



Vol. 16, No. 2  
April 2004

ASSOCIATION OF STATE FLOODPLAIN MANAGERS, INC.

## SENATE HOLDS HEARING ON NFIP REFORM

by **Rebecca Quinn, CFM**  
*ASFPM Legislative Officer*

The voices of thousands of flood insurance policyholders were heard on March 25, 2004, during a hearing before the Economic Policy Subcommittee of the Senate Committee on Banking, Housing and Urban Affairs. Although the primary topic was scheduled to be repetitive losses and proposals to accelerate FEMA's strategy to help states and communities undertake mitigation, the bulk of the hearing addressed concerns about how flood insurance is written and how claims are adjusted.

Because the National Flood Insurance Program's authorization expires on June 30, 2004, fast action is anticipated. The Senate Committee marked up S. 2238, the Flood Insurance Reform Act of 2004, on March 30, 2004; the next step is to take the bill to the floor of the Senate. It will then be referred to the House; the House passed the Flood Insurance Reform Act of 2003 on November 20, 2003 (H.R. 253). *[A summary of the Senate bill is posted at <http://www.floods.org/Policy/RepLoss.asp>; also see the article on page 6 of this issue].*

Senate Subcommittee members Paul Sarbanes (D-MD) and Elizabeth Dole (R-NC) endorsed taking responsible steps to reduce the NFIP's repetitive losses. However, their primary concerns are with the insurance side of the NFIP. They expressed appreciation for what home and business owners experienced after Hurricane Isabel and other flood disasters and called for a comprehensive review of how the NFIP does business, with particular attention to how policyholders are treated during the claims process.

Speaking on behalf of Maryland's policyholders, Senator Barbara Mikulski (D-MD) identified a series of problems that were revealed in the aftermath of Hurricane Isabel, and urged inclusion of certain measures in the bill being prepared by the Subcommittee. Notably, she and Sarbanes found evidence that policyholders were uninformed about coverage, exclusions, and opportunities to appeal; insurance agents lacked adequate knowledge; and

adjusters seemed to pressure owners to settle claims that were inadequate to cover the cost of repairs.

In his statement before the Subcommittee, Federal Insurance Administrator and Mitigation Division Director Anthony Lowe admitted that the NFIP faces many challenges and a top-to-bottom review is indicated by problems revealed after Hurricane Isabel. However, while the program is operating on a sound financial basis, he acknowledged that a meeting with 10 policyholders and a limited evaluation of complaints referred by the Maryland Insurance Commissioner identified three types of problems: customer understanding; lack of coordination; and erroneous advice.

In response to direct questions from Sarbanes and Dole, Lowe agreed that FEMA will review claims from Hurricane Isabel in both Maryland and North Carolina. Approximately 6–8% of the claims have not yet been closed. Lowe outlined three broad actions FEMA will undertake in the near future:

- Provide customers with more information when policies are sold and when claims are adjusted;
- Require training for insurance agents; and
- Provide better access to the claims adjustment process.

Doug Bereuter (R-NE) and Earl Blumenauer (D-OR), the sponsors of H.R. 253, characterized the importance of passing NFIP reforms to allow FEMA and its state and local partners to focus mitigation efforts on repetitive losses. Blumenauer reinforced the value of keeping people out of harm's way, and that offering assistance to property owners to reduce their exposure to repetitive flood damage helps achieve that objective. He also reminded the Subcommittee that repetitive claims are a significant factor that drives up the cost of flood insurance, and that avoiding a single rate increase means policyholders will save millions of dollars each year.

*[continued on page 2]*

# from the Chair

*Chad Berginnis*

In the last few months, I have had the opportunity to attend several chapter meetings and represent the ASFPM at other functions. During that time it dawned on me just how many “faces” floodplain management has! From a vendor of stormwater storage products to the consulting engineers that perform flood studies critical to the success of the map modernization program, to the local/state floodplain managers issuing permits and providing technical assistance, floodplain management in the United States today is alive and well because of the contributions of these many faces. Like the much-used analogy of a patchwork quilt, the diversity, experience, and viewpoints of these many faces contribute to the national dialog on and advancement of floodplain management.

In last month’s *Insider*, Executive Director Larry Larson talked about the diversity and effectiveness of associations. Indeed, much of the success of the ASFPM is the result of the individuals that participate. This is the reason that the ASFPM has been such a strong voice on national policy issues from flood map modernization to mitigation to repetitive flood losses. However, success isn’t limited to national policy, as ASFPM members have been key in the implementation of effective floodplain management programs, including the No Adverse Impact initiative, which is truly making a significant impact in communities and states throughout the nation. I would be remiss if I did not mention the important contribution the ASFPM Executive Office has

had as well. We have achieved many successes in the last year, and this is due entirely to all of the faces in the ASFPM!

Where do you think that you can meet many of these faces at one time? At the ASFPM annual conference, of course! An ASFPM member summed up the ASFPM annual conference best (and colorfully) when she said “I get totally geeked out spending a week with colleagues from all over the country that share the same passion for floodplain management as I do!” Our local conference hosts and conference committee are planning on a dynamite conference in Biloxi this year. We hope to see you there.

I want to close by recognizing two important faces in floodplain management that will be missed. Margaret Lawless, the Director of FEMA’s Mitigation Programs, is taking another position within the agency. Lawless, who would try to deny it, has been vital to the success of FEMA’s mitigation programs over the past many years. Her knowledge, passion, and tenacity have ensured that programs such as HMGP have been implemented effectively. We wish you well in your new position, Margaret! Come back and see us as often as you can.

On April 1, 2004, Mary Fran Meyers, recently retired co-director of the Natural Hazards Center in Boulder Colorado, passed away. Myers was an active member, officer, and supporter of ASFPM from her days with North Dakota and Illinois, and through her years at Boulder. She had been a true advocate of natural hazards issues and a friend to floodplain management for decades. Her personality, drive, and passion left an indelible mark on many ASFPM members, and practitioners in the natural hazards community. She will truly be missed. □

---

## Senate Hearing on NFIP Reform (cont.)

The General Accounting Office’s testimony characterized the NFIP’s actions to address repetitive loss properties. Citing a previous study that suggested that simply raising rates to cover the claims associated with repetitive loss properties could lead to policy cancellations—and a greater burden on disaster assistance—the GAO highlighted the impact that repetitive losses have on the cost of flood insurance. The written testimony includes several tables with state-by-state data [see *GAO-04-401T* at <http://www.gao.gov>].

The ASFPM’s testimony [available at [http://www.floods.org/PDF/ASFPM\\_RepLoss\\_Testimony\\_3-25-04.pdf](http://www.floods.org/PDF/ASFPM_RepLoss_Testimony_3-25-04.pdf)] was presented by Chair Chad Berginnis. The Senate Subcommittee was urged to preserve the intent H.R. 253 while addressing some cumbersome aspects of the proposal. Notably, ASFPM believes the existing mitigation insurance (ICC) program must be modified to make it more effective and integrated with all of FEMA’s grant programs. Berginnis also expressed concerns about the inclusion of FEMA into the Department of Homeland Security and the loss of focus on and resources for the nation’s preparedness for, response to, recovery from, and mitigation of natural hazards.

Other outside witnesses represented the Independent Insurance Agents and Brokers of America and the National Association of Professional Insurance Agents, the National Association of Home Builders, and Property Casualty Insurance Association of America. They expressed unanimous support for NFIP reforms to deal with repetitive losses and urged that the NFIP be reauthorized for 5 years to avoid another lapse in program authority, which occurred in January 2003.

> > > Statements by Members of Congress and written testimonies by outside witnesses are available at <http://banking.senate.gov>. Click on “Schedule” and find March 25, 2004, the date of the NFIP hearing. □

# NO ADVERSE IMPACT QUESTIONS & ANSWERS

---

*This column gives details and answers questions about the ASFPM's "no adverse impact" approach to floodplain management. Questions about NAI are welcome, and can be sent to the Editor at the email address on the last page. This issue's answer is provided by Doug Plasencia, CFM.*

## **QUESTION** Is NAI a new national standard?

**ANSWER** **Floodplain management regulations are standards based. This statement is neither new nor shocking to the floodplain management professional.** Effective management of floodplains should take into consideration appropriate standards, environmental impacts, economic realities, consistency with regional plans, and numerous other factors. However, the reality is that most floodplain managers deal primarily with the standards embodied in our floodplain management regulations.

