THE INSIDER

An exclusive publication for ASFPM members
—September 2016

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The Insider turns 29

In September 1987, then ASFPM Chair Dan Accurti and Vice Chair Bob Cox, unveiled the “premiere” issue of The Insider, a publication created to better serve our members.

It’s interesting looking at the six-page document. Way back then, editor Diane (Watson) Brown typed the copy—on a TYPEWRITER! She literally taped logos, large text and a letter to Gilbert White from Accurti to the pages so that it could then be Xeroxed onto colored paper and mailed—with an actual USPS stamp—for delivery to all ASFPM members. And according to the inaugural newsletter, membership at the time was 326. Coupled with the state chapter numbers, our total membership was 625. Today, ASFPM membership is well past the 17,000 mark. Also noted in the newsletter, were the attendance numbers from ASFPM’s 11th national conference (held in Seattle)—331, compared to the 1,067 attendees at our recent 40th conference in Grand Rapids, Michigan.

And while much has changed from that first issue 29 years ago, much remains the same. Heck, you should just go and check out the first Insider issue, which we’ve uploaded for this special occasion!
Deputy Director Report – Ingrid D. Wadsworth

Purge seems to be the theme of my life lately. A once bare corner of my kitchen is growing larger with bags and boxes of wine glasses, serving dishes, linens, blankets and clothes that I no longer want. As two of my three children moved out to start their college and post-college lives, I sent with them appliances still in boxes, furniture, TVs and towels, plus a “mystery box” filled with silly things like old Star Trek mugs that they couldn’t open until move-in day. My husband is putting his things away in fear his stuff will end up in the purge piles (a good technique I should have figured out years ago).

So how the heck does one apply purge techniques to everyday work life and career? Fear not, here’s my short list of how to incorporate purge into your everyday, and create a more fulfilled work day:

1. Purge your inbox! All emails are not created equal, and they should not be treated as such. Use your filters to automatically put them into folders, using rules (Google platform users). I give newsletters three chances to wow me and then they get unsubscribed. And I click spam immediately on any junk email I get.
2. Purge your meetings! You don’t need to attend every meeting. Lately when I get invited, I’ll ask why I am needed. If it’s just to meet someone, I’ll ask when would be a good time for me to stop by and introduce myself instead. (It takes discipline to break this habit).
3. Purge your written responses! You don’t need to answer every email with a long-thought out response when a quick one will do. Lately, I’ve been answering with “call me” or “stop by.” Or, I’ll wait and let others weigh in first. I’ll take the time to write out a longer response if:
   a. it is a teaching moment for staff or public;
   b. it’s recording an agreement and/or serves as minutes of our conversation;
   c. it’s providing a directive for staff or volunteers;
   d. it’s serving as a future reminder for me.
4. Purge your commitments! This year I realized I was paying membership to too many organizations I never heard from until it was time to renew. Make sure you are getting relevant information and invites to participate, or purge away!
5. JOY! Get away from your screen! Take a walk, chitchat with a co-worker, hang out in the kitchenette for a bit, or do something that brings a little break from your workday!

Happy purging!

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Grant Opps...

Grant opportunities are being offered from the National Science Foundation for “Interdisciplinary Research in Hazards and Disasters.” Just a reminder to bookmark the Florida Climate Institute’s website for a comprehensive list of funding opportunities. It’s a fabulous resource.

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Lori Peek Chosen to Lead Natural Hazards Center

Lori Peek, an award-winning sociologist, author and disaster scholar, will soon take the helm as the Natural Hazards Center’s next director. Peek will follow current Director Kathleen Tierney, who is stepping down to pursue other academic projects. Read more about Peek and her vision for the center.

Smart Growth America Accepting Applications for Free Technical Assistance

Applications are due by 5 p.m. EDT Oct. 5

SGA’s expert staff will work with communities to understand their goals, show how development strategies can help achieve those goals and provide recommendations for next steps. The assistance is funded through a Building Blocks for Sustainable Communities grant to SGA from EPA’s Office of Sustainable Communities.

SGA plans to select up to six communities, three of which will be rural (20,000 or fewer residents), to receive workshops using one of SGA’s nine technical assistance tools. In addition and for the first time, SGA is also offering a Complete Streets Consortium Series for three municipalities in the same state. The three municipalities join together to form a consortium, with each municipality receiving its own workshop that builds on the other workshops in the series. This is a unique opportunity for communities in the same state to form a mutual support network while enhancing relationships between state and local stakeholders. SGA expects to select one consortium for assistance.

For information about what workshops are available and how to apply, go to: http://www.smartgrowthamerica.org/technical-assistance/free-annual-workshops/apply.

Floodplain Management Training Calendar

For a full 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 2016 and 2017! Search the calendar by state using the directions below, or use the category drop down menu to search by event category. Go to the calendar and click on the search feature icon at the top of the calendar. Type your state’s initials in parenthesis (for example (WI)) into the search field and it will pull all the events that are currently listed on the calendar for your state. 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.
The "Call for Presenters" for ASFPM's national conference in Kansas City is now OPEN! Click here for all the details and good luck!!! Deadline is Oct. 31.

This also means that the 2017 conference webpage is up and running, which means you can check out the Kansas City Convention Center, book a room at Kansas City Marriott Downtown we've contracted with for a sweet deal, read our Speaker Success Tips, get information on becoming a sponsor or exhibitor, and even join ASFPM so you can start enjoying discounted prices on conference registration fees and webinars.

Conference registration doesn’t open until February, but updates to the conference webpage will be added as information becomes available. So check back often.

