Where We’ve Been and Where We’re Headed
Reflecting on 2013, Setting Goals for 2014

With another year under our belt, and having survived the Polar Vortex, ASFPM thought January was a good time to reflect on how things went last year, and focus on our 2014 goals.

CFMs
We are very happy to report that 588 new CFMs were added to the national program in 2013.

Tom Morey, president of the Certification Board of Regents, which oversees the national CFM® program and exam, described 2013 as “exciting.”

CBOR held a fall retreat at the Emergency Management Institute and “renewed some very important relationships (with EMI),” he said.

The exam work group committee continues to incorporate changes to the CFM exam as recommended by the CFM reliability and validity study, which was conducted a few years ago. “The exam updates are coming close to completion, but as with everything associated with floodplain management and the NFIP, Biggert-Waters may have an impact on that,” Morey said.

Lisa Jones joined CBOR last year and “brings a wealth of experience with floodplain management and knowledge of the insurance side of the NFIP,” he said.
Ingrid Danler, ASFPM’s director of operations and CBOR secretary, said that in 2014 CBOR will work on creating a two- to three-minute video, geared toward the younger social-media types, encouraging them to become CFMs.

**Webinars**

ASFPM always wants to be a relevant resource to our members, which is why we launched our webinar series in October. But even we were shocked at how popular the offering has become – even to people outside of our membership.

“To date, ASFPM has presented five webinars – all of which have sold out prior to the event dates,” said Kait Laufenberg, our training and chapter coordinator. “We consistently receive strong ratings from our webinar attendees on our content and presenters – 85 percent of our attendees rate our webinars a four or higher on a five point scale, where five was ‘best.’ We have set our prices to make these events accessible for our members, as well as keeping class sizes small to maximize opportunities for participant questions and interactions.”

Bruce Bender, ASFPM’s flood insurance committee co-chair, presented the first webinar on BW-12, and has since presented three more encore presentations. Laufenberg said she anticipates many more future webinars on BW-12 to meet the growing demand.

The second topic offered was on non-structural flood proofing solutions, presented by Randall L. Behm with the U.S. Army Corps of Engineers.

A webinar called “Legal Liability and Takings Issues in Floodplain Management,” presented by Sam Medlock, ASFPM’s policy and partnerships manager, and Terri L. Turner, ASFPM’s No Adverse Impact committee co-chair, was held in late January, and also sold out.

Laufenberg said, “ASFPM is looking forward to providing future webinar opportunities on new topics and is currently working with our leaders, partners, and industry experts behind the scenes to continue to bring high-interest, high-quality, and high demand topics for your professional development.”
Science Services

No Adverse Impact is a guiding principle with ASFPM. And policy based on science is the goal of our Science Services division. The two together became the basis for proposed revisions to the International Green Construction Code (IgCC), said Alan Lulloff, Science Services program director.

In 2013 Science Services published a document that analyzed the cumulative impact of encroachments into the floodplain. Federal minimum standards allow new encroachments into the floodplain to increase flood elevations by one foot. The analysis demonstrated that this results in floodways being mapped that on average allow new development to block off up to half the floodway, increase flood flow velocities by one third, and increase the size of the floodplain by 10 percent. Once floodways are mapped, federal standards allow no increase in flood elevations in the floodway, but we must recognize that the true floodway has now been reduced and labeled as flood fringe, so it can be developed and cause increased flood levels.

The present IgCC, which is optional for communities to adopt, references this federal minimum standard. So when ASFPM was asked to submit proposed revisions to the IgCC, we focused on addressing the floodway encroachment analysis.

The proposal we helped EPA and FEMA draft focused on the science and our NAI principle, and basically said no increase in flood elevations and no increase in velocity. Not only is this good policy, but it is consistent with present terminology regarding no rise requirements for proposed development in mapped floodways, Lulloff said.

Our Science Services program conducts applied research that evaluates issues and develops materials associated with flood hazard mapping and floodplain management. ASFPM in 2001 developed the NAI Toolkit, and last year we created two “How-to” guides to assist communities in implementing NAI principles. The first two focused on infrastructure and mitigation, and this year, ASFPM will be rolling out two more guides on education and outreach.

And as far as mapping goes, we’ve provided input to FEMA and Congress on the Risk MAP process. To help Congress understand how much funding and time is needed to adequately map flood hazards for all 22,000 U.S. communities, we developed a “Flood Mapping for the Nation” report and shared it with Congress and others.

Also in 2013, ASFPM developed a national dam risk reduction strategy, coastal community resiliency planning guide and presented numerous Coastal No Adverse Impact workshops to assist in recovery for states and communities impacted by Hurricane Sandy.

On the Hill

The Association continues to be viewed as an essential part of the national policy discussion.

Regarding the National Flood Insurance Program 2012 Reform Act (BW-12) and flood insurance affordability, we provided input to FEMA on insurance, mapping, and policy.

“BW-12 implementation will take a few years even without delays from Congress,” said our Director Emeritus and Senior Policy Advisor Larry Larson. “ASFPM is serving on and providing input to the National
Academies studies on flood insurance affordability and ratings. And we will also be represented on the Technical Mapping Advisory Council.

ASFPM’s Executive Director Chad Berginnis testified before a congressional committee hearing in November, where he laid out 20 recommendations for implementing changes to NFIP that would address flood insurance affordability and floodplain mapping issues.

“This effort is still ongoing and has been a continually moving target as numerous bills with different approaches have been introduced,” Larson said. “As of mid-January, the chance of Congress taking a more reasonable approach than delay, such as a longer phase in of premiums with provisions for encouraging mitigation, seem possible. This is the approach we have been promoting, along with the Wharton School of Risk.”

