

THE INSIDER

A Publication
for Members

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The Association of State Floodplain Managers

2809 Fish Hatchery Rd., Madison, WI 53713 www.floods.org
608-274-0123 Fax: 608-274-0696 memberhelp@floods.org

Deputy Executive Director's Report - George Riedel, CFM

Association of State Floodplain Managers (ASFPM) 2010 Membership Renewal forms went out in the mail last week. **This year we are pleased to announce the availability of Online Membership Renewal as an alternative to the normal renewal process for Individual members.** Individual members now have a choice in how to renew your membership. You can either fill out your 2010 Membership Renewal Form and return it with payment to the ASFPM Executive Office as you have in the past, or you can log on to the member section of the ASFPM website and renew online with a credit card. You can access the member section of our website via the following link: <https://www.securefloods.org/Membership/> or by going to www.floods.org and clicking on the "Member Login" link at the top of the page. If you have any questions about the renewal form or how to renew your membership online, please contact the ASFPM Executive Office at memberhelp@floods.org.

ASFPM continues to experience growth in membership, in part attributable to the Certified Floodplain Manager Program and the annual conference. The benefits of being a member or partner of ASFPM are many. Probably the most important benefit is the opportunity to provide input to national leaders on issues important to you, your community, state, agency, or company. Some of the major benefits of being an ASFPM member or partner are listed below, and you can find a full listing of Member/Partner benefits online at:

http://www.floods.org/PDF/Members_Services_summary.pdf

- Monthly newsletters – *News & Views* and *Insider*.
- National Directory of Floodplain Managers containing contact information for those involved in floodplain management nationally and abroad; key contact persons in the major federal agencies dealing with flood hazard management issues; ASFPM goals, achievements, and awards highlighting excellence.
- Discounts on ASFPM publications, conferences, and workshop fees.
- Individual members get voting rights in elections and substantial discounts on the Certification (CFM®) exam and renewal fees.

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- Partner members get their web page or email address linked to our website and a special logo designating your company or agency as an ASFPM partner.

Our members and partners are the foundation of the Association. The time and work our members and partners put forth to the Boards, Committees, Work Groups, etc. make the Association successful and strong. As ASFPM continues to grow in both membership and national prominence, more members and partners are needed to get involved with the Association to ensure the Goals and Objectives of the Association are met. ASFPM sincerely appreciates your membership and hopes that you plan to renew in 2010! Thanks.

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Fellowships for Ph.D. Study and Research

Southern Illinois University (SIU) is offering Integrative Graduate Education and Research Traineeship (IGERT) Ph.D. fellowships to U.S. citizens and permanent residents in any water-, river- or watershed-related field of study, including, Geology, Hydrology, Geography, Engineering, Plant Biology, Zoology, Ecology, and other areas. Applicants should have a MS-level degree at the time of enrollment (direct Ph.D. possible in cases of exceptional merit) and should have grades, test scores, and research records commensurate with one of the National Science Foundation's most coveted fellowship awards. Fellowship benefits include \$30,000/year stipends, \$10,500/year education allowances, student laptops, annual international river basin tours, and support for research, conference travel, etc. Application deadline is January 15, 2010. For more information, please see <http://www.igert.siu.edu> or contact igert@siu.edu.

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Call for Nominations for the 2010 National Wetlands Awards

Nomination forms for the 2010 National Wetlands Awards Program are now available at <http://www.nationalwetlandsawards.org/>. For more than 20 years, the National Wetlands Awards Program has honored individuals who have demonstrated extraordinary dedication, innovation, and excellence in wetlands conservation. Recipients provide critical examples of how individual citizens across the country can, and do, make a difference in wetlands protection and restoration efforts. The deadline for submitting nominations for the 2010 Awards program is **December 15, 2009**.

The 2010 National Wetlands Awards Program will honor individual achievement in six categories: Education and Outreach; Science Research; Conservation and Restoration; Landowner Stewardship; State, Tribal and Local Program Development; and Wetland Community Leader. Organizations and federal employees are not eligible. Awardees will be recognized at a Capitol Hill ceremony in May 2010.

The Washington, DC-based Environmental Law Institute has presented the National Wetlands Awards since 1989. Past award recipients share a dedication to protecting the nation's remaining wetlands; educating citizens, students, and agencies about the value of wetlands; and working with a diverse array of organizations and interests to advance wetland protection. To learn more about previous award recipients please visit <http://www.nationalwetlandsawards.org/>.

The National Wetlands Awards Program is directed and managed by the Environmental Law Institute, and is supported by the U.S. Environmental Protection Agency, U.S. Fish and Wildlife Service, NOAA National Marine Fisheries Service, USDA Forest Service, Natural Resources Conservation Service, U.S. Army Corps of Engineers, and Federal Highway Administration. A committee of wetland experts representing federal and state agencies, academia, conservation groups, and private sector organizations selects the award recipients.

For a copy of the 2010 National Wetlands Awards nomination form, visit the National Wetlands Awards website at <http://www.nationalwetlandsawards.org/>. For more information on the program, contact Landon Yoder at (202) 939-3829 or e-mail wetlandsawards@eli.org. You may also write to the National Wetlands Awards Program, Environmental Law Institute, 2000 L Street, NW, Suite 620, Washington, DC 20036.

ELI is an independent, non-profit research and educational organization based in Washington, D.C. The Institute serves the environmental profession in business, government, the private bar, public interest organizations, academia, and the press.

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New Sign-ups for Conservation Program Could Begin Next Summer

This article was originally published in Greenwire, on October 8, 2009

by: Allison Winter, E&E reporter

Farmers may be able to sign up for new contracts by next summer for a federal program that pays to idle cropland for conservation, a top Agriculture Department official said yesterday. The Conservation Reserve Program (CRP) has been on hold as USDA drafts new program regulations and addresses an acreage cap set in last year's farm bill.