Mark Your Calendars for our Upcoming National Conferences.
Kansas City, Missouri, April 30 - May 5, 2017
Phoenix, Arizona, June 17 - 22, 2018

Coastal GeoTools 2017
Feb. 6-9, 2017
Embassy Suites Hotel & Convention Center
North Charleston, SC

History

The Coastal GeoTools conference, established in 1999, focuses on geospatial data, tools, technology and information for coastal resource management professionals. Coastal GeoTools 2017 will be the ninth in the conference series.

Who Should Attend

The last conference attracted nearly 300 attendees from all over the U.S. and several foreign countries. Coastal professionals from many different sectors find the networking opportunities of the conference unique and important for furthering the goals of their organizations. Anyone interested in the development and application of geospatial technology for management of coastal resources will benefit from this conference.

Online registration will become available early November and the early-bird rate will be $375. The hotel room block will open at the same time with a nightly rate of $146 plus tax. Sign up for the mailing list by completing this form to receive email updates such as abstract submission reminders and registration and lodging information.

Have questions? Contact us at info@coastalgeotools.org.
RainReady Midlothian has been designated as one of 15 new Infrastructure Game Changers by the American Society of Civil Engineers. The new Game Changers describe “ground-breaking infrastructure projects that represent the latest trends in transportation, water, freight and energy infrastructure,” and that are “changing the way we plan and build projects to address our nation’s infrastructure needs.” Game Changers was developed by ASCE’s Committee on America’s Infrastructure, also responsible for ASCE’s Report Card for America’s Infrastructure, and spans the 16 categories of infrastructure graded in the Report Card, and come from across the United States.

As noted by ASCE, Midlothian, Illinois lacked financial resources necessary to tackle the chronic flooding affecting residents in the village. Center for Neighborhood Technology’s RainReady program worked with the village trustees and the amazing group of residents, Floodlothian Midlothian, to develop a multi-pronged flood plan called RainReady Midlothian. The work was done in partnership with the U.S. Army Corps of Engineers and the Metropolitan Water Reclamation District of Greater Chicago.

It’s been a good year for RainReady: the Midlothian work was awarded the Public Outreach Award by the Illinois Association for Floodplain and Stormwater Management. In June the program won ASFPM’s National 2016 James Lee Witt Local Award for Excellence in Floodplain Management, and in August the MWRD Board of Commissioners honored CNT leaders and staff with a resolution.

The RainReady Midlothian work was generously supported with grants from Boeing, Grand Victoria Foundation, Joyce Foundation, Charles Stewart Mott Foundation, Prince Charitable Trusts and Surdna Foundation.
You’d think with such a simple definition that identifying whether an area of a building is a basement would be easy. The NFIP defines the term basement: “any area of the building having its floor subgrade (below ground level) on all sides.” It doesn’t matter what the area is used for or what it’s called, if it’s below grade on all sides then for floodplain management (and flood insurance) purposes, the area is a basement. It’s been quite a few years since I had a rather awkward conversation with someone who repeatedly insisted “it’s a cellar” and thus not subject to the NFIP rules for basements.

Take another look at the definition: ANY area that is below-grade on all sides. A sunken living room is a basement. A crawlspace that has the interior grade lower than the exterior grade is a basement (see sidebar), with the exception of below-grade crawlspaces that comply with the strict limitations outlined in NFIP Technical Bulletin 11 (and then only if the community modifies its regulations).

Here’s another aspect – if you’re familiar with the International Codes® you know the International Building Code® has two definitions for basement: one for application of flood requirements and one for all the other requirements of the code. This is why I always use the complete phrase “basement that is below-grade on all sides” rather than assume the person I’m talking with has a perfect understanding of the NFIP definition and limitations on basements.

A question I come up against when teaching a class on building codes and flood requirements has to do with “walk-out basements” and whether they are or are not basements for floodplain management purposes. Before I walk you through the discussion, take a look at how some FEMA guidance publications describe walk-out basements and note the two underlined phrases:

- Two study guides are used widely, FEMA 480 (2005) and IS-9 (2004), both titled National Flood Insurance Program (NFIP) Floodplain Management Requirements: A Study Guide and Desk Reference for Local Officials: “Note that ‘walkout basements,’ ‘daylight basements’ or ‘terrace levels’ are usually subgrade on only three sides, with the downhill side at or above grade.”

- FEMA P-312, Homeowner’s Guide to Retrofitting: Six Ways to Protect Your Home from Flooding (1999): “Note that the NFIP definition of basement does not include what is typically referred to as a ‘walkout-on-grade’ basement, whose floor would be at or above the surface of the ground that touches the outside walls of the building on at least one side. This ground surface is referred to as the ‘adjacent grade.’”

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**About Below-Grade Crawlspaces**

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

*Floodplain Manager’s Notebook, January 2014*
I quote the above phrases from older FEMA publications because I’ve had several people challenge the guidance for sloping sites found in NFIP Technical Bulletin 1, *Openings in Foundation Walls and Walls of Enclosures* (2008) and I wanted to show the TB 1 guidance is not new. What is different is the TB explicitly spells out what is the only logical conclusion from those older statements: “on at least one side” and “downhill side at or above grade” can only mean the entire side, not part of a side. Otherwise, you’ve got a grey area and nobody likes to enforce vague requirements.

TB 1 says the “interior floor along the lower side of a building that is set into a sloping site must be at or above the exterior grade across the entire length of that side of the building, otherwise the enclosure becomes a basement.” Also see Figure 11 from the TB (right). Note there is another condition to satisfy in order for this scenario to not be deemed a basement: there must be positive surface drainage away from the building.

