



THE IAFSM CURRENT

Illinois Association for Floodplain and Stormwater Management

Spring 2021 Newsletter

Risk Rating 2.0: The NFIP's Largest Change in 50 Years

-Paul Osman, CFM, P.Oz Consulting, LLC

On October 1, 2021, new flood insurance rates are scheduled to go into effect for all NFIP policies. It will be the biggest change to the NFIP since the program's inception.

Since its start in 1968, the NFIP has been the primary source of flood insurance coverage for residential properties in the United States. When conceived, the purpose of the NFIP was both to offer affordable flood insurance, and to reduce flood risk through the adoption and enforcement of floodplain regulations. A longer-term objective of the NFIP is to reduce federal expenditure on disaster assistance after floods.

Today there are more than five million policies providing \$1.3 trillion in coverage. The program collects about \$4.6 billion in annual revenue from premiums and fees. Unfortunately, climate change and increased flooding has damaged the program. Since Hurricane Katrina (2005) the program has gone deeply into debt. Today that debt is over \$20 billion. Interest alone on the debt is estimated at over \$1 million per day.

In Illinois, flood insurance trends have remained largely static over the years. For the past 30 years, NFIP policies in Illinois have consistently hovered around 50,000 and premiums averaged about \$600 per year. However, in the past few years, policies have been dropping and average premiums have increased in Illinois. Currently, there are only 36,000 NFIP

policies in Illinois (by contrast, Harris County/Houston, TX alone has nearly 173,000). The average policy holder in Illinois now pays approximately \$1,000 per year for flood insurance. The trend in Illinois continues, with policies dropping and premiums increasing every year.

NFIP Rating Change

The NFIP's current rating structure follows general insurance practices which were in effect over 40 years ago. That rating structure has not changed much since the late 1970s. Three basic characteristics are used to classify properties:

1. Flood zone on a Flood Insurance Rate Map (FIRM),
2. Occupancy type, and
3. Elevation of the structure compared to the base flood elevation.

With Risk Rating 2.0, flood zones, mapping, and elevations will no longer be used in calculating a property's flood insurance premium. Instead, the premiums are to be calculated based on the specific features of each individual property including:

1. structural and geographical characteristics of the individual structure,
2. the height (not elevation) of the lowest floor of the structure, and
3. the replacement cost value of the structure.

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Risk Assessment

FEMA's current risk model considers only two types of flooding: the 1%-annual-chance fluvial (river) flood and the 1%-annual-chance coastal flood (storm surge and wave action). Information about the flood risk is determined through NFIP flood studies (watershed, hydrology, and floodplain topography) and the performance of certain flood protection measures (i.e., levees). This data is incorporated into a flood risk assessment, which yields an estimate of the average annual loss, which is then used to calculate premiums. Across the nation, properties with the same NFIP flood risk are charged the same insurance rate.

Risk Rating 2.0 is designed to incorporate a broader range of flood frequencies and sources, including pluvial flooding (drainage and urban flooding due to heavy rainfall) and other coastal risks such as erosion. Risk Rating 2.0 will also factor additional geographical variables such as the distance to water, the type and size of nearest bodies of water, the elevation of the property relative to the flooding source, and specifics on the building. As proposed, NFIP premiums calculated under Risk Rating 2.0 will reflect an individual property's flood risk (rather than national averages).

According to FEMA, Risk Rating 2.0 will also use commercial catastrophe models to estimate future loss potential. The use of catastrophe models to estimate potential losses caused by natural hazard events has become a standard risk management practice in the insurance industry.

FEMA has suggested that Risk Rating 2.0 will provide credits for three mitigation actions:

1. installing flood openings,
2. elevating onto posts, piles, and piers; and
3. elevating machinery and equipment above the lowest floor.

FEMA has not yet given any information on how these credits will be applied to individual property premiums.

Flood Zones and LOMCs

Under Risk Rating 2.0, the boundary of the mapped floodplain will still be used to determine where mandatory purchase of flood insurance will be required. However, flood zones will no longer be used in calculating a property's flood insurance premiums; instead, the premium will be calculated based on the specific features of an individual property. As proposed, flood zones will still be needed for floodplain management purposes. All new construction and substantial improvements to buildings in a mapped floodplain must still be elevated to the locally adopted flood protection elevation.