So it is quite natural to think that no adverse impact (NAI) floodplain management is perhaps a call for a new national standard. This is not the case. In the context of national policy the floodplain management regulations used by most communities in the nation are those of the National Flood Insurance Program, with slight variations from state to state, focused on finished floor freeboard and floodway delineation practices. The standards of the NFIP have been adequate for purposes of the flood insurance program. What NAI has been showing is that these standards may fall short of what is needed to fully manage the flood risk within a community.

NAI is focused on improving floodplain management practices at the community and regional level. NAI asks the simple question whether it is appropriate to permit practices in the floodplain that simply transfer flooding impacts from one property to another; or from one community to another. Each community needs to answer this question and respond by crafting a floodplain management program that addresses this issue locally. Because of potential legal liability, this is not something to take lightly. The right answer for one situation could be "standards," and in others "open space acquisition or projects," and in still others it could involve having those making the impact negotiate a flooding easement with those who are or will be experiencing the impact.

Is NAI a call for a new national standard? No! But it is a call for communities to evaluate whether their local practices are appropriately considering and mitigating for the transfer of impacts to others. □

## **Learn More about NAI**

The ASFPM believes that rising flood losses can best be remedied by adopting a broad guiding principle of "no adverse impact" (or NAI) floodplain management. Under an NAI framework, the action of one property owner within a watershed is not allowed to adversely affect the flood risks for other properties, as measured by flood stages, flood velocities, flood flows, and the potential for erosion or sedimentation, unless community-approved mitigation occurs. A community pursues NAI floodplain management through development and management plans and programs that identify the levels of impact the community believes to be acceptable, specify appropriate mitigation measures that will prevent development activity from having a net adverse effect on the rest of the watershed, and ensure that the mitigation measures are carried out effectively.

Learn more about the concept of NAI and how it is being applied across the United States by clicking on "No Adverse Impact" at the ASFPM's website at <http://www.floods.org>.

## **Toolkit on NAI**

The ASFPM's manual for understanding and implementing No Adverse Impact floodplain management is *A Toolkit for Common Sense Floodplain Management*, 108 pages of step-by-step instructions, guidelines, and real-world examples of this ever-more-popular approach. Get an order form for printed copies of the *Toolkit* and other NAI publications at [http://www.floods.org/NoAdverseImpact/NAI\\_Toolkit\\_2003.pdf](http://www.floods.org/NoAdverseImpact/NAI_Toolkit_2003.pdf). Single copies of the *Toolkit* are \$10, with a significant discount for volume purchases. Or, download the text from [http://www.floods.org/NoAdverseImpact/NAI\\_Toolkit\\_2003.pdf](http://www.floods.org/NoAdverseImpact/NAI_Toolkit_2003.pdf).

# GIVING POLICY GROWTH A BOOST

by **David Thomas**  
**FEMA**

Flooding is the most common natural hazard event in the United States, yet the NFIP's annual flood insurance policy growth rate hovers around 1%. For the approximately 500,000 new policies the NFIP brings in each year, the program loses about the same number, prompting the question—why are so many NFIP flood insurance policies not being renewed?

Granted, there are several legitimate reasons for a policy's cancellation or expiration: mapping changes, paid-off mortgages, and properties selling for cash, to name a few. But simply accepting that such activities are prevalent does not provide a clear idea of why so many policies keep falling off the NFIP's books.

As part of FEMA's efforts to reach an annual NFIP net growth rate of 5%, the Mitigation Division's Office of Risk Communication is working on several fronts to determine (a) why so many NFIP policies are falling out of the program's database, and (b) what the Office of Risk Communication can do to keep these policies within the NFIP. If we can find ways to reduce the "attrition" of NFIP flood insurance policies, the program's annual net growth rate will undoubtedly rise.

## Retaining our Policies

As part of FEMA's focus on policy attrition and retention, we are particularly interested in the burgeoning private flood insurance sector and how lending institutions are frequently relying on this relatively new industry to help them adhere to the NFIP's mandatory purchase requirements.

In the past 5 to 10 years, several servicing and tracking companies have formed to help lending institutions track insurance contracts related to their loan portfolios, including federally required flood insurance. According to *Inside Mortgage Finance*, the mortgage servicing industry is dominated by ten major institutions, which handle nearly 50% of the U.S. loan servicing market. These servicing institutions, in turn, use a handful of firms to track the insurance and escrow provisions of their clients' portfolios.

---

### Top Ten Loan Servicers

Washington Mutual  
Wells Fargo  
Countrywide  
Chase Home Finance  
Bank of America  
GMAC  
ABN Amro  
National City  
Cendant Mortgage  
CitiMortgage

Tracking companies use efficient, automated systems to maintain the flood insurance policies for their clients' Special Flood Hazard Area (SFHA) properties and to "lender-place" flood insurance on these properties, as necessary.

FEMA's research with the various players in the flood insurance arena—loan servicers, insurance tracking companies, flood zone determination companies, and companies specializing in hazard insurance and lender-placing policies—reveals that loan servicers regularly place private carrier flood insurance policies on their noncompliant SFHA properties. FEMA conservatively estimates that from 100,000 to 200,000 SFHA properties are insured through private, non-NFIP lender-placed policies. These SFHA properties were initially insured through the NFIP, but the property owners allowed their Standard Flood Insurance Policy (SFIP) to expire. In response, the loan servicers associated with these noncompliant properties lender-placed the required flood insurance through private carriers, forgoing the lender-placed policy offered by the NFIP. These lender-placed policies are not part of FEMA's NFIP database, yet they could account for approximately 20–40% of 2002's attrition of more than 500,000 NFIP policies.

## MPPP could be Key

Large lending institutions typically aren't using the NFIP's Mortgage Portfolio Protection Program (MPPP) to force-place flood insurance on noncompliant properties. One of the intents of the MPPP is to encourage policyholders to purchase the standard flood insurance coverage through their agent rather than through lender-placed coverage, which can be much more expensive due to lack of underwriting data, and may be limited. Instead of using the MPPP, loan servicers are relying on insurance trackers either to lender-place flood insurance on their own "paper," or hire hazard insurance companies that specialize in handling, maintaining, and writing non-NFIP, lender-placed flood insurance policies.

Although lenders offer several reasons for going outside the NFIP to lender-place flood insurance, their primary reason for not using the MPPP is that the SFIP rules and the MPPP statute create a 15-day lapse in coverage that lenders simply cannot accept. The 15-day lapse occurs because the SFIP rules state that a policy will remain in force for 30 days from the mailing of the policy's expiration notice. However, the MPPP provisions of the National Flood Insurance Reform Act of 1994 require a regulated lender to wait 45 days beyond the mailing of the SFIP expiration notice before

*[continued on page 5]*

## Policy Growth (cont.)

placing a policy. This 45-day waiting period is law; consequently, lenders rely on private insurance carriers to automatically lender-place flood insurance on noncompliant properties when the SFIP's 30-day grace period ends. Basically, it's just safer and easier for the lender to do it this way.

By placing flood insurance outside the MPPP, lenders are able to comply with the NFIP's mandatory purchase guidelines without being exposed to additional risk. On the other hand, a significant number of SFHA properties that were once insured through the NFIP are now insured by entities outside the program, negatively impacting the NFIP's net growth.

### Filling the Gap

In an effort to encourage lenders to use the MPPP and consequently keep SFHA properties in the NFIP, FEMA is planning to change the SFIP's Mortgagee Clause some time before October 2004. Presently, the clause provides lenders with 30 days of coverage after the mailing of an SFIP expiration notice. FEMA's proposed Mortgagee Clause adjustment will give lenders a 45-day grace period. This adjustment will match the MPPP 45-day grace period for lender-placement required by the statute, thereby making the MPPP a more attractive and convenient compliance tool for lenders by eliminating the unacceptable exposure gaps that the program currently presents.

Although the estimated 100,000 to 200,000 private-carrier policies account for only 2% of the NFIP's policy base of 4.4 million, these numbers represent as much as 40% of the half million or more NFIP policies that are lost each year. If loan servicers and trackers were to lender-place flood insurance through the MPPP rather than non-NFIP alternatives, more SFHA properties would remain in the NFIP, improving the program's net growth dramatically.

For example, modest projections indicate that FEMA can expect to lose approximately 511,000 policies from a FY2003 NFIP policy base of 4.4 million policies. If loan servicers and trackers were to use the MPPP to lender-place just 20% (102,234) of these lost policies, FEMA's net growth rate (617,000 new policies [projected]—409,000 lost policies [projected]) would improve by nearly 4% (from 1% in FY 2002 to 4.7% in FY2003).