ASFPM also developed the “Flood Insurance Affordability” report, which outlines numerous ways to help those who truly cannot afford the higher premiums, and more importantly, how to mitigate their structure and be safer, with lower premiums in the future.

Our policy staff is also working with program managers at the U.S. Department of Housing and Urban Development to identify and promote federal housing programs that may support hazard mitigation at the homeowner, community, and state levels.

October marked the one-year anniversary of Hurricane Sandy, and Medlock provided input to the President’s “Sandy Rebuilding Task Force,” which implemented Flood Risk Reduction Standards that will have to be met to access federal funds in the recovery. One example is raising the elevation to at least one foot above Base Flood Elevation for mitigation and recovery. We are working to ensure this is applied in all future declared disasters.

Regarding the Water Resources Development Act, we have provided technical assistance to congressional committee members and staff on how various elements of WRDA may affect state, regional, and local efforts to reduce flood risk. Larson said Medlock was also instrumental in helping ensure the senate version included a strong Levee Safety Program we hope will survive in the final bill, which should be passed this spring.

Climate Change has become a big topic of discussion globally, and in June 2012, ASFPM was invited to attend President Obama’s announcement of his Climate Action Plan, which addresses the need for the nation to prepare for the effects of climate change, while reducing greenhouse gas emissions and fostering a broad international effort.

The plan also directed agencies to explore broader applications of the Flood Risk Reduction Standard requiring at least one foot of elevation over best-available-data. ASFPM will continue to provide support to administration efforts to apply this additional measure of safety more broadly.

When the President announced Executive Order 13653 on Climate Preparedness and Resilience, Medlock provided rapid analysis for our executive leadership. We will continue to provide technical assistance to federal agencies on the implementation of this new EO, and to the EO-created, non-federal task force, as they work to develop recommendations to the President.
ASFPM also provided comments and analysis for the development of the Principles and Requirements for Federal Investments in Water Resources, and continues to support development of effective Interagency Guidelines for Implementation, to help ensure federal investments account for impacts to flood-prone areas in a changing climate. And we are providing guidance to EPA, USACE, and the Office of Management and Budget on anticipated rulemaking for Clean Water Act jurisdiction and “Waters of the U.S.” that will address the connectivity to navigable waters that impacts permits, as well as the natural and beneficial functions of floodplains, Medlock said.

Last year ASFPM executed new Memoranda of Understanding: one with the Federal Alliance for Safe Homes and the other with USGS. We also signed a Memorandum of Agreement with USACE for flood barrier testing. New partnerships are in development with federal agencies, allied NGOs, and academic institutions, she said.

**ASFPM Board of Directors**

Bill Nechamen, ASFPM board chair, said the biggest challenge to the 19 volunteers who serve on the board is “staying informed and involved, especially as our ‘day jobs’ take up our time.”

The board meets in person twice a year and by conference call every other month. “The past year has seen the aftermath of one of the most costly floods in history, record flooding in Colorado, and the realization that the NFIP changes due to the Biggert-Waters NFIP Reform Act of 2012 are indeed real,” he said. “The board has been regularly engaged with the executive office staff in responding to these challenges, as well as staying up to date on all of the various aspects of flood loss reduction and the preservation of the natural functions of floodplains.

“We also began to grapple with the financial pressures facing a growing organization like ASFPM as we recover from the most challenging national economic crisis in the association’s history,” Nechamen said. “Difficult decisions were made by the board that will begin the association’s path to financial recovery. In the coming year, we will continue to keep a close eye on the association’s financial health. We will work toward developing an even more active board in the development of policy decisions. Federal policy is changing rapidly due to BW-12 and the responses to Sandy and other major floods. ASFPM is in a unique position to help guide further policy developments.”

Volunteers

And we cannot have a "year in review" without giving a shout out to all of the wonderful volunteers of ASFPM, said Berginnis. We have more than 80 volunteer “leaders” who have dedicated hundreds, if not thousands, of hours to things like the NAI How-To Guides, successful execution of the Hartford Conference, participating on a number of task forces, panels, meetings, etc. on floodplain management policy and science. He said, "A strength of ASFPM has been, and continues to be, our volunteers.”
Operations Report from Associate Director Ingrid Danler

One of the greatest gifts of being human is the ability to learn from our mistakes. Self-reflection leads to a change in behavior, in practice, and hopefully, in a better result. And when that becomes deeply ingrained, changes to a community, state, or even the nation, become possible. We have many “teaching moments” in our recent history. And you, as a floodplain manager, have never been more needed for your expertise and skills.

Last month’s “News & Views” highlighted the many challenges and successes Colorado faced when dealing with record floods. The father of our profession, Gilbert White, whose biography is worth the effort to read, would be pleased to know the public consciousness is finally reaching a point where accountability and planning are becoming part of the public collective. And concepts such as climate change, sea level rise, and mitigation are becoming part of our mainstream media and consciousness. I’ve been in the profession long enough to notice that my answer to what I do for a living is now met with enthusiasm rather than rejection as I profess the environmental and floodplain management field. That’s a huge change in the public collective.

A brilliant, Harvard professor, E. O. Wilson, created one of my favorite sayings: “We are drowning in information, while starving for wisdom. The world henceforth will be run by synthesizers, people able to put together the right information at the right time, think critically about it, and make important choices wisely.” The more that we can synthesize and customize information for the public and all sectors of needs, the better we can affect the change in behavior, in practice, and hopefully in better results. This is our role as floodplain managers – as the experts in our communities.

