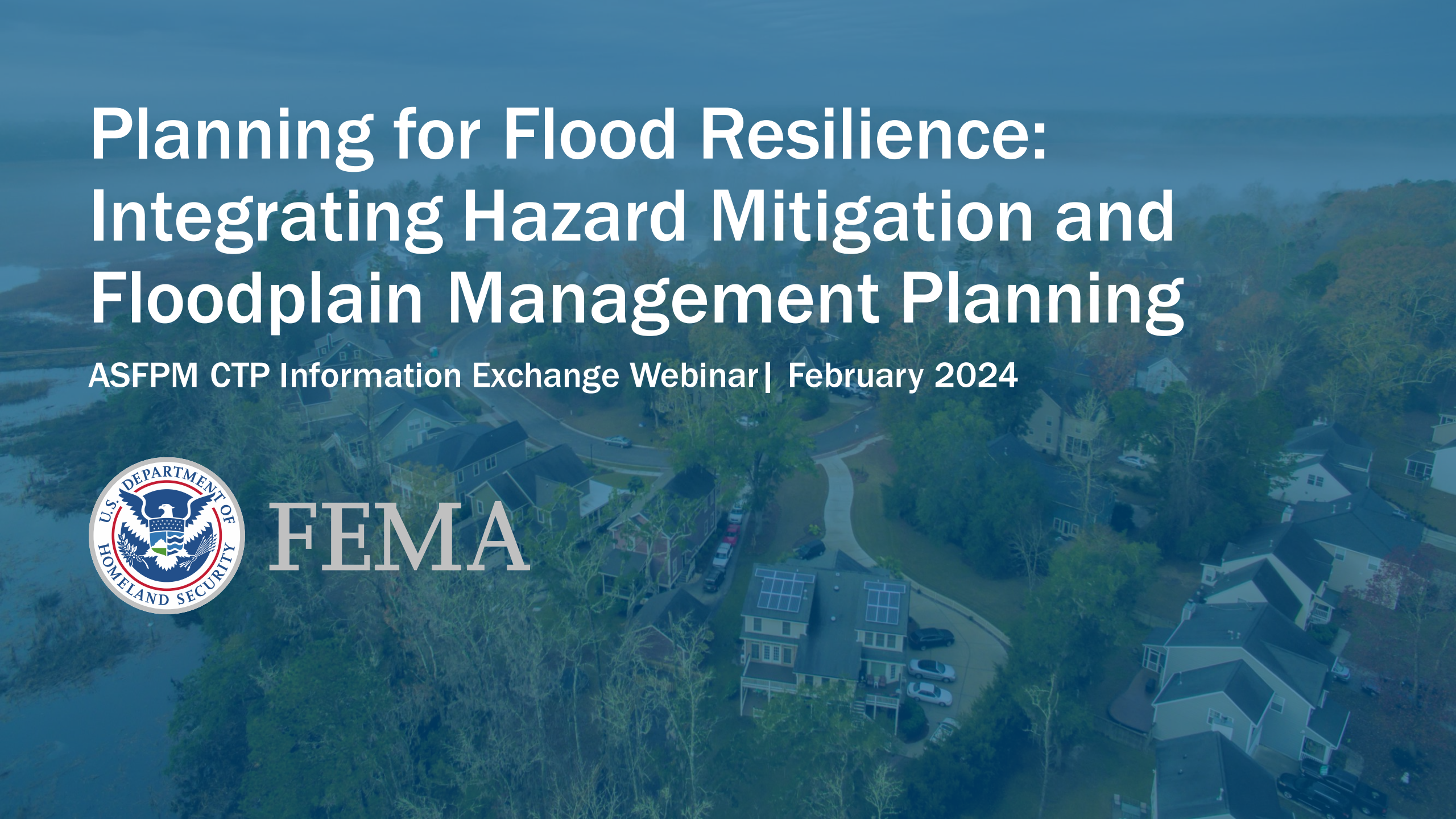
Planning for Flood Resilience: Integrating Hazard Mitigation and Floodplain Management Planning

ASFPM CTP Information Exchange Webinar | February 2024



FEMA



Agenda

- Hazard Mitigation Planning and the Community Rating System (CRS) Overview
- Wetlands Watch; Supporting local and regional level planning
- Advancing 510 series activities
- Questions and Discussion

Polling Question #1

If you have been involved in hazard mitigation or floodplain management planning, what was your role?

- Community planner
- Emergency manager
- Floodplain manager
- Elected Official
- State Official
- I have not participated in these plans but am interested in learning more.
- Other *(please type your answer in the chat!)*



Shubha Shrivastava, CFM

Mitigation Planner

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Benefits of Plan Integration

Leveraging planning processes to work together can:

- Align and strengthen your flood mitigation efforts.
- Increase insurance benefits for policy holders in your community
- Save you time and resources.