The classroom discussion about walk-out basements is prompted when I show the photograph below and ask whether this building does or doesn’t have a basement. Now that you’ve seen the FEMA guidance, we should all be able to agree this building does have a basement because it is only partially below grade on the lowest side. But let me lead you through the logic in a few easy steps:

1. As shown, the fill wraps around both corners of the lowest side, leaving about 15-18 feet of the floor at grade. At this point more than half the people in the room usually would not call this a basement. Someone usually notices there aren’t any flood openings, which would be required if it’s an enclosure.

2. Now, suppose the opening is smaller, just wide enough for a standard exterior door. And suppose the fill wraps all the way around, leaving just 3-4 feet of the lowest side at grade. Plus, with that much fill, where would you put the flood openings? At this point, many in the room would call it a basement, but there are some holdouts.

3. So the next logical step is to suppose the opening is a slit that’s just an inch wide and the fill wraps all the way around, leaving just a few inches at grade. Now everyone agrees it’s a basement.

4. The solution for regulators? Avoid any grey area to the extent possible. FEMA guidance does that by calling for the entire length of the lowest side to be at or above grade. Then everyone agrees – it’s not a basement.

5. The solution for the home shown? Regrade to expose the entire length of the lower side, likely requiring some retaining wing-walls on both corners. And, of course, install flood openings to turn the lower level into an enclosure (used only for parking, storage and building access). But if the home is left as-is – how will the NFIP rate the building for flood insurance? I don’t know the answer to that, but we all know a policy would be quite pricy if the underwriters consider the lower level a basement, leaving the owner more likely to blame the NFIP than to realize the builder and community stepped into a grey area at her expense.

*The Insider* September 2016
Let’s look at another scenario. Below are two illustrations of the same house (courtesy of John Gerber, North Carolina Division of Emergency Management). My interpretation for these houses is based on my sketch of the footprint to identify the lower side. The home in the top illustration does not have a basement because the lower side is at or above grade along its entire length. The home in the second illustration does have a basement because some fill wraps around the right side, i.e., it is not at or above grade along the entire lower side. Next time you’re puzzling over compliance of an enclosure below an elevated building on a sloping site, pay attention to the details. Remember, your decision could make a difference in the cost flood insurance.

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

ASFPM member and CFM named floodplain manager of the year by NORFMA

Others were excited but not surprised that Bryan Pohl, Tillamook County Community Development director, received the Northwest Regional Floodplain Management Association’s “Floodplain Manager of the Year” award in Yakima, WA this September. “We all know Bryan is a rock star,” County Commissioner Chair Mark Labhart said at the board’s Aug. 31 meeting. “It’s pretty nice when a county official gets recognized for their hard work.” And that hard work is exactly why Scott Van Hoff, a National Flood Insurance Program Compliance specialist, nominated Pohl. Read more.
What’s happening around the world?

A collection of the most viewed stories on our Facebook page

Louisiana—Like many in southwest Louisiana, Bob Marcantel's house has never flooded. Still he sees what happened to so many in recent floods. "I'm concerned because so many people east of us thought that they were in safe places and they got flooded out and lost everything," said Marcantel. Read “I Wanna Know: Do I need Flood Insurance.”

Many Central, Louisiana homes dropped from 'high risk' zones, were allowed to cancel insurance weeks before flood. Read The Advocate’s article here.

FEMA awards $17,000 to one home, $0 to home on same block in Hammond, Louisiana. Read this WWLTV story.

Baton Rouge: Now — right now — we have the opportunity to provide an example to the country by building and rebuilding resiliently. Our elected officials must make bold, fact-based policy decisions that support the long-term viability of living and working in a flood-prone region. If we fail, Louisiana will become an example of what not to do. Read this letter to the editor, “How to build resilience from the ground up.”

United States—"The burden of choosing who gets federal money has to reside somehow, and it might as well be someplace like HUD. Congress’s directions should be simple: Make the best decisions you can." Read “The Toughest Question in Climate Change: Who Gets Saved,” by Bloomberg View.

New Jersey—As New Jersey Future’s project manager, David Kutner floated resiliency options on how best to retreat from a projected 1.4 foot increase in sea level (over 50 years) and the resulting possible disastrous storm-driven floods, those who have rebuilt, are still rebuilding or recovering from Superstorm Sandy four years later grew increasingly agitated. Read, “NJ Future Planners Urge Residents in Flood Zones to Plan for Sea Level Rise.”

New York—We pump sand onto our beaches, watch it wash away, then pump sand again. We build too close to the water’s edge, despair when the sea rushes in, then build again. We protect one part of our shoreline with bulkheads and groins, see how that damages other parts of the shore, then remake those very same structures when they weaken. It’s time to reconsider what we’ve always done. Read this editorial, “Long Island must not ignore rising tide.”
Oct. 1 Program Changes – How Significant Are They?

Well, as we head into fall, for many of you that means the leaves will be changing...and for all of us, that means the NFIP will be changing. But seriously, what the heck happened to the summer of 2016?

The good news is that the changes are not that significant! While there are some minor changes in refund rules and reporting requirements, the main change is FEMA is extending the eligibility for the Preferred Risk Policy to all properties in Zone A99 or AR. Of course, they must meet the PRP loss history requirements to qualify. So, here is what is happening:

- At least 90 days before policy expiration, Write Your Own companies (or NFIP-Direct contractor) will notify each policyholder in A99 or AR Zones that they may be eligible for a PRP (note that if the WYO can determine ineligibility in advance, no notice will be sent).
- This is for policies going forward, so no refunds prior to Oct. 1, 2016.
- If an AR or A99 Zone property is insured with a PRP and then is later remapped into a different Special Flood Hazard Area (i.e., Zone AE), that property can be rated using the “newly mapped” rating procedure (just like properties in Zone B, C or X that are newly mapped into Zone AE).

