The Big Move

With an ever-growing association and bursting at the seams at our previous Madison, Wisconsin location, it was necessary to find a new home. Our search ended when we purchased a very well-constructed building for sale that fit our needs. Beginning March 21, the complex move to ASFPM HQ began. We are currently 100 percent moved into our new digs at 8301 Excelsior Dr. (still in Madison).

The building accommodates present staffing levels, and we do have a little more space than we had previously. However, the lot allows for future expansion of the building should we need it based on anticipated growth in the next several years and to better provide member services.

As always, we look forward to serving you. If any of you are in the Madison area, please stop in and see us!
Preparing for the Storm: Reauthorization of the NFIP

ASFPM Chair Maria Cox Lamm testified March 13 before the House Committee on Financial Services during a hearing titled, "Preparing for the Storm: Reauthorization of the National Flood Insurance Program."

Lamm testified along with Christopher Heidrick, Heidrick & Company Insurance and Risk Management Services, LLC, on behalf of the Independent Insurance Agents and Brokers of America; Velma Smith, senior officer with The Pew Charitable Trusts; Mabél Guzmán, broker on behalf of the National Association of Realtors

Collin O’Mara, President and CEO, National Wildlife Federation, on behalf of the SmarterSafer Coalition

Raymond J. Lehmann, Director of Finance, Insurance and Trade Policy, Street Institute

Read our written testimony at: https://www.floods.org/ace-images/ASFPMTestimony_HouseFinancial-Services_03-13-19_Final.pdf

Read more about the hearing at: https://docs.house.gov/Committee/Calendar/ByEvent.aspx?EventID=109090

Watch the recorded hearing.

Read ASFPM's "Priorities for 2019 NFIP Reauthorization and Reform."
A Timely Resource for Floodplain Managers Impacted by Flooding Right Now

We’re all in the business of floods in some fashion, and that means being prepared for emergencies is just part of the package. But you don’t have to go it alone. Just as communities band together after a disaster, the ASFPM community is also there to help.


Karen McHugh, ASFPM’s former secretary and Missouri’s state floodplain manager, wanted to get a Flood Damage Assessment Packet out to all affected communities during 2017 flooding events as fast as she could. And luckily, Paul Osman, Illinois’ state floodplain manager, had one ready to go, and she quickly converted it to “Missouri-style.”

Now the document has been updated, which is perfect timing for all states currently impacted by floods.

Click here for the 2019 Flood Damage Assessment Packet. And here is the word version so you can adapt it to your own state.

Includes Information On:
Steps to Take Following a Flood
Substantial Damage “The 50% Rule”
Sample Handouts for Residents
Damage Assessment Field Worksheets
FEMA Substantial Damage Estimator (SDE 3.0)
Sample Notice
Sample Press Release
Sample Damage Determination Letter
Information on Mitigation Programs
Information on Increased Cost of Compliance

Grant Opportunities…
Just a reminder to bookmark the Florida Climate Institute’s website for a comprehensive list of funding opportunities. It’s a fabulous resource.
What's Happening around the World?

A collection of the most viewed stories on our Facebook page

**Tennessee**—"I don't have flood insurance," said Barner, "It was I think 7 or 800 dollars a year with FEMA and this only happens once in a lifetime probably." Read "Many impacted by floods don't have proper insurance to cover damage."

**France/The Carolinas**—The problems of the French coast are much like the problems of the Carolinas. Since 1999 more than 100,000 buildings have been built on the French coast in flood-prone areas. The French president at the time of the big storm, Nicolas Sarkhozy, said, "We cannot be lenient with safety. Before this very catastrophe, were not all the cards already on the table?" Read, "A French beach cleared of homes shows NC the way."

**The Nation**—A federal advisory panel that’s supposed to provide scientific information to the NFIP is entering a five-month work stoppage, even as property losses mount against the backdrop of severe inundation related to climate change. Read "FEMA’s panel of flood experts unable to meet as losses mount."

**Illinois**—In the northern United States and Canada, areas that once were depressed under the tremendous weight of a massive ice sheet are springing back up while others are sinking. The Chicago area and parts of southern Lake Michigan, where glaciers disappeared 10,000 years ago, are sinking about 4 to 8 inches each century. Read "Chicago is sinking. Here's what that means for Lake Michigan and the Midwest."

**Mississippi River**—The mayors said one of the reasons they are here is to urge Congress to maintain the $7.9 billion flood mitigation spending. The group also is pushing for the establishment of a revolving loan fund that would allow localities to help get financing elsewhere. Read “Fearing another ’93 disaster, Mississippi River mayors calling for more flexibility on federal flood mitigation spending.”

**Iowa**—Ice jams in Iowa. The South Raccoon River is so high, the ice is getting trapped under the bridge on I-80 #Drone13. See video here.

**New York**—New York City will also be advancing $500 million in capital projects right away to beef up the coast with grassy berms, esplanades, sea gates and by elevating existing infrastructure; but the most surprising measure is an initiative to extend the tip of Manhattan another 500 feet into the East River. Read “After a comprehensive climate change study, Manhattan may extend its shoreline.”
Protecting water quality has positive trickle-down effect New York City Water Supply
By JoAnne Castagna, Ed.D., USACE Public Affairs Specialist in New York

The project team looking over the new culvert as it works successfully in torrential rain conditions. Photo credit: Graydon Dutcher.

A team of engineers are gathered on a long, empty country road in Harpersfield, New York. All that’s heard is the steady drum of rain on their umbrellas.

They’re looking over a new culvert—a large pipe—they constructed that runs under Odell Lake Road and transports Lake Brook waters from one side of the road to the other.

The steady rain is a nuisance, but welcomed by the U.S. Army Corps of Engineers team because it’s proving the new culvert is successfully performing its job.

If it were weeks earlier, the road would have been flooded because the previous culvert was undersized and damaged.

But the success of this project, part of USACE’s NYC Watershed Environmental Assistance Program, has much bigger implications. By controlling flooding, the culvert is also improving water quality for aquatic life and NYC’s water supply. Lake Brook eventually travels to the Cannonsville Reservoir that supplies almost 97 billion gallons of water to the NYC water system.

A damaged culvert can jeopardize water quality. An undersized, damaged culvert can cause flooding, which can result in stormwater runoff, streambank erosion, and cause pollutants and sediment to enter the stream. That’s why the new culvert was constructed and streambank was restored.

