

**ASSOCIATION OF
STATE FLOODPLAIN
MANAGERS**

*Dedicated to
reducing flood losses
and protecting
floodplain resources . . .*

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NEWS & VIEWS

Vol. 22, No. 2

April 2010

Are we there Yet? Experts consider what Progress means in Flood Risk Management

How will we know when we are successfully managing flood risk and floodplain resources nationwide? What should our underlying principles be? What indicators should we be monitoring to tell us if we are making progress? How do we formulate a comprehensive national strategy for managing those risks and resources, for gauging progress, and for facilitating needed changes in policy and/or behavior?

Those were the issues tackled at the Third Assembly of the Gilbert F. White National Flood Policy Forum, held March 9-10, 2010, on the campus of George Washington University in Washington, D.C.. The Forum, entitled “Managing Risk to Humans and to Floodplain Resources,” was designed and hosted by the ASFPM Foundation and made possible through the generosity of 12 sponsors. The Assembly comprised 100 invited experts in resource management, flood hazards, insurance, mapping, public awareness, behavior, policy, and others.

Invited speakers Jeanne Christie, Executive Director of the Association of State Wetland Managers, and Dennis Mileti, Professor Emeritus of the University of Colorado-Boulder, brought fresh perspectives—Christie by exploring the differences and similarities between wetlands management and floodplain management (both in techniques and success) and Mileti by emphasizing that research has demonstrated the futility of attempting to communicate “risk” to the public and expecting them to act appropriately.

A brainstorming session followed, in which the Assembly listed possible answers to the question, How will we know when we have “succeeded?” Some of the ideas were:

- The nation has sustainable, disaster-resilient communities;
- Room is provided for rivers and their floodplains to function naturally;
- Society’s inequities are not exacerbated by flood risk;
- Human occupancy of all high risk flood zones has been abandoned;
- Flood insurance is universally held;
- Infrastructure is resilient, maintained, and retrofitted;
- The principle of individual responsibility is reflected in public policy.

[continued on next page]

The experts then worked in small groups to determine what an appropriate indicator of progress in floodplain management would be. The consensus was that gauging progress would require a combination of measures—much like the dashboard in a car. Some of those indicators might be

- Acres of floodplains with intact natural functions and resources;
- Number of communities with strict regulatory standards;
- Number of repetitive flood loss properties;
- Linear miles of levees that have been removed;
- Number of properties with (and without) flood insurance;
- Acres of floodplain and coastal open space;
- Percentage reduction (or increase) in disaster aid payouts;
- Insurance claim payments in dollars, and non-monetized losses;
- Number of buildings in floodplains.

Whatever indicators become part of a comprehensive flood-risk-and-resources management strategy, it is certain that changes in the behavior of individuals and organizations (including governments) will be needed if the indicators are to show positive readings. Among the ways suggested to induce such behavioral changes were providing incentives (financial and societal) for avoiding floodplain and coastal areas in development and redevelopment; providing clearer definitions and delineations of areas of flood risk and of vulnerable resources; the revival of programs that foster locally driven processes for change; making flood insurance premiums reflect the true risk; increasing the involvement of stakeholders such as real estate agents, lenders, and insurance agents; and devising a unified, appealing motto or mascot to convey responsible action toward minimizing flood risk and maximizing floodplain resources.

Four over-arching conclusions were reached over the course of the Forum.

- There is more work to be done to arrive at a commonly accepted definition of “flood risk management.” However, natural floodplain resource protection must be included.
- Too much time has been spent trying to communicate the complexities of flood risk to the public on the assumption that people will then take action. A different, science-based path toward fostering appropriate behaviors is needed.
- It is unlikely that any progress will be made without some defined goals and indicators that will show whether “success” is approaching or receding.
- Although a national strategy is essential to managing flood risks and floodplain resources, most action occurs at the local level, so goals and approaches should be locally based.

Many other issues and options were considered during the 2010 Forum. A full report, an action agenda, and recommendations for further research, will be released late this summer.

➤➤➤ To see the Background Reading, PowerPoint presentations, and agendas of the Forum and the symposia that preceded it, see the Foundation’s website at <http://www.asfpmfoundation.org/2010forum.htm>.



2010 Conference in Oklahoma City

Don't miss the Association of State Floodplain Managers' Annual Conference— May 16-21, 2010.

Check the conference webpage at <http://www.floods.org> for

- the technical program
- exhibits and sponsorship
- ASFPM Foundation's Silent Auction
- accommodations
- field trips
- and more.

from the Chair

Greg Main, CFM

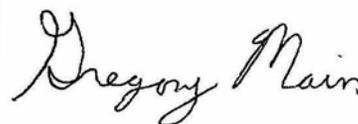
They say April showers bring May flowers, but they also can bring spring floods. As of late, that “flood” seems to be a lot of negative press regarding the National Flood Insurance Program and flood mapping. It seems that, as more and more updated flood maps are rolling out, there has been a barrage of media and political scrutiny of floodplain management. Unfortunately, the trend seems to be one of criticizing the maps and maneuvering to stall the mapping process. The ASFPM’s leadership has and will continue to advocate support for the mapping efforts and the value of educating people about flood risk. I encourage each of you to do the same and, when you get a chance, weigh in, particularly at the local level. If you have not seen it, check out the ASFPM’s response to the recent “Fleeing of America” segment on the NBC Nightly News. It can be viewed on our website. You will note that a number of individual members also responded, which was great. The more we can do to try to set the record straight, the better. This is a critical time for floodplain management and we need to strive to communicate more effectively the intricacies of flood risk to the general public. In my mind, this remains one of our greatest challenges.

