1 INTRODUCTION AND PLANNING PROCESS

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1.1 Purpose

The Morgan County Hazard Mitigation Plan was developed to be a resource for local governments, residents, developers, and organizations interested in lessening the potentially devastating effects of natural hazards within Morgan County. Missouri has felt the intensity and the damage from numerous disasters and is susceptible to many natural hazards, including, Droughts, Extreme Heat, Floods, Hail, Tornadoes, Severe Winter Weather, Thunderstorms/Windstorms, and Wildfires. With each of these disasters, there are frequently physical and emotional consequences. Often, natural disasters are coupled with economic fatigue as recovery takes time and money. Hazard mitigation is a fundamentally important part of community development and planning. Therefore, developing a strategy and mitigation process is important to protect lives and property within Morgan County. With the participation of our local community leaders, concerned citizens, and public officials, we identified each natural hazard and the potential impact of each hazard, while discussing probable mitigation actions that could be effectively implemented. Understanding that extreme devastation and often-excessive financial costs that are associated with a natural hazard has increased our need to act before a natural hazard event happens.

This multi-jurisdictional plan was developed in accordance with FEMA's Mitigation Planning guidelines and in compliance with federal regulations. With the contribution of numerous jurisdictions within Morgan County, we have helped our local communities understand the vulnerabilities of each potential natural hazard, as well as focus on mitigation opportunities.

It is imperative for each county to have an approved hazard mitigation plan in place. Furthermore, each community within that county must adopt the plan to be eligible for FEMA pre-disaster mitigation grants and the mitigation portion of post-disaster funding opportunities.

The Disaster Mitigation Act of 2000 (Public Law 106-390) and the implementing regulations set forth by the Interim Final Rule were published in the *Federal Register* on February 26, 2002, (44 CFR §201.6) and finalized on October 31, 2007- (Hereafter, these requirements, and regulations will be referred to collectively as the Disaster Mitigation Act or DMA). The regulations establishing the requirements for local hazard mitigation plans are in the Robert T. Stafford Disaster Relief and Emergency Act (Public Law 93-288).

This plan was developed prior to the release of *FEMA's Local Mitigation Planning Policy Guide, Effective April 19, 2023*. Future hazard mitigation plan update cycles will include outreach to non-profits for underserved communities as required under 44 CFR 201.6(b)(2)."

1.2 BACKGROUND AND SCOPE

Mitigating natural disasters has been a subject of increased focus for the federal government for the past several decades.

In 1993, FEMA created the Mitigation Directorate to oversee hazard mitigation; they are solely responsible for grants and programs for mitigation purposes before a disaster.

The Federal Emergency Management Agency (FEMA) defines *Mitigation* as any sustained action taken to reduce, or eliminate, long-term risk to life and property from a hazardous event.

The goal of mitigation is to save lives and reduce property damage. Mitigation can accomplish this, and mitigation actions should be cost-effective and environmentally sound. Mitigation can reduce the cost of disasters to property owners and all levels of government. Mitigation can protect critical community facilities, reduce exposure to liability, and minimize disruption of community services. Examples of mitigation actions include land-use planning, adoption of building codes, elevation of homes, acquisition, and demolition of structures in hazard-prone areas, or relocation of homes away from hazard-prone areas.

This current Morgan County Hazard Mitigation Plan is an update to the previously approved 2018 Hazard Mitigation Plan. This plan is valid for five years.

The following jurisdictions and schools previously approved the plan as well as the update.

- City of Barnett
- City of Laurie
- City of Stover
- City of Syracuse
- City of Versailles
- Morgan County
- Morgan County R-I School District
- Morgan County R-II School District
- Gravois Mills Fire Protection District

The information contained in this plan will be used to help guide and coordinate mitigation activities and decisions for local land use policy in the future.

1.3 PLAN ORGANIZATION

The 2023 Morgan County Hazard Mitigation Plan followed the same format as 2018 as outlined below.

- Chapter 1: Introduction and Planning Process
- Chapter 2: Planning Area Profile and Capabilities
- Chapter 3: Risk Assessment
- Chapter 4: Mitigation Strategy
- Chapter 5: Plan Implementation and Maintenance
- Appendices

Table 1.1. Changes Made in Plan Update

Plan Section	Summary of Updates
Chapter 1 - Introduction and Planning Process	Updated members of the Mitigation Planning Committee (MPC) and participating jurisdictions. Updated meeting dates and summaries.
Chapter 2 - Planning Area Profile and Capabilities	Updated and changed city population and demographic data, school enrollment data, critical facilities, building and content values, and agriculture data. Updated jurisdictional profiles and mitigation capabilities.
Chapter 3 - Risk Assessment	Updated at-risk population and structures, critical and essential facilities. Updated city developments since the last update and future land use.
Chapter 4 - Mitigation Strategy	Added new mitigation actions based on community needs and deleted completed actions
Chapter 5 - Plan Implementation and Maintenance	Updated MPC meetings for evaluating and updating the plan quarterly.