To perform this work, several agencies collaborated with USACE, including the Delaware County Soil and Watershed Conservation District, New York State Department of Environmental Conservation, New York City Department of Environmental Protection and the town of Harpersfield.

The previous culvert was made up of two circular pipes with a 36-inch diameter. The new culvert is almost seven times larger and designed to withstand a 100-year storm event, plus 20 percent additional water flow.
Less flooding means a safer community. During storm events, the old undersized culvert would plug up with woody debris, causing water to overtop the culvert and flood Odell Lake Road, making it an unreliable access route in an emergency.

Less flooding also means less stormwater runoff, resulting in a healthier brook and cleaner water supply. To further control stormwater runoff, the streambanks along the culvert were restored and stabilized. Rock was placed along the banks to hold down the fine sediment from running into the brook. To provide additional stabilization, native vegetation was planted along the banks.

This project also addresses the future threat of climate change. With the possibility of increasing storm events, ways to have climate resiliency are needed. This project met that goal and many others!

New York City Watershed System
The New York City watershed region encompasses approximately 2,000 square miles of land north of NYC. The land includes three watershed systems: The Catskill, Delaware and Croton Systems. The system provides more than 90 percent of NYC’s water supply (approximately 9.5 million people). The city makes sure that this water is safe by treating it at the source rather than building a costly filtration plant. The source is the land that surrounds the streams, rivers, lakes and reservoirs. “In 1996, all of the municipalities in the New York City watershed region came to an agreement. They wanted to avoid the creation of a huge filtration plant. Instead of a plant, they agreed to have small projects throughout the region to provide the public with clean water with minimal filtration. “This is how our New York City Watershed Environmental Assistance Program came about,” said Rifat Salim, USACE project manager.
Time for another grab bag of a few questions that have short answers.

**Question:** We know the “50% rule” (substantial improvement/substantial damage) applies to manufactured homes, including homes installed on rented lots. The county assessor’s records only show values for the manufactured home park land, not the homes owned by tenants. How do we figure out the market value of a manufactured home unit on a rented lot?

**Answer:** The local official who asked the question was reluctant to request a professional appraisal, largely because the cost would be a burden to the owner of the home. Homes not permanently affixed to a foundation are personal property, not real property (side bar). I can think of two ways to estimate market value:

1. There’s a market for used manufactured homes, so it stands to reason there’s something online to estimate market values, just like there is for used vehicles. Sure enough, a web search turns up several tools. You can ask the owner to provide a report from one or more of the online tools. Then you review it just as you review appraisal reports to determine that the basic characteristics of the home are correct (age, condition, dimensions, etc.).

2. Ask the assessor. Just because the assessment for land on which the unit in question is located doesn’t show value for the unit doesn’t mean there’s no answer from the assessor’s office. Assessment records typically provide assessed values split out for land and improvements (primary structure, accessory structures, pools, etc.). The records also characterize structures, and probably identify manufactured homes. If your assessor’s records are set up this way, the assessor’s office has experience assessing the value of manufactured homes, although likely only those affixed to permanent foundations. Perhaps the assessor’s office can estimate how much value is attributed to foundations, to estimate the value of just the home.

**Question:** Should surveyors shoot the lowest electric outlet as the “C2.e) Lowest elevation of machinery or equipment servicing the building” requested on the Elevation Certificate?

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**Real vs Personal Property**

I don’t know if it’s the same in all states, but I understand manufactured homes usually are considered personal property, like vehicles, unless the homes are affixed to permanent foundations. When attached to permanent foundations, homes are taxed as real property.

I learned this years ago when communities were asking how to handle a surge in applications for permanent foundations for manufactured homes – the question was “how high.” Of course, the answer was “at or above the BFE.” The surge was prompted by owners seeking financing and discovering mortgage loans for real property could be financed for 30 years, while personal property loans were much shorter.
**Answer:** No, the surveyor should not shoot the elevation of the lowest outlet or switch because they are electrical devices, not equipment or machinery. Keep in mind ECs are used for two purposes: the NFIP uses the information on ECs to rate buildings for federal flood insurance policies and communities use the information to help determine compliance.

- **For insurance purposes,** the lowest elevation of (or elevation of the lowest) equipment or machinery is surveyed. See the EC instructions for Item C2.e).

- **For compliance purposes,** while a properly completed EC has lots of information that helps local officials check compliance, it doesn’t have everything (e.g., flood damage-resistant materials).

Now, suppose there are electric outlets and switches below the BFE – is that a compliance problem? Maybe. Let’s look at FEMA guidance and the International Codes and ASCE 24:

- **FEMA guidance** indicates it is acceptable to allow the minimum electric service required to address life safety and electrical code requirements for building access and storage areas. One example is a light switch at the bottom of stairs to the elevated building. Guidance recommends below-BFE electric devices should be intended on a ground-fault circuit interrupter (GFCI, a fast-acting circuit breaker) and electrically isolated from the service for the rest of the building. I emphasize minimum for a reason. In my mind, a garage or storage room with lots of outlets doesn’t pass the test. See FEMA P-348 Protecting Building Utility Systems from Flood Damage, FEMA P-499 Homebuilder’s Guide to Coastal Construction, and Technical Bulletin 1 Openings in Foundation Walls and Walls of Enclosures.

- **The International Residential Code** allows “electrical wiring systems” below the required building elevation if the systems conform to the provisions of the electrical code for wet locations (R322.1.6). Similarly, **ASCE 24 (referenced by the International Building Code)**, states a “minimum number of lighting circuits, switches, receptacles and lighting fixtures” are permitted below “where required to meet life safety provisions of the code” and energized from a panel above and supplied by branch circuits originating from GFCI breakers. See FEMA Building Science Resources for excerpts of the flood provisions of the I-Codes and “Highlights of ASCE 24.

**Question:** Do we need to require a floodway encroachment analysis when a utility company installs poles in a floodway?

**Answer.** Installation of poles is development under the NFIP’s broad definition of the term, which means permits should be issued when companies install poles in special flood hazard areas. The first question is what requirements apply generally, then we’ll get to the floodway question.