With regard to future events, plan now to attend the 2010 conference in Oklahoma City, May 16 to 21. Check out our website for the latest updates on the conference. Room reservations are going fast (if not already gone), so don’t wait. This is an event you won’t want to miss. I look forward to seeing you at this year’s conference.

Congratulations to the ASFPM Foundation Board of Trustees and the planning team for a very successful 2010 Assembly of the Gilbert F. White National Flood Policy Forum. The goal of “Managing Risk to Humans and to Floodplain Resources” was to try to determine what could be accomplished by undertaking a comprehensive strategy for managing flood risks and risks to floodplain resources, determining a model for success, and compiling a vision of successful flood risk management—its possible outcomes, components, and benefits. You can view the PowerPoint presentations from the Forum by visiting the Foundation website. There are some great presentations and I encourage you to check them out.

In closing, as we go into spring and things start to green up, I start to think about some of the springtime activities that I love—like hunting for mushrooms or fishing for trout. It is the time of year and its renewal of things that helps to get me excited after the long, dreary winter days. I hope all of you have an enjoyable spring and take this time of renewal to get excited about continuing to promote good floodplain management in your neck of the woods. There is an old saying, “teach a man to fish and you will feed him for life.” Maybe our version of that can be “educate a person about flood risk and maybe s/he will do things right” . . . knowledge is power. ■

Regards from the trout stream,



A New Paradigm is Needed for Flood Risk Awareness!

James Wright, P.E.
The FPM Group
Knoxville, Tennessee

Arguably, a major conundrum facing the floodplain management profession is HOW TO PRESENT FLOOD HAZARD INFORMATION BY WAYS AND MEANS THAT SIGNIFICANTLY IMPROVE UNDERSTANDING BY CITIZENS (AND OFFICIALS) IN FLOOD RISK AREAS OF OUR COUNTRY. What we have today is a widespread problematic interpretation of flood risk associated with the terms “100-year flood” and “500-year flood” as presented in extensively used flood insurance studies and Flood Insurance Rate Map products.

One authority has noted that every floodplain manager he’s talked to has a story about how people misunderstand them. University of Arizona hydrologist Dr. Victor Baker even calls it “the most spectacular failure of public communication for any scientific concept of our time.”* Some floodplain experts have now come to use the terms “one percent” or “0.2 percent” floods, but those are not widely known or used by the public, banks, real estate agents, or many others, and likely suffer from similar misunderstanding. Baker notes that the “100-year” term also swirls in a larger maelstrom of floodplain demarcation, property rights, and political chess that usurp precious time and attention from developing a more informed citizenry.

Most flood hazard studies only delineate areas that would be inundated by the 1% annual chance (100-year) flood and possibly the 0.2% annual chance (500-year) flood to meet federal and/or state policies and program requirements. Because this is the only information presented, most laypersons and probably a number of professionals and public officials assume that EVERY PARCEL OF LAND within these delineated areas has the same exposure to flooding, i.e., would only be flooded, on an average, of once every 100 or 500 years. Interpretation of flood risk and decisions about land use and occupancy are often made upon this assumption.

ONLY THE OUTER BOUNDARIES OF THESE MAPPED AREAS HAVE THIS DEGREE OF FLOOD RISK. The degree of risk greatly increases for property located closer to a river, stream or other body of water and at lower elevations. Actual exposure to flood risk would be better understood if areas inundated by more frequently occurring floods, such as the “10-, 25, and 50-year” or other events were outlined on maps or photographs (using information already developed in flood insurance studies) in addition to the “100- and 500-year” flood outlines. But with few exceptions, this is not being done because of the lack of need for this information to meet program requirements.

So, if you buy in to what is being said above, we need to collectively put on our thinking caps and enter into discussions and debates regarding ways and means to develop and package flood hazard information that conveys to floodplain occupants the true risk regarding their location decisions, in terms they cannot misinterpret.

Arguably, more “user-friendly” products are needed. What should be their contents? Who will manufacture them? How about marketing? And on and on! To discredit or ignore the present problem is not an option. Let’s start thinking more seriously about how to address it! ■

* Frech, Marshall, 2005. “Flood Risk Outreach and the Public’s Need to Know,” *Journal of Contemporary Water Research and Education*. Issue 130 (March), p. 63.

Professional Opportunities

New Associate Director wanted for ASFPM

The Association of State Floodplain Managers (ASFPM) is seeking qualified candidates for the new position of Associate Director. The Associate Director will assist the Executive Director with overall leadership and management of the organization's activities and finances, and will help develop ASFPM positions on national policy, represent the ASFPM in national policy dialogues, and build relationships with Congress, the Administration, other agencies/partners, and organizations. It is anticipated that the person hired for the Associate Director position, given exemplary performance, will advance to the position of Executive Director in one to two years. Therefore, the experience, education, and skills being sought parallel those that would be desirable in an Executive Director.

The successful candidate for this position must possess/demonstrate:

- Bachelor's degree or higher;
- At least 10 years experience in progressively responsible management positions;
- Excellent organizational aptitude, written and oral communication skills;
- Proficiency in personnel and financial management and project development and completion;
- Knowledge of and direct networking among floodplain management disciplines, players, and issues;
- Experience with national policy formulation;
- Congressional and/or Presidential Administration liaison experience;
- Firm understanding of and belief in ASFPM's mission and goals.

This is a full-time position, located in the ASFPM office in Madison, Wisconsin, reporting to the Executive Director and working under the direction of the ASFPM Board of Directors. Travel obligation is 25-50% time. Salary and benefits are commensurate with qualifications. The ASFPM is an Equal Opportunity Employer.