The FIRM map appeal process (LOMAs and LOMRs) will still exist, but once Risk Rating 2.0 begins, map appeals are not to have any effect on the premium that a policyholder pays.

Impacts

According to FEMA, Risk Rating 2.0 will:

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

FEMA believes that Risk Rating 2.0 will provide a more transparent and accurate flood insurance pricing, will lead to better risk communication, and an increase in flood insurance take-up rate. Risk Rating 2.0 is not designed to increase or decrease revenue for the NFIP. If the new rates lead to a shortfall, the rating plan will be revised. FEMA cannot currently give any information about the number or percentage of properties which will see their premiums change under Risk Rating 2.0. **Continued on next page...**



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Under Risk Rating 2.0 all types of properties may see changing rates. However, certain types of properties may be more likely to be affected by the rate increases. These may include grandfathered properties, properties which are currently on the border of flood zones, properties currently outside the mapped floodplain, and properties with above-average or below-average replacement cost values. For example, the use of distance to water, rather than flood zone, may mean that premiums for properties at the landward boundary of an SFHA could go down, while premiums for a property at the water boundary could go up.

Although FEMA has not yet given any details of how grandfathered properties will be affected by Risk Rating 2.0, other than to say that “all properties will be on a glide path to actuarial rates,” the implication of the fact that flood zones will no longer be used to set premiums appears to indicate that zone grandfathering, at least, will no longer be relevant. Risk Rating 2.0 will continue the overall policy of phasing out NFIP subsidies. 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.

Legislative Concerns

Past changes to NFIP premiums have resulted in legislative actions after constituents complained about premium increases, arguing that it created a financial burden on policyholders, risked depressing home values, and could lead to a reduction in the number of NFIP policies. Similar concerns will likely be expressed with Risk Rating 2.0

As Congress considers a long-term reauthorization of the NFIP, a central question may be who should bear the costs of floodplain occupancy in the future and how to address the concerns of constituents facing increases in flood insurance premiums. Many are suggesting FEMA may delay the process until more information is known.

Much of the content for this article is from a recently released Congressional Research report on Risk Rating 2.0. The full report can be read at: <https://fas.org/sgp/crs/homesecc/R45999.pdf>

You can also read more about Risk Rating 2.0 on FEMA's NFIP Transformation webpage at: <https://www.fema.gov/flood-insurance/work-with-nfip/risk-rating>

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IAFSM 2021 Awards

Excellence in Stormwater Management: Village of Bensenville

Awarded to a floodplain manager, an individual, a group of individuals, a consultant, or an agency who improved stormwater management or reduced urban flood risks through creative engineering, regulatory measures, or other approaches.

The Village of Bensenville over the past decade has taken big strides in Stormwater Management. The Village has successfully adopted and implemented the DuPage County Stormwater and Floodplain Ordinance requirements for private developments as well as its own capital improvement projects. During this time, the Village has managed to collaborate with various agencies and taxing bodies to resolve long standing flooding issues with creative engineering solutions, improved its maintenance frequency of conveyance system, reduce its dependency on road salt usage for snow removal, and close out long outstanding permit violations. The major accomplishments during this time include the expansion of the Redmond Reservoir in conjunction with DuPage County Stormwater Management to create 20 additional ac-ft of capacity to help alleviate flooding; providing 2 ac-ft of excess storage on a Bensenville School District property upstream of a major localized flooding area; streambank stabilization throughout the industrial business district; installation of major conveyance systems along George St and Church Rd; retrofitting its snow fighting equipment with latest technology to control salt usage; introducing environmental friendly products such as beet heat and brine solution in its snow removal operations; performing thorough permit reviews on developments; enforcing the Ordinance requirements on projects as well as completing improvements on long outstanding stormwater permit violations.



Outstanding Service Award: Adam Blumstein

Awarded to an IAFSM officer, a Federal, State, or Local Official, or a consultant who has gone above and beyond normal expectations and duties to promote or encourage IAFSM goals. This award may also be given to an agency that has inspired floodplain management efforts or implemented unique programs that encourage flood reduction.