Minor adjustments to the MPPP, combined with an effort to market these adjustments to the loan servicing industry, could give a significant boost to achieving FEMA's growth goal for the NFIP. □

*[reprinted from **Watermark** 2004 (1): 1]*

---

*David Thomas is a Policy Analyst for the Risk Management and Marketing Section of the Mitigation Division's Office of Risk Communication. Thomas can be reached by email at [DavidCThomas@dhs.gov](mailto:DavidCThomas@dhs.gov).*

---

# Washington Report

## LOTS OF CONGRESSIONAL ACTIVITY

Congress has been active on numerous matters of interest to floodplain managers. Staying ahead of the various areas of inquiry and legislation has left us grateful that the legislators are taking a spring recess.

There have been hearings on repetitive flood losses, the Water Resources Development Act, appropriations for all of the federal agencies with programs affecting floodplains, and issues associated with the new Department of Homeland Security, such as establishment of regional offices and organization of Congressional committees to best facilitate the functioning of DHS. Action has been taken on budget resolutions in the House and Senate and on a major highway bill that could include a provision to make substantial funds available to support mitigation of stormwater runoff.

This is likely to be a short Congressional session due to the upcoming elections, so the groundwork is being laid now for legislation that could be enacted or at least considered during this Congress. In terms of appropriations, it is widely expected that, once again, there will be an omnibus appropriations bill that will

include many of the individual appropriations bills. Speculation is, however, that the two bills "on the fast track" and expected to pass as stand-alone appropriations bills will be Homeland Security and Defense. Homeland Security, of course, now includes FEMA.

## Budget Resolutions

Both the House and Senate have passed their own versions of a budget resolution, setting assumptions for FY 2005 spending levels. Assumptions in the budget resolution are used to develop the spending ceilings allocated to each appropriations subcommittee. The House-Senate conference to resolve differences began before the House spring recess on April 2; the Senate recess began April 9. Conference deliberations will resume when Congress reconvenes on April 19.

## Repetitive Loss

The Senate Banking Committee's Subcommittee on Economic Policy held its twice-rescheduled hearing on repetitive loss legislation on March 25. Chair Chad

*[continued on page 6]*

# Washington Report (cont.)

Berginnis testified for the ASFPM [see the article on front page of this issue].

After the hearing, the Senate version of the bill, S. 2238, was introduced. It was marked up in the full Banking Committee three days later, so there was very little time to comment on actual legislative language. The ASFPM has provided the committee with some suggestions for technical clarifications.

The bill likely will be considered by the full Senate before the end of the month. This would allow time for a House-Senate conference on the differences between H.R. 253 and S. 2238 and final passage before the NFIP's authorization expires at the end of June. The confusion and difficulties that occurred when the program did briefly expire in January 2003 made a sufficiently dramatic impression that the Congress clearly does not want that to happen again.

## Water Resources Development Act

Although the House of Representatives passed a WRDA bill during the last session, the Senate did not. Work began on a Senate WRDA when a hearing was held on March 31st. As is usually the case with WRDA bills, no legislation is introduced until a bill is marked up by the committee. The bills are largely made up of a long list of Corps of Engineers projects or studies to be authorized and often some policy direction.

The ASFPM has followed with interest the consideration of inclusion of elements of Corps reform proposals. A sliding cost-share incentive for local flood mitigation is a concept that has been discussed with committee staff.

During the WRDA hearing, Chairman James Inhofe (R-OK) suggested that the committee wanted to report out a bill by the end of May in order to complete floor action and conferencing with the House.

## Highway Bill

A House-Senate Conference Committee will soon convene to resolve differences between the just-passed House bill (H.R. 3550 or TEALU) and the Senate passed bill, (S. 1072 or SAFETEA). The bills authorize programs for six years and involve substantial differences in funding levels, both above the level the President has indicated he would sign.

The Senate bill includes a Highway Stormwater Discharge Mitigation Program as Section 1620. Five percent of the Surface Transportation Program (STP) funds over the six-year life of the bill would be designated to address problems of flooding and of sewer overflows affecting water quality resulting from construction of federally aided highways.

The House bill contains no similar provision, but it will be a "conference item" since the provision is in one bill and not the other.

## Appropriations for DHS

Both the House and Senate Appropriations Sub-

committees on Homeland Security have held their hearings on the EP & R (FEMA) budget request for FY2005. Undersecretary Mike Brown testified in both the House and Senate hearings.

In both hearings, the dominant subject was the loss of emphasis on "all hazards" and the proposed shift of first responder and emergency management funds from FEMA to the Office of Domestic Preparedness (ODP). On the Senate side, Robert Byrd (D-WV and Ranking Minority Member) led the discussion, joined by Patty Murray (D-WA). Byrd expressed his view that the "all hazards" approach is important, but that the budget request "undermines" it. Brown replied that the focus has not changed. Byrd also spoke about the importance of Hazard Mitigation Grant Program (HMGP) funds for post-disaster mitigation and asked Brown's opinion of restoring the program to 15%. His response was that he is for anything that helps mitigation, pre- or post-disaster and that he would take into consideration and look at the idea of restoration to 15%.

In the House hearing, both Chairman Harold Rogers (R-KY) and Ranking Minority Member Martin Sabo (D-MN) very strongly expressed their concerns about the "one stop shop" approach and moving so many FEMA activities over to ODP. Chairman Rogers asked Brown if he wasn't concerned about so much "all hazards" program money being shifted out of his jurisdiction. Undersecretary Brown replied that he was not because he was also detailing people and expertise along with the funds. He indicated that some 77 people have so far been detailed to ODP, approximately 40 of those to work on fire grants.

Sabo discussed the transfer of the Emergency Food and Shelter program to the Department of Housing and Urban Development and FEMA funds being used to finance start-up costs of DHS. Brown said that about \$80 million had been used for this purpose, "mostly out of the operating budget." Representatives Kay Granger (R-TX), David Price (D-NC), and Tom Lathan (R-IA) joined in questioning the shift of funds to ODP, the reduction in funds for Emergency Management Preparedness Grants and for Fire Grants, and the halving of the amount of EMPG money that can be used by states to support personnel. Lathan asked who would now do this public safety work at the state level. Brown said that it is hoped that the states themselves will assume responsibility for funding those positions. FEMA will use the money saved to provide more training and exercises.

Representative Lucille Roybal-Allard (D-CA) talked about the importance that local emergency management places on restoration of HMGP to 15%. Brown replied that he believes in both pre- and post-disaster mitigation.

The hearing concluded with both the Chairman and the Ranking Minority Member asserting what they said to be "bipartisan and bicameral" opposition to the transferring of FEMA funds to a "one stop shop." Chairman Rogers said he strongly believes there needs to be a place in which we are taking care of non-terrorism disasters.

[continued on page 7]

## Other Appropriations

The budget requests for FEMA as well as those for other agencies with programs affecting floodplain management can be viewed by going to <http://www.whitehouse.gov/omb>, clicking on “Budget Documents,” and then scrolling down and clicking on “Budget FY ‘05 Appendix.” Agencies of particular interest would be Natural Resource Conservation Service (in the Department of Agriculture), Army Corps of Engineers, Environmental Protection Agency, U.S. Geological Survey (Department of the Interior), NOAA (Department of Commerce), and the Rivers and Trails Conservation Assistance program in the National Park Service (Department of the Interior).

## Other Homeland Security Matters

The House Select Committee on Homeland Security has been holding a series of hearings on how Congress should be organized to deal with the new Department of Homeland Security. These hearings have examined questions such as, Should the Select Committee be made a permanent standing committee? Should it assume legislative responsibility for all programs in DHS?

These kinds of questions have serious implications for the legislative authority over the National Flood Insurance Program (now under the banking committees) and the disaster relief programs (now under the committees dealing with public works).

While appropriations are now handled by the Appropriations Subcommittees on Homeland Security, it has been helpful to have authorizing responsibility for FEMA programs remain under committees that continue to pay particular attention to these natural disaster programs without their attention being dominated by the anti-terrorism emphasis of DHS.

The House Committee on Government Reform has held a hearing on the establishment of regional offices for DHS and, specifically, the idea of co-locating those offices with FEMA and/or other federal regional offices already established. At a recent hearing on this subject, former FEMA Director James Lee Witt testified that he thought FEMA should be removed from DHS and re-established as a stand-alone agency.

Testimony can be viewed by going to <http://thomas.loc.gov> and then to the Committee.

