How the NKY Regional Hazard Mitigation Planning Process can help reduce flood insurance premiums

The Regional Hazard Mitigation Plan is re-written every 5 years. State, tribal and local governments are required to develop a hazard mitigation plan as a condition for receiving certain types of non-emergency disaster assistance, including funding for mitigation projects. Project examples include:

- Property Acquisition
- Structure elevation
- Generators
- Soil Stabilization

What is the National Flood Insurance Program?
- FEMA program designed to reduce the impact of flooding on private and public structures
- Provides affordable insurance to property owners
- Encourages communities to adopt and enforce floodplain management regulations

What is the Community Rating System?
- Part of National Flood Insurance Program (NFIP) rating
- Voluntary program
- Provides reduced flood insurance premiums where there is better floodplain management (above and beyond the NFIP)

Participating in the Hazard Mitigation Planning Process can boost your community’s CRS rating!!

Requirements for Multi-Jurisdictional Committees:

1. The community must send at least 2 representatives to the multi-jurisdictional committee meetings.
2. At least half of the community’s representatives must be stakeholders from outside the local government, and
3. At least half of the representatives must attend all the meetings of the multi-jurisdictional committee.

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Benefits
- Money stays in the community
- Insurance savings offset costs
- Better organized programs
- Technical assistance
- Public information builds constituency
- Incentive to keep implementing