- **As with all floodplain development,** the objective is to resist flood damage and not contribute to damage on other properties. For utility poles, I’d hope the company would recognize installation in flood-prone areas likely requires additional consideration of stability under conditions of flooding. Will the ground be saturated and for how long? How does that affect the ability of the pole and anchor wires to hold up the service lines? How likely is debris impact? If debris collects at a pole, does that affect stability? What should a company submit to support a permit application? I’d ask for an explicit statement that anticipated conditions of flooding (depth, velocity, duration and debris) were considered in developing the installation specifications.
• **Now, what about installation of poles in a floodway?** In theory, any encroachment in a designated floodway should be evaluated to determine whether there is or is not an unacceptable impact on flood levels during the base flood. But it’s not practical to use computer models to evaluate the presence of one or two (or more) 2-foot diameter utility poles carrying lines across a waterway. FEMA guidance recognizes this limitation, indicating that “some minor projects are too small to warrant an engineering study and the [no-rise] certification...a sign post or telephone pole will not block flood flows.” See FEMA 480, *NFIP Floodplain Management Requirements: A Study Guide and Desk Reference for Local Officials.*

**A Reader Comments on Disclosure**

Todd Richard, floodplain manager with Findlay, Ohio and long-time ASFPM member (and contributor to the March 2016 Notebook column on emergency sandbags), got in touch with Leigh Chapman, co-author of January’s column about real estate disclosure requirements. He thinks it is regrettable that federal Privacy Act requirements prevent the NFIP from providing some of the best information about at-risk properties – flood insurance claims data. Leigh and I agree. If that was changed, homebuyers wouldn’t have to rely on sellers complying with a patchwork of requirements, many that likely aren’t enforced anyway.

**Look Up Past Notebook Columns**

A year ago ASFPM debuted the online tool [Floodplain Manager’s Notebook Series](#), allowing access to Notebook columns published since 2008. The search tool is based on keywords I assign, not word-searches of all columns, so you may need to try a couple of times to find what you’re after. As always, I encourage local floodplain managers to check with their NFIP state coordinators when faced with questions that can’t be answered by researching FEMA publications. But you can get in touch with me, too, if you don’t find what you’re after.

**Want to Publish Notebook Columns?**

ASFPM encourages state and regional chapters and state coordinators to look through past columns for use in their newsletters and messaging efforts. Please credit the source as follows: This “Floodplain Manager’s Notebook” column, written by Rebecca Quinn and appearing in ASFPM’s [insert date/year] issue of "The Insider," is reprinted with permission from ASFPM.

*Submit your own items or suggestions for future topics to column editor Rebecca Quinn, CFM, at rcquinn@earthlink.net. Comments welcomed! Explore back issues of the Floodplain Manager’s Notebook.*
Spring is Here…and Risk Rating 2.0 Is Announced

On March 18, it was a sunny, classic spring morning in Scottsdale, Arizona as attendees settled in for the start of the 22nd Annual National Flood Association (formerly the National Flood Determination Association) conference. ASFPM Executive Director Chad Berginnis and ASFPM Flood Insurance Committee Co-chair Bruce Bender were two of the 170+ attendees who listened to plenary panels and presentations for the next two days, with a final session of breakouts for insurance, lenders and claims. Topics covered included NFIP reauthorization and reform, private flood insurance, the future of flood mapping, and technology meets insurance (insurtech).

One of the most talked about presentations (including by the press) was when David Maurstad (FEMA’s deputy associate administrator for insurance and mitigation, and NFIP CEO) officially announced the NFIP’s new rating system, known as Risk Rating 2.0 or RR2.0. RR2.0 had expected to be rolled out in segments, starting this October with single-family residence in the southeast coastal states (Texas to North Carolina). That has changed. It is now set for single-family residence rates to be released April 2020, and rolled out for those new and renewal policies beginning Oct. 1, 2020 (which we assume means policyholders will receive renewal notices before then; e.g., 45-60 days earlier).

As most of us know, the NFIP rating system is antiquated—created back in the days of pencil, paper and slide rules! With technology advancements, what we know about flooding risks has changed significantly. And the current rating structure no longer adequately represents a building’s risk (e.g. two exact buildings in Zone AE could be rated the same, even if one is by Zone X and the other is by Zone VE). So, while FEMA identifies several goals of this new rating structure, it basically is to make the rating simpler and more transparent, and the final premium to more truly represent the risk.

Here are some key points Mr. Maurstad made (which are similar to what he shared with the press afterwards):

- **Rates will be more transparent** – this modernized rating will help people better understand their risk
- **More types of flood risk will be included** – not just riverine and coastal, but pluvial as well, and include a fuller range of flood frequency
- **Intuitive rating variables will be used** – it sounds like they will be using other data and models besides FEMA flood maps, and using variables such as distance to a coast or river; and use technology and data to make it easier for agents to rate and issue a policy
- **RR2.0 will result in increased coverage and mitigation** – they will be offering mitigation credits to help encourage risk reduction (though it was not clear whether this was community-based activity or policyholder-based). He said that by having rates more transparent and intuitive, policyholders will better understand their risk and will be more encouraged to purchase, hence closing the insurance gap
- **In concert with new rates, there will be new and simpler policy forms with new coverages and endorsements** – while these will come later (as they have to go through rulemaking), these
will match more closely what is in the Property and Casualty (P&C) industry today and provide choices.

In a session the next day, **Tony Hake**, who is overseeing this transformation for FEMA, highlighted the point several times that FEMA is still putting the ingredients together and it is not “baked” yet. So, they really do not have additional details to share. It is not that it is a “black box;” they just don’t have more details. Over the past few months (and I am sure in the coming months), concerns have been raised by members and others, like are grandfathering, pre-FIRM subsidies, and Preferred Risk Policies going away? Maybe they will...and maybe they won’t. Or they may be represented in a different way with the new rating. SO...ASFPM and the Flood Insurance Committee will do their best to keep you all informed. Meanwhile, Tony heard loud and clear – and is totally onboard – about three things FEMA must do as it begins to roll out RR2.0. Communicate. Communicate. Communicate.

As always, whether it is a specific flood insurance-related question or a topic you’d like the Flood Insurance Committee to look into addressing, we want to hear from you. Please send us your thoughts to **InsuranceCorner@floods.org** and if you aren’t a committee member and wish to join, let us know that too!

Humbly yours,

Bruce Bender and Steve Samuelson
—Your Flood Insurance Committee Co-chairs

Job Corner

Looking for a job? Looking for someone to fill a position at your company or agency? Please check out available career opportunities on ASFPM’s website. **It’s free**, whether you’re looking at job postings, or an employer wanting to post an opening!

- ASFPM is hiring a senior policy advisor!
- A floodplain development review specialist/CRS is needed at the city of Fort Lauderdale, Florida.
- Atkins Global in Jacksonville, Florida is seeking an environmental engineer.
- A project manager is needed for the planning branch at Flood Control District of Maricopa County, Arizona.