➤➤➤ The deadline for applications is June 1, 2010. The application procedure (and more details about the position) can be found at <http://www.floods.org/n-jobpost/index.asp#337>. References will be requested and contacted for the top 2-5 candidates.

ISO seeks Technical Coordinator for Hazard Mitigation

Insurance Services Office (ISO), which provides FEMA with technical support for administering the Community Rating System, is looking for a person to help manage internal work related to the CRS as a Technical Coordinator, Community Hazard Mitigation Programs, at a location to be determined later. The coordinator will be responsible for

- Coordinating activities among the CRS (Flood) Program and other ISO mitigation programs (Building Code Evaluation and Public Protection); and providing technical support for the Flood Program;
- Providing program support to information technology staff for software development and testing; and
- Providing technical support to ISO corporate communications for marketing and advertising flood program products and services (brochures, displays, booths, etc.).

The successful candidate will have a combination of the following knowledge, skills, and experience:

- College degree with 4–6 years experience in floodplain management, emergency management, evaluation of community building codes, and/or municipal fire protection analysis;
- An undergraduate or graduate degree in fire protection, occupational/industrial safety, risk management, homeland security, engineering, or an insurance-related field;
- Thorough understanding of building construction, hazards associated with building occupancies, municipal fire department administration, and loss mitigation techniques;
- A working knowledge of computers; hydrology and hydraulics; GIS, topographic mapping and map reading; surveying; planning; construction plan review; and stormwater regulations;
- Excellent skills in verbal and written communication, public speaking, math, and customer service;
- Certified Floodplain Manager (CFM) status will be required within one year of employment.

➤➤➤ Visit <http://www.jobs-isofamily.icims.com> and insert 20193 into the keyword search block. ISO is an equal opportunity employer and offers a competitive salary and a solid benefits package with medical, dental, and 401(k).

Input provided on Proposed National Water Resources Objectives, Principles & Standards

The ASFPM provided comments last week to the White House Council on Environmental Quality on its proposed National Water Resource Objectives, Principles & Standards, which were released for public comment in the *Federal Register* of December 9, 2009. When Congress enacted the Water Resources Development Act of 2007, it called for revisions to the 1983 Principles & Guidelines, signaling an intention that a new direction in national water policy be pursued. The ASFPM has strongly supported the retirement of the 1983 Principles and Guidelines, to be replaced by Objectives, Principles & Standards that protect and restore natural systems, provide for sustainable economic development, and minimize adverse impacts through national policy. Only with this shift can the nation's 21st century water resource management and planning needs be met.

Floods have the greatest damage potential of all natural disasters and affect the greatest number of people. Even so, risk continues to rise as more and more people, infrastructure, and other investment are placed in floodprone areas. Federal reports going back decades acknowledge that certain federal policies and practices promote adverse impacts and may serve as barriers to innovation in flood loss reduction. The nation can no longer afford to continue on its current path—authorizing and funding projects via a process heavily biased toward maintenance-intensive and ecosystem-altering structural approaches. In its comments, the ASFPM emphasizes the need for a national objective on public safety, and for a planning process that includes comprehensive review of environmental impacts and consideration of nonstructural measures to address water resource problems.

➤➤➤ For additional background and to view the comments in their entirety, please visit the ASFPM website at <http://www.floods.org/n-news-hottopics/article.asp?id=45>. For more information on the ASFPM comments, please contact Sam Riley Medlock, J.D., CFM; Policy & Partnerships Program Manager, at sam@floods.org.

MSC + FMAC = FMIX

On March 1, 2010, the contact center for FEMA's Map Service Center (MSC) was consolidated into the current FEMA Map Assistance Center (FMAC) to provide a one-stop-shop for a variety of information, products, services, and tools that support the National Flood Insurance Program (NFIP). To reflect this consolidation, the name of the FMAC was changed to the FEMA Map Information eXchange, or FMIX.

Ordering NFIP Products

Customers will still order mapping products from the MSC either online at <http://msc.fema.gov> or via phone. MSC customer service representatives are available to assist with this process and can now be reached by calling the toll-free number for the FMIX, 1-877-FEMA-MAP (1-877-336-2627), option 2, or by e-mailing MSCservices@riskmapcds.com.

General NFIP Information

Map Specialists are still available to answer questions and provide information about the NFIP. They can be reached by calling the toll-free number for the FMIX, 1-877-FEMA-MAP (1-877-336-2627), option 1, or by e-mailing FEMAMapSpecialist@riskmapcds.com.

➤➤➤ For additional information related to the consolidation, please visit http://www.fema.gov/plan/prevent/fhm/fmc_main.shtm.



Larry A. Larson, CFM
Executive Director,

ASFPM

Who's "Fleecing" whom?

The nation's flood risk managers (that's all of you) should be aware of the very real threat to the FEMA flood mapping program from the property owners and communities who are receiving new flood maps. The dialog has become particularly visceral in locales where the area being mapped includes a levee that the community cannot show is adequate to contain the 100-year flood, which then also brings in Corps of Engineers programs. All of you reading this have heard the kneejerk reactions hundreds of times: "FEMA put me in the floodplain." "I've lived here XX years and I've never seen it flood." "The map is just wrong." "This levee has never failed," and a thousand variations of why the map could not be right and why they are not subject to flood risk.

Then there are the "economic" arguments: "This will kill economic growth in the community." "In these tough economic times, people can't afford flood insurance" (after four-plus decades of hearing this argument, I'm curious to know when that good economic time will arrive when, supposedly, people will be able to afford it).