One other change to point out is that starting Oct. 1, when a lender no longer requires flood insurance and the policyholder wishes to cancel the policy, FEMA will be requiring all policyholders to submit a signed statement that the NFIP policy is no longer required.

So, fairly minor program changes for this go-around. For more details, review the Oct. 1, 2016 Program Changes Bulletin W-16022.

One last note regarding implementing changes. To comply with Homeowner Flood Insurance Affordability Act’s Section 28 (Clear Communication of Risk), FEMA is taking a phased-approach. The first phase began April 1 where all new policy declaration pages now must show the current community and map information (including flood zone and Base Flood Elevation, if applicable), and what it is being rated as, if different (i.e., grandfather-rated, newly mapped procedure-rated).

Beginning Oct. 1, FEMA is starting the next phase by requiring the following existing policy types be re-underwritten to verify and include following information:

- Pre-FIRM subsidize-rated
- Standard Zone X-rated
- Newly Mapped procedure-rated
- Preferred Risk Policy

The final phase will begin Oct. 1, 2017, where FEMA will require all other policies not included in the previous phase to be re-underwritten. This is basically the policies rated using an Elevation Certificate (i.e., post-FIRM rated). Policies not included in this are the tentatively- and provisionally-rated policies, Group Flood Insurance Policies, and the Mortgage Portfolio Protection Program policies.

This is a HUGE undertaking by the WYO vendors, WYOs and their agents, but it will result in a much cleaner, up-to-date set of underwriting data for FEMA and a better understanding for the policyholder on how they are rated and what their risk is.
To comply with these changes, the local agents may be calling their local floodplain manager for information about past maps. Or when the homeowner gets the renewal notice with changes, they may be calling them (besides their agent) to help understand or verify what changed, especially if they are finding that additional premium is now needed (or a refund) due to being rated incorrectly in the past.

FEMA will also be sending a letter to each policyholder after renewal to explain how their policy is rated (e.g., subsidized, grandfathered, newly mapped, full-risk) and how additional information, from like an EC, could provide a better understanding of their property’s risk and perhaps eventually a lower cost. FEMA says those letters should be going out early next year.

To learn more, review FEMA’s revised procedures in Bulletin W-16021. And while we do not promote one WYO, vendor or agent over another, one of the WYO vendors published an easy-to-read guide for their WYO clients and agents, which breaks it down more simply.

And as always, send us any questions you have and we will help you to find an answer.

Humbly yours,

--Your Insurance Committee Co-chairs

Bruce Bender and John Gerber

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

**Job Corner**

Below are the current job postings on ASFPM’s job board. Visit our job postings here, and if you’re an employer and you want to post an opening, it’s FREE!
CFM® Corner – Where your career and practice meet

ASFPM membership renewal season is coming in November, and if you are a CFM, that means dramatic savings for your CFM certification. As an ASFPM member your CFM is essentially $35/year, paid over a two-year renewal period for $70 (early bird rate). Compared to other certifying entities, we are still below the fees others charge. We strive to make your CFM affordable.

If you know any ASFPM CFMs who have recently retired or are planning on it, please let them know we are rolling out a new “CFM-retired” category. As a special acknowledgement to those who have invested in ASFPM membership for 10 years or more (may be non-consecutive), you can now keep your CFM without needing to keep up with your Continuing Education Credits. It is a new title that will be available and given during the annual calendar year membership renewal cycle. You cannot reactivate your CFM once you have retired it without taking the exam again. So be sure you are leaving the profession. Exceptions are for payments received for reimbursements or honorariums—we want you to keep sharing your knowledge to the next generation!

To meet the demand for CECs and keep you on the cutting edge, we now have multiple tracks of webinars available for training right at your desk. ASFPM continues to offer a variety of webinars. You’ll also receive email alerts about those, do don’t unsubscribe to our member alerts.

This year, ASFPM partnered the American Planning Association and FEMA to provide free, quarterly Planning Information Exchange webinars, which were very successful, averaging between 600 and 1,000 attendees at each PIE. We’ve just learned that the contract for these PIE webinars, which count as one credit toward your CFM CECs (and/or one CM for AICPs), has been extended two years and a new PIE will be offered roughly every quarter. We will alert you as soon as the next one is scheduled. In the meantime, you can view past PIE webinars (but sorry, you do not get CECs for viewing past webinars!).

And, as always, Red Vector comes to the rescue for those last few CEC needs—or anytime. We have gone to a new online university format, and not only will you receive a 15 percent discount, but all the courses are pre-approved for CECs.

And if you’re on Twitter (which you SHOULD be), you should check ASFPM Training Coordinator Kait Laufenberg’s twitter page (@FloodTraining), for notices about relevant flood risk training available from ASFPM and others.

REMINDER! All CFMs, regardless of being an ASFPM member or not, now have access to the CFM portal. And if you forgot or need a password, just enter the email address you use for our records and we’ll send one to you.

There are links behind the portal to upload CECs electronically and update your information. To help you know what qualifies, refer to the Guidance for Continuing Education Credit and new CEC Verification form.

