Hurricanes Push Trump to Replace Stricken Flood Order

Written by E&E News Reporter Zack Colman.

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As the White House considers replacing a policy designed to reduce flooding risks in the wake of two hurricanes, some are concerned whether the administration’s aversion to climate science will undercut the effort.

Comments by Homeland Security Adviser Tom Bossert this week raised more questions than they answered about how the White House intends to protect infrastructure projects rebuilt with federal dollars from future flood risk. It comes as the administration considers replacing an Obama-era standard revoked by President Trump in August (Climatewire, Aug. 16).
"I will tell you that we continue to take seriously the climate change — not the cause of it, but the things that we observe," Bossert said Monday at a White House press briefing (E&E News PM, Sept. 11).

Can the White House properly account for future flood risk without acknowledging the role humans play in climate change, which fuels increasingly intense storms, heavier rains and more frequent flooding? Even as the president proposes cuts to research that would improve understanding of these dynamics?

White House press secretary Sarah Huckabee Sanders told E&E News that Hurricanes Harvey and Irma, which battered the U.S. and Caribbean islands, compelled the administration to get a new standard done faster than anticipated. Bossert said the president is committed to "making sure that federal dollars aren't used to rebuild things that will be in harm's way later or that won’t be hardened against the future predictable floods that we see."

Acknowledging that temperatures are expected to increase due to human activity for decades — even if the world stopped emitting greenhouse gases today — should play some role in preparing for future flood risk, said Jonathan Remo, an associate professor of geography at Southern Illinois University. Without it, rebuilt infrastructure is vulnerable to the same hazards that tore it down in the first place.

But the tension between observed trends and predictive modeling is a challenge that floodplain managers, engineers and local governments have struggled to tackle. Government officials must weigh how much taxpayer money they’re willing to spend to boost infrastructure resiliency. Heeding the calls of the most dire forecasts would translate into significant capital expense, stretching budgets along the way, for an event that may never occur.

Bossert’s balancing act between observed trends and anticipated future conditions reflects how some floodplain managers approach their jobs, said Chad Berginnis, executive director of the Association of State Floodplain Managers. Berginnis said some of his members want the organization to emphasize...
more policy work on the causes of climate change. Ultimately, his group is "focused on the adaptation to its effects," though that's not to say members are blind to the shifting baseline of future conditions. "For ASFPM, the focus on adaptation inherently means we need to understand how bad it could get and then design policies, programs and actions to make that happen," Berginnis said in an email. "I see the comments as an opening and not necessarily as a statement that they are going to ignore future impacts and that they are creating some space to actually do something."

Remo said other factors, such as land-use change, also affect flood risk. But he said not accounting for climate change would increase the chance of exposing rebuilt infrastructure to flood damage. He added that the federal government currently doesn’t look forward with respect to flood risk, as Federal Emergency Management Agency floodplain maps rely on historical hydrological data. Mapping to update those floodplains won’t finish for years, raising concerns that they could be out of date even as they’re being completed.

"So the flood risk portrayed on the maps is not only not forward looking, the flood risk indicated on these maps may not adequately reflect the current flood risk," Remo said in an email.

The Obama standard was designed to address those problems by requiring infrastructure projects that receive federal funds to be built 2 or 3 feet above the 100-year flood standard, or to use best available science (Climatewire, March 23).

Just when the Trump administration began work on a replacement effort — or whether one will actually come to fruition — is unclear. Several groups that support or oppose the Obama rule — such as the Association of State Floodplain Managers, R Street Institute and National Association of Home Builders —
all said they haven’t been consulted by the Trump administration. And they’re unaware of when the White House moved to craft its own standard and whether the administration is doing any work at all.

“We had no knowledge of that, nor do I think we have any knowledge at the moment,” said Owen McDonough, an environmental policy analyst with NAHB, which opposed the Obama standard. "I don’t think we’ve seen anything definitive that [says], ‘Yes, we’re doing it.’"

What a new standard would look like is anyone’s guess.

"I don’t know how you do a replacement standard that accomplishes the same goals [as the Obama order] without it being the same standard," said Eli Lehrer, president of the conservative R Street Institute. "There’s only so much you can do if you want to do it, and basically don’t build dumb stuff in dumb places is about all a flood standard can be."

Governments can go it alone to set standards, as many have done, and to map out future flood risk. The latter takes extra effort, like hiring climate scientists and technical analysts as New York City has, but that could save money down the road, said Costa Samaras, a civil and environmental engineering professor who directs the Center for Engineering and Resilience for Climate Adaptation at Carnegie Mellon University.

Samaras noted that while engineers are more frequently beginning to think of how future risks could leave projects vulnerable, their clients are often city and state governments. Climate-adapted projects are often more expensive, even if they might save money in the long run, potentially causing governments to think twice about investing in them. Samaras said the American Society of Civil Engineers is trying to embolden engineers to push back on thrifty government officials.

"From an engineering perspective, the causes — you don’t see when you’re in an earthquake zone. You know you’re in an earthquake zone because of science," Samaras said. "Prudent engineering would say, ‘All right, how do we guard against some of these risks?’"
Getting to Know Your ASFPM Board of Directors

In our last Insider issue, we featured many of our BoDs who told you an interesting factoid or two about themselves. Here are a few more.