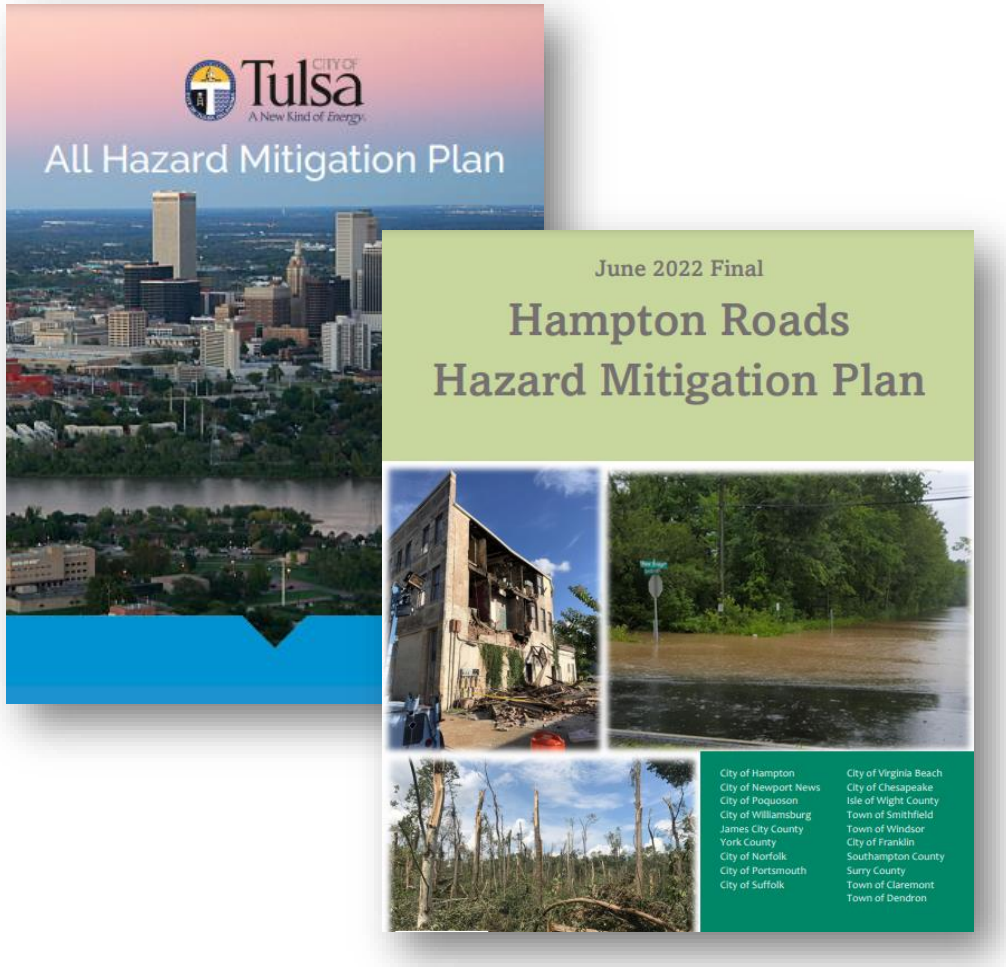


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What is Hazard Mitigation Planning?

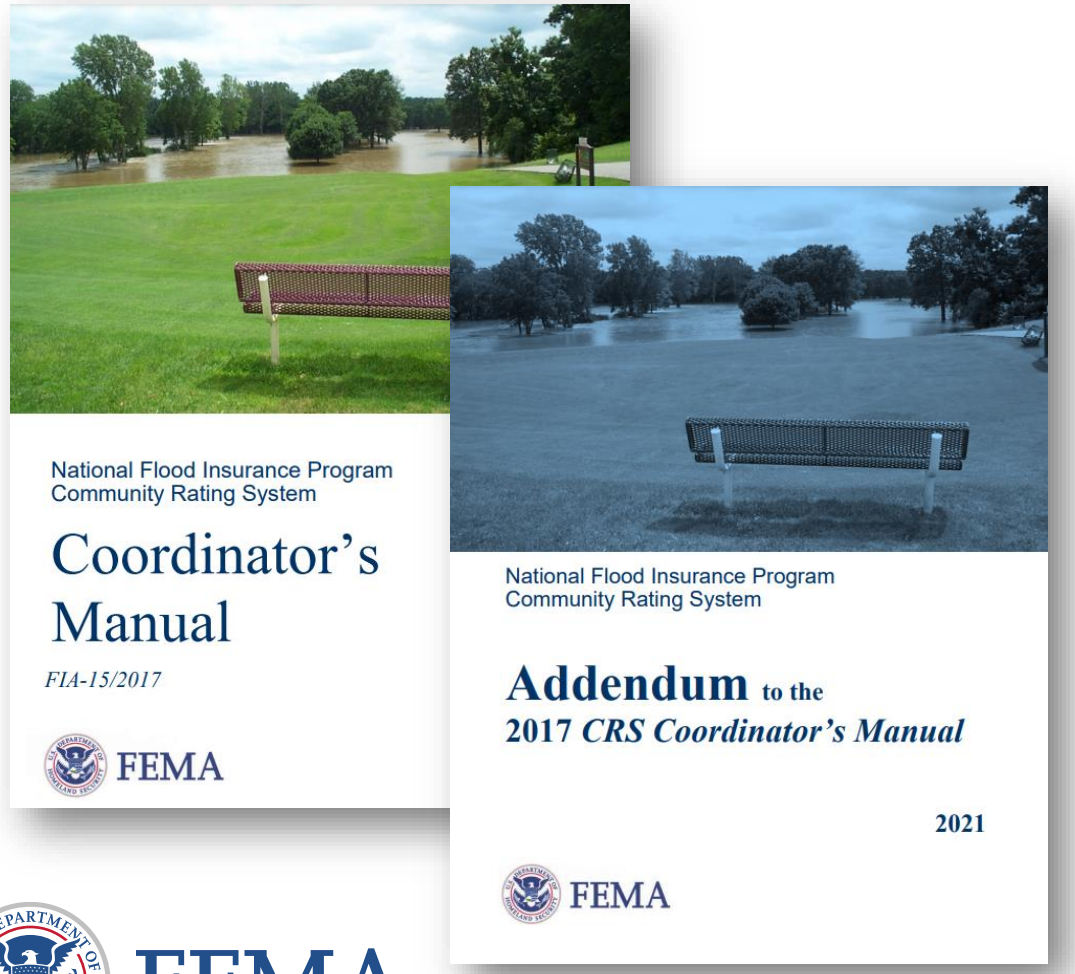
Hazard Mitigation Planning

- Identifies policies and actions to reduce long-term risks and future losses from natural hazards, including flooding.
- Requirements included in Title 44 Code of Federal Regulations (CFR) Part 201.
- Prerequisite for FEMA mitigation grants and other assistance.
- Reviewed by the State Hazard Mitigation Officer with final approval by the FEMA Regional office.



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What is the Community Rating System?



The Community Rating System (CRS)

