

**ASSOCIATION OF  
STATE FLOODPLAIN  
MANAGERS**

*Dedicated to  
reducing flood losses and  
protecting floodplains . . .*

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# NEWS & VIEWS

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## Green Conference for ASFPM

In Orlando, Florida, from June 7 to June 12, 2009, over 1,300 professionals gathered for the 33rd annual conference of the Association of State Floodplain Managers. A record number of 28 participants from 11 nations joined those from the United States to share the knowledge, challenges, and successes they have had in managing floodplain concerns from numerous different perspectives and disciplines. The theme, “Green Works to Reduce Flood Losses” captured perfectly the focus on ecologically sound and sustainable approaches to minimize the damage and disturbance caused by flooding as well as the environmental impacts often caused by ill-conceived human attempts to prevent floods. Plenary sessions featuring distinguished speakers, small-group panels and subsequent discussions, training, technical field trips, exhibits, and networking filled the week.

The opening plenary session set the tone for the week as Dov Weitman, Environmental Protection Agency, described the many commonalities between the water quality and floodplain management communities, both in goals and techniques. He urged closer coordination between state-level coordinators for non-point-source water pollution programs and state floodplain managers. Mark Hammond, of the Southwest Florida Water Management District, explained that tourism and fishing are critical components of his region’s economy, so that the many aspects of “water” are high priorities. The Water Management Districts in Florida are organized so that each takes a holistic approach to—and responsibility for—water quality, habitat and related natural systems, flood protection, and water supply, and he has found this to be an optimal approach for managing those sensitive features. Next, Kimberly Bitters of the Ohio Department of Natural Resources, gave a clear and compelling explanation of why sustainable development principles should be a priority for localities in dealing with the risks and benefits of flooding and, more importantly, specific instances of how such strategies can be implemented.

The luncheon speaker on that day, Don T. Riley of the U.S. Army Corps of Engineers, invoked Aldo Leopold’s concept of “stewardship” of the land when he described the work of the Corps in seeking enduring solutions to water resources problems. His agency is striving for strong and meaningful partnerships with other agencies and entities in order to build resilience in the face of flood risk and to carry out integrated and sustainable policies to that end.

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## ASFPM Green Conference (cont.)

The first Wednesday morning plenary session, “Managing Flood Risk Today and Tomorrow” took a broad perspective on where we need to be going with our management approaches, as we move toward an uncertain future. Steven L. Stockton, U.S. Army Corps of Engineers, described the transformation of the Corps during the five years since Hurricane Katrina into an entity that embraces the entire concept of flood risk, rather than focusing on a single component, such as protective structures. He listed many integrated, holistic approaches to an array of water-related issues that the Corps is taking and planning for tomorrow. Deborah Ingram, FEMA/DHS, declaimed that “gambling on the future is at an end,” saying that it is clear that individual and local responsibility for flood risk is the next logical—and essential—step in our management strategy. Building community sustainability in the face of hazards, and community responsibility for risks and resources, she said, is essential. Todd Davison, National Oceanic and Atmospheric Administration, spoke about the impending impacts of climate change and how that will affect floodplain management. We will have to consider many new issues, among them certification of coastal erosion control structures, the wisdom of beach nourishment, future-conditions mapping, and uncertainty about changes along the coasts, including alterations in geomorphology, salinity, and sediment transport.

After the break on Wednesday morning, a second set of presentations to the whole group dealt with slightly more specific issues. Leslie Chapman-Henderson, Federal Alliance for Safe Homes, shared the initiatives through which her organization is working to develop homeowner understanding and ownership of risks from hazards. Bruce Julian,

Natural Resources Conservation Service, enlightened the group on the water resources programs of that agency, which are less well-known than its conservation programs. The NRCS oversees more than 11,000 control structures (mostly earthen dams), watershed operations, easements, water quality initiatives, and rehabilitation projects. Chris Holstein, Gosford City, New South Wales, outlined the similarities among nations with regard to floods and flooding, including risk identification, mapping, insurance, habitat protection, concerns for water quality, and efforts to obtain public understanding of, and responsibility for, risk.

The topic of the final plenary session on Thursday morning was “Things we need to Understand about Levees.” Peter Rabbon, U.S. Army Corps of Engineers, told the group that, although levees have focused our attention on the complexities of flood risk, the concept of flood risk embraces much more than just levees. He described the admirable cooperation occurring in the Intergovernmental Flood Risk Management Committee in an effort to foster effective collaboration for the range of issues associated with flood risk, including levees. Doug Bellomo, FEMA/DHS, gave his view of how levees will be treated in a context of broader risk mapping—saying that levee risk should not necessarily be managed any differently from other risks. Sam Medlock, Association of State Floodplain Managers, gave a short historical summary of the issues of risk as pertaining to levees, concluding that the 100-year standards is not sufficient for levees that protect buildings; that nonstructural approaches must be pursued in combination with levees; and that the “risk” that is feared by the public across the country is not that of flooding as a result of a levee failure but, oddly, that of being “forced” to carry flood insurance.

Small-group presentations and discussions formed the backbone of the conference’s technical components. They covered an amazing array of topics and issues, including watershed management and restoration; recertification of levees; the transition from traditional floodplain mapping to RiskMAP; climate change and floodplain management; comparison of Dutch and U.S. flood risk reduction approaches; modeling wave action and shoreline change; low-impact development; the effectiveness of best management practices; the Endangered Species Act; natural and beneficial floodplain functions; coastal No Adverse Impact principles; post-disaster initiatives; and surface runoff modeling for urban areas.

*[continued on next page]*



## ASFPM Green Conference (cont.)

The ASFPM annual membership and committee meetings were held, new officers installed [*see back panel of this issue*], and the Certified Floodplain Managers examination administered. The big exhibit hall, with more than 80 booths, provided a lively get-acquainted-with-new-people-and-new-products venue. The ASFPM Foundation had a successful fundraiser in the silent auction. Regions, chapters, and state associations held breakfast gatherings to exchange news and ideas, and there were also early-bird sessions to learn more about professional certification and about non-levee embankments, as well as to engage in region-by-region discussions. At the Thursday luncheon annual awards were presented [*see articles on pages 12 and 14*].

Numerous training workshops held during the week provided opportunities for learning and also for Certified Floodplain Managers (CFMs) to earn continuing education credits. The workshops addressed ethics in floodplain management; understanding flood insurance; technical issues in DFIRM and LOMR submittals; watershed modeling; No Adverse Impact floodplain management; hurricane warning systems; substantial damage estimation; risk and uncertainty analysis; using SmartGrowth techniques; disaster damage assessment; green infrastructure; legal aspects of floodplain management; acquisition and relocation for open space; coastal inundation mapping; flood frequency analysis; and GIS and engineering concepts for the non-engineer, among others. Technical field trips allowed participants to learn first-hand about the special water resources challenges and resources of Florida's coastal and lowland areas.

An updated participant list, presentations, an evaluation form, and other information about the Orlando conference are being posted at <http://www.floods.org>. The technical papers presented at the conference will be released as proceedings this fall. ■

*The ASFPM conference's success is never reached without the fierce dedication of many, many volunteers, and deep appreciation is extended to all of those who participated to the Orlando achievement. Thanks to our Local Host, the Florida Floodplain Management Association (team led by M. "Krishna" Krishnamurthy, CFM, and including Frank Skarvelis, CFM; Dawn Burkhart, CFM; Des Companion, CFM; Michael Delcharco; Corey Gariotis, CFM; Blake Guillory, CFM; Richard Howard, CFM; Steve Lienhart; James Linkogle, CFM; Brian Mack; Theresa Meyer, CFM; Delton Schwalls, CFM; and Nancy Witty, CFM); to our Program Coordinator Steve McMaster, CFM; Conference Exhibits Coordinator Dante C. "Dan" Accurti; Standing Conference Committee members Michael Parker, CFM; and Dan Sherwood; and the ASFPM Executive Office staff. Finally, we recognize once again our generous corporate and agency sponsors.*

### **New ASFPM Website Online Now!**

The ASFPM announces its redesigned and expanded website, featuring

- A search feature,
- Latest-documents section,
- Improved members-only area,
- Self-posting Job Corner for all related open positions, and
- Calendar of Upcoming Events.

