



Hazard Mitigation & the Community Rating System

A BOLDplanning Resource for Emergency Management Professionals



Introduction

For emergency managers, Hazard Mitigation Planning (HMP) is a critical step in community preparedness. HMPs are so important, in fact, FEMA ties certain post-event recovery funding to whether or not a community has an active and approved plan in place.

Fundamentally, HMPs identify and assess risks faced by communities. Additionally, these plans outline strategies for reducing these risks and limiting their impact on life and property.

FEMA has two major hazard mitigation planning programs: 1) the more common local, all-hazard mitigation planning process, and 2) floodplain management planning associated with the Community Rating System (CRS). Both programs contain elements designed to help communities reduce their flood risks.

A common problem in communities throughout the country is the lack of coordination across these plans. Frequently, where communities prepare both plans, they are treated as separate processes and managed by completely different departments (perhaps utilizing different, poorly compatible technologies). Further, HMPs frequently do not contain certain activities encouraged by CRS, and local agencies miss out on insurance premium reductions for their community.

According to FEMA, HMP and CRS plan are more valuable and offer greater benefits if they are developed in an intentionally coordinated fashion.

Consider the following quote from FEMA's *Mitigation Planning and the Community Rating System* bulletin:

"...too often, if a community prepares both, they are done as two separate processes with different planning products. This does not have to be the case. Communities can coordinate these two processes and develop a single plan that meets the goals, intent, and requirements of each program. It is intended for local governments to use [both plans together] to improve their local mitigation plans and leverage the insurance benefits of the CRS to advance mitigation outcomes. This one-plan approach can save time and add value for local communities."



About HMP and CRS

Hazard Mitigation (HMP) Planning

Hazard mitigation planning helps communities achieve several strategic goals:

- Identify the natural hazards that impact them
- Identify actions to reduce losses from those hazards
- Establish a well-managed process to implement the plan

To remain eligible to receive mitigation funding, communities must have their mitigation plans reviewed by their state and approved by FEMA every five years.



More than 20,700 communities have current local mitigation plans, and an additional 172 tribal governments have current tribal mitigation plans.

Source: Mitigation Planning & the Community Rating System: Key Topics Bulletin

The Community Rating System (CRS)

The CRS is a voluntary program that provides incentives for communities to proactively manage floodplain activities. Under the CRS, flood insurance premiums (through the National Flood Insurance Program (NFIP)) for properties in a participating community are reduced to reflect the flood protection activities in that community.

A community receives a CRS classification based on credit points earned. It can implement any combination of activities that reduce flood losses, including:

- Better mapping
- Flood-oriented regulations
- Public information
- Flood damage reduction
- Flood warning and preparedness programs

There are 10 CRS classifications, each associated with a number of “points” that may be earned depending on the level of flood mitigation activities. As can be seen from Table 1, significant flood mitigation activity can also translate into significant premium reductions for residents.



Table 1: CRS Premium Reductions According to Class Level

| Table 1. CRS Premium Reductions | | | |
|---------------------------------|-------------|-------------------|------------------------|
| Class | Points | Premium Reduction | |
| | | In the Floodplain | Outside the Floodplain |
| 1 | 4,500+ | 45% | 10% |
| 2 | 4,000-4,499 | 40% | 10% |
| 3 | 3,500-3,999 | 35% | 10% |
| 4 | 3,000-3,499 | 30% | 10% |
| 5 | 2,500-2,999 | 25% | 10% |
| 6 | 2,000-2,499 | 20% | 10% |
| 7 | 1,500-1,999 | 15% | 5% |
| 8 | 1,000-1,499 | 10% | 5% |
| 9 | 500-999 | 5% | 5% |
| 10 | 0-499 | 0 | 0 |

Source: Mitigation Planning & the Community Rating System: Key Topics Bulletin

Leveraging Hazard Mitigation Planning to Improve CRS Points

While all activities associated with CRS are beneficial, certain activities “overlap” significantly with hazard mitigation planning. The good news: work completed within an HMP can be applied to CRS points.

Take, for example, floodplain management planning. This activity, if completed to its fullest extent, can account for up to 382 CRS points. Other work within a jurisdiction’s HMP process may contribute to additional points as well.



Approximately 1,500 cities, counties, and tribes participate in the CRS. While these make up only 7 percent of the communities in the NFIP, their residents and businesses carry 70 percent of the nation’s flood insurance policies.

Source: Mitigation Planning & the Community Rating System: Key Topics Bulletin

Practical Applications & Next Steps

Consider the following steps emergency planners should take to ensure they are getting the most out of their HMP and CRS programs.

Gain familiarity with the details of the HMP and CRS programs.

The requirements associated with HMP and CRS are detailed. Studying the following documents will give emergency managers the information needed to leverage both programs:

[Community Rating System Brochure](#)

[Community Rating System Fact Sheet](#)

[Mitigation Planning and the Community Rating System Bulletin](#)

[Hazard Mitigation Plan Requirements](#)

Engage counterparts across other departments and jurisdictions.

A key theme throughout both HMP and CRS planning processes is cross-departmental and cross-jurisdictional communication. HMPs are often managed through the state and local emergency management functions, while CRSs are often managed through public works, engineering or another department. Marrying HMP and CRS activities will require the coordination and cooperation of multiple agencies that may not typically work closely together.

Engage the community.

Likewise, planners must involve the community in its planning processes. CRS, in particular, has specific requirements for direct and demonstrable community stakeholder engagement. Such involvement will provide benefits in the form of new ideas, resident “champions” and improved community awareness.

Choose consulting partners who can guide you.

Local and state jurisdictions would be wise to choose vendor partners that have deep experience in hazard mitigation to help them navigate the complexities of these programs, while facilitating stakeholder engagement. The right consultants can save substantial time and money. They may even assist you in applying for grants to pay for key preparedness planning projects.

Utilize proven software to help create, edit and maintain plans.

Along these lines, look for vendor partners who offer online planning software solutions. Preparedness plans should be accessible yet secure, allowing for easy development, editing and maintenance. Binder-based plans are quickly outdated, are not secure and are frustrating to edit and update.



Conclusion

According to FEMA, leveraging HMP and CRS together offers several benefits not realized when creating separate plans. These include:

- An integrated mitigation planning process with more specific flood mitigation actions and projects
- Eligibility for FEMA mitigation grants to help fund actions and projects recommended in the plan
- Credits toward a reduction in flood insurance premiums in CRS-participating communities
- Familiarizing more communities with the CRS program and the benefits of its flood insurance benefits

If your community isn't taking advantage of a unified HMP and CRS planning approach, perhaps it's time to give this strategic move serious consideration.





About BOLDplanning Inc.

BOLDplanning Inc. is the preeminent developer of online solutions for Emergency Operations Planning (EOP), Continuity of Operations Planning (COOP), Business Continuity Planning (BCP) and Hazard Mitigation.

Our comprehensive online platform walks planners through each step of the continuity and emergency planning process, becoming the central resource for an organization's plan development, training and ongoing maintenance. Our consulting team is unrivaled in its knowledge and experience, and includes internationally certified CBCPs, CHPCPs, FEMA- certified continuity professionals (PCP/MCP) and IAEM Certified Emergency Managers (CEMs).

The BOLDplanning approach provides an unparalleled platform for both the public and private sector, making the critical process of preparedness planning easy and efficient. Currently, BOLDplanning is the solution of choice for more than 10,000 organizational plans.



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