Jonathan Coppess, who heads the Farm Service Agency which administers the program, told a House Agriculture subcommittee that USDA hopes to start a new program sign-up by next year. But the department first must complete an environmental impact study. "We're in an unfortunate time period of uncertainty until we have the rule," Coppess said.

The environmental assessment is required by changes that Congress made to the program in the farm bill. The law also shrank CRP, cutting more than 7 million acres to set a new cap of 32 million acres. Under the program, landowners sign 10- to 15-year contracts and receive an annual rent to set land aside to improve soil and water quality or expand wildlife habitat. Written at a time of high commodity prices, the farm bill assumes that many landowners would voluntarily exit CRP to plant row crops. During the run-up in crop prices, livestock and farm groups pressured USDA to release land from CRP contracts. But prices for corn, soybeans and wheat have dropped since then, making the steady payments for the conservation program an attractive option.

"With declining commodity prices ... interest in CRP is again accelerating," Coppess said. There are currently about 31 million acres enrolled in CRP, down 2.6 million acres from a year ago. Meanwhile, 15 million acres enrolled in the program are set to expire over the next two years.

The farm bill also changed CRP terms, cropping history requirements and crop-rotation practices. It also directed USDA to incorporate pollinator habitat into CRP and create incentives for land that exits the program to go to new farmers with approved conservation plans. Coppess said the agency expects to

complete its reviews next summer and hopes to begin sign-ups before the next fiscal year begins on Oct. 1, 2010.

Rep. Jerry Moran (R-Kan.) said he regularly hears farmers' concerns about whether or not they will be able to enroll in the program. Some landowners rely on the payments to supplement their other income. Farmers receive an average of just over \$51 per acre for CRP payments, for a total average of \$4,104 per farm enrolled in the program, according to USDA. "It seems to me like you live year-to-year at best, and farmers like to plan more than they are able to do under that scenario," Moran said. Coppers said the agency would work to keep the program up to its maximum enrollment of 32 million acres.

Earlier this year, Agriculture Secretary Tom Vilsack extended some expiring contracts in an effort to keep some of the more environmentally fragile land in the program. He also announced yesterday that USDA will distribute about \$1.7 billion in Conservation Reserve Program payments this year for ongoing contracts. While they wait for the regulations, the department can also enroll land in new contracts under a sister program, the Conservation Reserve Enhancement Program. "We are going to use every bit of authority we have to try keep that enrollment up to the 32-million-acre cap," Coppers said.

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CRS Award for Excellence

New Award to Recognize Insurance Agents or other Individuals who Provide Outstanding Support to the NFIP Community Rating System

Insurance agents and other private sector community leaders are among the strongest threads in the fabric of a community. As business people, informed professionals, and trusted advisors to many households, insurance agents and other private sector mitigation partners provide valuable service not only to their own clients but to others in a community.

The NFIP Community Rating System will acknowledge the important role played by local insurance agents and others who work with local governments that participate in the CRS with a new "CRS Award for Excellence." Nominees are now being sought for the first CRS Award for Excellence. The award will be presented during the 2010 National Flood Conference, to be held in San Diego, California, in April 2010.

Certain CRS communities stand out by the high quality of the activities they undertake and the progress they make in improving the flood safety and resilience of citizens and property owners. In addition to the outstanding efforts of local government officials, that excellence in service can be the result of the extraordinary efforts of individuals such as private sector partners like local insurance agents. Community leaders may act as informal advisors to community CRS Coordinators, or volunteer their expertise for an "open house" on flood protection or for other public awareness activities. Through these activities, local insurance agents and others help market flood insurance, improve understanding of the dangers of flooding and the ways flood damage can be avoided; and in general contribute to community well-being.

Please consider nominating a worthy insurance agent, business professional, or other private sector community leader for receipt of the first CRS Award for Excellence. Nominees for this award should be:

- Active in promoting the use of flood insurance to help households prepare for the possibility of flood damage;

- Actively involved in a CRS community and knowledgeable about the potential for local flooding;
- Active in encouraging community leaders to improve local safety and resilience to flooding and other disasters; and
- Be working to alert residents and businesses to flood dangers and promoting the purchase of flood insurance and other mitigation measures.

Nomination forms for the CRS Award for Excellence can be downloaded from the web at: <http://www.fema.gov/business/nfip/infoa.shtm>. The deadline for nominations is **December 1, 2009**.

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Gilbert White Memorial Near Reality Fundraising Goal in Sight

ASFPM member Clancy Philipsborn recently updated us regarding the creation of a memorial to honor Gilbert F. White, the renowned University of Colorado geographer and environmentalist who passed away in 2006. Gilbert was one of the original supporters and mentors of the Association of State Floodplain Managers.

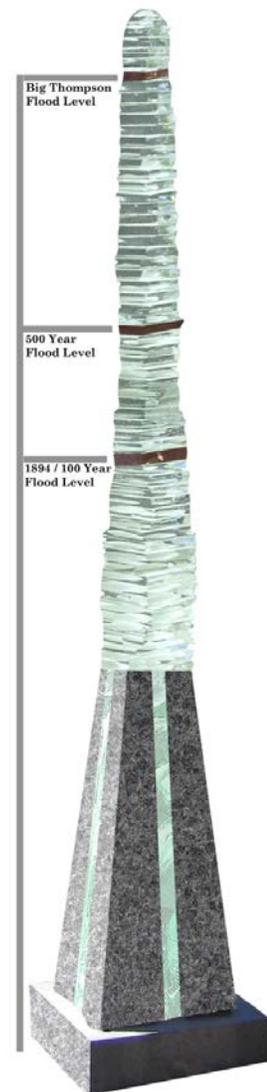
The memorial will be a stone and glass flood marker, erected on Boulder Creek in central Boulder, Colorado, White’s hometown. The creek is considered one of the highest potential flood hazards in Colorado, and the monument will not only show real-time flood depth, but will also indicate depths of previous historical floods and estimated 100-year and 500-year flood levels. Accompanying informational plaques will provide information about flood safety and about Gilbert himself – the man often referred to as the “Father of Floodplain Management.”