And Coming Soon

- Committees' protected resources pages for sharing and collaboration.
- A Floods Forum for posting questions, answers, news, etc.

Please check out the new website and provide comments to [webmaster@floods.org](mailto:webmaster@floods.org).

## from the Chair

*Greg Main, CFM*

Greetings from the Hoosier Heartland! As summer is now in full swing, I hope all is well with our members. For those who were not able to attend this year's ASFPM conference in Orlando, Florida, you missed a great gathering. Our theme, "Green Works to reduce Flood Losses," fell right in line with the goals of our Association and, despite the hard economic times, we had the usual strong turnout. I want again to recognize and thank the conference team and the ASFPM staff for a job well done.

Stepping into the Chair's position has brought a whirlwind of activity, but it is one I am honored to weather, although I think the outgoing chair Al Goodman may have snookered me on the job description (the last I heard he was doing a book tour and writing his memoirs). Fortunately, I have a great group of Board members and Committee Co-chairs to help carry the load, represent the vision, and work toward the goals of our Association. It is through the hard work of these volunteers that we are able to do such great things. Thanks again to all of you for "stepping up."

One of my first tasks as Chair was the privilege of attending the National Flood Risk Management Summit in beautiful Cambridge, Maryland, next to the Chesapeake Bay (boy, that was a really BIG pond). The two-day event, co-hosted by the ASFPM and the National Association of Flood and Stormwater Management Agencies (NAFSMA), brought together key officials from the U.S. Army Corps of Engineers, the Federal Emergency Management Agency, the President's Council of Environmental Quality (CEQ), the Congressional Research Service, Assistant Secretary of the Army, the Institute for Water Resources, the Environmental Protection Agency, the Natural Resources Conservation Service, the U.S. Geological Survey, Congressional committee staff, local and regional staff, along with representatives of various national organizations and the private sector. The meeting's theme, "The Challenge of Quantifying, Communicating, and Managing Flood Risk," provided a productive forum to advance the national approaches on flood risk management and support decisionmaking with more effective communication of risk [see article on page 5]. More information on the Summit is on our website under Conferences—"past events."

I found it interesting to hear the many different viewpoints raised at the Summit and it made me start thinking more about how we can better communicate flood risk to our public. I have no doubt that as the practitioners of this trade we "get it" when it comes to the benefits and costs of living and working in the floodplain. However, let's face it—floodplain management is not always a top priority for the general public. In fact, many times it seems flood risk is the last thing on "mom's and pop's" minds, and when they find out that they are in a floodplain the usual reaction is not to believe the risk. I can testify to that fact from the many flood map open houses that I have attended in which an angry property owner argues that I "put them in the floodplain." More effectively conveying the concepts of flood risk to the public remains one of our greatest challenges. Until we get those who live and work in areas at risk of flooding to start buying into the process, we are going to continue the cycle of build, disaster, and bailout over and over again. Instead, we need to continue to push toward a more comprehensive approach to flood risk management. That, my friends, is the challenge we face, but it is one that I am optimistic we can achieve.

In closing, I challenge each of us to figure out how we can more effectively communicate flood risk in our own communities and get that message out to where the rubber meets the road. And while I know that may not always be the most popular thing to do, it is needed and is in the public interest that we keep trying to do so. We must continue to foster personal and public responsibility in order to achieve long-term mitigation flood risk. Up for the Hoosier challenge?

Regards from the summer grill! ■



# National Summit looks at Policies for Managing Flood Risk

The third in a series of events to increase national awareness of flood risk management policy was conducted last month in Cambridge, Maryland. The Association of State Floodplain Managers and the National Association for Flood and Stormwater Management Agencies (NAFSMA) hosted the two-day, invitation-only Summit on “The Challenge of Quantifying, Communicating, and Managing Flood Risk.” Eighty of the nation’s flood risk experts—representatives of local, state, regional, and federal government and the private sector—gathered July 13–14 to discuss vital national policies currently under consideration at the federal level. This gathering was a follow-on to both the Wye River Summit held in Maryland in December 2006 and the Levee Safety Summit held in St. Louis in February 2008. These are all an outgrowth of the Intergovernmental Flood Risk Management Committee (IFRMC), which is made up of the ASFPM, NAFSMA, FEMA, and the U.S. Army Corps of Engineers. This Committee has been meeting bimonthly for the past four years to advance coordinated national approaches on flood risk management policy in order to improve public safety.



Keynote talks by Craig Fugate, FEMA Administrator, and Jon Carson, Chief of Staff of the Council on Environmental Quality, explored the Obama Administration’s strategies and opportunities for coordinated mitigation efforts. Productive small group discussions elicited recommendations for future actions. The Cambridge Summit objectives were to

- Supply updates on critical actions, policies, and accomplishments since the 2006 Summit;
- Solicit input on focal areas for the IFRMC in the near future, especially for risk quantification and communication; and
- Bring new agency and Congressional leadership up to date on flood risk management topics, priorities, and challenges.

Summit participants indicated that the workshop was very worthwhile and requested that IFRMC continue to conduct such gatherings regularly.

ASFPM participants Greg Main, Doug Plasencia, Larry Larson, Sam Riley Medlock, Merrie Inderfurth, and Diane Brown would like to thank the Planning Team members for their assistance and support for this event:

- NAFSMA—Susan Gilson;
- FEMA Mitigation Division—Doug Bellomo and Kelly Bronowicz;
- U.S Army Corps of Engineers—Peter Rabbon, Judy Soutiere;
- The Council Oak—Linda Manning; and
- Corporate sponsors—Accenture, CH2M Hill, Dewberry, Greenhorne & O’Mara, Michael Baker, Jr., Inc., and PBS&J.

➤➤➤ The agenda, participants list, presentations, and discussion summaries are posted on the ASFPM website at <http://www.floods.org> under Conferences and Events (click on “past ASFPM events”).

# NFIP Compliance Actions help Improve Floodplain Management

*Thanks to the Floodplain Management Branch of FEMA's Mitigation Division for supplying this run-down of recent probation actions to show how compliance tools can foster development of stronger local programs.*

Most of the more than 20,800 communities participating in the National Flood Insurance Program (NFIP) enforce their ordinances, adopt new flood data when it is received from FEMA, and maintain their eligibility in the NFIP by administering sound floodplain management programs. However, a small number of communities choose not to comply with the program's minimum requirements. In consequence, those communities face compliance actions by FEMA, which jeopardize their continued participation in the NFIP and could make them ineligible for flood insurance and certain forms of federal disaster assistance.

A little over a year ago, on June 9, 2008, the Village of Lake Delton, Wisconsin, a town of about 2,000 residents, made the national news when Lake Delton, the lake for which the town is named, overtopped its banks after days of torrential rain. As it made its way to the Wisconsin River, the lake water destroyed four homes and a section of County Highway A. The Village of Merrimac, southeast of the lake and, like the Village of Lake Delton, also in Sauk County, also experienced flood damage from that event. On June 14, 2008, Sauk County received a Presidential disaster declaration.



June 2008 Flood Damage in Village of Lake Delton, Wisconsin  
[photo by Robert Kaufman/FEMA]

Unfortunately, when the devastation occurred, neither village was participating in the NFIP. Both communities had been suspended on April 13, 2001, for failure to adopt the Sauk County Flood Insurance Rate Map.

Representatives from FEMA Region V and the Wisconsin Department of Natural Resources (DNR) conducted site visits in June in both villages and discovered non-compliant development in the Special Flood Hazard Areas and inadequate administrative processes in their floodplain management programs. After the devastating floods of June 2008, both villages accelerated their efforts to re-build their floodplain management programs with a goal of re-enrolling in the NFIP. Happily, that goal was achieved on December 9 and 10, 2008, when Lake Delton and Merrimac, respectively, were reinstated in the NFIP on probationary status. The FEMA Region V Office recommended the reinstatements in recognition of the communities' progress in restoring their programs to a compliant status, and recommended the probation status so that development could continue to be monitored while the villages finished correcting outstanding violations and administrative procedures. The \$50 flood insurance policy surcharge remains in effect for all policyholders in the villages until the one-year anniversary of the probation. Probation may be extended beyond one year if the program deficiencies and floodplain management violations have not been fully addressed by that time.