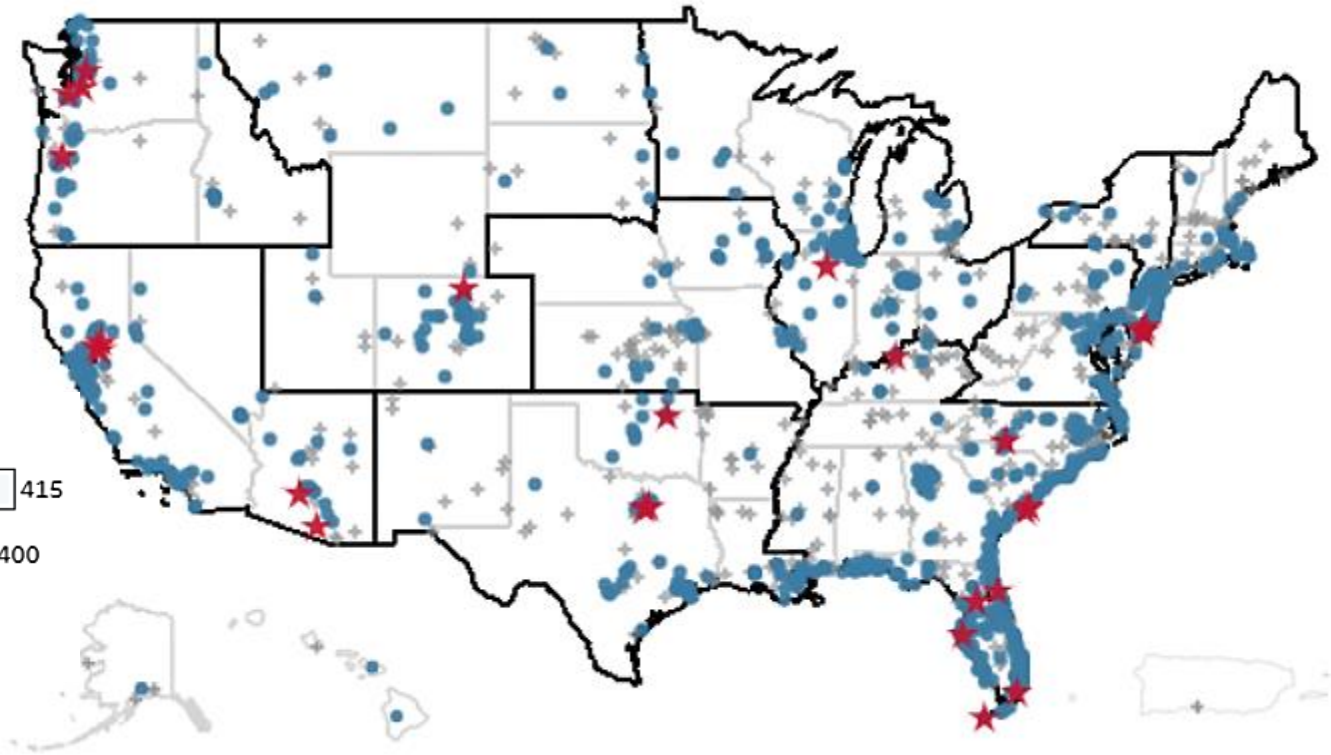
- FEMA program part of the National Flood Insurance Program (NFIP).
- Voluntary.
- Provides reduced flood insurance premiums where there is better floodplain management.
- Floodplain management planning is a key activity under the CRS.
- Administered by the Insurance Services Office.

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CRS Communities (as of October 2023)

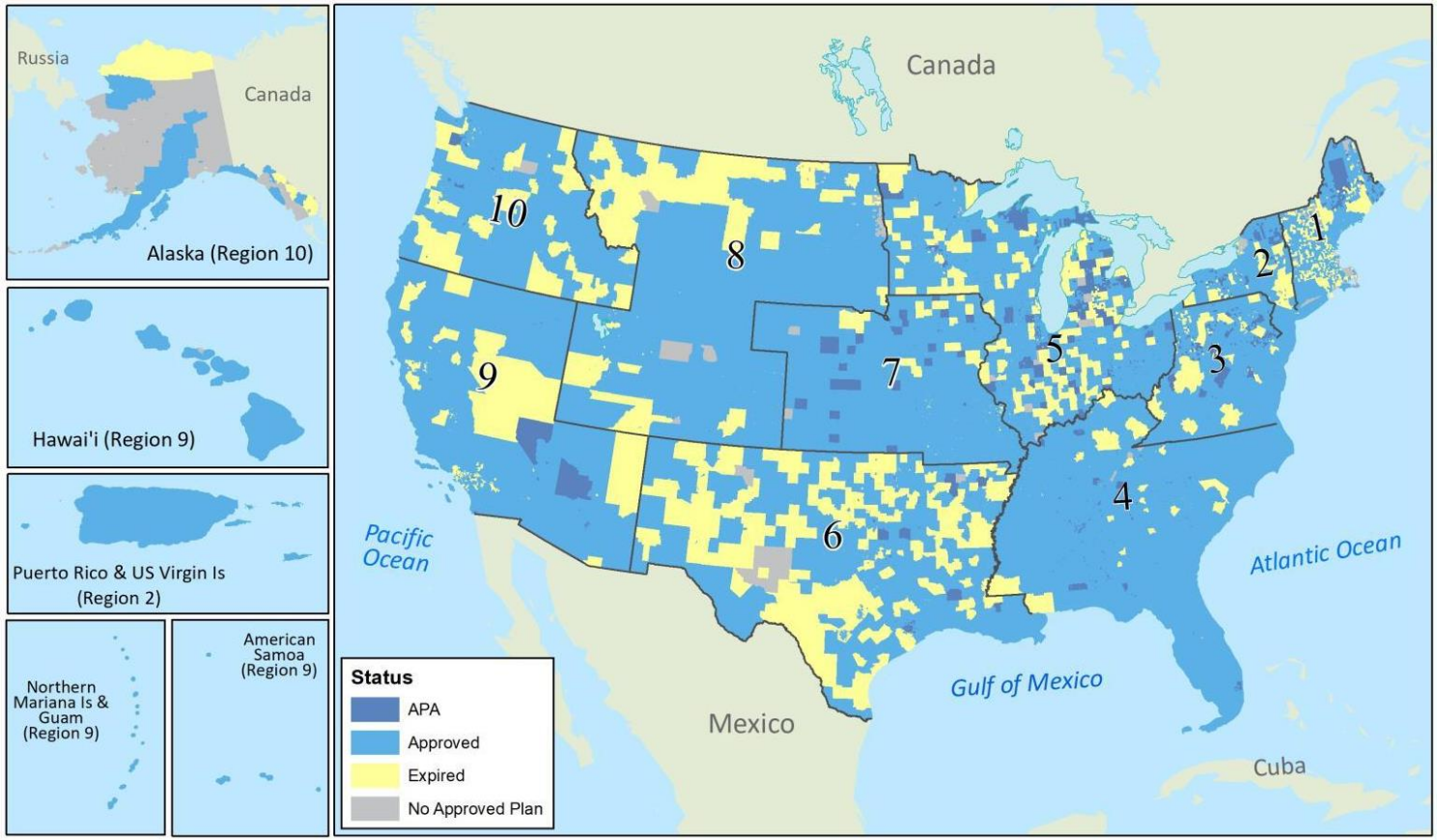
1,505 communities participate in the CRS.

Class	Discount		
1	45%	★	2
2	40%	★	7
3	35%	★	11
4	30%	★	6
5	25%	●	182
6	20%	●	260
7	15%	●	415
8	10%	✚	400
9	5%	✚	222



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Hazard Mitigation Plan Status (as of December 31, 2023)



Nearly 84% of the nation's population lives in communities with plans!