ASFPM is ready to accept all the challenges you are facing. There has never been a better time to invest in you, as an ASFPM member, and educate the public collective. The public is paying attention, and so are employers. Here’s what we did in 2013 and are working on for this year:

- Re-designed home page of our website to see instantly “What’s New” and our Twitter feed;
- Facebook is hopping with daily posts and lots of dialogue;
- LinkedIn is hot. Join a discussion page, subgroup, or link to our staff;
- Our Science Services department is ready to share their cutting edge projects;
- Rolled out two NAI How-to Guides and will roll out two more in next few months;
- Added a few more Chapters for a grand total of 35 State Chapters;
- Our 2014 Conference in Seattle will open to registration in February;
- And, consider our 2014 National Flood Mitigation and Floodproofing Conference in Colorado this fall...more to come.

As always, we at the Executive Office are here to support and help you. Bring on 2014!
“Jersey Shore Rebuilds” TV series gets two thumbs up

“This Old House” in October began airing an eight-part series called “Jersey Shore Rebuilds,” which follows three homeowners’ paths to restoring or replacing, and mitigating their homes after Hurricane Sandy.

The episodes are a great resource, especially if you’ve never seen an existing home being elevated or watched 30-foot helical piers, also known as anchors or screw piles, being driven 20 feet into the sand. The shows also highlight mitigation efforts communities took years ago and were hardly affected by Sandy, and touches on whether development should even happen on barrier islands.

Throughout the episodes, video is shown of one house that survived the ocean breach in Mantoloking, NJ. Twelve houses surrounding what is being called the “Mantoloking Miracle” were not so lucky. This homeowner 30 years ago built his house on top of sturdy, 35-foot-long, wood pilings. He admits that back then “everyone said I was crazy,” adding that the city suggested he cut the pilings down by half. He did not change his plans, and his house was virtually untouched by Hurricane Sandy inside. The outside did suffer a bit of damage when the 12 other houses crashed into it.

“This series was really well done,” said Larry Larson, ASFPM’s director emeritus. “Not only did it show how to elevate homes, but it talks again and again about the need to leave the most vulnerable coasts open from development … Some great stuff.”

Episode 1, Jersey Shore | After the Storm:  
http://www.thisoldhouse.com/toh/tv/video/0,,20741161,00.html  
Episode 2, Jersey Shore | Drastic Measures:  
http://www.thisoldhouse.com/toh/tv/video/0,,20742542,00.html  
Episode 3, Jersey Shore | Getting to work:  
http://www.thisoldhouse.com/toh/tv/video/0,,20745867,00.html  
Episode 4, Jersey Shore | Built for Speed:  
http://www.thisoldhouse.com/toh/tv/video/0,,20748186,00.html  
Episode 5, Jersey Shore | Lines in the Sand:  
http://www.thisoldhouse.com/toh/tv/video/0,,20750104,00.html  
Episode 6, Jersey Shore | Go with the Flow:  
http://www.thisoldhouse.com/toh/tv/video/0,,20752309,00.html  
Episode 7, Jersey Shore | Stories from Sea Level:  
http://www.thisoldhouse.com/toh/tv/video/0,,20754624,00.html  
Episode 8, Jersey Shore | One Year Later:  
http://www.thisoldhouse.com/toh/tv/video/0,,20757445,00.html
Ticktock! Ticktock! Time is running out.

For those of you who have not renewed your ASFPM membership, it is crunch time. The board election process begins Feb. 1. That means if you are not a member by the first, you won't be eligible to run or vote in the elections. Do not miss out on your chance to have a voice in our association. Contact Kevin Currie at kevin@floods.org to renew your membership, or to become a member for the first time.

NFIP Seeks Nominations for 2014 CRS Award for Excellence

NFIP established an award to recognize individuals who have actively advanced the vision of the program and the Community Rating System. The CRS, a program within NFIP, provides guidelines for participating communities that want to continually improve its safety and resilience to flooding and other natural disasters.

While all CRS participating communities are taking steps that improve their flood safety and resilience, certain communities stand out. As in all serious endeavors, outstanding results do not just happen. They are due to the efforts of specific individuals, who through their knowledge, commitment and passion, have made their communities safer. In an effort to recognize such individuals, NFIP is seeking nominations for the 2014 CRS Award for Excellence.

NFIP administrators are asking organizations to help identify worthy individuals. In particular they are looking for nominees who have provided leadership in the area of alerting residents to the dangers of flooding, and promoting the purchase of NFIP flood insurance. Such an individual could be an insurance or real estate professional, local official, floodplain manager or other community leader.

The nominee should be:

• actively involved in a CRS community and knowledgeable about the potential risk of local flooding;
• active in promoting the use of flood insurance as a key tool in helping individuals prepare for the contingency of flood damage to their properties;
• active in encouraging community leaders to continually improve its safety and resilience related to flooding and other disasters;
• recognizable as having noteworthy achievements in the area of alerting residents and businesses of potential flood dangers and promoting the purchase of flood insurance.

If you know of such individuals, help to recognize their achievements by completing the nomination form no later than Feb. 28. Individuals affiliated with the CRS Task Force and employees of FEMA or Insurance Services Office are not eligible.
What’s happening around the Nation?

New Orleans
Dozens of lawsuits seeking damages from the federal government for Hurricane Katrina-related levee failures and flooding in the New Orleans area are over. Read the story here.

