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ASSOCIATION OF STATE FLOODPLAIN MANAGERS, INC.

MANDATORY FLOOD INSURANCE REQUIREMENT REVIEWED

Although there is widespread familiarity among lending institutions with the procedural requirements of mandatory flood insurance purchase, some clarifications and changes are needed to improve the effectiveness of the requirement, according to a study by the American Institutes for Research (AIR).

The study also found that, not surprisingly, the interpretation and application of the requirement (imposed by the Flood Disaster Protection Act of 1973 and enhanced in the Flood Insurance Reform Act of 1994) varies. Past studies of the mandatory purchase requirement have found mixed levels of compliance, although compliance appears to have increased considerably since the passage of the 1994 act. Regulatory agencies have increased the rigor of their examinations of lenders and the lenders have, in turn, increased their familiarity with the requirement.

The study's report recommends changes in the National Flood Insurance Program policies, practices, or regulations to clarify or remedy

- The time at which flood insurance is required during construction;
- The advisability of exempting some property owners from the mandatory purchase requirement;
- Insurance requirements for condominiums;
- Buildings in violation of state or local laws;
- Selling or transferring loans;
- The special characteristics associated with the purchase and placement of manufactured homes; and
- Grandfathering, which permits some property owners to pay insurance premiums that are not commensurate with the risk of flooding they face.

Revisions to the flood insurance laws will be required to implement other recommendations. According to AIR, the most desirable changes are

- An increase in the maximum flood insurance available to coincide with the maximum amount of a conforming loan that Freddie Mac or Fannie Mae can purchase (it was \$359,650 in 2005);
- Annual automatic adjustments in the maximum coverage available through the NFIP to coincide with changes in the maximum dollar amount of conforming loans that Freddie Mac or Fannie Mae can purchase;
- Requiring that a minimum amount of coverage in place for a loan subject to the mandatory purchase requirement be at least equal to the replacement value of a building or manufactured home (or the maximum coverage available), even if the principal balance is less than the replacement value; and
- Development of a system to monitor lenders' and borrowers' compliance with both purchase and renewal of required coverage.

The study was one part of the larger project being conducted for FEMA by AIR to produce a comprehensive evaluation of the NFIP. The evaluation is examining many issues related to the NFIP, such as the program's actuarial soundness, its developmental and environmental impacts, and compliance among participating communities with the NFIP's requirements. This investigation did not quantify the level of compliance with the mandatory purchase requirement, but an estimate of the level of compliance will be included in a separate report on market penetration, which is underway.

>>> *The National Flood Insurance Program's Mandatory Purchase Requirement: Policies, Processes, and Stakeholders*, by Richard J. Tobin and Corinne Calfee, can be found at http://www.fema.gov/pdf/nfip/mandpurch_0305.pdf.

from the Chair

Chad Berginnis, CFM

For many ASFPM members, spring is among the busiest times of the year. In addition to our regular job duties, this seems to be the time when most ASFPM chapters hold their annual conferences. There are many other meetings, conferences, and symposia to attend. So, as we look forward to spring, I hope to whet your appetite and encourage you to try to attend some of these meetings because most are a great way to exchange information. And, I want you to know that the ASFPM, your organization, is extremely active in both attending and contributing to such meetings in many different ways.

Chapter meetings—I think that a good many of our chapters must have late winter and spring meetings. I understand that the Illinois meeting had a record attendance, and I did have the good fortune to attend meetings in South Carolina (who wouldn't want to go to Myrtle Beach in March!) and Michigan. Rhonda Montgomery, ASFPM Secretary, plans to attend the New Mexico meeting, and Rebecca Quinn, ASFPM Legislative Officer, will be attending the North Carolina meeting. The ASFPM Executive Office and Board Members are often asked to attend and make presentations on a variety of topics including national policy issues, and NAI floodplain management. Please be aware that we try to accommodate such requests as often as possible; however, as a matter of policy we do ask chapters to help cover expenses if they are incurred. Bottom line is that chapter meetings are very beneficial as community and regional folks can come together for learning and fun. Also, they often provide the opportunity for interested persons to take the Certified Floodplain Manager exam and obtain Continuing Education Credits.

ADCO—Every spring, a meeting of the ASFPM Administrative Council (ADCO) is held. The ADCO meeting is quite literally one where a subset of the ASFPM Board of Directors and other ASFPM leaders sit down and think about selected issues. For example, at this year's ADCO, we discussed a long-term strategy for the FEMA Map Modernization program and the newly formed ASFPM Training Committee. Also, at the spring ADCO, the draft budget for the ASFPM is drawn up and discussed and some ideas for our annual Goals and Objectives are drafted. Think of it as workgroup to help more fully develop issues for Board consideration.

National policy and affiliated organization meetings—Actually, these seem to happen year round, but there are a good number of them in the spring. Many of these meetings are convened around specific policy issues; or they may be meetings of organizations with which the ASFPM works. The ASFPM has or will participate in meetings of the Stafford Act Coalition, the USGS Coalition, the Flood Mapping Coalition, the Disaster Roundtable, the Coastal Hazards Conference, and the annual meeting of the National Flood Determination Association—to name just a few. Why do we make such an effort to attend these meetings? Primarily to participate in information exchange and to build and maintain partnerships. For example, the National Flood Determination Association meeting discussed the new certification program for flood zone determination companies and the rigorous standards that they must meet to be certified [*see article on page 7*]. This is interesting and important information for the floodplain management community.

International—Finally, from time to time, we get special invitations to attend meetings around the world. These seem to happen once or twice a year, but it is indeed gratifying to know that the ASFPM is recognized and respected beyond the United States (incidentally, the sponsoring organizations pay most or all expenses, as this travel can be quite expensive). This year, I have the good fortune to be representing the ASFPM in Beijing, China, as part of a panel of international speakers discussing integrated floodplain management. As a nation, China is interested in hearing about floodplain management strategies and approaches from other countries as they wrestle with a primarily “structural only” approach to floodplain management. This provides an opportunity not only to share what we do as a nation, but to also promote what the ASFPM is doing as well. Just as exciting, I hope to learn about how other countries are approaching floodplain management and bring that knowledge back to our Association.

As an organization with a mission of reducing flood losses and preserving natural and beneficial functions of floodplains, we must be actively engaged in the local, regional, and national dialog of floodplain management issues. Attending all of these meetings allows the ASFPM to know what is happening nationwide, absorb the concerns of our members, contribute to ongoing policy discussions, and ultimately continue to promote effective floodplain management in the nation. □

Get ready for the ASFPM Annual Conference!

June 13-17, 2005

Madison, Wisconsin

see <http://www.floods.org>



NO ADVERSE IMPACT ANSWERS

How does NAI floodplain management work in the real world, at the local level, on the ground? Here are some answers. For even more about NAI, see the ASFPM website at <http://www.floods.org>.

A collection of exemplary on-the-ground NAI floodplain management practices is now available in the ASFPM's new publication, *No Adverse Impact Floodplain Management: Community Case Studies*. The document, produced with funding support from the Public Entity Risk Institute and the ASFPM Foundation, is offered in response to the need for good illustrations of how real local governments use NAI principles to tailor their own floodplain management programs to the needs of their residents and local environment.