The NFIP enforcement action of probation can be an effective way to gain community compliance with the minimum requirements of the NFIP when all other technical assistance measures have been unsuccessful. There are five communities, including Lake Delton and Merrimac, currently on probation from the NFIP.

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## NFIP Compliance Actions (cont.)

Shady Cove, Oregon, was placed on probation November 1, 2007, after a Community Assistance Visit and many years of neglecting to correct a number of violations and deficiencies in the administrative processes of its floodplain management program. Finally, after aggressive action by the City to remedy the violations and correct the administrative deficiencies, and a recommendation to FEMA from the Oregon Department of Land Conservation and Development, the City was taken off probation effective November 1, 2008.

Most recently, the City of Malvern, Arkansas, was removed from probation on March 6, 2009. The City had been placed on probation on March 6, 2007, and the probationary period had been extended on March 6, 2008. FEMA Region VI and the Arkansas Natural Resources Commission have made significant progress with Malvern in resolving floodplain violations to the maximum extent possible and improving the administrative procedures to prevent future problems.

The outcomes of the probation action for communities such as Malvern and Shady Cove have included significantly improved floodplain management programs and enhanced coordination among local, state, and federal agencies. If these communities had not taken remedial measures during the probationary period, the FEMA Regional Offices may have recommended suspension from the NFIP as the next course of compliance action. The action of reinstatement on probation following suspension that occurred in the Villages of Lake Delton and Merrimac, on the other hand, prevented the communities from losing their eligibility for flood insurance while they correct deficiencies. ■

## Fugate Talks Mitigation and Resilience at Hazards Workshop

Craig Fugate, Administrator of the Federal Emergency Management Agency, spoke at the opening session of the Natural Hazards Workshop July 16, 2009, in Broomfield, Colorado. ASFPM members in the audience gleaned these nuggets from his presentation.

### On flood insurance . . .

- Fugate explained that one of the complex problems he is dealing with today is that new flood maps can mean expanded floodplains and accompanying increases in premiums that people can ill afford to pay. He didn't have an answer at this point, but noted that we probably didn't think of these "unintended consequences" when the Map Modernization initiative first began.

### On mitigation and resilience . . .

- We (in the hazards management and mitigation community) know we can't prevent everything from happening, so how do we build resiliency?
- Consider looking at resiliency of homes and buildings over time, based on different building traditions during different eras.
- What is our best strategy for mitigation? Building codes. Fugate does not believe it is reasonable to think that people are going to leave the most valuable property (that along the coasts). So, building codes are what he considers the preferred solution.
- Incentives, like a larger federal cost-share, are needed to stimulate state and local action in mitigation and recovery.

### On the role of the private sector . . .

- We need to understand the private sector, engage them as partners, and if they can do something better, spend resources as needed to help them recover so they, in turn, can help survivors recover.

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## Fugate talks Mitigation and Resilience (cont.)

- We need to involve the retail sector to meet community needs after a disaster; the federal government cannot respond alone.
- The message to the private sector after a disaster should not be simply “what can you do for us,” but “what can we do to get your businesses open.”
- There is no “FEMA ice machine.” Critical supplies are not FEMA’s problem to solve.
- Linear response systems are prone to failure; networks are more robust.

### On risk communication . . .

- We have to find more effective ways to communicate risk information, even if it means being blunt and negative. He cited the example of airlines’ requiring people to keep the window shades open during takeoff and landing (so safety personnel can see whether anyone is in a seat should they have to break the window for a fire hose). He also talked about Project Impact in a positive way.
- Communicate in plain English, especially academics. Be precise, but be accessible to those who most need to understand and apply what you’re working to convey. However, this is a two-way street—emergency managers need to strive for professionalism in their communication as well.
- People who go through a disaster are “survivors,” not “victims.”
- The personalization of hazard impacts in the mainstream media is not helpful.
- Instead of talking about “natural disasters,” we should use the term “natural hazard.” The hazard is not the cause of the disaster. Disaster is the result of people building in vulnerable locations.

### On social, user-generated media . . .

- We shouldn’t fear these new communication mechanisms (aka social media); it is more important to change outcomes by changing behavior.
- In response to a question about the reliability of user-generated content and information, Fugate responded that he has seen better information provided by social networks and tools than by traditional media. Our focus needs to be on getting good information about the threat of hazards out to the public in the most effective way. If the best avenue is social media, then let’s use it.
- Fugate displayed his mobile phone and said he likes to think of it as his Star Trek “tri-corder,” providing intelligence from where things are happening on the ground.

### On the role of the public in response, recovery, and mitigation . . .

- FEMA needs to trust the public, and embrace the spontaneous volunteers that emerge after disasters.
- Hazards don’t cause a disaster. Rather, ignorant and/or unprepared people building and living in that area cause the disaster.
- We need to engage the public to turn awareness into action that can strengthen community resilience and thereby change the outcome of its interaction with natural hazards.

➤➤➤ The Hazards Center will be posting summaries of the various workshop sessions and other information on its website at <http://www.colorado.edu/hazards>.

## Risk MAP promises Bold New Direction

On July 27 and 28, the ASFPM met with FEMA, the National Association of Flood and Stormwater Management Agencies (NAFSMA), and others in Denver to discuss more details on the Risk MAP initiative. I wanted to let our readers know we received some more detail on the concepts of this new FEMA initiative, which is intended to move the flood mapping program beyond simply mapping one hazard (the 100-year floodplain) to one of identifying actual risk, then doing risk assessments, and providing all that information to communities so that they can develop and implement mitigation activities that address their risks.

FEMA asked those of us at the meeting to act as a focus group to give them feedback on initial ideas for implementing this initiative and to determine which of the ideas are technically feasible, reasonable, affordable, and fulfill real needs. After refining the ideas, it is our understanding that FEMA hopes to move ahead on phasing in implementation of the initiative.

The ASFPM found this to be a most productive meeting. We are pleased that FEMA is seeking involvement and input from its state and local partners in the early stages of this effort.

I personally view this meeting as the first giant step in the way the nation must manage risk of natural hazards—and if we get it right on flood, it can be the road map for how the nation manages all natural hazards. We applaud the leadership FEMA is providing, and are eager to help develop and implement this comprehensive approach. We have a long, long road ahead, but for the first time in many decades the FEMA vision includes integrating not just all three legs of the NFIP, but also their interrelationship to key elements of the disaster programs, especially Public Assistance and mitigation planning and grant programs. Creating opportunities for synergy with state and local partners in a manner that streamlines multiple activities and builds state and local capability is essential, considering the reality of contracting federal budgets, and the recognition that the best solutions require actions that must be undertaken by states and communities. If the program can work as envisioned, FEMA can provide unique and effective tools and technical assistance and, if done right, build in the incentives for states and locals to do what is right to reduce risk, as well as disincentives for local or state actions that would add to risk.

As the Risk MAP process moves along, much can be achieved to improve the flood maps, but the real opportunity comes from using the mapping events and tools to tie risk identification in with risk assessments to feed planning that will help communities then develop long-term solutions to reduce their risk. If existing programs can be packaged to address solutions, that synergy will lead the community to risk reduction actions, and help it avoid actions that would otherwise increase its risk. The focus of FEMA Administrator Fugate on ensuring that Public Assistance funding always provides long-term mitigation is a huge opportunity to utilize the risk mapping, assessment, and planning approaches being proposed here.

This also should feed well into the programs of many federal agencies, especially those of the U.S. Army Corps of Engineers, the National Oceanic and Atmospheric Administration, the Environmental Protection Agency, the Department of Transportation, and others. There is a long way to go, but this is a bold and refreshing initiative.

