

FEMA Updates Its Flood Insurance Rating Methodology to Deliver More Equitable Pricing

WASHINGTON -- FEMA is updating the National Flood Insurance Program's pricing methodology to communicate flood risk more clearly, so policyholders can make more informed decisions on the purchase of adequate insurance and on mitigation actions to protect against the perils of flooding.

The 21st century rating system, Risk Rating 2.0 -- Equity in Action, provides actuarially sound rates that are equitable and easy to understand. It transforms a pricing methodology that has not been updated in 50 years by leveraging improved technology and FEMA's enhanced understanding

of flood risk. "The new pricing methodology is the right thing to do. It mitigates risk, delivers equitable rates and advances the agency's goal to reduce suffering after flooding disasters," said David Maurstad, senior executive of FEMA's National Flood Insurance Program. "Equity in Action is the generational change we need to spur action now in the face of changing climate conditions, build individual and community resilience and deliver on the Biden Administration's priority of providing equitable programs for all."

The National Flood Insurance Program provides about \$1.3 trillion

in coverage for more than 5 million policyholders in 22,500 communities across the nation. Understanding the magnitude of even the smallest changes of a program of this scale, FEMA devoted thousands of hours to develop the new pricing methodology to ensure equity and accuracy.

In developing the new rates, FEMA coordinated with subject matter experts from the U.S. Army Corps of Engineers, U.S. Geological Survey and the National Oceanic and Atmospheric Administration along with experts from across the insurance and actuarial industries to ensure alignment with federal regulations,

systems, guidance and policies.

The new methodology allows FEMA to equitably distribute premiums across all policyholders based on the value of their home and the unique flood risk of their property. Currently, many policyholders with lower-value homes are paying more than they should and policyholders with higher-value homes are paying less than they should.

To provide more equity, FEMA now has the capability and tools to address rating disparities by incorporating more flood risk variables. These include flood frequency, multiple flood type -- riv-

er overflow, storm surge, coastal erosion and heavy rainfall -- distance to a water source and property characteristics such as elevation and the cost to rebuild.

The cost to rebuild is key to an equitable distribution of premiums across all policyholders because it is based on the value of their home and the unique flood risk of their property. This has been an industry standard for years.

FEMA is conscious of the far-reaching economic impacts COVID-19 has had on the nation and existing policyholders and is taking a phased approach to rolling out the new rates.

In Phase I: New policies beginning Oct. 1, 2021 will be subject to the new rating methodology. Also beginning Oct. 1, existing policyholders eligible for renewal will be given the option to take advantage of immediate decreases in their premiums.

In Phase II: All policies renewing on or after April 1, 2022 will be subject to the new rating methodology.

FEMA continues to engage with Congress, its industry partners and state, local, tribal and territorial agencies to ensure clear understanding of these changes.

For the latest information on Risk Rating 2.0, visit fema.gov.



Children volunteered their help at Saturday's "Free" yard sale by carrying mattresses. Several flood victims came by and picked up needed items. The event was open to anyone who had a need for furniture, household items or clothing.

Stolen truck recovered

Irvine Officer Doc Morris recovered a truck reported stolen from Richmond on March 29 and arrested its driver.

Officer Morris said he stopped a 1998 Ford F350 at the intersection of White Oak and Dry Branch Roads.

When he approached the driver, he said the driver stated the vehicle had the wrong license plate on it.

Morris ran the VIN (Vehicle Identification Number) through NCIC. It stated the truck had been stolen out of Richmond.

The officer charged William T. Flynn, 29, of White Oak Road, Irvine with failure of non-owner operator to maintain

required insurance, no registration plates, inadequate silencer (muffler), receiving stolen property under \$10,000, and failure

to wear seat belts.

Officer Morris also served two warrants on Flynn.

One was for failure to appear in Estill County. The other was a probation violation warrant from Powell County.

Morris also arrested David T. Flynn, 26, of White Oak Road at the same time.

Morris was serving a bench warrant on David Flynn, when he located a clear bag in his right pocket containing a clear crystal substance. He charged D. Flynn with possession of a controlled substance, first degree and first offense (methamphetamine).

The officer served three Estill County warrants for failure to appear on D. Flynn. A fourth bench warrant was for probation violation in Estill County.

Deputy makes arrest

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While searching the vehicle, the citation states that officers found a gray tin container having six pink individually wrapped packets of a white powder substance, a clear baggie containing a white powder substance, straws and baggies.

King also said that digital scales and pieces of pre-folded paper were found in the vehicle.

Tipton was charged with failure to wear seat belts, trafficking in a controlled substance, first offense (carfentanil or fentanyl derivatives) and drug paraphernalia -- buy/possess.

Following his arrest, Tipton was transported to Three Forks Regional Jail in Beattyville, where he has been released.

Irvine Police Dept. Activity

A domestic dispute led to a woman's arrest April 3 on Carhartt Avenue in Irvine.

Irvine Police Sgt. Stuart Morris responded to the domestic when he met with David Tipton and Jennifer S. Walters.

Tipton told the officer that Walters had stolen nine Klonopine, a Schedule IV narcotic.

Sgt. Morris said Walters consented to a search of her car and purse, but he was unable to locate the medication.