Local officials from 11 communities were interviewed and background materials used to compile the profiles in the document. All of the communities have comprehensive floodplain management programs, but one aspect of each community's program was selected to illustrate one of the seven components (building blocks) of the NAI approach. Four additional communities are described that have developed some sort of integrated NAI technique to respond to special circumstances.

Building Block (or other technique)	Community
Hazard Identification & Mapping	Charlotte/Mecklenburg County, North Carolina
Education & Outreach	Orange County, Florida
Planning	Maricopa County, Arizona
Regulations & Development Standards	Fort Collins, Colorado
Mitigation	Tulsa, Oklahoma
Infrastructure	Milwaukee, Wisconsin
Emergency Services	Austin, Texas
Integrated Management Techniques	Portland, Oregon
A Small Town's Approach	South Holland, Illinois
Coastal Management	Southern Shores, North Carolina
Habitat-based Watershed Planning	Thurston County, Washington

Each community "case study" discusses

- the specific adverse impacts that are targeted by the community;
- the community's activities in support of the primary NAI building block;
- how community support for NAI floodplain management was generated; and
- contact information.

NAI Case Studies shows how NAI floodplain management can be a more effective way for local governments to tackle flood problems. For example, Charlotte/Mecklenburg, an urbanizing area, realized that simply meeting existing minimum standards would not protect the people or environment from future floods. The city/county officials were concerned about the cumulative negative effects of more development. *NAI Case Studies* describes how the city/county quantified the conditions expected when the watershed is fully developed, translated that to expected flood heights, and then incorporated that information onto new flood maps, regulatory flood elevations, freeboard, and other requirements.

The new publication is an easy-to-ready format with one-page summaries, many photographs, a glossary, and references to community sources of information.

>>> View and download *NAI Case Studies* from http://www.floods.org/PDF/NAI_Case_Studies.pdf.

To order printed copies (\$10 each), contact the ASFPM Executive Office at (608) 274-0123 or asfpm@floods.org.

FLOOD HAZARDS AND LOCAL ROAD SYSTEMS

Every county, city, town, and village across the United States has dedicated professionals working to provide safe and functional local roads for the traveling public. Fulfilling this mission, already a challenge when budgets are tight, becomes even more difficult when flooding affects the road system. Further, road departments in non-urban areas generally have less in-house technical capacity and fewer financial resources and thus may be more severely affected by damaging floods. But their mission is a vital one, because rural roads represent over 77% of the nation's nearly 4 million miles of roadways.

A report based on case studies of five rural counties shows how decisions related to flood risks with regard to rural roads are made. It also captures effective practices that contribute to the flood resistance of this infrastructure, and make flood recovery more effective and thorough. On-site visits and interviews were conducted with officials in Allegany County, Maryland; Allegany County, New York; Calhoun County, Illinois; Wasco County, Oregon; and Uvalde County, Texas, to obtain insights into how some local road managers work to reduce future flood losses to an already-existing system of roads and bridges. The report found that performance improvements come about gradually and that site-specific decisions are based on many factors. Further, on-the-job learning is the norm, and partly because of this there is a willingness to learn about new approaches that have been effective in other places.

Local managers appreciate the effective performance of their infrastructure during floods. "All and all, as bad as it was, we're not in too bad of shape," said Wasco County Engineer Bert Dawson (quoted in the *Morning Journal News*) after last summer's disastrous floods in Ohio. Dawson believes the reason for the favorable outcome is that his bridges are designed to withstand 100-year storms, while many other counties go with bridges only designed to stand against 20 or 50-year storms.

Recommendations

The top recommendation of the report calls for development of a "Model Manual of Flood Mitigation Guidance for Local Road Systems." The manual should be a base document that can be tailored and enhanced for individual states. It should provide, among other things, sample forms to document decisions when rebuilding, methods for evaluating the hydraulic capacity of structures, examples of accounting practices that facilitate post-disaster recovery, and examples of successful projects and practices to improve flood resistance. A recommended adjunct to the manual is an online resource to allow ready access by a wider audience.

Two of the eight other recommendations can make a more immediate difference. One is related to the modernization of flood maps. Roads, bridges, and culverts can have significant effects on flood hazard areas. All local road agencies regularly inspect some or all of their waterway crossings to collect data related to structural stability and safety—although factors related to hydraulic impact are not among the information recorded.

With flood map revisions scheduled for virtually every community in the United States over the next five years, a key recommendation is the development of a data collection guideline to augment those periodic inspections. The additional information would support map modernization and also would be helpful in evaluating mitigation options during repair and replacement of roads and bridges, especially after damaging floods.

Another recommendation suggests that local road departments formalize their existing practices related to flood resistance to maximize the identification of mitigation measures after flood disasters and to justify including such measures in recovery (see below). It appears that many opportunities to improve flood resistance are lost due to lack of data, undocumented procedures, and misunderstanding of FEMA's ability to incorporate mitigation in public assistance.

Flood Mitigation and Disaster Assistance

All of the case study communities had experienced multiple damaging floods and received multiple disaster declarations in the past decade. The road departments reported that whether their proposals to incorporate measures for flood resistance were received favorably by state and federal inspectors for post-disaster public assistance funding varied from disaster to disaster and sometimes from inspector to inspector.

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"In the 1996 floods, we didn't lose any bridges or culverts built to the Maryland flood standards, which require designs to minimize damage."

—Steve Young
Public Works Director
Allegany County, Maryland

Local Road Systems (cont.)

This inconsistency inhibits mitigation work directed toward rural roads. Further, the local staff often had insufficient information about post-disaster programs, funding, and requirements as quickly as it was needed after a flood.

When this project was announced one year ago, it was noted that FEMA had not yet promulgated regulations to implement Section 205(b) of the Disaster Mitigation Act of 2000, under which FEMA is directed to change the way federal disaster assistance is provided for certain public facilities (including non-federal system local roads) that have sustained repetitive damage. 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 more than one declared disaster in the last 10 years and if the owner has failed to implement appropriate mitigation measures to address the hazard that caused the damage. As of early 2005, the pertinent regulations were undergoing internal review.

The report was prepared by the ASFPM, in conjunction with the American Public Works Association, under contract with the American Lifelines Alliance. The American Lifelines Alliance, which is managed by the National Institute of Building Sciences with funding from the Department of Homeland Security (FEMA), is a public-private partnership with the goal of reducing risks to lifelines (utility and transportation systems) from a variety of hazards.

>>> *Flood-resistant Local Road Systems: A Report based on Case Studies*, and the case studies themselves, are available at <http://www.americanlifelinesalliance.org/>. Click on New Guidelines.

—reported by Rebecca C. Quinn, CFM
RCQuinn Consulting, Inc.

Report Card for America's Infrastructure

ASCE GIVES NATION'S DAMS A "D"

Citing the lack of funding for dam maintenance and rehabilitation, the increase in the number of high-hazard-potential dams, and inadequately funded and staffed state dam safety programs, the American Society of Civil Engineers has given a grade of 'D' to the United States' dams.

The Association of State Dam Safety Officials endorses the grade for dams, one of three infrastructure categories showing no improvement since the 2001 ASCE Report Card.