Avalon, NJ
When Hurricane Sandy ravaged the east coast, the federal government recommended increasing building heights. One New Jersey city decided it would go even “higher.” Check out Avalon’s story here.

Photo (right) by Dale Gerhard. Avalon Mayor Martin Pagliughi stands July 25 near a newly installed emergency alert system at Seventh Street and Ocean Drive that can alert motorists to possible emergency conditions.

One Prize 2013 Competition
Without serious preparation, most cities will be overwhelmed by rising waters. A recent competition asked architects and other designers to “stormproof” cities for the future. Here are some ideas for how to deal with climate change, from protective wetlands to shipping container reefs.
4 Smart Designs For New Cities That Can Withstand Any Storm

One idea, on the left, depicts a giant park along the New York City coastline.

New Orleans
ASFPM Executive Director Chad Berginnis talks about the increasing costs of flooding in the U.S. and more during the International Disaster Conference and Expo in New Orleans Jan. 8. Click here to read the Nola.com article about the event.

Washington, D.C.
Experts on insurance and tax policy said that delaying premium increases affecting homeowners covered by the National Flood Insurance Program would undo important reforms made to the program. Read the story here.
Everywhere you look you can find something about changes to the National Flood Insurance Program triggered by the Biggert Waters Act (BW-12). I’m not going to comment on the matter of increasing rates so that every insured property eventually pays for flood insurance based on actual risk.

Today I want to talk about reducing risk. It’s past time for us all to take a good look at what can be done to reduce exposure to flood damage. BW-12 just reinforces the merits of doing that. Actually, prior to BW-12 there was little incentive to simply “reduce” risk, because the best insurance rates are reserved for buildings that meet or exceed the NFIP minimum requirements. But now that rates are going up, and more older buildings will eventually be actuarially rated, it makes sense to look at reducing risk, especially if doing so can lower the cost of flood insurance.

Floodplain managers know that buildings that were built before a community’s first Flood Insurance Rate Maps were issued, got policies written with “discounted” rates (sometimes referred to as subsidized rates). What a lot of us didn’t know is that any older building that just happened to be elevated high enough, and just happened to have the right type of foundation, can have a policy written with actuarial rates if the owner submits an Elevation Certificate that documents the building conforms to the minimum requirements. Conform to the whole shebang: first floor at or above BFE, equipment and utilities elevated, flood-damage resistant materials, and walls of enclosures have flood openings (or are breakaway walls in Zone V). Turns out if older homes conform to all of the minimum requirements, then actuarially-rated policies can cost less than “discounted” policies.

There’s been a small but growing effort by some community officials, homeowners associations, and knowledgeable consultants and contractors to modify older homes so that they qualify for actuarial rates, or even just lower rates. Just as important as that objective is that modified or retrofitted buildings are much less likely to sustain damage the next time Mother Nature comes calling! I wonder, with all the attention on BW-12 and rising rates, if we have forgotten about a myriad of benefits in reducing exposure to flooding?

For the past two decades a great deal of time, attention, and funding has gone into buying out or elevating flood-prone homes. I’ve always been a strong proponent of these projects, having managed Maryland’s mitigation grant program long before the current FEMA grant programs were authorized. There haven’t been many times in my career when I knew my job had more positive impact than in the late 1980s. After yet another flood in Baltimore County prompted the owner of a house in the floodplain to call me early one Monday morning. “On Friday I still wasn’t happy about having sold my house to the county, but on Sunday when I drove by and water was halfway up the wall again, I changed my mind.” We can bandy about theory and benefit-cost analyses all we want, but that’s a true measure of the good work we do. But I digress ...

Yes, we all know that acquisition is the only way to completely eliminate flood risk, and that elevating homes on fully compliant, new foundations is a great idea to reduce exposure to flooding. The last time I
saw FEMA’s numbers, thousands of homes had been acquired or elevated using federal grant funds, and thousands more have been elevated or demolished using Increased Cost of Compliance (coverage that’s part of NFIP policies on buildings in mapped special flood hazard areas). But let’s be realistic: given the millions of buildings in the nation’s floodplain, there’s no way that reliance on those funding sources will significantly reduce the nation’s overall exposure to flood risk any time soon. Similarly, decades of experience has shown that the expectation behind the Substantial Improvement and Substantial Damage requirements hasn’t played out – there are millions of older buildings that just haven’t had improvements or repairs that hit the 50 percent trigger, and millions more that are unlikely to sustain Substantial Damage by flooding.

That’s a long-winded lead-up to today’s topic. Let’s talk about just one way that risk of flood damage can be reduced for some homes and, along the way, the cost of flood premiums might also be reduced.

Let’s talk about modifying crawlspaces to reduce vulnerability to flood damage to buildings located in Zone A (Zones A, AE, A1-30, AO, and AH). The way to do this is to modify crawlspaces so that they conform to the minimum requirements. Please remember that each building needs to be examined to determine exactly what needs to be done, and that this summary is just that – a summary. I hope this column is enough to get you thinking.

**Elevated Home, Noncompliant Crawlspace (or enclosure).** Several years ago, a study for FEMA documented the results of field surveys of buildings that were supposedly built to meet the minimum requirements. One of the most important conclusions was that for the most part, local officials and builders had been getting lowest floors properly elevated. The not-so-good news was that plenty of enclosures below those elevated buildings failed to comply, often because of insufficient flood openings. And a large number of those noncompliant enclosures were crawlspaces.