Jeanne Ruefer, PMP, CFM, serves as ASFPM’s Region 9 director and works at Tetra Tech. She lives in northern Nevada and commutes 500 miles to work every week to California’s San Francisco Bay Area. “In Nevada, I live on a 10-acre ‘ranch,’ raise chickens, grow lemons in a 300-square foot greenhouse, and observe wildlife, including the occasional wild horse herd. I have a strong interest in permaculture: permanent culture and sustainable agriculture.”

Rodney Renkenberger, PLS, CFM, is our Region 5 director and serves on the Maumee River Basin Commission in Fort Wayne, Indiana. He’s a little bit shy, but gave us some great information about himself, like:

I was elected as our county surveyor at age 25, one of the youngest elected officials in the state at the time;
I play the trumpet and enjoy playing at church;
I am an ordained elder and deacon in the Presbyterian Church and currently serve on our church board;
I designed and built my own house (yes I did all of the electrical and plumbing too!);
I spent two years in pre-medicine before switching to engineering/surveying (originally planned to be a dentist);
Used to speak German, although very rusty now;
Love woodworking and making things;
Served on FEMA’s PDM Review Panel for three years;
And I am a mitigation addict. My personal goal is to acquire and demolish at least 500 homes and remove them from the SFHA before I retire. I’m just shy of 300 homes and as long as the FEMA HMA grants are funding by Congress, I should be able to accomplish my goal!”

Above is the Nevada “ranch” in winter at sunrise.
Tara Coggins, CFM, our District 3 chapter director from Purvis, Mississippi, is related to an honest-to-gosh NFL Hall of Famer! “My stepfather is the one and only, Ray Guy! Who is Ray Guy you ask? The former punter for the Oakland/Los Angeles Raiders is the first pure punter to be inducted into the NFL Hall of Fame! Although he may be a little famous, he is just a good ol’ country man and a great stepfather!

“A few other things you may not have known about me is that I grew up in a rodeo family. My dad and two brothers were team ropers and I was the barrel racer (and mom was our biggest fan). Although I don’t race anymore, my favorite past time is trail riding alongside with my family and friends!

“Last but not least, my kids are my world! I am a proud mama of a 14-year-old son who loves basketball and an 8-year-old daughter who has a love for softball! I always enjoy watching them play and spending time with them. Our fall and summer are busy for sure, but I wouldn’t trade it for anything in the world!

“Now that you know a little about me, I look forward to learning more about each and every one of you!” You can contact Coggins at tlcoggins@lamarcountyms.gov.

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 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.
It’s grab bag time again! Every other month I sift through questions I’ve been asked and my collection of notes for possible topics for this column. Many topics don’t warrant an entire column, so I save them up for a grab bag.

Storage is allowed in enclosures – can we limit what’s stored? The National Flood Insurance Program regulations allow areas below elevated buildings in any flood zone to be enclosed by walls, but only if the enclosures are “usable solely for parking of vehicles, building access or storage.” That phrase appears in three places in the regulations: the definition for Lowest Floor; Sec. 60.3(c)(5) – Zone A/AE; and Sec. 60.3(e)(5) – Zone V. The term “limited storage” does not appear in the NFIP regulations, nor is it in the International Codes® or ASCE 24 (standard referenced by the I-Codes).

Some FEMA publications use the term “limited storage,” but most don’t explain what “limited” means. Two publications suggest limitations, although in sections about accessory structures, which must be limited to parking of vehicles and storage. In effect, the requirements for accessory structures are the same as those applicable to enclosures.

- **Floodplain Management Bulletin: Variances and the NFIP** (P-993): “Use of the accessory structure must be restricted to parking of personal vehicles or limited storage (storage that is incidental to the primary use of the principal structure). For instance, the storage in the accessory structure should be limited to items such as lawn and garden equipment, snow tires and other low-damage items that cannot be conveniently stored in the principal structure.”

- **Technical Bulletin 7: Wet Floodproofing Requirements** (TB 7): “Accessory structures, used solely for parking (two-car detached garages or smaller) or limited storage (small, low-cost sheds): If a community wishes to allow a non-elevated/non-dry floodproofed accessory structures, the community must establish the meaning of low-cost and small accessory structures. Communities may allow wet floodproofing of these structures provided that they represent a minimal investment and are designed to have a low damage potential with respect to the structure and contents.”

Limiting Enclosure Size

Some communities specify a size limit for enclosures, typically enough area to park two cars and have a stairway. Limiting size is seen as a way to discourage illegal conversions. But with the rise of “tiny houses” and the “transient lodging” market, even the square footage needed to park two cars may be enough to tempt some people.

Elevated buildings without any enclosure underneath (or that have insect screening, lattice, or louvers) get the best insurance rating, regardless of flood zone.

In Zone V, NFIP flood insurance includes a factor applied when enclosures (with breakaway walls) are smaller than 300 square feet in size, increasing the cost of coverage. And the costs increase more when enclosed areas are larger than 300 square feet in size.
I’ve seen various state publications similarly describe “limited storage” or storage related to maintenance of the building and grounds, and I’ve seen publications and ordinances that state storage of hazardous materials is not permitted. But are those limitations really enforceable? There are two aspects to the answer. One is what a community approves, and the other is what an owner does subsequently.

