This E-News Bulletin is a communication from Floodplain Management Program to share news and relevant information for communities and Floodplain Managers throughout Ohio about the National Flood Insurance Program (NFIP), floodplain management, training, and more.

NATIONAL FLOOD INSURANCE PROGRAM (NFIP) & FLOOD INSURANCE NEWS

• **Congressional Research Service Report - National Flood Insurance Program: The Current Rating Structure and Risk Rating 2.0**

  *Summary:* FEMA is planning to introduce the biggest change to the way the NFIP calculates flood insurance premiums, known as Risk Rating 2.0, since the inception of the NFIP in 1968. The new premium rates are scheduled to go into effect on October 1, 2021, for all NFIP policies across the country.

  Risk Rating 2.0 will continue the overall policy of phasing out NFIP subsidies, which began with the Biggert-Waters Flood Insurance Reform Act of 2012 and continued with the Homeowner Flood Insurance Affordability Act of 2014. Under the change, premiums for individual properties will be tied to their actual flood risk. Because the limitations on annual premium increases are set in statute, Risk Rating 2.0 will not be able to increase rates faster than the existing limit for primary residences of 5%-18% increase per year.

  According to FEMA, Risk Rating 2.0 will
  o reflect an individual property’s risk,
  o reflect more types of flood risk in rates,
  o use the latest actuarial practices to set risk-based rates,
  o provide rates that are easier to understand for agents and policyholders, and
  o reduce complexity for agents to generate a flood insurance quote.

  The NFIP’s current rating structure follows general insurance practices in effect at the time that the NFIP was established and has not fundamentally changed since the 1970s. The current NFIP rating structure uses several basic characteristics to classify properties based on flood risks. Structures are evaluated by their flood zone on a Flood Insurance Rate Map (FIRM), occupancy type, and the elevation of the structure. FEMA uses a nationwide rating system that combines flood zones across many geographic areas, and calculates expected losses for groups of structures that are similar in flood risk and key structural aspects, assigning the same rate to all policies in a group.

  According to FEMA, flood zones will no longer be used in calculating a property’s flood insurance premium following the introduction of Risk Rating 2.0. Instead, the premium will be calculated based on the specific features of an individual property, including structural variables such as the foundation type of the structure, the height of the lowest floor of the structure relative to base flood elevation, and the replacement cost value of the structure. The current rating system includes two sources of flood risk: the 1%-annual-chance fluvial (river) flood and the 1%-annual-chance coastal flood. As proposed, Risk Rating 2.0 will incorporate a broader range of flood frequencies and sources than the current system, as well as geographical variables such as the distance to water, the type and size of nearest bodies of water, and the elevation of the property relative to the flooding source.
According to FEMA, although flood zones on a FIRM will not be used to calculate a property’s flood insurance premium, flood zones will still be used for floodplain management purposes, and the boundary of the Special Flood Hazard Area will still be required for the mandatory purchase requirement.


