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# News from Region X

## BW12/HFIAA Update

### April 2015 – Flood insurance surcharges will surprise many

Starting April 1, there are several updates in flood insurance premiums that will start to be phased in as the Biggert-Waters Reform Act of 2012 (BW12) and the Homeowners Flood Insurance Affordability Act of 2014 (HFIAA) are being implemented:

- New surcharges on all policies (of either \$25 or \$250)
- Premium increases of up to 25% for non-residential and non-primary residential buildings
- Premium increases of up to 18% for primary residential buildings
- Increases in the Reserve Fund Assessments

### Surcharges of \$25 or \$250

Starting April 1, **all** flood insurance policies will have a surcharge added. Primary residential structures will have a surcharge of \$25. Non-primary residential and non-residential structures will have a surcharge of \$250.

FEMA does not have good documentation of whether residential structures are primary or non-primary. All residential structures are being treated as non-primary, until documentation is received that shows the structure is a primary residence. Insurance companies sent letters to

many of their policy holders over the last few months. Policy holders were notified that the buildings would be classified as non-primary residential unless documentation was submitted to show the house is a primary residence. It is unknown how many of those letters were overlooked or ignored, and how many policy holders will be surprised with a \$250 surcharge due to not providing that documentation.

### Why the premiums are changing

In July 2012, BW-12 immediately moved some properties to full actuarial rating. Full actuarial rating, or full risk rating, means that the premiums are based on how high or low the lowest floor elevation is compared to the Base Flood Elevation. The main types of properties affected by this change were homes that existed prior to a Flood Insurance Rate Map (pre-FIRM), where the home was sold or the owners purchased a new policy after BW-12 was signed on July 6, 2012. The property owner would then be required to get an elevation certificate and pay full actuarial rates. For those who purchased policies right after the bill was signed, these higher rates kicked in when policies started to be renewed after October 1, 2013. BW-12 also started phasing all the other pre-FIRM building rates to full actuarial rates, with the increases set at 25% annually for many classes of structures.

*Continued on next page*

## Ask the Help Desk

The Region X Service Center is here to help with technical, training, mitigation and mapping questions. Send your question to email to [RegionXHelpDesk@starr-team.com](mailto:RegionXHelpDesk@starr-team.com).

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## Upcoming Events & Training

(All times Pacific)

### CRS Webinar Series: Preparing for a Verification Visit

January 20, 10am  
Online\* - 1 CEC

### CRS: Flood Warning & Response (Activity 610)

January 21, 10am  
Online\* - 1 CEC

### STARR: Determining BFE

January 21, 1pm  
Online\* - 1 CEC

### STARR: NFIP Basics

January 22, 10am  
Online\* - 1 CEC

### STARR: Floodplain Development Permit Review

February 4, 10am  
Online\* - 1 CEC

### STARR: Inspecting Floodplain Development

February 5, 10am  
Online\* - 2 CEC

### ESA Puget Sound Workshops

February 10, Port Angeles  
February 12, Tacoma  
March 10, Anacortes  
March 12, Everett  
5 CEC  
[becca.croft@starr-team.com](mailto:becca.croft@starr-team.com)

### CRS: Introduction to CRS

February 17, 10am  
March 17, 10am  
Online\* - 1 CEC

### CRS: Developing Outreach Projects (Activity 330)

February 18, 10am  
Online\* - 1 CEC

### STARR: Elevation Certificates

February 19, 10am  
Online\* - 2 CEC

### CRS: Developing a PPI and CIP

March 18, 10am  
Online\* - 1 CEC

### CFM Exam

March 20, 8am  
Yakima, WA  
[norfma.clubexpress.com](http://norfma.clubexpress.com)

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

### BW12 (cont.)

The HFIAA of March 2014 slowed down some of those rate increases by putting a cap of 18% to any rate increases in any given year for most classes of property. The HFIAA also removed the requirement for rates to go immediately to full risk when purchasing a new policy or upon sale.

*For more information, FEMA has a summary of the changes in the October 2014 Fact Sheet "[How April 2015 Program Changes Will Affect Flood Insurance Premiums](#)"*

## Region X Training Opportunities

As we move into 2015, the Floodplain Management and Insurance Branch is looking at new opportunities to engage the local communities in floodplain management. FM&I staff want to ensure that local floodplain administrators have the tools necessary to be successful at your job. Training is an important part of that job. Through the year we will be making training opportunities available to you. We will highlight those opportunities in this newsletter as well as other sources in order to spread the word as we move forward. There are several opportunities in the works at the moment.

