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Risk Rating 2.0 – National Rate Analysis

Under the current rating methodology, every year at renewal, policyholders on average see premium increases of \$8 per month.



Federal Emergency Management Agency

Risk Rating 2.0 Rollout by FEMA

New NFIP Policy Rating System

The Federal Emergency Management Agency (FEMA) has announced it will begin to roll out new flood insurance premium pricing methodology, known as Risk Rating 2.0.

The new NFIP rating system is designed to be more equitable and easier to understand than the current system, which relies on antiquated insurance rating practices. Eventually, the new ratings system should put the NFIP on a path to financial sustainability.

Risk Rating 2.0 is designed to establish insurance premiums. It does not change how Flood Insurance Rate Maps (FIRMs) and Flood Insurance Studies (FIS) are used for floodplain management and regulatory purposes nor for lender compliance with the mandatory purchase requirement. The Special Flood Hazard Area (SHFA) will remain.

Risk Rating 2.0 is equity in action. With Risk Rating 2.0, individuals will no longer pay more than their share in flood insurance premiums based on the value of their homes. Roughly two-thirds of policyholders with older pre-FIRM homes will see a premium decrease.

The new rate schedule takes effect in a phased approach: New policies beginning **Oct. 1, 2021** will be subject to the new rates. For all existing policies, new rates will apply at renewal on or after **April 1, 2022**. This phased approach will allow time for existing policyholders to see the new rates and consider any mitigation steps they could take to lower their future insurance premiums.

FEMA will reduce disaster-related suffering and disaster-related costs through insurance and the mitigation of flood risks by leveraging advances in industry best practices, technology, and flood risk modeling.

FEMA's core mission and programs continue to emphasize purchasing

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Risk Rating 2.0 (cont'd)

flood insurance and pursuing mitigation options to achieve resiliency. While there are many policies in force nationwide, there are still opportunities to increase participation in the program to improve resilience.

Under the current methodology, all NFIP policyholders have been subject to premium increases every year. Risk Rating 2.0, from a premium increase perspective, does not deviate significantly from the current methodology except annual increases will eventually stop under Risk Rating 2.0 once the full-risk rate is realized. Premium increases will be subject to the same existing statutory limits on rate increases (18% per year cap set by Congress) for most policies.

FEMA continues to engage with Congress, its industry partners and state, local, tribal and territorial agencies to ensure clear understanding of these changes.

For the latest information on Risk Rating 2.0, visit FEMA's website.

The Road to Wildfire Recovery in Oregon

Federal Dollars & State Collaboration Help Affected Communities

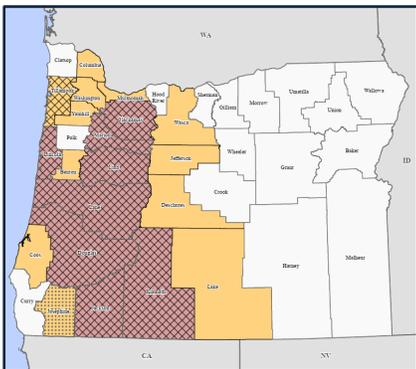


Figure 1: FEMA-4562-DR, Oregon Disaster Declaration as of 01/22/2021.

The year 2020 proved to be challenging for many communities

and individuals across the nation. While navigating the hardships of a global pandemic, most regions did not see a break in the occurrence of natural disasters. Many communities in Oregon experienced extensive damage from the wildfires that affected most of the counties on the western half of the state.

Following these extreme wildfire events, the Oregon Office of Emergency Management and FEMA partnered to help Oregon's disaster survivors, businesses, and communities rebuild and recover from these devastating wildfires. To date, nearly \$262 million in federal assistance has flowed into these households and communities.

As of March 2, FEMA has approved more than \$34.8 million in individual assistance for homeowners and renters affected by Oregon wildfires. These federal dollars provide support to survivors in eight counties approved for FEMA Individual Assistance: Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn, and Marion.

3,091 Oregon residents have been approved for housing assistance grants totaling nearly \$27.9 million. Of those, 538 homeowners received the maximum grant for housing assistance (\$35,500). To date, 265 survivor families are approved to receive FEMA Direct Temporary Housing and more than 100 survivors and their families are currently licensed into FEMA-provided temporary housing.

