



January 2012
Volume 2, Issue 1

Inside this Issue

- 1 Levee Policy Released
- 1 New CRS Task Force
- 2 January Training
- 2 Urban Waters Grants
- 3 Understanding D Zones
- 3 Project Status Update
- 3 CFM Exam Opportunity

Strategic Alliance for Risk Reduction
FEMA Region X Service Center
20700 44th Avenue West, Suite 110
Lynnwood, Washington 98036
(425) 329-3699

News from Region X

Proposed Levee Policy Out for Public Comment

FEMA announced in December an opportunity for the public and interested stakeholders to provide feedback regarding the new levee analysis and mapping approach for non-accredited levees. The public will have until January 30 to provide comments regarding this new approach. The “Public Review and Comment” period is being posted through the Federal Register, which is a formal Federal process for receiving, managing, considering, and incorporating accepted comments.

To provide comments on the new approach, please visit the Federal Register - Levee Approach and download a copy of the “Revised Analysis and Mapping Procedures for Non-Accredited Levees: Proposed Approach for Public Review.” Alternatively, you can visit regulations.gov, search “FEMA-2011-0025,” and download the document. Follow the directions provided on how to submit comments through regulations.gov or submit comments at nfip-levees.gov. Note that comments must be received through one of these channels in order to be considered for incorporation into the approach.

Feedback is an important part of FEMA’s process for developing the new levee analysis and mapping approach. We strongly encourage all stakeholders to take advantage of this opportunity to review the document and provide comments.

For more information on the background and development of the new approach, visit <http://1.usa.gov/tzwxjk>.

Comments are due by January 30, 2012.

New CRS Task Force Members



FEMA has appointed three new individuals to join the NFIP Community Rating System Task Force. Stephanie Holtey, City of Central Point, Oregon; Steve Mitchell, City of Pascagoula, Mississippi; and Greg Main, Indiana Department of Water, have been appointed to represent local government and state government, respectively.

Region X Represented

Stephanie Holtey, Floodplain/Stormwater Coordinator for the City of Central Point, Oregon, brings a solid local government zoning perspective, environmental planning, and CRS background to the Task Force. She is originally from the coastal community of Port Angeles, Washington, and is familiar with the unique conditions of coastal hazards. Central Point is an inland riverine community that places a lot of emphasis on the importance of natural floodplain functions protection and community outreach. Stephanie’s diverse experience in land use and environmental planning will add insight regarding integration of local environmental programs to achieve land use, floodplain and stormwater management goals.



We congratulate Stephanie for this recognition and wish her well in her work on the Community Rating System.



January Training

Elevation Certificates

January 12, 10:00am-12:30pm

Due to high demand, STARR is offering this encore two-hour session, which explains the proper way to complete FEMA Form 81-31 and best practices for using the Elevation Certificate in the floodplain development review process.

Topics include the basics of the Elevation Certificate form, the 10 building diagrams, and the difference between "bottom floor" and "lowest floor".

This session will be repeated in February and March. The March session will highlight special considerations for using the Elevation Certificate in A Zones.

Two (2) CECs for CFMs

Presenter: Becca Croft, STARR RSC X

Two-year Preferred Risk Policy Eligibility Extension

January 19, 10:00 AM

This session answers to frequently asked questions regarding the effect that revised Flood Insurance Rate Maps (FIRMs) have on existing structures and the mandatory purchase of flood insurance.

One (1) CEC for CFMs

Presenter: Kristin Minich, Region X

Overview of Hazard Mitigation Planning

January 20, 2012, 10-11am

This one hour webinar will provide an introduction to hazard mitigation planning for local governments. The training will cover the purpose of local mitigation planning, FEMA requirements, and related grant opportunities.

One (1) CEC for CFMs

Presenters: Kristen Meyers and Brett Holt, FEMA Region X

Why Hydrology Matters

January 27, 2012, 10-11am

Flooding in the Pacific Northwest can be a result of rainfall, snowmelt, or a combination of these sources. The mountainous terrain and unique meteorological conditions further complicate the issue. Standard hydrologic approaches used in most of the United States may produce significant errors in this region. This presentation will explore various approaches for determining 1% (100-year) flow rate, discuss which work better than others and why you should care. We will discuss red flags that may indicate that significant extra effort is needed to verify the accuracy of results.

One (1) CEC for CFMs

Presenter: Ted Perkins, FEMA Region X

For more information about upcoming training opportunities, visit our website, www.starr-team.com.

Urban Waters Grants

The U.S. Environmental Protection Agency (EPA) recently announced it will provide up to \$1.8 million for projects across the country to protect Americans' health and help restore urban waters by improving water quality and supporting community revitalization. The funding is part of EPA's Urban Waters program, which supports communities in their efforts to access, improve and benefit from their urban waters and the surrounding land. Urban waters are canals, rivers, lakes, wetlands, aquifers, estuaries, bays and oceans.

