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# News from Region X

## NFIP Legislation

### Biggert-Waters Flood Insurance Reform Act of 2012

The Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) requires FEMA to take immediate steps to eliminate a variety of existing flood insurance subsidies and calls for a number of changes in how the program operates. The new rates will reflect the full flood risk of an insured building, and some insurance subsidies and discounts will be phased out and eventually eliminated. Rates on almost all buildings that are, or will be, in SFHAs will be revised over time to reflect full flood risks. Based on various conditions set forth in the law, subsidies and grandfathered rates will be eliminated for most properties in the future.

Effective on January 1, 2013, flood insurance policy rates for some older non-primary residences in SFHAs that received subsidized rates based on their pre-Flood Insurance Rate Map (pre-FIRM) status will increase by 25 percent a year until they reflect the full-risk rate. A pre-FIRM building is one that was built before the community's first flood map became effective and has not been substantially damaged or improved. If the building will be lived in for less than 80 percent of the policy year, it is considered to be a non-primary residence.

The NFIP will also begin eliminating subsidized premiums for other buildings effective on August 1, 2013, as mandated by Section 100205 of BW-12.

### Key Biggert-Waters Changes

- Subsidies will be phased out for severe repetitive loss properties consisting of 1-4 residences, business properties, and properties that have incurred flood-related damages where claims payments exceed the fair market value of the property.
- Properties with subsidized rates will move directly to full-risk rates after a sale of the property or after the policy has lapsed.
- New policies will be issued at full-risk rates.

Note that policyholders should be aware that allowing a policy to lapse could be costly. A new application will be required and full-risk rates will take effect.

### Important Note on Preferred Risk Policies (PRPs)

As of January 1, 2013, PRPs issued on properties located in a high-risk area may continue beyond the previously designated two-year period until FEMA completes analysis and implements a revised premium structure put in place with BW-12.

For more details about BW-12:

[bsa.nfipstat.fema.gov](http://bsa.nfipstat.fema.gov)

[www.nfipiservice.com](http://www.nfipiservice.com)

[www.floodsmart.gov](http://www.floodsmart.gov)

*This information was reprinted from multiple sources.*

## RiskMAP

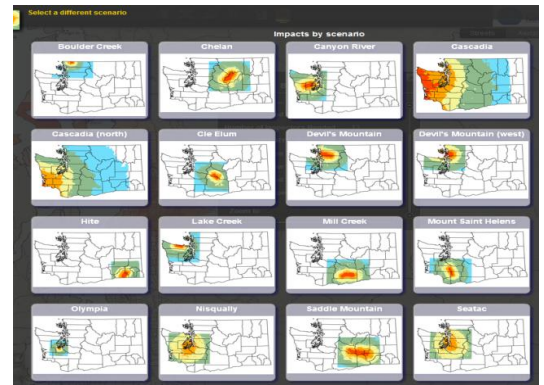
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# Washington State Earthquake Scenario Catalog

## A Virtual Playbook for Natural Hazards Consequences Management

Washington State Emergency Management Division in collaboration with the Federal Emergency Management Agency (FEMA), United States Geological Survey (USGS), Washington State Department of Natural Resources (DNR), Western Washington University’s Resilience Institute, and FEMA’s contractor, URS Corporation, developed a suite of twenty (20) realistic, credible earthquake scenarios and uniquely blended hazard data with infrastructure and population data in a Geographic Information System (GIS) environment to enable better decision support for earthquake mitigation, preparedness, response, and recovery.

The culmination of this 2.5+ year effort has resulted in an online digital scenario catalog that enables any number of federal, state, tribal, and local stakeholders to customize outputs and visually depict what is at risk during an earthquake.



Menu of Earthquake Scenarios



Shaking Intensity and Probability of School Building Damage

The Washington State Earthquake Scenario Catalog uses USGS calculated ground motions as an input to FEMA’s Hazards United States (HAZUS) loss estimation modeling software in order to identify the majority of impacts to the built environment from a deterministic earthquake scenario. To supplement HAZUS outputs, data derived from USGS analysis by Dr. Nathan Wood, such as community exposure, are included into the catalog in order to provide greater resolution for certain demographic and economic metrics that HAZUS does not calculate. Once integrated into an online GIS, such information empowers the end user to depict the information that is most relevant for them.

to ensure the finished product met their needs. This includes a four-page fact sheet that accompanies each scenario. As the back-end programming has been completed to readily accommodate HAZUS outputs for this new flexible viewer, it can easily be adapted to other natural hazards for use by any number of stakeholders or user communities.

In addition to completing the initial software development, members of the WWU team were engaged to conduct focus groups with end users

While this new tools has myriad uses, it is primarily intended to help support emergency planning functions. The Washington Earthquake Scenario Catalog is hosted by the Washington Department of Natural Resources and is easily accessible at [fortress.wa.gov/dnr/seismicsscenarios](http://fortress.wa.gov/dnr/seismicsscenarios).

## Near Record Wildfire Season for US

The total amount of acres burned last wildfire season in the U.S. is roughly the same size as Massachusetts and Connecticut put together. Some of the worst fires were in Colorado, which endured both its most and second-most destructive wildfires in state history in June 2012, and in Oregon, which had its largest fire in state history in July 2012.