## Coalitions

**USGS Coalition**—The USGS Coalition continues to meet to consider how best to support the role of the U.S. Geological Survey as a data resource for the entire federal government and the nation. A current emphasis at the Office of Management and Budget seems to be to narrow the USGS role to providing land management data needed by the Department of the Interior.

**Stafford Act Coalition**—This diverse group of associations representing local governments, state and local emergency managers, realtors and homebuilders, planners, public works officials, and others came together to explain the importance of mitigation and, importantly, of post-disaster mitigation under the Stafford Act (HMGP). The entire group has sent letters

to both appropriators and authorizers to urge restoration of HMGP to 15%.

The National Governors Association has adopted a revised emergency management policy that includes support for HMGP and its restoration to 15%.

**Flood Map Coalition**—The Flood Map Coalition, also a diverse group of virtually all those interested in flood maps from a variety of perspectives, organized originally to stress the need to modernize and update the nation’s flood maps. More recently, the coalition has met with FEMA mapping staff to be kept informed of progress in map modernization and to have the opportunity to raise any concerns or questions.

—Meredith R. Inderfurth, *Washington Liaison*  
Rebecca Quinn, *Legislative Officer*

All referenced legislation and committee reports can be viewed at <http://thomas.loc.gov>.

## FEMA FINALIZES MULTI-HAZARD MITIGATION PLANNING GUIDANCE

FEMA has revised and finalized the Disaster Mitigation Act planning guidance and checklists for state and local hazard mitigation plans. Note that the requirements and Interim Final Rule requirements have not changed—only the supporting materials.

Previously called the *Interim Criteria for Mitigation* (issued in July 2002), the guidance and checklists have been finalized as the *Multi-Hazard Mitigation Planning Guidance* (March 2004) and are now posted at [http://www.fema.gov/fima/planning\\_toc4.shtm](http://www.fema.gov/fima/planning_toc4.shtm). Revisions to the Local Course (Instructor’s Guide, Student’s Guide, Visuals) should be available in April 2004. The new *Guidance* includes references to specific language in the rule, descriptions of the relevant requirements, and sample plan text to illustrate distinctions between plan approaches that would and would not meet DMA 2000 requirements. In addition, this document provides references to planning tools that FEMA has made available to assist states, tribes, and localities in developing a comprehensive, multi-hazard approach to mitigation planning, and in preparing plans that will meet the DMA 2000 requirements.

The updated materials incorporate feedback and address issues that state and local officials and FEMA staff discussed at the mitigation planning workshops held by the FEMA regional offices during the spring of 2002 and throughout 2003.

The *Multi-Hazard Mitigation Planning Guidance* does

- Clarify the distinction between the “shoulds” (recommended to be in the plans) and “shalls” (required to be in the plans), and corrects the few discrepancies that were found between the Interim Final Rule and in the Interim Guidance,
- Offer improved explanations of the plan requirements,

[continued on page 8]

- Improve the sample plan text to illustrate distinctions between plan approaches that would and would not meet DMA 2000 requirements,
- Revise some of the “reviewer’s comments” on the sample plan text to track more closely with the rule requirements, and
- Reformat the Plan Review Crosswalks (Standard State, Enhanced State, and Local) by breaking the requirements into elements where appropriate, to help plan writers and reviewers ensure that plans include the necessary information.

The *Guidance* **does not**

- Change the requirements of the Interim Final Rule,
- Establish new or additional planning requirements, or
- Necessitate a change in approach for planning currently underway, or for plans that have already been approved.

>>> Access FEMA’s mitigation planning materials and publications at <http://www.fema.gov/fima/planning.shtm>. Contact your State Hazard Mitigation Officer or FEMA regional office for more information.

## GAO LOOKS AT MAP MODERNIZATION

The ASFPM was among several groups that provided input for a recent U.S. General Accounting Office study of FEMA’s Map Modernization initiative. The central conclusion reached by the GAO corresponds with the ASFPM’s position, that is, that in order to achieve the modernization of flood maps, FEMA needs to address differences among the communities for which flood maps are being developed—whether those differences arise from different levels of flood risk or different levels of capacity and resources to assist with flood mapping. Through such a strategy, FEMA will be better able to find and use the most effective approaches to engage all of its partners in map modernization.

The GAO also recommended that FEMA

- Develop and implement data standards so that FEMA, its contractor, and its state and local partners can use consistent data collection and analysis methods for communities with similar risk;
- Ensure that it has the staff capacity to effectively implement nationwide map modernization; and
- Develop performance measures of FEMA’s progress in increasing awareness and use of the new maps, including improved mitigation efforts and increases in purchasing flood insurance.

>>> The full report, *Flood Map Modernization: Program Strategy Shows Promise, but Challenges Remain*, GAO-04-417, 2004, is available at <http://frwebgate.access.gpo.gov/cgi-bin/multidb.cgi>.

## JOIN US IN BILOXI...

It’s not too late to register for and make plans to attend the Association of State Floodplain Managers’ annual conference, this year to be held in Biloxi, Mississippi, May 16–21. This year’s theme, “Lighting the Way to Floodplain Management,” will underlay an informative technical program, which will be complemented by numerous training opportunities, chances for professional networking, technical field trips, meetings, the Certified Floodplain Managers examination, social events like the annual golf tournament, and more.

>>> Information about the conference, Biloxi, the conference hotel, the program and other events, and a registration form are available at the ASFPM website at <http://www.floods.org>. □

### Mary Fran Myers 1952–2004

Floodplain management lost a friend and staunch advocate with the death on April 1 of Mary Fran Myers, 52, recently retired Co-Director of the Natural Hazards Research and Applications Information Center in Boulder, Colorado. She is survived by her parents and two brothers and their families.

Myers was reared and educated in North Dakota, where she entered floodplain management via the office of the State National Flood Insurance Program Coordinator in the early 1980s. She was active in the ASFPM by 1982 and over the years held the office of Secretary, served as Chair of both the Outreach Committee and the Administrative Committee, and volunteered for numerous other formal and informal tasks. By 1985 she had moved on to Illinois, where she continued floodplain management work in the state’s Division of Water Resources and also earned a Master’s Degree in Public Administration. In 1988 she left state service for the University of Colorado’s Natural Hazards Center but continued to support floodplain management interests through continued service to the ASFPM, by acting as a valuable liaison between floodplain practitioners and the academic research community, and by fostering the funding and conduct of needed floodplain research. In 1997 she was awarded the ASFPM’s Goddard-White Award, its highest individual honor.

Myers was the author and co-author (often with Gilbert F. White) of several articles and reports on floodplain management policy, and the behind-the-scenes collaborator and advisor on dozens—perhaps hundreds—more. She could always be counted on for an informed, balanced, helpful (and on-time) critique of a budding floodplain management concept, a sweeping plan, or a draft report. Her insight and guidance will be missed among floodplain managers for many years to come. □

# LOCAL ROADS AND FLOOD HAZARDS

Between 1989 and 1999, FEMA spent over \$1.9 billion to repair and restore non-federal aid roads, bridges, culverts, and related drainage system components. FEMA's expenditures are matched with 25% non-federal funds—which means that flood damage is a significant drain on many state and local public works budgets. Actual losses to communities are even higher because these repair costs do not include other adverse local effects, such as increased travel time and impaired emergency access.

Given the outlays made to repair flood-damaged local road systems and the broader impacts to the community, it is appropriate to examine whether there are reasonable measures that can be taken to improve flood resistance. Currently, a number of states regulate local roads with flood resistance among their objectives. And the U.S. Federal Highways Administration has established flood-resistant design standards for federal aid roads. However, many local road systems fall outside those two categories and are not subject to design requirements that are specifically related to flooding.

The American Lifelines Alliance (ALA) recently selected the Association of State Floodplain Managers, teamed with the American Public Works Association (APWA), to conduct a project entitled "Case Studies for Local Roadway Systems Subject to Flood." The project will identify factors that drive decisions regarding local roadway systems with respect to flood hazards. Such decisions may be made during planning and design of new roads, bridges, and culverts, or during upgrades or repairs. Important decisions are made in the post-flood period when damage must be repaired and washed-out stream crossings replaced.

Development of case studies on local decisions and flood hazards fits with the objectives of both the ASFPM and APWA. ASFPM's mission is to reduce overall flood losses, including flood damage to local transportation systems. APWA is a public policy advocate for public infrastructure, and its members also have a strong interest in how states and communities deal with natural disasters. The two organizations have formed an oversight committee for the project. Through five case studies, the project will identify examples of regulatory requirements, non-regulatory guidance, and best "mitigation" practices that are applied in both pre- and post-flood decisions. "Mitigation" is a collective term that refers to actions taken to reduce future exposure to damage and losses associated with natural hazards. With respect to local road systems, pre-flood actions generally deal with design specifications. Unfortunately, often post-flood activities focus on restoring damaged infrastructure to its pre-flood condition—setting up another damage-rebuild cycle.