Please remember to notify cfm@floods.org when you move. CFM renewals and other certification related material are mailed to your HOME ADDRESS. Also, make sure we always have your current employment information with correct email address. If you have any questions please email us at cfm@floods.org.
FEMA Seeks Applicants for Integrated Public Alert and Warning System Subcommittee of its National Advisory Council

As mandated in the IPAWs Modernization Act of 2015, the subcommittee will develop and submit recommendations for an improved integrated public alert and warning system to the NAC. The subcommittee will consider common alerting and warning protocols, standards, terminology, and operating procedures to ensure standards and operating procedures exist for a national public alert warning system. Deadline to apply is Oct. 6. Learn more here.

Hearing of the Full House Transportation & Infrastructure Committee Examined FEMA’s Limited Role in Local Land Use Development Decisions

The hearing, held Sept. 21, included the following subject matter experts: Michael Grimm, FEMA’s Assistant Administrator for Mitigation; Chris Shirley, Natural Hazards and Floodplain Specialist with Oregon’s Department of Land Conservation and Development; Beaverton, Oregon Mayor Denny Doyle; Monroe County, Florida Commissioner Heather Carruthers on behalf of the National Association of Counties; and Jon Chandler, CEO of Oregon Home Builders Association on behalf of the National Association of Home Builders. The committee looked into how FEMA’s implementation of national flood insurance affects local land development plans that are subject to Endangered Species Act regulations. Of particular focus will be how flood and ESA management is being balanced in Oregon, with an eye to whether the Oregon model will influence the way homes and businesses across the country secure flood insurance. ASFPM’s Executive Director Chad Berginnis sent this letter to Senators Bill Shuster and Peter DeFazio, saying we strongly urge re-initiation of the effort started in 2012 to prepare a programmatic Environmental Impact Statement of the NFIP and completion of rulemaking to address, on a nationwide and programmatic level, impacts to endangered species as well as other impacts on the environment. You can view the hearing and read written testimony here.

Waters Introduces Legislation to Forgive $23 Billion Flood Insurance Program Debt

Congresswoman Maxine Waters (D-CA), Ranking Member of the Committee on Financial Services, introduced a bill, H.R. 5953, to forgive the $23 billion in debt at the NFIP and place the program on a path toward solvency and affordability ahead of its reauthorization in fiscal 2017. Read more here.

National Flood Insurance Program Buys Private Reinsurance, Plans More in 2017

The federal government has contracted with private reinsurers to improve the NFIP’s claims paying ability and reduce the need for the NFIP to borrow from the U.S. Treasury to cover future claims. FEMA, which oversees the flood program, said it is transferring $1 million in NFIP risk to private reinsurers. FEMA said it entered into reinsurance agreements, effective Sept. 19, 2016 through March 19, 2017, with Transatlantic Reinsurance Co., Swiss Re America Corp. and Munich Reinsurance America Inc. Read the Insurance Journal article here. Read a notice from FEMA here.
The “Night of Horrors,” Sept. 8, 1900 began as a 15-foot storm surge rolled across Galveston, Texas, killing more than 8,000 people. The Galveston flood is remembered even to this day as the deadliest natural disaster in U.S. history.

It had already been an extremely wet August in 1986 and most of mid-Michigan was looking forward to the transition to September, which typically brings cooler temperatures and a decrease in the rainfall. But when Sept. 10 hit, it brought with it the most widespread, catastrophic flooding disaster Michigan has ever experienced. An unbelievable amount of rain developed and repeatedly moved over the same area from as far west as Wisconsin to as far east as Michigan’s Thumb. Flooding hit 30 Michigan counties and caused more than $500 million in damage ($1.1 billion in today's dollars).

**Hurricane Okeechobee** slammed into West Palm Beach early Sept. 17, 1928. The storm surge caused water to pour out of the southern edge of Okeechobee Lake, and resulted in at least 2,500 deaths. Here’s a fairly recent story about the hurricane from Tampa Bay Times called, “Unmarked but not unmourned, 1928 hurricane’s victims get memorial 80 years later.”

The eye of the hurricane (simply referred to as The Hurricane or The Big Blow) passed over downtown Miami and parts of Coconut Grove and South Miami early Sept. 18, 1926. Residents of the city, unfamiliar with hurricanes, thought the storm was over and emerged from their places of refuge out into the city streets. The lull lasted only about 35 minutes before a 10-foot storm surge hit Miami. The Red Cross reported that 372 people died in the storm. Read “1926 Miami: The blow that broke the boom.”

The 2nd most deadly natural disaster in the world goes to the September 1887 Yellow River Flood in China, killing between 900,000-2 million people. For centuries, the farmers living near the Yellow River had built dikes to contain the rising waters, caused by silt accumulation on the riverbed. In 1887, this rising riverbed, coupled with days of heavy rain, overcame the dikes, causing a massive flood. The waters of the Yellow River are generally thought to have broken through the dikes in Huayankou, near the city of Zhengzhou in Henan province. Owing to the low-lying plains near the area, the flood spread very quickly throughout northern China, covering an estimated 50,000 square miles, swamping agricultural settlements and commercial centers. After the flood, 2 million were left homeless. The resulting pandemic and lack of basic essentials claimed as many lives as those lost directly by the flood itself. It was one of the worst floods in history, though the later 1931 Yellow River flood may have killed as many as 4 million people.