To date, the committee has raised over \$67,400 of the \$100,000 needed to install the monument. In addition, the group recently received a “challenge grant” of \$15,000, and thus any donations received before December 15 of this year will be matched by funds from the challenge grant up to a total of \$30,000.

“If we can match this challenge, we’ll have over \$97,000” Philipsborn said, “and our goal will be within reach this calendar year. We will be able to begin construction this winter, which would be wonderful, since winter is the low-flow period for Boulder Creek and the frozen ground would mean minimal environmental impacts on the creek and surrounding area.” The memorial would then be completed in time for dedication next summer.

The project has received final city approval and the committee is now working on final engineering and design specifications, as well as obtaining various construction permits and developing a construction schedule.

Anyone interested in contributing to this project (and having his or her contribution matched by the challenge grant) can mail a check made out to the “Community Foundation,





Gilbert White Memorial Fund” to The Community Foundation, 1123 Spruce St., Boulder, CO 80302. Contributions can also be made on-line at www.commfound.org/giving/GilbertWhiteFund.html.

All donations are 100% tax deductible. More information on donations and on the memorial can be obtained from Clancy at ClancyPh@aol.com, or 303-884-8887.

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Watershed Planning Multimedia Informational Packages Available

The New York Department of State, in partnership with the Department of Environmental Conservation, has prepared a watershed planning multimedia informational package to meet the growing demand for assistance in watershed planning. It represents an integrated, comprehensive approach to watershed planning that relies on sound science and community consensus to set a shared vision for the future, identify problems, find solutions, and create an action strategy to improve water quality. Watershed Plans: Protecting and Restoring Water Quality summarizes this approach to help characterize watersheds, assess water quality and natural resources, evaluate local controls and practices, develop actions and recommendations, and create implementation strategies. The guidebook builds on a shared approach to watershed management as a means to reduce nonpoint source pollution and protect water resources. It presents a flexible step-wise approach to watershed planning and implementation that highlights local and regional successes in a series of case studies across New York State. The video was designed to encourage local governments and groups to form networks and strengthen partnerships with agencies and educational institutions, to benefit from the wealth of expertise available to protect and restore shared water resources.

For more information contact the Department of State website, www.nyswaterfronts.com or 518.474.6000.

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Digital Coast Partnership Group releases the Coastal Inundation Toolkit

The Coastal Inundation Toolkit makes its debut as part of the Digital Coast website. The toolkit, www.csc.noaa.gov/inundation/, contains the tools and information communities need to understand and address coastal inundation issues. The inundation mapping guidebook is the cornerstone component of the toolkit; these instructions show communities how to discover and map what is likely to flood and the features, such as facilities and populations, that are most at risk. But the site is much more than a technical resource. In addition to data and tools, the site also provides basic information about coastal inundation, how to best communicate risk information, and how other communities are developing and using risk assessments.

The Coastal Inundation Toolkit was developed by the Digital Coast Partnership. The partnership is led by the NOAA Coastal Services Center and is comprised of the Association of State Floodplain Managers,

Coastal States Organization, National Association of Counties, National States Geographic Information Council, and The Nature Conservancy. The Mississippi Coordinating Council for Remote Sensing and Geographic Information Systems provided financial support.

The toolkit is an example of how the data, tools, and other information within the Digital Coast can be used to address timely coastal issues. For more information, contact Lori Cary-Kothera at:

Lori.Cary-Kothera@noaa.gov or (843) 740-1243.

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NPS Director Pledges Major Role in Tackling Global Warming Effects

This article was originally published in Environment & Energy Daily, on October 29, 2009

by: Noelle Straub, E&E reporter

The National Park Service will play a lead role in educating the public about climate change and developing a strategy to address its effects, Director Jon Jarvis pledged yesterday.

"Parks are reference markers upon which we can measure the effects of climate change," Jarvis testified at a hearing of the Energy and Natural Resources National Parks Subcommittee. From reduced snowpacks in mountain parks and resulting impacts on species like wolverines and lynx to coral bleaching in marine parks, the effects of climate change have already been documented throughout the park system, Jarvis said.

In response, Jarvis said, the agency will focus on three major areas in developing its climate change strategy: mitigation, adaptation and communication. The agency wants to "lead by example" on mitigation and reduce parks' carbon footprints, Jarvis said. The agency has set a goal to exceed federal requirements for reducing energy use in NPS operations and having a portion of park energy come from renewables by the agency's 100th anniversary in 2016.

The Park Service must collaborate at a landscape scale with other federal agencies on scientific information and development of adaptation strategies, Jarvis said. And with 275 million visitors annually, the parks can serve as platforms to communicate information about the effects of climate change to the broader public, he said. The key to NPS efforts is developing "a very robust science program," Jarvis said, noting that he appointed the first-ever NPS science adviser.

He touted the establishment of regional climate change response centers in cooperation with other agencies. The centers will be university-based and geographically focused to carry out specific research to assist natural resource managers, he said. "In some areas we have fairly good science; and there's a lot of areas where we really do not yet understand what these effects may be," Jarvis said. Jarvis said the Park Service does not currently need additional authorities to handle its climate change challenges. But he said within three or four years, some amendments to NPS management policies might be needed.

Given the increased fire ignitions from rising temperatures, the Park Service also should re-evaluate its fire policies in terms of the use of wildland fire and fuel reduction, Jarvis said.

Speaking about cultural resources affected by rising sea levels, Jarvis said NPS must first undertake an inventory to determine which are truly at risk and possibly "do a triage" of the most important ones. The agency is also working with the U.S. Geological Survey to do detailed mapping of park coastlines and predict which areas will be most affected, he said.