On a recent "Fleecing of America" broadcast, the NBC National News tried to portray those people who have recently been mapped as being in the special flood hazard area as "victims" because under a new FEMA map they would have to buy flood insurance. The local person who pushed FEMA to change a map was declared a hero. The truth is that when the local community finally shared better topographic maps with FEMA (which the community had always had but did not previously share), a good definition of the 100-year floodplain was reached. But the entire episode did nothing to educate people that there is flood risk on either side of that line on the flood map. The ASFPM sent comments to NBC about the inaccuracies of the broadcast, which you can view on our website at <http://www.floods.org/n-news-hottopics/article.asp?id=42>.

Flooding in the Northeast this past week was a wakeup call for many. In some areas maps had just been released that, a few weeks ago, had citizens and politicians screaming all the things I mentioned above. Last week, people in those areas were standing in water and screaming for someone to buy them out. Kind of makes you wonder what Forrest Gump would do or say, doesn't it? Somehow I don't think he would expect the government to bail him out on either end of the spectrum.

It is very important that we engage in common-sense dialog on these mapping and levee issues. If we don't, parts of the NFIP and Corps programs will suffer greatly. In the end, if these programs are undermined and become ineffective, the federal taxpayers will simply continue to pick up the cost of flooding for everyone in the nation who insists on living at risk to floods without bearing responsibility for it. I don't know about you, but I am tired of paying for someone else's living at risk.

Of the 130 million housing units in the United States, about 10 million may be in the 100-year floodplain. Perhaps half of those carry flood insurance. Those of us in the floodplain management profession spend almost 100% of our time talking to those 10 million, trying to get them to recognize and accept that they are at flood risk and should begin to take charge of their risk. Perhaps we need to spend time with the 120 million who DO pay for disaster programs and other subsidies for those 10 million—they, if anyone, should be leading the charge to make those who live at risk pay the bulk of the cost of that choice. ■

The Flood Insurance Committee's Corner

How do you Spell Map Effects Relief? PRP Extension

With increasing numbers of properties being mapped into high-risk flood zones as a result of the Map Modernization (and now Risk MAP) programs, more property owners than ever are being faced with the requirement to purchase flood insurance (at least while there is an NFIP . . . but we digress). Although it is undeniably a good thing for at-risk properties to be insured, this is creating increasing financial angst, especially in a slow economy.

Rating a floodprone property using the grandfathering rule can help keep the cost of insurance down. But sometimes the change from the first-year Preferred Risk Policy premium to the renewal's standard X-Zone-rated premium can still be quite jarring. For example, an annual PRP premium (May 2010) for \$200,000/\$80,000 building/contents coverage is \$333; however, when it renews using standard rates for an X Zone, the premium jumps to \$1037—a jump of \$700.

FEMA has been diligently researching a way to provide some relief for these situations, a way that would not take an act of Congress (literally) and one that could be made effective fairly quickly. The relief: extending the PRP for two years as a transition to standard-rated policies.

FEMA recently held a conference call with the Institute of Business & Home Safety's Flood Executive Committee (the WYOs) and the Flood Insurance Producer National Committee (the agents; and ASFPM is on the Board) to introduce the plan and receive feedback. Here's how it is to work.

Effective October 1, 2010 (it is hoped), FEMA will extend PRP eligibility for two policy years following the effective date of a map change for owners of buildings newly included in Special Flood Hazard Areas (SFHAs). The following conditions apply for the extended eligibility:

- Buildings that were mapped from a non-SFHA to an SFHA due to a map revision on or after October 1, 2008, and before October 1, 2010, are eligible for a PRP if their policy effective date is between October 1, 2010, and September 30, 2012.
- Buildings that were mapped from a non-SFHA to an SFHA due to a map revision on or after October 1, 2010, are eligible for a PRP for a period of two policy years from the map revision date.

Buildings meeting the above requirements must also meet the PRP loss history requirements. At the end of the extended eligibility period, policies on these buildings must be written as standard-rated policies. Note this does not necessarily mean they will be grandfathered; they will have to qualify for that according to the grandfathering rules (e.g., pre-FIRM buildings had coverage in place when the new maps became effective). FEMA envisions about a \$10 increase in premium for each level of coverage.

For more details, please visit the Flood Insurance Committee section of the ASFPM website at <http://www.floods.org/index.asp?menuID=246&firstlevelmenuID=183&siteID=1>. After you review the documents and have comments to share with your Committee Co-Chairs, please send them to insurancecorner@floods.org. If you were not on our last call on this topic and grandfathering and want to be included in the next one, let us know via this email address as well.

—Your Humble Insurance Committee Co-Chairs
Gary Heinrichs & Bruce Bender

Building Public Support for Floodplain Management

A notable thread running through many articles in this edition of the *News & Views* is the widespread misunderstanding about flood risk, maps, resource protection, insurance, and many other components of floodplain management. Improving understanding and support is vital to the effective management of the nation's floodprone areas and their resources—including the lake and ocean coasts.

The ASFPM has just released a four-hour training module, “Building Public Support for Floodplain Management,” to help floodplain managers learn ways to educate and entice the public, local officials, the media, and policy makers to support good floodplain management practices. The workshop is interactive, includes hands-on practice with the tools introduced, and is targeted to floodplain managers of any experience level.

The new module joins the ASFPM's other two offerings, “Floodplain Management 101,” and the “CFM® Refresher Course.” These courses are made available to Chapters and state floodplain management office contacts at no cost. Training materials include a fully developed Instructor Guide, Student Manual, PowerPoint presentation, activities, exercises, resource materials, and course administration materials. Chapters and states are provided with instructor selection criteria and other guidelines for scheduling and deploying training in their states, and in keeping this continuing education affordable.