September 1950: The Disaster Relief Act of 1950 (PL 81-875) provides “an orderly and continuing means of assistance by the Federal Government to States and local governments in carrying out their responsibilities to alleviate suffering and damage resulting from major disasters,” including floods. State governments must formally request the president to declare a major disaster. If granted, the federal government will then provide disaster assistance “to supplement the efforts and available resources of states and local governments in alleviating the disaster.” The law created the first permanent system for disaster relief without the need for congressional action.
Navigating the Crazy Social Media World, Tip No. 11

By Michele Mihalovich, ASFPM’s public information officer

Big News 4 Tweeters...Kind of

Twitter announced late Sept. 19 that it will be relaxing its 140 character rule through a global roll out. Though the limit will not completely be removed, pictures, GIFs, videos, polls, etc. will no longer be counted within the limit.

This new policy was first announced officially in May and was considered even as far back as January when rumors began that Twitter was considering increasing the character limit to 10,000. Twitter CEO Jack Dorsey and one of the co-founders had to tweet to quell these rumors.

Confirming the news to exchange4media, a Twitter India spokesperson said, “Our goal is to allow everyone to do more with their 140 characters, and make Tweeting more intuitive, especially for new users who may find the behaviors confusing. Tweets were originally 140 character text messages. Over the years they’ve evolved to include photos, videos, polls and more. Along the way those attachments have taken away from character space, so now we’re giving back some characters.” Read exchange4media’s full article here.

Social Media allows you a bit of Creative Freedom

The life of a flood risk professional can be, how do we say this politely, somewhat rigid. There are hard and fast rules in the floodplain management game...ranging from Federal Continuity Directives, to local, county and state land use laws, to NFIP regulations. But the beauty of social media is that you can tap into your creative gray matter to do a wide variety of tasks, like educating the public about mitigation techniques for buildings, promoting a new program or showing a different side of your organization to members.

I like to try new things, even if it bombs. Recently I made my first GIF (Graphics Interchange Format, which is basically an image file compressed to reduce transfer time). But really, it’s usually just a funny, few-seconds-long video (here’s my personal favorite, which involves a kitten and lizard). You, our members, seem to like social media posts about what’s happening at ASFPM’s executive office. So, after Executive Director Chad Berginnis returned from a long trip to Portland, Oregon, I thought it’d be fun to shoot my first GIF. And the great thing about Chad is that he’s very accommodating...even if he is super busy. We shot 30 seconds of him signing papers, answering the phone, typing on the computer (and he even adlibbed the “stressed out flailing of the arms”), which I accidentally deleted when creating the GIF. Then I posted it. Not my best work, to be sure. But now I know how to make a GIF, and can see lots of ways we can apply it in the future. So, here ya go. My first GIF.
Here’s another creative post I saw on Twitter and just fell in love with. **Steven Forrest** (@sforrest1) wanted to enter his research into the University of Groningen’s (the Netherlands) competition of the “Sustainable Society Impact Award.” His research explores local level flood resilience in the UK and the Netherlands. The focus is on the role of emerging citizen initiatives in strengthening the capacities of local communities (i.e. building flood resilience) and in influencing the existing governance arrangements. And yet, he made an effective video on a serious topic using Legos.

I reached out to him via email to ask how he even came up with the idea. Forrest wrote, “[At first] I made a short video with me talking to the camera and then thought it was a bit boring, and wondered how to make it more creative when I was at home. Then my [younger] sister was playing with Legos and I thought, ‘I wonder what would happen if...,’ and it went from there!” Incidentally, going the extra mile in creating this video really paid off, because Steven Forrest’s video won the competition!

Here’s another example of just being a bit more creative, even during an emergency situation. **Corey Butler Jr.** “Storified” the Northfield, Minnesota Flood of 2016 using a collection of sources from across the Internet. This could range from National Weather Service flood warnings, to videos and photos of the flood from citizens, to coverage from the media to USGS provisional data. All of this glorious data is compiled into ONE place (which is great for creating an after incident report), but it was an incredible resource for everyone living, working and trying to survive the flood in the Northfield area. Take a look at Butler’s creation here and think about how you could use this type of collection for your job. Here’s some information on other applications when you could use Storify. Below are some interesting images and posts. On the left is the first post in the Northfield flood collection. On the right, is one of the last posts (indicating that things are looking up for Northfield).

All I’m trying to say is that there are usually always different ways to present information, and it never hurts to just give it a try. After floods, we always read that most of the people affected didn’t have flood insurance “because they didn’t think they needed it because they didn’t live in a high-risk flood zone.” Maybe the public isn’t getting the message because we aren’t thinking of creative ways to share that message.
Short but Busy September Congressional Work Period

Although this September work period is short, it has already been full of hearings and floor action dealing with flood and water resources issues.

Congress returned from its very long summer recess (mid-July to Sept. 6) with its primary item of business being appropriations for Fiscal Year 2017, which begins Oct. 1. Plans call for another recess for all of October and half of November with a lame duck session to begin about Nov. 15.

At press time, the Senate is expected to vote on a Continuing Resolution this week. The CR would fund the government at the FY16 level until Dec. 9, at which point it is hoped that legislation on appropriations for FY17 can be enacted. The current expectation is that the Senate will act first. The House would, presumably, then pass the CR as passed by the Senate. In the meantime, negotiations are ongoing among all parties involved to develop a draft CR that can win the approval of both parties and both sides of the Capitol.

The Senate passed its version of the 2016 Water Resources Development Act Sept. 15. It now seems likely that the House will pass its version this month, although it is still possible that it would not be considered until the lame duck session after the elections. Significant differences between the two versions mean that a House-Senate conference will be necessary to resolve differences. If the House does not pass WRDA until the lame duck, there would be very little time for a House-Senate conference.