Adam Blumstein, PE, CFM, ENV SP is a staff civil engineer who joined Burns & McDonnell in 2016. He has more than seven years of experience working on a range of projects including stormwater, wastewater, and water resources projects for municipal, industrial, and transportation clients. Adam graduated in 2013 from the University of Illinois at Urbana Champaign with a Bachelor of Science Degree in Civil Engineering. Adam was integral in the startup of the Illinois Association for Floodplain and Stormwater Management (IAFSM) Young Professionals Group and currently serves as the Committee Chair. In his free time, Adam loves to cook, work-out, travel, and go hiking with his wife and their recently adopted husky.



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Mitigation Award: DuPage County

The award recognizes individuals and communities who encourage flood hazard reduction through various mitigation efforts, including buyout programs, retrofitting, planning and proactive projects. IAFSM specifically recognized DuPage County's Stormwater Management and Community Services departments for their efforts to mitigate for flooding countywide using a nearly \$32 million grant from the U.S. Department of Housing and Urban Development (HUD) following flooding in 2013.

Using this HUD grant, DuPage County, along with municipalities who were awarded sub-grants, completed 17 flood mitigation projects, as well as several flood-prone property buyouts. Notable County projects include the Armstrong Park Flood Control Project (Carol Stream), West Branch DuPage River Restoration and Re-Meander (Warrenville) and the Redmond Reservoir Expansion Project (Bensenville).



Floodplain Manager of the Year: Joanna Colletti

This award recognizes outstanding individual efforts and contributions at the local level. The award honors an individual responsible for the development of a distinguished local program or activity, or someone who struggles to implement flood hazard reduction at the local level in the absence of sophisticated programs and support.



Joanna Colletti is the County Water Resources Manager and Chief Stormwater Engineer where she administers and enforces the countywide Stormwater Management Ordinance. She serves as the Enforcement Officer for the unincorporated areas of McHenry County and eight communities. Joanna has over 20 years of private and public experience as a Civil Engineer. She has been involved in a wide variety of projects including floodplain and stormwater management, engineering site design, construction monitoring, hydrologic and hydraulic analyses of riverine and urban drainage systems, wetland delineations, regulatory permitting and enforcement, and the county's Community Rating System. Joanna holds a Bachelor of Science in Civil Engineering from Bradley University. She is a registered Professional Engineer in the State of Illinois and is a Certified Floodplain Manager.

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 - Follow the link to complete your registration. <https://www.illinoisfloods.org/meetings/register/options/1020>
 - Your registration will be processed, and you will be notified, within a week of your ability to access the platform. You will use the email that you registered with as your user name.
- Platform Link:** <https://www.pathlms.com/iafsm>
Password: for all users: floods21
- Contact Sarah Harbaugh at iafsm@illinoisfloods.org or 630-443-8145 with questions.

IAFSM held their Annual Conference this virtually this year on March 10 & 11, 2021. The conference sessions and Q&A were recorded so that we can offer you an On Demand conference. You can watch as many sessions as you would like. After you watch an entire session you will receive a certificate via email (check your spam folder) or under the certificate tab in your platform profile.

You can then send those On Demand certificates to ASFPM at CFM@floods.org to be applied to your CFM renewal if applicable. ASFPM limits the number of CECs allowed per event to 12.

You can earn as many PDHs for your PE as you want to view and you feel are appropriate for your PE.

Feel free to browse our Exhibitor hall also. We had some very generous sponsors & exhibitors this year.

CMAP's Flooding Video Toolkit

Spring is a good time to talk about flooding in northeastern Illinois. The Chicago Metropolitan Agency for Planning created a [new video](#) about the problems caused by flooding and ways we can address the impact of flooding. CMAP invites local governments and agencies to share their message. Below is a social media toolkit that can be used to simplify promotion of the video and the message.

Our communities were not built for the amount of rainfall we get these days. Learn more about the impact of flooding and what we can do to protect our communities. <https://youtu.be/YV6yLxrcb3E>

Climate change is bringing more rain, but our communities were not built to withstand them. In @cmapillinois' new video, learn about the impact of flooding and what we can do about it. <https://youtu.be/YV6yLxrcb3E>

Flooded streets cause travel delays, safety issues, and costly repairs. Learn three steps to address flooding in our region. <https://youtu.be/YV6yLxrcb3E>

How can we address flooding in our region? By using data, updating infrastructure, and targeting resources to the right communities. Learn more in this new video from @cmapillinois. <https://youtu.be/YV6yLxrcb3E>

What can we do to address flooding in our region?