➤➤➤ For a compilation of many training resources and more information on the new module, see the ASFPM's training page at <http://www.floods.org/index.asp?menuID=237>. As always, notices of workshops, conferences, and training that offered throughout the nation are posted on the ASFPM's Event Calendar at <http://www.floods.org/n-calendar/calendar.asp?>

Happy Anniversary to the NRCS!

This year marks the 75th anniversary of the establishment of the Natural Resources Conservation Service and the beginning of the federal commitment to conservation on private working lands. Originally established by Congress in 1935 as the Soil Conservation Service, NRCS has expanded to become a conservation leader for all natural resources, ensuring that private lands are conserved, restored, and more resilient to environmental challenges, like climate change.



NRCS experts work at the local level—in field offices at U.S. Department of Agriculture Service Centers in nearly every county in the nation. NRCS succeeds through partnerships, working closely with individual farmers and ranchers, landowners, local conservation districts, government agencies, Tribes, Earth Team volunteers and many other people and groups that care about the quality of America's natural resources.

Look at the history and the future of conservation in a brief video at <http://www.nrcs.usda.gov/about> and explore that website's many other videos, photos, quotes, facts and figures, and information on events taking place throughout the year. The NRCS invites all its partners to help it celebrate this anniversary all year.

>>> Contact Terry Bish, NRCS Public Affairs Division, at (202) 720-5974 or terry.bish@wdc.usda.gov to learn how to partner with the NRCS on commemorative activities.

Community Rating System Task Force— Summary of March 2010 Meeting

Al W. Goodman, Jr., CFM
ASFPM representative to the CRSTF

The Community Rating System Task Force met in Savannah, Georgia, during the week of March 1, 2010, under the careful eye of its Chair, Mr. Tom Powell. Task Force members, consultants, and guests totaled 29 people around the table during the three days of a mind-numbing schedule. (*A detailed full agenda seems to be the SOP for this group; I'm adjusting.*) The various internal workgroups and committees gave very good reports to the assembled members concerning the committees on CRS Activities 330, 350, 510, 610, and 630, as well as the natural functions, repetitive loss, and sampling committees.

Local officials from Chatham County (CRS Class 6) and the city of Savannah (Class 8) conducted a field tour of the DeRenne pump station and provided briefings on their own CRS programs to include some outstanding outreach and acquisition projects. Sandy Eslinger of NOAA's Coastal Services Center presented information about their "Road Map for Adapting to Coastal Risk." (*This initiative dovetails very well with the CRS program's coastal hazards awareness functions.*)

Highlights

- The idea of self-assessment tools for our CRS communities is gaining traction. A final report on a self-assessment form will be presented during the CRS Task Force's June 2010 meeting.
- Seven new working committees will be formed at the June meeting. They will be the 300 Series, Activities 410/440, Activities 420/430, Activity 540, 600 Series, Prerequisites, and Verification committees.
- A CRS handbook for FEMA Regional CRS Coordinators is under development. It should be completed and ready for distribution late summer.
- Uniform Minimum Credits (nationwide) are being refined and reviewed. Upon completion, they will be sent to the individual states and the FEMA regional offices for final review.
- Coastal A Zone (CAZ) issues were heavily discussed, as this activity is beginning to see adoption by communities as they are provided with DFIRMs with the LiMWA depicted on the coastal panels. The present impact adjustment of 0.1 will be increased to 0.5 default adjustment factor. Only partial credit will be provided if a community enforces less than 100% of the Coastal High Hazard Area regulations.
- An insurance requirement will continue to be required for a Class 1 community. The new Prerequisites Committee will assess this further.
- The current *CRS Coordinator's Manual* expiration date of August 31, 2010 will be extended. A new manual will be developed to be effective in January 2012.



➤➤➤ If you have any CRS concerns, please drop me a note at agoodman@mema.ms.gov and I will present them to the Task Force.

Disaster-resistant Flood Provisions help Florida improve State Building Codes

On the occasion of the 2010 National Hurricane Conference, Florida Division of Emergency Management (DEM) Interim Director David Halstead met with FEMA Administrator Craig Fugate and FEMA Building Sciences Engineer John Ingargiola (see photo) in recognition of Florida DEM's initiative to incorporate consensus model code flood provisions from the International Codes Council (ICC) into the next edition of Florida's Building Codes.

"The flood provisions contained in the ICC codes are consistent with the National Flood Insurance Program (NFIP) building standards," says Ingargiola.

DEM's Mitigation Bureau Chief Miles Anderson secured a FEMA Mitigation Planning Grant in 2009 to form a stakeholder work group, develop the proposed flood provisions, and submit them to the Florida Building Commission code development process. Once incorporated,

the grant will help with education and awareness of the new provisions and provide tools for local officials to coordinate the building codes with their floodplain development ordinances. FEMA promotes the development of national, consensus-based building codes and standards, and encourages their adoption by governmental entities. Florida's use of consensus codes and standards are a proven, effective strategy to mitigate future disaster losses. ■



Washington Report

✕ All referenced legislation and committee reports can be found at <http://thomas.loc.gov>. Type in the bill number, or go directly to the committee's website to read testimony. ✕

Legislative Report—an Active Spring Ahead

After its spring two-week recess, Congress returns the week of April 12th to an active agenda, including many areas of importance to ASFPM members.

First and foremost will be action on legislation to extend the authorization for the National Flood Insurance Program (NFIP) to April 30 with retroactive coverage of the period during which the program had lapsed. A supplemental appropriations bill, which includes replenishment of the Disaster Relief Fund, is pending consideration in the Senate. In addition, action is likely on climate change legislation and on revisions to the Stafford Act. Staff work toward a 2010 Water Resources Development Act 2010 is under way with the expectation of having a draft bill late this spring. Consideration of this year's budget resolution will begin in earnest after the recess.