1.4 PLANNING PROCESS

44 CFR Requirement 201.6(c)(1): [The plan shall document] the planning process used to develop the plan, including how it was prepared, who was involved in the process, and how the public was involved.

The Mitigation Planning Committee, with the assistance of LOCLG staff and members of each participating jurisdiction updated the plan using the following process.

- Assist in establishing the Mitigation Planning Committee (MPC) as defined by the Disaster Mitigation Act (DMA)
- Organization of Morgan County Planning Committee Meeting locations and times.
- Follow up with MPC interim meetings in accordance with the DMAC requirements as established by the federal regulations and follows the most current planning guidance for the Federal Emergency Management Agency (FEMA)
- Facilitate the entire plan development.
- Participation in the planning process by providing the requested information.
- Conduct research and documentation necessary to augment the data.
- Assist in soliciting public input.
- Produce and review draft and final copies of the plan update.
- Coordinate with the Missouri State Emergency Management Agency (SEMA) and (FEMA) plan reviews
- Formal adoption of the plan upon formal approval from FEMA

Table 1.2. Jurisdictional Representatives of Morgan County Mitigation Planning Committee

Name	Title	Department	Jurisdiction/Agency /Organization
Brian Lehman	Commissioner	Commissioner	Morgan County
Cathy Daniels	City Clerk	City Clerk	City of Laurie
William Dimarsico	City EMD	EMD	City of Laurie
John Brooks	Chairman	Chairman	Village of Gravois Mills
Duane Doyle	Mayor	Mayor	City of Syracuse
Jamie Morrow	Mayor	Mayor	City of Versailles
Jeanne Thomas	City Clerk	City Clerk	City of Barnett
Jennifer Hicks	City Clerk	City of Stover	City of Stover
Matt Unger	Superintendent	Superintendent	Morgan County R-I School District
Stephen Barnes	Superintendent	Superintendent	Morgan County R-II School District

 Table 1.3.
 MPC Capability with Six Mitigation Categories

	Preventive Measures	Structu Infrastructu		Natural Resource Protection	Public Information	Emergency Services
Community Department/Office		Property Protection	Structural Flood Control Projects			
Brian Lehman	✓		✓		✓	✓
Cathy Daniels					✓	
William Dimarsico	✓	✓	✓		✓	✓
John Brooks	✓	✓			✓	✓
Duane Doyle	✓	✓	✓		✓	✓
Jamie Morrow	✓	✓	✓		✓	✓
Jeanne Thomas					✓	
Jennifer Hicks	✓	✓	✓		✓	✓
Matt Unger	✓	✓	✓		✓	✓
Stephen Barnes	✓	✓	✓		✓	✓

1.4.1 Multi-Jurisdictional Participation

44 CFR Requirement §201.6(a)(3): multi-jurisdictional plans may be accepted, as appropriate, as long as each jurisdiction has participated in the process and has officially adopted the plan.

Development of mitigation requires the active participation and leadership of the jurisdictions involved.

DMA requires each jurisdiction to participate in the planning process and officially adopt the plan. The minimum criteria below were established by the LOCLG and the MPC: The plan participation requirements were defined as follows:

- Representation from each participating jurisdiction to participate in the planning process.
 Attendance at public meetings was not required if the jurisdiction met with the project planner and provided the necessary information to be included in the plan.
- Participation in by jurisdiction designated representative, scheduled MPC meetings, emails, conference calls, one on one meetings, including centralized, planning area wide MPC meetings, by either direct participation or authorized representation.
- Each participating jurisdiction must provide to the MPC sufficient information to support plan development by completion and return of Data Collection Questionnaires and validating/correcting critical facility inventories.
- For plan updates, eliminate from further consideration those actions from the previously approved plan that were not implemented because they were impractical, inappropriate, not cost-effective, or otherwise not feasible.
- Review and comment on plan drafts; by final review meeting or online review
- Actively solicit input from the public, local officials, and other interested parties about the planning process and provide an opportunity for them to comment on the plan.