Other water programs, such as those for stormwater and non-point source pollution, as well as many Corps and other federal programs, can provide planning and activities that, if properly integrated with FEMA programs, will also support flood risk reduction. Opportunities abound for integration and cost savings.

This will not be easy, but the Risk MAP initiative is bold and has been needed for many years. Numerous details need to be worked out, and adjustments made as it moves forward. But the important element is that it has been proposed and started by FEMA, and incorporates the recognition that support and help from FEMA partners is essential if it is to be successful.

The ASFPM will work closely with FEMA as this moves forward, and will especially endeavor to keep our members and readers informed of developments as they occur. ■

# The Insurance Committee's Corner

## October will bring Significant Changes to the NFIP

With 60-day renewals starting to go out from some WYOs, the Insurance Committee thought the timing was right to remind everyone of the changes occurring to the NFIP's insurance program as of October 1, 2009. This is only a summary of some of the changes and we encourage you to visit [http://www.nfipiservice.com/nfip\\_docs.html](http://www.nfipiservice.com/nfip_docs.html) for the October 2009 *Insurance Agent's Manual* or read the latest Bulletin that provides more detail and provides some FAQs. With that said, here are some of the major changes.

### **Premiums Increase** (in most cases) because

- The Basic Limit moves up (rates are based on a two-rate structure, with the Basic one typically being much higher than the Additional one, except with pre-FIRM property)
  - Residential Building Basic Limits increase from \$50,000 to \$60,000.
  - Other and Non-residential Building limits increase from \$150,000 to \$170,000.
- The Rates Increase
  - V-zone rates will average an increase of 10%.
  - A-zone rates will average an increase of 8-10%.
  - Standard X-zone rates will increase on average 8%; Preferred Risk Policy rates remain the same.

### **The Standard Deductible Jumps Up**

- The \$500 deductible no longer exists!
- The pre-FIRM deductible is now \$2,000 (it can be bought down to \$1,000).
- The post-FIRM deductible is no \$1,000.

Let us stop there just to point out that there *are* some *decreases*, although they are subtle. For example, the Other Residential Building with Basement Basic rate decreased, from 0.81 to 0.76. That means a \$50,000 building's premium (without fees, etc.) would drop from \$405 to \$380—a 6.2% *decrease*. However, a lot of that decrease would disappear over \$50,000 because the Basic rate is now up to \$60,000 and the Additional Rate increased from 0.93 to 0.99. Likewise, there are some subtle drops in the AE 0 and +1 rates for post-FIRM buildings (1.44 to 1.43 and 0.74 to 0.69, respectively). Note that some rates are not changing, but the change in Basic Limits drives some premium increases like those for post-FIRM, standard-rated buildings in A99, B, C, and X zones (whose rates were not directly changed).

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*This column is produced by the ASFPM Insurance Committee.  
Send your questions about flood insurance issues to [insurancecorner@floods.org](mailto:insurancecorner@floods.org)  
and they will be addressed in future issues of the newsletter.*

## Insurance Committee's Corner (cont.)

For those folks who are “grandfathering in” a zone, here is a sample comparison of the premiums of a property being mapped from an X zone to an AE zone (\$200,000 building coverage with \$80,000 contents coverage) now and what it would look like starting October 1st.

	Preferred Risk Policy (1st year)	Standard X (year 2+)	Not Grandfathered
May '08 rates, pre-FIRM	\$ 326	\$ 1,208	\$ 2,074
October '09 rates, pre-FIRM	\$ 326	\$ 1,307	\$ 2,171
May '08 rates, post-FIRM at BFE	\$ 326	\$ 1,208	\$ 1,246
October '09 rates, post-FIRM at BFE	\$ 326	\$ 1,307	\$ 1,429

If the BFE is being grandfathered, here is an example of those premiums (same zone and limits) if the BFE becomes 2 feet higher on the new maps.

	Current Map: BFE + 1	New Map: BFE - 1
May '08 rates, post-FIRM	\$ 707	\$ 5,224
October '09 rates, post-FIRM	\$ 777	\$ 5,615

**Grandfathering Information Now Collected and Indicated.** To help reduce suspected discrepancies in zone information between what is on the declaration page of the policy and the zone determination performed by the lender (or its servicer), FEMA is now collecting information on new applications related to how a property is being grandfathered and an indicator will appear on the declarations page.

**Leased Federal Properties.** FEMA finally is doing something about those homes and cabins on the river side of levees and forcing them to be actuarially rated, even if they are pre-FIRM. There is a whole new rating section on this.

**Two New Building Types Added.** For clarification purposes, two new building types have been added: elevated on crawlspace and non-elevated with sub-grade crawlspace. So, the rate tables now allow pre-FIRM new business with crawlspace and sub-grade crawlspaces to receive lower rates than previously afforded when rated as basements and enclosures. Also, PRPs that had crawlspaces and were rated as “with basement” can now be rated as non-basement.

There are some other changes too, but to avoid repeating the Bulletins, the Insurance Committee urges you to review the FAQs (in the July FEMA Bulletin) and Summary (in the April FEMA Bulletin) and of course, the *Manual*.

➤➤➤ These items can be found at [http://www.nfipiservice.com/nfip\\_docs.html](http://www.nfipiservice.com/nfip_docs.html).

# Floodplain Management Awards

*These outstanding individuals, projects, and programs in floodplain management were honored at the ASFPM's annual conference in Orlando, Florida.*

## The Goddard-White Award

The ASFPM presented its most prestigious award to **Michael K. Buckley**, recently retired from FEMA. A registered engineer, Buckley joined FEMA's flood hazard mapping program in 1980. Over the years he served FEMA and floodplain management in various capacities, including several international assignments, representing FEMA on National Academy of Sciences studies, and leading the Flood Map Modernization initiative. He became known as the "mapping guru" for his deep understanding of the entire flood hazard identification and depiction process, and also for his ability to explain its technicalities to non-engineers. Buckley was appointed to the Senior Executive Service in 2000 and in 2008 received the Meritorious Presidential Rank Award.

In his over 30 years of professional life, Buckley has been a consistent advocate of mitigation and of how mapping the flood hazard should operate in conjunction with regulatory, land use, insurance, and other initiatives to reduce losses. As an avid fisherman, beach-goer, and gardener, Buckley also lent to his work an appreciation of the importance of natural resources and of the natural functions of floodprone and coastal areas.

Just preceding his retirement, Buckley was the Acting Assistant Administrator for FEMA's Mitigation Directorate and oversaw the National Flood Insurance Program, five Hazard Mitigation Grant Programs, the National Flood Mapping Program, the National Earthquake Hazard Reduction Program, and the Dam Safety Program, along with other administrative duties. He was a natural fit for that role not only because of his long experience in the field but also because of his ability to build and maintain collaborative relationships with other professionals, agencies, programs, and partners.

The Goddard-White award is made to Buckley in recognition of his decades of work, leadership, and partnership, and in the hope that his retirement does not preclude a continuing role on the floodplain management scene.

## The Tom Lee Award for Excellence in State Floodplain Management

This year's recipient was the **State of Illinois**, for its long-standing and vigorous pursuit of effective management of the flood hazards and floodplains within its jurisdiction—the largest state system of streams, rivers, and lakes that also drains two-thirds of the nation and two Canadian provinces. Fourteen straight months of Presidential flood disaster declarations beginning in 2008 covered every county in the state but one. However, as a leader in mapping, regulation, enforcement, insurance, and mitigation, including 3,682 buyouts, Illinois has managed to keep abreast of and take advantage of the opportunities presented by these floods. The Illinois Association for Floodplain and Stormwater Management is one of the nation's largest state groups, with almost 650 members.

## The Larry R. Johnston Local Floodplain Manager Award

**Laura Hendrix**, CFM, Floodplain Administrator for Ravalli County, Montana, received this year's award in tribute to her determined pursuit of sensible flood hazard reduction at the local level. Hendrix works in a county with development pressure and strong attitudes about property rights but has persisted in her efforts to implement floodplain management measures, even through lawsuits, vandalism, and attacks on her professional credibility. She is a past chair of the Association of Montana Floodplain Managers, serves on its Board, and helped that group become an ASFPM Chapter.

