of the capability assessment are summarized in this Plan to provide insight into the relevant capacity of the MEMA District 6 Region to implement hazard mitigation activities. All information is based upon the review of existing hazard mitigation plans and local government websites through the Capability Assessment Survey and input provided by local government officials during meetings of the MEMA District 6 Hazard Mitigation Council.

7.3.1 Planning and Regulatory Capability

Planning and regulatory capability is based on the implementation of plans, ordinances, and programs that demonstrate a local jurisdiction’s commitment to guiding and managing growth, development, and redevelopment in a responsible manner while maintaining the general welfare of the community. It includes emergency response and mitigation planning, comprehensive land use planning, and transportation planning; the enforcement of zoning or subdivision ordinances and building codes that regulate how land is developed and structures are built; as well as protecting environmental, historic, and cultural resources in the community. Although some conflicts can arise, these planning initiatives

² The scoring methodology used to quantify and rank the region’s capability can be found in Appendix B.

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generally present significant opportunities to integrate hazard mitigation principles and practices into the local decision-making process.

This assessment is designed to provide a general overview of the key planning and regulatory tools and programs that are in place or under development for the MEMA District 6 Region along with their potential effect on loss reduction. This information will help identify opportunities to address existing gaps, weaknesses, or conflicts with other initiatives in addition to integrating the implementation of this Plan with existing planning mechanisms where appropriate.

Table 7.1 provides a summary of the relevant local plans, ordinances, and programs already in place or under development for the MEMA District 6 Region. A checkmark (✓) indicates that the given item is currently in place and being implemented. An asterisk (*) indicates that the given item is currently being developed for future implementation. Each of these local plans, ordinances, and programs should be considered available mechanisms for incorporating the requirements of the MEMA District 6 Regional Hazard Mitigation Plan.

Table 7.1: RELEVANT PLANS, ORDINANCES, AND PROGRAMS

Planning / Regulatory Tool	CLARKE COUNTY	Enterprise	Pachuta	Quitman	Shubuta	Stonewall	JASPER COUNTY	Bay Springs	Heidelberg	Louin	Montrose	KEMPER COUNTY	De Kalb	Scooba	LAUDERDALE COUNTY	Marion	Meridian	LEAKE COUNTY	Carthage	Lena	Walnut Grove
Hazard Mitigation Plan	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Comprehensive Land Use Plan		✓		✓		✓	✓	✓								✓	✓		✓		
Floodplain Management Plan															✓						
Open Space Management Plan (or Parks & Rec/Greenway Plan)																					
Stormwater Management Plan/Ordinance																✓	✓				
Natural Resource Protection Plan																					
Flood Response Plan															✓						
Emergency Operations Plan	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Continuity of Operations Plan						✓									✓						
Evacuation Plan																					
Disaster Recovery Plan															✓						
Capital Improvements Plan																✓	✓		✓		
Economic Development Plan	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Historic Preservation Plan																					
Flood Damage Prevention Ordinance	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓		✓
Zoning Ordinance		✓		✓		✓		✓	✓						✓	✓	✓		✓		
Subdivision Ordinance															✓	✓	✓		✓		
Unified Development Ordinance																					

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Planning / Regulatory Tool	CLARKE COUNTY	Enterprise	Pachuta	Quitman	Shubuta	Stonewall	JASPER COUNTY	Bay Springs	Heidelberg	Louin	Montrose	KEMPER COUNTY	De Kalb	Scooba	LAUDERDALE COUNTY	Marion	Meridian	LEAKE COUNTY	Carthage	Lena	Walnut Grove	
Post-Disaster Redevelopment Ordinance																						
Building Code		✓	✓	✓		✓		✓	✓	✓	✓					✓	✓		✓			
Fire Code				✓				✓								✓	✓		✓			
National Flood Insurance Program (NFIP)	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓			✓
NFIP Community Rating System														✓		✓						

TABLE 7.1: RELEVANT PLANS, ORDINANCES, AND PROGRAMS (CONT.)

