



FMA News

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Highlights

| | |
|---|----|
| Federal News & State News—California | 2 |
| State News—Hawaii, Nevada | 3 |
| Save the Date | 4 |
| DWR Updates | 6 |
| Appellate Court Decision Changes Landscape of Local Agency Culpability for Urban Flood Claims | 8 |
| Water Infrastructure Legislation Passed for First Time in Seven Years | 10 |

Letter From the Chair

Greetings!

FMA opened this new year with a number of course and webinar offerings, including Two-Dimensional Modeling Applications (Jan 26 – Santa Ana) and HEC-RAS 5 – 2D (March 10 – Sacramento). We also expect to announce the HEC-RAS 5 course to be offered in Las Vegas and Southern California soon, so check the website for information on this. These courses are very popular and fill up fast.



Some members of the Board met in November at the Westin Mission Hills, to update our Strategic Plan and to start planning the 2015 activities of the Association. We had a very productive two-day meeting at the site of the 2015 conference, and we also toured the conference facilities. The facilities and rooms at the hotel are very spacious compared to recent conferences. The facilities of this hotel offers FMA and our partners a number of new event opportunities, which we hope will deliver more content to each attendee than any previous conference. To that end, we are planning a number of new activities, tracks and symposium. There is even talk of a golf event. While we will be setting the agenda for the conference in the next couple months, some of the content we have been working on includes: an Arid Regions conference jointly with ASFPM’s Arid Regions committee, also responding to several requests to provide content on the science of Alluvial Fan rainfall and runoff for Modeling and Mapping, Arid Hydrology, and a number of ongoing topic issues.

(Continued on page 4)



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FEDERAL NEWS - CALIFORNIA

How April 2015 Program Changes Will Affect Flood Insurance Premiums

The National Flood Insurance Program (NFIP) is in the process of implementing Congressionally mandated reforms required by the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) that repeal and modify the Biggert –Waters Flood Insurance Reform Act of 2012 (Biggert-Waters). The new law slows some flood insurance rate increases and offers relief to some policyholders who experienced steep flood insurance premium increases in 2013 and early 2014. Flood insurance rates and other changes will be revised for new or existing policies beginning on April 1, 2015. In addition to insurance rates, other changes resulting from Biggert-Waters and HFIAA will be implemented that will affect the total amount a policyholder pays for a flood insurance policy. Highlights of some of those changes follow. For full explanations and guidance, see WYO Bulletin (W-14053) and the Flood Insurance Manual.

The changes taking place in April include an increase in the Reserve Fund Assessment, the implementation of an annual surcharge on all new and renewed policies, an additional deductible option, an increase in the Federal Policy Fee, and rate increases for most policies. Key changes include:

- Implementing annual rate changes that set rates using rate-increase limitations set by HFIAA for individual premium and rate classes:
 - Limiting increases for individual premiums to 18 percent of premium.
 - Limiting increases for average rate classes to 15 percent.
 - Mandatory increases for certain subsidized policyholders under Biggert-Waters and HFIAA.
- Increasing the Reserve Fund assessments required by Biggert-Waters
- Implementing annual surcharges required by HFIAA
- Guidance on substantially damaged and substantially improved structures, and additional rating guidance on buildings constructed before their communities' first Flood Insurance Rate Maps (FIRMs) became effective (known as pre-FIRM) structures.
- Implementing a new procedure for properties newly mapped into the Special Flood Hazard Area (SFHA) and existing Preferred Risk Policy Eligibility Extension (PRPEE), a cost-saving flood insurance coverage option for property owners whose buildings were newly mapped into an SFHA. The premiums will be the same as the PRP, which offers low-cost flood insurance to owners and tenants of eligible residential and non-residential buildings located in moderate- to low-risk areas for the first year (calculated before fees and assessments) to comply with provisions of HFIAA.
- Reformulating expense loading on premiums, reducing the expense load the highest-risk policies as an interim step while investigating expenses on policies as required by Biggert-Waters.

The changes will take effect on April 1, 2015.

Read the full FACT SHEET, visit:

<https://www.fema.gov/media-library/assets/documents/99601>.

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