Many urban waterways have been polluted for years by sewage, runoff from city streets and contamination from abandoned industrial facilities. Healthy and accessible urban waters can help grow local businesses and enhance educational, recreational, employment and social opportunities in nearby communities. By promoting public

Training Opportunities

(All times are PST)

Elevation Certificates

January 12, 10:00 am – 12:30 pm
February 16, 10:00 am – 12:30 pm
Online* – 2 CECs

E296 Application of Hazards United States (HAZUS) for Risk Assessment

January 16-19
EMI, Maryland
training.fema.gov/apply

Two-Year Preferred Risk Policy Eligibility Extension

January 19, 2:00 pm – 3:00 pm
Online* – 1 CEC

Hazard Mitigation Planning

January 20, 10:00am – 11:00 am
Online* – 1 CEC

Why Hydrology Matters

January 27, 10:00am – 11:00 am
Online* – 1 CEC

Using HAZUS in Hazard Mitigation Planning

February 8, 10:00 am – 11:00 am
Online* – 1 CEC

Elevation Certificates for A Zones

March 15, 10:00 am – 12:30 pm
Online* – 2 CECs

*To register for online courses, visit STARR's training site online at j.mp/starrtraining, or email RXTraining@starr-team.com.

access to urban waterways, EPA will help communities become active participants in restoration and protection.

Funding proposals must be received by EPA by January 23, 2012. EPA expects to award the grants in summer 2012.

For information about urban waters small grants, visit them online at www.epa.gov/urbanwaters/funding.

RiskMAP
Increasing Resilience Together

Understanding Zone D

Excerpted from the FEMA Fact Sheet, "Unmapped Areas on Flood Hazard Maps", August 2011.

The Zone D designation is used for areas where there are possible but undetermined flood hazards, as no analysis of flood hazards has been conducted. The designation of Zone D is also used when a community incorporates portions of another community's area where no map has been prepared.

Flood insurance is available in Zone D and property owners should be

encouraged to purchase it. However, flood insurance is not federally required by lenders for loans on properties in these zones. Although these areas are often undeveloped and sparsely populated when designated as Zone D, lenders may become aware that new development in such areas has increased the possibility of property damage from flooding. Consequently, they may require coverage as a condition of their loans, even though it is not federally required.

Flood insurance rates for properties in Zone D are commensurate with the uncertainty of the flood risk. Consequently, as seen in the table

below, the Zone D premiums can be higher than a standard low-risk X zone premiums and significantly higher than the Preferred Risk Policy (PRP) premiums. If an area is being remapped and properties are going from Zone B, C, or X to Zone D, the insurance agent should determine if grandfathering the existing low-risk zone for future rating will provide a lower premium than using the new Zone D premium. Also, since Zone D is not considered an SFHA, a property that was designated in Zone D on the previous map and is newly designated in an SFHA by a map revision effective may be insured under the PRP based on the 2-year PRP eligibility extension. More details on grandfathering and PRP Extension can be found at www.fema.gov, or by attending our January 19 training session (see Training Opportunities for more information).

To learn more about flood insurance coverage and options, visit www.FloodSmart.gov.

Premium Comparison (October 1, 2011 Rates)

FIRM Date*/Building Type	Preferred Risk Policy (Zone B, C, X)	Standard Rates (Zone B, C, X)	Standard Rates (Zone D)
Pre-FIRM Home**	\$211	\$778	\$575
Post-FIRM Home**	\$211	\$778	\$952
Pre-FIRM Manufactured Home***	\$211	\$778	\$575
Post-FIRM Manufactured Home***	\$211	\$778	\$1,197

*Pre-FIRM buildings are constructed prior to 12/31/74 or the effective date of the initial flood map; Post-FIRM buildings are constructed on or after the effective date of the initial flood map

**Based on \$50,000 in building and \$20,000 in contents coverage; single family home on a slab with no garage; \$1,000 deductible for building and for contents for Zone B, C, X and post-FIRM D; \$2,000 deductible for pre-FIRM Zone D

***Based on \$50,000 in building and \$20,000 in contents coverage; permanently affixed to a lot with no enclosure; \$1,000 deductible for building and for contents for Zone B, C, X and post-FIRM D; \$2,000 deductible for pre-FIRM Zone D

Project Status Update

Many projects are on hold awaiting the new guidance for mapping areas protected by levees, but there are a few moving forward. We haven't listed all the active projects here, just the ones expected to change status in the next few months.

If you have any questions about a mapping project, email the Region X Help Desk, the address is RegionXHelpDesk@starr-team.com.

Projects Changing Status in the Next 90 Days*

Preliminary	Projected Date
PMR-Gresham OR	2/1/2012
King County CTP (White / Sammamish / Coastal) PMR	3/15/2012

LFD	Projected Date
Yakima – Wide Hollow PMR	1/17/2012
Clark County, WA Countywide	1/17/2012
Thurston County Countywide	2/16/2012

Effective	Projected Date
Crook County, OR	2/2/2012

*All dates are projected and subject to change.

CFM Exam Opportunity

ASFPM will be offering the Certified Floodplain Manager (CFM®) exam on Tuesday, February 7, 2012 from 9:00 am to 12:00 pm. The exam will be offered at the FEMA offices at 20700 44th Ave W, 4th Floor, Lynnwood, WA 98036. This exam is being offered as an exam only; there will be no refresher course in conjunction with the exam.

If you plan to take this CFM® exam, **please submit your application and fee to ASFPM by January 20, 2012.** The exam fee is \$100 for ASFPM members and \$375 for non-members. You may submit application for ASFPM membership (\$110) with your exam application to receive the discounted exam fee. For an application or more information, visit www.floods.org.

Questions or comments?

If you have something to say about this newsletter, we want to hear from you. Contact the FEMA Region X Service Center. Our email address is RXNewsletter@starr-team.com.

RiskMAP

Increasing Resilience Together