Planning / Regulatory Tool	NESHOBA COUNTY	Philadelphia	NEWTON COUNTY	Chunky	Decatur	Hickory	Newton (city)	Union	SCOTT COUNTY	Forest	Lake	Morton	Sebastopol	SMITH COUNTY	Mize	Polkville	Raleigh	Sylvarena	Taylorsville	
Hazard Mitigation Plan	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Comprehensive Land Use Plan		✓			✓		✓	✓		✓		✓								✓
Floodplain Management Plan														✓	✓	✓	✓	✓	✓	✓
Open Space Management Plan (or Parks & Rec/Greenway Plan)																				
Stormwater Management Plan/Ordinance																				
Natural Resource Protection Plan																				
Flood Response Plan																				
Emergency Operations Plan	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Continuity of Operations Plan																				
Evacuation Plan																				
Disaster Recovery Plan																				
Capital Improvements Plan							✓	✓												
Economic Development Plan	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Historic Preservation Plan																				
Flood Damage Prevention Ordinance	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓		✓			✓
Zoning Ordinance		✓			✓		✓	✓		✓		✓								✓
Subdivision Ordinance		✓					✓			✓										
Unified Development Ordinance																				

Planning / Regulatory Tool	NESHOBA COUNTY	Philadelphia	NEWTON COUNTY	Chunky	Decatur	Hickory	Newton (city)	Union	SCOTT COUNTY	Forest	Lake	Morton	Sebastopol	SMITH COUNTY	Mize	Polkville	Raleigh	Sylvarena	Taylorsville
Post-Disaster Redevelopment Ordinance																			
Building Code		✓					✓	✓		✓		✓					✓		✓
Fire Code		✓			✓		✓	✓		✓		✓							
National Flood Insurance Program (NFIP)	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓
NFIP Community Rating System																			

A more detailed discussion on the region’s planning and regulatory capability follows.

7.3.2 Emergency Management

Hazard mitigation is widely recognized as one of the four primary phases of emergency management. The three other phases include preparedness, response, and recovery. In reality, each phase is interconnected with hazard mitigation, as **Figure 7.1** suggests. Opportunities to reduce potential losses through mitigation practices are most often implemented before disaster strikes, such as the elevation of flood prone structures or the continuous enforcement of policies that prevent and regulate development that is vulnerable to hazards due to its location, design, or other characteristics. Mitigation opportunities will also be presented during immediate preparedness or response activities, such as installing storm shutters in advance of a hurricane, and certainly during the long-term recovery and redevelopment process following a hazard event.

Figure 7.1: THE FOUR PHASES OF EMERGENCY MANAGEMENT



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Planning for each phase is a critical part of a comprehensive emergency management program and a key to the successful implementation of hazard mitigation actions. As a result, the Capability Assessment Survey asked several questions across a range of emergency management plans in order to assess the MEMA District 6 Region's willingness to plan and their level of technical planning proficiency.

Hazard Mitigation Plan: A hazard mitigation plan represents a community's blueprint for how it intends to reduce the impact of natural and human-caused hazards on people and the built environment. The essential elements of a hazard mitigation plan include a risk assessment, capability assessment, and mitigation strategy.

- ❖ Each of the nine counties participating in this multi-jurisdictional plan has previously adopted a hazard mitigation plan. Each participating municipality was included in its respective county's plan.

Disaster Recovery Plan: A disaster recovery plan serves to guide the physical, social, environmental, and economic recovery and reconstruction process following a disaster. In many instances, hazard mitigation principles and practices are incorporated into local disaster recovery plans with the intent of capitalizing on opportunities to break the cycle of repetitive disaster losses. Disaster recovery plans can also lead to the preparation of disaster redevelopment policies and ordinances to be enacted following a hazard event.

- ❖ None of the counties or municipalities participating in this multi-jurisdictional plan has adopted a disaster recovery plan. The counties should consider developing a plan to guide the recovery and reconstruction process following a disaster.

Emergency Operations Plan: An emergency operations plan outlines responsibilities and the means by which resources are deployed during and following an emergency or disaster.

- ❖ Each of the nine counties participating in this multi-jurisdictional plan maintains a comprehensive emergency management plan through its respective county emergency management agency. Each participating municipality is covered by its respective county's plan.
- ❖ The City of Meridian also maintains a municipal-level emergency operations plan.

Continuity of Operations Plan: A continuity of operations plan establishes a chain of command, line of succession, and plans for backup or alternate emergency facilities in case of an extreme emergency or disaster event.

- ❖ Each of the nine counties participating in this multi-jurisdictional plan maintains a Continuity of Operations Plan through its respective county emergency management agency.

Flood Response Plan: A flood response plan establishes procedures for responding to a flood emergency including coordinating and facilitating resources to minimize the impacts of flood.

- ❖ None of the counties or municipalities participating in this multi-jurisdictional plan has adopted a flood response plan.

7.3.3 General Planning

The implementation of hazard mitigation activities often involves agencies and individuals beyond the emergency management profession. Stakeholders may include local planners, public works officials, economic development specialists, and others. In many instances, concurrent local planning efforts will help to achieve or complement hazard mitigation goals, even though they are not designed as such. Therefore, the Capability Assessment Survey also asked questions regarding general planning capabilities and the degree to which hazard mitigation is integrated into other on-going planning efforts in the MEMA District 6 Region.