A significant consequence of that noncompliance is risk of damage, which is reflected in the fact that flood insurance policies on those buildings are rated with the floor of the crawlspace (or enclosure) as the lowest floor. This makes policies much more expensive than they would have been, had the crawlspaces and enclosures fully complied with the requirements. My guess is many builders and local officials are unaware that if they don’t pay attention to the details, owners will bear the burden by having to pay much more for insurance.

The solution? Easy – identify the noncompliance and fix it. If the problem is insufficient flood openings, either remove non-engineered openings and replace them with engineered openings, or add more openings. Of course, other aspects of the crawlspace or enclosure may also be noncompliant. The discussion below covers those aspects. The final step is to submit documentation to the insurance company so that the policy can be rewritten to reflect the compliant enclosure.

**Older Home, Nonconforming Crawlspace.** For this discussion, I’m not talking about raising existing buildings on new or extended foundation walls, so let’s not worry about how high the floor is above the crawlspace. The whole point is that risk of damage is reduced if crawlspaces are modified, even if the floor above the crawlspace just happens to be below the base flood elevation. And, under BW-12 if the building is going to be rated actuarially anyway, if the crawlspace is modified and an Elevation Certificate provided to the insurance company, an actuarially-rated policy based on the elevation of the floor, even if it is below the BFE, is likely to cost less than if the owner does nothing.
First, a quick look at the NFIP requirements for enclosures below elevated buildings in Zone A (including crawlspaces), also found in the International Code Series and thus in virtually all state and local building codes:

- The foundation walls must have flood openings to allow floodwater to automatically flow in and out so that unequal hydrostatic pressure does not cause structural damage to the walls.

- The interior grade must be at or above the exterior grade along one side, otherwise the crawlspace meets the definition for a basement, which is “any area of the building having its floor subgrade (below ground level) on all sides.” The reasoning behind this requirement is also related to hydrostatic pressure, as well as minimizing the amount of water that can’t readily drain away.

- Equipment must be moved to be at least as high as the level of the floor above the crawlspace.

Install New Flood Openings, or Install Proper Openings, in Crawlspace Walls. Flood openings are required so that floodwaters can automatically flow in and out in order to minimize unequal hydrostatic pressure that can lead to structural damage. The number and location of flood openings is specified in regulations and codes, along with the amount of net open area required for non-engineered openings and certification requirements for engineered openings. Rather than attempt to summarize all the guidance on openings, I’ll just refer you to FEMA’s Technical Bulletin 1, Openings in Foundation Walls and Walls of Enclosures.

If foundations walls don’t have any openings, or doesn’t have enough openings, holes can be cut and flood opening devices installed. It isn’t that complicated for a contractor with the right tools to remove several concrete blocks or cut holes in poured concrete foundation walls. The best reason to consider engineered openings, especially for retrofit projects, is because fewer holes need to be cut in the walls. Our colleagues at SmartVent have been able to help many homeowners do just that, sometimes lowering the annual cost of flood insurance by thousands of dollars: [http://smartvent.com/pdfs/flood-vent-retrofit.pdf](http://smartvent.com/pdfs/flood-vent-retrofit.pdf). It’s not a big leap to realize that this also makes homes much more marketable.

Modify the Interior Grade of the Crawlspae. Under normal conditions, the soil on the inside of a foundation wall balances the soil pressure on the outside of the wall. Under flood conditions, we assume the soil inside continues to balance the soil outside (ignoring what are probably minor differences as the outside soil gets saturated a little sooner than the inside soil, and thus is heavier until floodwaters begin to spill through the flood openings). But if the soil inside is below grade along the lowest side, then as water rises against the outside of the wall, it is unbalanced until water begins to spill in through the flood opening.

To raise the ground surface of the soil on the inside of a foundation wall so that it is at or above the ground surface all along one wall, enough soil needs to be added so that the surface of the newly placed soil is somewhat above the exterior soil level, to account for settling (otherwise it could settle enough to still be below the exterior grade). Should it be compacted? Ideally, yes, but that can be difficult in crawlspaces with little headroom. But if the newly-placed soil is only a foot or so deep, then adding a
couple extra inches to account for settling should suffice. Also, if the trench excavated for the footing was not backfilled when the building was constructed (thus the grade adjacent to the inside of the foundation wall is well below-grade), then the trench should be backfilled with at least an attempt at compaction – and then add some extra soil to account for settling.

Now, can gravel be used instead of soil to raise the interior grade? Sure, the weight of the gravel will balance the weight of the exterior soil. Plus, it’ll likely be a lot easier to place sand or gravel, especially if there’s not much headroom.

We should add a caution that backfilling a below-grade crawlspace may not work if the surface inside the foundation wall has a non-structural concrete slab (often called a “rat slab”). If there is a slab, then drainage as flooding recedes needs to be considered. More than likely the presence of the non-structural slab won’t trap water and floodwaters will drain anyway, avoiding unbalanced pressure against the inside foundation wall. But in these circumstances, owners should consult with an engineer or experienced contractor. Drainage holes can be provided in the slab before gravel or soil is placed.

I’ve had people question whether just a few inches below grade really is that much of a problem. While it may be a valid point when considering flood loads (just how much load is associated with only a few inches of water?), that misses two important points. The first point is compliance – if the inside of a crawlspace is below grade on all sides, it’s a basement and basements are not permitted, period. It’s very difficult to regulate grey areas, and much easier to say “below grade area not permitted” than to say “a little below is OK because the loads aren’t that much different.” The second point is insurance – if the Elevation Certificate shows the interior of a crawlspace to be below grade on all sides, the flood insurance will be rated higher.