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## Floodplain Management Awards (cont.)

### The James Lee Witt Award for Local Excellence in Floodplain Management

The **Hancock Regional Planning Commission** and the **Hancock Community Foundation** [Ohio] received one of this year's local awards for their outstanding public outreach after serious flooding in 2007. The Commission and Foundation teamed up to develop an on-line "Flood Quiz" that quickly became a popular and effective tool for raising public awareness of flood hazards. The quiz also won an award for innovation from the Ohio Floodplain Management Association.

The second recipient was the **Charlotte-Mecklenberg Stormwater Services Flood Mitigation Program** [North Carolina] for developing and implementing a successful initiative for acquiring floodprone properties, relocating the families, and preserving the land as open space. In partnership with the state emergency management office, the Flood Mitigation Program accelerated its acquisition program in the wake of the 2008 flooding, and was able to remove many properties from the flood risk area before people began making repairs. All this was accomplished without any federal post-disaster mitigation funds.

Honorary Mention went to **Johnson County, Iowa**, for using FEMA's HAZUS tool to develop maps that hastened response and recovery efforts during recent flooding. The American Red Cross used the maps to expedite delivery of services; FEMA's community relations force used the maps to guide their outreach efforts; and the maps were valuable in projecting road closures and disruption to critical facilities.

### The John R. Sheaffer Award for Excellence in Floodproofing

The Sheaffer Floodproofing Award was presented to **William L. Coulbourne**, Applied Technology Council, for more than 20 years of diligent work in advancing floodproofing techniques and promoting their use. He has served on the ASFPM's Floodproofing Committee since the 1980s. An engineer and expert in building science, Coulbourne has authorship of several FEMA manuals to his credit, and contributed to the revision of the course on the *Coastal Construction Manual*. He worked extensively during the aftermath of Hurricanes Katrina and Rita and has served on the Building Performance Assessment Teams and the Mitigation Assessment Teams.

### Award for Meritorious Achievement in Floodplain Management

One award went to **Thomas W. Waters**, of CH2M Hill. The U.S. Army Corps of Engineers was fortunate to benefit from Waters' engineering breadth, fine character, and dedication throughout his early career. He has supplied a valuable perspective to the ASFPM leadership in working together through concerns about water resources, environmental restoration, and flood risk management. Waters has the ability to see to it that progress is made in flood loss reduction and resource protection and restoration. After his retirement from the Corps, Waters joined the private sector. He now serves on the Board of the ASFPM Foundation

A second award was made to **Larry Schock**, of the Montana Department of Natural Resources and Conservation, who has been active in state-level floodplain management in Montana for over 15 years. He helped form the Association of Montana Floodplain Managers, and has served on its Board from its beginnings in 1999. As a regional engineer for the state agency, he conducts numerous training sessions, works directly with communities, assists local officials, and effectively oversees flood mapping projects despite the high turnover in local positions. He also has served on the Board of the ASFPM.

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## Floodplain Management Awards (cont.)

### Honorary Lifetime Membership in the ASFPM

Honorary Lifetime Membership was bestowed upon **Larry Buss**, CFM, recently retired from the U.S. Army Corps of Engineers' Omaha District. Buss has been a fixture in floodplain management for decades, and has been a staunch advocate of nonstructural approaches to flood loss reduction, particularly floodproofing and retrofitting, as well as a reliable partner to the ASFPM in advancing progressive ideas. As Chair of the Corps' National Floodproofing Committee, he succeeded in adding "Non-Structural" to the Committee's title and purview. Buss serves as Co-chair of the ASFPM's Floodproofing/ Retrofitting Committee.

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## ASFPM AWARDS

*At the 2009 Annual Conference, the ASFPM recognized several people for their work in furthering professionalism in floodplain management and for contributions to the ASFPM.*

■ The John Ivey Award for Superior Effort in Certification was presented to **Collis Brown**, CFM, of the Georgia Department of Natural Resources. Brown has represented his state on the ASFPM's Certification Board of Regents for many years, and is a tireless and outspoken advocate for professional certification of local officials in Georgia. As the state's floodplain manager, he relentlessly encouraged the Georgia Association of Floodplain Management until it achieved Chapter status with the ASFPM.

■ The Jerry Louthain Service to Members Award was presented to **Luci Sherwood** of Phoenix, Arizona, and **Daniel A. Sherwood**, of Kimley-Horn & Associates, also of Phoenix. These two exemplify the formidable behind-the-scenes support so critical to the success of the ASFPM conference and related efforts. Luci Sherwood has been tireless since 1996 in preparatory work, administering the Silent Auction, assisting with registration, and lending her capable attention to any other tasks that needed to be done. In addition to serving on the ASFPM Board for several terms as a Chapter and Regional representative, and being part of the Standing Conference Committee, Dan Sherwood has also become the unofficial photographer for the annual event.

■ Special Recognition was given to **Bruce Bender**, of Bender Consulting Services, for his tireless work as Co-Chair of the ASFPM Insurance Committee. Bender's understanding of the intricacies of flood insurance is both broad and deep, and he serves as the liaison among several entities to promote both fuller understanding and more effective implementation of the varied components of flood insurance.

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## 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. ✎

### Accountability Annals

#### CDBG and Gulf Coast Rebuilding

Almost four years after the 2005 Gulf Coast hurricanes, the region still faces daunting rebuilding challenges. To date, \$19.7 billion in Community Development Block Grant (CDBG) funds have been appropriated for Gulf Coast rebuilding assistance—the largest amount in the history of the program. The U.S. Government Accountability Office was asked to report on how Louisiana and

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## Washington Report (cont.)

Mississippi allocated their shares of CDBG funds; what difficulties Louisiana faced in administering its housing recovery program; and what human capital challenges the two states encountered and the efforts they took to address those challenges.

In its report, the GAO recommends that the Secretary of Housing and Urban Development (1) issue written CDBG disaster assistance program guidance that articulates an acceptable rehabilitation vs. compensation program including, among other things, explanation of program elements that trigger federal environmental reviews; and (2) coordinate with the Federal Emergency Management Agency to clarify options and limits of using CDBG funds with other disaster-related federal funds.

➤➤➤ Download *Gulf Coast Disaster Recovery: Community Development Block Grant Program Guidance to States Needs to Be Improved*, GAO-09-541 (June 10, 2009; 49 pp.) at <http://www.gao.gov/cgi-bin/getrpt?GAO-09-541>.

### Relocating Alaska Native Villages

Six years ago, the U.S. Government Accountability Office reported that most of Alaska's more than 200 Native villages were affected to some degree by flooding and erosion. Since then, the growing impacts of climate change have increased the urgency of federal and state efforts to identify imminently threatened villages and assess their relocation options. To date, federal, state, and local officials have identified 31 villages that face imminent threats. At least 12 of those have decided to relocate entirely or in part or at least to explore relocation options.

In a recent report, however, the GAO found that federal programs to help threatened villages prepare for and recover from disasters and to protect and relocate them are limited and unavailable to some villages. For example, the Federal Emergency Management Agency has several disaster preparedness and recovery programs, but villages often fail to qualify for them, generally because they lack approved disaster mitigation plans or have not been declared federal disaster areas. At least 64 villages do not qualify for affordable housing and relocation assistance from the Department of Housing and Urban Development's Community Development Block Grant program because the federal law governing the program does not recognize unincorporated Alaska Native villages in Alaska's unorganized borough as eligible units of local government. Further, individual agency criteria do not necessarily ensure that the villages in greatest peril get the highest priority. In 2008, the state designated a lead agency for village relocation assistance, and federal, state, and village officials told GAO that a similar federal entity is needed. The GAO notes that Congress also may wish to consider amending the Housing and Community Development Act of 1974 to acknowledge Alaska's unique governmental structure and make the unincorporated Native villages eligible for grants.

➤➤➤ Download *Alaska Native Villages: Limited Progress Has Been Made on Relocating Villages Threatened by Flooding and Erosion*, GAO-09-551 (June 3, 2009, 53 pp.) at <http://www.gao.gov/cgi-bin/getrpt?GAO-09-551>.