The project will conclude with a final report with (1) a summary assessment of the decision processes and factors; (2) identification of best management practices for local roads; and (3) recommendations on whether there is a need to develop non-mandatory guidelines for

factoring flood hazards into local decision processes.

The ALA project is very timely. Section 205(b) of the Disaster Mitigation Act of 2000 directs FEMA to change the way federal disaster assistance is provided for certain public facilities that have sustained repetitive damage. Public facilities include public buildings and non-federal system local roads. The statute calls for a reduction in the federal share from 75% to not less than 25% of the cost of repair, restoration, reconstruction, or replacement of any eligible public facility if the facility has been damaged in a declared disaster on more than one occasion within the preceding 10-year period and if the owner has failed to implement appropriate mitigation measures to address the hazard that caused the damage.

FEMA has not yet promulgated regulations for this change. When this law goes into effect, public works and transportation agencies across the country will need guidance on best "mitigation" practices. The ALA project will lay the groundwork to help communities to identify and implement appropriate mitigation measures for flood-prone local road systems.

APWA and ASPFM will report on progress in the coming months. The final report should be available through ALA by the end of the year. □

—reported by Rebecca Quinn  
RCQuinn Consulting, Inc.

---

*The American Lifelines Alliance is public-private partnership with the mission to achieve reliable performance of utility and transportation systems in both natural hazards and man-made threat events. ALA facilitates the development, dissemination, and implementation of planning, design, construction, rehabilitation, and risk management guidance and encourages use of this information to improve the performance and reliability of new and existing critical infrastructure lifelines against all hazards. ALA is funded in part by the Department of Homeland Security, Federal Emergency Management Agency (FEMA) under a contract with the Multihazard Mitigation Council (MMC) at the National Institute of Building Sciences (NIBS). For more information about ALA, visit the ALA website at <http://www.americanlifelinesalliance.org>.*

*The American Public Works Association (APWA) is an international educational and professional association of public agencies, private sector companies and individuals dedicated to providing high quality public works services to government agencies and their clients and constituencies. APWA provides a forum for public works officials to exchange ideas, improve professional competency, and increase the performance of their agencies and companies as well as serve as a vehicle for public outreach on public infrastructure issues. Chartered in 1938, APWA is the largest organization of its kind in the world with over 26,000 members served by a professional staff of over 50. More than 60% of APWA's members are responsible for the planning, design, construction, operation and maintenance of local street, road, and bridge systems. Other member responsibilities include water, wastewater and storm water systems, utilities, fleet and equipment, buildings and grounds, solid waste, and rural transit. Eighty percent of APWA's members are public agency employees, of which 90% work for cities and towns or counties. APWA is on the web at <http://www.apwa.net>.*

# State and Local Report

## FLORIDA CHAPTER GETS SERIOUS?

Our friends in Florida have been busy organizing a dynamic state association (the Florida Floodplain Managers Association) that recently was accepted as an ASFPM chapter. Among their early achievements is the formation of a unique committee. Designed to respond to pending floods with boots, kayaks, canoes, surfboards, and the appropriate libations, the Storm Monitoring for Upland Riverine Flooding with Stormsurge committee welcomes all SMURFS to their next session!

> > > Contact Eugene Henry (813) 307-4541 or [henrye@hillsboroughcounty.org](mailto:henrye@hillsboroughcounty.org) or see the FFMA website at <http://www.ffma.net/hazards.htm>.

## NORTH LITTLE ROCK PARK PRESERVES FLOODPLAIN HISTORY

The cultural significance that floodplains can have is well illustrated by the recent certification of Riverfront Park in the City of North Little Rock, Arkansas, as a site on the Trail of Tears National Historic Trail. After the Indian Removal Act of 1830, over 40,000 Cherokee, Choctaw, Chickasaw, Creek, and Seminole passed through the North Little Rock site on their way to the new Indian Territory in present-day Oklahoma. There was a ferry at the site, by which travelers crossed the Arkansas River, and all four Cherokee detachments that travelled to the Indian Territory by water (via the Tennessee River, the Mississippi River, and then the Arkansas) also passed through in 1838–1839.

The City of North Little Rock is working with the Arkansas Historic Preservation Program; the National Trails System Office in Santa Fe; the Trail of Tears Association; and the Cherokee, Choctaw, Chickasaw, Creek, and Seminole Nations to develop a wayside exhibit explaining the site's significance.

For more information, contact Andrea Sharon, Nation Trails System, Santa Fe, at (505) 988-6888 or [andrea\\_sharon@nps.gov](mailto:andrea_sharon@nps.gov).

*[from Conservation Successes, February 2004, p.2]*

## WASHINGTON HELPS WETLANDS

Efforts to create and preserve wetlands in Washington got a boost from the state legislature as part of the newly adopted supplemental budget. With support from developers and environmentalists, lawmakers provided \$120,000 so that the Department of Ecology can revive a proposed "wetland banking" regulation that was shelved two years ago due to budget cuts. The 2004 supplement budget directs Ecology to coordinate a pilot project on wetland mitigation banking and to develop and implement a wetland banking rule.

An advisory committee representing state agencies,

the Corps of Engineers, businesses, mitigation-banking organizations, and environmentalists will guide the pilot project and the new rule. Three or four wetland banks will be developed and evaluated in the pilot. That information will be used to develop the final rule, which would be adopted only if funding is provided in the 2005-07 state budget.

>>> For more information, see <http://www.ecy.wa.gov/news/2004news/2004-052.html>.

## FAMILIES "MC READY" IN OKLAHOMA

The Oklahoma Floodplain Managers Association has teamed up with McDonalds, the National Weather Service, the Red Cross, the State of Oklahoma, emergency managers, and others in a new program called Family McReady-OK. The awareness program features preparedness-themed tray liners and bag inserts as well as display racks that will be set up in each participating McDonalds (which serve about 1,000 customers per day) and will hold neighborhood floodplain maps, tornado path maps, and brochures. Delivering the messages in a family environment where visitors are likely to take notice and get involved proved successful in Tulsa last year.

>>> For information, contact Ron Flanagan, R.D. Flanagan & Associates, 2745 E. Skelly Dr., Ste. 100, Tulsa, OK 74105; (918) 749-2696 or [rdflanagan@rdflanagan.com](mailto:rdflanagan@rdflanagan.com).

## OKLAHOMA WANTS CERTIFICATION

The Oklahoma legislature has amended the state's Floodplain Management Act to include provisions for training. House Bill 2284 provides for the hiring and employment by municipal governing bodies of accredited floodplain administrators—persons with knowledge of floodplain management and mitigation of flood hazards and losses. Accreditation standards would include 1) passage of an examination; 2) completion of approved training; or 3) certification by a nationally recognized floodplain management organization. Although the original legislation was successful in increasing NFIP enrollment and promoting sound development within floodplains, the Act lacked provisions to ensure training of local floodplain officials, who play critical roles in community land use and development, and are instrumental in maintaining local compliance with standards and thus keeping flood insurance available to residents.

The bill passed the house in March and the senate last week, and awaits signature by the governor.

>>> For a fact sheet on the bill, see the Oklahoma Floodplain Managers Association's website at <http://www.okflood.org/>.

# Publications, Software, AV & the Web

*How Accurate are Disaster Loss Data? The Case of U.S. Flood Damage* uses the example of historic flood loss data in the United States to evaluate disaster loss data and the accuracy of historic flood loss estimates of the National Weather Service and FEMA. By comparing actual expenditures from a flood disaster in California with early damage estimates, the researchers found that, although there were large errors in the estimates for individual counties, there was no statistically significant propensity to over- or under-estimate. Therefore, positive and negative errors tended to even out, and total estimates for the state were in reasonable agreement with final statewide expenditures. The study concludes that damage estimates for small events are often extremely inaccurate, but that estimates for large events and/or long time periods are reasonably reliable. This suggests that the rough estimate of \$6 billion annual flood damage for the United States is fairly accurate. Mary W. Downton and Roger A. Pielke, Jr.. 2004. 31 pp. The National Center for Atmospheric Research. Available at [http://sciencepolicy.colorado.edu/admin/publication\\_files/resource-796-2004.05.pdf](http://sciencepolicy.colorado.edu/admin/publication_files/resource-796-2004.05.pdf).