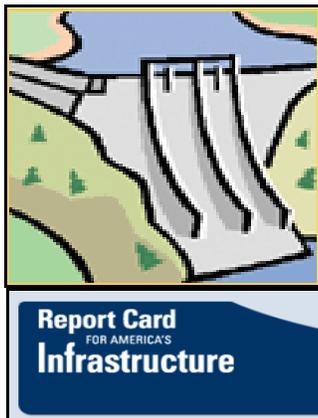
"The aging of our nation's dams calls for increasingly stringent attention to their safety. Deteriorating dams pose a threat not only to human life, but also to communities who rely on them for various needs, such as domestic water supply, hydroelectricity, irrigation, recreation, and more," according to ASDSO President Meg Galloway.

Despite the risks posed by dam failures, many state dam safety programs are inadequately funded and staffed, and one state—Alabama—has no dam safety program whatsoever.

Dam safety programs are relatively low-cost, high-benefit programs. The costs of a single dam failure can easily exceed the annual budget for a state dam safety program. One 2003 dam failure in Michigan caused an estimated \$100 million in damage.

Specific recommendations supported by ASCE and ASDSO include the establishment of comprehensive and fully funded dam safety programs in all 50 states, a funding program in each state to assist with loans and matching grants for dam repair and rehabilitation, and reauthorization of the National Dam Safety Program Act in 2006.

>>> The ASCE *Report Card for America's Infrastructure* is posted at <http://www.asce.org>.



A Personal Note on Hurricane Ivan's Legacy

ASFPM member Mark Matulik recently retired from his position with the State of Colorado (but not from floodplain management) and relocated to the Gulf Coast. He has been updating us on the aftermath of Hurricane Ivan and recently sent this message.

On the six-month anniversary of Hurricane Ivan's landfall, times continue to be tough for many northwest Florida residents and are being captured very ably by the *Pensacola News Journal*. The most recent news is embodied in two articles from the Monday, March 14 edition. The articles proclaim "Growing financial woes, lasting damage force families into streets, cars and struggle for shelter" and "It's time for Citizens Insurance to read the law and follow it."

These two headlines aptly describe the current conditions for many families, businesses, and individuals still trying to recover from the effects of a powerful natural disaster that seems to have caught the majority of our population completely off guard. Having grown up on the Gulf Coast, some of my most vivid childhood memories revolve around the four hurricanes that we experienced by the time I was 18 years old. Those memories played a significant role in my decision to return to the Gulf Coast area after retirement. Thank heavens, my decision was tempered with a career's-worth of experience in dealing with natural disasters. The choices of purchasing a home out of the 100-year floodplain and constructed to current building code; purchasing a preferred risk flood policy; and making sure my homeowner's policy contained a hurricane wind "rider" were made almost without thinking.

However, this certainly wasn't the case for many residents in northwest Florida as we continue to hear stories—especially about persons who either 1) chose not to purchase the hurricane wind rider, or 2) were extremely underinsured. In both cases, residents are now facing the prospect of losing everything they have as savings run out and insurance claims remain unsettled. Couple that with Citizens Insurance (the insurer of last resort) suing some of its policyholders and you have an insurance nightmare for many people. The newspaper article mentioned above that refers to that company was written by a local attorney, Robert Heath, whose firm has filed numerous lawsuits against various insurance companies on behalf of Ivan victims. Nonetheless, his quotes from the Florida Statutes are indisputable. Florida Statute Section 627.702 (2003) says that "in the event of the total loss of any building [located in this state and insured by any insurer as to a covered peril] the insurer's liability, if any, under the policy for such total loss shall be in the amount of money for which the property was insured."

Heath then notes, "the statute requires that the building be insured as to a covered peril and that it be a total loss. If these two facts are true, then Florida's Valued Policy Law requires that the insurance company pay its policyholder the full value of the policy." From an insurance company's perspective, it's not hard to understand why Citizens Insurance and other companies are balking at the full value payoff for wind damage, especially when many policyholders may have received flood payments for as much as \$250,000 (the upper limit for residential properties under the NFIP). But Heath goes on to make the point that "many of the homeowners need this money in order to rebuild because of changes in the building code that must now be complied with." An extremely unfortunate aspect of this situation is that victims have to battle with insurance companies at all. It appears that so many people just don't read their insurance policies along with the exclusions, etc. often contained in lengthy and hard-to-understand documents.

Battles have been raging since immediately after the storm as to which insurer (wind or flood) would pay for which part of the damage. A friend and neighbor recently commented, "Wouldn't it be nice if there were insurance policies that contained both wind and flood coverage for those of us who live in hurricane-prone areas?" Interestingly enough, when policyholders have had their flood and wind coverage with the same company, there really haven't been any issues to be settled with the policyholder about who covers wind and who covers flood. It appears to be handled "internally" by the company. Nice !

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So much for insurance woes, though I'm sure they'll continue for a while at least. The other article, "Growing financial woes," is even more disturbing. Its author, Lesley Conn, of the *News Journal*, notes that six months after the initial wave of residents was left homeless from storm damage there is now a second wave of people being forced out of their homes. Some have been trying to make do in homes with "blue roofs" until they could be replaced and are being forced out as moisture has crept in and mold followed, often causing serious health conditions. Others have just exhausted their financial resources after losing their jobs, trying to pay rent while their homes are being repaired, and still having to pay a mortgage on the home. And this is happening on a very large scale. It's estimated that 52,000 homes were damaged in Escambia County and Santa Rosa County. An estimated 50,000 residents were displaced.

Organizations like Rebuild Northwest Florida have sprung up and are helping tremendously within a community that wants to take care of its own. Nonetheless, unpaid bills continue to accumulate for the underinsured, the unemployed and those who have fallen between the cracks and are not covered by government or faith-based programs in our area. After six months, most people figured that the worst would be over. Very few realized that the recovery process from major disasters is often prolonged and almost always tortuous. Sadly, many will never recover.

When you think of it, please send good thoughts our way in northwest Florida. We'll make it through all of this—but many challenges still lie ahead.

Best Regards,
Mark

Editor's note: FEMA has released a 6-month update of the Ivan disaster, available at <http://www.fema.gov/news/newsrelease.fema?id=16885>.

FLOOD ZONE DETERMINATION COMPANIES OBTAIN CERTIFICATION

The National Flood Determination Association (NFDA) recently certified the first group of companies under its new NFDA Certification Program. The certification recognizes companies that operate within the guidelines set forth by the NFDA to maintain standards of excellence, foster professionalism, and advocate quality services within the flood zone determination industry.

Certification is won through a rigorous examination process that evaluates flood zone determination companies on seven key criteria. Five of the criteria are related to sound business practices: recovery capabilities, industry experience, financial viability, training, and record-keeping. Some of these practices are subject to on-site audits conducted by a Certified Professional Accountant. The other two criteria are accuracy and quality assurance. In order to be certified, a random sample of a company's determinations must demonstrate a 99% accuracy rate. NFDA applies a blind, multi-level, peer review process to check and double-check accuracy.

Although certification does not guarantee a company's performance on any individual flood zone determination, it does confirm that a company met multiple measures of performance at the time of certification. Certification is valid for two years. The NFDA estimates that over 25 million determinations were performed in 2002; the estimate for 2003 is over 33 million, a result of unprecedented mortgage activity.

The ASFPM is represented on the NFDA Certification Committee by Rebecca Quinn, ASFPM Legislative Officer.