Beta Version of Searchable Federal Flood Risk Management Programs Website Available (and developers are looking for feedback)

Last December, the USACE Flood Risk Management Program, in coordination with a variety of other federal agencies, soft launched the beta version of the Federal Flood Risk Management Programs website. It provides summaries of 120 federal programs across 11 federal agencies that relate in some way to flood risk management. Users can search for the programs most relevant to their needs using filters such as potential program APPLICANT, flood risk management cycle PHASE, and TYPE of assistance being sought. Search results provide summaries of programs and links to additional information. **With release of this beta version, the development team is both sharing information about the programs and looking for feedback.**
Aside from learning what’s going on in the world of flood-risk management, our annual national conference, being held in Cleveland this May, includes a ton of fun networking opportunities.

The “Sunday Welcome Fest” is for those about to rock! Start off the conference by reconnecting with friends at the Welcome Fest. Live music, food and beverages will be provided. Wear your favorite concert t-shirt for a chance at prizes!

The “Thursday Networking Reception” will be held at the Rock and Roll Hall of Fame on the shore of Lake Erie in downtown Cleveland. This museum recognizes and archives the history of the best-known and most influential artists, producers, engineers and other notable figures who have had some major influence on the development of rock and roll. Eat, drink, and explore as you walk through one of the most impressive collections of memorabilia ever assembled — from John Lennon’s guitar to hip hop pioneer Jam Master Jay’s gold chains.

“Rock N Run on the North Coast”, our 7th annual running of the chapters, will be held at Edgewater Park. Bus service will be provided from a pick up location near the conference hotels. The cost to register is $35 and includes a t-shirt. Participants can register for the event here. “

You can start making your arrangements now, such as registering for #ASFPM2019 before prices increase April 5, booking your hotel room before April 26 to take advantage of the group rate. And to our invaluable sponsors and exhibitors, check out our sponsor or exhibitor pages to learn why the Cleveland conference is the ideal opportunity to showcase your company or products to new and existing clients. Contact our Events Planner Sarah Waller at sarah@floods.org.

Our conference website is constantly being updated, so please check it often! And get your fingers in social media posting shape for #ASFPM2019 by liking and following our Facebook and Twitter pages!

Silent auction at the conference needs your donations

Monies generated from the silent and live auctions at the ASFPM national conference help to support ASFPM Foundation research and projects. If you would like to donate to the silent auction, please provide the following information to the ASFPM executive office at suzanne@floods.org. Description of item, fair market value (minimum value of $25 please), company/affiliation, your phone number, address, email and when and how the item will be available for table placement. If you would like to ship your donation, please ship to: City of Mentor, 8500 Civic Center Blvd., Mentor, OH 44060. Attn: Jim Decker.
FEMA News You Can Use

Update from David Maurstad at the 2019 Annual National Flood Association Conference

ASFWM Executive Director Chad Berginnis recently attended the annual conference of the NFA, formerly known as the National Flood Determination Association. David Maurstad, FEMA deputy associate administrator for insurance and mitigation and CEO of the NFIP, spoke at the conference. Berginnis reported that Maurstad officially announced the national roll out of Risk Rating 2.0. Benefits: Making rates simpler and more transparent, reflecting more types of flood risks, increasing understanding of flood risk through intuitive rating variables, reflecting the cost to rebuild, and reinforcing the financial framework of the NFIP. Rates will be available for all single family homes nationwide beginning April 1, 2020 and will go into effect nationwide Oct. 1, 2020.

FEMA’s Mitigation Assessment Team releases report with recommendations for improving the resilience of the built environment to natural disasters

To assess the impacts of Hurricane Harvey on Texas’ built environment, FEMA’s Building Science Branch deployed a Mitigation Assessment Team in November and December 2017. The MAT was deployed to Harris County to assess flood performance issues, and to Aransas, Nueces, Refugio and San Patricio Counties to assess wind performance issues. MAT members evaluated building systems to determine the effectiveness of various design and construction practices and ascertain the effect of code adoption and enforcement on reducing flood and wind damage. The MAT’s observations and resulting conclusions and recommendations are presented in FEMA P-2022, Mitigation Assessment Team Report: Hurricane Harvey in Texas and were used to develop two Recovery Advisories. To improve resiliency in future events, the lessons learned can either be incorporated into best practices for future retrofits or new hazard-resistant building design.

ASFWM Executive Director Chad Berginnis was happy to note that “one of the recommendations focused on the 2510 standard and the National Flood Barrier Testing and Certification Program! Here is the language from Recommendation TX-25a (on page 5-18):

“For both new construction and retrofits to existing structures, include information [in FEMA’s Technical Bulletin 3, Non-Residential Floodproofing – Requirements and Certification (1993)] on the use of products certified by the National Flood Barrier Testing and Certification Program and the applicability of the ANSI 2510 standard for flood barrier products (ANSI 2510 establishes performance standards for perimeter barriers, opening barriers, backflow valves and flood abatement pumps).”

FEMA’s Mitigation Assessment Team releases report with recommendations for improving the resilience of the built environment to natural disasters

To assess the impacts of Hurricane Irma on Florida’s built environment, FEMA’s Building Science Branch deployed a Mitigation Assessment Team in December 2017. The MAT assessed the performance of municipal buildings, coastal residential properties and public facilities to make recommendations for actions that federal, state and local governments; the design and construction industry; and building code and
standards organizations can take to mitigate damage from future natural hazard events. The MAT focused on structures in Lee, Collier, Miami-Dade and Monroe Counties. The assessment team was composed of 17 subject matter experts including FEMA staff, a representative from the Florida Division of Emergency Management Floodplain Management office; technical consultants; and design, construction, building code and industry professionals.

Although Hurricane Irma was neither a flood nor wind design-level event, the storm caused widespread damage to residential and commercial buildings and infrastructure. The MAT’s observations and resulting conclusions and recommendations are presented in FEMA P-2023, Mitigation Assessment Team Report: Hurricane Irma in Florida and were used to develop three Recovery Advisories.

NFIP Technical Bulletins and Website are getting an Update
The NFIP not only helps people insure their property against flooding, it also provides communities with floodplain management regulations that reduce future flood damage. The NFIP Technical Bulletins provide guidance for construction and land use that is consistent with NFIP regulations. The Technical Bulletins are being updated to incorporate up-to-date technical and programmatic guidance and references to the latest consensus codes and standards. Get in the know by visiting the NFIP Technical Bulletins webpage and signing up to the Building Science GovDelivery!