According to the National Interagency Fire Center this is only the third time on record the total number of acres burned from wildfires nationwide has topped 9 million in a year. The worst month nationally was August, when more than 3.6 million acres burned, the highest single-month losses since 2000

Despite the high number of acres burned, U.S. wildfire economic losses are down. There were slightly more than \$1 billion in economic losses from wildfires in the USA in

2012, down from about \$1.5 billion in 2011. The losses in 2012 are generally in line with the 10-year average of \$1.2 billion.

Overall, 2,125 homes were consumed by wildfire nationally, below the yearly average losses of 2,600 homes.



## Upcoming Events & Training

(All times Pacific)

### Elevation Certificates

January 10, 10am-12:30pm  
 February 14, 10am-12:30pm  
 March 14, 10am-12:30pm  
 Online\* - 2 CECs

### NFIP Basics

January 16, 10 am  
 February 7, 10 am  
 March 13, 10 am  
 Online\* - 1 CEC

### Determining BFE

January 17, 10 am  
 Online\* - 1 CEC

### Elevation Certificates for A Zones

January 24, 10am-12:30pm  
 Online\* - 2 CECs

### Reducing Non-Structural Damages from Earthquakes

January 30, 2pm-3:30pm  
[fema-nehrp@fema.dhs.gov](mailto:fema-nehrp@fema.dhs.gov)

### Earthquake Safety & Mitigation for Schools

January 31, 2pm-3:30pm  
[fema-nehrp@fema.gov](mailto:fema-nehrp@fema.gov)

### Christchurch Earthquakes Workshop

February 12, 1pm-5pm  
 Seattle, WA  
[eeri.org](http://eeri.org)

### Earthquake Engineering Research Institute 65th Annual Meeting

February 12-15, 2013  
 Seattle, WA  
[eeri.org](http://eeri.org)

### Hazus Earthquake Tutorial

February 13, 10 am  
 Online\* - 1 CEC

### Comprehensive Data Management for Hazus

March 26-29, 2013  
 Tacoma, WA  
[kelly.stone@fema.dhs.gov](mailto:kelly.stone@fema.dhs.gov)

### Second Annual Idaho Floodplain Management Workshop

November 13-15, 2013  
 Boise, ID  
[dmiles@meridiancity.org](mailto:dmiles@meridiancity.org)

\*To register for online courses, visit STARR's training site online at [j.mp/starrwebtraining](http://j.mp/starrwebtraining), or for more information, contact [RXTraining@starr-team.com](mailto:RXTraining@starr-team.com).

## Featured Training

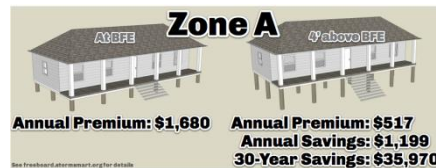
### FEMA 395 Earthquake Safety & Mitigation for Schools

January 31, 2pm-3:30pm  
 Online

This course is a one-hour webinar for school officials, teacher, facility managers, and other local stakeholders interested in learning how to reduce earthquake risks and take actions to ensure school safety and continued operation.

For registration information, contact [fema-nehrp@fema.gov](mailto:fema-nehrp@fema.gov).

## Build Higher Website



While there's no silver bullet to solve all flood woes, few things are as effective at reducing losses as building structures high enough to keep them out of flood waters.

The new "Build Higher" website, [buildhigher.org](http://buildhigher.org), provides simple, non-technical guidance promoting elevating structures above established Base Flood Elevations. The site provides dollar figures on the savings homeowners can enjoy if they elevate one to four feet above minimum standards. See the site for specifics, but as an example, over the course of a 30-year mortgage, savings can be in the hundreds of thousands of dollars.

*Build Higher is a joint effort of StormSmart ([stormsmart.org](http://stormsmart.org)) and the Natural Hazard Mitigation Association ([nhma.info](http://nhma.info)).*

## Idaho State NFIP Coordinator Retiring

A message from Mary McGown, Idaho State NFIP Coordinator:

*This is not really "good bye," but "see you later." February 1 marks my last day as State NFIP Coordinator for Idaho. Technically, I am retiring from state government. But, really I am transitioning to a more flexible way of life where I will continue to be involved in issues important to me interspersed with more hiking, more travel, more reading and more sleep.*

*I will continue to be involved with the emerging organization of floodplain managers in Idaho under the auspices of NORFMA. I am looking forward to ASFPM in Seattle in 2014. I anticipate seeing many of you at NORFMA and ASFPM events in the future.*

*If you are in Boise the evening of February 8, you are invited to help me celebrate this transition. The party - food, music, drinks - is from 7 to 10 p.m. at the Boise Unitarian Universalist Fellowship, 6200 Garrett St. - Mary McGown*

**Mary, you will be greatly missed.**



### Questions or comments?

If you have suggestions for the Region X Newsletter staff, we would like to hear from you! Please contact the FEMA Region X Service Center by email at [RXNewsletter@starr-team.com](mailto:RXNewsletter@starr-team.com).

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