- All 50 states, the District of Columbia, and five territories.
- 25,100 local governments
- 239 tribal governments
- Check plan status at:

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Maximizing Your Local Hazard Mitigation Plan

Hazard Mitigation Planning Element	CRS Planning Step	Maximum CRS Points	Average Earned with a Hazard Mitigation Plan
A. Planning Process	1. Organize to prepare the plan.	15	10
	2. Involve the public	120	34
	3. Coordinate	35	10
B. Risk Assessment	4. Assess the hazard	35	25
	5. Assess the problem	52	29
C. Mitigation Strategy	6. Set goals	2	2
	7. Review possible activities	35	20
	8. Draft an action plan	60	42
F. Plan Adoption	9. Adopt the plan	2	2
D. Plan Maintenance E. Plan Update	**10. Implement, evaluate and revise**	26	5
	Point Total	**382**	**171**



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Local Hazard Mitigation Plan and Community Rating System Crosswalk

For each LHMP element:

- Provides the corresponding CRS step.
- Calls out prerequisites and key differences between CRS and LHMP review criteria.
- Explains how to maximize CRS points.
- Highlights commonly missed elements.

CRS Step[4]	Local Hazard Mitigation Planning Element[5]	Crosswalk Details
Step 2. Involve the public	**A3.** Public involvement during the planning process	*Prerequisites:* ▪ The CRS requires a Public Planning Committee. This can also be the local hazard mitigation plan stakeholder group. **Commonly Missed:** CRS's definition of stakeholder/public involvement is more structured than what the local mitigation plan guidance describes. *Key Differences:* ▪ A local hazard mitigation plan requires the opportunity for stakeholders to participate; CRS requires active stakeholder/public participation. *Maximize Points:* ▪ Full credit is given if at least half the committee members are from outside the local government. ▪ Hold at least one public information meeting in the affected area(s) within the first 2 months of the planning process. This is separate from the planning committee meetings. ▪ Hold at least one public meeting at least 2 weeks before submitting the plan. Use the meeting to get input on the recommended plan. – Five points are given for each additional public information activity that explains the planning process and encourages input.

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Updated Mitigation Planning Policy

- The updated planning policy effective April 2023 improves alignment with CRS by:
  - Planning Process: Listing non-profit as a separate category of stakeholders that must be involved.
  - Capability Assessment: Added that continued administration of NFIP includes SI/SD.
  - Mitigation Strategy: Separating out the analysis of alternative actions as a requirement.



Tips for Successful Plan Integration



Identify and document CRS communities early in the planning process.



Know the overlaps and differences between mitigation planning and CRS requirements.



Scope your next CRS plan update to align with the 5-year HMP update timeline.

Polling Question #2

Does your community participate in the CRS?

- Yes
- No

If yes, please feel free to share your community's Class in the chat!



Mary-Carson Stiff, CFM, JD

Executive Director
Wetlands Watch



Savannah Newbern, CFM

Flood Risk Project Manager
Wetlands Watch

HAZARD MITIGATION PLANNING AND CRS INTEGRATION

Aligning Regional Hazard Mitigation Plans with
CRS Element 512.a. Credit Requirements

COASTAL VIRGINIA COMMUNITY RATING SYSTEM WORKGROUP

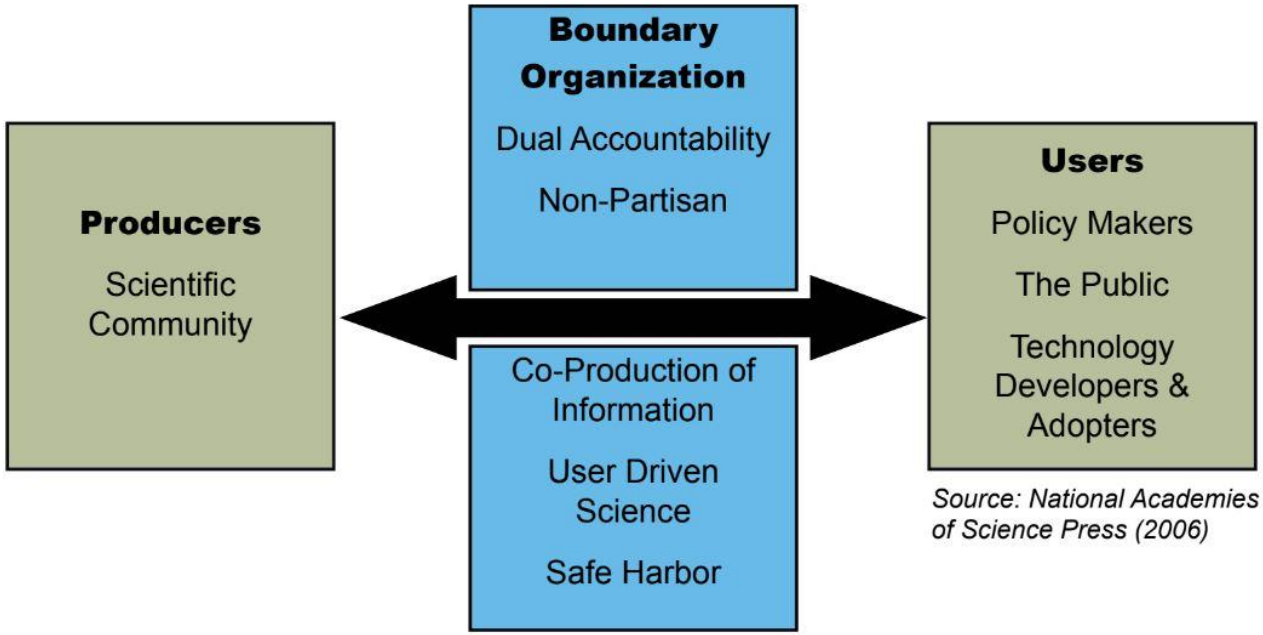
NFIP/CRS

WORKING TOGETHER FOR A STRONGER VIRGINIA

WETLANDS WATCH

INTRODUCTION

We work where land, communities, and water meet to conserve nature in a changing climate.