Comprehensive Land Use Plan: A comprehensive land use plan establishes the overall vision for what a community wants to be and serves as a guide for future governmental decision making. Typically, a comprehensive plan contains sections on demographic conditions, land use, transportation elements, and community facilities. Given the broad nature of the plan and its regulatory standing in many communities, the integration of hazard mitigation measures into the comprehensive plan can enhance the likelihood of achieving risk reduction goals, objectives, and actions.

- ❖ Jasper County has adopted a county comprehensive plan.
- ❖ Several of the municipalities participating in this multi-jurisdictional plan have also adopted municipal-level comprehensive plans, including the Town of Enterprise, City of Quitman, Town of Stonewall, City of Bay Springs, Town of Heidelberg, Town of Marion, City of Meridian, City of Carthage, City of Philadelphia, Town of Decatur, City of Newton, Town of Union, City of Forest, City of Morton, and Town of Taylorsville.

Capital Improvements Plan: A capital improvements plan guides the scheduling of spending on public improvements. A capital improvements plan can serve as an important mechanism for guiding future development away from identified hazard areas. Limiting public spending in hazardous areas is one of the most effective long-term mitigation actions available to local governments.

- ❖ None of the counties participating in this multi-jurisdictional plan has adopted a capital improvement plan.
- ❖ The Town of Marion, City of Meridian, City of Carthage, City of Newton, and Town of Union have each adopted a capital improvement plan.

Historic Preservation Plan: A historic preservation plan is intended to preserve historic structures or districts within a community. An often-overlooked aspect of the historic preservation plan is the assessment of buildings and sites located in areas subject to natural hazards and the identification of ways to reduce future damages. This may involve retrofitting or relocation techniques that account for the need to protect buildings that do not meet current building standards or are within a historic district that cannot easily be relocated out of harm's way.

- ❖ None of the counties or municipalities participating in this multi-jurisdictional plan has a historic preservation plan.

Zoning Ordinance: Zoning represents the primary means by which land use is controlled by local governments. As part of a community's police power, zoning is used to protect the public health, safety, and welfare of those in a given jurisdiction that maintains zoning authority. A zoning ordinance is the mechanism through which zoning is typically implemented. Since zoning regulations enable municipal

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governments to limit the type and density of development, a zoning ordinance can serve as a powerful tool when applied in identified hazard areas.

- ❖ Lauderdale County has adopted a zoning ordinance.
- ❖ Several of the participating municipalities have adopted zoning ordinances, including the Town of Enterprise, City of Quitman, Town of Stonewall, City of Bay Springs, Town of Heidelberg, Town of Marion, City of Meridian, City of Carthage, City of Philadelphia, Town of Decatur, City of Newton, Town of Union, City of Forest, City of Morton, and Town of Taylorsville.

Subdivision Ordinance: A subdivision ordinance is intended to regulate the development of residential, commercial, industrial, or other uses, including associated public infrastructure, as land is subdivided into buildable lots for sale or future development. Subdivision design that accounts for natural hazards can dramatically reduce the exposure of future development.

- ❖ Lauderdale County has adopted a subdivision ordinance.
- ❖ Several of the participating municipalities have adopted subdivision ordinances, including the Town of Marion, City of Meridian, City of Carthage, City of Philadelphia, City of Newton, and City of Forest.

Building Codes, Permitting, and Inspections: Building codes regulate construction standards. In many communities, permits, and inspections are required for new construction. Decisions regarding the adoption of building codes (that account for hazard risk), the type of permitting process required both before and after a disaster, and the enforcement of inspection protocols all affect the level of hazard risk faced by a community.

- ❖ Effective August 1, 2014, the State of Mississippi has adopted as a minimum any of the last three editions of the International Building Code and any additional codes as adopted by the Mississippi Building Code Council. In December 2019, the Mississippi Building Code Council adopted the 2018 editions of the IBC, IRC, IEBC, IFC, IFGC, IMC, IPC and IECC. The ISPSC is adopted by reference in the IBC and IRC. Adopting Mississippi jurisdictions must currently adopt either the 2012, 2015 or the 2018 editions. Jurisdictions had 120 days to opt out of adoptions. Additionally, all state buildings, leased or owned, must meet the requirements set forth in the 2012 International Building Code.
- ❖ None of the counties participating in this multi-jurisdictional plan has adopted a building code.
- ❖ The following participating municipalities have adopted building codes: Town of Enterprise, Town of Pachuta, City of Quitman, Town of Stonewall, City of Bay Springs, Town of Heidelberg, Town of Louin, Village of Montrose, Town of Marion, City of Meridian, City of Carthage, City of Philadelphia, City of Newton, Town of Union, City of Forest, City of Morton, Town of Raleigh, and Town of Taylorsville.