*Increased Cost of Compliance—Guidance for State and Local Officials*, a manual that helps officials understand the Increased Cost of Compliance (ICC) coverage provisions in the National Flood Insurance Program's flood insurance policies, has been updated by FEMA. The manual covers how the owners of buildings insured under the NFIP can benefit from ICC coverage, and how the coverage relates to community administration of the local floodplain management regulations and ordinances. Special emphasis is placed on delineating the key roles and responsibilities that make ICC coverage a valuable mitigation tool. If a building has been repeatedly or severely damaged by flooding, ICC benefits may be used to help pay the cost to elevate, relocate, demolish, or floodproof (nonresidential properties only) the building. ICC benefits also may be used as a cost-share when communities apply for FEMA's mitigation assistance grants.

The newly revised guidance manual is one element in an extensive package of materials designed to educate state and local officials, as well as the general public, about ICC. All materials highlight the new, increased maximum benefit level of \$30,000 that is now available to eligible policyholders. Additional ICC educational materials are

- “Increased Cost of Compliance Checklist” (FEMA 666), a processing tool for building officials;
- “Increased Cost of Compliance: Your Flood Insurance Policy Can Help You Rebuild” (FEMA 664), an ICC educational flyer designed for distribution to the public;
- *Fact Sheet About the NFIP ICC Coverage* (FEMA 665), an introductory publication;
- *How You May Benefit From Increased Cost of Compliance Coverage* (FEMA 300), a recently updated ICC pamphlet; and
- *Increased Cost of Compliance Coverage: Creating a Safer Future* (FEMA 663), a new ICC pamphlet that outlines the ICC claims process.

Copies of these materials are available online at the FEMA website at <http://www.fema.gov> or by writing to the FEMA Distribution Center, P.O. Box 2012, Jessup, MD 20794-2012.

According to *Economic Values of the World's Wetlands*, \$70 billion worth of goods and services from freshwater resources could be at risk annually if governments fail to manage their wetlands sustainably. The World Wildlife Fund report is a comprehensive overview of the nature and contributions of wetlands, their economic value, threats to wetlands, and recommendations to protect them. It analyzes the 89 existing wetlands valuation studies and uses a database covering a wetland area of 630,000 km<sup>2</sup>, to put the annual value of global wetlands at \$70 billion. It shows that amenity and recreation, flood control, recreational fishing, and water filtration are the most valued functions of wetlands. World Wildlife Fund. 2004. 32 pp. Download from [http://www.wwf.org.uk/filelibrary/pdf/wetlands\\_brochure04.pdf](http://www.wwf.org.uk/filelibrary/pdf/wetlands_brochure04.pdf).

A new web page summarizes federal agency progress in implementing the National Wetlands Mitigation Action Plan (MAP), released late in 2002 by the Environmental Protection Agency, the Army Corps of Engineers, and the Departments of Agriculture, Commerce, Interior, and Transportation. The plan was formulated in response to independent critiques of the effectiveness of wetland compensatory mitigation for authorized losses of wetlands and other waters under Section 404 of the Clean Water Act. The interagency website is meant to share information on MAP implementation with stakeholders and the public. It gives background information about the MAP, the status of the 17 action items called for in the MAP, and links to completed MAP tasks. Draft documents, such as site performance standards or stream mitigation protocols, will be posted there for comment and review. Check it out at <http://www.mitigationactionplan.gov/>.

*A Compendium of Ecological Assessment Methods* is being compiled by the National Park Service to give park managers the information needed to identify and select methods for assessing the ecological (including hydrological) conditions of park watersheds and landscapes, including the upland, wetland, and stream/riparian areas. Park managers need replicable, planning-level assessments and they must be able to compare park conditions to the objectives for park watershed management. As part of this effort, the NPS has compiled a web-based general survey to gather not only basic information about available watershed assessment methods but also case study information about projects in which ecological assessment methods were used to conceptualize, design, construct, and monitor ecosystem enhancement or restoration projects. Learn more about the project and participate in the survey at <http://ecosurvey.gmu.edu/index.html>.

*Blueprint for Safety News* is a quarterly newsletter just inaugurated by the Federal Alliance for Safe Homes (FLASH) as another in its outreach efforts to update readers on the latest in disaster mitigation and home safety. The first edition focuses on water and includes tips and techniques for flood protection of houses. The newsletter will be distributed in both a printed version and online at [http://www.flash.org/blueprint\\_news.cfm](http://www.flash.org/blueprint_news.cfm).

*The Changing Ocean and Coastal Economy in the United States* examines the policy implications for states of the many factors that are affecting the nation's coasts and oceans. Prepared as a briefing paper for participants at a National Governors Association conference, Examining the Role of States in Emerging Ocean Policy, the report makes the following conclusions and recommendations:

- Land conversion for housing is occurring in coastal regions at a far faster rate than population growth alone suggests and is creating subsequent problems associated with "sprawl" such as increased nonpoint source pollution and storm water runoff.
  - Coastal states and communities must plan for and build an environmentally sensitive transportation infrastructure to serve a much larger population in coastal areas than actually lives there.
  - Finding ways to better accommodate the growing demand for coastal and ocean tourism within the limited resources of the coastal environment needs to be a high priority for coastal states.
  - From a population growth perspective, the coast is moving inland; upland areas are growing faster than the near shore, and thus will be more subject to development pressure.
  - States must play a critical role in gathering socio-economic data on both the ocean and coastal economies.
- Charles Colgan. 2003. 18 pp. Download from <http://www.nga.org/cda/files/102203WavesColgan.pdf>.

*A Geospatial Framework for the Coastal Zone: National Needs for Coastal Mapping and Charting* is the report of an investigation of what spatial data is needed by federal agencies and user groups. The study was requested of the National Academies of Science by the Environmental Protection Agency, the U.S. Geological Survey, and the National Oceanic and Atmospheric Administration. The study group assessed current map and maps data, potential uses of data, the need for consistency, level of accuracy, and other factors. Central to the recommendations of the report is the suggestion that all federally funded coastal mapping and charting activities should be registered at a common, publicly available website—this combined registry should be available through a single web-portal for coastal zone information. Ocean Studies Board, National Research Council. 2004. 108 pp. Pre-publication available for online use, and ordering information, can be accessed at <http://www.nas.edu>.

"FloodRanger" is a 3D computer game that is set in a virtual terrain loosely based on the east coast of England, and aimed at floodplain managers, local officials, insurers, universities, and schools. Players get 100 years to plan and engineer strategies to cope with development, land management, and flooding in the face of global climate change and population growth. Players can select between two world future scenarios in combination with four climate change scenarios. The objective of the game is to defend urban areas and sites of special scientific interest while maintaining levels of housing and employment for an expanding population. The development of FloodRanger was funded by the Office and Science and Technology in the United Kingdom as part of the Foresight Programme. It is a joint project of Discovery Software Ltd. and View the World Ltd. Available for £49.99 from the Discovery Software Shop. Information about the game and ordering is available at <http://www.discoverysoftware.co.uk/FloodRanger.htm>.

*A Guide for Conducting Watershed Outreach Campaigns* is another entry in the Environmental Protection Agency's "Getting in Step" series to help with the design and conduct of watershed outreach campaigns. The book expands upon a 1998 publication by the Council of State Governments and includes new information from the growing field of community-based social marketing. It presents a six-step process for planning and implementing an outreach project, along with ways to maintain momentum and overcome barriers. A companion video, *Getting in Step: A Video Guide for Conducting Watershed Outreach Campaigns* reinforces the steps outlined in the guidebook and presents four examples of watershed outreach campaigns from different parts of the United States. It is suitable for viewing by

*[continued on page 13]*

stakeholders, educators, or others interested in generating watershed outreach campaigns. The guidebook (EPA 841-B-03-002) can be downloaded from <http://www.epa.gov/owow/watershed/outreach/documents>. The video (EPA 841-V-03-001) can be ordered from the National Service Center for Environmental Publications via phone at 1-800-490-9198 or online at <http://www.epa.gov/ncepihom>.