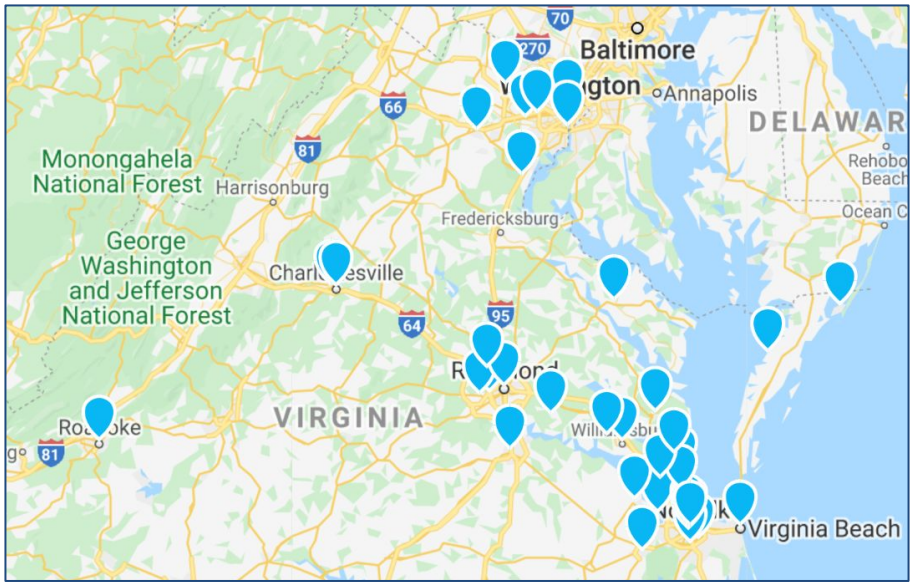


Source: National Academies of Science Press (2006)

CRS PROGRAM SUPPORT

Virginia CRS Workgroup

- Community of practice
- Meeting in-person & virtually every other month
- Sharing best practices for increasing CRS Classes
- Beyond coastal reach



BACKGROUND

- Hazard mitigation plans are required for eligibility to the Hazard Mitigation Grant Program (HMGP), Hazard Mitigation Assistance (HMA), and Pre-Disaster Mitigation (PDM) program

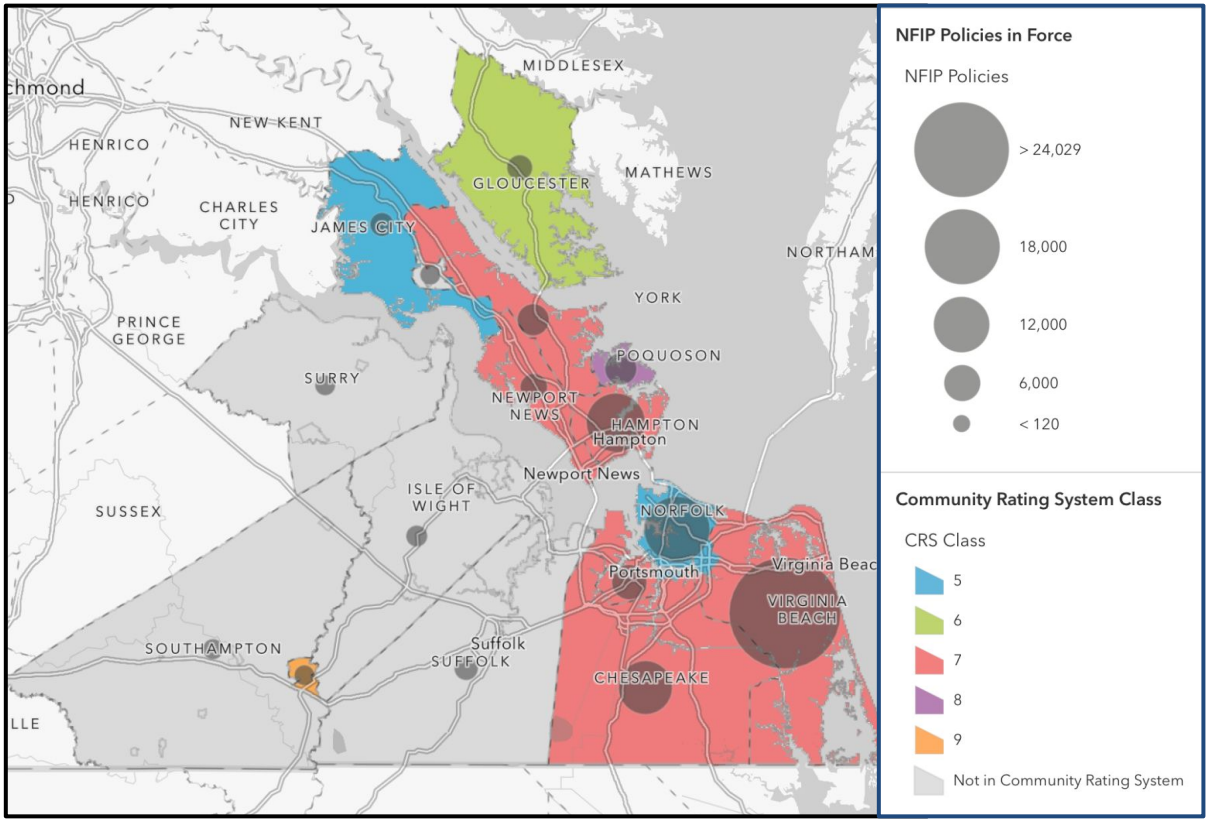
- Coastal Virginia localities leverage the HMP to gain CRS Credit in Activity 510 (Floodplain Management Planning) by following the CRS 10-step floodplain management planning requirements

- With proper planning, one plan can fulfill the criteria of several FEMA and state programs while potentially leading to reduced flood risk and insurance premiums

HAMPTON ROADS PDC

- Hampton Roads Planning District Commission (HRPDC) includes 11 CRS Communities
  - Over 62,000 policyholders and $18 billion in coverage

- HRPDC [2022 HMP]



HAZ MIT PLAN SCOPE OF WORK LANGUAGE

Provided by Hampton Roads PDC:

- "Assist the HRPDC and participating Community Rating System (CRS) localities in ensuring CRS requirements are met during the planning process."

- "Assist the HRPDC and participating Community Rating System (CRS) localities in **ensuring CRS Requirements are met.** [Contractor] will determine local jurisdiction CRS planning goals **so that CRS-compliant public outreach, agency contacts, and final mitigation actions may be appropriately managed throughout the planning process**. We will provide templates and other materials to **encourage community actions that may result in additional CRS point accumulation**. The work plan and final document will **include CRS-creditable elements and meet minimum requirements for credit.** Committee composition is critical to obtaining credit and [contractor] will provide community leaders with appropriate recommendations."