**Move Equipment.** If equipment is left in the crawlspace, not only is it exposed to flood damage, but its presence means the best flood insurance rates won’t apply. The solution, moving it to an elevation at least as high as the floor above the crawlspace, isn’t always easy because there may not be enough area inside the home, and adding a small addition to house the equipment might take some work. But it can be done and has been done many times.

**In Closing.** The typical objection to even considering retrofits is concern about costs. Compared to elevation-in-place, modifying crawlspaces isn’t likely to be a big-dollar investment. I appreciate that owners have to come up with the money to do the work. But when you consider the likely annual savings on flood insurance, the balance can quickly tip towards action. And remember, making homes safer and eligible for lower insurance premiums can be positive factors when it comes time to sell.

Other options for retrofitting buildings without crawlspaces can get complicated fast, but are still worth examining. Consulting with someone who really knows the rules is a good idea. Here are a few resources that might help with the deliberations:


Submit your own items or suggestions for future topics to column editor Rebecca Quinn, CFM, at rcquinn@earthlink.net. Comments welcomed!

CHAPTER CORNER

Chapter Renewals Overdue – Don’t Let your Chapter Benefits Lapse!

Happy New Year! A friendly reminder that 2014 chapter renewals were due Dec. 31. If your chapter has not yet renewed, be sure to get your renewal paperwork and payment to Kait@floods.org or fax: (608) 828-6319 to avoid a chapter benefit lapse. You don’t want to miss out on any of the good things happening in 2014! If you have questions, give Kait a call at (608) 828-6325.

New Mexico Chapter awarded 3D Flood Model & Case sponsored by Outreach Process Partners!

The New Mexico Floodplain Managers Association is the lucky recipient of the 2013 3D Flood Model & Case sponsored by Outreach Process Partners as part of their “Flood Risk Education in Our Local Schools” campaign! Congratulations!

Each year for the last three Outreach Process Partners has purchased a 3D Flood Simulation Model and case, valued at $1,800, for a qualifying organization as part of their “Flood Risk Education in Our Local Schools” campaign. Chapters are invited to apply for consideration. Learn more at “Flood Risk Education in Our Local Schools” campaign, or check out its Facebook Page, Google Map of model locations (nationwide), YouTube Channel and Twitter feed. Existing outreach materials and how to order a model from the manufacturer can be found at ASFPM Outreach Library.
SAVE THE DATE

Chapters web meeting call is set for 1 p.m. CDT Feb. 13. All chapter board and committee members are invited to participate. Contact Kait at kait@floods.org to submit agenda items and RSVP.

CFM® Corner

This section will appear in each issue of “The Insider.” For suggestions on specific topics or questions to be covered, please send an email to Anita at cfm@floods.org.

Certification Information

Happy New Year! In 2013 ASFPM added 588 new CFMs to the national program. We will share more information on the numbers of CFMs, including those who receive their CFM in one of the six accredited states in the next Insider. Here is some interesting information regarding the certification exam from the National Certification Program. You will note the percentage of people passing the exam varies only somewhat year to year, staying in the 75-83 percent range. Likewise, the average scores have remained fairly consistent over the years.

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<th>Year</th>
<th>Percentage Passing</th>
<th>Avg. Score out of 100</th>
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<td>2013</td>
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</tbody>
</table>

CFM Renewal 1/31/2014 - ASFPM CFMs who are up for their biennial CFM® certification renewal January 31, 2014 have been sent a letter and renewal form via snail mail. If you have not received yours in the mail, please contact cfm@floods.org so your CFM does not lapse.

Keeping us Updated - Please remember to notify cfm@floods.org when you have a change of address. CFM renewals and other certification related mailed material is sent to your HOME ADDRESS. Also, make sure we always have your current employment information and correct email address.
Nick Winter Memorial Scholarship Fund Award Competition for College Students

Deadline: April 1, 2014

ASFPM and the ASFPM Foundation will grant a $2,500 scholarship for the 2014-15 academic year to a full-time college junior or senior currently enrolled in an undergraduate program related to floodplain/stormwater management, or a student enrolled in a graduate program in a field related to floodplain/stormwater management. Eligible applicants include current undergraduates in a four-year college program, applicants to a graduate program, or current graduate students. Applicants must be enrolled in an accredited university or college in the U.S. and be a U.S. citizen. Eligible fields of discipline include civil or environmental engineering, planning, emergency management, environmental sciences, or other disciplines with a demonstrable link to floodplain and stormwater management.

Applicants must complete a Scholarship Application Form. Selection preference will be given to those applicants who demonstrate a history of civic or volunteer service, as well as a financial need (i.e. full-time students responsible for their own tuition), in addition to meeting the basic qualifications. In order to be considered, the Scholarship Review Committee must receive the application form and a separate reference letter by April 1, 2014. Scholarship funds will be paid directly to the recipient’s university.

Applications and reference letter should be sent electronically to diane@floods.org. For additional questions, contact Diane Brown at (608) 828-6324.

ASFPM Foundation information is available on the website: http://www.asfpmfoundation.org/

And don’t forget about ASFPM Foundation’s 4th Annual Collegiate Student Paper Competition. The three lucky winners of this competition receive cash prizes and travel assistance to present their papers at the Association’s annual conference this June in Seattle. The deadline for the application and abstract is Jan. 31. To read more about the details and see past winners, click here.
Job Corner
Visit ASFPM Job Corner for more information and the most up-to-date job listings.

Floodplain Management Training Calendar
For a full nationwide listing of Chapter, State and Partner training opportunities, visit the ASFPM Online Calendar.

