

NEWSLETTER

Summer 2021



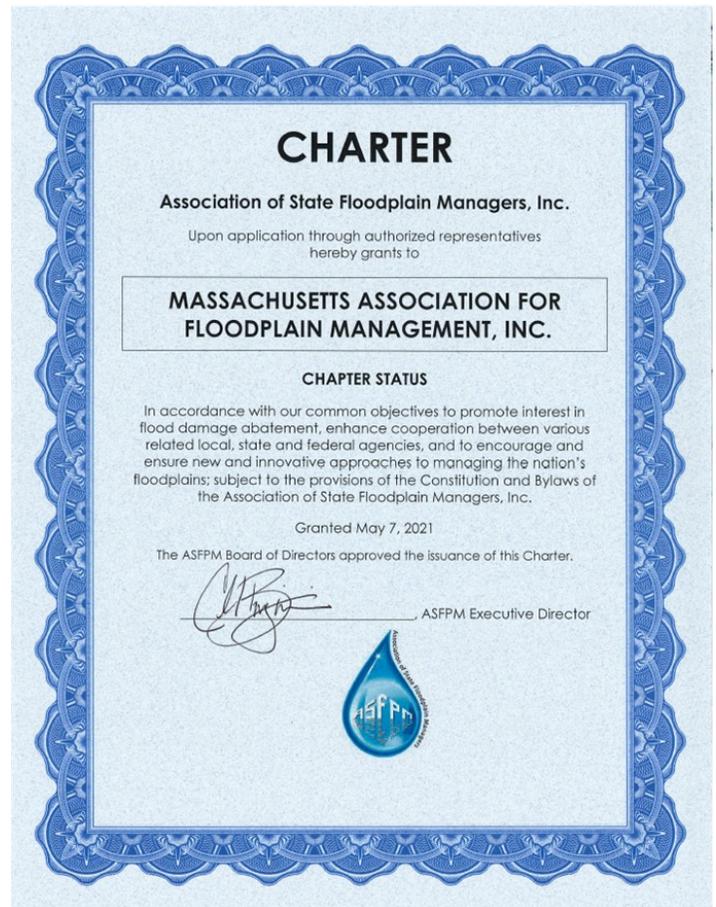
Congratulations to massFM!

On May 7, 2021, the Association of State Floodplain Management (ASFPM) Board voted to approve massFM as the 38th chapter of ASFPM. massFM joins ASFPM as part of ASFPM Chapter District 1.

massFM submitted a chapter application to ASFPM detailing how the organization meets minimum requirements, including our membership numbers, a yearly general election of officers, and essential documents such as Articles of Incorporation and Bylaws.

The benefits of being an official ASFPM Chapter are numerous, including discounted pricing on ASFPM webinars for massFM members when using the Chapter Promo Code to register.

Congratulations to massFM for becoming the 38th Chapter of ASFPM!



Massachusetts Association for Floodplain Management (massFM)

We educate, promote, & inform on practices related to floodplain management.

We welcome and encourage readers to send us notices of training and other events, articles or other contributions to share with others in our community.

Please visit our website at www.massFM.org for additional articles and resources, and to sign up to receive future editions via email.

Contact: massfloodplain@gmail.com

Risk Rating 2.0

Risk Rating 2.0 Will Change The Industry, Not Just The NFIP

Written by Joe Rossi, ANFI, CFM

When FEMA announced the transformation of the National Flood Insurance Program (NFIP) with updated and modernized rating dubbed Risk Rating 2.0, questions and concerns were raised from various industries such as insurance agents and real estate professionals. As FEMA begins to release details around Risk Rating 2.0, it's clear that the NFIP transformation will not just impact insurance rating, it will impact the entire flood industry. From private flood insurance companies to floodplain managers, each stakeholder will be influenced by Risk Rating 2.0's implementation.

FEMA has branded Risk Rating 2.0 as "Equity in Action" since the coming changes will make the NFIP rates more fair and easier to understand. Equity in Action replaces the current binary "in versus out" of a high-risk flood zone pricing methodology. Rather, it uses "graduated" rating, which is a pricing methodology based on factors such as distance to water, types of flood exposure, and other advanced elements. Equity in Action will also bring more equity to NFIP policyholders by basing rates off of the building's replacement cost. The higher the building's replacement cost, the more expensive the premium, and vice versa.