Challenged by Sen. Richard Burr (R-N.C.) on how to "sell" climate change to a sometimes doubting public, Jarvis said the Park Service has good data to show its effects and must make it relevant to people. But Jarvis added, "We can't be hysterical about it. We can't take it beyond what the science really supports."

Noting proposals for large renewable energy projects on federal lands adjacent to national parks, Jarvis said the Park Service will have a very robust and cooperative relationship with other agencies to ensure NPS concerns on wildlife, viewsheds, water and cultural resources are strongly considered.

As Pacific West regional director, Jarvis ordered the 56 parks he oversaw to be carbon-neutral in time for the agency's centennial in 2016. But yesterday he said the agency was reconsidering whether it could meet that goal. For example, to offset Yosemite National Park's energy use the park would have to build large solar facilities inside its boundaries, which is unacceptable, he said. The Park Service would like to build solar facilities on other lands, such as abandoned mine land in the Mojave Desert, to offset Yosemite's usage but does not yet have the regulatory authority to do that, Jarvis added. "That is one of the things we've been negotiating with the regulators and the power producers," he said.

Additional funding

Other witnesses also called for more funding for NPS's climate change research and adaptation measures. Reed Noss, a conservation biology professor at the University of Central Florida, said species in mountainous parks will be able to move to higher elevations, while parks at low levels and especially those near the shore will be most affected by climate change. He displayed a map showing that most of the Everglades will be inundated with a one-meter rise in sea levels, which he said is a conservative estimate.

The Park Service must focus on assisting the movement of species inland, possibly establishing corridors for wildlife to migrate, Noss said.

Iliff McMahan Jr., mayor of Cocke County in Tennessee, testified that the economies of rural communities like his -- near Great Smoky Mountains National Park -- will be devastated if climate change goes unaddressed. "The decimation will be brutal," he said. "Then people won't come any more."

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CRS Task Force Representative Change

ASFPM would like to announce that Al W. Goodman, CFM is now going to be representing ASFPM on the Community Rating System Task Force. Al is replacing Lisa Jones, CFM, who has represented ASFPM on this Task Force for the past couple of years.

ASFPM would like to thank Lisa for all of her hard work on the task force over the years, we sincerely appreciate all of your hard work and dedication!

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AR-NOAA Announce Funding for Stream Barrier Removal

American Rivers/NOAA Community-Based Restoration Program Partnership Now Accepting Proposals for River Restoration Grant, www.americanrivers.org/NOAAGrants

American Rivers seeks proposals for river restoration project grants as part of its partnership with the National Oceanic and Atmospheric Administration (NOAA) Community-based Restoration Program. Program funding is provided through NOAA's Open Rivers Initiative, which seeks to enable environmental and economic renewal in local communities through the removal of stream barriers. This Partnership funds stream barrier removal projects that help restore riverine ecosystems, enhance public safety and community resilience, and have clear and identifiable benefits to diadromous fish populations. Projects in the Northeast (ME, NH, VT, MA, CT, RI), Mid-Atlantic (NY, NJ, PA, DE, VA, MD, DC), Northwest (WA, OR, ID), and California are eligible to apply. Projects located within the St. Lawrence/Great Lakes Basin are not eligible for funding at this time.

Eligible applications will be evaluated based upon four priority criteria: (1) ecological merits of the project, (2) technical feasibility of the project, (3) benefits provided to the local community, and (4) financial clarity and strength of the application. Grants are provided for three distinct project phases: Construction, Engineering Design and Feasibility Analysis. Proposals for Construction phase funding may request a maximum award of \$100,000. Proposals for Engineering Design or Feasibility Analysis phases may request a maximum award of \$75,000. Proposals requesting more than the maximum allowable amounts will be rejected. Successful applicants for one project phase will not be eligible to receive additional funding for that same project phase in future grant rounds. See the Funding Guidelines for more details.

Applications are currently being accepted for 2010 project funding with a deadline of December 18, 2009. Applications for projects must be received by the deadline for consideration in this funding cycle. Potential applicants must contact American Rivers to discuss projects prior to submitting an application. See Funding Guidelines for additional details. Applicants can expect notification about funding decisions in March 2010. Obtain the Application for Financial Assistance and Funding Guidelines on the American Rivers web site www.americanrivers.org/our-work/restoring-rivers/dams/noaa-grants-program.html.

If you have any questions please contact Serena McClain from American Rivers at: 1101 14th Street, NW, Suite 1400, Washington, DC 20005, 202-347-7550 x3004, rivergrants@AmericanRivers.org

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NFIP Changes Effective October 1, 2009

On October 1, 2009, important changes to the National Flood Insurance Program (NFIP) will take effect. There will be an increase in rates, the standard deductibles, and the basic insurance limits. These combined changes will result in an average premium increase of 8 percent. The increases will apply only to policies that are written or renewed after October 1, 2009. Below is some information which provides more detail and explanation regarding these significant October changes.

The standard deductible of \$500 is being discontinued for all properties. The new standard deductible for Post-FIRM (Flood Insurance Rate Map) properties will be \$1,000 and Pre-FIRM properties will be \$2,000. Owners of Pre-FIRM properties have the option to buy back the \$1,000 deductible within 60 days of the renewal of their flood insurance policy. Otherwise, deductibles cannot be reduced midterm unless required by the mortgagee. It is important to remember that there is a 30-day waiting period unless it is a

requirement for loan closing. In most cases the deductible is only a fraction of the average flood insurance claim, which can be substantial.

Just as with other lines of insurance with high claim potential, such as wind insurance, it is not unusual for minimum deductibles to increase to foster the soundness of the program. The NFIP's previous deductibles were in place for almost a decade. In taking inflation into consideration over time, the new standard deductibles being changed effective October 2009 are comparable in value to the previous deductibles when they were first established.