In my opinion, ordinances and codes can be written to regulate enclosure size (sidebar on previous page) and configuration (no partitions). Basic NFIP requirements and FEMA guidance already apply to utilities and equipment (e.g., no stub-outs for plumbing fixtures, only electrical necessary for safety) and all materials below the lowest floor must be flood damage-resistant materials.

All of those things should be checked when plans and drawings are submitted. I always recommend plans showing enclosures below elevated buildings be marked with a statement that “use is limited to parking, storage and building access.” And if your community has language permitting “limited” storage or not permitting hazardous materials, by all means add that to the statement on the plans. Even better, if conversion is a significant concern, consider requiring owners to sign non-conversion agreements and record them on property deeds to notify future owners. Communities have a responsibility to ensure proposed plans comply with the requirements and that construction complies with the approved plans.

But what happens after the Certificate of Occupancy is issued? Might owners decide to store a lot of stuff, despite plans noting limitations (maybe valuable stuff that would be destroyed if inundated)? Might owners add partitions? Block off flood openings? Change how an enclosure is used? Of course all those things happen. If push comes to shove, those owners have violated the conditions of permit approval. Whether communities actually have authority to enter and inspect enclosures after permits have been closed varies from state to state. But what is clear is when owners submit applications to modify compliant enclosures in ways that make them noncompliant, communities have the authority to just say no.

Why should we pay attention to “open” and “closed” foundations? Because how they interact with and affect flooding and scour are very different. There are lots of variations in the nature of flood flows. Some riverine waterways have slow rising and slow moving floodwater, while others are flashy, rising quickly and rushing downstream. We regulate buildings to minimize the damage those buildings might experience. An integral, but less recognized reason to regulate SFHAs, is to minimize impacts on floodwaters. What we allow to be built in SFHAs can and often does make flooding worse.

“Open” foundations allow floodwater to pass under elevated buildings with minimal obstruction, diversion of currents, and scour around foundation elements. Pilings and columns are open foundations. Shear walls are considered “open” foundations, but only if oriented parallel to the primary direction of flow. While open foundations are required in Zone V/VE, there are plenty of SFHAs designated Zone A/AE where pilings and columns are used. And perhaps, many more where open foundations should be used.

The Insider September 2017
especially in built-up areas where any obstruction to flow may increase damaging conditions. The presence of closed stairwells, elevator shafts and enclosures present some obstruction (in part, resulting in the factor applied for rating NFIP flood insurance, see sidebar on previous page). Breakaway walls are required primarily so that loads on the walls do not damage foundations and elevated buildings, but they also don’t obstruct the flow of floodwaters after they fail.

“Closed” foundations do not allow floodwater to pass under elevated buildings. Perimeter walls forming crawlspaces, stemwalls (perimeter walls backfilled with earth), monolithic slabs, and dry floodproofed buildings all block and divert floodwater, sometimes causing increased flood levels especially in densely developed areas. Flood openings are required to limit damage due to unequal hydrostatic load – they do not provide sufficient open area to convey water through a crawlspace. The solid vertical surfaces of closed foundations can exacerbate erosion and scour, especially in Zone A/AE areas with sandy soils. Slab foundations elevated on fill also block and divert floodwater, taking up more conveyance volume than closed foundations because the footprint grows with each added foot of elevation.

Community Rating System: What’s the “real” objective? In my opinion, the CRS Coordinator’s Manual gets it right. The stated goals are to (1) reduce and avoid flood damage to insurable property; (2) strengthen and support the insurance aspects of the NFIP; and (3) foster comprehensive floodplain management. But what do I hear all the time? “Reduce the cost of NFIP flood insurance policies.” Given the long-term trend of increasing premiums and fees, that’s definitely a worthy goal for communities, whether they’re already in the CRS, exploring new activities to gain more points or joining for the first time.

I’m in a position to interact with a fair number of local floodplain administrators in my work for Florida state. Whenever I’m asked about modifying ordinances to qualify for points, I’m quick to encourage floodplain administrators to explain to elected officials and the public that the benefits of higher standards include reduction in damage and lower premiums (after all, there is a direct relationship for policies on post-FIRM buildings).
Not that I think that rationale will help resist political pressure to repeal higher standards, which I’ve also seen recently, typically triggered by an actual flood. The most common ones to get repealed are Cumulative Substantial Improvement and the addition of repetitive loss language on the definition for Substantial Damage (so that flood-related damage on two separate occasions during a 10-year period, for which the cost of repairs equals or exceeds 25% of the market value of the building is Substantial Damage). The most common reason? “We don’t want to adversely impact our affordable housing.”

I’ll bet you’re not surprised that I pitch the merits of declaring Substantial Damage in order to bring non-conforming buildings into compliance and the long-term benefits of lower NFIP flood insurance premiums, year after year. But what also comes to mind is this: when communities contemplate cumulative Substantial Improvement or repetitive loss, they really should play out various scenarios before adoption. Some guidance is available in the SI/SD Desk Reference (FEMA P-758).

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

Digital Coast Partnership Hosts Congressional Briefing

ASFPM co-hosted (as part of the Digital Coast Partnership) a Sept. 21 congressional briefing on disaster preparedness that focused on using Digital Coast tools. “Interestingly, this has been in the works before Hurricanes Harvey and Irma, so it represents a well-timed opportunity to discuss science-informed approaches to resilience and recovery,” said ASFPM Executive Director Chad Berginnis.