- ☒ Use data to identify flood risks
- ☒ Invest in resilient infrastructure
- ☒ Direct resources to communities that need them

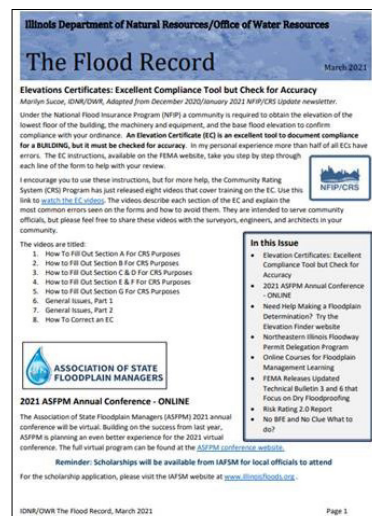
Learn more in this new video from @cmapillinois. <https://youtu.be/YV6yLxrcb3E>

Newsletter blurb: The impact of flooding in Illinois

Climate change is increasing the frequency and intensity of storms, but our communities were not built to withstand the amount of rainfall we now get. Flooded streets cause travel delays, safety issues, and costly repairs. In this new video from the Chicago Metropolitan Agency for Planning, learn how flooding impacts communities — and steps our region can take to address it. <https://youtu.be/YV6yLxrcb3E>

New IDNR Newsletter – The Flood Record

Starting last September, IDNR/OWR began issuing a new quarterly newsletter: [The Flood Record](#). The newsletter is targeted to the local floodplain managers in the nearly 900 National Flood Insurance Program communities in Illinois. There is now a link on the Water Resources webpage for anyone interested. Some of the articles will appear in The IAFSM Current as well. Maintaining the IDNR/OWR newsletter e-mail list is time consuming. Marilyn Sucoe asks that you please use this link to access the State's newsletter. Contact Marilyn with any questions: Marilyn.Sucoc@illinois.gov



From the Chair: Miscellaneous Updates and Departing Thoughts

-Erik Gil, P.E. CFM, Christopher B. Burke Engineering, Ltd.

Please join me in congratulating our Chair-Elect, Steve Altman, who will be assuming the Chair's role beginning at the May 2021 board meeting, and congratulations to the other energetic and industrious incumbent board members who are moving forward with increasing levels of work and leadership. The new Vice-Chair is Dallas Alley, Treasurer is Sharon Osterby, and brand new to the board is Mary Richardson as Secretary. Welcome to our Board, Mary! This is my final "From the Chair" article, as I look forward to progressing to Past-Chair, which has all the benefits and little of the work (at least that is what Glenn tells me).

I would like to briefly touch upon some of the items I mentioned during the conference. As I hope everyone has had a chance to view by now, IAFSM has a new logo. Last year we invited our membership to participate in a logo contest. The majority of our members voted to replace our logo, and the logo contest resulted in a winner and a close second place runner-up. After some deliberation, the Board decided to work with the second-place runner-up to develop what you see on our website and emails. The new logo that evolved is very similar to our old logo, but hopefully you will agree that it represents a more modern look. The light-colored thick border represents the Mississippi River and the Illinois River, as shown in the original contest entry by Kelsey Pigg, Marketing Coordinator at Klinger & Associates, P.C. in Quincy. The Board worked with her to add the Ohio and Wabash Rivers to the logo. It's probably best to not share how many times the Board asked for tweaks, but Kelsey graciously volunteered to prepare the many variations, and I hope you will find our new logo to your liking as much as the Board does. On behalf of our entire Board, we extend a huge thank you to Kelsey for her patience and creativity!

Mike Sutfin, the Floodplain Management Committee Chair for the past 8 years or so, stepped down earlier this year from his Board position. He also retired from his building official position at the City of Ottawa and is planning touring-the-country type of activities with his wife and friends. Mike was instrumental in developing the RAFT program, which Paul Osman will now be spearheading as it moves towards adoption at the national level. Congratulations Mike on your well-deserved retirement and enjoy the wonderful landscape our country offers! Speaking of Paul, the Board voted to appoint him as the new Floodplain Management Committee Chair. Paul was an IAFSM Board member for decades prior to stepping down for a few years, but he is back. (During those "emeritus" years Paul continued volunteering his time to the Board, specially at the critical conference planning stage, so he still put in the same number of hours as when he was a Board member, and we all benefitted from that). Welcome back Paul!