The basic insurance limits are also increasing for all categories of buildings and contents:

- The basic limit for 1-4 Family Dwelling Coverage will increase from \$50,000 to \$60,000. Additional insurance limits are \$190,000 for a total limit of \$250,000.
- Other Residential Building Coverage basic limit will increase from \$150,000 to \$175,000 with additional insurance limits of \$75,000 for a total limit of \$250,000.
- Non-Residential Building Coverage will increase from \$150,000 to \$175,000 for the basic limit. Additional insurance limits are \$325,000 for a total of \$500,000.
- Residential Contents Coverage basic limit will increase from \$20,000 to \$25,000. Addition limits are \$75,000 for a total insurance limit of \$100,000.
- Non-Residential Contents Coverage basic limit will increase from \$130,000 to \$150,000. Additional insurance limits are \$350,000 for a total insurance limit of \$500,000.

The emergency program building coverage will remain unchanged. For 1-4 family dwellings this coverage is \$35,000* and for other residential and non-residential it is \$100,000**. Emergency program contents coverage for residential is \$10,000 and nonresidential is \$100,000.

* *In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$50,000*

** *In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$150,000*

The premium increases vary by Zone. V Zones are coastal high-velocity zones and will have larger rate increases as a result of the Heinz Center's Erosion Zone Study, which clearly indicates that current rates significantly underestimate the increasing hazard from steadily eroding coastlines. The premium increases by zones are as follows:

V Zones

V Zone premiums will increase 10 percent.

A Zones

A Zones, which are non-velocity zones that are primarily riverine zones, will increase by 8 to 10 percent.

- Post-FIRM A1-A30 and AE Zones will increase 10 percent.
- Pre-FIRM AE Zones premiums will increase 10 percent to decrease the amount of subsidy in our Pre-FIRM rate.
- AO, AH, AOB, and AHB, which are shallow flooding zones, will have an 8 percent increase in premiums.
- Unnumbered A Zones, which are remote A Zones where elevations have not been determined, will have increase of 10 percent in premiums.
- A99 Zones, which are approved flood mitigation projects, e.g., levees still in the course of construction, and AR Zones will have premium increases of 10 percent.

X Zones and Miscellaneous

- X Zones, which are zones outside the Special Flood Hazard Area, will have an increase of 8 percent for a Standard Risk Policy and no increase in premiums for a Preferred Risk Policy (PRP).
- Mortgage Portfolio Protection Program (MPPP) will have an increase in premiums of 10 percent.

Discontinuance of Paper Flood Insurance Rate Maps

Effective October 1, 2009 FEMA will discontinue the distribution of paper maps. The paper maps will be replaced with Digital Flood Insurance Rate Maps (DFIRMs). Replacing the paper map products with digital versions is more environmentally friendly and will improve the usability of FEMA's flood hazard data. It also provides users with a more powerful tool for insurance activities and flood risk management. Why are all of these changes being made?

The NFIP has implemented these changes in order to prepare for future flooding events and to lessen the burden on taxpayers of paying for future flood damage. To ensure the viability of the program it is necessary to have premium levels that correspond to the risk that is being assumed. Most insurance carriers impose annual rate increases on products such as auto insurance, homeowners insurance, etc. and some insurance carriers may refuse coverage to certain high risk prospects, in order to continue to thrive. However, unlike other forms of insurance, the NFIP, whose policies are sold through various insurance companies and agents, will not refuse to offer coverage as a result of multiple claims or any large sustained loss. The NFIP continues to provide reasonable rates to people who purchase flood insurance to protect their homes and businesses against the Nation's number one natural disaster.

For more information about the NFIP, please visit www.FloodSmart.gov. Please feel free to contact us with your questions or concerns at info@fema-floodsmart.com.

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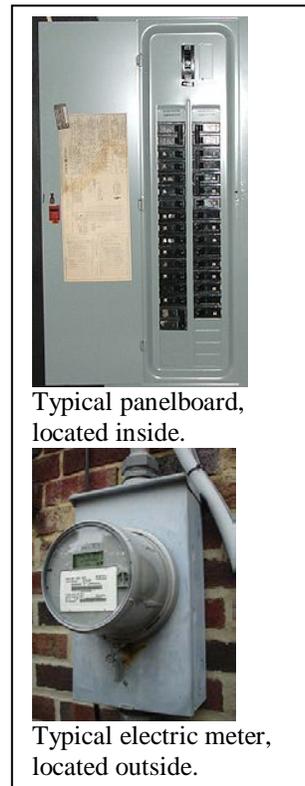


Submit your own items or suggestions for future topics to column editor Rebecca Quinn, CFM, at rcquinn@earthlink.net. Comments welcomed!

Here's Something You Might Find Interesting . . .

The NFIP regulations at §60.3(a)(3)(iv) specify that new construction and substantially improved buildings shall "be constructed with electrical, heating, ventilation, plumbing, and air conditioning equipment and other service facilities that are designed and/or located so as to prevent water from entering or accumulating within the components during conditions of flooding. In most buildings, this means utility service and equipment are elevated to or above the base flood elevation. The exception is the minimum electric service required to address life safety and electric code requirements for building access and storage areas.

Complying with the requirement to elevate utility service and equipment is reasonably straightforward when applied to all of the utility components and service equipment that are located inside of buildings, including the panelboard (sometimes call a breaker panel or distribution board). The panelboard (top photo) is a component of the electricity supply system which divides an electrical power feed into subsidiary circuits, while providing a protective fuse or circuit



Typical panelboard, located inside.

Typical electric meter, located outside.

breaker for each circuit. The panelboard is installed when the building is constructed and is owned by the property owner.

The component of the electricity supply system that is mounted on the outside of buildings is the electric meter (bottom photo). It is the device that measures the amount of electrical energy supplied to the home or business. Most electric meters are owned and installed by electric utility companies.