Field deployed version of FEMA Emergency Management Institute E273 course held in Oriskany, New York
This four-day course is designed to provide an organized training opportunity for local officials responsible for administering their local floodplain management ordinance. The course focuses on the NFIP and concepts of floodplain management, maps and studies, ordinance administration, and the relationship between floodplain management and flood insurance.

Selection Criteria:
Local officials responsible for administering local floodplain management ordinances, including but not limited to floodplain management administrators, building inspectors, code enforcement/zoning officers, conservation agents and commissioners, planners, city/county managers, attorneys, engineers and public works officials. Federal/State/regional floodplain managers also are encouraged to attend. The course is designed for those officials with less than three years of floodplain management experience.
**Prerequisites:**
Prior to the course, participants must complete the:
- FEMA Flood Insurance Rate Map tutorial (30 min).
- FEMA Flood Insurance Studies tutorial (40 min).

**Resources:**
Attendees may want to download and review FEMA Publication 480 “Floodplain Management Requirements: A Study Guide and Desk Reference for Local Officials” prior to the course.

**Continuing Education:**
- 12 CECs for CFMs

Interested in having a field-deployed E273 course in your area? Contact ASFPM Training and E-learning Coordinator Kevin Curry at kevin@floods.org.

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**CFM® Corner—Where your Career and Practice Meet**
*Written by Louie Greenwell, GISP, CFM, Middlesex County, New Jersey and CBOR President*

**Decertification…did you know?**

Certified floodplain managers can lose their CFM for reasons other than letting their certification lapse or failing to obtain the required number of Continuing Education Credits. A CFM may be decertified for unprofessional conduct if he or she has:

- Been convicted of a crime or any felony directly related to his or her professional duties;
- Falsified, intentionally destroyed or modified official records or documents relating to his or her professional duties, or otherwise knowingly provided misleading information related to his or her duties or floodplain management;
- Received or solicited money or anything of value directly or indirectly that may be expected to influence his or her actions or judgment in a manner outside of commonly acceptable practices or values;
- Used his or her position in an illegal, dishonest or unprofessional way to influence or gain a financial or other benefit, advantage or privilege for his or her benefit, or for benefit of his or her immediate family or organization with which he or she is associated; or
- Violated the Code of Ethics Policy

As certified floodplain management professionals, we have an obligation to hold ourselves, our co-workers and peers to a high standard of accountability. In our industry, the safety of the public depends, in large part, on how well we enforce floodplain regulations and manage the country’s floodplain resources. There also remains an expectation that we, as CFMs, will act ethically and professionally in the performance of our duties and responsibilities.
What happens if you believe a fellow CFM has violated the Code of Ethics? You should submit information about the alleged unethical behavior, in writing, to the ASFPM executive office. **No anonymous complaints will be accepted.** A formal investigation will be conducted to determine what disciplinary action, if any, should be taken. If a complaint is validated, and after an optional appeal process, the case may end with the individual losing his or her CFM credentials.

Other professions have a way of policing themselves and culling out bad performers. Licensed professionals (engineers, land surveyors, doctors, etc.) regularly report unlawful or unethical behaviors within their industry to state boards or professional organizations. CFMs have the same duty to our profession and society. Maintaining high professional standards and reinforcing ethical practices across our industry helps preserve the value of the CFM credential and strengthens the floodplain management profession.

Here is more information on the Code of Ethics and Decertification.

Interested in professional development for flood-risk professionals? Do you have ideas that could help enhance and strengthen the floodplain management profession? Get involved by joining ASFPM’s Professional Development & Continuing Education Committee. The mission of the PDCEC is to provide vision, leadership and direction to ASFPM members regarding issues affecting the floodplain management profession.

**Floodplain Management Training Calendar**

For a nationwide listing of floodplain management-related training opportunities, visit ASFPM Online Event Calendar. Looking for training opportunities to earn CECs for your CFM? Check out our event calendar with LOTS of training opportunities listed for 2019! Search the calendar by state, or use the category drop down menu to search by event category. The only events without a state listed in the event title are EMI courses, which are listed with their FEMA course number and are all held in Emmitsburg, MD.

A hearty welcome to everyone who joined ASFPM in February 2019!

Steven Adams, Metropolitan St. Louis, MO Sewer Dist., St. Louis
Matthew Auch, Pond & Company, Peachtree Corners, GA
Taylor Berberich, Kootenai County, Coeur D’Alene, ID
Amarjot Bindra, California Dept. Water Resources, Sacramento
Lisa Blacklidge, Collier County, Naples, FL
Benjamin Bradley, Stantec, Inc., Richmond, VA
Connor Brogan, Dewberry, Gainesville, VA
Carlisle Buddin, City of Bloomington, IN
Reinaldo Bulnes, J. S. Held, LLC, Tampa, FL
Rudy Charlot, City of Ocala, FL
Frank Conorozzo, City of Venice, FL
Robert Cornetta, Collier County, Naples, FL
Angela Cudazzo, City of Daytona Beach, FL
Thomas Dalton, City of Altamonte Springs, FL
Jennifer Dam Shewchuk, City of Fremont, NE
Hiram Davis, Town of Middletown, NY
Yashia Davis, Palm Beach County, West Palm Beach, FL
Edward Demars, Clark County, Las Vegas, NV
Sissenta Demps, Madison County, Madison, FL
Curtis DeVault, Pioneer Technical Svcs., Inc., Bozeman, MT
Graciela Escalante, Village of Bal Harbour, FL
Stephen Evans, Electric Power Systems, Anchorage, AK
Greg Gabel, DOWL, Billings, MT
Deborah Gibson, Paws, Inc., Rockville, VA
Dennis Goderre, City of Groton, CT
Nicole Goehring, Nevada Div. Water Resources, Carson City, NV
David Harber, City of Altamonte Springs, FL
Richard Harper, Verisk Analytics, Crestview, FL
Julie Hawkins, City of Springfield, MO
Otto Herr, McCormick Taylor Assoc., Inc., Bellefonte, PA
Amy Hilland, Kootenai County, Coeur D’Alene, ID
David Hines, City of Pittston, PA
Tiona Johnson, Dewberry, Atlanta, GA
Jason Juilleret, Gourdie Fraser Associates, Traverse City, MI
Kandace Kea, Kimley-Horn & Assoc., Inc., Atlanta, GA
Jeanette Kelson, Carollo Engineers, Tampa, FL
Jason Kelton, Hernando County, Brooksville, FL
Sungtaek Kim, Pond & Company, Peachtree Corners, GA
Sean Kingston, Collier County, Naples, FL
James Klinkenberger, Nowak & Fraus Engineering, Pontiac, MI
Adam Knight, Kootenai County, Coeur D’Alene, ID
Kory Kreiseder, The Watershed Institute, Penndel, PA
Celia Lamprecht, AECOM, Kansas City, MO
Mark Liston, Western Technologies Group, Bridgewater, NJ
Phillip Lookadoo, City of Morganton, NC
Daniel Loomis, City of Elizabeth, NJ
Christopher Lupo, RESPEC, Rapid City, SD
Elise Major Whiteford, City of Baltimore, MD Mayor’s Office of Emergency Mgmt.
Susan Mazzitelli, SMM Consulting, Yardley, PA
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Gonzalo Mendez, City of Doral, FL
Matthew Miller, Borough of Middletown, PA
Frederick Mortimer, Electric Power Systems, Inc., Anchorage, AK
Andrew Murphy, Gourdie Fraser Associates, Traverse City, MI
Nicholas Natale, Stantec, Las Vegas, NV
Jared Nelson, Lower Platte South NRD, Lincoln, NE
Pedro Miguel Parames, Geosyntec Consultants, San Diego, CA
Valentino Perez, City of Cocoa, FL
Naomy Perez-Sanchez, Atkins North America, Inc., Guaynabo, PR
Christopher Poole, Hernando County, Spring Hill, FL
Jose Porta, City of Miami Gardens, FL
Jens Riedel, Natural Systems Utilities, Hillsboro, NJ
Mark Schexnayder, Josephine County, Talent, OR
Mark Schutte, Urban Drainage & FCD, Denver, CO
Vivek Shah, Adaptation Strategies, New Orleans, LA
Jennifer Shinn, City of Las Vegas, NV
Dmitry Shkovsky, New York City Transit