PLANRVA AND CRATER PDC

- PlanRVA and Crater PDC includes 3 CRS Communities (Richmond, Ashland, Henrico County)
  - Approx. 1,500 flood insurance policyholders and $.5 billion in coverage

- Multi-Regional 2022 HMP



HAZ MIT PLAN SCOPE OF WORK LANGUAGE

Provided by PlanRVA Regional Commission:

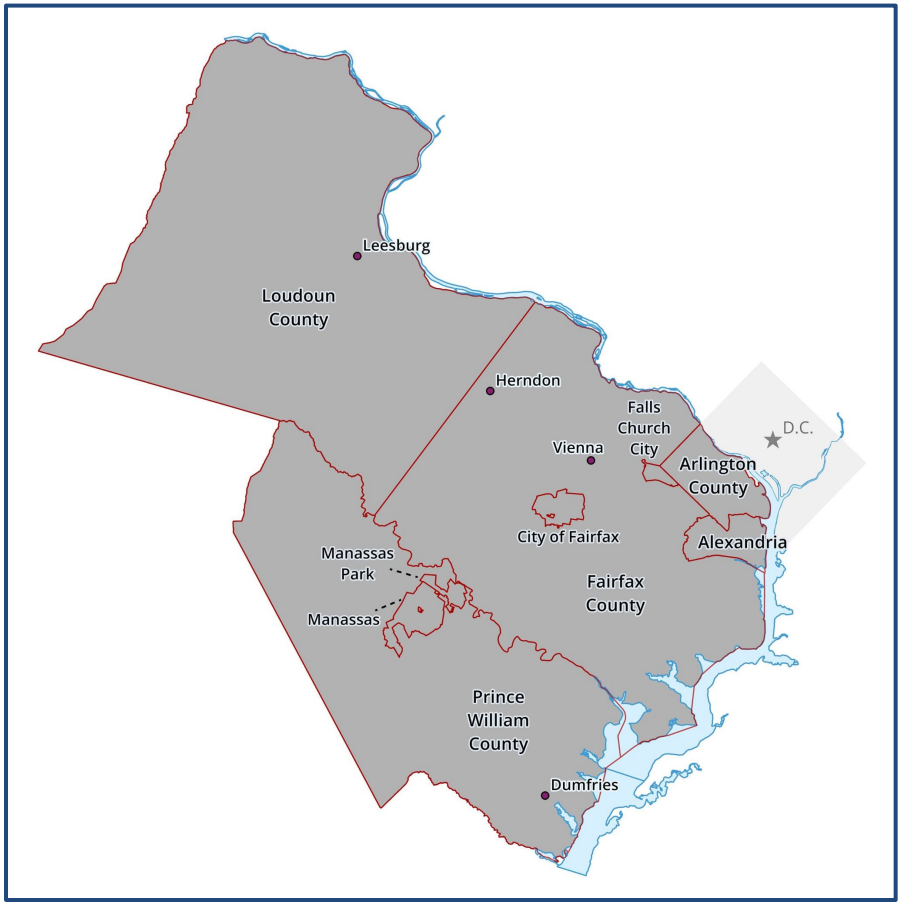
- "The Plan must meet the federal mitigation planning requirements of 44 CFR 201.6 (Attachment B) to assure covered jurisdictions' eligibility to apply for project grants under FEMA's Building Resilient Infrastructure and Communities (BRIC) and PreDisaster Mitigation Programs. **The Plan should also conform to the Community Rating System (CRS) within the National Flood Insurance Program (NFIP).**"

- "The Contractor will put in place a protocol that establishes the ability for member jurisdiction to meet CRS credit requirements associated with the Hazard Mitigation planning process."

NVRC

- Northern Virginia Regional Commission (NVRC) home to 6 CRS-Participating Communities
  - Over 9,000 policyholders and $2.2 billion in coverage

- [NVRC 2022 HMP]



HAZ MIT PLAN SCOPE OF WORK LANGUAGE

Provided by Northern Virginia Regional Commission:

- "There are several CRS communities within Northern Virginia… The plan update will ensure that existing CRS communities will be able to fulfill 510 credit requirements, as well as providing the foundation for any community that wishes to join in the future."

- Suggested for future use: "Ensure plan compliance with all relevant CRS requirements, including, but not limited to receiving full credit for Activity 510"

HMP SCORES

302	2022 Hampton Roads Planning District Commission HMP
238	2022 Richmond-Crater Multi-Regional HMP
157	2022 Northern Virginia Regional Commission HMP
171	National average
382	Maximum score possible

LIMITATIONS

- Regional hazard mitigations plans are inherently less specific than locality-scale plans

- Projects are intentionally vague to increase access to funding

LESSONS LEARNED

- Be clear in coordinating and using language within scoping – *who* is responsible for completing the CRS 10-step checklist upon completion of the plan; staff? consultant?

- Requiring Activity 510 compliance vs. Element 512.a. 10-step compliance

LESSONS LEARNED

- If no credit is scored for **one step** in the CRS 10-step process, the maximum credit a locality can receive is 50 points

- If no credit is scored for **two steps,** the plan is ineligible for credit under element 512

- Step 5.c. - Repetitive Loss and Step 7 are most-often missed!

Make sure CRS communities know what's required at the start, middle, and end of the process. Opportunity: Same committee can fulfill PPI and FMP requirements!

LOOKING FORWARD

- Integration of the HMP and CRS 10-step flood planning process is a strong first step with many co-benefits, but as communities develop comprehensive risk management, further detail may be required than regional HMPs achieve

- Coastal Virginia communities experiencing more risk see regional plans as insufficient for local hazard planning and are supplementing these plans with additional floodplain management plans

- Outside agencies (USACE) and new state grant program require locality-scale plans. CRS incentives / class prerequisites also driving additional planning (flood insurance study, watershed planning, etc.)

RESOURCES

- Checklist for CRS 10-step Credit

- Annual progress report template, required to maintain credit at recertification

- Maximum credit for Activity 510: ***762 Points!***
  - Other opportunities for credit: Rep Loss Area Analysis, 140 pts; Substantial Damage Management Plan, 140 pts; Natural Floodplain Functions Planning, 100 pts

QUESTIONS

Questions or Assistance

Contact us:
savannah.newbern@wetlandswatch.org
mc.stiff@wetlandswatch.org



Polling Question #3

How have you leveraged your mitigation planning efforts for CRS credits?

Select all that apply!

- Hazard Mitigation Plan utilizes the 10-step process
- Repetitive Loss Strategy
- Multi-hazard risk data
- Public outreach plan targeting to flooding
- Other *(please type your answer in the chat!)*
- We have not leveraged our plan, but we would like to!