The most common electrical code enforced throughout the U.S. is NFPA 70, also known as the *National Electrical Code* (NEC) and published by the National Fire Protection Association (NFPA). It is a referenced standard in the *International Building Code* and the *International Residential Code*, which are the basis for most state building codes. Among the myriad provisions in the NEC is a requirement that meters be at least 65” above grade. If higher, a platform and access stairs must be provided.

Despite the NFIP regulation cited above, and the fact that local floodplain management ordinances in more than 20,800 communities all have the same provision, it is common to see electric meters below the BFE – at least in flood hazard areas where the base flood depth is more than about 5 feet deep. Why? Let’s ask – and answer – a couple of questions.

Question 1. Do communities have authority to regulate the installation of electric meters, regardless of whether a building is in or out of a flood hazard area?

Typically, no. In most states utility companies are not subject to the regulatory authority of local jurisdictions, but are regulated by a state entity such as a public service commission. In these states, regardless of how broad the NFIP regulations are (“development” is defined to include all activities in SFHAs), the location of electric meters, gas meters, and other equipment that is owned by the utility companies, is not subject to the requirements of local regulations nor the building codes.

Even in states where electric utility companies are not subject to local regulation, some communities have been able to encourage voluntary elevation of meters. However, changes in the technology used to read the meters may be changing those partnerships. Some code officials told me recently that companies are starting to use “drive-by” technology to read meters. And because the signals are more difficult to read when the meters are elevated, the companies not have stopped elevating meters, they have begun to lower those that had been elevated.

I’m guessing at the next part of the answer, and that is that some states do require utility companies to be regulated by communities. If communities enforce NFPA 70 and either the flood provisions of the building codes or a floodplain management ordinance, then the more restrictive provisions should prevail and electric meters and gas meters should be installed at or above the BFE.

Question 2. The residential code requires “electrical systems, equipment and components” to be elevated or protected, and the standard referenced by the building code, ASCE 24, has requirements for electric meters. If these codes are adopted at the state level and enforced by communities, do the requirements apply if utility companies are regulated by a Public Service Commission?

No. The simple fact that state building codes have requirements for electric meters does not supersede separate state authority that exempts utility companies from regulation. In fact, the International Codes explicitly state that the provisions of the codes do not cover installations under the exclusive control of electric utilities.

Question 3. If the installation of electric meters is subject to local regulations (or if companies voluntarily elevate meters), how can the elevation requirements be satisfied when buildings are located in flood hazard areas?

The electrical code requires meters to be no more than 65" above grade unless a platform and stair access is provided. The photograph to the right shows several compliant elements, including the electric meter nearly 8 feet above grade with a platform and stairs (behind picket fence), the heatpump installed on a platform, and the fuel tank that has metal straps anchoring it to a concrete pad.



Question 4. How are the outside electric meters handled in your state and your community?

I'd like to hear from you if electric meters are subject to local regulation in your state. Every few years ASFPM asks state agencies assigned the responsibility to coordinate the NFIP to answer questions about floodplain management programs. The most recent summary of the responses is *Floodplain Management 2003: State and Local Programs*, which includes an appendix that contains numerous tables. A specific question was asked about activities exempt from local regulation, and 10 states indicated that public utilities are exempt. I think the number may be higher.

When I was Maryland's State Coordinator, I remember having a conversation with someone at the state's largest utility company about the thousands of electric and gas meters installed below the BFE. He said the economic benefits of easy access on a regular basis far outweighed the cost of having to replace meters if a low-probability flood event were to occur. In addition, the company was confident that its ability to restore power - and repair or replace meters - could be done faster than most houses would be reoccupied if the floodwaters ever got high enough to inundate the typical meter (65" above grade). I have to admit that I didn't check with the company to see if they still held that position after Hurricane Isabel in 2003 caused flooding throughout much of the middle Chesapeake Bay. What's your experience - have any utility companies changed their practices after a major flood?

[RCQ]

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Washington Legislative Report

Meredith R. Inderfurth, Washington Liaison
Rebecca C. Quinn, Legislative Officer



Congress To Be In Full Swing Through Mid-December

The work of the Congress is proceeding at a dizzying pace, but a bumpy, erratic pace. In addition to the major national and international issues we are all aware of, there are many other issues being given attention, nominations to official positions being confirmed and appropriations matters being dealt with in one fashion or another.

The session is an unusually long one. The original target adjournment date was October 30th, but is now December 18th. By that time, it had been hoped there would be a completed energy and climate bill, but

that appears very unlikely now even given considerable progress. It had also been hoped that the Congress would be able to pass all of the 12 regular appropriations bills individually, but it now appears that there will still have to be an omnibus appropriations bill to wrap up whatever appropriations business cannot be completed by December 18th. The Congress has just passed a new Continuing Resolution which will continue funding until December 18th for those portions of the federal government not already covered by enacted appropriations bills for FY 2010.

There are also important policy development activities going on in the executive branch. Many of these will involve some degree of interplay with Congressional activity. The Council on Environmental Quality (CEQ) is leading the Administration's work to develop new Principles and Guidelines for the U.S. Army Corps of Engineers which will, apparently, expand its application to other federal programs. CEQ is also engaged in drafting a new Executive Order on Floodplain Management to reinvigorate and supercede EO 11988 issued in 1977. Further, the President recently issued an Executive Order on government sustainability and CEQ has the lead on many aspects of that effort. Listening sessions are already underway. Along with other state agency groups, tribal representatives and major water utilities representatives, ASFPM was invited to participate in one session that dealt largely with water resources planning. The Federal Emergency Management Agency (FEMA) held a listening session during the first week of November to generate thoughts, ideas and recommendations for the future of the National Flood Insurance Program (NFIP).

