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# News from Region 10



## Purchase Flood Insurance to Protect What You've Built

### FEMA Region 10

If you do not carry National Flood Insurance Program (NFIP) insurance, now is the time to buy it. Wildfire season is slowing down, and once the fires are out, people and communities are at risk for another threat: flooding. Wildfires leave the ground charred and unable to absorb water. This creates a flash flooding potential for years to come, even in areas that rarely experienced flooding in the past. Sometimes these flash floods can pick up ash and large debris, turning into mudflows that are highly destructive.

Unlike many causes of damage, flooding and mudflows are generally not covered by a homeowners' policy. An uninsured flood loss can eat into your life's savings. Floods are the most common and expensive natural disaster in the U.S. Just an inch of water in an average-sized home can cause \$25,000 in damage.

A NFIP policy protects against such losses and can ensure that a flood doesn't bring financial ruin.

Flood insurance is easy to get; the only requirement is that you live in an NFIP participating community. These include cities, counties and other jurisdictions that manage development. You do not need to live in a floodplain to purchase a policy. If you live outside a floodplain, insurance will likely cost less than for those living in a higher risk area.

Buyers should be aware of the 30-day waiting period for an NFIP policy to go into effect. It is important to purchase a policy now to protect your property against the continuing threat of flooding.

You can usually purchase flood insurance from your current agent. If that is not possible, NFIP representatives can help you find one. As with any insurance, be sure to talk with your agent about the specifics of your policy.

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*Protect What You've Built (Cont'd)*

Find out more about your risk and flood insurance at [www.floodsmart.gov](http://www.floodsmart.gov).

To purchase flood insurance or find an agent, call 1-800-427-4661.

Follow FEMA Region 10 on [Twitter](#) and [LinkedIn](#) for the latest updates and visit [FEMA.gov](http://FEMA.gov) for more information.

## 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](mailto:RegionXHelpDesk@starr-team.com).

## NFIP Training Opportunity: Risk Rating 2.0

### FEMA Region 10

FEMA Region 10 is conducting a webinar training series on the new flood insurance rating methodology, Risk Rating (RR) 2.0. This training will introduce this new flood insurance rating methodology and take a closer look at the rating factors used to determine a building's risk of flooding and the cost to insure that risk.

This webinar will also provide information on additional training resources, discuss recent experience with the new rating methodology, and provide tips for success. This training is open to all. State and Local government officials, insurance agents, and real estate professionals are encouraged to attend.

This training series began on October 11, 2022 and is being held on the second Tuesday of each month from 11:00 a.m. – 1:00 p.m. (PT).

Registration for this webinar is required on Zoom and can be completed [here](#).

More information about RR 2.0 can be found at the FEMA Risk Rating 2.0 website: [Risk Rating 2.0: Equity in Action | FEMA.gov](#).

## Substantial Improvement & Substantial Damage Training Opportunity

### Washington Department of Ecology

Please join staff from the Washington Department of Ecology to learn more about the National Flood Insurance Program requirements for substantial improvement and substantial damage.

After major disasters, numerous buildings in a community may be 'substantially damaged'. A determination of 'substantial damage' applies to a severely damaged home or other structure in a Special Flood Hazard Area (SFHA), regardless of the cause of damage. It is important for floodplain managers to have the knowledge and resources needed to process numerous substantial damage determinations during the rebuilding process.

Before improvements can be made to buildings in the SFHA, the local floodplain manager must determine if the building will be 'substantially improved'. This is a formal determination of whether the costs of repairs and improvements will equal or exceed 50 percent of the market value of the structure before the improvement. If the proposed repairs/improvements are

determined to be a substantial improvement, the building must meet the same requirements in the community's floodplain ordinance that apply for new construction.

The core purpose of the substantial improvement/substantial damage rule is to bring nonconforming buildings up to current floodplain safety standards. It is important for floodplain managers to understand the accepted methodologies to do this, such as floodproofing a non-residential structure, relocating the structure outside the floodplain, elevating the structure, etc. This course will discuss techniques for determining substantial improvement and substantial damage, regulatory requirements, managing substantial damage determinations in the post-disaster environment, and more.

The course will be offered two days in a row, both in the morning and afternoon. Please register below:

**Tuesday, January 24th**  
12:30 – 4:00 p.m.

[Register for this training](#)

**Wednesday, January 25th**  
8:30 a.m. – 12:00 p.m.

[Register for this training](#)

*If you have any questions about these trainings, contact [Amelia Petersen](#) at the WA Department of Ecology for more information.*

## 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](mailto:RXNewsletter@starr-team.com).

## Online Training

(All times Pacific)

### **CRS: Stormwater Management Regulations (Activity 450)**

November 15, 10 am

Online – 1 CEC

### **CRS: CRS & Floodplain Species Assessment**

November 16, 10 am

Online – 1 CEC

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