L-R: ASFPM Washington Liaison Merrie Inderfurth; Jeff Lovin of Woolpert and MAPPS; Bradley Watson of Coastal States Organization; ASFPM Executive Director Chad Berginnis; Jeff Stone with ASFPM’s Flood Science Center; NOAA’s Science and Tech Services Division Chief Nicholas Schmidt; and Allison Hardin, a planner with the city of Myrtle Beach, South Carolina.
ASFPM Member News…

Rahul Parab Promoted to Associate among Dewberry’s Northeast Staff

Dewberry promoted Rahul Parab, PE, D.WRE, CFM and ASFPM member, to associate in the firm’s New York City office. Parab is a water resources and civil engineer with a strong desire to give back to the community through the engineering profession. Having been in the industry for more than 15 years, he has extensive water resources and construction engineering experience in flood control and stormwater systems, hydrologic and hydraulic modeling, water infrastructure, structure operations, geographic information systems and environmental permitting. His expertise covers design of integrated coastal, riverine, and stormwater flood resilience and infrastructure projects. Parab’s clients include FEMA and the U.S. Army Corps of Engineers, and he has completed consulting engineering work for USACE-Jacksonville District, FEMA Regions IV and VI, Florida Department of Transportation, South Florida Water Management District, New Jersey Department of Environmental Protection and New York City Economic Development Corporation.

He is currently working on various resilience-related projects, including the New York City Economic Development Corporation’s Red Hook Integrated Flood Protection System as well as the Virginia Beach sea level rise and flood analysis.

Prior to earning his master’s degree in civil engineering from the University of Toledo (2003), Parab earned a bachelor’s degree in engineering from Mumbai University (2001). He is a professional engineer in New York and Texas, and a member of the New York State Floodplain and Stormwater Managers Association, American Academy of Water Resources Engineers, American Society of Civil Engineers and ASFPM. Parab was ranked as one of Engineering News-Record magazine’s Top Young Professionals for 2017 and has earned a certification of Diplomate, Water Resources Engineer (D.WRE).

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EPA Announces its 2017 Campus RainWorks Challenge

Stormwater runoff is a significant source of water pollution in communities across the United States. The Campus RainWorks Challenge seeks to engage undergraduate and graduate students to foster a dialogue about responsible stormwater management and showcase the environmental, economic and social benefits of green infrastructure practices. Student teams design an innovative green infrastructure project for their campus that effectively manages stormwater pollution while benefitting the campus community and environment.

- Two design categories: Master Plan and Demonstration Project
- Highlights for this year: A video pitch with each submission in both categories. For Demonstration Projects submissions only, include a financial viability criteria

Learn more about the challenge here.
How the Coastal Barrier Resources System Helped Protect Texas from even Worse Losses Associated with Hurricane Harvey

Contributed by Steve Kalaf, Dewberry associate vice president based in Fairfax, Virginia

Credit: FEMA/Dominick Del Vecchio

A One-of-a-Kind Storm

When Hurricane Harvey made landfall, it came with record-setting numbers. The total 51.88 inches of rain that fell was the most from one storm in continental U.S. history—to put things into perspective, it takes Texas an average of 15 months to accumulate 50 inches of rain. Nearly 27 trillion gallons of rain were dropped onto the Houston, Texas, area—enough water to fill 86,000 Astrodomes, according to the Houston Chronicle.

There’s been outreach and support from all over the U.S. as the recovery process begins and continues for Texas. According to the Federal Emergency Management Agency, more than 32,000 federal staff have been deployed and more than 4,500 FEMA staff have been deployed. The American Red Cross stated that at least 33,000 people have sought refuge in 284 of its shelters and its partner shelters throughout Texas. Eventually, NOAA will release its official cost estimate of Harvey, but reports indicate it could be anywhere from $70 billion to $108 billion.

Losses Avoided Through the Coastal Barrier Resources Act

It’s hard to believe these astronomical numbers could be higher, but thanks to the Coastal Barrier Resources Act, we don’t have to face that reality. Enacted in 1982, CBRA discourages development along vulnerable coastlines by designating 3.1 million acres of mostly undeveloped areas along the Atlantic, Gulf of Mexico, Great Lakes, U.S. Virgin Islands and Puerto Rican coasts as part of the John H. Chafee Coastal Barrier Resources System. Essentially, if an area meets certain development and geomorphic requirements, it may be added to the CBRS. When this happens, the government removes incentives and subsidies for new development, such as NFIP flood insurance, loans and grants. If an area is in the CBRS, private entities can develop, but they must bear the full cost and build at their own risk, which means no federal assistance in the event of storm damage.
The CBRS: Dollars and Cents

The three areas where Harvey made landfall were all within the CBRS, starting near Corpus Christi, Texas, then Copano Bay, Texas, finally making landfall again near Cameron, Louisiana. These coastal areas took the initial hit of Harvey, thereby reducing inland wind and wave damage. Since these areas were within the CBRS, development was sparse, as most people prefer not to assume full responsibility for risky development and find other places less vulnerable to develop. Coastal areas by their very nature are subject to higher development pressures than inland areas, so having them in the CBRS saves the government and taxpayers money in the event of natural disasters like Harvey and Irma. In total, it's estimated that CBRA has saved taxpayers approximately $1.3 billion since its inception in the 1980s.