The citation states that Walters finally stated that she had hidden the Klonopins inside her pants. She retrieved them and placed them on the bed.

The citation adds that Walters also had 13 Gabapentin on her person and three more inside of a second purse.

The sergeant said she had a prescription for Gabapentin, but they were not in the proper container.

He charged Walters, 39, of Carhartt Avenue with theft by unlawful taking

or disposition of a controlled substance under \$10,000 and prescription of a controlled substance no in proper container, first offense.

Officer James Marshall served an Estill warrant for failure to appear on Kavan Richardson, 27, of South Irvine Road on April 4.

Tommy Kirby, 24, of Sandhill Road, Irvine was served March 30 by Officer Doc Morris with two Estill County warrants for failure to appear.

Officer Jason Conrad arrested 18 year old Wyatt Dewayne Francisco, 18, of Webb Road, Irvine on charges of improper start from parked position and operating a motor vehicle under the influence of alcohol under 21 years of age (BAC .02-.07).

Officer Conrad served an Estill County warrant on Timothy D. Charlton, 48, of McKee Road, Irvine on March 30. The warrant was for failure to appear.

Two Estill County warrants for failure to appear were served by Officer Conrad on March 31 on

Betty A. Moore, 38, of Plum Street, Irvine.

Daniel Riddell, 44, of Steveland Court, Irvine was charged March 27 with public intoxication of a controlled substance (excludes alcohol).

Detective Sam Hensley served a Lee County warrant for failure to appear on Amanda McIntosh, 35, of Beattyville. The arrest was made on Broadway in Irvine.

Chad Howell, 43, of Red Lick Road was arrested on an Estill County bench warrant. Officer Doc Morris served the warrant for Howell's alleged failure to appear on April 1.

Michael Cornett, 33, of Richmond Road, Irvine was served with an Estill bench warrant on March 31 by Officer Doc Morris. The warrant was for failure to appear.

Officer Marshall arrested Corey M. McKinney, 25, of Lincoln Ave, Irvine at his residence on April 1 on an Estill County bench warrant for failure to appear.

Natasha Rogers, 33,

of Red Lick Road, Irvine was served with a Wolfe County bench warrant on April 1. Officer Marshall served the warrant for Rogers' alleged failure to appear on her at Wisemantown Road.

Officer Stuart Morris served an Estill County bench warrant on John Turpin, 49, of Broadway on March 31. The warrant was related to the original charge against Turpin of theft by unlawful taking or disposition/shoplifting under \$500.

A Woodford County bench warrant was served on Jonathan C. Hickey, 41, of Richmond on March 31. Officer Stuart Morris served the warrant on Hickey on Cantrill Street, Irvine. It was for alleged non-payment of court costs, fees or fines.

Name Correction

A similar name under a picture caption on Page 1 of last week's Tribune was incorrect. The shooting occurred on Marcum Road at the residence of Farrell Marcum. We apologize for the error.

IPD arrests man for selling drugs

A Winchester Road resident was arrested for drug trafficking on March 29.

Irvine Police Department Sgt. Sam Hensley said he observed a 2005 Suzuki Grand Vitara cross the center line on White Oak Road three times. He added there was no visible license plate but he made out a rectangular object in the rear tinted window.

Sgt. Hensley made a traffic stop at the intersection of John Rawlins Road.

He asked about the plate in the window, and the driver told him he had just purchased the vehicle.

Sheriff Chris Flynn arrived and deployed his K-9 after the driver stepped out of the vehicle. The K-9 alerted on the driver side door.

The citation states that two prescription bottles were found inside the vehicle, one of each side of the driver's seat. The bottle near the door had approximately 3.5 grams of a gray powder.

The other one had multiple post-it notes folded up with a similar looking gray powder.

During a search of the driver, Sgt. Hensley said several post-it pads were removed from his front pocket and a pill from his front pocket. The driver reportedly said the pill was a lortab.

When the detective asked the driver to see his license, he stated the driver showed him an identification card. A check through NCIC said

there was no record of a license for the driver.

Hensley arrested James D. Jenkins Sr., age 52, of Winchester Road in Irvine.

Jenkins was charged with no operators - moped license and improper lane usage.

He was also charged with trafficking in a controlled substance, first degree and first offense (methamphetamine) and possession of a controlled substance, first degree and first offense.

Judge presents jail budget

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Revenues include jailer fee reimbursements, the state jail allotment, collection of court costs, DUI fees, local corrections assistance and miscellaneous revenues.

In other action, the fiscal court approved a CSEPP claim of \$68,500 to Riddell Construction. Ronnie Riddell, director of Estill County Emergency Management, explained the cost of the saferoom at the 911 building will be paid in phases.

Watson stated that county was down to seven active covid cases on March 30.

He added that he hopes everyone will wear masks and continue to get their covid shots to see some degree of normalcy return.

He said the county has been issuing permits to the flood victims.

"If anyone has trouble with their state permit, we're all willing to help," he stated.

top ten

Comfort Foods During COVID

1. Pizza
2. Hamburgers
3. Ice cream
4. French fries
5. Mac & cheese
6. Potato chips
7. Cookies
8. Chocolate
9. Cereal
10. Fried chicken

Source: OnePoll/Farm Rich