[continued on next page]

Washington Report (cont.)

The various Appropriations Subcommittees are continuing to hold hearings on agency budget requests for FY 2011 and are accepting outside witness comments before commencing to mark up bills in May and or June. A hearing on flood insurance reform issues has been scheduled for April 21st. On April 22nd there will be a markup of an abbreviated flood insurance reform bill, a bill to authorize an optional wind and flood policy, and a bill to provide a federal backstop for state catastrophe insurance pools.

NFIP Reauthorization

Even though there are two bills under active consideration that would have extended the authorization for the National Flood Insurance Program, the program authority lapsed on March 28th. Congress began its spring recess without being able to act on either bill.

H.R. 4851 is a straightforward extension bill that includes the same group of programs that have been undergoing month-by-month reauthorizations along with the NFIP. It includes unemployment benefits and highway programs, among others. The measure passed the House and then was stymied in the Senate by Tom Coburn (R-OK), who wanted to assure that all expenses would be offset by reductions in other programs.

The Senate's Democratic leadership argued that this should be regarded as emergency spending and, therefore, exempt from the pay-as-you-go requirement. Majority Leader Harry Reid (D-NV) has scheduled two procedural votes to facilitate a vote on the bill itself for the afternoon of Monday, April 12th, which is the first day the Senate will be in session after the recess. That measure includes a provision making the authorization retroactive to February 28.

H.R. 4213 is a package of tax provision extenders, but an extension of the NFIP authorization to December 31, 2010 was included in that bill by the Senate. The bill passed the House, then passed the Senate, but with amendments, some to the tax provisions. The measure has been returned to the House Ways and Means Committee for consideration of the Senate amendments. Furthermore, the budget offsets assumed when the bill first passed the House have now been used for other legislation (including the health care measure), so new offsets will have to be found before the bill will be brought to the House floor again.

Several bulletins have been issued by the Federal Emergency Management Agency (FEMA) to explain and provide guidance for this period when the NFIP has lapsed. Although no new policies can be issued and no renewals made, it is important to note that claims will still be paid. These NFIP-related bulletins have been posted on the ASFPM website at <http://www.floods.org/n-news-hottopics/article.asp?id=44>.

NFIP Reform and Wind Coverage—Hearing and Markup

A hearing on NFIP reform and the addition of an optional wind and flood policy has been scheduled for April 21 by the Housing and Community Opportunity Subcommittee of the House Financial Services Committee. Although the full slate of witnesses has not been developed, the Subcommittee does plan to hear from Craig Fugate, FEMA Administrator, the Government Accountability Office, and Representative Gene Taylor (D-MS) who has sponsored the legislation providing for wind and flood coverage.

The hearing will probably include examination of the objectives and accomplishments of the NFIP, needed improvements, expansion of participation, creation of an Office of Flood Advocate, and questions about rate structure and specifically the rate structure for areas newly mapped as floodplain. The idea of adding an optional wind and flood policy will certainly be considered as well.

[continued on next page]

Washington Report (cont.)

The Financial Services Committee will mark up three items the next day, April 22:

- A yet-to-be-drafted bill including generally agreed-upon, non-controversial elements of the flood insurance reform bill, H.R. 3121, as passed by the House in the previous Congress (110th Congress);
- H.R. 1264, the Multi-Peril Insurance Act, introduced by Gene Taylor (D-MS), providing for a wind and flood policy; and
- H.R. 2555, the Homeowners' Defense Act, introduced by Ron Klein (D-FL), providing a federal backstop to state catastrophe insurance pools.

Catastrophe Insurance—Homeowners' Defense Act

H.R. 2555, introduced by Ron Klein (D-FL), establishes a federal catastrophe reinsurance capability for purchase by state reinsurance pools. It creates a Federal Natural Catastrophe Reinsurance Fund in the Treasury Department. It also sets up a National Catastrophe Risk Consortium as a nonprofit, non-federal entity to be a centralized repository of state risk information, to maintain a database related to the risk-linked securities market, to maintain an inventory of catastrophe risk obligations held by states and state-sponsored entities, and to issue some types of securities and other financial instruments linked to catastrophe risks. Further, the bill establishes a hazard mitigation grant program within the Department of Housing and Urban Development (HUD).

This bill is scheduled for mark-up in the House Financial Services Committee on April 22 (see above) and Committee Chairman Barney Frank (D-MA) predicts that it will be favorably reported out of committee. A coalition of environmental, reinsurance, and insurance interests has strongly objected to the bill on the basis that it will have the effect of encouraging unwise, at-risk development. The ASFPM submitted a letter to the two relevant subcommittees (1) expressing concern about the possibility of encouraging unwise development, (2) strongly objecting to the establishment of a new mitigation grant program at HUD that includes no connection to FEMA's mitigation grant requirements or to state and local hazard mitigation plans, and (3) urging a strong requirement for vigorous mitigation activities in exchange for the federal catastrophe reinsurance.

Stafford Act Revisions

H.R. 3377, legislation making revisions to the Stafford Act, has been reported out of the House Committee on Transportation and Infrastructure and is very likely to be taken up on the House floor later this spring. The ASFPM has made some additional suggestions, including authorizing the work of inspection and permitting officials under the Disaster Relief Funds Public Assistance component and promoting delegation of responsibility to states associated with administration of the Hazard Mitigation Grant Program. Chad Berginnis, ASFPM Mitigation Policy Coordinator, presented ASFPM's testimony at a subcommittee hearing on March 4, which focused on a recent report on the Stafford Act by the Conference of Mayors. The testimony is posted on the ASFPM website at http://www.floods.org/n-publicdocumentlibrary/dkfiledownload.asp?ftpfile=\National_Policy\ASFPM_Testimony_Stafford_3_4_2010.pdf. As the legislation moves through the legislative process, the ASFPM will continue to discuss these matters.