*After the Storm* is a half-hour television special about watersheds co-produced by the Environmental Protection Agency and The Weather Channel. It shows the connection between weather and watersheds and the importance of watershed protection through three case studies where polluted runoff threatens watersheds highly valued for recreation, commercial fisheries, navigation, and drinking water: Santa Monica Bay, the Mississippi River Basin/Gulf of Mexico, and New York City. Scientists, water quality experts, and citizens involved in local and national watershed protection efforts provide insight into the problems as well as solutions to today's water quality crisis. Showings are set for Sunday, May 9 at 8:30 and 11:30 p.m. EST and Saturday, June 26 at 8:30 and 11:30 p.m. EST. Viewers are encouraged to visit the EPA website at <http://www.epa.gov/weatherchannel/> for more information about watershed protection and stormwater pollution. After six months, EPA intends to make *After the Storm* available to other television stations and educational organizations interested in broadcasting it.

---

# Calendar

*The Association of State Floodplain Managers maintains a list of flood-related meetings, conferences, and training at <http://www.floods.org/calendar.htm>.*

**April 20–22, 2004:** XVTH GLOBAL WARMING INTERNATIONAL CONFERENCE AND EXHIBITION, San Francisco, California. Sponsored by the Global Warming International Center. Contact GWXV Secretariat, P.O. Box 5275, Woodridge, IL 60517; (630) 910-1561; [abstracts@globalwarming.net](mailto:abstracts@globalwarming.net) or see <http://www.globalwarming.net>.

**April 22–23, 2004:** SECOND INTERNATIONAL CONFERENCE ON POST DISASTER RECONSTRUCTION: PLANNING FOR RECONSTRUCTION, Coventry, United Kingdom. Sponsored by Coventry University, Centre for Disaster Management and Universite de Montreal, I-Rec team. Contact Andrew Fox, Planning for Reconstruction, School of Science and the Environment, Coventry University, Priory St., Coventry, CV1 5FB, UK; 024 7688 7688; [a.fox@coventry.ac.uk](mailto:a.fox@coventry.ac.uk) or see [http://www.coventry.ac.uk/legacy/se/research/i\\_rec\\_call.htm](http://www.coventry.ac.uk/legacy/se/research/i_rec_call.htm).

**April 23–24, 2004:** WATERSHED STRATEGIC PLANNING, ACTION, AND SOCIAL CHANGE, Portland, Oregon. Sponsored by the Watershed Management Professional Program, Portland State University. See <http://www.eli.pdx.edu/watershed>.

**April 24–28, 2004:** NATIONAL PLANNING CONFERENCE, Washington, D.C.. Sponsored by the American Planning Association. See <http://www.planning.org>.

**April 26–27, 2004:** OPEN CHANNEL DESIGN: STREAMS, DITCHES AND CHANNELS, Madison, Wisconsin. Sponsored by the University of Wisconsin Department of Engineering Professional Development. Contact Engineering Registration at (800) 462-0876 or see <http://epdweb.engr.wisc.edu/>.

**April 26–30, 2004:** RETROFITTING FLOODPRONE RESIDENTIAL BUILDINGS (E279), Emergency Management Institute, Emmitsburg, Maryland. Call (800) 238-3358 or see <http://www.fema.gov/emi/>.

**April 29–30, 2004:** WATERSHED STRATEGIC PLANNING, ACTION, AND SOCIAL CHANGE, Portland, Oregon. Sponsored by the Watershed Management Professional Program of Portland State University. See <http://www.eli.pdx.edu/watershed>.

**May 2–5, 2004:** PERKING UP THE PROGRAM: NATIONAL FLOOD CONFERENCE, Seattle, Washington. Sponsored by the National Flood Insurance Program. Contact Catherine King at (301) 918-1439; [CatherineR.King@associates.dhs.gov](mailto:CatherineR.King@associates.dhs.gov) or see <http://www.fema.gov/nfip/2004conf.shtm>.

- May 4–6, 2004:** 2004 MISSISSIPPI HURRICANE CONFERENCE, Biloxi, Mississippi. Sponsored by the Mississippi Emergency Management Agency and Gulf Coast Emergency Management Officials. Contact John Cartwright, MEMA, P.O. Box 4501, Jackson, MS 39296; (601) 366-2879; [jcartwright@memaorg.com](mailto:jcartwright@memaorg.com) or see <http://www.msema.org>.
- May 6–7, 2004:** DAM SAFETY AND REHABILITATION, St. Louis, Missouri. Sponsored by the American Society of Civil Engineers Continuing Education. Contact ASCE at (800) 548-2723 or [conted@asce.org](mailto:conted@asce.org) or see <http://www.asce.org/conted/distancelearning/>.
- May 14–15, 2004:** NATIONAL CONFERENCE ON ANIMALS IN DISASTER, Philadelphia, Pennsylvania. Sponsored by the Humane Society of the United States. See <http://www.hsus.org/disaster>.
- May 16–21, 2004:** LIGHTING THE WAY TO FLOODPLAIN MANAGEMENT: TWENTY-EIGHTH ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, Biloxi, Mississippi. Contact the ASFP Executive Office, 2809 Fish Hatchery Rd., Ste. 204, Madison, WI 53713-3120; (608) 274-0123; fax: (608) 274-0696; [asfpm@floods.org](mailto:asfpm@floods.org) or see <http://www.floods.org>.
- May 17–19, 2004:** GIS AND WATER RESOURCES III, Nashville, Tennessee. Sponsored by the American Water Resources Association. See <http://www.awra.org/meetings/Nashville2004/index.html>.
- May 18–19, 2004:** STORMWATER PROGRAM MANAGEMENT/BMPs, Myrtle Beach, South Carolina. Sponsored by StormCon and Forester Communications, publisher of *Stormwater* magazine. Contact Steve Di Giorgi, Program Director at (805) 682-1300 x129 or [stevedg@forester.net](mailto:stevedg@forester.net).
- May 20–21, 2004:** URBAN FLOOD CHANNEL DESIGN (NCES 8221), Denver, Colorado. Sponsored by the Continuing Engineering Education Program, University of Colorado at Denver. Contact Continuing Engineering Education Program, University of Colorado at Denver at (303) 556-4907 or see <http://www.cudenver.edu/engineer/cont> and click on Course Information.
- May 22–26, 2004:** BUILDING ON THE PAST, SECURING THE FUTURE, Nashville, Tennessee. Sponsored by the American Society of Civil Engineers. Contact ASCE World Headquarters, 1801 Alexander Bell Dr., Reston, VA 20191; (703) 295-6300 or see <http://www.asce.org/conferences/structures2004/general.cfm>.
- May 21–22, 2004:** FIFTH ANNUAL NATIONAL RIVER RALLY, Wintergreen, Virginia. Sponsored by The River Network. Contact The River Network at (503) 241-3506 or see <http://www.rivernetwork.org/rally/>.
- May 27–28, 2004:** THE CHALLENGES OF SOCIOECONOMIC RESEARCH IN COASTAL SYSTEMS: VALUATION, ANALYSES, AND POLICY DEVELOPMENT, Baton Rouge, Louisiana. Sponsored by the Center for Natural Resource Economics and Policy and the Louisiana State University Agricultural Center. Contact CNREP, c/o Richard F. Kazmierczak, Jr., Department of Agricultural Economics and Agribusiness, 101 Agricultural Administration Bldg., Louisiana State University, Baton Rouge, LA 70803-5604; [rkazmierczak@agcenter.lsu.edu](mailto:rkazmierczak@agcenter.lsu.edu) or see <http://www.agecon.lsu.edu/cnrep/>.
- June 14–17, 2004:** MANAGING FLOODPLAIN DEVELOPMENT THROUGH THE NATIONAL FLOOD INSURANCE PROGRAM (E273), Emergency Management Institute, Emmitsburg, Maryland. Contact EMI at (800) 238-3358; <http://www.fema.gov/emi/>.
- June 14–18, 2004:** RESIDENTIAL COASTAL CONSTRUCTION (E386), Emergency Management Institute, Emmitsburg, Maryland. Contact EMI at (800) 238-3358 or see <http://www.fema.gov/emi/>.
- June 20–23, 2004:** THE CHANGING FACE OF DISASTER MANAGEMENT: ARE WE REALLY PREPARED? FOURTEENTH WORLD CONFERENCE ON DISASTER MANAGEMENT, Toronto, Canada. Sponsored by the Canadian Centre for Emergency Preparedness. See <http://www.wcdm.org>.
- June 28–30, 2004:** RIPARIAN ECOSYSTEMS AND BUFFERS: MULTI-SCALE STRUCTURE, FUNCTION, AND MANAGEMENT, Olympic Valley, California. Sponsored by the American Water Resources Association. See <http://www.awra.org/meetings/Olympic2004/summer2004.doc>.
- July 11–13, 2004:** BLUE VISION: TOWARD A NEW COAST AND OCEAN POLICY, Washington, D.C.. Sponsored by the Coast Alliance, Blue Frontier Campaign, Clean Ocean Action, Natural Resources Defense Council, The Ocean Conservancy, and others. Contact David Helvarg at (202) 387-8030 or [Helvarg@bluefront.org](mailto:Helvarg@bluefront.org) or Dawn Hamilton at (202) 546-9554 or [dhamilton@coastalliance.org](mailto:dhamilton@coastalliance.org).