The adoption and enforcement of building codes by local jurisdictions is routinely assessed through the Building Code Effectiveness Grading Schedule (BCEGS) program developed by the Insurance Services Office, Inc. (ISO).³ In Mississippi, the Mississippi State Rating Bureau assesses the building codes in effect in a particular community and how the community enforces its building codes *with special emphasis on mitigation of losses from natural hazards*. The results of BCEGS assessments are routinely provided to ISO's member private insurance companies, which in turn may offer ratings credits for new

³ Participation in BCEGS is voluntary and may be declined by local governments if they do not wish to have their local building codes evaluated.

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buildings constructed in communities with strong BCEGS classifications. The concept is that communities with well-enforced, up-to-date codes should experience fewer disaster-related losses and, as a result, should have lower insurance rates.

In conducting the assessment, ISO collects information related to personnel qualification and continuing education as well as the number of inspections performed per day. This type of information combined with local building codes is used to determine a grade for that jurisdiction. The grades range from 1 to 10 with a BCEGS grade of 1 representing exemplary commitment to building code enforcement and a grade of 10 indicating less than minimum recognized protection.

7.3.4 Floodplain Management

Flooding represents the greatest natural hazard facing the nation. At the same time, the tools available to reduce the impacts associated with flooding are among the most developed when compared to other hazard-specific mitigation techniques. In addition to approaches that cut across hazards such as education, outreach, and the training of local officials, the *National Flood Insurance Program* (NFIP) contains specific regulatory measures that enable government officials to determine where and how growth occurs relative to flood hazards. Participation in the NFIP is voluntary for local governments; however, program participation is strongly encouraged by FEMA as a first step for implementing and sustaining an effective hazard mitigation program. It is therefore used as part of this assessment as a key indicator for measuring local capability.

In order for a county or municipality to participate in the NFIP, they must adopt a local flood damage prevention ordinance that requires jurisdictions to follow established minimum building standards in the floodplain. These standards require that all new buildings and substantial improvements to existing buildings will be protected from damage by a 100-year flood event and that new development in the floodplain will not exacerbate existing flood problems or increase damage to other properties.

A key service provided by the NFIP is the mapping of identified flood hazard areas. Once completed, the Flood Insurance Rate Maps (FIRMs) are used to assess flood hazard risk, regulate construction practices, and set flood insurance rates. FIRMs are an important source of information to educate residents, government officials, and the private sector about the likelihood of flooding in their community.

Table 7.2 provides NFIP policy and claim information for each participating jurisdiction in the MEMA District 6 Region. Each of the jurisdictions that are participating in the development of this plan that also participate in the NFIP are committed to maintaining and enforcing their floodplain management ordinances and regulating new development in floodplains.

Table 7.2: NFIP POLICY AND CLAIM INFORMATION

Jurisdiction	Date Joined NFIP	Current Effective Map Date	NFIP Policies in Force	Insurance in Force	Closed Claims	Total Payments to Date
CLARKE COUNTY†	08/16/88	09/02/11	63	\$9,406,200	23	\$332,258
Enterprise	01/01/87	09/02/11	7	\$873,800	6	\$293,457
Pachuta	11/18/10	09/02/11(M)	0	\$0	0	\$0