## Legislative Report

### Possibilities for Progress this Fall

Although climate change and health care legislation dominated Congressional activity during July, the stage is being set for consideration of a number of important flood risk management issues and legislative proposals in the fall. There has been a flurry of activity on appropriations, and several new bills have been introduced dealing with hazard mitigation and catastrophic losses. The House of Representatives has just passed legislation extending the authority of the National Flood Insurance Program (NFIP) through March 2010, in order to allow time for a new look at flood insurance reform legislation, with indications that hearings will be held in the fall. A bill to make revisions to the Stafford Act was introduced, and the measure may well be acted on in the fall. Legislation is being drafted to establish a sustainable watershed planning structure for the nation and that, too, is likely to be taken up in the fall.

The House recessed on July 31st, and the Senate will go out on August 7th. Both will return on September 8th. All indications are that the Congress will remain in session throughout the fall rather than adjourning on October 30th as originally planned.

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## Washington Report (cont.)

During and after the recess, Congressional staff work to develop and refine legislation and prepare for probable fall legislative action (hearings, markups, or floor consideration) will involve three issues of particular interest to floodplain managers: flood insurance reform, revisions to the Stafford Act, and watershed planning. The ASFPM is developing comments in consultation with its Committee Chairs and Pod Leaders. Initial activity on these issues will be in the House of Representatives.

Action on the major energy and climate change legislation has moved to the Senate and the ASFPM will be preparing comments on the “adaptation” components of that measure. Discussion about development of levee safety legislation is expected to continue by Congressional staff and in the National Levee Safety Committee. The ASFPM is a non-voting member of the NLSC.

Additionally, four of the twelve regular appropriations bills will be in preparation for House-Senate conference in September. Considerable appropriations activity can be expected in the Senate in September, both in committee and on the floor.

### Appropriations

When the House of Representatives recessed for the month of August, it had completed action on all 12 regular appropriations bills in a concerted effort to avoid the huge omnibus appropriations bills or continuing resolutions of recent years. The Senate had passed three appropriations bills by July 31st. Since the Senate will not recess until August 7th, it is highly likely that a fourth, the Agriculture appropriations bill, will be passed by then.

When Congress returns after Labor Day, Conference Committees will convene to resolve differences between the House- and Senate-passed versions of the Energy and Water and the Homeland Security appropriations bills. The following bills and reports can be reviewed at <http://thomas.loc.gov> by typing in the bill and/or report numbers.

- Homeland Security—HR 2892 and H. Rept. 111-157; S 1298 and S. Rept. 111-31.
- Energy & Water—HR 3183 and H. Rept. 111-203; S 1436 and S. Rept. 111-45.

The Senate leadership intends to pass the remaining appropriations bills in September. It likely will be necessary to pass a short Continuing Resolution to cover those appropriations on which final action has not occurred by September 30th.

### Extension of the National Flood Insurance Program

On July 29th the House of Representatives passed H.R. 3139 by voice vote, extending the authority for the NFIP through March 31, 2010. Unless it is extended, the program’s authority will expire on September 30, 2009. House Financial Services Committee Chairman Barney Frank (D-MA) said that the extension is necessary to make time to thoroughly consider issues associated with reform of the NFIP. He noted that Chair Maxine Waters (D-CA) of the Subcommittee on Housing and Community Opportunity has indicated her intent to hold hearings on NFIP reform in the fall.

H.R. 3139 also extends the funding authority for the Severe Repetitive Loss Pilot program (SRL) through calendar year 2010, and eliminates its sunset provision. Under current authority the SRL also would expire on September 30th.

The measure also includes the substance of a bill that was introduced by Doris Matsui (D-CA), H.R. 1525, that would expand the use of A99 zones to include not only areas where construction of flood control structures is underway, but also those in which reconstruction and/or improvement of such structures is being performed. In addition, it removes the requirement of federal funds involvement to qualify for A99 zone status. Added language requested by FEMA says, “The Administrator of the Federal Emergency Management Agency shall implement this Act and the amendments made by this Act in a manner that will not materially weaken the financial position of the National Flood Insurance Program or increase the risk of financial liability to Federal taxpayers.”

During debate on the House floor, Gene Taylor (D-MS) secured the commitment of the Chairman to consider his bill to add wind coverage to the NFIP when a new flood insurance reform bill is considered.

The bill now goes to the Senate for consideration. As *News & Views* goes to press, it is unclear whether the Senate Banking Committee will take up the bill as is or choose to amend it. Given all the legislative activity on the agenda for the Senate Banking Committee relating to financial institutions regulation and related issues, it is unlikely that the Senate could take up anything other than program extension in September.

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## Washington Report (cont.)

### Reform of the National Flood Insurance Program

In his House floor statement about the NFIP extension bill (H.R. 3139), Chairman Barney Frank (D-MA) noted that, due to being “somewhat preoccupied” with the financial industry and housing aspects of the Financial Services Committee’s jurisdiction, “we have not had the time to do the kind of thorough reexamination of flood insurance that it deserves.” FEMA has indicated agreement with the need for extensive reexamination and had asked the Committee for a two-year extension. The bill passed by the House provides only six months.

Indications are that hearings could consider questions such as what the program was originally designed to do, what it has done, and what it should do in the future. This would include consideration of whether or not the NFIP should be able to accommodate the occasional catastrophic storms and, if so, how that would affect affordability and overall program viability. Some other likely questions are, should the 100-year flood standard be modified for areas with critical infrastructure or population density? Should the rate structure be modified to provide more risk information? How should the program and its risk identification tools manage the decertification of many levees, the efforts to repair or improve them, the Provisionally Accredited Levee (PAL) process and many expiring PALs?

### Revision of the Stafford Act

On July 29th, Chairman James Oberstar (D-MN) of the House Transportation and Infrastructure Committee introduced H.R. 3377, The Disaster Response, Recovery and Mitigation Enhancement Act of 2009. The bill is co-sponsored by Ranking Minority Member John Mica (R-FL) and the Chair and Ranking Minority Member of the subcommittee of jurisdiction.

In his statement on the House floor, Oberstar indicated that the bill is a consolidation of many issues brought to the committee’s attention over the past several years and is an updated version of legislation introduced in the previous Congress.

Among its provisions, the bill would reauthorize the Pre-Disaster Mitigation grant program (PDM) as a competitive grant program for three years at an authorized annual level of \$250 million. It amends the Hazard Mitigation Grant Program (HMGP) by providing a 4% increase in HMGP funds in states that enforce building codes. The bill would codify two existing FEMA programs, the National Urban Search and Rescue System and the Citizen Corps, and restore the Mortgage and Rental Assistance program, which had been eliminated in 2000. It directs the President to modernize the integrated public alerts and warning system. Additionally, it provides eligibility for the Federal Health Benefits Program for FEMA’s “temporary” disaster assistance employees.

### Sustainable Watershed Planning

This legislation is very much in the drafting phase in the House Committee on Transportation and Infrastructure. It would establish a federal-level framework to facilitate coordination and collaboration among federal agencies on water resources planning. It would establish regional watershed planning boards as well as sub-regional planning boards and would provide grants for state offices of watershed planning. In addition, the bill would encourage non-structural and green infrastructure as well as support coordination of flood control and water supply projects.

### Energy and Climate Change Adaptation

The major climate change bill, the American Clean Energy and Security Act of 2009 (H.R. 2454), passed the House on June 26th and is now under consideration in several Senate committees. As passed by the House, the large bill contains a substantial section on climate change adaptation. It is important to note that the term “mitigation,” as used in the context of this legislation, means mitigation of emissions and other human-made influences on climate change, whereas the term “adaptation” means steps to reduce losses and effects on the natural and built environment.

The ASFPM is evaluating the many pages of adaptation provisions with a view toward developing comments. The subject will be analyzed and discussed during the Committee Chairs Retreat and ASFPM Administrative Council meetings in August.

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## Washington Report (cont.)

### New Bills Introduced

Two packages of bills could receive attention in the fall.