Gregg Silliman, City of Oldsmar, FL
Kenneth Smithers, Indiana Dept. Natural Resources, Indianapolis
Mark Sorensen, City of Las Vegas, NV
Marla Steik, Association of State Wetland Managers, Windham, ME
Timothy Stephens, University of Georgia, Athens, GA
Jack Stover, Stoett Industries, Inc., Hixsville, OH
Holly Thomas, St. Tammany Parish Government, Mandeville, LA
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David Ubben, Lower Platte South NRD, Lincoln, NE
Jacob Ulgenes, Pioneer Technical Svcs., Inc., Bozeman, MT
Heather Unwiller, City of Tarpon Springs, FL
Allison van Pelt, Des Moines Area Metropolitan Planning Organization, IA
Drew Vance, DOWL, Billings, MT
Elizabeth Vande Krol, AECOM, Kansas City, MO
Benjamin Vandyk, Atkins North America, Inc., Atlanta, GA
David Veatch, Alabama Dept. Econ. & Community Affairs, Montgomery
Neil Wacaser, City of Las Vegas, NV
Timothy Ward, City of Brookhaven, GA
Tanya Williams, Jackson County, Gautier, MS
Brad Winters, CDM Smith, Fairfax, VA
Debra Yamachika, Clark County, Las Vegas, NV

Information provided by Jim Dunham, ASFPM's member coordinator. If you have any questions about your membership, please contact: memberhelp@floods.org
Moving Right Along on Flood Insurance Reauthorization
Budget Request for Fiscal Year 2020 Is Out

After a slow start as the 116th Congress got itself organized, congressional activity has picked up dramatically on flood insurance, climate, resilience, disaster appropriations and infrastructure. This is especially occurring in the House of Representatives where the majority has shifted from the Republican to the Democratic party. This changes the dynamics and priorities significantly. All House committees and subcommittees are now chaired by Democrats, and the proportion of committee memberships includes more Democrats and fewer Republicans. This applies to staff as well. So there are many staff shifts. There is an especially large number of new members of Congress and staff this session, so helping to inform them about flood risk management issues becomes really important.

The President’s Budget Request for Fiscal Year 2020 was released March 11 and the more detailed numbers for specific accounts were released March 18. Appropriations Subcommittees will begin holding hearings with federal department and agency officials who will explain their budget requests and respond to questions from members of Congress and senators. As hearings in the 12 Appropriations Subcommittees in the House and Senate proceed, those bodies will also grapple with setting budget caps for the next two fiscal years. The likelihood of the Republican-led Senate and the Democratic-led House coming to agreement on a Budget Resolution seems not very likely.

The Senate Budget Committee released its draft Budget Resolution March 22. It appears that the House may instead draft a budget caps bill. Next steps will be mark-ups of the 12 appropriations bills. Expectations are that that process could begin by late April or early May following a two-week spring congressional recess.

Meanwhile, changes are afoot at FEMA. Former Administrator Brock Long left March 8. Deputy Administrator Peter Gaynor (formerly Rhode Island Emergency Manager) is in charge now during the current Midwest flooding disasters. He will serve until the nomination for Administrator Jeffrey Byard (now associate administrator for Response and Recovery) is confirmed by the Senate. It may be several weeks before that occurs. Associate Administrator for Insurance and Mitigation David Maurstad announced March 18 about FEMA’s overhaul of its methodology for rating flood insurance premiums called Risk Rating 2.0. The new approach is intended to incorporate more types of data and to provide more accurate and granular rating to help move beyond the simple “in-out” determinations. The overhaul is under active development. Nationwide new residential ratings based on the new Risk Rating 2.0 will be released April 1, 2020 and will take effect Oct. 1, 2020.

Appropriations

For the current fiscal year (FY19), five of the 12 regular bills were passed on time before the start of the fiscal year. The remaining seven bills were not passed until Feb. 14, 2019 by H.J. Res. 31: Consolidated
Appropriations Act for FY 2019. Departments and agencies covered by those bills functioned under Continuing Resolutions extending their FY18 budgets for the first 4 ½ months of FY19.