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Jurisdiction	Date Joined NFIP	Current Effective Map Date	NFIP Policies in Force	Insurance in Force	Closed Claims	Total Payments to Date
Quitman	01/01/86	09/02/11(M)	18	\$4,984,000	2	\$18,401
Shubuta	09/01/91	09/02/11	23	\$1,886,400	3	\$7,781
Stonewall	08/16/88	09/02/11	15	\$1,007,500	7	\$30,121
JASPER COUNTY†	12/01/03	07/04/11(M)	28	\$4,693,100	2	\$10,153
Bay Springs	06/17/86	07/04/11(M)	5	\$2,560,000	1	\$31,646
Heidelberg	01/01/87	07/04/11(M)	2	\$131,300	5	\$74,592
Louin*	--	--	--	--	--	--
Montrose*	--	--	--	--	--	--
KEMPER COUNTY†	10/02/07	09/05/07	4	\$428,000	0	\$0
De Kalb	11/14/07	09/05/07	0	\$0	0	\$0
Scooba	10/02/07	09/05/07	1	\$59,800	0	\$0
LAUDERDALE COUNTY†	09/29/89	05/16/13	234	\$47,577,800	51	\$1,097,407
Marion	09/29/89	02/03/10	7	\$1,011,100	3	\$61,963
Meridian	12/15/77	05/16/13	371	\$71,498,400	106	\$1,667,768
LEAKE COUNTY†	09/15/89	09/16/11	23	\$2,948,600	10	\$92,350
Carthage	08/19/85	09/16/11	18	\$1,838,400	18	\$186,046
Lena*	--	--	--	--	--	--
Walnut Grove	09/16/11	09/16/11	0	\$0	0	\$0
NESHOBA COUNTY†	09/15/89	05/20/10	30	\$5,472,000	0	\$0
Philadelphia	09/29/86	05/20/10	43	\$10,520,900	4	\$44,902
NEWTON COUNTY†	01/02/80	12/17/10	13	\$2,358,700	1	\$18,423
Chunky	08/01/86	12/17/10(M)	1	\$68,800	1	\$2,801
Decatur*	--	--	--	--	--	--
Hickory*	--	--	--	--	--	--
Newton (city)	04/15/80	12/17/10	3	\$585,000	3	\$31,232
Union	04/15/80	12/17/10	2	\$335,000	0	\$0
SCOTT COUNTY†	09/01/87	12/17/10(M)	23	\$4,415,100	3	\$118,069

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Jurisdiction	Date Joined NFIP	Current Effective Map Date	NFIP Policies in Force	Insurance in Force	Closed Claims	Total Payments to Date
Forest	02/01/87	12/17/10(M)	45	\$6,362,600	4	\$62,767
Lake	08/05/85	12/17/10(M)	1	\$20,700	0	\$0
Morton	09/29/86	12/17/10(M)	18	\$1,694,000	4	\$4,406
Sebastopol	06/03/86	12/17/10(M)	0	\$0	0	\$0
SMITH COUNTY†	07/01/91	08/16/11	10	\$2,717,500	0	\$0
Mize	01/01/86	08/16/11	10	\$1,503,600	6	\$27,348
Polkville*	--	--	--	--	--	--
Raleigh	05/02/13	(NSFHA)	0	\$0	0	\$0
Sylvarena*	--	--	--	--	--	--
Taylorville	06/17/86	08/16/11	3	\$1,113,600	0	\$0

†Includes unincorporated areas of county only

*Community does not participate in the NFIP

(M) – No Elevation Determined, All Zone A, C and X

(NSFHA) – No Special Flood Hazard Area – All Zone C

Source: NFIP Community Status information as of 9/2/2015; NFIP claims and policy information as of 6/30/2015, NFIP data post 2015 was not made available for this plan update.

All jurisdictions listed above that are participants in the NFIP will continue to comply with all required provisions of the program and will work to adequately comply in the future utilizing a number of strategies. For example, the jurisdictions will coordinate with NCEM and FEMA to develop maps and regulations related to special flood hazard areas within their jurisdictional boundaries and, through a consistent monitoring process, will design and improve their floodplain management program in a way that reduces the risk of flooding to people and property.

As noted above, several jurisdictions are not participants in the NFIP. Montrose, Lena, Decatur, and Sylvarena do not participate because they have very small or negligible land areas classified as floodplain, so most residents would be unlikely to purchase flood insurance. Meanwhile, Louin, Hickory, and Polkville are small communities and generally do not have the capacity or resources to properly administer and maintain the program.

Community Rating System: An additional indicator of floodplain management capability is the active participation of local jurisdictions in the Community Rating System (CRS). The CRS is an incentive-based program that encourages counties and municipalities to undertake defined flood mitigation activities that go beyond the minimum requirements of the NFIP by adding extra local measures to provide protection from flooding. All of the 18 creditable CRS mitigation activities are assigned a range of point values. As points are accumulated and reach identified thresholds, communities can apply for an improved CRS class rating. Class ratings, which range from 10 to 1, are tied to flood insurance premium reductions as shown in **Table 7.3**. As class rating improves (the lower the number the better), the percent reduction in flood insurance premiums for NFIP policyholders in that community increases.