Not all flood zone determination companies sought certification, nor are all certified companies members of NFDA. The 10 newly certified flood determination companies are Charles Jones, LLC; American Flood Research, Inc.; LandSafe Flood; Access Information Systems, Inc.; TransUnion Settlement Solutions, Inc.; First American Flood Data Services; Nationwide Real Estate Tax Service, Inc.; Nationwide TotalFlood Services, Inc.; LSI Flood Services; and Midwest Flood Zones, LLC.

>>> Additional information about the certification program can be found by going to the NFDA website at <http://www.floodassoc.com> and clicking on Hot Issues.

Washington Report

WATERSHED GRANTS OFFERED AGAIN

Nominations are being accepted for the third round of watershed grants from the U.S. Environmental Protection Agency under its Targeted Watershed Grants Program, which encourages community-based approaches to restore, preserve, and protect watersheds. In its first two years, EPA awarded nearly \$30 million in grants to 34 watershed organizations across the country. For fiscal year 2005, Congress has approved \$18 million—of which \$8 million will go directly to the Chesapeake Bay area.

>>> Nominations by governors and tribal leaders are due May 19, 2005. Final grantees will be announced in late summer. For more information go to <http://www.epa.gov/owow/watershed/initiative/>.

LEGISLATIVE REPORT

On Capitol Hill, consideration of federal department and agency budget requests for Fiscal Year 2006 is in full swing. Most, if not all, of the hearings will be held by the end of April and markups could begin as soon as May. At present, there is no Budget Resolution in place to provide guidance to appropriations subcommittees. The House and Senate each passed its own version (H. Con. Res. 95; S. Con. Res. 18) and a House-Senate Conference was requested on April 4th and will convene shortly to resolve differences. The House has passed a Supplemental Appropriations bill (H.R. 1268) that is awaiting consideration on the Senate floor. That includes funds for Iraq and for tsunami relief. Committee consideration of funding for the new repetitive flood loss reduction programs and a new Water Resources Development Act will occur in mid-April.

Appropriations

FEMA

Highlights of the budget request are:

- \$200 million for flood map modernization, which is the full authorized amount;
- \$28 million for Flood Mitigation Assistance by transfer from the National Flood Insurance Fund, \$62 million below the amount authorized in last year's repetitive loss legislation;
- \$150 million for Pre-Disaster Mitigation grants; and
- Hazard Mitigation Grant Program to continue at 7.5% and the Enhanced Plan HMGP to be reduced from 20% to 12.5%.

The ASFPM submitted Outside Witness Testimony to the House Appropriations Subcommittee on Homeland Security in support of the funding for map modernization, but pointing out that the scope of needs may be larger than originally assumed so that the metrics by which the program is evaluated should be adjusted. The testimony urges transfer of the full amount to launch the program to reduce repetitive loss claims. It urges restoration of the regular HMGP to 15% and opposes reducing the Enhanced Plan HMGP to 12.5%. The testimony is posted at http://www.floods.org/Files/ASFPM_FEMA_Approps_2006_House.pdf.

The House Homeland Security Appropriations Subcommittee held its hearing on the FEMA budget in early March and heard testimony from Undersecretary Mike Brown. Persistent questions about the reduction in the Enhanced Plan HMGP were raised by Jo Ann Emerson (R-MO) and Lucille Roybal-Allard (D-CA). The response related to restoring the 5% spread between the regular and enhanced programs. When asked by Martin Sabo (D-MN) why the budget did not include the transfer funds for repetitive loss, Mike Brown replied by explaining the difference between premium income and fee income in the National Flood Insurance Fund. He said that FEMA was studying how to fund the program from fee income. In response to questions concerning the programs for which the grant-making functions had been shifted last year to the Office of State and Local Coordination and Preparedness, it was clear that the intended coordination and program oversight by FEMA has not taken place. There seems to be little connection now between the Emergency Management Preparedness Grants (EMPG), Fire Grants, and FEMA.

The Senate Homeland Security Appropriations Subcommittee has postponed its FEMA hearing twice. In March, Judd Gregg (R-NH) became Chairman of the Subcommittee and some changes may be made in the structure of the hearing schedule. The only hearing now scheduled is with Michael Chertoff, Secretary of DHS.

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Washington Report (cont.)

U.S. Geological Survey

The overall budget request for the U.S. Geological Survey is only \$1.9 million less than last year's enacted level. According to Director Chip Groat, this is something of a success, given the reduced requests of recent years. Most USGS programs are "flat funded" in the budget request for FY 2006, meaning that the numbers reflect a slight increase to cover increases in salary and program costs, yielding a program level that is flat. The anticipated focus of the FY 2007 budget will be on natural hazards and a foreshadowing can be seen in the Administration's \$37.5-million, two-year commitment to expansion of tsunami detection monitoring to protect the United States and its territories.

Under Mapping and Geography, programs such as Cooperative Topographic Mapping, Geographic Analysis and Monitoring, and Coastal and Marine Geology are flat funded. Land Remote Sensing is to receive a substantial increase. A substantial deduction was made in the Minerals Division.

Water resources programs were primarily flat funded as well. There were some reductions, however, which resulted in an overall decrease in water programs from \$211.2 million in FY 2005 to \$204.2 for FY 2006. The National Streamflow Information Program, which provides fully federally funded stream gages, is essentially flat funded. So far, the planned "backbone" of federally funded gages is only about 20% complete.

The House Interior Appropriations Subcommittee has held its hearing on the USGS budget request. The Senate Appropriations Committee folded its USGS hearing into its overall Department of the Interior hearing.

Army Corps of Engineers

The request for Section 22 Planning Assistance for States (PAS) (\$4.65 million) is the same as last year's request. Last year, however, Congress added funds (some earmarked) to bring the funding level to \$8 million. The request for Flood Plain Management Services (FPMS) is also the same as last year's at \$5.62 million. Congressional additions for FY 2005 brought the total to \$6.81 million. The added amount, however, was less than the total of earmarked items in the bill.

Both houses have held their Energy and Water appropriations hearings on the Corps' budget request.

National Park Service

The budget request for the Rivers, Trails and Conservation Assistance program is \$500,000 below FY 2005. This program has had no increases for the past several years, resulting in real personnel and program cuts to accommodate salary increases and increased costs. This is a cost-effective technical assistance program that mentors local officials, facilitates local consensus-building, and generates local, regional, and state investment. The demand for the program far exceeds its ability to respond in this budget situation.

The House Interior Appropriations Subcommittee has held its hearing on the Park Service and the Senate considered NPS during its Interior Department hearing.

Natural Resources Conservation Service

The Conservation Operations account was significantly reduced to \$768 million from \$830 million in FY 2005. At the House Agriculture Appropriations Subcommittee hearing, questions were raised about the reductions to conservation operations and watershed flood prevention programs.

Environmental Protection Agency

The budget request for EPA in FY 2006 reflects a \$220 million reduction from last year. The reductions are primarily in state-related programs. The total requested for State and Tribal Assistance Grants and the State Revolving Loan Fund is \$2.96 billion (last year \$3.23 billion was requested and \$3.6 appropriated). The Targeted Watershed grants program, formerly the Watershed Initiative, was reduced by \$10 million.

Due to reorganization of the Appropriations Committees in the House and Senate, the EPA budget will now be considered in the Interior and Related Agencies Subcommittees.