 Provide documentation to show time donated to the planning effort (if a FEMA planning grant was awarded to the County); and

 Table 1.4.
 Jurisdictional Participation in Planning Process

Jurisdiction	Kick-off Meeting	Meeting #2	Meeting #3	1 on 1 Meeting	Data Collection Questionnaire Response	Update/Develop Mitigation Actions
Morgan County	Х	Χ	Х	Х	Х	X
City of Barnett				Х	Х	X
City of Laurie	Х	Χ	Χ	Х	Х	X
City of Stover				Х	Х	X
City of Syracuse				Х	Х	X
City of Versailles	Х	Χ	Χ	Х	Х	X
Village of Gravois Mills				Х	Х	Х
Morgan County R-I School Dist				Х	Х	Х
Morgan County R-II School Dist				Х	Х	Х

1.4.2 The Planning Steps

The following resources were utilized for the plan update:

- FEMA's Local Mitigation Planning Handbook (March 2013), Local Mitigation Plan Review Guide (October 1, 2011), and Integrating Hazard Mitigation into Local Planning: Case Studies and Tools for Community Officials (March 1, 2013). Census Bureau 5 Year ACS 2020
- Tools provided by SEMA, we evaluated the validity of the plan and made revisions as needed.
- The plan followed the ten-step planning process adapted from FEMA's Community Rating System (CRS) and Flood Mitigation Assistance programs. The ten-step process allowed the plan to meet funding eligibility requirements of the Hazard Mitigation Grant Program, Pre-Disaster Mitigation Program, and Flood Mitigation Assistance Program.

 Table 1.5.
 County Mitigation Plan Update Process

Community Rating System (CRS) Planning Steps (Activity 510)	Local Mitigation Planning Handbook Tasks (44 CFR Part 201)		
Stop 1 Organiza	Task 1: Determine the Planning Area and Resources		
Step 1. Organize	Task 2: Build the Planning Team 44 CFR 201.6(c)(1)		
Step 2. Involve the public	Task 3: Create an Outreach Strategy 44 CFR 201.6(b)(1)		
Step 3. Coordinate	Task 4: Review Community Capabilities 44 CFR 201.6(b)(2) & (3)		
Step 4. Assess the hazard	Task 5: Conduct a Risk Assessment		
Step 5. Assess the problem	44 CFR 201.6(c)(2)(i) 44 CFR 201.6(c)(2)(ii) & (iii)		
Step 6. Set goals	Task 6: Develop a Mitigation Strategy		
Step 7. Review activities	44 CFR 201.6(c)(3)(i); 44 CFR 201.6(c)(3)(ii); and		
Step 8. Draft an action plan	44 CFR 201.6(c)(3)(iii)		
Step 9. Adopt the plan	Task 8: Review and Adopt the Plan		
	Task 7: Keep the Plan Current		
Step 10. Implement, evaluate, revise	Task 9: Create a Safe and Resilient Community 44 CFR 201.6(c)(4)		

Kick-Off First Meeting

On November 16, 2021, Kick-Off Meeting at the Morgan County Library in Versailles, Missouri. Lake of the Ozarks Council of Local Governments (LOCLG) Executive Director Mr. Brian Yansen began the meeting with introductions to LOCLG staff and participants.

LOCLG staff provided a PowerPoint presentation on the purpose and importance of Hazard Mitigation. The presentation also included the significant changes in the new SEMA template and the requirements for the adoption of the plan by the communities. The jurisdictions were informed that participation is critical to the success of their plan. LOCLG staff explained that hazard mitigation is essential in the reduction of loss of lives, property damage, loss of essential services, loss of critical facilities, economic disruption, elimination of cycles of repetitive losses, and recovery time. The results save lives, time, and money.

LOCLG then reviewed the planning process and discussed the nine tasks defined to complete the plan update including:

- Task 1: Determine the Planning Area and Resources
- Task 2: Build the Planning Team
- Task 3: Create an Outreach Strategy
- Task 4: Review Community Capabilities
- Task 5: Conduct a Risk Assessment

Task 6: Develop a Mitigation Strategy

Task 7: Review and Adopt the Plan

Task 8: Keep the Plan Current

Task 9: Create a Safe and Resilient Community

LOCLG then discussed the Data Collection Questionnaires, as well as explained Task 4: Reviewing Community Capabilities and Task 5: Conduct Risk Assessment. Mr. Pittman explained that the questionnaires are different for local units of government and schools and that he would appreciate receiving these questionnaires as soon as possible. Mr. Pittman asked meeting attendees to assist in ensuring that the public, local officials, and other interested parties are aware of this HMP update process. Mr. Pittman also stated that each participating jurisdiction will be required to formally adopt the mitigation plan. Mr. Pittman again discussed that if a jurisdiction is not participating in the mitigation plan process and providing data then it will not be eligible for FEMA Hazard Mitigation Assistance grants.