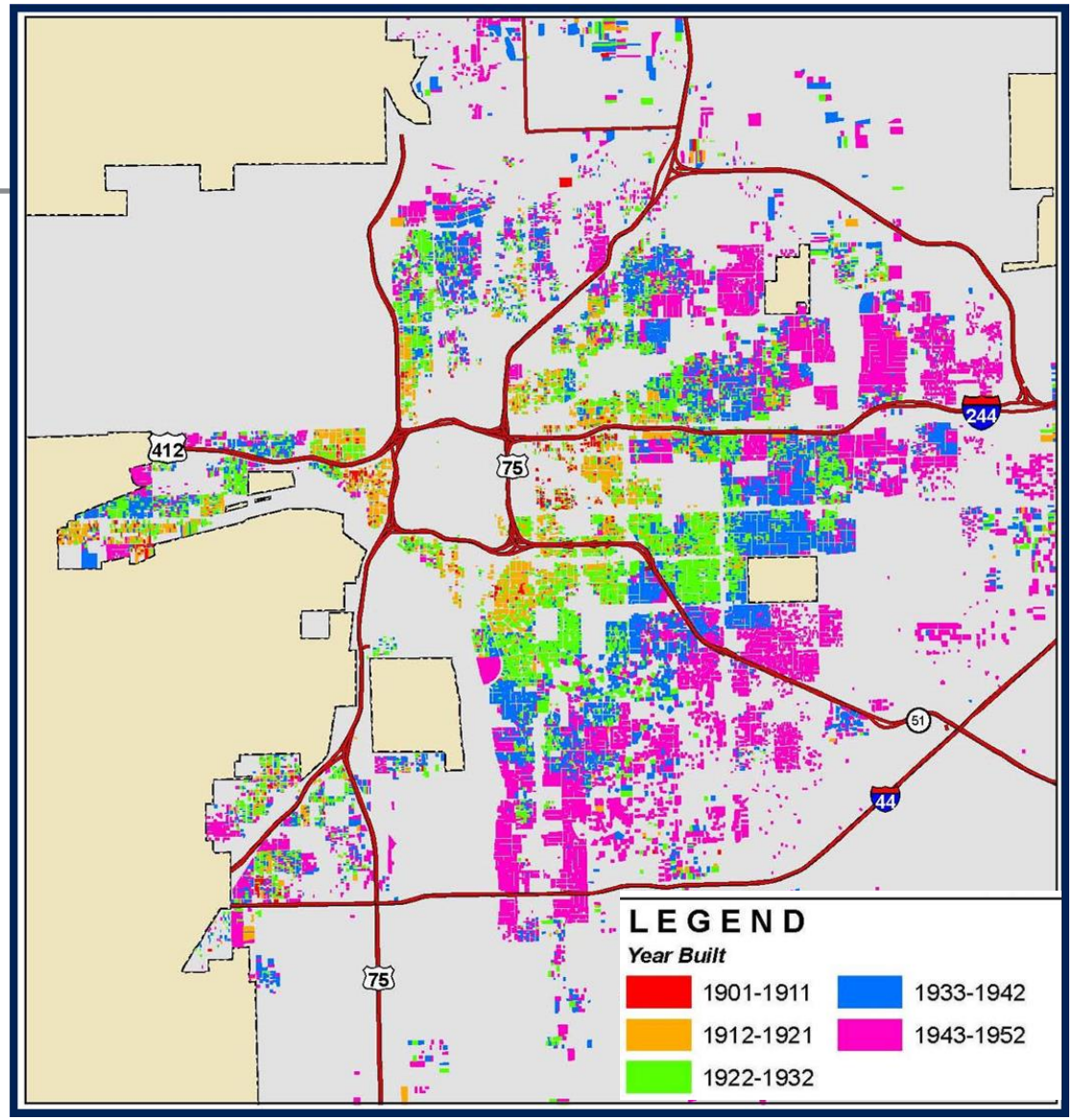


Shanene Thomas

Mitigation Planner
FEMA Region 6

Case Study: Tulsa, Oklahoma

- Tulsa's Flood History dates back to the early 1900's.
- Sits on the banks of the Arkansas River.
- Development and economic growth rapidly increased the flood risk.
- 15-year history with 9 Federally Declared Disasters.



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Case Study: Tulsa, Oklahoma

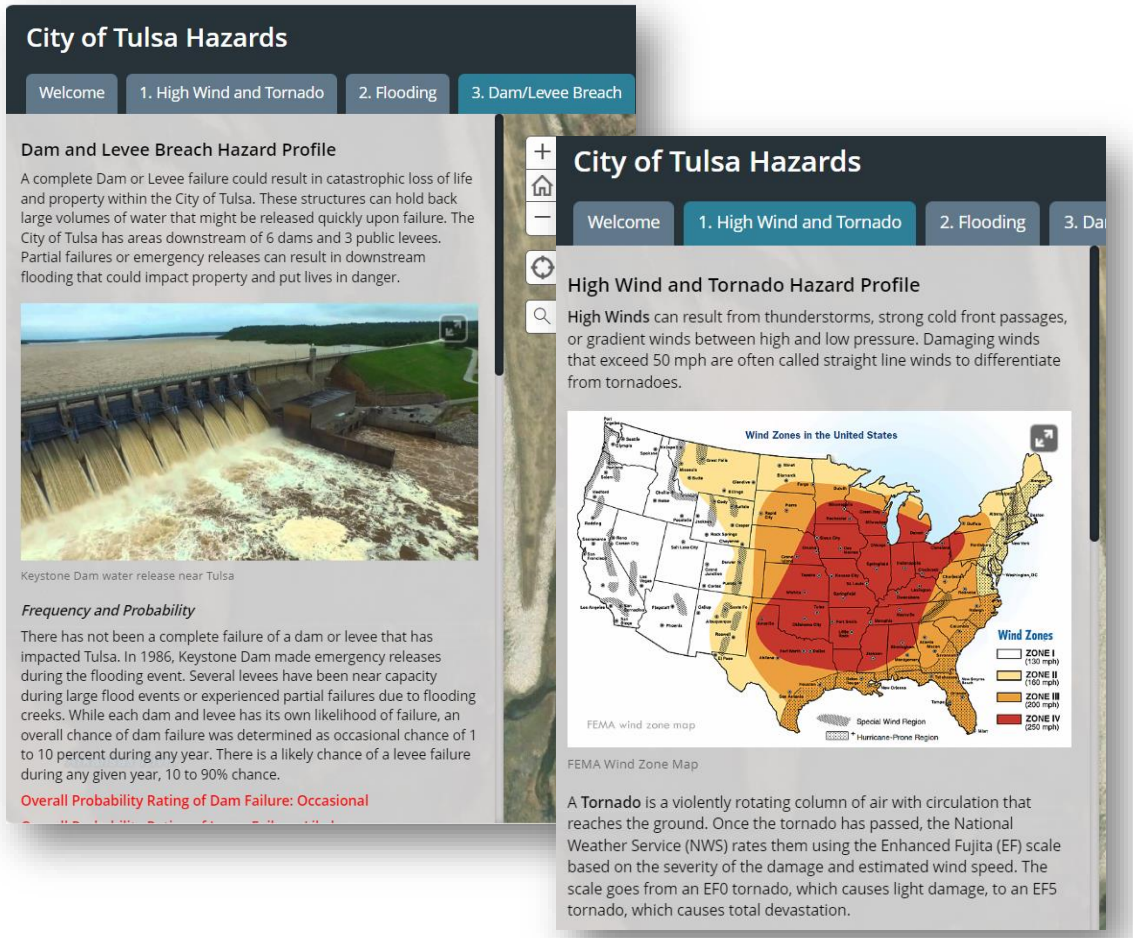
- Collaborative approach
  - Higher standards
  - Emergency planning
  - Warning and communication
  - Substantial damage determinations
- Long-term investments
- Manages capabilities and expectations



