

# How to Use the Hazard Vulnerability Assessment (HVA) Toolkit Step-by-Step

Hazard Vulnerability Assessment (HVA) is a way to score and rank the risks your service location(s) faces (like floods, severe weather, or power outages) so you can focus your planning where it matters most.

## Step 1 — Start with Your Service Location(s) Information

- Open the **Input Tab** in the Excel tool.
- Fill in your service location's name, location, and any other basic details requested.
- This ensures the report is tied to your specific site.

## Step 2 — Rate Each Hazard

- Go to the **HVA Tab**.
- On the left, you'll see **Alert Types** — these are categories of possible hazards (e.g., "Flood – Internal," "Severe Winter Weather," "Active Shooter").
- For each hazard, give ratings in these areas:
  - **Probability** (How likely is it?) — 0 = very unlikely, 3 = very likely.
  - **Impact on People, Property, and Business** — rate how bad it would be if it happened.

- **Preparedness & Response Capability** — rate how ready you are to handle it internally and with outside help.
- The tool will automatically calculate a **Risk Percentage** based on your ratings.

### Step 3 — Keep an Incident Log All Year

- Use the **Incident Log Tab** to record every relevant event “Alert Type” as it happens — even small ones.
- For each incident, note:
  - Date and type of hazard (matching the “Alert Type” list)
  - Whether it triggered an **Alert** (warning) or **Activation** (full response)
  - Any damages, costs, or disruptions
- **Why this matters:**
  - The log updates your risk scores automatically.
  - Over time, it becomes a **historic record** you can show your insurer to prove your risk management efforts.
  - This record can support **insurance savings** by demonstrating reduced risk or improved mitigation.

### Step 4 — Review and Update Annually

- At the end of each calendar or fiscal year:
  - Review your HVA scores.
  - Identify your **Top 3 to 5 Risks**.
  - Adjust your Emergency Operations Plan (EOP) to focus on these.
- Use lessons learned from real incidents and exercises to improve your preparedness.

### Step 5 — When Talking to Your Insurer

Bring:

1. **HVA Summary Report** — shows your top risks and improvements over time.
2. **Mitigation Proof** — photos, invoices, training logs, or other evidence of actions taken.
3. **Incident Log** — your year-by-year record of hazard “Alert Type” events and responses.
4. **Reference Your County’s Hazard Mitigation Plan** — shows your priorities align with recognized local risk priorities.

5. **Ask About Risk-Based Credits** — some insurers offer discounts for specific hazard categories, even if they don't advertise them.

## Step 6 — Keep It a Living Document

- Update after every incident by “Alert Type”, drill, or major change in operations.
- The more accurate and current your HVA, the stronger your case for both safety improvements and insurance benefits.