Having been part of the planning team for this year's conference I know the countless hours that two key Board members put into this year's conference: Steve Altman and Sarah Harbaugh not only embraced the challenge to make this year's conference amazing but were able to deal with last-minute "edits" seamlessly. We are all very lucky and thankful that Steve and Sarah were in charge of this year's virtual conference. We are also very thankful that the staff from our virtual conference platform, FALCON Events, were patient, professional and talented. Sarah sent everyone a link to complete a member/attendee post-conference survey, and we are hoping all of you can provide us with your feedback. Right now, we have an agreement, that predates the pandemic, to provide an in-person conference at Bloomington-Normal in 2022, but we will be responsive to survey comments if there is a preference on holding other future conferences virtually.

In my final closing, I cannot thank the entire Board enough for their contributions. Almost every decision that the Board makes is thoughtfully deliberated, and due to our very balanced representation of public and private employers as well as geographically between upstate and downstate members, I believe the decisions have resulted in positively advancing the IAFSM objectives statewide. The achievements made will continue to be advanced by the next Board as we adapt to changing conditions. We should all be very thankful that all past and present Board members are able to volunteer their time for IAFSM. Of special note, I would like to highlight two long-standing Board members that made my tenure in the Executive Board much easier than it would otherwise have been: Sarah Harbaugh and Glenn Heistand. In all fairness, Sarah makes every Board member's involvement much easier. She brings great continuity as people move in and out of the Executive Board, is always on top of things, and never says no. Glenn was my immediate predecessor on the Executive Board, left everything well organized, and was a valuable and unselfish mentor. Finally, thank you to you, our 600+ strong membership, for having elected me and allowing me to serve IAFSM. I look forward to continuing a close relationship with IAFSM in the future - it has been an honor.

Attention all RAFT volunteers

Remember to sign your 2021 RAFT Liability Waiver forms. The form can be found in the RAFT Guidebook on the IAFSM website. Once signed, the form should be scanned and sent to: Paul Osman at pozffloods@gmail.com or Marilyn Sucoe at Marilyn.sucoec@illinois.gov. If there are questions, call Paul at 217-691-1102.

Unsteady HEC-RAS and FEQ Training Opportunities

The IAFSM Stormwater Committee is pursuing two training seminars for 2021: Unsteady HEC-RAS, and FEQ. We are considering safety protocols and facility options, and will send an announcement once details are available. To join a list of people interested in participating in either or both seminars, please email Steve Bicking, Stormwater Committee Chair, at sbicking@hrgreen.com.

CRS Committee Updates

~Julie Lomax, PE, CFM, Village of Downers Grove.

Illinois has two new CRS Communities - Buffalo Grove and Port Barrington (both Class 7), and one new pending CRS Community - Watseka. Five communities improved their rating in the last verification cycle.

8 to 7 - Melrose Park

8 to 6 - Riverwoods

7 to 6 - Northbrook and Swansea

6 to 5 - Lake in the Hills

Congratulations to all these communities! The average class in Illinois is still 6.

We have CRS User Group meetings scheduled via Zoom for 2021 - all meetings start at noon and are scheduled for 60-90 minutes. Email Julie Lomax, CRS Chair (jlomax@downers.us) for the Zoom link, to suggest a meeting topic, or with any questions. 1 CEC will be offered for each meeting.

Wednesday, April 7, 2021

CRS 101

What is CRS?

How to get points for what you're already doing

Points many communities miss

The "Easy 8"

Flood Insurance Assessment (FIA)

Wednesday, May 19

2021 Addendum Overview

Class 8 Prerequisites

Class 9 Prerequisites

Activity 310 Construction Certificates

Wednesday June 2

Floodplain Species Assessment

Wednesday October 6

Activity 510 and Activity 610 Substantial Damage

Wednesday, November 17

Activity 450 Stormwater Management

Watershed Master Plan

Other 2021 Revisions

CEC Education & Training Opportunities

Looking for training opportunities? The following opportunities are coming up in the next few months. If you are looking for credits, be sure to review the material and confirm they meet the appropriate requirements.

