



# News from Region 10

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## Newsletter Ideas?

*Do you want to spread the word about an upcoming event or recent success story? Let us know what you'd like 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)*

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## National Flood Insurance Program Training Opportunity: Risk Rating 2.0

FEMA Region 10 is conducting a webinar training series on the new flood insurance rating methodology, Risk Rating 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. It will also provide information on additional training resources, discuss recent experience with the new rating methodology, and provide tips for success. The agenda for this webinar will include the following topics and questions:

- What is Risk Rating 2.0?
- Why is FEMA changing the insurance rating methodology?
- What *is* changing?
- What is *not* changing?
- How does this relate to floodplain management?
- Resources



**When:** the second Tuesday of each month (*next session: January 10<sup>th</sup>, 2023*).

**Time:** 11:00 a.m. – 12:30 p.m. (PST)

**How to attend:** register for this training session [here on ZOOM](#).

This training is open to all – state and local government officials, insurance agents, and real estate professionals are encouraged to attend. More information about Risk Rating 2.0 can be found at the FEMA Risk Rating 2.0 website – [Risk Rating 2.0: Equity in Action | FEMA.gov](#).

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## Floodplain Management Saves Money – Portland Lowers Flood Risk and Insurance Rates

Portland, Oregon residents now save 25% in flood insurance premiums, which is an average \$365 per policy in the Special Flood Hazard Area (SFHA). These lower rates are a result of Portland's continued focus on floodplain management and flood risk reduction. FEMA's National Flood Insurance Program (NFIP) Community Rating System (CRS) is an incentive program that rewards communities for their actions to reduce flood risk through discounted insurance rates. Portland, a CRS 5 community, is now saving \$283,865 annually because of actions to reduce risk.

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*Portland Lowers Flood Risk (Continued)*

These actions have included the development of Portland’s mitigation action plan, which focuses on community flood risk reduction and making the city more flood resilient. Portland also enforces higher regulatory standards to keep the community safe, including foundation protection, floodplain storage, and the freeboard requirement to build higher than the Base Flood Elevation (BFE). To educate residents about flood hazards and risks, Portland manages outreach campaigns, including annual mailings to residents in and out of the floodplain and information displays at public buildings throughout the city.



In addition to these efforts, 37% of Portland’s floodplains are open space, keeping development out of hazardous areas. To keep people safe, the city has acquired and relocated 78 buildings from the floodplain, moving them out of harm’s way. Lastly, the regular inspections and maintenance of Portland’s drainage systems reduce urban flooding and the city’s early warning system sends residents timely flood alerts.

To learn more about the CRS program, visit FEMA’s webpage – [Community Rating System | FEMA.gov](#).

## Snowmelt Flooding: How Can You Prepare?

Snow can be beautiful, but it can also be a flood risk. During the winter, the ground freezes and snow can pile up. As temperatures rise, the frozen ground can’t absorb melting snow or spring rains, which can lead to flooding. All it takes is a warm day or heavy rainfall after it snows to cause severe flood damage. Even if there isn’t snow where you live, melting snow upstream can cause rivers near you to overflow, leading to flood damage. Ice jams can also cause flooding upstream as rivers overflow their banks. When the jam eventually breaks free, it may cause flash flooding downstream.



A National Flood Insurance Program (NFIP) policy can give you peace of mind knowing you can recover more quickly and get back to enjoying the life you’ve built. While federal disaster assistance may be available after flooding, FEMA’s Individual and Household program is only available if the President declares a major disaster declaration and provides less financial assistance than flood insurance. Just one inch of floodwater in your home can cause up to \$25,000 of damage or more and most homeowner, renter, and business insurance policies do not cover flood damage. As changing weather patterns increase disaster risks across the country, it is more important than ever to be prepared.

To purchase flood insurance, call your insurance company or insurance agent (the same person who sells your home or auto insurance).

If you need help finding a provider, visit the [Floodsmart.gov | Flood Insurance Provider](#) site or call the NFIP at (877) 336-2627. Plan ahead, as there is typically a 30-day waiting period for an NFIP policy to go into effect.

To learn more about flooding preparedness, visit [Floodsmart.gov | What to do Before a Flood](#).

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**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).

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## Online Training Calendar

(All times Pacific)

Course	Date/Time (Pacific)	Continuing Education Credits (CECs)
Annual CRS Requirements	January 17, 10 am	1
CRS & Higher Regulatory Standards	January 18, 10 am	1
Floodways & the NFIP	January 26, 11 am	1.5
NFIP Basics	February 2, 10 am	1
Intro to Substantial Damage & DRRA 1206	February 16, 10 am	1
Intro to the CRS	February 21, 10 am	1
CRS: Flood Warning & Response (Activity 610)	February 22, 10 am	1



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

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This monthly newsletter is distributed via email. Previous editions and articles are still available to view or download online: [STARR II R10 Monthly Newsletter Archive](#).

**STARR II - Strategic Alliance for Risk Reduction**

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