Modernizing the CBRS

Over the years, various reauthorization acts have been put in place to assist in expanding and updating maps that outline the CBRS. To get these maps up-to-date, they require new areas to be identified for inclusion, boundaries to be modernized, and overall more closely aligned with controlling geomorphic features. CBRA is a proven model for preventing losses, protecting sensitive coastal ecological environments, preventing loss of life and ultimately saving money. With two more months of hurricane season and more storms following behind, it's clear that efforts should be made to support and fund the U.S. Fish and Wildlife Service to enable it to continue its CBRS modernization efforts and thereby maintain and enhance this solid losses avoided program for our nation.

NFIP Flood Insurance Manual Changes Effective on Oct. 1

FEMA revised the NFIP Flood Insurance Manual with program changes that will become effective Oct. 1, 2017. Please review all pages of this Change Package. Significant revisions include the following:

- Further clarified distinction between Insured’s Primary Residence and principal residence (APP, PRP and NM Sections).
- Updated expiration dates for approved OMB NFIP forms (APP, RATE, CERT, PRP, NM, END and CN Sections).
- Revised the Federal Policy Fee for tenants’ contents-only policies (RATE Section).
- Provided additional clarification for the Pre-FIRM Rate Table Hierarchy (RATE Section).
- Inserted new Residential Basement Floodproofing Certificate (CERT Section).
- Clarified endorsement rule for multiple NFIP policies insuring the same building (END Section).
- Provided that the insured must sign and date an endorsement increasing the deductible (END Section).
- Clarified premium payment due dates and renewal effective dates for renewal premium payments (REN Section).
- Revised cancellation refund rules regarding the HFIAA surcharge (CN Section).
- Updated Community Rating System Eligible Communities (CRS Section).
- Updated Table of Contents and Index.
Want to help the hurricane response and recovery efforts?

When disaster strikes, America looks to FEMA to support survivors and first responders in communities all across the country. The agency is currently seeking talented and hard-working people to help support the response and recovery efforts. FEMA has jobs located in the impacted areas. Please visit careers.fema.gov/hurricane for more information.

Volunteers representing dozens of local, state and national organizations are working alongside federal, state, tribal, territorial and local responders to address the immediate needs of survivors affected by Hurricanes Harvey, Irma and Maria. FEMA is advising people who want to help survivors affected by these hurricanes to do so through affiliation with the voluntary organizations active in the ongoing disaster operations (and please do not self-deploy to affected regions). Click here to find volunteer organizations looking for help in the hurricane-affected areas.

Please share widely!

ASFPM has a Hurricanes Harvey, Irma and Maria Information webpage with resources for property owners, local officials and relevant news stories for flood risk professionals. Email it, Facebook it, Tweet it, embed it on your website. This is a very difficult time for everyone in these hurricanes’ paths. And more hurricanes are circulating. Our hearts go out to everyone, and we hope this webpage can help in some small or big way!


Hurricane Harvey flood damage on Aug. 28, 2017. Photo by Jill Carlson via Flickr.
Increased Cost of Compliance

Hurricanes are in the news lately. With recent events as they are, the Flood Insurance Committee would like to go over Increased Cost of Compliance, which is going to become very important to thousands of substantially damaged property owners.

There has been ongoing discussion about making changes to ICC. Some of the proposed National Flood Insurance Program reform and reauthorization legislation also includes changes to ICC, like raising the amount to more than $30,000; using ICC for more than is currently allowed; and applying ICC to be on top of the maximum insurance coverage when the claim is for $250,000 on a residence instead of having that as the combined limit. There has also been discussion of treating ICC for more mitigation-type purposes. These dialogues focused on future changes, but substantial hurricane damage is happening now.

As it stands now, ICC is part of the flood insurance coverage (Coverage D) that is part of a flood insurance policy and is used when a building is substantially damaged by flood. You can’t activate ICC unless the damage to the property comes from flooding. ICC only applies in cases of substantial damage or where communities have ordinance language establishing a higher standard or tracks cumulative substantial damage and the building has met the threshold in the local regulations. Substantial damage means the cost of the repairs is 50% or more of the pre-disaster market value.

ICC also applies to a property that has sustained “repetitive damage.” The term applies to homes or businesses damaged by flooding twice in the past 10 years, where the cost of repairing the flood damage, on average, equaled or exceeded 25% of the market value at the time of each flood. There must have been flood insurance claims payments for those flood losses. The community floodplain management regulations must have a repetitive loss provision. Compliance with community regulations is key to ICC, so the language must be in the community regulation.

Eligible ICC projects include floodproofing, elevation, relocation and demolition. The floodproofing option is not an option for residential structures. Non-residential structures can use floodproofing as an eligible project. ICC can also be assigned to a community to integrate into a mitigation grant project. An example would be to use ICC as match funds for a Hazard Mitigation Grant Program project to buyout property in the floodplain and convert the land to open space.

A property owner can collect up to $30,000 to help cover the cost of bringing the home or business into compliance with floodplain regulations. These are additional funds on top of the flood insurance claim. There is a cap limit on insurance. For a residence, the maximum insurance limit is $250,000 and the ICC payout can’t put the combined insurance and ICC payment above the maximum insurance limit.