Other Legislative Activity

Repetitive Flood Losses

The House Financial Services Committee's Subcommittee on Housing and Community Opportunity will hold a hearing on April 14 to explore the status of funding for the repetitive flood loss programs authorized by the National Flood Insurance Reform Act of 2004. The hearing will also consider NFIP-claims-related issues emanating from the many recent natural disasters involving flooding. Chad Berginnis, ASFPM Chair, has been asked to testify at the hearing.

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Washington Report (cont.)

IRS and Taxation of Mitigation Funds

In a ruling last June, the Internal Revenue Service found that disaster mitigation payments should be taxable as personal income when the property owner retains the property (e.g., elevation in place, floodproofing, retrofiting) [see *News & Views*, December 2004, p. 5]. FEMA did not issue guidance on the matter until October 2004. Form 1099s have now been sent to many unsuspecting individuals and businesses.

Various pieces of legislation were introduced to make clear that mitigation funds should not be considered income for tax purposes—a move supported by the Department of the Treasury and the White House. Originally, the legislative proposals were drafted to reflect applicability at least to calendar year 2004 and one bill included a longer retroactive period.

The House has passed H.R. 1134, which states that mitigation funds are not taxable, but only prospectively. Apparently the Department of the Treasury has indicated that the IRS would not take any steps to enforce the ruling for 2004 or any earlier year. It is not clear how that would be communicated to affected states, communities, and property owners. That bill has been sent to the Senate. During the first week of April, Finance Committee Chairman Chuck Grassley (R-IA) discharged the bill from Committee consideration so that it could be considered on the Senate floor before April 15th. Finance Committee Ranking Minority Member Max Baucus (D-MT) has put a hold on the bill because of his concern that it does not include language making the bill effective for 2004 and earlier years. Christopher Bond (R-MO) and David Vitter (R-LA) also have introduced a bill, S. 586, which has been rewritten to be prospective in nature as well.

The ASFPM wrote to the Chairs and Ranking Minority Members of the House Ways and Means Committee and the Senate Finance Committee expressing concern that the IRS ruling “could result in long-term damage to the acceptability and success of hazard mitigation programs undertaken by communities and states using mitigation funds administered by FEMA.”

Mitigation Funds are not Income

Richard Baker (R-LA) has introduced H.R. 804, which would clarify that NFIP mitigation programs should not be considered as income for the purposes of means-tested federal programs. This would apply, for example, to programs such as Medicaid or even Pell Grants. The bill is pending consideration in the House Financial Services Committee.

Water Resources Development Act

The Senate Environment and Public Works Committee has developed and introduced a new WRDA bill (S. 728). The last bill adopted was WRDA 2002 and the general practice has been to produce a new WRDA every two years. Differences between House and Senate versions held up the bill last year. A hearing will be held by the Committee on April 13th.

The Water Resources Subcommittee of the House Committee on Transportation and Infrastructure held a hearing on projects to be considered for inclusion in a new WRDA. A House bill has not been introduced, however.

Highway Bills and Stormwater Mitigation

The House has passed its highway bill, H.R. 3 or TEA-LU. The Senate Committee on Environment and Public Works has reported out its highway bill, S. 732 or the Safe, Accountable, Flexible and Efficient Transportation Equity Act. That bill contains a provision that was in last year’s Senate bill providing for a percentage set-aside in the surface water portion for mitigation of the effects of stormwater. No similar provision is in the House bill. Both bills are now on the Senate calendar awaiting Senate floor consideration.

Coastal Concerns

Several bills were reported out of the Senate Commerce Committee just before the spring recess. Among them were the Tsunami Preparedness Act (S. 50) and the Ocean and Coastal Observation System Act (S. 361). Another bill pending markup will be considered at the next committee markup session. That is a bill introduced by Daniel Inouye (D-HI), S. 364, to establish at NOAA an integrated ocean and coastal mapping program for the Great Lakes and coastal state waters and the continental shelf.

The House Science Committee has reported out H.R. 50, which reauthorizes the programs of the National Oceanic and Atmospheric Administration. The bill provides for NOAA restructuring during the next two years in four general areas: National Weather Service; research, education, and technology development; operational and service programs; and a Science Advisory Board.

[continued on page 11]

Washington Report (cont.)

Isolated Wetlands

A bill introduced in the House (H.R. 1356), would provide federal protection for isolated wetlands. It clarifies the definition of “waters of the United States” under the Federal Water Pollution Control Act. A 2000 Supreme Court decision found that federal agencies could not regulate isolated wetlands under the Migratory Bird Act or the Interstate Commerce clause of the Constitution. The case was *Solid Waste Agency of Northern Cook County v. U.S. Army Corps of Engineers* (SWANCC). The bill was introduced by James Oberstar (D-MN), Ranking Minority Member of the House Committee on Transportation and Infrastructure. The measure was referred to that committee.

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

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

CONSERVATION PROGRAMS EYED

In a recent review of plans for a U.S. Department of Agriculture project, the Soil and Water Conservation Society adopted a position that could be applied to many other initiatives with which floodplain managers are engaged—from state programs to the Community Assistance Program to Map Modernization to data on flood damage. The point made by the SWCS was that the USDA’s new data collection and analysis system should be built to answer the question “What should we do next year?” rather than “What did we do last year?”

The USDA asked the Soil and Water Conservation Society to help design and implement the Conservation Effects Assessment Project (CEAP), a large database and analysis system intended to help policymakers and program managers implement existing conservation programs and design more effective new ones. To conduct an external review of the proposed project, SWCS formed a “blue-ribbon panel” of representatives of those who will use and interpret information the CEAP generates.

The panel met in January and strongly and unanimously endorsed the purpose of CEAP, but recommended an immediate change in direction and emphasis to ensure that the purpose is achieved.

Present plans call for the CEAP to estimate the environmental benefits produced by every USDA conservation program in every year. In the short term, CEAP will collect data and use simulation models to estimate the soil quality, water quality, and water conservation benefits of conservation programs implemented on the nation’s cropland and on acres enrolled in the Conservation Reserve Program (CRP). Watershed studies will refine and validate the methods used to make national estimates. Over time, large additional investments in data collection and modeling capability are planned to expand the estimates of program-by-program benefits to include effects on fish and wildlife habitat and the environmental benefits produced through conservation on grazing land and wetlands.

The panel is concerned that—without an immediate change in direction and emphasis—CEAP will not provide policymakers, program managers, or the conservation community with the right information to inform the 2007 farm bill debate over conservation funding, programs, and priorities. Moreover, the panel says, even in the long term and after large investments of resources the information currently anticipated from CEAP may be of limited use in building more effective conservation on the nation’s working land.

As currently envisioned, the CEAP will be a system capable of producing national-level estimates of all environmental benefits produced by each individual conservation program in every year. But the blue ribbon panel thinks a better long term goal is a system capable of producing rigorous assessments of options for implementing conservation programs in the future. The panel recommended that USDA invest most CEAP resources to produce program-neutral assessments of future options. In designing the system, USDA should take steps to ensure that data and methods used are transparent, rooted in collaboration, and cognizant of the errors and uncertainties introduced by unavoidable technical soft spots. Existing agency performance reporting systems should be relied on for the annual, program-by-program estimates of benefits.

>>> *Preliminary Findings from the Blue Ribbon Panel conducting an External Review of the U.S. Department of Agriculture’s Conservation Effects Assessment Project* is available at <http://www.swcs.org>.

