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News from Region X

Homeowner Flood Insurance Affordability Act

Previously called the Grimm-Waters NFIP reform bill, President Obama signed the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) into law on March 21. The Act repeals and modifies certain provisions of the Biggert-Waters Flood Insurance Reform Act of 2012 (BW12), and makes additional program changes to the NFIP. FEMA has released a five-page overview that highlights the key provisions of the law, which will be implemented in the coming months and years. Here are a few highlights:

New Surcharge on all NFIP Policies

A new surcharge will be added to all policies to offset subsidized policies, until all Pre-FIRM subsidies are eliminated: \$25 for primary residences and \$250 for all others.

Grandfathering

The new law repeals the part of BW12 that eliminated grandfathering of lower risks rates, and replaces it with phased-in premium increases when there is a new or updated Flood Insurance Rate Map.

Gradual Premium Increases for Subsidized Policies

The new law requires gradual rate increases to properties now receiving artificially low (or subsidized) rates instead of immediate increases to full-risk rates required in certain cases under BW12. Generally, the increases will not exceed 18% per year, but this is in addition to the new surcharge.

Refunds for Some Policies

The new law mandates refunds of the excess premiums that some Pre-FIRM policyholders were charged pursuant to the requirements of BW12 that were revoked by the new law. This is small percentage of the overall NFIP policy base.

The HFIAA Overview has many more details and is available for download at www.starr-team.com.

There is also an article in a recent issue of *Insurance Journal* that summarizes the changes to the NFIP: www.insurancejournal.com.

Building Science Toolkit

FEMA recently released a Building Sciences Toolkit CD that contains general information and technical guidance on the design and construction of hazard-resistant buildings and the retrofit of existing buildings to reduce the risk of damage from flooding and other natural hazards. The Toolkit assembles the most widely used FEMA publications, technical bulletins, recovery advisories, best practices, and evaluations and comparisons of building codes and provides links to additional publications on hazard resistance and design prepared by FEMA and other Federal agencies. These documents and tools are a great resource to help support mitigations efforts.

You can order a copy of the CD to be mailed to you from the FEMA Library at www.fema.gov or download the full CD from www.starr-team.com.

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NORFMA News

ASFPM Conference Discount

You heard it here first! ASFPM has agreed to extend the reduced registration fee for local officials to those from *all* NORFMA states: Alaska, Idaho, Oregon, Washington and British Columbia. The [ASFPM Conference registration page](#) has already been updated to reflect the change.

NORFMA thanks ASFPM's Chad Ross and the Executive Committee for responding so quickly and generously to our concern.

Conference Scholarships Available

Discounted registration not good enough? NORFMA invites applications from local government employees and elected officials for scholarship funds to attend the ASFPM Conference in Seattle.

Scholarships are available to reimburse 75% of conference registration fees (at the discounted rate), as well as eligible travel and lodging costs. Funds available for scholarships are limited and will be awarded on a first-come, first-served basis with one scholarship awarded per jurisdiction unless the pool of applicants is smaller than expected.

NORFMA is administering the scholarships only for Washington. Scholarships for Alaska, Idaho, and Oregon are being administered by the NFIP Coordinators.

Please visit [NORFMA's ASFPM Conference website](#) for details and contact information.

ASFPM Conference Golf Tournament

NORFMA is coordinating with ASFPM to organize various local tours and activities. One of these activities is a golf outing to Chambers Bay on Sunday, June 1. We have tee times available for NORFMA members and friends,

even if you are not attending the conference.

Recreational golfers at all skill levels are welcome. Come experience the same course on which elite PGA players will be competing next year at the US Open. Check out Chambers Bay at www.ChambersBaygolf.com. This links-style, Robert Trent Jones II design is set into a hillside with every hole overlooking the majestic marine waters of the Puget Sound.

NORFMA is looking for an early "head count" of interested players. No payment is needed at this time. Interested players should contact Tony Melone, tonyasfpm@gmail.com.