Here is an outline of the very basic steps for an ICC claim.

1. An insured property is damaged by a flood.
2. Policyholder notifies insurance agent.
3. Floodplain manager for the jurisdiction determines the property is substantially damaged.
4. Floodplain manager provides written declaration of substantial damage by flood to owner.
5. Written declaration letter should state the damage was from flooding, determine values and percentage of damage.
6. Property owner and community officials work together to decide on a mitigation option.
7. Property owner works with insurance agent to start the ICC process.
8. After the work is completed, the floodplain manager inspects for compliance.
9. Documentation of compliance is provided through approved permit, letter or certificate of occupancy.
10. ICC funds are released to pay the contractor who did the work.

The above steps are very general. Please read FEMA’s P-301 2008, “Increased Cost of Compliance Coverage, Guidance for State and Local Officials,” online for more information. A trifold brochure called, “Increased Cost of Compliance Coverage, Creating a Safer Future” is also available. The brochure is FEMA publication number F-663.

The Wharton Center for Risk Management recently examined ICC claims for single-family homes from 1997 to 2014 and reported its findings from conversations with floodplain managers in several states. The analysis provides context for ongoing debates in Congress and highlights some of the key reasons the program is not more widely used. Wharton also compare each of the proposals currently under consideration and discuss the implications of proposed reforms, and we strongly encourage you to read this 8-page brief.

Our committee will also be working with FEMA on other flood insurance aspects involving the Community Rating System, coastal, levees and Risk MAP. Be sure and check out our updated workplan.

As always, if you have insurance questions or topics you want the committee to consider addressing, please email us at InsuranceCorner@floods.org.

Meanwhile, humbly yours,

Insurance Committee Co-chairs Bruce Bender and Steve Samuelson

—Your Insurance Committee Co-chairs

ASFPN’s No Adverse Impact Committee Releases its Sixth How-to Guide

Relying solely on NFIP FIRMs leaves a community open to increased flood losses. By themselves, most FIRMs do not cover all of a community’s flood and flood-related hazards. FIRM mapping standards allow development to cause increased flooding on others, do not reflect hazard downstream of many dams and don’t account for flood risk changes over time. If communities view their FIRMs as the base to build from and take the initiative to improve their maps, they can overcome these shortcomings and better protect their residents and businesses from flood damage. This Guide shows you how.
And by the power vested in me by absolutely no state of this nation, I now pronounce your newly named ASFPM event planner as Mrs. Jenny Maurer!

Jenny Seffrood married her love Matt Maurer Sept. 23, 2017 in Madison, WI.

How Americans Can Recover from and Prepare for Extreme Weather.
You Don’t have to be in D.C. to take part in this Panel Discussion
Oct. 3, 2017, 10-11:30 a.m. Eastern

The Center for American Progress and former FEMA Administrator Craig Fugate will discuss his experience following Hurricane Sandy. His remarks will be followed by a panel of experts who will highlight different aspects of recovery, including best practices for building resilient infrastructure, public health challenges in the wake of disasters, and the need for aid to flow to historically disadvantaged communities simultaneously dealing with flood damage, toxic waste and air pollution in the aftermath of hurricanes Harvey, Irma and Maria. Congress has the chance not only to direct much needed aid to families and communities, but also use the lessons learned from past recoveries—including Sandy and Katrina—to rebuild communities that are more resilient to future floods and extreme weather events.

RSVP here.

Not in D.C.? Bookmark this link to watch the live webcast
“The mission of ASFPM is to promote education, policies and activities that mitigate current and future losses, costs and human suffering caused by flooding, and to protect the natural and beneficial functions of floodplains - all without causing adverse impacts.”

Our mission statement contains the words “human suffering.” I often pondered that term. On a normal day those words seemed a bit dramatic. But these are not normal days, and to the founders of ASFPM who created our mission, “human suffering” is exactly what our mission statement meant and what we are seeing all along the southern U.S., Puerto Rico and the Caribbean. Harvey, Irma, Jose and Maria have struck a one-two-three, and four punch to our southern state citizens and have tested our floodplain management practices and programs like no other event. As floodplain managers, we have gone straight from practice, past the World Series, and right onto the Olympic stage. The scale of the events of the past several weeks is unimaginable and the pain and loss is indescribable. The sheer geographic size of affected areas, critical facilities, businesses, homes and numbers of families, people, pets and animals, domestic and wild, has strained our resources.

At ASFPM our main focus has been two-fold. First, we have responded to the disasters with information, resources and building bridges. We have stood up a Harvey/Irma/Maria webpage filled with information for the trifecta of interested persons: property owners, local officials and volunteers. We included not only links to articles, documents and forms, but to real people who can help, like your state floodplain manager and state hazard mitigation officer. We tried to sort and provide links to the most important pieces of information, but if there is anything you’d like to see, let us know. AND share this link widely!

Secondly, to fill the thirst for knowledge, especially from the media, government officials and other decision makers, we have a series of policy recommendations that not only make future sense, but are common sense. The critical issues we are discussing include mapping, raising the debt ceiling, forgiving past debts, and changes to rebuilding standards that include acquisition with deed restrictions. We have multiple ASFPM teams in D.C., and will continue in the next few week to persuade decision makers on common sense approaches to recovery and building future resilience.