FEMA's Public Assistance Program, which helps state, local, tribal, territorial governments and certain types of private nonprofit organizations respond to and recover from major disasters or emergencies has obligated more than \$159 million for repairs under the PA program. This funding helps cover costs for debris removal, life-saving

emergency protective measures and restoring public infrastructure.

In close coordination with the Substance Abuse and Mental Health Administration, FEMA has provided more than \$3.8 million through the Crisis Counselling Immediate Services and Regular Services Programs to assist individuals and communities in recovering from the psychological effects of disasters through community-based outreach and educational services.

The Safe+Strong Helpline is available for children and adults who are struggling with stress, anxiety or other disaster-related depression-like symptoms. The website offers free and confidential resources to help wildfire survivors on the journey to recovery. For help, visit their website or call 800-923-4357.

For more information on disaster declarations, recovery efforts, and more visit FEMA's Declared Disasters webpage.

Newsletter Ideas? Want to spread the word about an upcoming event or recent success story? Let us know what you want to see in future issues! Articles can be up to 500 words and may include pictures. Email RXNewsletter@starr-team.com.

Ask the Help Desk The Region 10 Service Center is here to help local community officials and stakeholders with technical, training, mitigation, and mapping questions. Email RegionXHelpDesk@starr-team.com.

Yakima County Pilots Community Vaccination Center

FEMA, State, & County Partners to Accelerate COVID-19 Vaccinations

A Pilot Community Vaccination Center (CVC) opened in April in Yakima, Washington, to accelerate COVID-19 vaccination distribution to Yakima’s historically underserved communities at high risk of infection.

This is a joint effort from the Federal Emergency Management Agency (FEMA), Washington’s Department of Health (DOH) and Emergency Management Division (EMD), Yakima Health District, and the Yakima Valley Office of Emergency Management.

It includes a fixed, drive-thru vaccination site at the Central Washington State Fair Park, as well as mobile vaccination units.

Through this partnership, vaccination capacity at this location will expand from approximately 200 vaccines per day to 1,200 vaccines per day between the fixed, drive-thru site and mobile units.

The additional vaccine doses will be provided directly by the federal government and will not be taken from the state or county’s regular allotments.

The Yakima County Pilot CVC and accompanying mobile units will expand upon the current county-wide vaccine distribution efforts to include vaccination services to the rural and agricultural communities, including Selah, Naches, Wapato, Toppenish, Zillah, Sunnyside, Mabton, and Grandview.



Figure 2: Doses of the COVID-19 vaccine are prepared at a drive-thru style high volume vaccination site in Clark County, WA

Communities in Yakima County have been particularly hard-hit throughout the COVID-19 pandemic, with disproportionately

high infection and hospitalization rates as compared to the rest of Washington and the region. Nearly 20% of Yakima residents live below the poverty line. The rural county leads the state’s agricultural and food processing industries. Residents include a significant proportion of essential workers who cannot perform their work from home. People from racial and ethnic minority groups have accounted for approximately 50% of the county’s COVID-19 cases.

The Yakima County Pilot CVC is located at the Central Washington State Fair Park, 1301 S Fair Ave., Yakima, WA 98901. The fixed site will be open from 10 a.m. to 6 p.m. on Monday—Sunday.

Mobile unit locations and hours will be available and updated on the Yakima Health District website.

For more information including how to schedule appointments please visit the [Yakima Health District Website](#).



Online Training

(All times Pacific)

CRS: Preparing an Annual Recertification

April 13, 10 am
Online – 1 CEC

CRS: Watershed Master Planning

April 14, 10 am
Online – 1 CEC

STARR: NFIP Basics

April 22, 10 am
Online – 1 CEC

CRS: Introduction to the CRS

May 18, 10 am
Online – 1 CEC

CRS: CRS & Substantial Damage Properties Management Plans

May 19, 10:00 am
Online – 1 CEC

CRS: The 2021 Addendum to the CRS Manual

June 15, 10 am
Online – 1 CEC

CRS: Credit for Conservation and Recovery of Threatened & Endangered Species

June 16, 10:00 am
Online – 1 CEC

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