Several hearings have been held on flood and flood insurance issues. In the House, one committee held a hearing Sept. 9 on “FEMA’s Baton Rouge Flood Response,” and another committee held a hearing Sept. 15 to review recent Army Corps of Engineers Chief’s Reports. That committee also held a hearing Sept. 21 on “FEMA’s Limited Role in Local Land Use Development Decisions.” ASFPM wrote a letter to the Committee related to the hearing and asked that it be made a part of the Hearing Record. In the Senate, the Banking Committee held a hearing Sept. 13 on “The National Flood Insurance Program: Reviewing the Recommendations of the Technical Mapping Advisory Council’s 2015 Annual Report,” ASFPM submitted written Testimony for the Record for that hearing. The U.S. Senate Committee on Small Business Entrepreneurship held a hearing Sept. 15 on “Federal Response and Resources for Louisiana Flood Victims.”

Appropriations

A Continuing Resolution will be necessary to avoid a government shut down when the new fiscal year begins Oct. 1. Although the Appropriations Committees in the House and Senate had done their work and reported out all 12 regular appropriations bills and the House had actually passed five of them, progress stalled over different budget level assumptions between the House and Senate and other issues.

Differences over the duration of the CR, along with other issues, held up its progress earlier in the month, but there is now broad consensus around the Dec. 9 ending date. A vocal group of very conservative members had urged that the CR provide funds until March 2017 so that a new Administration could influence funding levels. There also seems now to be consensus over including $1.1 billion for Zika virus research and response, but disa-
greement over how much of that should be offset by cuts elsewhere. The draft CR apparently includes approximately $500 million for Louisiana flood recovery aid (CDBG funds) and flood recovery assistance for West Virginia, Maryland and Texas. The Administration requested $2.6 billion. Additional funds will likely be included when action is taken on FY17 appropriations in December. Another unresolved issue is money for recovery from the Flint, Michigan lead water crisis. So far, the draft CR does not include those funds.

When Congress returns after the elections, serious work on the FY17 appropriations will take place. This could mean another omnibus bill including funds for the entire government, but many objections to that have been raised. A major concern is that it is hard for members of Congress and senators to know the contents of such a huge bill. There seems to be significant interest in producing several “mini-buses” instead.

To review contents of House and Senate reported appropriations bills, bill numbers for those of particular interest and their committee report numbers follow.

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**Water Resources Development Act**

Leadership on the House and Senate Committees of jurisdiction have stated their intent to return WRDA bills to an every two years cycle. There was a long lag between WRDA 2007 and WRRDA 2014. While it had appeared that there was every likelihood of passing WRDA this year, time is slipping away.

The Senate passed its $9 billion WRDA (S. 2848 and S. Rept. 114-283) Sept. 15. The House Transportation and Infrastructure Committee reported out its $5 billion bill (H.R. 5303) May 25, but the measure has not yet been taken up on the House floor. Indications as to whether or not Congress would take up the bill during September have been changing daily, but just at press time, the plan seems to be that the House will consider the measure during this week. If the bill is passed in the House, then a House-Senate Conference Committee would be able to work, after the elections, to resolve differences. If congressional session ends without final passage, action on a WRDA would have to begin all over again in the new Congress.

There are significant differences between the two bills. The Senate bill authorizes $220 million for Flint, Michigan to assist in its response to lead in drinking water while the House bill does not. Also, the Senate bill includes authorization for funds for two recently completed Chief’s Reports. The House committee held a hearing Sept. 15 to review those reports and indications are that they would be willing to amend their bill to include those. So far, it does not seem likely the bill would be amended to add funds for Flint. The Senate bill contains a provision for a
more substantial dam safety program at FEMA, but the House bill does not. Some sections of the Senate bill are problematic. One would expand the interpretation of repair under the PL 84-99 program.

However there are also some good provisions in the Senate Bill. ASFPM has championed and strongly supports Section 3004, which would establish a program for rehabilitating or removing high hazard potential dams as part of the National Dam Safety Program administered by FEMA. The new program would be integrated with existing flood loss reduction and dam safety programs: Eligibility is only in states with dam safety programs; non-federal sponsors (applicants) must participate in the NFIP, have a hazard mitigation plan in place, commit to future O&M for 50 years, and have a floodplain management plan in place that addresses residual flood risk, flood fighting and public education of flood risks. Additionally, there are other policy provisions in the Senate bill ASFPM is supportive of that would improve mitigation projects including work in advance and considering habitat connectivity; clarify that emergency flood responses consider restoration and protection of natural resources, including the use of wetlands, natural floodplains, coastal dunes and ocean reefs; and advance the use of nature-based infrastructure and revolving funds for source water protection.

NFIP Reauthorization

The House Financial Services Committee has been studying issues with the National Flood Insurance Program this year with a view toward development of a draft reauthorization bill. It appears the draft bill is in the final stages of preparation and it could be introduced this month or early in the lame duck session. The idea is to be ready to act on reauthorization early in the next session of Congress to avoid the need for the kind of short-term reauthorizations the program has endured in the past. Those short-term reauthorizations have caused difficulties, not only for the NFIP, but for the housing market as well.

After Biggert-Waters 2012 and its “unintended consequences,” the Housing Flood Insurance Affordability Act was put together outside of the normal committee consideration. As a result, the Financial Services Committee became committed to review of the NFIP and to more thoughtful drafting of reauthorization. The Committee has held hearings and informal roundtables as well as meetings with interested parties and stakeholders. The work-in-progress draft is, at this point, an internal document and has not been circulated for review.