In April, FEMA issued a press release on Equity in Action and state fact sheets showing projected rate changes:

- 11% of NFIP policyholders will see a premium increase of over \$120 per year.
- 63% of policyholders will see premium increases of \$0 to \$100 a year.
- 23% of NFIP policyholders will see a premium decrease.

The changes in the new NFIP rating methodology will have impacts throughout the entire insurance industry. For example, once Equity in Action takes effect, private flood insurers may find expanded or changed opportunities to sell policies that will close the insurance gap. Overall, what FEMA will accomplish in the transformation is making the NFIP part of a rapidly evolving and competitive flood insurance environment where insureds ask to see a quote from multiple carriers, one of them being the NFIP.

Changes under Equity in Action are not limited to the world of insurance. The impacts and benefits of mitigation options, such as the elevation of a home, have been difficult to clearly communicate, and are not always viable. The coming changes to the NFIP bring better solutions and easier communication for mitigation options. Under Equity in Action, premium credits will now be given for the elevation of mechanical equipment, currently not a creditable mitigation activity under the NFIP. The NFIP is changing how home elevation premium reductions are calculated. Currently, premium discounts max out when a building is elevated 4 feet above the base flood elevation. But with Equity in Action, the higher you go, the less the premium will be.

Importantly, mitigation credits will apply *everywhere*, not just for those properties in the high-risk flood zone. These changes will also enhance the flood resilience of our communities. As the financial benefit of mitigation grows, so will the elevation and mitigation of buildings. Essentially, the mitigation elements of Equity in Action will have a trickledown effect that benefits many other stakeholders.

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ASFPM's No Adverse Impact Approach

Written by Joy Duperault, CFM

Greetings to all “my” floodies out there—what a lovely spring we’re having, now that it’s here! A fresh new time to think about great ideas for improving your local floodplain management options...

Are you already aware of a wonderful time-tested concept called “No Adverse Impact”? Our national Association of State Floodplain Managers ([ASFPM](https://www.floods.org/resource-center/association-of-state-floodplain-managers-nai-no-adverse-impact-floodplain-management/)) has developed a whole series of how-to guides for lifting up floodplain management to a higher standard— even things we can do here in MA. Here’s the website: <https://www.floods.org/resource-center/association-of-state-floodplain-managers-nai-no-adverse-impact-floodplain-management/> Let me give you a synopsis:

ASFPM defines No Adverse Impact (NAI) as “*an approach that ensures the action of any community or property owner, public or private, does not adversely impact the property and rights of others.*” In this case, NAI principles include flooding and water quality.

Overall, the best way to begin learning about NAI is to peruse the [2003 NAI Toolkit](#) to find ideas you can use in your community. Remember that in MA, you can do anything that doesn’t specifically conflict with the MA building code. Your options include zoning bylaws or ordinances, specific community flood map overlays, local incentives for higher standards, and written policies or practices adopted by your community. The 108-page toolkit offers seven “building blocks” for improved floodplain management: mapping, outreach, planning, development standards, mitigation, consideration of infrastructure, and emergency services.

Each of these seven building blocks are also presented in separate comprehensive “[How-to Guides](#)” that give detailed explanations and tools for implementing NAI in your community. For example, the [NAI Mitigation Guide](#) includes five project tools: 1) flood acquisition/ relocation, 2) dam removal, 3) shoreline stabilization, 4) stormwater management, and 5) critical facilities. These Guides help you to shake out any fuzzy stuff hanging around in your let’s-get-going folder of project ideas! (Think BRIC grants, or MVP action grants, or CZM resilience grants, or DER dam removal/ culvert grants...)

Finally, the NAI web pages offer a Coastal NAI Handbook, various other related documents and web links that will keep you energized as you begin to implement great practices and policies for the best floodplain management possible. No excuses now—get going and develop the BEST floodplain management program in the Commonwealth! (And please let me know about your new activities—I’m excited to assist if needed.)

If you have any questions or concerns, please don’t hesitate to contact either myself (joy.duperault@mass.gov) or Eric Carlson (eric.carlson@mass.gov) We’re most happy to help!