Are you looking for training opportunities to earn CECs for your CFM? If so, be sure to check out our web calendar, which has LOTS of training opportunities listed for 2014! Search the calendar by state using the directions below, or use the category drop down menu to search by category.

Go to the calendar and click on the search feature icon at the top of the calendar. Type your state’s initials in parenthesis (for example “(WI)”) into the search field and it will pull all the events (training, conferences, etc.) that are currently listed on the calendar for your state. What a great way to find upcoming training for CECs! The only events without a state listed in the event title are EMI courses, which are all held in Emmitsburg, MD.

Conference Website is now Online!
2014 ASFPM National Conference
June 1-6, 2014
Seattle, Washington
Making Room for Floods & Fish!

ASFPM’s 2014 conference website is now live.
Visit http://asfpmconference.org/ on your computer, mobile device, or tablet for the latest information about the “Making Room for Floods & Fish” conference, which will be held June 1-6 in Seattle.

Right now attendees can use the website to check out things to do and see in Seattle; take a peek at Washington State Convention Center layout and information; and book a room at the Sheraton Seattle.

Please remember that staying at the conference hotel helps ASFPM meet its obligations, avoid penalties, and keep registration prices lower – and besides, there’s more networking opportunities!

Although registering for the conference isn’t available for individuals and exhibitors until February, participants can start budgeting for the event by checking out cost information under the registration tab.

Check back often to see new information as it develops, including the conference program, exhibits and our sponsors list.
Awards Nominations sought for ASFPM 2014 Conference

Deadline is March 1

Join the stars who have received national recognition over the years for doing the right thing and doing it well. Below are the award categories for excellence in floodplain management. Click here for details on the awards you can submit for worthy programs, projects, and people.

- Tom Lee State Award for Excellence
- James Lee Witt Local Award for Excellence
- Larry R. Johnston Local Floodplain Manager of the Year
- John Sheaffer Floodproofing Award
- Media Award
- Louthain Award for Distinguished Service
- Meritorious Lifetime Achievement in Floodplain Management Award

Help us showcase the many successes across the country! Simply go to the ASFPM awards nomination page at www.floods.org/awards/nomination.asp and submit the information online. Make sure you get it in by the March 1 deadline. It is highly recommended that you provide applicable letters of support for your nomination. Send those to Diane Brown at diane@floods.org. She can also answer your questions about the process or categories by calling (608) 828-6324. Winners will be notified in April to allow time to make travel arrangements.
Flood Insurance Committee Corner

Flood Insurance:
Recent and Upcoming Changes

Floodproofing Changes

In the last Insurance Committee call, we talked about changes FEMA instituted around underwriting new non-residential properties with dry floodproofed basements, as well as similar properties with existing policies. These changes are not due to BW-12 or map changes, but instead changes due to FEMA finding poor compliance with the floodproofing requirements, and buildings receiving dry-floodproofed credit that do not qualify for it. FEMA did not issue a bulletin specific to these underwriting changes, but details can be found on page 5-2 of the Specific Rating Guidelines.

Basically, all non-residential floodproofed buildings will be an automatic submit-for-rate requiring FEMA to review the risk before the floodproofed credit is granted. Starting Oct. 1, 2013, all new business applications for non-residential floodproofing credit must be submitted to FEMA for review and approval. All policies renewing effective on or after Dec. 1, 2013, and currently receiving non-residential floodproofing credit, must be re-underwritten before the policy can be renewed. The guidelines state, “The insurer must request the additional information at least 90 days prior to the policy expiration date, and no renewal offer with floodproofing credit can be sent unless the additional information is received and the credit is approved by FEMA. If the additional information is not received 45 days prior to the policy expiration date, the insurer may send a renewal offer using the lowest floor elevation, if available, for rating.”

June 1, 2014 Changes

As mentioned in our last column, FEMA will be instituting changes based on other sections of BW-12 law June 1 instead of May 1. While the details can be found in the December 16th WYO Bulletin, here is a quick look again at some of those changes:

- Per Section 100204, coverage limits for non-condominium residential buildings of 5+ families will increase from $250,000 to $500,000; contents limit will stay at $100,000
- Primary residence (introduced in Section 100205) will be RE-DEFINED to be a building that will be lived in by the insured (or spouse) for more than 50 percent of the year (it was 80 percent). Note that the definition of “principal residence” stays at 80 percent lived in (and 80 percent insured to replacement cost value) to be eligible for replacement cost coverage.
- Per Section 100210, the minimum deductibles are being revised. In general, different ones are being offered below and above $100,000.
- Per section 100234, the text of the policy itself will be larger, will include more boldface type and will grow in size from about 30 pages to around 50. The Committee Co-Chairs will not lengthen this column further to discuss their opinions on whether adding bigger font, killing more trees
and spending more postage will get more policyholders to read, let alone understand, their policy.

Finally, regarding Section 100207 (eliminating grandfathering), FEMA seems to still be on track for a late 2014 implementation date; however, Congress has several bills out there that may delay and even roll-back some of the implemented and proposed changes. Stay tuned.

--Your Humble Insurance Committee Co-Chairs
Bruce Bender and John Gerber
Liaison Gary Heinrichs

This column is produced by the ASFPM Insurance Committee. Send questions about flood insurance issues to insuranceCorner@floods.org and they will be addressed in future “Insider” issues.

Upcoming ASFPM Events – Mark your Calendar!