Table 7.3: CRS PREMIUM DISCOUNTS, BY CLASS

CRS Class	Premium Reduction
1	45%
2	40%
3	35%
4	30%
5	25%
6	20%
7	15%
8	10%
9	5%
10	0

Source: FEMA

Community participation in the CRS is voluntary. Any community that is in full compliance with the rules and regulations of the NFIP may apply to FEMA for a CRS classification better than class 10. The CRS application process has been greatly simplified over the past several years based on community comments. Changes were made with the intent to make the CRS more user-friendly and make extensive technical assistance available for communities who request it.

- ❖ The City of Meridian participates in the CRS and has a Class 9 rating, as does the County of Lauderdale with a rating of 8. Participation in the CRS program should be considered as a mitigation action by the other counties and municipalities.

Flood Damage Prevention Ordinance: A flood damage prevention ordinance establishes minimum building standards in the floodplain with the intent to minimize public and private losses due to flood conditions.

- ❖ All communities participating in the NFIP are required to adopt a local flood damage prevention ordinance. All counties and municipalities participating in this hazard mitigation plan, with the exception of the Town of Louin, the Village of Montrose, Town of Lena, Town of Decatur, Town of Hickory, Town of Polkville, and Village of Sylvarena, also participate in the NFIP and they all have adopted flood damage prevention regulations.

Floodplain Management Plan: A floodplain management plan (or a flood mitigation plan) provides a framework for action regarding corrective and preventative measures to reduce flood-related impacts.

- ❖ None of the participating counties or municipalities has adopted a floodplain management plan to help prevent damages associated with flooding and flood loss.

Open Space Management Plan: An open space management plan is designed to preserve, protect, and restore largely undeveloped lands in their natural state and to expand or connect areas in the public domain such as parks, greenways, and other outdoor recreation areas. In many instances, open space management practices are consistent with the goals of reducing hazard losses, such as the preservation of wetlands or other flood-prone areas in their natural state in perpetuity.

- ❖ None of the participating counties or municipalities has an open space management plan.

Stormwater Management Plan: A stormwater management plan is designed to address flooding associated with stormwater runoff. The stormwater management plan is typically focused on design and construction measures that are intended to reduce the impact of more frequently occurring minor urban flooding.

- ❖ None of the participating counties or municipalities has adopted a stormwater management plan or stormwater management ordinance.
- ❖ The City of Meridian includes some stormwater regulations in its local subdivision ordinance.

7.3.6 Administrative and Technical Capability

The ability of a local government to develop and implement mitigation projects, policies, and programs is directly tied to its ability to direct staff time and resources for that purpose. Administrative capability can be evaluated by determining how mitigation-related activities are assigned to local departments and if there are adequate personnel resources to complete these activities. The degree of intergovernmental coordination among departments will also affect administrative capability for the implementation and success of proposed mitigation activities.

Technical capability can generally be evaluated by assessing the level of knowledge and technical expertise of local government employees, such as personnel skilled in using Geographic Information Systems (GIS) to analyze and assess community hazard vulnerability. The Capability Assessment Survey was used to capture information on administrative and technical capability through the identification of available staff and personnel resources.

Table 7.4 provides a summary of the Capability Assessment Survey results for the MEMA District 6 Region with regard to relevant staff and personnel resources. A checkmark (✓) indicates the presence of a staff member(s) in that jurisdiction with the specified knowledge or skill.

Table 7.4: RELEVANT STAFF / PERSONNEL RESOURCES

Staff / Personnel Resource	CLARKE COUNTY	Enterprise	Pachuta	Quitman	Shubuta	Stonewall	JASPER COUNTY	Bay Springs	Heidelberg	Louin	Montrose	KEMPER COUNTY	De Kalb	Scooba	LAUDERDALE COUNTY	Marion	Meridian	LEAKE COUNTY	Carthage	Lena	Walnut Grove
Planners with knowledge of land development / land management practices															✓		✓				
Engineers or professionals trained in construction practices related to buildings and/or infrastructure				✓											✓	✓	✓		✓		
Planners or engineers with an understanding of natural and/or human-caused hazards															✓		✓				
Emergency Manager	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

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Staff / Personnel Resource	CLARKE COUNTY	Enterprise	Pachuta	Quitman	Shubuta	Stonewall	JASPER COUNTY	Bay Springs	Heidelberg	Louin	Montrose	KEMPER COUNTY	De Kalb	Scooba	LAUDERDALE COUNTY	Marion	Meridian	LEAKE COUNTY	Carthage	Lena	Walnut Grove	
Floodplain Manager	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Land Surveyors															✓							
Scientists familiar with the hazards of the community	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Staff with education or expertise to assess the community's vulnerability to hazards	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Personnel skilled in GIS and/or HAZUS	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓				✓	✓	✓					
Resource development staff or grant writers															✓							✓

TABLE 7.4: RELEVANT STAFF / PERSONNEL RESOURCES (CONT.)