Joy is the Massachusetts State Floodplain Manager



Community Rating System Corner

A Handy Place to Stay Current on CRS Matters

Written by Shannon Hulst, CFM, Floodplain Specialist and CRS Coordinator, Barnstable County and Woods Hole Sea Grant

Risk Rating 2.0

For this issue, we'll take a quick look at two time-sensitive Community Rating System (CRS) issues: Risk Rating 2.0 and the new Elevation Certificate review process.

How will Risk Rating 2.0 affect the Community Rating System?

Good question! There's a lot we don't yet know about Risk Rating 2.0 (RR2.0), but there are two primary factors to how RR2.0 will interact with the CRS:

- All policyholders within CRS communities will get a discount. As of now, those policyholders with what are called Preferred Risk Policies (PRPs) do not get the CRS discount. Because of the pending RR2.0 changes, PRPs will be eliminated and the CRS discount will apply to all policies within CRS communities. That means an increase in the number of residents and businesses that benefit from CRS participation, and an increase in savings for the community!
- Elevation Certificates are a critical component of the CRS program. It is unclear what role Elevation Certificates will play in RR2.0, and therefore unclear if they will continue to be as important in the CRS. For now, though, ECs will continue to be treated as they always have been. So make sure you stay vigilant about checking them for compliance as they come in (and before the Certificate of Occupancy is issued)!

New Recertification/Elevation Certificate Review Process

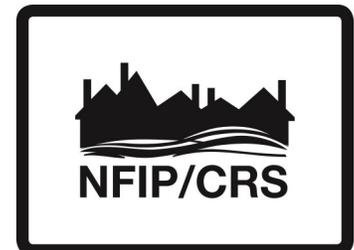
Through late May and early June, many communities received their Recertification Elevation Certificate reviews back from CRS Resources Specialists from Insurance Services Office. For the majority of communities, this included an email telling communities that they did not meet the Class 9 prerequisite of 90% of Elevation Certificates being correct.

First, try not to panic! If you read the email and attachments carefully, you may find the issues are smaller than they seem. In many circumstances, the corrections are minor and can be easily completed by a community official with the provided correction form. The language in the email is required by FEMA, as is the inclusion of the community CEO. In the past, these reviews only happened once every 5 years with the Cycle Visit. From now on, expect to get these review emails every year.

While the annual review of ECs seems daunting, with a bit of practice we'll all get better at it. Communicate with the surveyors working in your community to let them know where things need to change. Be sure to carefully review your ECs before you issue a Certificate of Occupancy so that errors are easier to correct.

Need a refresher on how to review ECs? Check out this [CRS Resources Training Site](#) (scroll to the bottom). If you're looking for something specific, you can jump around to the lessons you're most interested in.

Shannon is the CRS & Floodplain Coordinator for Barnstable County through the Cape Cod Cooperative Extension & Woods Hole Sea Grant.



massFM Spotlight on Regional Members Southeast Region

Written by Gabrielle Belfit, CFM, Senior Environmental Scientist, Tighe & Bond and massFM Southeast Regional Representative

An interview with Eugene Kohls, June 23, 2021

I recently had the pleasure of interviewing Eugene Kohls, a massFM member from the Southeast Region. Eugene is currently the ISO Community Rating System field representative for all of FEMA Region I. Eugene regularly visits 77 communities, providing support to implement and strengthen flood management with Region 1.

Eugene grew up in Nebraska and graduated from Wayne State College Nebraska with a Geography Degree (minor in Biology). After his first job at an agriculture laboratory doing quality control for corn seed used in biofuels, Eugene moved to Colorado to enter the field of flood determination analysis. This work led to working with FEMA Regions 8, 9, and 10 as a Letter of Map Amendment (LOMA) analyst. Before starting at his present firm, Verisk, Eugene spent a year in New Jersey after Superstorm Sandy working with communities on Hazard Mitigation Grant Program projects. Eugene has been a member of ASFPM for 18 years and a CFM for 13 years, and he also is a member of the state chapters of Connecticut, Rhode Island, and Massachusetts. Here's a bit of the Q&A from the interview!