“THERE WAS A SOUND OF REVELRY . . .”

News of the long-awaited certification of parts of the levee system in the basins of the American and Sacramento rivers in north-central California, which occurred in February, was conveyed to the public through mixed messages, as shown by the article below, reprinted from the newsletter of the National Flood Determination Association.

A quick check of state and local news coverage of the levee certification and a look at the websites of involved agencies and organizations confirms the “official” ambivalence about the issue. On the one hand, there is a lot of talk about the “relief from flood insurance” that thousands of households and businesses are getting. There are instructions on “how to cancel your flood insurance policy.” There are maps showing which areas are now “out” of the flood hazard area. Patience is counseled for those whose property still lies in the flood zone but is slated to be “removed” in the next round of certification in a year or so.

On the other hand, people are being cautioned simultaneously that the flood risk is still high; that they are probably eligible for a lower-cost Preferred Risk Policy; and that levees do not guarantee safety. The California Department of Water Resources has recommended that the state require flood insurance on all properties at risk from flooding [*see News & Views, February 2005, p. 11*].

For a look at some of the better information being distributed, see the website of the National Flood Determination Association (which includes a page for insurance agents explaining the Preferred Risk Policy) at <http://www.floodassoc.com/> and the website of the Sacramento Flood Control Agency at <http://www.safca.org>, which lists five good reasons to keep an existing flood insurance policy.

Sacramento Area Gets Flood Insurance Relief

For the first time in 15 years, thousands of home and business owners in the Sacramento, California, area will be able to cancel or sharply cut the cost of their flood insurance, thanks to a multimillion-dollar fortification of levees built more than a century ago.

Effective on February 18, the Army Corps of Engineers certified the levees around the American and Sacramento rivers, removing over 50,000 Sacramento homes from Zone A99. Those properties are now in low-risk X or shaded X zones and are no longer required to have flood insurance. Most property owners will have the option to cancel their flood insurance or purchase a low-cost Preferred Risk Policy. Those affected should have received information packets in the mail from the Sacramento Flood Control Agency (SAFCA).

“It’s a huge relief, and it should give people a little more peace of mind,” said Sacramento Mayor Heather Fargo. However, Fargo continued, “I still want to caution people that we are still living at the confluence of two rivers and still relying on levees as our first line of defense.” Federal emergency officials changed the flood-risk rating for much of Sacramento to “high” in 1989 as a result of the big flood of February 1986, when 10 inches of rain was dumped on the area in 11 days. The late Rep. Robert Matsui and former Congressman Vic Fazio then worked to channel millions of federal dollars to bolster the region’s flood protection. The federal support would not have been nearly as large had property owners in the high-risk zone not agreed to tax themselves to help pay for about \$50 million of the more than \$200 million in levee improvements, local officials said.

By 1997 Sacramento-area flood officials believed they had done enough levee upgrades to win an exemption from the federal flood insurance requirement. Then the New Year’s storm of 1997 struck, swamping parts of Sacramento and showing once again that flood managers had overestimated protection offered by the levees. “Mother Nature keeps showing us how much we don’t know about how much water can be produced,” said Butch Hodgkins, who was SAFCA executive director at the time.

Not all homes in Sacramento are affected by the February 18 revision. Many properties in south Sacramento remain in Special Flood Hazard Areas, although they may be removed from the floodplain as early as 2006 when further flood control improvements are completed.

—reprinted from *The National Flood Examiner, Spring 2005*

State & Local Report

NORTH DAKOTA VS. MINNESOTA VS. MANITOBA

The North Dakota Supreme Court has scheduled an April 18 hearing on the state's Devils Lake outlet. The State of Minnesota and the province of Manitoba, Canada, are suing to stop construction of an outlet, which is expected to be finished in July, and intended to draw down water levels in Devils Lake.

Court documents say Manitoba plans to argue that the water flowing through the outlet will introduce more phosphorus from Devils Lake into the "higher-quality" waters of the Sheyenne and Red rivers. The outlet will drain Devils Lake water into the Sheyenne, which flows into the Red. The Red runs north into Canada.

Manitoba argues that the state Health Department permit for the outlet is illegal. Minnesota's legal brief claims the Devils Lake water would transfer pollution downstream, in violation of state and federal standards.

In defense of the outlet, the North Dakota Water Commission argues that the state Health Department properly applied the phosphorus guidelines and pollution rules and did not break state law. The commission says phosphorus and nitrogen levels will be higher, but their effects downstream minimal.

The commission says a natural overflow of Devils Lake, which is anticipated once the closed-basin lake reaches a certain level, would hurt the Sheyenne and Red rivers. It also says the outlet is needed for flood control.

WATERSHED MANAGEMENT IN FAIRFAX COUNTY, VIRGINIA

The Little Hunting Creek Watershed Management Plan is a 25-year vision and schedule for improving the quality of the stream, which is a tributary of the Potomac River in Fairfax County, Virginia. The watershed is 82% developed and has some of the oldest developed areas in the county. The total impervious area in the watershed is 1,762 acres (25% of the total area). Single-family residences are the predominant land use, comprising 33% of the watershed area. The next major land use in the watershed is open space, parks, and recreational areas, accounting for 17%. For ultimate future build-out, medium-density, single-family residential land use may increase to 55%, and the imperviousness may increase to 27%.

The plan, the first of 15 scheduled to be done within Fairfax County, was devised with input from a range of stakeholders, and has among its goals reducing stormwater impacts, restoring water quality, supporting native flora and fauna, and improving public awareness of the stream ecology. The plan includes standards for pollutant levels, stormwater discharge, recommendations for structural and nonstructural capital improvements, a schedule for implementation, and monitoring provisions.

>>> The plan can be accessed at <http://www.epa.gov/win/news.html#4>.

SEAHURST PARK, WASHINGTON, SEAWALL COMES DOWN

An armored seawall that for 30 years protected the trail that winds along the southern portion of Seahurst Park in Burien, Washington, was demolished in December. The removal of the 1,400-foot seawall is the focal point of the \$1.5 million Seahurst Park Shoreline Restoration project, a joint effort by the City of Burien and the Corps of Engineers. "The gabion seawall, which is a pile of metal-meshed rock baskets, was in disrepair and threatened the beach with further degradation," according to the Corps project manager. Not only did the Corps remove the seawall and associated riprap but it also added sand and gravel to supplement and regrade the beach to more natural conditions. Two natural drainages to Puget Sound were also reconnected.

Benefits of the restoration are anticipated to be improvements in salmonid populations and expansion of eelgrass beds, which are a natural nursery for juvenile salmonids. The project is designed to restore the natural functions and historic estuarine habitat of the Puget Sound nearshore. Recreational use will be sustained. The project is the first of several in a program to restore Puget Sound and adjacent waters.

—from *Planning Ahead* 8(2): 5-6

Visual Aids Needed for Floodplain Management Training

The ASFPM and FEMA are collecting videos and pictures to bring you, the Certified Floodplain Manager, the most up-to-date and interesting floodplain management training possible. To provide these high-quality training opportunities, we are asking all CFMs to look at their video, photograph, and graphics collections for items that support floodplain management concepts.

By sharing your videos and pictures, you are supporting the development of floodplain management training throughout the country. We thank you for your assistance in this effort, and look forward to using your submissions to develop higher quality training materials.