**In the House**, Chairman Bennie Thompson (D-MS) of the House Committee on Homeland Security introduced a package of three bills, which were referred to the appropriate committees. It is unclear when they might be considered.

- H.R. 3026, The Hazard Mitigation for All Act, would create a grant program at the Department of Housing and Urban Development for hazard mitigation retrofitting of public housing and Section 8 housing. It would be authorized at \$50 million per year for three years.
- H.R. 3027, The Pre-Disaster Hazard Mitigation Enhancement Act, would create a Pre-Disaster Hazard Mitigation Enhancement grant program. The new competitive program would be authorized at \$100 million per year for four years in a 75%/25% match format and would complement the existing Pre-Disaster Mitigation grant program. According to a summary, it would fund such activities as “increasing the structural integrity of roof attachments, creating water barriers to prevent property flooding.” The measure includes provisions for allocation of funds to under-served mitigation communities and provides that 60% of the funds be used for protection from hurricane damage. It would provide for certain mitigation incentives and would commission a study of natural storm buffers.
- H.R. 3028, The First Responder Innovation and Support Act, would establish a competitive grant program for innovative or specialized first-responder programs, for example those that target certain special needs populations. It would authorize \$100 million per year for five years and be administered through states with a 85%/15% match.

**In the Senate**, Bill Nelson (D-FL) and Mel Martinez (R-FL) introduced a package of four bills on July 21st that were referred to the appropriate committees. It is unclear when they might be considered, although a hearing was held on July 28th in the Senate Commerce, Science and Transportation Committee on the hurricane research bill described below.

- S. 1484, Catastrophe Savings Accounts Act of 2009, would create tax-exempt catastrophe savings accounts. The bill limits the account balances to \$2000 for individuals with homeowner insurance deductibles of not more than \$1000 and the lesser of \$15,000 or twice the homeowner’s insurance deductible for deductibles of more than \$1000.
- S. 1485, the National Hurricane Research Initiative Act of 2009, would expand fundamental hurricane research. It would support improvement of forecasting and tracking. It would create a National Science Foundation grant program for hurricane research and a task force jointly chaired by the National Oceanic and Atmospheric Administration, NSF, and the National Institute of Standards and Technology.
- S. 1486, the Policyholder Disaster Protection Act of 2009, would permit property and casualty insurance companies to create tax-exempt disaster protection funds for payment of policyholder claims resulting from catastrophic events.
- S. 1487, the Commission on Catastrophic Disaster Risk and Insurance Act of 2009, would create a Commission on Catastrophic Disaster Risk and Insurance. The commission would be tasked with assessing the condition of the property and casualty insurance and reinsurance markets after Hurricanes Katrina, Rita, and Wilma and the four hurricanes of 2004. It would also assess the nation’s exposure to major natural disasters and recommend legislative and regulatory changes to improve the financial health and competitiveness of property and casualty insurance markets, insurance availability, and competitive pricing.

### Keep an Eye on this Legislation

**Clean Water Act**—The Senate Committee on Environment and Public Works reported out S. 787, the Clean Water Restoration Act, which would clarify federal jurisdiction over waters of the United States. The bill replaces reference in the Clean Water Act to “navigable waters of the United States” with the phrase “waters of the United States.” *[continued on next page]*

## Washington Report (cont.)

The bill was reported out of committee on June 18th on a party line vote of 12–7. Ranking Minority Member James Inhofe (R-OK) predicted that the bill would not pass in the full Senate, citing objections from rural and farming interests.

Of note, the House passed a bill on July 29th, H.R. 2093, which also would amend the Clean Water Act, but in this case to provide for monitoring and assessment of coastal recreation waters to detect pathogenic contamination. A similar bill, S. 878, was reported out of the Senate Environment and Public Works Committee on June 18th.

**FEMA Authorization**—Although the Chairmen of both House and Senate Committees with jurisdiction over the Department of Homeland Security see a need for a Homeland Security Authorization bill, since there has never been one, both concur that action on such a bill would be unlikely in the near term. The House Homeland Security Committee, however, has indicated an intent to develop authorization bills for several of the component agencies of DHS. One of those is likely to be FEMA, and legislation could be developed this fall.

### Hearings of Interest

- The House Natural Resources Committee's Subcommittee on Energy and Mineral Resources held a hearing on July 23rd on federal geospatial data management and on H.R. 2489, the AmericaView Geospatial Imagery Mapping Program Act, legislation to authorize a comprehensive national cooperative geospatial imagery mapping program through the U.S. Geological Survey. Among others, the subcommittee heard from Karen Siderelis, Geospatial Information Officer for the Department of the Interior; Suzette Kimball, Acting Director of the USGS; John Palatiello, Executive Director of MAPPs; and Dr. Sam Batzli, Director of WisconsinView.
- The House Transportation and Infrastructure Committee's Subcommittee on Public Buildings, Economic Development and Emergency Management held a hearing on July 27 to consider the role of the federal government after a catastrophic disaster, the definition of a catastrophic disaster, and whether additional authority is needed to facilitate response and recovery. The Subcommittee heard from FEMA Administrator Craig Fugate; the National Emergency Management Association; the International Association of Emergency Managers; the Adjutant General of Wisconsin on behalf of the National Governors Association; Mitchell Moss of New York University; Jane Bullock, former FEMA Chief of Staff; Francis McCarthy of the Congressional Research Service; and the American Red Cross.
- The Senate Commerce, Science and Transportation Committee held a hearing on July 28th on the need for enhanced hurricane research pursuant to introduction of the Hurricane Research Initiative Act by Senators Nelson and Martinez (described above). Testifying were Richard Spinrad, NOAA Assistant Administrator for Oceanic and Atmospheric Research; Gordon Wells of the Center for Space Research at the University of Texas; Leslie Chapman-Henderson of the Federal Alliance for Safe Homes; Kelvin Droegemeier of the National Science Board; and Frank Nutter of the Reinsurance Association of America.
- The House Transportation and Infrastructure Committee held a hearing on July 31st to evaluate the progress on implementing the American Recovery and Reinvestment Act (the Recovery Stimulus bill). The hearing specifically focused on the non-transportation programs under the committee's jurisdiction, including environmental, inland waterways, public buildings, and infrastructure. The Committee heard from FEMA, the General Services Administration, the Environmental Protection Agency, the U.S. Coast Guard, the U.S. Army Corps of Engineers, and the U.S. Government Accountability Office.

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

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## Washington Report (cont.)

### New Executive Order on Floodplain Management?

A number of news articles lately have reported that President Obama is going to issue a revision to Executive Order 11988, Floodplain Management (issued by President Carter in 1977). Many of the articles, unfortunately, go on to present incorrect information about the proposed revisions.

The reality is that federal agencies have been working on revisions to EO 11988, just as every Administration has done since the 1993 Midwest floods. There is no timetable for the President's making a decision to issue a revision, nor is the revision's content final.

Many of the rumors demonstrate a lack of understanding about what the existing Executive Order already says. For example, many articles say that the new EO would require critical facilities to be protected to the 500-year flood level if federal money is involved. The truth is that those requirements already exist. The fact that the requirements for protection of critical infrastructure are already in place, but are not commonly acknowledged, only demonstrates the need for a restatement of federal responsibility.

The purpose of a revision is to restate and emphasize the need for federal leadership in reducing flood risk by avoiding floodplains when building, financing projects, or carrying out other actions that will result in increased flooding.

The ASFPM is providing input as requested in the process of drafting a possible new Executive Order, and will keep its members informed as progress is made. ■

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## Publications, Software, the Web

■ *Guiding Principles for the Nation's Critical Infrastructure* is guidance developed by the American Society of Civil Engineers to inform all aspects of infrastructure development. Last December, the ASCE gathered experts, officials, and other informed leaders to help refine the requirements for successful, safe, resilient, and sustainable critical infrastructure and to begin developing implementation strategies. In striving to protect public health, safety, and welfare, the guidelines prescribe adherence to four principles: (1) quantify, communicate, and manage risk; (2) use an integrated systems approach; (3) exercise sound leadership and stewardship; and (4) adapt critical infrastructure to dynamic conditions and practices. American Society of Civil Engineers. 2009. 42 pp. Download from <http://content.asce.org/files/pdf/GuidingPrinciplesFinalReport.pdf>.