Second Meeting Evaluations of Hazards and Review

The Lake of the Ozarks Council of Local Governments provided a presentation on risk assessment measures of Probability and Severity to the public. The jurisdictions met at the Morgan County Library, Versailles, Missouri on January 19, 2022. The presentation also included a status update of the communities who have returned the Community Assessment Surveys, Insurance Documentation, and the School District Data Collection Questionnaire.

LOCLG then gave a brief review of what hazard mitigation is, why the plan is necessary and should include: identifying the hazards to which the communities are at risk; assessing the potential impacts of those hazards; developing goals, objectives, and actions to reduce negative impacts; and prioritizing and implementing mitigation actions.

The planning process was reviewed, and Task 4 through Task 6 were discussed as the focus of this meeting.

Chapter 3 includes the following for each hazard: Hazard Profile; Vulnerability Assessment; and Problem Statement was presented and discussed.

Tornado hazards were discussed, as Missouri is located within "Tornado Alley" and has the potential for significant damages. Mr. Pittman further discussed the effects of the 2019 tornado in Morgan County which resulted in a cost of \$4 million in damages, and that early warning systems and shelters are key.

LOCLG then discussed additional specifics regarding the Update Mitigation Actions and explained that the handout detailed the actions identified in 2018 and the need to be updated. Mr. Pittman also stated that the actions should be based on the "SMART" criteria: specific, measurable, achievable, relevant, and time bound.

Third Meeting Evaluation of Mitigation Actions

On July 20, 2022, a Mitigation Action Review Meeting was held at Morgan County Versailles, Missouri. Jurisdictions met to discuss current, completed, and new mitigation actions. Handouts of the current mitigation actions were received. Each mitigation goal and objective in sections 1 and 2 were reviewed. Jurisdictions discussed if the goals and objectives were completed, no longer required, and the status. New ideas were presented and discussed.

Jurisdictions were provided with an account of the jurisdictions that completed the Community Assessment Surveys, School District Questionnaires, and submitted Insurance Documents

Table 1.6. Schedule of MPC Meetings

Meeting	Торіс	Date
Meeting	Topic	Date
Kick-Off Meeting #1	 Discuss the Purpose of the Plan Discuss Plan Involvement Why Update Plan Community Involvement Technical Steering Committee Review the Planning Process Review the Adoption Process 	November 16, 2021
Hazard History & Risk Assessment #2	 Evaluate Natural Hazards Risk Assessment Discuss Probability and Severity Community Assessment Survey Timelines and Deadlines 	January 19, 2022
Current & New Action Items #3	 Risk Assessment Measures of Probability and Severity Review Current Goals & Objectives Section 1 & 2 Review Planning Process and Deadlines and Expectations 	July 20, 2022

Step 2: Plan for Public Involvement (Handbook Task 3)

44 CFR Requirement 201.6(b): An open public involvement process is essential to the development of an effective plan. In order to develop a more comprehensive approach to reducing the effects of natural disasters, the planning process shall include: (1) An opportunity for the public to comment on the plan during the drafting stage and prior to plan approval.

Press releases were sent out prior to all public meetings in accordance with Missouri's Sunshine Law (RSMo 610.010, 610.020, 610.023, and 610.024).

To encourage participation from surrounding communities and counties, notification of the Morgan County Hazard Mitigation update meetings was distributed to our entire region of Camden, Laclede, Miller, and Morgan counties.

During the planning process, notifications were distributed to county-wide media outlets. Morgan County is extremely rural, and newspaper notifications are traditionally published on a weekly basis. LOCLG submitted press releases two weeks in advance of each public meeting to promote public attendance from the underserved and vulnerable communities referenced in appendix B.

A draft copy of the updated Morgan County Hazard Mitigation Plan was posted on our website. Participants and the public were encouraged to review and submit comments. No comments were received from any public citizens.