If you have been part of the effort to help to ease “human suffering,” thank you. We have the nation’s business to do, and our communities need us more than ever.

Best,
Congratulations if you recently earned your CFM and good for you if you have been a long-time CFM. With the multiple hurricanes in the southern U.S., your certification proves the credibility of your skills and the ethics of practicing your profession. If you are not in the south, but have an opportunity to participate in some of the recovery efforts, don’t forget to wear your CFM logo pin with pride. We also have two signature stamps that you can use for reviews and other documents where your name and CFM number are important or required.

We continue to see some creative uses of “CFM” and its logo, so we thought we’d re-share some tips so you can represent your professional certification best.

- **No periods needed.** CFMs in good standing (who pass the CFM exam and maintain their certification) are provided a limited “license” to use the letters “CFM” after their name. We’ve seen folks putting periods between those letters. Not needed. Example: Jane Smith, CFM
- **CFM logo.** The CFM logo is for use by the ASFPM executive office and our accredited chapters (that administer the CFM exam program under agreement with us). We know you are proud, but please do not use on business cards, training advertisements, LinkedIn profiles or signature lines.
- **Companies can’t be certified, but individuals can.** We have been noticing companies advertising that they are CFM-certified. Best to say, instead, your staff are CFM certified.
- **No registration symbol needed.** On a similar note, we’ve seen people including the “®” symbol next to the CFM letters on signatures and business cards. The ”®” symbol is only necessary when referring to the CFM certification program/exam/logo. It should not be used when referring to individuals who are CFMs.

**DON’T FORGET about the CFM portal.** Members and nonmembers can get to the [CFM Maintenance Login Portal here](#). There is a “forgot password” link on the login screen if you don’t remember your password. There are links behind the portal to upload CECs electronically. To see what qualifies for CECs, refer to the [Guidance for Continuing Education Credit](#). You can also change your home address in this portal when you move. CFM renewals and other certification-related material are mailed to your [HOME ADDRESS](#) for privacy reasons (what you share with your employer is up to you, not us), so make sure we have your correct information.

And, as always, life happens. If you find yourself in a situation that may affect your renewal, please call or email [cfm@floods.org](mailto:cfm@floods.org) at the executive office right away! If we know ahead of time, we will always work out a plan and timeline with you. It becomes difficult if you’ve let the months pass.

**Interested in professional development for flood risk professionals?** Do you have ideas that could help enhance and strengthen the floodplain management profession? Get involved by joining [ASFPM’s Professional Development Committee (PDC)](#). The mission of the PDC is to provide vision, leadership and direction to ASFPM members regarding issues affecting the floodplain management profession. The PDC strives to maintain a high standard of integrity, ethical behavior and practices, professional conduct and skill for all floodplain managers and encourages certification via the ASFPM Certified Floodplain Manager program.
Upcoming ASFPM Webinars

**No Rise, No Problem! Managing Infrastructure in the Floodway webinar**

Oct. 12 | 11 a.m. – 12:30 p.m. (Central)
Presenter: ASFPM Vice Chair Brian Varrella, PE, CFM, who is also the hydraulics unit lead at the Colorado Department of Transportation

Human infrastructure and natural hazards share the same space in our built environment. Balancing fiscal limitations with social evolution in a natural environment is an impossible task without a full toolkit of options and opportunities. This webinar will help design, construction, data management and public compliance professionals develop new tools for that toolkit. This event will showcase 11 years of evolution derived from local pavement management practices, vetted with state and federal partners, and applied on the ground as new standard operating procedures at CDOT.

The webinar will showcase the successes of a partnership between Federal Highway Administration, CDOT, FEMA Region VIII and other state partners. The webinar will provide a brief overview of floodways and no-rise certification requirements, then show a 6-step progression to help professionals understand how efforts can be streamlined to create successful projects that accommodate flood risks with analytical tools and field practices. Our goal is to share these evolving methods, refine them with feedback and create new ways of managing flood risk across the nation. Join us and help move the needle on best practices in engineering and floodplain management! Register here.

**After the Disaster: Mitigating Infrastructure Against Flooding Using 406 Mitigation Assistance**

Nov. 9 | 1 – 2:30 p.m. (Central)
Presenter: ASFPM Research Scientist Robyn Wiseman, CFM, and former Wisconsin public assistance officer.

Disaster costs are increasing, as is the amount reimbursed to states through FEMA’s Public Assistance program. PA, FEMA’s largest grant program, provides financial and technical assistance to communities responding to and recovering from incidents declared by the president. Most often, PA helps fund projects to repair damaged or destroyed infrastructure owned by communities and states. However, it also provides funding for eligible hazard mitigation projects through Section 406 to increase community resilience in order to break the cycle of disaster losses.

This webinar will explain eligible hazard mitigation through Section 406, help participants identify cost-effective hazard mitigation measures, and highlight how to successfully advocate for more mitigation during the repair of public facilities during the disaster recovery phase. Register here.

Click here for more information about ASFPM webinars.
October is a PIE Month!

FEMA continues to partner with the American Planning Association and ASFPM to offer a free quarterly webinar series to share challenges, best practices and evolving methods and techniques in hazard mitigation planning. These Planning Information Exchange Webinars, or PIEs, encourage peer-to-peer learning and an open dialogue around hazard mitigation planning and its connections to recovery planning and preparedness. The next one, “Plan Integration for Resilience Scorecard,” is set from 2-3:30 p.m. Central on Oct. 4.