- 2014 June 1-6 – ASFPM 38th Annual National Conference – Seattle, WA
- 2015 May 31-June 5 – ASFPM 39th Annual National Conference – Atlanta, GA
- 2016 May 15-20 – ASFPM 40th Annual Conference – Grand Rapids, MI
- 2017 May 21-26 – ASFPM 41st Annual Conference – Kansas City, MO
Washington Legislative Report

Meredith R. Inderfurth,
ASFPM Washington Liaison

Flood Insurance in the Spotlight; Progress on WRDA and Farm Bill

As Congress returns from its one week recess, flood insurance is on the front burner as the first bill on the Senate floor agenda. The legislation, S. 1926, would delay implementation of many of the premium rate increases called for in the Biggert-Waters flood insurance reform legislation enacted July 6, 2012.

The measure is very likely to pass the Senate. A number of amendments are being prepared and introduced so the procedures for flood bill consideration are not yet fully clear. The Senate bill itself has 31 cosponsors at present. On the House side, despite more than 170 cosponsors, the Speaker announced that he does not intend to bring the measure to the House floor. Instead, he is awaiting alternative legislation to be developed by the House Financial Services Committee. In the House and Senate, the delay bills were not considered by their committees of jurisdiction.

As to the Water Resources Development Act, the conference committee to resolve differences between House and Senate passed bills has narrowed down areas of disagreement. Indications are that a conference report could be presented soon.

At long last, a conference agreement was filed on the Farm Bill. A vote on that agreement is possible on the House floor Jan. 30 and on the Senate floor soon thereafter. This measure would authorize agriculture and nutrition programs for five years. It includes important conservation language.

Flood insurance will very likely remain on the agenda for some time. ASFPM has proposed in testimony and in meetings that Congress consider a much longer phase-in period for rate increases rather than an extended delay in implementation. The delay would continue the financial uncertainty and lessen the positive effects of true risk messaging due to moving toward actuarial rates. The true risk messaging has been driving interest in flood risk reduction actions and is important to retain, while responding to the pain of the rate increases by stretching them over a much longer period of time.

Flood Insurance

The latest version of the Menendez-Isakson bill to delay implementation of portions of the Biggert-Waters flood insurance reform legislation is S. 1926. On Jan. 27, the Senate voted 86-13 to move to consider the bill. An agreement on procedures for Senate floor consideration and amendments to be considered was announced just before the State of the Union address Jan. 28. Seven amendments will be in order and debated on the Senate floor Jan. 29, and a final vote on the bill is expected this week.
The most significant amendment will be offered by Sen. Patrick Toomey (R-PA). His amendment would substitute a 25 percent/year increase for all the other increases in Section 207 of BW-12, as well as for the increases at point of sale. The 25 percent/year increase would be applied to the policyholders’ current premium, so it may take many years to reach full risk rates. The basic thrust of this amendment, although not all aspects of it, is in line with recommendations ASFPM has made.

An amendment to be offered by Sen. Jack Reed (D-RI) would provide for a study of the feasibility of group flood insurance. ASFPM has long advocated such a study.

An amendment will be offered by Sen. Kirsten Gillibrand (D-NY) to require FEMA to issue guidance on mitigation measures for properties that are problematic to elevate, such as row houses.

The texts of other amendments were not available as of press time.

**Appropriations FY 2014**

After arriving at budget ceiling guidance in December, the Appropriations Committees were able to arrive at agreement on an Omnibus Appropriations Act (H.R. 3547) which includes all 12 regular appropriations bills for the fiscal year. This avoided the need for additional continuing resolutions and provides budget clarity for the rest of the year. The House and Senate agreed to the measure and the President signed it Jan. 17.

Further analysis and detail will be provided separately, but a few highlights are:

- Flood risk mapping was funded at $92.5 million, which was above the budget request of $84 million.
- Pre-Disaster Mitigation was funded at $25 million, even though no funds for this were included in the Administration’s budget request.
- Language was included to preclude use of funds for implementation of Section 207 of the Biggert-Waters reform legislation during FY 2014.
- Funds for the Army Corps’ technical assistance programs Flood Plain Management Services ($8 million) and Planning Assistance to States ($4 million) remained at about the same levels as recent years.
- Language again was included to preclude US Army Corps of Engineers from use of funds to implement new Principles and Guidelines.

**Appropriations FY 2015**

The release of the President’s budget request for FY 2015 is delayed by a month due to the delayed completion of the FY 2014 appropriations legislation. The budget is now expected to be released March 4.

Because a budget ceiling amount for FY 15 was agreed to in the December budget agreement, chairmen of the House and Senate Appropriations Committees have indicated that they may try to negotiate budget ceilings for the appropriations subcommittees earlier in the process, to facilitate actually being able to pass individual appropriations bills this year. Usually, the House and Senate Committees adopt their own budget levels, mark-up their bills to those numbers and then negotiate on final numbers. This year, they
may be able to mark-up their bills to pre-negotiated levels, simplifying the process of completing action on the bills.

Hearings on individual department and agency budgets will begin as soon as the President’s budget is released.

This legislative report is abbreviated due to fast moving and breaking developments. Updates will be provided to ASFPM members. Referenced legislation can be reviewed by going to www.Congress.gov.

By: Meredith R. Inderfurth, ASFPM Washington Liaison

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This report appears regularly as a Member benefit in “THE INSIDER,” ASFPM’s member newsletter produced in the odd months. See ASFPM 2013 Legislative and Policy Priorities on ASFPM’s website. This and other documents are also available at National Policy and Programs > Working with Congress.

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Association of State Floodplain Managers

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