If you have **videos** to share, we ask that you provide them to us accompanied by a separate sheet of paper with these details:

- When was the video produced?
- How long is it?
- What is/are the main topic(s)?
- How would you rate its quality from 1 (low) to 5 (high)?
- Is the video in the public domain (that is, not copyrighted)?
- Who do we contact to make copies or use parts of the video?

We have many **photographs** of flood damage, but far fewer depictions of successful mitigation, community inspection visits and discoveries, homeowner violations, etc. One or more people in the shot (with the exception of the homeowner violations, of course) adds considerably to the value of the photograph. For each photograph you can share, please include this information separately:

- Where was the picture taken, (street address, state, and/or latitude/longitude)?
- What concept does the picture represent—what violation, which mitigation measure, etc.?
- What is the name of the affected watershed where the picture was taken?
- Who is in the picture? Do we have their written permission to use them in the photo?
- When was the picture taken (time, date, year)?

>>> If you are going to the ASFPM National Conference in Madison, Wisconsin, in June, you may simply hand your materials to the people at FEMA's Community Assistance table in the exhibit area or just give them to Bill Lesser or Tom Hirt when you see them at the conference.

>>> If you are not attending the conference, please submit your photos or videos to Bill Lesser at FEMA headquarters (202) 646-2807, or email him at Bill.Lesser@dhs.gov.

Publications, Software, AV & the Web

The *Multi-Year Flood Hazard Identification Plan* describes FEMA's strategy for updating flood maps used for the National Flood Insurance Program and other purposes. It builds on the recommendations of the Technical Mapping Advisory Council and FEMA's objectives for Map Modernization. It provides, for the first time, a five-year forecast of flood mapping activities, making it possible for mapping partners and flood map users to better plan for map updates, and increasing the opportunity for sharing common data sets and leveraging resources across all levels of government and the private sector. The detailed plan gives schedules for map production, program implementation, and stakeholder input; budget allocations by region; cost-saving procedures; state-by-state descriptions of mapping priorities; and many other specifics. Available online at http://www.fema.gov/fhm/mh_mhip.shtm.

"Mapping America: Technology and Partnership" showcases the Federal Emergency Management Agency's activities toward modernizing its flood map inventory, using cutting-edge technology and strategic partnerships to update the maps and improve access to their information. The three overarching themes in this video are Embracing Technology, Building Partnerships, and Enhancing Customer Service and Outreach. In the video, FEMA's partners share details and demonstrate success with using technology to transform paper flood maps into powerful diagnostic tools, and explain how community outreach strategies are used to promote awareness

of the National Flood Insurance Program. The video explains the benefits to local governments of joining FEMA's Cooperating Technical Partners Program. VHS or DVD. 2005. To order, call the FEMA Publication Distribution Center at 1-800-480-2520 and ask for FEMA-462DVD or FEMA-462VHS.

A Wave of Coastal Information . . .

The *National Coastal Condition Report II*, a joint product of the Environmental Protection Agency's Office of Water and the Office of Research and Development, describes and ranks the condition, extent, and geographical distribution of national coastal ecological resources, updating the first report issued in 2001. The information is based on four years of monitoring data from 23 coastal states, the National Oceanic and Atmospheric Administration, the U.S. Geological Survey, and U.S. Fish and Wildlife Service. Coastal managers use this information to identify existing and emerging problems and to appropriately target water resource protection efforts. The NCCR II reports that the overall condition of the nation's coastal waters is fair, varying from region to region (about the same as in 2001). The new report also highlights exemplary state, local, and tribal initiatives for coastal and estuarine protection. Available at <http://www.epa.gov/owow/oceans/nccr/>.

Translating Science to Management: Challenges and Opportunities for the Coastal Community examines the relationship between science and management in the coastal zone. An array of factors that play roles in the effective use of science for resource management and policy are discussed, including the limitations of scientific knowledge; uncertainty in science; the values, judgments, and ethics of stakeholders; reaching consensus; the role of politics; and effective translation of scientific principles, findings, and recommendations into lay terms. The report emphasizes the importance of bringing scientists and managers together to identify needs, share research information, and improve communication. The Coastal States Organization. 2005. Available at <http://www.coastalstates.org/documents/Post%20on%20Website/Translating%20Science%20to%20Management-Final%20Report%20March%202005.pdf>.

Population Trends Along The Coastal United States: 1980–2008 details the movement of the U.S. population to coastal counties and the implications of those trends for the future. The narrow coastal fringe that makes up 17% of the U.S. contiguous land area houses more than half of the country's population. In 2003, 153 million people (53% of the population) lived in the 673 U.S. coastal counties, an increase of 33 million people since 1980.

- By 2008, coastal county population is expected to increase by 7 million.
- Los Angeles County; Harris County, Texas; and Riverside County, California, had the biggest increases in population from 1980 to 2003.
- Of the 25 most densely populated U.S. counties, 23 are coastal.
- Almost one-quarter of the nation's seasonal homes are in the coastal areas of Florida.

Produced by the National Oceanic and Atmospheric Administration. 2005. Available at http://www.ocean.service.noaa.gov/programs/mb/supp_cstl_population.html.

"Spatial Trends in Coastal Socioeconomics" is a website established by the National Oceanic and Atmospheric Administration to increase awareness and improve access to census information. STICS offers time series, geo-referenced data from the U.S. Census Bureau and the Bureau of Economic Analysis, including demographic, housing, personal income, and employment information from all 50 states. The website enables searches by coastal regions, watersheds, states, counties, and other boundary types. Display tools include data retrieval, maps, analyses, and assessments. Visit at <http://stics.noaa.gov/>.

Calendar

See more flood-related meetings, conferences, and training at <http://www.floods.org/calendar.htm>.

April 19–21, 2005: SIXTEENTH GLOBAL WARMING INTERNATIONAL CONFERENCE, New York, New York. sponsored by the Global Warming International Center. Contact James A. Roberts, P.O. Box 5275, Woodridge, IL 60517; jroberts@globalwarming.net or see <http://www.globalwarming.net/>.

April 25–27, 2005: 2005 WEST REGIONAL CONFERENCE OF THE ASSOCIATION OF STATE DAM SAFETY OFFICIALS, Santa Fe, New Mexico. Contact ASDSO, 450 Old Vine St., Lexington, KY 40507 or see <http://www.damsafety.org>.