### OHIO NFIP MAPPING SCHEDULE

<table>
<thead>
<tr>
<th>MAPPING MILESTONE</th>
<th>LOCATION</th>
<th>DATE</th>
<th>TYPE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upcoming/Recently Issued Preliminary FIRM/FIS</td>
<td>Paulding County</td>
<td>10/16/2020</td>
<td>Countywide</td>
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<tr>
<td>Van Wert County</td>
<td>11/13/2020</td>
<td>Countywide</td>
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<tr>
<td>Montgomery County - Little Miami</td>
<td>11/30/2020</td>
<td>Physical Map Revision (PMR)</td>
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<tr>
<td>Ottawa County - Lake Erie</td>
<td>12/8/2020</td>
<td>PMR - Revised Preliminary</td>
<td></td>
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<tr>
<td>Allen County</td>
<td>12/14/2020</td>
<td>PMR</td>
<td></td>
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<tr>
<td>Warren County - Little Miami</td>
<td>2/3/2021</td>
<td>PMR</td>
<td></td>
</tr>
<tr>
<td>Hamilton County - Little Miami</td>
<td>3/5/2021</td>
<td>PMR</td>
<td></td>
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<tr>
<td>Athens County</td>
<td>6/30/2021</td>
<td>PMR - Revised Preliminary</td>
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<tr>
<td>Clermont County</td>
<td>7/30/2021</td>
<td>PMR</td>
<td></td>
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<tr>
<td>Ross County</td>
<td>7/31/2021</td>
<td>PMR</td>
<td></td>
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<tr>
<td>Warren County - Lower Great</td>
<td>7/31/2021</td>
<td>PMR</td>
<td></td>
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<tr>
<td>Hamilton County - Lower Great</td>
<td>9/21/2021</td>
<td>PMR</td>
<td></td>
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<tr>
<td>Butler County</td>
<td>10/30/2021</td>
<td>PMR</td>
<td></td>
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<tr>
<td>Preble County</td>
<td>11/30/2021</td>
<td>PMR</td>
<td></td>
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<tr>
<td>Lucas County</td>
<td>~Winter 2021/2022</td>
<td>PMR - Revised Preliminary</td>
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<tr>
<td>Upcoming/Recently Issued Workmaps (Workmaps are draft maps released before Preliminary maps)</td>
<td>Upper Scioto Watershed</td>
<td>Aug-20</td>
<td>Workmap</td>
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<tr>
<td>Lower Great Miami Watershed</td>
<td>11/16/2020</td>
<td>Workmap</td>
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<tr>
<td>Upper Wabash Watershed</td>
<td>2021*</td>
<td>Workmap</td>
<td></td>
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<tr>
<td>Auglaize County</td>
<td>2021*</td>
<td>Workmap</td>
<td></td>
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<tr>
<td>Upcoming Community Consultation Officer (CCO) Meetings</td>
<td>Hamilton County - Little Miami</td>
<td>~May 2021</td>
<td>CCO Meeting – Virtual</td>
</tr>
<tr>
<td>Warren County - Little Miami</td>
<td>4/20/2021</td>
<td>CCO Meeting – Virtual</td>
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<tr>
<td>Upcoming Open House</td>
<td>Ottawa County</td>
<td>4/22/2021</td>
<td>Virtual</td>
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<tr>
<td>Paulding County</td>
<td>~April/May 2021</td>
<td>Virtual</td>
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<tr>
<td>Hamilton County - Little Miami</td>
<td>~May 2021</td>
<td>Virtual</td>
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<td>Current Appeal Periods</td>
<td>Logan County</td>
<td>3/24/21-6/22/21</td>
<td>Appeal Period</td>
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<td>Upcoming FIRM/FIS Effective Dates</td>
<td>Lake County</td>
<td>5/4/2021</td>
<td>Effective FIRM/FIS</td>
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<td>Upcoming Letters of Final Determination (LFD)</td>
<td>Highland County</td>
<td>5/19/2021</td>
<td>LFD</td>
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<tr>
<td>Clinton County</td>
<td>5/21/2021</td>
<td>LFD</td>
<td></td>
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<tr>
<td>Erie County - Lake Erie</td>
<td>9/22/2021</td>
<td>LFD</td>
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<td>Greene County</td>
<td>9/22/2021</td>
<td>LFD</td>
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This mapping schedule is provided for reference and is subject to change due to scheduling, appeals or other circumstances. All dates are current as of March 31, 2021. Questions about mapping projects may be directed to Katherine Goeppner, Ohio CTP Mapping Coordinator, at katherine.goeppner@dnr.ohio.gov.
NEW NFIP PUBLICATIONS, FORMS, & TOOLS

- **New NFIP Technical Bulletins** released:
  - TB 3, Non-Residential Floodproofing - Requirements and Certification (January 2021)
  - TB 6, Below-Grade Parking Requirements (January 2021)

- **Answers to Questions About the NFIP**
  FEMA has released an updated [Answers to Questions About the NFIP](#) booklet.

- **Community Rating System (CRS) Informational Resources**
  - CRS Coordinators Manual & Forms
  - NFIP’s Community Rating System (CRS) Class 8 Freeboard Prerequisite Frequently Asked Questions
  - Class 9 Construction Certificate Management Procedures - 300 Series
  - Making Corrections to the Repetitive Loss List
  - CRS Credit for Stormwater Management
  - CRS Training & Videos

- **Great Lakes Mapping Videos**
  - Mapping Flood Risk Along the Great Lakes Video
  - Region V Great Lakes Coastal Flood Study Open House Explainer Video

EDUCATIONAL OPPORTUNITIES

- **Association of State Floodplain Managers (ASFPM) 45th Annual Conference**
  ASFPM will convene the world’s largest and most comprehensive floodplain management conference on **May 10-14, 2021** in a virtual setting. You are invited to share your experiences with local, state, regional, tribal and federal officials, industry leaders, consultants and a wide variety of subject matter experts from diverse fields.

  ASFPM is a national professional organization for the field of floodplain management with 18,000+ practitioners, 10,000 Certified Floodplain Managers, 36 chapters and 73 corporate and agency Partners worldwide.

  The Early Bird Registration Discount Deadline is April 30, 2021. You can access detailed information at the [ASFPM Conference website](#).

- **2021 Ohio Statewide Floodplain Management Conference**
  Due to COVID-19, the Ohio Statewide Floodplain Management Conference will be offered again by the Ohio Floodplain Management Association (OFMA) as a **WEBINAR SERIES** on **December 7th and 14th, 2021**. There will be no registration cost to attend this conference in 2021. To access information about the conference, please visit [OFMA’s 2021 Conference Webpage](#). A Call for Presenters will be posted in Summer 2021. OFMA hopes to resume the annual in-person conference next year.