Now, with the release of the President’s FY20 Budget Request, the appropriations process begins again. Overall, spending would decrease by $2.7 trillion, with overall Small Business Administration and Army Corps of Engineers cuts being some of the largest percentages compared with FY19 congressionally appropriated. A first look at the budgets for programs of particular interest in the proposed budgets:

<table>
<thead>
<tr>
<th>FEMA</th>
<th>FY19 request</th>
<th>FY19 actual</th>
<th>FY20 request</th>
</tr>
</thead>
<tbody>
<tr>
<td>RiskMAP</td>
<td>$100 m</td>
<td>$262.5 m</td>
<td>$100 m</td>
</tr>
<tr>
<td>FPM &amp; Mapping (from policy fee)</td>
<td>$190 m</td>
<td>$190 m</td>
<td>$192.2 m</td>
</tr>
<tr>
<td>PDM</td>
<td>$39 m</td>
<td>$249.2 m</td>
<td>$0</td>
</tr>
<tr>
<td>FMA</td>
<td>$175 m</td>
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<tr>
<td>EMPG</td>
<td>$350 m</td>
<td>$350 m</td>
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<table>
<thead>
<tr>
<th>USACE</th>
<th></th>
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<tbody>
<tr>
<td>FPM Services</td>
<td>$15 m</td>
<td>$17 m</td>
<td>$15 m</td>
</tr>
<tr>
<td>Planning Assis. to States</td>
<td>$5 m</td>
<td>$9 m</td>
<td>$5 m</td>
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<tr>
<td>NFRMP</td>
<td>$5 m</td>
<td>$5 m</td>
<td>$5 m</td>
</tr>
</tbody>
</table>

The funding for Silver Jackets was not broken out in the budget documents.

<table>
<thead>
<tr>
<th>USGS</th>
<th></th>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Water Resources</td>
<td>$220 m</td>
<td>$183 m</td>
<td></td>
</tr>
<tr>
<td>Natural Hazards</td>
<td>$219 m</td>
<td>$149 m</td>
<td></td>
</tr>
<tr>
<td>Core Science (includes 3DEP)</td>
<td>$119 m</td>
<td>$201 m</td>
<td></td>
</tr>
</tbody>
</table>

These are just a few of the programs/agencies that ASFPM supports. Others include NOAA (Coastal Zone Management), USDA (Conservation Programs), DHS (Science and Technology and Flood Apex Program) and EPA. Often ASFPM will submit budget support letters independently and as part of larger coalitions. To date for FY20, ASFPM and other organizations signed onto letters supporting funding for USGS’s 3DEP, as well as support of conservation programs in USDA and National Park Service National Recreational Trails.

Congress will now put its priorities in each agency budget bill, and when House and Senate agree, the bill(s) will be sent to the President for signing.

Disaster Relief Supplemental Appropriations
The House passed H.R. 268 in January providing $14.2 billion in supplemental appropriations for Puerto Rico, as well as states impacted by hurricanes and wildfires. A bill providing $13.6 billion was introduced in the Senate by Senators Perdue (R-GA) and Isakson (R-GA), but Senator Shelby (R-AL), chairman of the Senate Appropriations Committee, indicated that the committee is developing its own disaster supplemental appropriations bill. He indicated his bill would differ in size and scope from the House-passed bill.
Reauthorization and Reform of the National Flood Insurance Program: Starting Over in the New Congress

The current authorization for the NFIP is set to expire May 31, 2019. There have been 10 temporary authorizations since Sept. 30, 2017. Congress was not able to come to agreement on reforms in the last session, so will start over in this session. The House passed a reform bill in the last Congress that was considered a non-starter in the Senate. The Senate Banking Committee had three primary bills under consideration with differences and similarities among them. Stumbling blocks to action were primarily:

- how to address the growth of a private flood market
- how to address affordability concerns
- how to deal with claims and appeals issues
- what to do about the $20.5 billion NFIP debt

The House Financial Services Committee is moving quickly to propose and consider new reauthorization and reform legislation. Four discussion draft bills were released March 8 and a hearing was held March 13 titled, “Preparing for the Storm: Reauthorization and Reform of the National Flood Insurance Program.” ASFPM was asked to participate and Maria Cox Lamm, ASFPM chair and South Carolina state floodplain manager, testified at the hearing.

The Senate Banking Committee has not scheduled any action yet, but committee staff are checking with senators and stakeholders on priorities and interests. Re-introduction of versions of the bills from the last Congress is likely.

Given the short time before the May 31 program expiration, yet another short-term reauthorization is very likely. The House will probably pass a bill, but whether or not final action can be taken on legislation that can pass the House and Senate this year is an open question.

Highlights of the four New House Legislative Proposals

The House Financial Services Committee circulated four “discussion draft” legislative bills before the March 13 hearing. These are very much discussion drafts and will probably be significantly revised before being formally introduced. ASFPM, other witnesses and a number of Congress members provided initial comments during the March 13 hearing, but all acknowledged there had not been sufficient time since the drafts were released for thorough analysis. To access the full discussion draft bills, go to https://financialservices.house.gov/news/documentsingle.aspx?DocumentID=402468. The four discussion drafts will be available there along with testimony presented at the March 13 hearing.

#1 Primary Bill Reauthorization and Affordability

- Reauthorizes the NFIP for five years
- Forgives the remaining debt of $20+ billion
- Creates a five-year demonstration project for means-tested assistance for low income policyholders
- Eliminates the Policy Fee and the HFIAA surcharges
- Increases coverage for residences to $500,000 and commercial to $1.5 million
- Provides for monthly installment payments of premiums
- Creates a state revolving loan fund for flood hazard mitigation
#2 Mapping Bill

- Reauthorizes the mapping program at $400 million/year
- Creates new flood map zones for levee-impacted and agricultural areas
- Adds new data collection provisions such as building footprints where available
- Provides for removal of low-risk structures from Special Flood Hazard Areas
- Re-states the importance of future conditions data
- Requires use of up-to-date technology and elevation data
- Allows adoption of portions of maps not being appealed
- Creates a pilot insurance policy for multiple agricultural structures
- Creates a subsidy for agricultural structures that are wet floodproofed as if they were dry flood-proofed

#3 Mitigation Bill

- Increases ICC (Increased Cost of Compliance) coverage from $30,000 to $60,000
- Allows use of ICC for buyouts
- ICC payments not subject to insurance coverage limits
- Promotes mitigation on a neighborhood or area basis
- Creates a pilot program for community-based flood insurance
- Codifies the existing Community Assistance Program (CAP)

#4 Claims and Appeals Bill

- Creates a flood insurance advisory committee – to provide advice on insurance aspects of the NFIP – rating, risk assessment, actuarial matters, claims, sales
- Provides for full staffing of the Office of the Flood Insurance Advocate
- Creates penalties for fraud relating to claims adjusting
- Creates penalties for underpayment of NFIP claims by WYOs
- Creates an appeals process to appeal insurer decisions; authorizes FEMA to require insurers to re-inspect or re-adjust payment
- Provides for a 90-day resolution period with extension for extraordinary circumstances
- Provides for FEMA oversight of WYO litigation related to NFIP contracts
- Provides for a plain-language "disclosure sheet" to accompany NFIP policies, noting what is not covered and coverage limitations
- Provides for an "acknowledgement sheet" to be signed by buyer and seller of policy

March 13 House Financial Services Hearing: Witnesses and Key Points

Panel 1 Members of Congress

- House Minority Whip Steve Scalise (R-LA) NFIP is not a partisan issue. Challenge to make it affordable and accessible while limiting taxpayer exposure. Protect grandfathering. Encourage private market development for more options.
- Rep. Bill Pascrell (D-NJ) Promotes SAFE Act from last Congress, which included changes due to lessons learned from Hurricane Sandy; WYO underpayment; Inaccurate maps; Cap compensation for WYOs.