IAFSM/ASFPM Sponsored Training Opportunities:

- On Demand Annual Conference – Available for registration online until March 2022.
<https://www.illinoisfloods.org/conferences-workshops/iafsm-annual-conference>

Additional Training Opportunities:

EMI provides a wide range of training opportunities and upcoming training.

- EMI courses are free for local and state government employees. Learn more at the EMI website:
<http://training.fema.gov/emicourses/>
- E0273 Managing Floodplain Development thru the NFIP – May 24-27, 2021
- E0273 Managing Floodplain Development thru the NFIP – June 28-July 1, 2021
- E0279 Retrofitting Floodprone Residential Buildings – June 14-17, 2021

Webinars

- ASFPM – <https://www.floods.org/training-education/online-training/asfpm-webinars/>
- ASFPM is offering additional at home training. For information: <https://floods.redvector.com/>

Conferences – ASFPM Annual National Conference – (Virtual), May 9-13, 2021

Other training and CEC opportunities can be found on ASFPM's calendar: <http://www.floods.org/n-calendar/calendar.asp?>

IAFSM on Social Media

Follow IAFSM on Facebook and LinkedIn! Please send any time sensitive announcements or ideas for content to Melissa Duyar at Melissa.Duyar@kimley-horn.com or Sarah Wenzel at SWenzel@prairieengineers.com



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https://www.facebook.com/pg/Illinois-Association-For-Floodplain-And-Stormwater-Management-607922356237945/posts/?ref=page_internal



LinkedIn:

<https://www.linkedin.com/company/illinois-association-for-floodplain-and-stormwater-management/about/>

Important Stuff We Tell You in Every Newsletter...

Save the Date! 2022 IAFSM Conference

The 2022 Annual Conference will be at the Bloomington Normal Marriott and Conference Center, Tuesday and Wednesday March 8 and 9, 2022. We hope to return to an in-person conference experience. Save the date!

Wanted: Newsletter Ideas and Articles

IAFSM members, this is YOUR newsletter! Email Jennifer Maercklein, editor, at jmaercklein@v3co.com if there are topics that you'd like us to cover. You don't need to write the article - we just want your ideas! If you're gifted with a pen and would like to provide content, we welcome your written contributions as well.

Get Involved with IAFSM!

IAFSM Committee Chairs welcome your help and involvement. See the list of chairs on the last page of this newsletter, or visit the committee webpage to learn more about volunteer opportunities. <http://www.illinoisfloods.org/committees.html>.

Borrow our Water Table

IAFSM has five Watershed Tabletop Models available for all members to check out (free of charge) and bring to Public Works Open Houses, Scout meetings, 4-H meetings, school classrooms, etc. This offers a great opportunity to educate about the dangers and impact of unplanned development and human activity in the floodplain. IAFSM currently keeps tables in Springfield, Champaign, Bartlett, Woodridge and Swansea. Contact Sarah at IAFSM@illinoisfloods.org to make arrangements.

Next Board Meeting

The next IAFSM Board Meeting will be held on Wednesday, May 19 at 10am via zoom. All members are welcome and encouraged to attend Board meetings. Contact Sarah Harbaugh for the Zoom ID to attend virtually: IAFSM@illinoisfloods.org.

Jobmart

Visit our Jobmart at <http://www.illinoisfloods.org/jobmart.html>. Jobmart is a free service to members of IAFSM. To post an open position, please sign into our website and complete the job listing form. If you have any questions please contact Sarah at IAFSM@illinoisfloods.org.

CFM Exam Schedule

In-person CFM exams have been suspended during the pandemic. We are exploring options for virtual exams and will announce details once they're available. For info, visit www.illinoisfloods.org/certification.html.



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Spring 2021 Newsletter

The IAFSM Newsletter is published quarterly for members of the Illinois Association for Floodplain and Stormwater Management. Information and opinions contained herein do not necessarily reflect the views of all members. Items for publication and other editorial matters should be directed to the editor at jmaercklein@v3co.com.

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