- **Certified Floodplain Manager (CFM) Examination**
  ASFPM and the Certified Board of Regents (CBOR) have been working to modernize the CFM Exam, registration, and certification maintenance processes to appeal to next generation of CFMs as well as provide support to existing CFMs. Soon, the ASFPM will be offering an on ONLINE option to take the CFM Exam. More information will be released in May 2021.
ODNR Floodplain Management Program Outreach

The Floodplain Management Program has developed a series of webinars and additional trainings for Floodplain Managers. These LIVE online trainings will be offered each month through Microsoft Teams. (You do not need Microsoft Teams to participate in these webinars.) To join a LIVE webinar, just click on the links provided below. Each webinar will last approximately one hour with an additional 30 minutes for Q&A. No pre-webinar registration is required.

- Continuing Education Information for Webinars
  - Continuing Education Credit (CEC) will be offered toward Certified Floodplain Manager (CFM) accreditation & Continuing Professional Development (CPD) credit will be offered for Professional Engineers & Surveyors
  - 1.0 CEC for CFM accreditation/1.0 CPD for Professional Engineers & Surveyors is offered for each webinar
  - To receive CECs or CPDs, all attendees must:
    - Attend the webinar using the webinar link provided. Call-in only participants are not eligible for credits.
    - Attend the full webinar.
    - Successfully complete & submit the completion form at the end of the presentation.
  - Attendance at repeated webinars is welcome, however, credit will be provided for one attendance per topic.
  - Certificates of Completion & a .PDF copy of the presentation will be emailed to the contact information that you provide within 30 days of the webinar.

WEBINARS:

April 15, 2021 from 1:30 – 3:00pm
Introduction to Violation Remedy, Enforcement & Variances Webinar
Webinar will discuss how community officials can work to remedy violations of locally adopted floodplain management regulations, enforcement procedures for compliance, and address variance requests.
ACCESS THE ENFORCEMENT/VARIANCES/VIOLATION REMEDY WEBINAR

April 28, 2021 from 1:30 – 3:00pm
Introduction to Coastal Floodplain Management Webinar
Webinar will provide an overview of coastal floodplain management regulations, mapping, and additional considerations.
ACCESS THE COASTAL WEBINAR

May 18, 2021 from 1:30 – 3:00pm
Introduction to Violation Remedy, Enforcement & Variances Webinar
Webinar will discuss how community officials can work to remedy violations of locally adopted floodplain management regulations, enforcement procedures for compliance, and address variance requests.
ACCESS THE ENFORCEMENT/VARIANCES/VIOLATION REMEDY WEBINAR

May 27, 2021 from 1:30 – 3:00pm
Introduction to Approximate A Zones Webinar
Webinar will provide an overview of Zone A floodplain management standards, acquiring 100-year flood elevations from models, and applying for Letters of Map Change (LOMC).
ACCESS THE ZONE A WEBINAR
June 16, 2021 from 1:30 – 3:00pm  
**Introduction to Approximate A Zones Webinar**  
Webinar will provide an overview of Zone A floodplain management standards, acquiring 100-year flood elevations from models, and applying for Letters of Map Change (LOMC).  
[ACCESS THE ZONE A WEBINAR](#)

June 24, 2021 from 1:30 – 3:00pm  
**Introduction to Coastal Floodplain Management Webinar**  
Webinar will provide an overview of coastal floodplain management regulations, mapping, and additional considerations.  
[ACCESS THE COASTAL WEBINAR](#)

Additional educational opportunities will be updated to the [ODNR Floodplain Management Program's Education & Outreach website](#).

**FLOODPLAIN MANAGEMENT PROGRAM INFORMATION**

- **ODNR Website**  
  You can access informational resources from the Floodplain Management Program including educational opportunities, publications, and more at the [Floodplain Management Program's website](#).

- **Need Floodplain Management Technical Assistance?**  
  Due to COVID-19, Floodplain Management Program Staff are currently working from home but are still available to respond to your inquiries. Please contact staff by email or the phone numbers listed below.  
  (PLEASE NOTE OUR NEW EMAIL CONTACT INFORMATION.)

  **Floodplain Management Program Contacts:**
  
  Alicia Silverio, CFM – Program Manager/NFIP State Coordinator  
  614.265.1006/alicia.silverio@dnr.ohio.gov

  Katherine Goeppner, CFM – Environmental Specialist 2  
  614.265.6709/katherine.goeppner@dnr.ohio.gov

  Danielle Cook – Environmental Specialist 1  
  614.265.6758/danielle.cook@dnr.ohio.gov

  Floodplain Management Program  
  614.265.6750/OdnrFloodplain@dnr.ohio.gov

- **Please report any changes in contact information for your community’s Floodplain Manager to ODNR’s Floodplain Management Program at:**  
  614.265.6750 or [OdnrFloodplain@dnr.ohio.gov](#)