-- Rep. Sean Duffy (R-WI) Program has big problems. $6.68 billion shortfall last year. Agree with chairwoman on decreasing risk through mitigation, increasing ICC coverage, mapping fairness and improving claims and appeals. Need to address repetitive loss properties more effectively. Private sector will help people get insurance at lower rate. Want five-year authorization for certainty.

**Panel 2**

**Maria Cox Lamm**, South Carolina State Floodplain Manager and ASFPM chair.

NFIP takes balanced approach to flood losses through floodplain management, mapping, mitigation and insurance. Program caused 22,000 communities to adopt flood risk reduction ordinances. Mapping must get ahead of development. Strengthen the Community Assistance Program. Reduce risk through mitigation, which also reduces premiums. Increase ICC to $60,000. Private flood and NFIP can complement each other, but make sure doesn’t weaken mapping, mitigation and floodplain management. Require private policies pay equivalent policy fee and policies for mandatory purchase requirement sold only in NFIP participating communities.

**Christopher Heidrick**, Heidrick & Co. Insurance and Risk Mgr. Services for the Independent Insurance Agents and Brokers of America

Working with WYOs, agents are sales force for NFIP. Need long-term reauthorization. Need to increase take-up rates through NFIP or private. Modernize and simplify the NFIP. Avoid program lapse on May 31. Important to continue NFIP and make sure continuous coverage between NFIP and private.

**Velma Smith**, Senior Officer, The Pew Charitable Trusts

Support goals of insurance, floodplain management and mapping. Need good maps for whole country. Support national framework for flood risk disclosure. Offer financial assistance outside of NFIP rate structure. Expand mitigation to include focus on areas needing mitigation. Support mitigation state revolving loan fund. Need on-time long-term reauthorization.
Mabel Guzman, Broker for the National Association of Realtors

Flooding not just coastal issue. Half of flood declarations were in land-locked areas. Floods getting worse. Important to move a bipartisan package. Maps out of date fast. Encourage flood insurance even when not required. Support long-term reauthorization and reforms to tackle inaccurate maps, unfair rates, lack of resources to reduce risk. Support low interest mitigation loans. Support expansion of private flood insurance. Ensure FHA must accept private insurance.

Collin O’Mara, President and CEO, National Wildlife Federation for the SmarterSafer Coalition

Perverse incentives in NFIP put people in harm’s way and made disasters more extreme through encroachment into at risk areas. We spend more on appropriations for disasters than on mitigation. Failure to act on climate change exacerbates problems. Invest in more accurate maps including property level data. Provide more choice in insurance options and be more transparent about risk. Rates should reflect risk. Target premium to frontline communities. Invest in resilience especially for disadvantaged communities.

Raymond J. Lehman, Director of Finance, Insurance and Trade Policy. R Street Institute

R Street agrees on reforms to make program more fiscally sustainable, remove incentives to develop in environmentally-sensitive areas, provide clear and accurate mapping, and make flood risk information readily available to the public. Draft bills make progress. Support proposed demonstration project for means tested discounted rates. Put grandfathered policies on glide path to actuarial. If debt is forgiven, must retain borrowing authority. NFIP will remain primary source of flood insurance. Private insurance should develop as a complement and can help close the insurance coverage gap. Proposal: to ease adaptation to increased flooding from sea level rise and climate change, NFIP should stop underwriting any new construction in 100-year floodplains. Could still get private coverage but would take an advantage of the opportunity to “first do no harm”.

As often happens, there are other, stand-alone bills that get introduced with the hopes of “hitching a ride” on the main bill that will get marked up and passed.

Other Legislation of Interest

H.R. 1311 introduced by Virgin Islands Delegate Stacey Plaskett (D) and Rep. Garret Graves (R-LA)

This bill would amend the Stafford Act to make long-term disaster relief funds available more quickly after a natural disaster.

Other Hearings of Interest

Just in the past month, there have been a number of hearings of immediate interest to floodplain managers. There have also been hearings that have either focused on the effects of climate change or have included discussion of climate change adaptation along with infrastructure issues. The House has established a new Committee on Climate Change. Some hearings of note are:

March 12 House Appropriations, Homeland Security Subcommittee
Disaster Recoveries 2017 and 2018

March 13 House Financial Services Committee
Preparing for the Storm: Reauthorization and Reform of the NFIP

March 13 House Appropriations, Transportation-HUD Subcommittee
Building Resilient Communities

March 13 House Homeland Security Committee
The State of Federal Emergency Management
U.S. flood and climate outlook for spring 2019

According to NOAA’s spring flood and climate outlook, a wet winter has primed much of the Great Plains for spring flooding in 2019, with major flooding likely along the Red River of the North, the Missouri, and the Mississippi Rivers. Moderate flood risk extends upstream of those rivers to their tributaries, including the lower Ohio, the Cumberland, and Tennessee Rivers. Minor flood risk covers nearly the entire country east of the Mississippi as well as parts of Washington, Oregon and California.

And we have a bit of news from Jessica Ludy, ASFPM’s Risk Communication & Outreach Committee Co-chair. Congratulations!

Welcome tiny floodplain manager!

Lucia Ludy Sadlon
February 25, 2019
7:21am
5’16” 10 oz.
19.5 inches

Arriving 5 weeks early, Lucia is a pieces who enjoys long walks on the beach, sleeping, and full-bodied kicups.

Much love,
Jessica Ludy and Scott Sadlon
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Association of State Floodplain Managers
8301 Excelsior Dr., Madison, WI 53719 www.floods.org
Phone: (608) 828-3000 Fax: (608) 828-6319 editor@floods.org