Step 3: Coordinate with Other Departments and Agencies and Incorporate Existing Information (Handbook Task 3)

44 CFR Requirement 201.6(b): An open public involvement process is essential to the development of an effective plan. In order to develop a more comprehensive approach to reducing the effects of natural disasters, the planning process shall include: (2) An opportunity for neighboring communities, local and regional agencies involved in hazard mitigation activities, and agencies that have the authority to regulate development, as well as businesses, academia and other private and non-profit interests to be involved in the planning process. (3) Review and incorporation, if appropriate, of existing plans, studies, reports, and technical information.

Morgan County stakeholders were invited to review the updated plan and provide their input. Stakeholders invited to participate include police departments, fire departments, water districts, water districts, ambulance districts, electric co-ops, Missouri Department of Transportation. Neighboring communities were informed of the Morgan County plan update and were invited offer input to the plan as necessary. No comments were received from the stakeholders during the planning process.

Other Departments and Agencies

- Missouri Department of Conservation
- Missouri Department of Education
- Missouri Department of Health and Senior Services
- Missouri Department of Agriculture
- Missouri Department of Revenue

These agencies were vital to the development of the 2023 Hazard Mitigation Plan. Most research was conducted using their websites and databases, however coordinating with these agencies through telephonic and email correspondence was also used to solicit information that was not readily available through other research methods.

Coordination with FEMA Risk MAP Project

 Morgan County is still in the process of receiving flood-risk products. A small northern part of the state has flood-risk products available. Lake of the Ozarks Council of Local Governments (LOCLG) has attended a State Emergency Management Agency (SEMA) Class in Springfield Missouri. This class was an overview of products that will be available in the flood risk map once FEMA is completed the mapping development. LOCLG also attended a conference call that also provided the status below on the counties in Missouri and project progress.

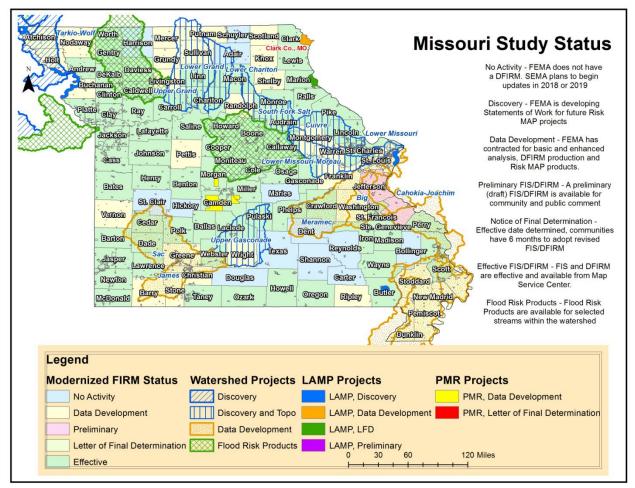


Figure 7 FEMA FIRM Map Study Status

Integration of Other Data, Reports, Studies, and Plans

- The plan also includes information solicited from insurance agencies and various approved SEMA websites.
- Documentation was retrieved and incorporated from the 2018 State Hazard Mitigation Plan, reports from university extensions, Flood Insurance Studies (FIS), Flood Insurance Rate Maps (FIRMs), State Department of Natural Resources (DNR) dam information, the National Inventory of Dams (NID), and dam inspection reports. State fire reports, Wild/Urban Interface and Intermix areas from the SILVIS Lab - Department of Forest Ecology and Management - University of Wisconsin, local comprehensive plans, economic development plans, capital improvement plans, US Department of Agriculture's

(USDA) Risk Management Agency Crop Insurance Statistics, and local budgets were utilized to retrieve information.

- The following jurisdictions provided their Community Assessment Surveys.
 - Morgan County
 - City of Barnett
 - City of Laurie
 - City of Stover
 - City of Syracuse
 - City of Versailles
 - Village Gravois Mills
- The following jurisdictions filled out the Data Collection Questionnaire for their respective school districts:
 - Morgan County R-I School District
 - Morgan County R-II School District
- The School Districts take common safety precautions. Superintendents are assigned the
 roles of Emergency Manager, Grant Writers, and Public Information Officers. They are also
 the authors of plans such as the Master Plan, Capital Improvement Plans, School
 Emergency Plans, Shelter in Place Plans, and Weapons Policies. See the Risk Assessment
 chapter of the plan for additional detail on conclusions drawn from the data reviewed.
- Each jurisdiction provided a listing of assets that included the building number, square footage, replacement values, contents values, and hazards that would affect those buildings.
- The asset determinations were determined from the Data Collection Questionnaire and Insurance Documentation from the jurisdictions.
- Vulnerability estimates were taken from the 2018 State Plan, as the best and most recent data available.