Primary Frontal Dune Factsheet

FEMA recently released a Fact Sheet for Primary Frontal Dunes (PFD). A PFD is defined by the NFIP as a continuous or nearly continuous mound or ridge of sand with relatively steep seaward and landward slopes immediately landward of and adjacent to the beach. The Factsheet explains what a PFD is; how FEMA assesses coastal hazards on a PFD; why FEMA considers a PFD above the 1% annual chance flood level to be included in a Special Flood Hazard Areas; and how a community can revise the PFD delineation shown on a FIRM.

Visit www.starr-team.com or the [FEMA Library](#) to view the factsheet.

Newsletter Ideas?

Let us know what you want to see in future issues! Do you have a suggestion for a story, event announcement, or did you recently read something that others would want to see?

Help us spread the word! Email us at RXNewsletter@starr-team.com.

Washington DOE RFP

Floodplains by Design 2015-17 Budget Proposal

In 2013 the Washington Department of Ecology was successful in securing legislative funding through the Floodplain by Design effort. Ecology was given \$33 million to advance integrated floodplain projects in Puget Sound and an additional \$11 million for a statewide floodplain management and control competitive grant program.

The Department of Ecology is now soliciting preliminary proposals of projects in order to develop a budget proposal for the 2015-17 biennium.

The two goals of the program are to promote the reduction of flood risks and floodplain ecosystem recovery while maintaining or improving agricultural production, water quality, and open space/recreation, and to improve the coordination of public funding for floodplain efforts.

Submittal deadlines:

- May 23, 2014: Preliminary proposals. This summary project description and preliminary budget will be used to assist applicants in refining their proposals. Preliminary proposals will be used to identify projects that will be invited to submit full applications. See form below.
- August 1, 2014: Selected preliminary proposals to submit additional project information. The full Project Ranking Criteria that will be used in the application are shown below.

Visit <http://www.ecy.wa.gov> for details.

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Upcoming Events & Training

(All times Pacific)

Determining Base Flood Elevation

April 10, 10am
May 7, 10am
Online* – 1 CEC

CRS Webinar Series: Preparing for a Verification Visit

April 15, 10am
June 17, 10am
Online* – 1 CEC

CRS Webinar Series: Developing Outreach Projects (Activity 330)

April 16, 10am
Online* – 1 CEC

Elevation Certificates

April 17, 10am
June 12, 10am
Online* – 2 CECs

Floodplain Development Permit Review

April 23, 1pm
May 21, 1pm
Online* – 1 CEC

Inspecting Floodplain Development

April 24, 1pm
May 22, 1pm
Online* – 2 CECs

Elevation Certificates for A Zones

May 8, 10am
Online* – 2 CECs

CRS Webinar Series: Introduction to CRS

May 20, 10am
Online* – 1 CEC

CRS Webinar Series: Higher Regulatory Standards (Activity 430)

May 21, 10am
Online* – 1 CEC

NFIP Basics

May 29, 10pm
Online* – 1 CEC

ASFPM Annual Conference

June 1–6
Seattle, Washington
asfpmconference.org

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

Review of Changes to the Policy for Flood Risk Analysis and Mapping

FEMA maintains guidelines and standards to support the Risk MAP program. These guidelines and standards define the specific implementation of the statutory and regulatory requirements for National Flood Insurance Program (NFIP) flood risk analysis and mapping, and address the performance of flood risk projects, processing of letters of map change and related Risk MAP activities. More information is available at: www.fema.gov

In 2011, FEMA undertook a multi-year project to improve the way guidelines and standards are published, maintained and used. The final product of the initial phase of work was the Policy for Flood Risk Analysis and Mapping, published in August 2013, which comprises the standards for practitioners of the

Risk MAP program. This policy outlines FEMA's requirements to produce better overall consistency and more efficient operation of mapping activities. FEMA has established a maintenance plan for the Risk MAP Guidelines and Standards and plans to issue updates on a semi-annual basis. As part of this first semi-annual update, there are 2 new proposed standards and 1 revision to an existing standard. FEMA intends to publish these standards as a part of the Policy for Flood Risk Analysis and Mapping. The included draft standards are being made available for public review to provide an opportunity for comment prior to incorporation into the policy.

For more information on the guidelines and standards, visit www.fema.gov. To view the Policy for Flood Risk Analysis and Mapping document visit www.fema.gov/media-library-data. To review the proposed changes visit www.starr-team.com.



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