This PIE will feature Texas A&M University’s research on the “Plan Integration for Resilience Scorecard,” which spatially evaluates networks of plans to reduce hazard vulnerability. Many communities have a multitude of plans that address a variety of topics like hazard mitigation, housing, land use, economic development and others. This webinar will explore inconsistencies within communities’ plans and how to use the Plan Integration for Resilience process to help guide communities and better align plans to continue to work towards risk reduction.

Click here for more information on the PIE, and then register for the session on the APA website. Past webinars can also be viewed at that link.

The PIE is eligible for 1.5 CM for AICPs and 1 CEC for CFMs.

Managing Floods where the Mountains Meet the Desert
ASFPM’s 42nd Annual National Conference
Phoenix, AZ
June 17-21, 2018

ASFPM’s “Call for Presenters” is OPEN! Please submit an abstract that addresses issues and problems associated with flood mitigation, managing flood risk, resiliency, sustainability and protecting floodplain and fragile natural resources or our 2018 national conference. Presenters are required to submit their abstracts and workshop presentations using the Online Submission Form by Oct. 31, 2017 to be considered. No late submittals will be accepted for the 2018 conference. Presenters are encouraged to review the Conference Timeline before submitting a presentation.

ALSO, please keep in mind that it’s NEVER too early to nominate someone for ASFPM’s 2018 awards season!
You can do it online RIGHT NOW!
ASFP Committee Co-chairs Retreat

Bo Juza (International); Jamelyn Austin Trucks (Stormwater Management); Larry Larson (ASFP Director Emeritus); Ingrid Wadsworth (ASFP Deputy Director), Jessica Ludy (Training & Outreach); Dave Fowler (Watershed Pod Facilitator); Alisa Sauvageot (No Adverse Impact); Jeff Sickles (Stormwater Management); Tim Trautman (Mitigation Pod Facilitator); Diane Brown (ASFP Outreach Specialist); Jeanne Ruefer (Arid Regions); Brian Varrella (ASFP Vice Chair); Rebecca Pfeiffer (Natural & Beneficial Functions); Bill Nechamen (Floodplain Regulations); Chad Berginnis (ASFP Executive Director).

Grant Opps…
Just a reminder to bookmark the Florida Climate Institute’s website for a comprehensive list of funding opportunities. It’s a fabulous resource.

...Job Corner...
- Matrix Design Group in Denver is hiring a water resources project manager.
- Visiting water resources specialist is needed at the Illinois State Water Survey.
- Pew Charitable Trusts is hiring a senior associate for its “Flood-prepared Communities” campaign.

Check out these career opportunities and more on ASFP’s job board. Visit our job postings here, and if you’re an employer and want to post an opening, it’s FREE!
What’s happening around the world?

This is where we usually highlight our most viewed Facebook posts. But this month we’re taking a different approach. No doubt, Hurricanes Harvey, Irma and Maria were the most talked about subjects this past month. And because President Trump had repealed the Obama Executive Order establishing a Federal Flood Risk Management Standard a week before Harvey came ashore, ASFPM’s point of view was very much sought out by the media.


Below is a good sampling of the interviews and OpEd pieces.

We already knew how to reduce damage from floods. We just didn’t do it. ASFPM’s Larry Larson and David Conrad wrote a Sept. 1 OpEd piece for the Washington Post.

Policy changes needed at every level to survive the next storm. ASFPM’s Chad Berginnis wrote this OpEd piece Sept. 3 for The Hill.

In the wake of Harvey and Irma, how money moves through government and into disaster aid relief. AirTalk radio interview Sept. 7 with ASFPM’s Chad Berginnis and Gavin Smith, director of DHS’s Coastal Resilience Center of Excellence.

We urge you to also visit our Hurricanes Harvey, Irma and Maria webpage, which includes many news stories relevant to ASFPM’s mission.

NDPTC Survey on Trust and Social Media for Disaster/Emergency Management

There has been increased interest in the use of social media by emergency managers and first responders. Yet, there has been little evaluation on the trustworthiness and reliability of the information sent and received during emergencies and disasters.

The National Disaster Preparedness Training Center in Hawaii invites you to participate in a survey to learn more about these issues. This research has been reviewed by the institutional review board of the University of Hawaii. The questionnaire is voluntary and should take approximately 20 minutes. Please complete just one survey by Oct. 15, 2017.
Washington Legislative Report

Meredith R. Inderfurth, 
ASFPM Washington Liaison

Due to a flurry of legislative activity, the Washington Legislative Report will be completed later. ASFPM will let you all know via social media when the report has been added.

The legislation discussed in this article can be reviewed by going to 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.
ASFPM Editorial Guidelines: ASFPM accepts and welcomes articles from our members and partners. “The Insider” and “News & Views” have a style format, and if necessary, we reserve the right to edit submitted articles for space, grammar, punctuation, spelling, potential libel and clarity. If we make substantive changes, we will email the article back to you for your approval before using. We encourage you to include art with your article in the form of photos, illustrations, charts and graphs. Please include a description of the art, along with the full name of who created the art. If the art is not yours originally, you must include expressed, written consent granting ASFPM permission to use the art in our publications.

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