Our initial efforts will be focused on communities in the Puget Sound. FEMA Region X and the National Marine Fisheries Services (NMFS) will provide in-depth workshops reading, writing and reviewing Habitat Assessments. We will discuss the current FEMA guidance, how to make effects determinations, and use case studies to demonstrate how to evaluate a project for compliance with the ESA and the 2008 NMFS Biological Opinion on implementing the National Flood

Insurance Program in Puget Sound. Four workshops will be located in throughout the Puget Sound in early February and March (see **Upcoming Events**, left). *Download the announcement and registration form at [www.starr-team.com](http://www.starr-team.com). Contact [Becca.Croft@starr-team.com](mailto:Becca.Croft@starr-team.com) for more information.*

Similar efforts will be undertaken as the process matures in Oregon in response to the anticipated NMFS Biological Opinion for implementation of the NFIP in Oregon.

Another effort underway in Region X is to bring courses developed at the Emergency Management Institute (EMI) to our region. We have currently scheduled the *Managing Floodplains through the National Flood Insurance Program (L273)* course to be deployed to Anchorage, AK, on March 2-6. Another offering has been scheduled to be delivered in Yakima, WA, on March 16-20. We are in the process of scheduling other offerings later in the year. These are the same courses offered at EMI.

FEMA has a training facility in Emmitsburg, Maryland, that provides free training for local community officials. Students may register for independent study courses online or for resident courses (usually 1 week). For resident courses students are housed on campus and the cost of travel is reimbursed by FEMA. The student/local community is only responsible for the meal ticket (~\$100). For more information on courses available please visit the EMI website at [training.fema.gov/emi](http://training.fema.gov/emi).

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## UW Floodplain Management Degree

The University of Washington (UW) is now accepting students for the new floodplain management graduate degree program. The program will be offered through the UW Department of Urban Design and Planning, College of Built Environments as a specialized track within the Master of Infrastructure Planning and Management Degree program. It will focus on the study of coastal and riverine floodplain management.

The approach is designed to meet the needs of practitioners. The majority of the courses in the program can be taken online with the exception of two summer Seattle-based resident sessions. Because students will be encouraged to share and discuss real-world personal and work-related case studies, the program is expected to be attractive to employers.

Please visit [www.infrastructure-management.uw.edu](http://www.infrastructure-management.uw.edu) for details or contact [bfreitag@uw.edu](mailto:bfreitag@uw.edu).

## Flood Risk Scenarios Tool

### Visualize Flood Risk with FloodSmart's Flood Risk Scenarios Tool

The consequences of a flood can be devastating to families, businesses, finances, and the overall health of a community. It is something we hope that people will never have to live through or recover from. But because we know that floods are the most common natural disaster in the United States—in fact, all 50 states

have experienced flooding in the last 5 years—it is a safe bet that most people and communities are at risk of flooding in the near future. Using the free [Flood Risk Scenarios Tool](#) available on [FloodSmart.gov](http://FloodSmart.gov) demonstrates that anywhere it can rain, it can flood. FloodSmart is the marketing and education campaign of the National Flood Insurance Program.

This tool demonstrates the different risk scenarios in which a flood can occur.

- [Snowmelt](#) is a common cause of flooding during the winter and early spring months. During these times, large amounts of runoff cannot be absorbed into the frozen ground. The water accumulates into lakes, streams, and rivers, causing excess water to spill over their banks.
- [Flash floods](#) are the most common severe weather emergency. A flash flood is caused by intense rainfall from one or more downpours, and can also be caused by the collapse of a man-made structure, such as a levee or dam.
- Construction and [new development](#) can change the natural drainage patterns in areas around buildings, parking lots, and roads, meaning less land is available to absorb excess water.
- [Dams](#) and [levees](#) also pose a flood risk. While these structures assist in the prevention of flooding, there are instances when it can still occur. Dams can become jammed with debris or can fail with the

build-up of water pressure—or they can weaken over time and crack or collapse altogether. Levees can be overtopped or breached.

- [Tropical storms, hurricanes,](#) and [Nor'easters](#) can bring several inches of precipitation in just hours. These heavy rains can lead to severe flooding by over saturating the ground, overflowing storm drains, or causing rivers to spill over their banks or levees.

Since floods can happen anywhere that it can rain, it's important that everyone is financially protected from the dangers of floodwaters. Flood insurance is available to residents and business owners in both high- and moderate- to low-risk areas. And because most policies take up to 30 days to go into effect, the time to act is now.

The Flood Risk Scenarios Tool is available for download through FloodSmart's [Community Resource](#) page. For those interested in using this tool, it easily can be embedded into websites. This tool, in addition to other tools and resources on FloodSmart.gov, can assist in educating communities about flood risks and educating residents about the need to purchase flood insurance that will help reduce the financial impact of flooding.

For information on FloodSmart's Flood Risk Scenarios Tool or other Flood Risk information visit [floodsmart.gov](http://floodsmart.gov).



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