On the Senate side, Mary Landrieu (D-LA) is expected to introduce her own bill making revisions to the Stafford Act soon. It is still in the active drafting stage. Landrieu chairs the Disaster Recovery Subcommittee of the Senate Committee on Homeland Security and Governmental Affairs.

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Washington Report (cont.)

Water Resources Development Act

By late spring, the Water Resources Subcommittee of the House Transportation and Infrastructure Committee expects to have a draft Water Resources Development Act 2010 (WRDA). WRDA bills have, in the past, been issued every two years, but that schedule has not been maintained for some time now. The last WRDA was WRDA '07.

These bills contain authorizations for Corps of Engineers projects and often also address policy issues. This year it is likely that the bill will include a National Levee Safety Act. At present, the staff is immersed in reviewing numerous requests for Corps project authorization.

The Senate Environment and Public Works Committee is organizing itself for consideration of the many project requests.

National Levee Safety Act

WRDA '07 set up the National Committee on Levee Safety and charged it with developing recommendations for a national levee safety program. The report to the Congress was submitted on time in January 2009. Since then, the Committee has continued to meet and has developed specific legislative recommendations based on the report. House and Senate committee staff were recently briefed on the legislative recommendations. The ASFPM was represented by Sam Riley Medlock on the National Committee on Levee Safety and by Vice Chair Sally McConkey on the Review Committee.

The ASFPM has made recommendations to the House and Senate Committees urging a broader flood risk management perspective in development of a levee safety program. A white paper on the subject is nearing collaborative completion and will be shared with the Congressional committees posted on the website soon.

Sustainable Watershed Planning Act

The House Subcommittee on Water Resources has circulated drafts and collected comments on possible legislation to set up an office to develop a framework to better coordinate water-related programs and decision-making at the federal level and to provide a means of facilitating watershed planning from the local level up. It is not clear whether or not legislation of this kind will be ready for inclusion in WRDA or even for action as a separate bill in this Congressional session.

The Senate Environment and Public Works Committee has no similar legislation yet.

Affordability Issues—Levees, Flood Maps, Flood Insurance

Several bills have been introduced in the House and Senate to delay issuance of new flood maps, most often associated with levees that cannot be accredited. The affordability of flood insurance in areas newly mapped as floodplains seems to be the key factor in the objections to map issuance, although some relate also to questions about map accuracy. No action has been scheduled as yet this Congress on any of these measures, but the possibility certainly exists.

A Levee Caucus has been formed in the House of Representatives, composed of Members who have levee/flood map concerns in their districts as well as some that have concerns about newly mapped areas even if a levee is not involved. Additionally, a group of 16 Senators has sent a letter to Assistant Secretary of the Army for Civil Works, Jo Ellen Darcy, and FEMA Administrator Craig Fugate, raising concerns and questions about levees, levee repair, flood maps, and flood insurance affordability. The letter requests a meeting with both of them.

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Washington Report (cont.)

ASFPM representatives and leaders will meet with offices of some of those House Members and Senators who have expressed such concerns to urge that they work to develop constructive, forward-thinking solutions to these challenges.

Climate Change Legislation

The next stage for action on climate is in the Senate. Several bills with various ways of “mitigating” carbon emissions have been introduced or drafted. Note that climate change conversations use the word “mitigation” differently than it is used in hazard reduction. Climate “adaptation” includes the adjustment of the natural resources environment and the built environment to accommodate the effects of climate change.

The ASFPM has been urging those developing the Senate version of this legislation to include provisions encouraging adaptation. The House-passed bill, H.R. 2454, does include an adaptation section that addresses natural resources but does very little to address adaptation of the built environment. Senate committee leaders and other Senators taking a lead on this issue directed staff to work during the recess to develop recommendations for legislative compromise and action later in April.

Budget Resolution

The development of a Budget Resolution has been delayed by House and Senate attention to health care and other pressing issues. The Chairmen of the House and Senate Budget committees have indicated their intent to focus on Budget Resolution development immediately following the recess. The Budget Resolution(s) guide actual appropriations for FY 2011 spending by formulating a set of budgetary assumptions, which are used by the Appropriations committees to set ceilings for each subcommittee.

Appropriations

Both House and Senate Appropriations Subcommittees are accepting Outside Witness Testimony on the FY 2011 budget requests for the federal departments and agencies. Due dates and instructions vary, but are posted on the subcommittee websites. The ASFPM has submitted Outside Witness Testimony on the Corps of Engineers budget request, focusing on the requests for the National Levee Inventory, Planning Assistance to States, and Flood Plain Management Services. Testimony on FEMA’s budget request and those of selected other agencies also will be submitted.

Some appropriations hearings with department and agency officials are continuing. The next step will be to develop and mark-up the appropriations bills. With the budget resolution development behind schedule, it is unclear whether or not subcommittees will begin to mark up in May or June even if a Budget Resolution has not yet been finalized.

Coalitions

The **USGS Coalition** met on March 24 to hear from and have a discussion with Marcia McNutt, the new Director of the U.S. Geological Survey. She is committed to enhancing the role of the USGS within the Department of the Interior and to supporting the Secretary of the Interior’s indication that he will elevate the science component of the Department’s mission.

The **Streamgage Coalition** continues its efforts to meet with committee staff and members of Congress and Congressional staff to stress the importance of streamgage data to federal water programs, to state and local governments, and to other stakeholders as well.

[continued on next page]

Washington Report (cont.)