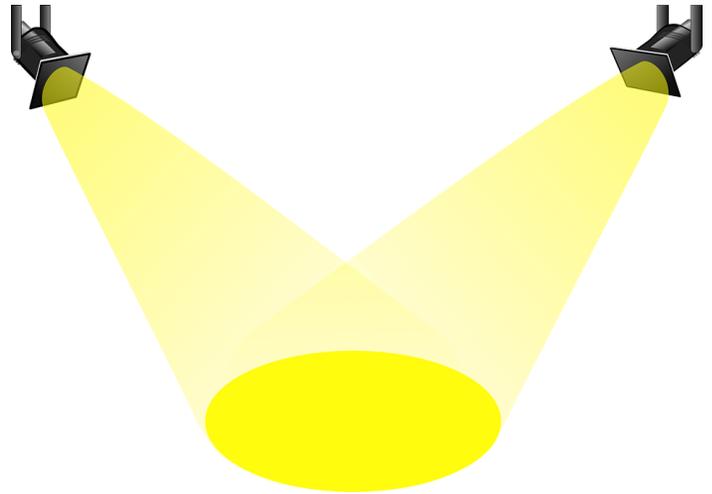
What do you think are most important floodplain issues for the southeast region?

Coastal development is one issue that is always on my mind. Sea level rise (SLR) is a current issue that is not going away, and smart development is going to be key to protecting life and property.

How can massFM help the southeast region and the CRS program?

From my perspective as a CRS specialist, I see quite a bit of employee turnover and one of our biggest challenges is training. It is a challenge for CRS coordinators to bring people together to meet the minimum program requirements, let alone expand participation in the program. I think the local CRS users' groups help with training, but I believe the membership within massFM is diverse and additional training throughout the year would benefit everyone.

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Risk Rating 2.0

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In April of this year, House Financial Services introduced a discussion draft of an NFIP reauthorization and reform bill. The bill, among its other elements, proposes to lower the annual increase cap on NFIP premiums from 18% to 9%. Since FEMA notes that policy premiums will increase up to the maximum statutory cap under Equity in Action, this was a clear reaction from Congress. While there are still legislative issues and priorities to tackle, Equity in Action will address long standing programmatic issues that Congress may no longer need to address in forthcoming flood reform such as using replacement cost when determining rates.

In early 2021, a media storm followed the release of information about potential impacts of Risk Rating 2.0. For the first time, those who never heard of or cared about flood risk began to talk about the topic and Equity in Action will make flood risk easier to communicate. Equally important is to understand that the change that FEMA is planning will impact far more stakeholders than just those that interact with NFIP insurance. Equity in Action modernizes the NFIP in a way that has not been seen in the 53-year history of the program. Whether stakeholders involved appreciate the changes or not, Risk Rating 2.0 will change the landscape of insuring against and communicating flood risk.

Joe is the Chair of the MA Coastal Coalition.

Regional Spotlight

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Where I live and fun facts...

We live in rural Somerset, MA surrounded by fields and farms. We have Somerset Creamery and Simcock Dairy, both which have amazing ice cream selections. My favorite flavors are maple walnut at Simcock and coconut ice cream at Somerset. Maybe we could organize massFM SE Regional Ice Cream Social?

What comes next for you?

Retirement in Florida, on the beach sipping cocktails. Maybe in Tampa or West Palm Beach? Yes, the area is at risk from climate change with increasing storms and SLR but I know what to do, how to build correctly and find a low risk location.

Thanks to Eugene for sharing his story! We hope that "Spotlight on Regional Members" will be a regular feature of this massFM newsletter.

We would like to extend a Thank You to our Sponsors listed below!



Seeking Volunteers!

massFM encourages participation by its members in the various committees that keep us moving forward. Click [here](#) if you are interested in sitting on a massFM committee in 2021.

Save the Date!

massFM Annual Conference and Meeting will be held the afternoon of October 21, 2021.



Our mission at massFM is to create a forum for the exchange of local knowledge about floodplain management, to share that knowledge with the public, to inform municipal and statewide policies and procedures, and to improve the Commonwealth's ability to mitigate flood hazards now and in the future. massFM strives to be inclusive across multiple disciplines, regardless of means. We welcome you to join us.

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