- April 26–29, 2005:** ENHANCING THE STATES' LAKE MANAGEMENT PROGRAMS, Chicago, Illinois. Sponsored by Chicago Botanic Garden, U.S. Environmental Protection Agency Non Point Source Control Branch/Clean Lakes Program, EPA Region 5, and the North American Lake Management Society. See <http://www.nalms.org/symposia/chicago/index.htm>.
- May 5–6, 2005:** SPRING MEETING OF THE ARIZONA FLOODPLAIN MANAGEMENT ASSOCIATION, Safford, Arizona. Contact AZFMA, P.O. Box 18102, Phoenix, AZ 85005-8102 or see <http://www.azfma.org>.
- May 8–11, 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. See <http://www.asce.org/conferences/cd05/>.
- May 16–18, 2005:** 2005 NORTHEAST REGIONAL CONFERENCE OF THE ASSOCIATION OF STATE DAM SAFETY OFFICIALS, Cape May, New Jersey. Contact ASDSO, 450 Old Vine St., Lexington, KY 40507 or see <http://www.damsafety.org>.
- May 17–18, 2005:** GETTING IN STEP WITH PHASE II: A WORKSHOP FOR STORMWATER PROGRAM MANAGERS, Memphis, Tennessee. Sponsored by the U.S. Environmental Protection Agency. See <http://www.epa.gov/npdes/stormwater> and click on Training.
- May 19–20, 2005:** URBAN FLOOD CHANNEL DESIGN AND CULVERT HYDRAULICS (NCES 8221), Denver, Colorado. Sponsored by the University of Colorado at Denver, Continuing Engineering Education. Contact (303) 556-4907 or visit <http://www.cudenver.edu/engineer/cont>; click on Course Information.
- May 20–24, 2005:** RIVER RALLY 2005, Keystone, Colorado. Sponsored by the River Network. See <http://www.rivernet.org/rally>.
- May 22–25, 2005:** THE WATERSHED PROGRAM AT 50: REFLECTIONS ON THE PAST AND FORECASTS FOR THE FUTURE, NINTH NATIONAL WATERSHED CONFERENCE, Ft. Mitchell, Kentucky. Sponsored by the National Watershed Coalition. Contact Dan Siebert at (405) 627-0670 or nwchdqtrs@sbcglobal.net or visit <http://www.watershedcoalition.org/PaperCall.htm>.
- May 25–27, 2005:** TWELFTH ANNUAL CONFERENCE OF THE INTERNATIONAL EMERGENCY MANAGEMENT SOCIETY (TIEMS), Torhavn, Faroe Islands. See <http://www.tiems.org>.
- May 31—June 3, 2005:** TIDES OF CHANGE: NATIONAL FLOOD INSURANCE PROGRAM NATIONAL FLOOD CONFERENCE, Marco Island, Florida. Contact Catherine King at (301) 918-1439; fax: (301) 918-1498 or see <http://www.fema.gov/nfip/2005conf.shtm>.
- May 31—June 3, 2005:** ETHICS AND QUALITY IN IMPACT ASSESSMENT, Boston, Massachusetts. Sponsored by the International Association for Impact Assessment. See <http://www.iaia.org>.
- June 15, 2005:** GETTING IN STEP WITH PHASE II: A WORKSHOP FOR STORMWATER PROGRAM MANAGERS, Oklahoma City, Oklahoma. Sponsored by the U.S. Environmental Protection Agency. See <http://www.epa.gov/npdes/stormwater> and click on Training.

MAY IS AMERICAN WETLANDS MONTH

American Wetlands Month will be celebrated in May, with a nationwide focus on the economic benefits that wetlands provide. Also known as marshes, swamps, and bogs, wetlands are important for flood control, acting as buffers to absorb and reduce damage caused by flood waters.

More than half of the nation's original wetlands have been lost in the lower 48 states, but many public and private efforts are underway protect and restore them. During May, events are scheduled across the country to educate and involve Americans in understanding these fragile ecosystems.

>>> To learn more about activities for American Wetlands Month or about wetlands, see <http://www.epa.gov/owow/wetlands> and <http://www.iwla.org/sos/awm/events/>.

- June 12–17, 2005:** NO ADVERSE IMPACT: PARTNERING FOR SUSTAINABLE FLOODPLAIN MANAGEMENT, 29TH 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 or see <http://www.floods.org>.
- June 27–30, 2005:** MANAGING FLOODPLAIN DEVELOPMENT THROUGH THE NATIONAL FLOOD INSURANCE PROGRAM (E273), Emergency Management Institute, Emmitsburg, Maryland. Contact (800) 238-3358 or see <http://www.fema.gov/EMIWeb/>.
- July 10–13, 2005:** THE CHANGING FACE OF DISASTER MANAGEMENT, 15TH WORLD CONFERENCE ON DISASTER MANAGEMENT, Toronto, Ontario, Canada. Sponsored by the Canadian Centre for Emergency Preparedness. Contact Adrian Gordon at (905) 331-2552 or agordon@ccep.ca or see <http://www.wcdm.org>.
- July 11–15, 2005:** 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/EMIWeb/>.
- July 17–21, 2005:** BALANCING ON THE EDGE: COASTAL ZONE '05, New Orleans, Louisiana. Sponsored by the National Oceanic and Atmospheric Administration. See <http://www.csc.noaa.gov/cz>.
- August 3–4, 2005:** GETTING IN STEP WITH PHASE II: A WORKSHOP FOR STORMWATER PROGRAM MANAGERS, Indianapolis, Indiana. Sponsored by the U.S. Environmental Protection Agency. See <http://www.epa.gov/npdes/stormwater> and click on Training.
- August 31—September 1, 2005:** SEVENTH ANNUAL OHIO STATEWIDE FLOODPLAIN MANAGEMENT CONFERENCE, Columbus, Ohio. Sponsored by the Ohio Floodplain Management Association. See <http://www.dnr.state.oh.us/water/floodpln/>.
- September 6–8, 2005:** THIRD INTERNATIONAL CONFERENCE ON RIVER BASIN MANAGEMENT: HYDROLOGY, ECOLOGY, ENVIRONMENTAL MANAGEMENT, FLOOD PLAINS AND WETLANDS, Bologna, Italy. Sponsored by the Wessex Institute of Technology. Contact Rachel Green at rgreen@wessex.ac.uk or see <http://www.wessex.ac.uk/conferences/2005/rm05>.
- September 12–15, 2005:** 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/EMIWeb/>.
- September 12–16, 2005:** THIRD NATIONAL FLOODPROOFING CONFERENCE, Charleston, West Virginia. Sponsored by the Association of State Floodplain Managers, the Corps of Engineers, and FEMA. Contact the ASFPM Executive Office at (608) 274-0123 or see <http://www.floods.org/Conferences,%20Calendar/nfpc3.asp>
- September 14–15, 2005:** SECOND ANNUAL CONFERENCE OF THE MINNESOTA ASSOCIATION OF FLOOD PLAIN MANAGERS, Moorhead, Minnesota. See <http://www.mnafpm.org/annualconf2005.htm>.
- September 19–21, 2005:** FIFTEENTH ANNUAL FALL CONFERENCE OF THE OKLAHOMA FLOODPLAIN MANAGERS ASSOCIATION, Lone Wolf, Oklahoma. Contact OFMA, P.O. Box 8101, Tulsa, OK 74101-8101; or see <http://www.okflood.org>.
- September 21–22, 2005:** SEVENTH ANNUAL CONFERENCE ON WATERSHED PROTECTION AND 2005 NEW YORK CITY WATERSHED SCIENCE AND TECHNICAL CONFERENCE, Fishkill, New York. Contact William C. Harding, Executive Director, Watershed Protection and Partnership Council at wharding@dos.state.ny.us or see www.dos.state.ny.us/watershed/abstracts2-05.htm.
- September 25–28, 2005:** DAM SAFETY 2005, New Orleans, Louisiana. Sponsored by the Association of State Dam Safety Officials. Contact ASDSO, 450 Old Vine St., Lexington, KY 40507 or see <http://www.damsafety.org>.
- November 11–13, 2005:** URBAN WATERFRONTS 23: GATHERING BY THE WATERS, Savannah, Georgia. See <http://www.waterfrontcenter.org>.



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