Rep. Maxine Waters (D-CA), the Ranking Democrat on the Committee, introduced a bill (H.R. 5953) Sept. 8 to forgive the NFIP debt to the Treasury. The problem with debt forgiveness in the past has been the House Pay-Go rule – meaning anything that has a cost must be offset by savings elsewhere. This bill states that the monies involved are emergency funds and, therefore, do not require an offset. The measure has been referred to the House Financial Services Committee and the House Budget Committee. You may also recall in March that Waters led a “dear colleague” letter that called for a boost in flood map funding to $1.5 billion per year over the next five years.

The Senate Banking Committee has not begun its consideration of NFIP reauthorization. Committee Chairman Richard Shelby (R-AL) is term-limited as chairman, so there will be a new banking chairman next session regardless of whether or not the Republicans retain majority control of the Senate.

Private Flood Insurance

Legislation to facilitate development of a private market for flood insurance passed the House last spring and is awaiting consideration in the Senate. The House bill (H.R. 2901) passed the House unanimously after being reported out of the House Financial Services Committee, also unanimously. A similar bill was introduced in the Senate (S. 1679) by Sen. Dean Heller (R-ID) and Sen. Jon Tester (D-MT).
Even before the House bill passed, ASFPM had expressed concerns about the potential effect of the legislation on the future stability of the NFIP. The NFIP is much more than an insurance program. It is a flood risk reduction program. Some of those additional elements (mapping, floodplain management), which save taxpayers Disaster Relief funds, are funded by the policy fee associated with NFIP policies. Since House passage, ASFPM has developed a number of recommendations for modification of the private bills. One of those recommendations proposes that private policies include a policy fee, which would be contributed to supporting the NFIP’s mapping and floodplain management functions since private insurance companies benefit from those risk reduction and identification functions. Additionally, the Consumer Mortgage Association has detailed concerns that the bill could interfere with the current authorities to monitor loans for appropriate insurance coverage.

Because many interests, including primary insurance, reinsurance, real estate, home building and others are pushing for Senate passage of the House-passed bill without amendment, it is possible that an effort could be made to attach the bill to another piece of legislation or an appropriations measure. ASFPM is strongly urging that the bill be considered by the Senate Banking Committee in the context of its effect on the future of the NFIP. ASFPM sent a letter to the Senate Banking Committee and all of its members urging committee consideration of modification of the bill(s), noting that ASFPM supports development of a private market for flood insurance, which would complement, not destabilize, the NFIP.

Hearings

Two hearings were held in September focused on the Louisiana flooding. On Sept. 9, the House Oversight and Government Reform Committee heard from Louisiana Gov. John Bel Edwards, mayors of three towns impacted by the flooding and the FEMA Regional Administrator, Tony Robinson. Testimony from the governor and mayors focused on inconsistent information, inefficient delays in getting direction and answers to questions and, most notably, requirements to elevate structures. All spoke vehemently about the devastating effects the mitigation requirements would have on their local economies. The second Louisiana flood hearing was held Sept. 15 by the Senate Small Business Committee, which is chaired by Sen. David Vitter of Louisiana. That panel heard from Administrator Maria Contreras-Sweet of the Small Business Administration; a local businessman; a president of a local Chamber of Commerce and a member of the Louisiana House of Representatives who is also a small business owner. Chairman Vitter spoke very favorably about the speed of the SBA in setting up Business Recovery Centers and about SBA efforts to streamline the loan approval process. He noted that FEMA Administrator Craig Fugate had been invited to testify, but was not able to participate. Witnesses at both hearings stressed the urgent need for flood recovery assistance.

The Senate Banking Committee held a hearing Sept. 13 on “The National Flood Insurance Program: Reviewing the Recommendations of the Technical Mapping Advisory Council’s 2015 Annual Report.” Testifying were TMAC Chair John Dorman, TMAC Vice Chair Scott Edelman and FEMA Acting Associate Administrator for Insurance and Mitigation Roy Wright. TMAC recommendations were summarized as being 1) re-introduction of a rolling five-year plan for mapping, 2) a focus on structure specific data and 3) incorporation of future conditions. The hearing was well attended by Banking Committee members and the discussion veered into other areas such as Sandy claims issues, the need for clear communication of risk, parochial levee issues and even the push to expand the private market for flood insurance. With regard to mapping specifically, Committee Chairman Richard Shelby of Alabama said he’s been on the committee for 30 years. “With the tools we have today, we can map the world, so why can’t we map flood risk,” he asked. Other senators focused on the high cost to locals of map appeals and on questions about the resources to support development of structure specific data.

Treasury Federal Insurance Office/FEMA Stakeholder Session

The FIO and FEMA hosted a stakeholder session Sept. 14 titled, “The Customer Experience and Incentivizing Community Resilience”. The session was a follow-on to a series of focus groups FEMA has conducted nationwide to
learn about “what matters most to communities, their challenges with participating in the NFIP, and how to better support communities’ needs.” The group assembled for this meeting included insurance companies, insurance agents, real estate agents, lenders, non-profits, associations and local and state representatives.

The discussion focused on a “life cycle” chart for NFIP communities and sought to understand the roles of the various represented sectors in that life cycle. The three-hour discussion was wide-ranging.

*The Legislation discussed in this article can be reviewed by going to [www.Congress.gov](http://www.Congress.gov) and typing in the bill number or title.*

This report appears regularly as a member benefit in “The Insider,” ASFPM’s member newsletter produced in the odd months. See ASFPM’s [Goals and Objectives for FY17](#) here.
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