- July 11–14, 2004:** WATERSHED 2004, Dearborn, Michigan. Sponsored by the Water Environment Federation. See <http://www.wef.org/Conferences/>.
- July 19–23, 2004:** MULTI-HAZARD DESIGN SUMMER INSTITUTE: FLOOD, (E329), Emergency Management Institute, Emmitsburg, Maryland. Call (800) 238-3358 or see <http://www.fema.gov/emi/>.
- July 26–29, 2004:** THE COMMUNITY RATING SYSTEM OF THE NATIONAL FLOOD INSURANCE PROGRAM (E278), Emergency Management Institute, Emmitsburg, Maryland. Call (800) 238-3358 or see <http://www.fema.gov/emi/>.
- July 26–29, 2004:** STORMCON 2004: THE NORTH AMERICAN SURFACE WATER QUALITY CONFERENCE AND EXPOSITION, Palm Desert, California. Sponsored by Forester Communications and *Stormwater* magazine. See <http://www.StormCon.com> or [http://www.forester.net/sc\\_call.html](http://www.forester.net/sc_call.html).
- August 16–19, 2004:** MANAGING FLOODPLAIN DEVELOPMENT THROUGH THE NATIONAL FLOOD INSURANCE PROGRAM, Emergency Management Institute, Emmitsburg, Maryland. Contact (800) 238-3358; <http://www.fema.gov/emi/>.
- August 29—September 1, 2004:** GOOD WATER GOVERNANCE FOR PEOPLE & NATURE: WHAT ROLES FOR LAW, INSTITUTIONS & FINANCE? Dundee, Scotland. Sponsored by the American Water Resources Association. See <http://www.awra.org/meetings/Dundee2004/index.html>.
- September 9–10, 2004:** DAM SAFETY AND REHABILITATION, Charlotte, North Carolina. Sponsored by the American Society of Civil Engineers Continuing Education. Contact ASCE at (800) 548-2723 or [conted@asce.org](mailto:conted@asce.org) or see <http://www.asce.org/conted/distancelearning/>.
- September 12–15, 2004:** SECOND NATIONAL CONFERENCE ON COASTAL AND ESTUARINE HABITAT RESTORATION, Seattle, Washington. Sponsored by Restore America's Estuaries. Contact Nicole Maylett, Conference Coordinator, (703) 524-0248; [nmaylett@estuaries.org](mailto:nmaylett@estuaries.org) or Steve Emmett-Mattox, Vice President and Program Director, (703) 524-0248; [sem@estuaries.org](mailto:sem@estuaries.org) or see <http://www.estuaries.org>.
- September 20–23, 2004:** THE COMMUNITY RATING SYSTEM OF THE NATIONAL FLOOD INSURANCE PROGRAM (E278), Emergency Management Institute, Emmitsburg, Maryland. Call (800) 238-3358 or see <http://www.fema.gov/emi/>.
- September 26–29, 2004:** DAM SAFETY 2004, Phoenix, Arizona. Sponsored by the Association of State Dam Safety Officials. Contact ASDSO at (859) 257-5140 or [info@damsafety.org](mailto:info@damsafety.org).
- September 27–30, 2004:** DIGITAL HAZARD DATA (E234), Emergency Management Institute, Emmitsburg, Maryland. Call (800) 238-3358 or see <http://www.fema.gov/emi/>.
- October 19–20, 2004:** PROTECTING WETLANDS OF INTERNATIONAL SIGNIFICANCE, Kansas City, Missouri. Sponsored by the Association of State Wetland Managers. Deadline for abstracts is June 1, 2004. Contact Sharon Weaver at (518) 872-1804 or [sharon.weaver@aswm.org](mailto:sharon.weaver@aswm.org) or see <http://www.aswm.org/calendar/wetlands2004/agenda2004.htm>.
- November 1–4, 2004:** ANNUAL WATER RESOURCE CONFERENCE, Orlando, Florida. Sponsored by the American Water Resources Association. See <http://www.awra.org>.
- November 6–10, 2004:** ANNUAL CONFERENCE AND EXHIBIT OF THE INTERNATIONAL ASSOCIATION OF EMERGENCY MANAGERS, Dallas, Texas. Contact IAEM, 111 Park Place, Falls Church, VA 22046; (703) 538-1795; fax: (703) 241-5603; [info@iaem.com](mailto:info@iaem.com) or see <http://www.iaem.com>.
- November 16–19, 2004:** RESTORATION AND MANAGEMENT OF ARID WATERCOURSES: ARID REGIONS 10TH BIENNIAL CONFERENCE, Mesa, Arizona. Sponsored by the Association of State Floodplain Managers, the Arizona Floodplain Management Association, the Floodplain Management Association, and the New Mexico Floodplain Managers Association. Abstracts are due June 25, 2004. Contact Tom Loomis at (602) 506-4767 or [trl@mail.maricopa.gov](mailto:trl@mail.maricopa.gov).
- May 9–13, 2005:** SOLUTIONS TO COASTAL DISASTERS 2005, Charleston, South Carolina. Sponsored by the Coasts, Oceans, Ports and Rivers Institute of the American Society of Civil Engineers. Abstracts are due May 15, 2004. See <http://www.asce.org/conferences/cd05/>.
- June 12–17, 2005:** TWENTY-NINTH ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, Madison, Wisconsin. Contact the ASFPM Executive Office, 2809 Fish Hatchery Rd., Ste. 204, Madison, WI 53713-3120; (608) 274-0123; fax: (608) 274-0696; [asfpm@floods.org](mailto:asfpm@floods.org) or see <http://www.floods.org>.



**ASSOCIATION of STATE FLOODPLAIN MANAGERS**

2809 Fish Hatchery Road, Suite 204

Madison, WI 53713

(608) 274-0123 fax: (608) 274-0696

[asfpm@floods.org](mailto:asfpm@floods.org)

<http://www.floods.org>

*News & Views* is published six times each year by the Association of State Floodplain Managers, Inc., and is paid for by membership dues.

Copyright ©2004 by the ASFPM. Reproduction with credit permitted.

Information and opinions contained herein do not necessarily reflect the views of the Board of Directors.

Items for publication and other editorial matters should be directed to:

Jacquelyn L. Monday

Editor, *News & Views*

1026 So. Johnson St.

Lakewood, CO 80226

(303) 985-3141 fax: 303-985-5181

email: [jacki.JLM@comcast.net](mailto:jacki.JLM@comcast.net).

Deadline is the 18th day of odd-numbered months.

For address changes and member services, contact the ASFPM Executive Office at the address in the box.

---

**ASSOCIATION OF STATE FLOODPLAIN MANAGERS  
BOARD OF DIRECTORS**

**CHAIR**

Chad Berginnis  
Department of Natural Resources,  
Division of Water

1939 Fountain Square, Bldg. E-3

Columbus, OH 43224

(614) 265-6715

fax: 614-447-9503

[chad.berginnis@dnr.state.oh.us](mailto:chad.berginnis@dnr.state.oh.us)

**SECRETARY**

Pam Pogue  
NFIP Coordinator  
Rhode Island Emergency Management  
Agency

645 New London Ave.

Cranston, RI 02920

(401) 946-9996

fax: 401-944-1891

[pam.pogue@ri.ngb.army.mil](mailto:pam.pogue@ri.ngb.army.mil)

**VICE CHAIR**

Jason Donham  
NFIP Coordinator  
Arkansas Soil & Water  
Conservation Commission

101 E. Capitol Ave., Ste. 350

Little Rock, AR 72201

(501) 682-3907

fax: 501-682-3991

[jason.donham@mail.state.ar.us](mailto:jason.donham@mail.state.ar.us)

**TREASURER**

William Nechamen  
NFIP Coordinator  
New York Dept. of Environmental  
Conservation

625 Broadway, 4th Floor

Albany, NY 12233

(518) 402-8146

fax: 518-402-9029

[wsnecham@gw.dec.state.ny.us](mailto:wsnecham@gw.dec.state.ny.us)

**EXECUTIVE DIRECTOR**

Larry Larson  
ASFPM Executive Office  
[larry@floods.org](mailto:larry@floods.org)