Appropriations

The Congress has completed action on, and the President has signed, 5 of the 12 regular appropriations bills for FY 2010. Those include Agriculture, Energy and Water, Homeland Security, Interior and Environment and Legislative Branch. The most recent Continuing Resolution was attached to the Conference Report on the Interior and Environment bill. Energy and Water (P.L. 111-85) and Homeland Security (P.L. 111-83) were both signed on October 28th.

Energy and Water

This bill includes funding for the Army Corps of Engineers.

The Conference Report (H. Rept. 111-278) provides \$8,059,000 for Flood Plain Management Services (FPMS). The Administration's budget request was \$8 million; the House had provided \$6.007 million; the Senate had provided \$13.2 million although the program was largely earmarked. Language accompanying the Conference Report says that priority should be given listed projects if cost-sharing funds are available.

For Planning Assistance to States (PAS), \$7.2 million is provided; the House had provided \$4.8 million and the Senate had provided \$8 million. Again, a list of projects is recommended, but not required.

For coordination with FEMA and map update work, \$2 million is provided which is the same as the budget request and the House and Senate bills. For the National Shoreline Study, the Conference agreement provides \$471,000 which is more than the budget request of \$375,000.

Homeland Security

Funds for FEMA are included in this bill. The Conference Report is H. Rept. 111-298.

It provides \$220 million in appropriated funds for FEMA's ongoing mapping program, to be supplemented by fee-generated income. This number is the same as the Administration's budget request. Language accompanying the report in a Joint Explanatory Statement indicates that 20% of the funds should go to Cooperating Technical Partners and also indicates that FEMA is encouraged "to prioritize as

criteria the number of stream and coastal miles within the State, the Mississippi River Delta region, and the participation of the State in leveraging non-federal contributions.” It further says that “FEMA is directed to develop a National Digital Elevation Acquisition and Utilization plan for the purposes of supporting floodplain map upgrades. FEMA shall collaborate with the U.S. Geological Survey, NOAA, NASA and States that have experience in acquiring and incorporating high resolution elevation data in the flood plain map updates. FEMA shall submit this plan to the Committees within six months after the date of enactment of this Act.”

For Pre-Disaster Mitigation (PDM), \$100 million is provided. The Administration’s budget request was \$150 million; the House bill provided \$100 million; the Senate bill provided \$120 million. The Administration’s budget request had proposed a change in distribution methodology for awarding PDM grants to a risk-based formulation. The Conference Report specifically rejects that proposal and includes the 58 “earmarked” projects that were in the House bill.

Under the National Flood Insurance Fund, a total of \$120 million is provided for repetitive loss and flood mitigation, the same amount as provided in both the House and Senate bills. The Severe Repetitive Loss program is funded at \$70 million; the “direct” program for repetitive insurance claims is funded at \$10 million and the Flood Mitigation Assistance Program is funded at \$40 million.

Interior and Environment

The Conference Report just became available (H. Rept. 111-316) so a full review has not yet been made.

Overall funding for the U.S. Geological Survey (\$1.112 billion) will exceed the amounts requested by the Administration (\$1.098 billion) and provided by the House (\$1.106 billion) and Senate (\$1.104 billion). The National Streamflow Information System (NSIP) at USGS, the network of fully federally funded stream gages, is funded at the budget request of \$27.7 million which is about \$5 million more than in FY 2009.

NFIP Reform

While it is appearing less and less likely that there will be substantive consideration of NFIP reform on Capitol Hill during this Congressional session, it does seem likely that the House Financial Services Committee will begin consideration of the subject early in the second session, which begins in January. The picture for the Senate Banking Committee is less clear. At present, the House Financial Services Committee and the Senate Banking Committee have been immersed in various pieces of legislation reforming the nation’s financial regulatory system and protecting consumers. The House Committee has been engaged in many days of mark-ups and is scheduled to continue mark-ups in November. The attention given to the NFIP this fall has focused on making certain that its authorization continues so that the program does not expire, which would cause significant dislocation in mortgage financing and real estate settlements.

The House did pass H.R. 3139 in July reauthorizing the NFIP through March 31, 2010. The Senate Banking Committee did not take up the legislation, so it became necessary to reauthorize the program via appropriations measures – in this case the two Continuing Resolutions (CRs).

It is possible that ideas generated at the FEMA Listening Session on the NFIP (November 5th and 6th) will lead to reform recommendations from the Administration.

Climate Adaptation

Energy and Climate Change legislation was acted on in the House in June (H.R. 2454) and separate legislation is actively being developed and put together in the Senate, with many committees and players involved.

The lead legislation will come from the Committee on Environment and Public Works (EPW) chaired by Senator Barbara Boxer (D-CA). The Chairman has indicated she will move ahead with a mark-up on November 3rd, even though it is likely the Republican members of the committee will not participate.

The climate adaptation components of the bill will primarily be provided by the Energy and Natural Resources, Finance and Commerce Committees. At the end of October, Chairman Jeff Bingaman (D-NM) of the Energy and Natural Resources Committee, Chairman Max Baucus (D-MT) of the Finance Committee and Senator Sheldon Whitehouse (D-RI) introduced a climate adaptation bill, S. 1933. The Chairman of the Senate Commerce Committee, John D. Rockefeller IV (D-WVA) has indicated that his committee will also introduce a climate adaptation bill, but probably not until early in the next session.

The term “climate adaptation” includes “mitigation” as the term is used by floodplain managers. ASFPM has engaged in discussions about hazard mitigation considerations that could be incorporated into the climate adaptation aspects of major energy and climate change legislation.

While there will certainly be more development of such legislation during November and December, including more hearings on various aspects of it, it seems increasingly likely that final action will not occur until the second session of this Congress.

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CFM[®] Corner

Email for certification questions is cfm@floods.org. 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 this address in the ASFPM Office.

CFM[®] Renewal 1/31/2010

ASFPM CFMs who are up for their biennial CFM renewal January 31, 2010 will be receiving a letter and renewal form via “snail” mail this month. If you do not receive yours in the mail by November 15, 2009, please contact Anita Larson at cfm@floods.org or (608)274-0123 so your CFM does not lapse.