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Case Study: Tulsa, Oklahoma

- CRS 510 Related Activities:
  - 10 step planning process
  - Robust planning team
  - Public involvement
  - Structural data
  - Variety of mitigation activities
- Other CRS activities:
  - Watershed plans
  - Elevation and floodproofing ordinances
  - Stormwater detention
  - Flood preparedness activities
  - Online risk assessment data
    - Map My House
  - Non-structural mitigation/acquisition list



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State Support: Maximizing Your Local Hazard Mitigation Plans

Hazard Mitigation Planning Element	CRS Planning Step	Maximum CRS Points	Average Earned with a Hazard Mitigation Plan
A. Planning Process	1. Organize to prepare the plan.	15	10
	2. Involve the public	**120**	**34**
	3. Coordinate	35	10
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State Support: Increasing Credit Options

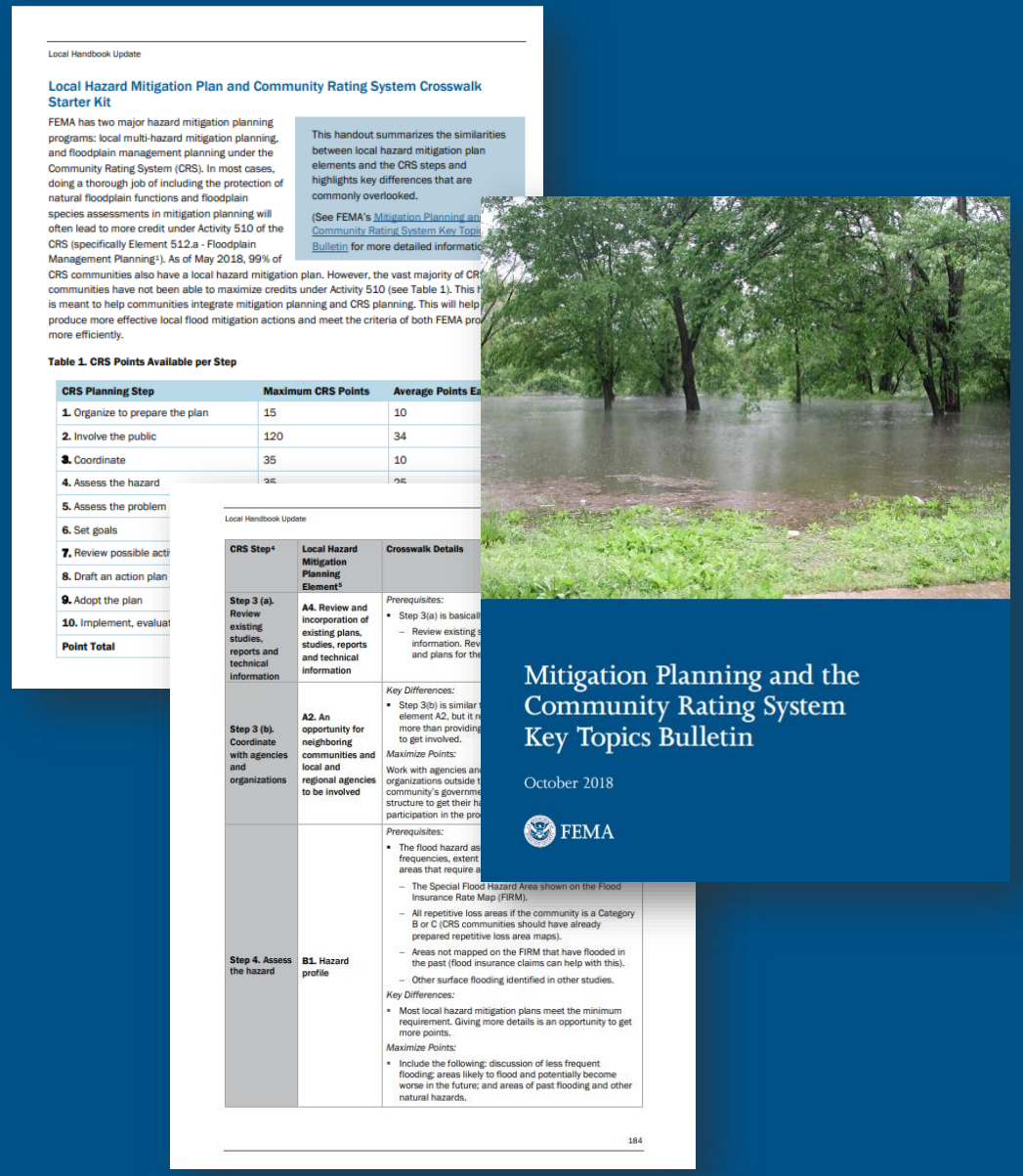
- Review Credit File Spreadsheet:
  - Refer to Activity 510.
  - Determine which CRS Classes have prerequisites.
  - Discuss with the community the findings.
  - Develop a plan to implement activities.
  - Request recertification.
- Implement Statewide Measures to assist with obtaining CRS Credit.
  - Oklahoma requires freeboard in their standard NFIP ordinance.

Community Name	Class	Total CRS Points	510 Activity Points
Community A	6	2,059	50
Community B	6	2,127	200
Community C	9	517	0
Community D	5	2,670	185
Community E	7	1,904	0
Community F	7	1,612	264
Community G	6	2,141	50
Community H	8	1,178	50
Community I	6	2,061	0
Community J	9	724	50
Community K	7	1,660	269
Community L	1	4,784	478

Source: CRS Communities Credit File

Resources

- 2023 Local Mitigation Planning Handbook
  - Mitigation Planning & CRS Crosswalk
- 2018 Mitigation Planning the Community Rating System Key Topics Bulletin
- 2022 Local Mitigation Planning Policy Guide
- 2022 State Mitigation Planning Policy Guide
- FEMA.gov Community Rating System resources
- FEMA.gov CRS case studies, fact sheets, and blogs



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