The **Flood Map Coalition** met April 7 to receive a briefing from FEMA staff on the status of the mapping program and the transition from Map Modernization to RiskMAP. The coalition considered sending a letter of support for the mapping budget request and seeking an additional amount to bring the request to \$200 million from \$194 million.

The **Stafford Coalition** will meet April 15 with staff of the Senate Homeland Security and Governmental Affairs Committee to learn more about draft revisions to the Stafford Act.

The **Congressional Hazards Caucus Alliance** met on March 23 to discuss upcoming briefings on Capitol Hill.

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

Publications, Software, the Web

■ An interactive Website on Sustainable Water Resources is intended to promote communication among all users who log in to leave comments. For that reason it does not represent any policy positions of organizations. The site has sections on Actions and Activities about water sustainability, Reports and Publications (including links), Conditions and Trends Statistics, and more. Related information on economics, forestry, and climate change are also included. A recent addition on the Reports and Publications section is the March 2010 report of the Sustainable Water Resources Roundtable, which contains case studies about Chesapeake Bay, the Missouri River Basin, Minnesota, and Michigan. Of special interest is the section describing some important national programs, such as the work of the Heinz Center on the State of the Nation's Ecosystems, the National Environmental Status and Trends pilot project, the U.S. Geological Survey's National Water Census, the work of the Water Environment Federation, and the Environmental Protection Agency's Report on the Environment. Visit at <http://waterwiki.wik.is/user:etsmithsiri>.

■ The website of the Association of State Floodplain Managers has a new tool—a keyword search field. In the upper right corner of any page is a “search” field, which allows entry of the key word or phrase. It even limits results by categories such as Calendar, Documents, Web Pages or All and so eliminates searching every menu. Another features is that if a state's initials are typed in parenthesis, for example, (WI) into the keyword search field, and the box next to Calendar is clicked to limit results, it will pull all the events (training, conferences, etc.) on the current calendar for that state. The search function is one of many enhancements made to the website in the past year—and that are still underway. Check them out at <http://www.floods.org>.

■ *The Irrational Economist: Making Decisions in a Dangerous World* tackles head-on the issues affecting people in making day-to-day decisions and also those needed in the face of catastrophic threats such as natural disasters, climate change, technological accidents, financial crises, and human malevolence. The authors distill the best knowledge from decision sciences, behavioral economics, neuroscience, psychology, management, insurance, and finance, to introduce the latest discoveries and thinking that might help us to get our decisions right. They examine how personal decisionmaking fails to ensure safety from risk; how individual behavior translates into collective actions by business, markets, and governments; how people respond to small and large risks; what affects those decisions; and how we should shape public policy for the future to protect people and society. Erwann Michel-Kerjan and Paul Slovic (eds.). 2010. 327 pp. ISBN 978-1-55648-780-5. \$26.95. Perseus Books Group. See <http://www.theirrationaleconomist.com/index.php>.

Calendar

The events listed below are only the highlights of events of interest to floodplain managers. A complete list of flood-related training, conferences, and other meetings, including ALL the workshops and conferences of State Chapters and associations is always posted at <http://www.floods.org/n-calendar/calendar.asp?>

April 19–22, 2010: NATIONAL FLOOD INSURANCE PROGRAM COMMUNITY RATING SYSTEM (E278), Emergency Management Institute, Emmitsburg, Maryland. Contact (800) 238-3358 or see <http://www.training.fema.gov/EMIweb/>.

April 25–29, 2010: MONITORING FROM THE SUMMIT TO THE SEA—SEVENTH NATIONAL MONITORING CONFERENCE, Denver, Colorado.
The National Water Quality Monitoring Council.
<http://acwi.gov/monitoring/conference/2010/index.html>.

April 25–29, 2010: SPRING TECHNICAL CONFERENCE, Jacksonville, Arkansas.
Arkansas Floodplain Management Association.
<http://www.arkansasfloods.org/afma/?src=com>

May 16–21, 2010: THIRTY-FOURTH ANNUAL CONFERENCE
Association of State Floodplain Managers.
Oklahoma City, Oklahoma. (608) 274-0123 or <http://www.floods.org>.

May 23–24, 2010: “RESILIENCE THROUGH PREPAREDNESS—PROTECTING OUR POPULATION, Fort Lauderdale, Florida.
24th Annual Governor’s Hurricane Conference.
See <http://www.flghc.org>

June 14–17, 2010: NATIONAL FLOOD INSURANCE PROGRAM COMMUNITY RATING SYSTEM (E278), Emergency Management Institute, Emmitsburg, Maryland. Contact (800) 238-3358 or see <http://www.training.fema.gov/EMIweb/>.

August 9–12, 2010: NATIONAL FLOOD INSURANCE PROGRAM COMMUNITY RATING SYSTEM (E278), Emergency Management Institute, Emmitsburg, Maryland. (800) 238-3358.
<http://www.training.fema.gov/EMIweb/>.

September 19–23, 2010: DAM SAFETY 2010, Seattle, Washington.
Association of State Dam Safety Officials. See <http://www.damsafety.org>.

November 13–17, 2010: PREPARING FOR CLIMATE CHANGE: SCIENCE, PRACTICE AND POLICY, 5th National Conference on Coastal and Estuarine Habitat Restoration, Galveston, Texas.
Restore America’s Estuaries. See <http://program.estuaries.org>.

May 15–20, 2011: THIRTY-FIFTH ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, Louisville, Kentucky. Contact (608) 274-0123, or see <http://www.floods.org>.

May 20–25, 2012: THIRTY-SIXTH ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, San Antonio, Texas. Contact (608) 274-0123, or see <http://www.floods.org>.



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

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

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