Certification Board of Regents Meeting

The Certification Board of Regents (CBOR), which oversees the administration of the Certified Floodplain Manager (CFM[®]) Program, recently met on September 22-24, 2009, in Madison, Wisconsin, to discuss the certification program. Items discussed by CBOR were: CFM Reciprocity Policy, CFM Exam’s Reliability and Validity Testing, CFM Training Needs, and CBOR’s FY-10 Work Plan.

Please use CFM without periods!

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Floodplain Management Training Calendar

Below are just several of the upcoming conferences & training opportunities, for a full listing, visit our online calendar at <http://www.floods.org/Conferences,%20Calendar/calendar.asp>.

| | | |
|---------------------------------------|---|---|
| November 19 - 20, 2009 | UFSMA Annual Conference, St. George, UT | Utah Floodplain Stormwater Management Association |
| November 30 – December 3, 2009 | L273 Managing Floodplain Devel. through the NFIP, Auburn, AL | EMI Training Information |
| December 2 – 4, 2009 | Florida Stormwater Association Conference, Tampa, FL | Florida Stormwater Association |
| December 10 – 11, 2009 | Stormwater Planning & Design, EPA SWMM 5.0, Aurora, CO | Sponsored by Urban Watersheds Research Institute |
| January 12 – 14, 2010 | Sediment Transport Modelling Using HEC-RAS 4.0, Phoenix, AZ | Sponsored by the AZFMA |
| January 20, 2010 | Delaware Wetlands Conference, Dover, DE | Delaware Wetlands Conference |
| February 16 – 20, 2010 | International Erosion Control Association Conference, Dallas, TX | International Erosion Control Association |
| February 23 -25, 2010 | State/Tribal/Federal Coordination Meeting, Shepherdstown, WV | Association of State Wetlands Managers |
| March 2 – 5, 2010 | MSFA (MI) Conference, Bay City, MI | Michigan Stormwater-Floodplain Association |
| March 2 – 5, 2010 | Int'l LiDAR Mapping Forum, Denver, CO | View Conference Website |
| May 16 – 21, 2010 | ASFPM 34 th Annual National Conference, Oklahoma City, OK | Association of State Floodplain Managers |

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Job Corner

Below are just a few of the job openings currently posted on our website. To view all of the listings, visit our online job corner at <http://www.floods.org/n-jobpost/index.asp>.

Director, Flood Policy

American Rivers, Inc.

The Director focuses on implementing the goals and objectives of the River Restoration Program as they pertain to increasing natural and human resilience against flood disasters with a special focus on the Mississippi River basin. The Director is responsible for the development, analysis, and implementation of strategies to improve national flood management policies and practices. The Director represents the Restoration Program in interactions with Members of Congress, relevant government agencies and other decision-makers, as well as serving as a principle liaison in relationships with other organizations engaged in national flood policy work. The Director is also responsible for organizing workshops and meetings about progressive flood management, focusing in the Mississippi River basin and coordinating with American Rivers' field efforts in California, the Mid-Atlantic, and the Pacific Northwest.

Qualifications:

1. Advanced degree in policy, law, natural or physical science, or other related disciplines.
2. Minimum of six years experience working in the area of natural resource policy or management at a state, regional, or federal level.
3. Experience in flood management, river and wetland restoration, or water and land conservation preferred.
4. Effective advocate with strong oral and written communications skills.
5. Strong analytical skills.
6. Strong political judgment.
7. Proven program leadership skills.
8. Proven budget management and fundraising skills.
9. Strategic thinker; highly organized and able to meet deadlines.
10. Team player and demonstrated ability to work effectively with colleagues to advance an organization's broader goals and meet deadlines.
11. High energy level, self-motivated.

You can find a complete job description online at:

<http://www.americanrivers.org/about-us/jobs/director-restoring-rivers.html>

How to Apply:

Submit a resume and cover letter to: Fanette Jones, Director of Administration, fjones@amrivers.org,
Subject: "Director, Flood Policy".

No phone calls please.

Senior Water Resources Engineer

EMH&T, Inc.

This key position in the EMH&T Water Resources department serves as project manager, overseeing the completion of floodplain studies and FEMA permit applications, including steady and unsteady state hydraulic/hydrologic modeling. This position will also lead and perform QA/QC for Letter of Map Correction (LOMA/LOMR) applications. Additionally, the incumbent prepares and reviews engineering documents and proposals. This position must serve as a client liaison, coordinating project schedules, budgets and quality work products. Written work products must have order, clarity, and conciseness.

Successful candidates will have a BS in Civil Engineering and a minimum of 8 years of experience in water resource engineering (hydrology /hydraulics) in a consulting firm or regulating agency or an advanced degree preferred and 6 years of relative experience. The preferred candidate will have public sector project experience. Candidates should have expertise in implementing and applying regional-scale hydrologic models and interpreting and analyzing their input and output. Additionally, expertise in FEMA flood studies and permit process, stormwater improvement studies, design and watershed planning, and environmental-based studies are required.

Candidates should have expertise in the use of HEC engineering software, specifically HEC-RAS, HEC-geoRAS, and HEC-HMS; proficient use of Pondpack, TR-55, StormCAD, and Microsoft office suite. Experience with PC-SWMM and GIS-based model applications is desired.

Candidates must have the demonstrated ability to write in an organized, concise manner with technical clarity. The ability to manage multiple projects and deadlines is critical to success in this position, as well as, the ability to recognize and promote business opportunities. Must be able to establish and maintain effective relationships internally and externally with elected officials, regulatory agency personnel and the general public.

You can view the complete job description online at: <http://www.emht.com/careers/>
Questions should be directed to Andrea Jones at ajones@emht.com or 614-775-4013.

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