During the second and third meetings, the MPC reviewed the goals from the previously approved plan. The MPC agreed to keep the goals the same. Each objective was reviewed and agreed to. The state mitigation action instructions were utilized to ensure that the objectives meet the criteria of SMART. Each objective was evaluated to remove words such as considering, ensuring, encouraging, and continuing and replace them with measurable objectives. The Goals are:

- 1. Mitigation Planning Mitigate the effects of potential natural hazards in Morgan County.
- 2. Mitigation Programs Protect Morgan County's assets and populace through costeffective and tangible mitigation projects whenever financially feasible.
- 3. Mitigation Procedures-encourage continuity of operations of government and emergency services in a disaster.
- 4. Mitigation Public Awareness-Increase public awareness of natural hazards that have the

potential to impact Morgan County.

- During the meetings, many ideas were discussed to update the procedures.
- The FEMA publication Mitigation Ideas: A Resource for Reducing Risk to Natural Hazards (January 2013) was used as a reference in the development of action projects. Five copies were available and referenced during the second and third meetings. A few people on the planning team opted to take the copies provided for the meetings to utilize in their own agencies.
- The MPC did discuss the costs and long-term planning needed for some projects. The modified STAPLEE method was discussed and considered when determining the objectives.

Step 4: Assess the Hazard: Identify and Profile Hazards (Handbook Task 5)

- During the third meeting on July 20, 2022, hazards to the county were discussed. The MPC reviewed the following:
 - previous disaster declarations in the county
 - hazards in the most recent State Hazard Mitigation Plan
 - hazards identified in the previously approved hazard mitigation plan.
- The MPC reviewed the data questionnaires but was unable to go in-depth as some jurisdictions were unable to attend the meeting.
- Data for the plan was collected from multiple sources: the Census Bureau, SEMA, FEMA, Department of Agriculture, Department of Education, County Assessor, and GIS Data was collected from MSDIS.
- Reference the Risk Assessment chapter of the plan for additional detail on conclusions drawn from the data reviewed.

Step 5: Assess the Problem: Identify Assets and Estimate Losses (Handbook Task 5)

- Assets were identified by each local jurisdiction based on cost and vulnerability.
- Losses were estimated based on insurance documents provided by each local jurisdiction.
- Jurisdictions collected information from their respective jurisdictional planning staff.
- Vulnerability and loss estimates were taken from the 2018 State Plan.

Step 6: Set Goals (Handbook Task 6)

The Goals did not change from the 2018 Plan.

- Mitigation Planning Mitigate the effects of potential natural hazards in Morgan County
- Mitigation Programs Protect Morgan County's assets and populace through costeffective and tangible mitigation projects whenever financially feasible.

- Mitigation Procedures-encourage continuity of operations of government and emergency services in a disaster.
- Mitigation Public Awareness-Increase public awareness of natural hazards that have potential to impact Morgan County

Step 7: Review Possible Mitigation Actions and Activities (Handbook Task 6)

- The third meeting held on July 20, 2022, was a review of the mitigation actions.
- Each jurisdiction gave an update on their action items. Some action items were deleted, and new ones were added.
- The modified STAPLEE from the last plan was used to prioritize actions. This form used seven categories (Social, Technical, Administrative, Political, Legal, Economic, and Environmental) to assign scores to each Action Item. They were then totaled and a priority of Low, Medium, or High was assigned.
- No changes to the risk management section prompted new action items.
- The FEMA publication *Mitigation Ideas: A Resource for Reducing Risk to Natural Hazards (January 2013)* was used as a reference in the development of action projects.

Step 8: Draft an Action Plan (Handbook Task 6)

The action worksheets, including the plan for implementation, submitted by each jurisdiction for the updated Mitigation Strategy are included in Chapter 4.

Step 9: Adopt the Plan (Handbook Task 8)

A draft copy of the 2023 Hazard Mitigation Plan will be submitted to each jurisdictions' board or council member, once reviewed a vote will be taken to adopt the new mitigation plan. If the majority of the board or council members are in favor of adoption, a resolution will be adopted, signed, and submitted by each jurisdiction acknowledging the adoption of the plan.

Step 10: Implement, Evaluate, and Revise the Plan (Handbook Tasks 7 & 9)

At the third meeting, the MPC developed and agreed upon an overall strategy for plan implementation, monitoring, and maintaining the plan over time. Reference Chapter 5 for more detailed information.