■ In an invited comment, "How Certain are we about our Flood Risk?" the Association of State Floodplain Managers' Executive Director outlines the ambiguities inherent in the concept of flood risk. He notes that a consensus is building among floodplain management professionals that, as a nation, we have failed to factor into our flood risk calculations all we know about both the benefits and costs of flooding and about the uncertainties that exist in predicting both the events and their consequences. Using levees as a case in point, the article shows how our attempts to reduce flood risk all too often result in postponing catastrophe; shifting risk and its costs onto others; incurring additional expenses such as for maintenance and repair; fostering a false sense of security in the face of the flood hazard; degrading the environment; and other unintended consequences. The author ends with a list of challenges for the hazards community, policymakers, and the floodplain management field. Larry A. Larson. 2009. *Natural Hazards Observer* XXXII(6):9-12. Available at <http://www.colorado.edu/hazards>.

■ "Floodplain Management: More than Flood Loss Reduction" provides, for an audience of wetlands specialists, an overview of the importance of the natural resources and natural functions of floodplains to reducing damage from flooding. Because wetlands are critical to the natural function of a watershed, floodplain managers and wetlands managers share common goals and should cooperate in protection, mitigation, and management strategies. Dave Fowler and Jacquelyn Monday. 2009. *National Wetlands Newsletter* 31 (4): 6-9. Subscription information available at <http://www.eli.org>.

# Calendar

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

**August 10–13, 2009:** ADVANCED FLOODPLAIN MANAGEMENT CONCEPTS (E194), Emergency Management Institute, Emmitsburg, Maryland. Contact (800) 238-3358 or see <http://www.training.fema.gov/EMIweb/>.

**August 17–20, 2009:** ADVANCED FLOODPLAIN MANAGEMENT CONCEPTS III (E284), Emergency Management Institute, Emmitsburg, Maryland. Contact (800) 238-3358 or see <http://www.training.fema.gov/EMIweb/>.

**August 17–20, 2009:** RESIDENTIAL COASTAL CONSTRUCTION (E386), Emergency Management Institute, Emmitsburg, Maryland. Contact (800) 238-3358 or see <http://www.training.fema.gov/EMIweb/>.

**August 19–20, 2009:** FIFTH ANNUAL CONFERENCE OF THE HAWAII FLOODPLAIN MANAGERS, Kihei, Maui, Hawaii. For information, contact the ASFPM Executive Office at (608) 274-0123.

**August 26–27, 2009:** MANAGING YOUR FLOODPLAIN RISK: 2009 OHIO STATEWIDE FLOODPLAIN MANAGEMENT CONFERENCE, Columbus, Ohio. Sponsored by the Ohio Floodplain Management Association, Ohio Department of Natural Resources, and the Federal Emergency Management Agency. 12 CECs provided. Contact Alicia Silverio, (614) 265-1006; [alicia.silverio@dnr.state.oh.us](mailto:alicia.silverio@dnr.state.oh.us). Also see <http://www.dnr.state.oh.us/Water/tabid/17934/Default.aspx>.

**August 31—September 3, 2009:** 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/>.

**September 7–11, 2009:** ANNUAL CONFERENCE OF THE FLOODPLAIN MANAGEMENT ASSOCIATION, San Jose, California. See <http://www.floodplain.org/conference.php>.

**September 14–17, 2009:** ADVANCED FLOODPLAIN MANAGEMENT CONCEPTS II (E282), Emergency Management Institute, Emmitsburg, Maryland. Contact (800) 238-3358 or see <http://www.training.fema.gov/EMIweb/>.

**September 15–18, 2009:** FALL MEETING OF THE COLORADO ASSOCIATION OF STORMWATER AND FLOODPLAIN MANAGERS, Crested Butte, Colorado. See <http://www.casfm.org/>.

**September 15–18, 2009:** CONFERENCE OF THE INDIANA ASSOCIATION FOR FLOODPLAIN AND STORMWATER MANAGEMENT, Angola, Indiana. See <http://www.inafsm.net/conferences/2009/conference09.html>.

**September 20–23, 2009:** ANNUAL CONFERENCE OF THE OKLAHOMA FLOODPLAIN MANAGERS ASSOCIATION, Stillwater, Oklahoma. See <http://www.okflood.org>.

**September 27–30, 2009:** FALL CONFERENCE OF THE ARKANSAS FLOODPLAIN MANAGEMENT ASSOCIATION, Springdale, Arkansas. See <http://www.arkansasfloods.org/afma/calendar/index.php?allevents=2009>.

**September 28–30, 2009:** ANNUAL CONFERENCE OF THE NEW YORK STATE FLOODPLAIN AND STORMWATER MANAGERS ASSOCIATION, Latham, New York. See <http://ny.floods.org/index.html>.

- September 27—October 1, 2009:** ANNUAL CONFERENCE OF THE ASSOCIATION OF FLOODPLAIN MANAGERS OF MISSISSIPPI, Tunica, Mississippi. See <http://www.msafmm.com/>.
- September 30—October 2, 2009:** OUT OF THE STORM '09: MAKING REFORM WORK, New Orleans, Louisiana. Sponsored by the Competitive Enterprise Institute, the Louisiana Department of Insurance, and the South Carolina Department of Insurance. See <http://www.outofthestormconference.com/>.
- October 7–9, 2009:** JOINT CONFERENCE OF THE WISCONSIN ASSOCIATION FOR FLOODPLAIN, STORMWATER, AND COASTAL MANAGEMENT AND THE MINNESOTA ASSOCIATION OF FLOODPLAIN MANAGERS, Superior, Wisconsin. See [http://wi.floods.org/index\\_files/Conference.htm](http://wi.floods.org/index_files/Conference.htm).
- October 14–16, 2009:** FALL WORKSHOP OF THE NEW MEXICO FLOODPLAIN MANAGERS ASSOCIATION, Hon Dah, Arizona. See <http://www.nmfma.clubexpress.com/>.
- October 15–16, 2009:** FIFTH ANNUAL CONFERENCE OF THE NEW JERSEY ASSOCIATION FOR FLOODPLAIN MANAGEMENT, Somerset, New Jersey. See <http://www.njafm.org/index.php?id=2&category=annualconference&ann=N>.
- October 21–23, 2009:** ANNUAL CONFERENCE OF THE NATIONAL ASSOCIATION OF FLOOD AND STORMWATER MANAGEMENT AGENCIES, Colorado Springs, Colorado. See <http://www.nafsma.org>.
- October 22, 2009:** ANNUAL CONFERENCE OF THE MARYLAND ASSOCIATION OF FLOODPLAIN AND STORMWATER MANAGERS, Linthicum, Maryland. Contact [Mgilliam@g-and-o.com](mailto:Mgilliam@g-and-o.com) or see <http://www.mafsm.org>.
- October 31—November 5, 2009:** IAEM ANNUAL CONFERENCE & EMEX EXHIBIT, Orlando, Florida. Sponsored by the International Association of Emergency Managers. See <http://www.iaem.com/events/annual/FutureConferences.htm>.
- March 2–5, 2010:** ANNUAL CONFERENCE OF THE MICHIGAN STORMWATER-FLOODPLAIN ASSOCIATION, Bay City, Michigan. See <http://mi.floods.org/>.
- 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. Sponsored by the National Water Quality Monitoring Council. See <http://acwi.gov/monitoring/conference/2010/index.html>.
- May 16–21, 2010:** THIRTY-FOURTH ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, Oklahoma City, Oklahoma. Contact the ASFPM Executive Office, (608) 274-0123 or see <http://www.floods.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. Contact (800) 238-3358 or see <http://www.training.fema.gov/EMIweb/>.
- May 15–20, 2011:** THIRTY-FIFTH ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, Louisville, Kentucky. Contact the ASFPM Executive Office at (608) 274-0123, or see <http://www.floods.org>.



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