Staff / Personnel Resource	NESHOBA COUNTY	Philadelphia	NEWTON COUNTY	Chunky	Decatur	Hickory	Newton (city)	Union	SCOTT COUNTY	Forest	Lake	Morton	Sebastopol	SMITH COUNTY	Mize	Polkville	Raleigh	Sylvarena	Taylorville	
Planners with knowledge of land development / land management practices																				
Engineers or professionals trained in construction practices related to buildings and/or infrastructure		✓								✓										✓
Planners or engineers with an understanding of natural and/or human-caused hazards																				
Emergency Manager	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Floodplain Manager	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓		✓			✓
Land Surveyors																				
Scientists familiar with the hazards of the community	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Staff with education or expertise to assess the community's vulnerability to hazards	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Personnel skilled in GIS and/or HAZUS	✓	✓							✓	✓	✓	✓	✓							
Resource development staff or grant writers																				

Credit for having a floodplain manager was given to those jurisdictions that have a flood damage prevention ordinance, and therefore an appointed floodplain administrator, regardless of whether the appointee was dedicated solely to floodplain management. Credit was given for having a scientist familiar with the hazards of the community if a jurisdiction has a Cooperative Extension Service or Soil and Water Conservation Department. Credit was also given for having staff with education or expertise to assess the community’s vulnerability to hazards if a staff member from the jurisdiction was a participant on the existing hazard mitigation plan’s planning committee.

7.3.7 Fiscal Capability

The ability of a local government to take action is often closely associated with the amount of money available to implement policies and projects. This may take the form of outside grant funding awards or locally-based revenue and financing. The costs associated with mitigation policy and project implementation vary widely. In some cases, policies are tied primarily to staff time or administrative costs associated with the creation and monitoring of a given program. In other cases, direct expenses are linked to an actual project, such as the acquisition of flood-prone homes, which can require a substantial commitment from local, state, and federal funding sources.

The Capability Assessment Survey was used to capture information on the region’s fiscal capability through the identification of locally available financial resources.

Table 7.5 provides a summary of the results for the MEMA District 6 Region with regard to relevant fiscal resources. A checkmark (✓) indicates that the given fiscal resource is locally available for hazard mitigation purposes (including match funds for state and federal mitigation grant funds) according to the previous hazard mitigation plans.

Table 7.5: RELEVANT FISCAL RESOURCES

Fiscal Tool / Resource	CLARKE COUNTY	Enterprise	Pachuta	Quitman	Shubuta	Stonewall	JASPER COUNTY	Bay Springs	Heidelberg	Louin	Montrose	KEMPER COUNTY	De Kalb	Scooba	LAUDERDALE COUNTY	Marion	Meridian	LEAKE COUNTY	Carthage	Lena	Walnut Grove
Capital Improvement Programming	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Community Development Block Grants (CDBG)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Special Purpose Taxes (or taxing districts)															✓						
Gas / Electric Utility Fees							✓								✓						
Water / Sewer Fees							✓								✓						
Stormwater Utility Fees																					
Development Impact Fees															✓						
General Obligation, Revenue, and/or Special Tax Bonds															✓						

Fiscal Tool / Resource	CLARKE COUNTY	Enterprise	Pachuta	Quitman	Shubuta	Stonewall	JASPER COUNTY	Bay Springs	Heidelberg	Louin	Montrose	KEMPER COUNTY	De Kalb	Scooba	LAUDERDALE COUNTY	Marion	Meridian	LEAKE COUNTY	Carthage	Lena	Walnut Grove	
Partnering Arrangements or Intergovernmental Agreements												✓	✓		✓							
Other: other state and Federal funding sources	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

TABLE 7.5: RELEVANT FISCAL RESOURCES (CONT.)

Fiscal Tool / Resource	NESHOBA COUNTY	Philadelphia	NEWTON COUNTY	Chunky	Decatur	Hickory	Newton (city)	Union	SCOTT COUNTY	Forest	Lake	Morton	Sebastopol	SMITH COUNTY	Mize	Polkville	Raleigh	Sylvania	Taylorsville	
Capital Improvement Programming	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Community Development Block Grants (CDBG)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Special Purpose Taxes (or taxing districts)																				
Gas / Electric Utility Fees																				
Water / Sewer Fees																				
Stormwater Utility Fees																				
Development Impact Fees																				
General Obligation, Revenue, and/or Special Tax Bonds																				
Partnering Arrangements or Intergovernmental Agreements	✓																			
Other: other state and Federal funding sources	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

7.3.8 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 reduce the impact of future hazard events. Hazard mitigation may not be a local priority or may conflict with or be seen as an impediment to other goals of the community, such as growth and economic development. Therefore, the local political climate must be considered in designing mitigation strategies as it could be the most difficult hurdle to overcome in accomplishing their adoption and implementation.

The Capability Assessment Survey was used to capture information on political capability of the MEMA District 6 Region. Previous hazard mitigation plans were reviewed for general examples of local political

capability, such as guiding development away from identified hazard areas, restricting public investments or capital improvements within hazard areas, or enforcing local development standards that go beyond minimum state or federal requirements (i.e., building codes, floodplain management, etc.).

- ❖ The previous hazard mitigation plans identified existing ordinances that address natural hazards or are related to hazard mitigation, such as emergency management, zoning, subdivision regulations, comprehensive land use plans, and flood damage prevention ordinances.
- ❖ During the months immediately following a disaster, local public opinion in the region is more likely to shift in support of hazard mitigation efforts.

7.4 CONCLUSIONS ON LOCAL CAPABILITY

In order to form meaningful conclusions on the assessment of local capability, a quantitative scoring methodology was designed and applied to results of the Capability Assessment Survey. This methodology, further described in Appendix B, attempts to assess the overall level of capability of the MEMA District 6 Region to implement hazard mitigation actions.

The overall capability to implement hazard mitigation actions varies among the participating jurisdictions. For planning and regulatory capability, the jurisdictions are in the limited or moderate range. The administrative and technical capabilities vary widely among the jurisdictions with larger jurisdictions generally having greater staff and technical resources. The majority of jurisdictions are in the limited range for fiscal capability.

Table 7.6 shows the results of the capability assessment using the designed scoring methodology. The capability score is based solely on the information found in existing hazard mitigation plans and readily available on the jurisdictions’ government websites. According to the assessment, the average local capability score for all responding jurisdictions is 19.4, which falls into the limited capability ranking.

Table 7.6: CAPABILITY ASSESSMENT RESULTS

Jurisdiction	Overall Capability Score	Overall Capability Rating
CLARKE COUNTY	23	Moderate
Enterprise	22	Moderate
Pachuta	18	Limited
Quitman	25	Moderate
Shubuta	17	Limited
Stonewall	22	Moderate
JASPER COUNTY	26	Moderate
Bay Springs	23	Moderate
Heidelberg	22	Moderate

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Jurisdiction	Overall Capability Score	Overall Capability Rating
Louin	11	Limited
Montrose	11	Limited
KEMPER COUNTY	22	Moderate
De Kalb	16	Limited
Scooba	15	Limited
LAUDERDALE COUNTY	26	Moderate
Marion	27	Moderate
Meridian	38	Moderate
LEAKE COUNTY	22	Moderate
Carthage	26	Moderate
Lena	9	Limited
Walnut Grove	17	Limited
NESHOBA COUNTY	24	Moderate
Philadelphia	26	Moderate
NEWTON COUNTY	22	Moderate
Chunky	16	Limited
Decatur	14	Limited
Hickory	9	Limited
Newton (city)	24	Moderate
Union	23	Moderate
SCOTT COUNTY	23	Moderate
Forest	26	Moderate
Lake	17	Limited
Morton	23	Moderate
Sebastopol	17	Limited
SMITH COUNTY	22	Moderate
Mize	15	Limited

Jurisdiction	Overall Capability Score	Overall Capability Rating
Polkville	9	Limited
Raleigh	17	Limited
Sylvarena	9	Limited
Taylorville	23	Moderate

As previously discussed, one of the reasons for conducting a Capability Assessment is to examine local capabilities to detect any existing gaps or weaknesses within ongoing government activities that could hinder proposed mitigation activities and possibly exacerbate community hazard vulnerability. These gaps or weaknesses have been identified for each jurisdiction in the tables found throughout this section. The participating jurisdictions used the Capability Assessment as part of the basis for the Mitigation Actions that are identified in Section 9; therefore, each jurisdiction addresses their ability to expand on and improve their existing capabilities through the identification of their Mitigation Actions.

7.4.1 Linking the Capability Assessment with the Risk Assessment and the Mitigation Strategy

The conclusions of the Risk Assessment and Capability Assessment serve as the foundation for the development of a meaningful hazard mitigation strategy. During the process of identifying specific mitigation actions to pursue, the RHMC considered not only each jurisdiction's level of hazard risk, but also their existing capability to minimize or eliminate that risk.