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

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NEWS & VIEWS

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NFIP Reauthorization and Reform: Where Are We??

by Meredith Inderfurth, ASFPM Washington Liaison

Here we are in mid-August, 2011. The National Flood Insurance Program (NFIP) will expire, again, on Sept 30, 2011, if it is not reauthorized before then.

The House of Representatives has passed a five year reauthorization which includes some reforms. The Senate Banking Committee is considering a Discussion Draft bill providing a five year reauthorization and some reforms. The reforms in the Senate bill, however, differ in many respects from the reforms in the House bill. Action on that bill was planned for July 28th, rescheduled for August 4th and then postponed until September because the Senate recessed.

The Homeland Security Appropriations bill for FY 2012 includes a one year reauthorization of the NFIP and that bill has passed the House. The Senate Appropriations Homeland Security Subcommittee has not yet put together its FY 2012 bill.

Senate Banking Committee Chairman Tim Johnson introduced a short-term extension of authorization until December 2011 but no action was taken on that before the recess. With the Congress in recess from August 8 to September 8, only one month of legislative action remains until the program's authority expires.

So . . . to sum up, we have:

- A House passed reauthorization and reform bill
- A Senate Discussion draft bill
- A House passed appropriations bill that includes a 1 year reauthorization
- A bill introduced in the Senate to extend the NFIP's authority until December 2011

Meanwhile, the Federal Emergency Management Agency (FEMA) has been conducting an in-depth exploration of ideas, “Re-Thinking the NFIP”. Findings and recommendations are expected to arrive on Capitol Hill within the next couple of months, but that may not be in time for those findings to be evaluated and incorporated into the 5 year reauthorization and reform legislation.

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Reauthorization and Reform of the NFIP: Where Are We? continued

During the past year, the NFIP's authority has lapsed three times, causing consternation and delays in the real estate markets, among insurance agents, insurance companies, and lenders. The importance of avoiding such lapses has led to a clear commitment in both the House and Senate to a 5 year program reauthorization.

In big picture terms, the House bill

- changes the annual cap on premium rate increases to 20% from the current 10%
- increases deductibles
- adds optional actuarially based coverage for living expenses and business interruption
- phases-in premiums over 5 years to actuarial rates for areas newly mapped as floodplain
- moves second homes, commercial properties, severe repetitive loss properties, homes sold to new owners and properties substantially damaged or substantially improved toward actuarial rates,
- streamlines the repetitive flood claims and severe repetitive loss programs
- requires a reserve fund in the NFIP
- reconstitutes a Technical Mapping Advisory Council with instructions to develop new mapping standards
- removes any requirement to map residual risk areas
- places a moratorium on issuance of new maps until the new TMAC standards are issued
- provides for studies of privatization of aspects of the NFIP and of community based flood insurance.

The Senate Discussion Draft

- changes the annual cap on premium rate increases to 15% from 10%
- moves commercial properties, second homes, severe repetitive loss properties, properties where losses have exceeded property value, and properties substantially damaged or substantially improved toward actuarial rates
- requires actuarial rate premiums for all new flood insurance policies
- provides for mandatory purchase of flood insurance in residual risk areas
- increases deductibles
- requires FEMA to include catastrophic loss years in the calculation of actuarial rates
- requires a reserve fund in the NFIP
- provides for forgiveness of the NFIP debt to the Treasury
- reconstitutes a Technical Mapping Advisory Council to advise the Administrator
- authorizes an on-going mapping program
- establishes a Scientific Resolution Panel
- reauthorizes the Severe Repetitive Loss Pilot program
- requires studies on pre-FIRM properties and on the feasibility of using private reinsurance
- establishes a Commission on Natural Catastrophe Risk Management and Insurance.

Major Similarities

Both bills reauthorize the NFIP for 5 years, including efforts to improve actuarial soundness by moving essentially the same categories of properties toward actuarial rates and increasing deductibles. Both provide for a reserve fund for catastrophic losses, both reconstitute a Technical Mapping Advisory Council, and both provide for continued authorization of the severe repetitive loss mitigation program.

Major Differences

The bills differ in how quickly they move properties toward actuarial rates. They differ in that one requires flood insurance in residual risk areas and the other specifically does not require mapping residual risk areas. One bill forgives the NFIP's debt; the other does not. One bill changes the cap on annual premium rates to 20%; the other changes the cap to 15%. The TMAC in one bill would be an advisory body while in the other it would develop standards which FEMA would be required to implement or report to Congress as to why not. One bill has a moratorium on map issuance while the other does not. One bill provides for optional, actuarially based new coverages while the other does not. One bill simplifies the mitigation programs dealing with repetitive flood claims while the other simply reauthorizes the existing Severe Repetitive Loss Pilot.

Reauthorization and Reform of the NFIP: Where Are We? continued

Prospects

It is very likely that the Senate Banking Committee will mark up its bill soon after the Congress returns in September. Whether or not Senate Floor consideration will be possible before September 30th is problematic due to other pending legislation, particularly appropriations bills. Even if the Senate committee reports out the bill and it passes the Senate, it would have to undergo House-Senate conference negotiations to resolve differences. While this could all happen by September 30th, it seems quite probable that it will not.

It appears increasingly likely that a shorter term reauthorization will need to be enacted – whether 1 year in the appropriations bill or several months in a special reauthorization bill.

National Committee on Levee Safety (NCLS) Update

by Sam Riley Medlock, ASFPM

Congress created the National Committee on Levee Safety as a part of the Water Resources Development Act of 2007, to “develop recommendations for a national levee safety program, including a strategic plan for implementation of the program.” In January 2009, the NCLS delivered twenty recommendations to Congress comprising a National Levee Safety Program aimed at achieving the vision of an involved public and reliable levee systems working as part of an integrated approach to protect people and property from floods. These recommendations are based on three central concepts:

- National leadership that provides for participating state levee safety programs, national technical standards, risk communication, and coordination of environmental and safety concerns;
- Strong levee safety programs in and within all states that, in turn, provide oversight, regulation, and critical levee safety processes; and
- A foundation of well-aligned federal agency programs and processes.

The NCLS is made up of representatives from state, regional, and local agencies, the private sector, the U.S. Army Corps of Engineers, and the Federal Emergency Management Agency. The USACE serves as administrative agency for the NCLS.

A delegation from NCLS traveled to the Netherlands at the end of April and held a series of meetings to learn about the Dutch experience, share information on levees in the U.S. and the recommendations for a National Levee Safety Program, and explore policy, communications, and technical overlaps between the organizations. The U.S. delegates left their four-day visit better understanding the philosophies and specifics

of Dutch flood risk-reduction, a greater appreciation of the challenges the Dutch face, and a realization that there are many similarities and some key differences.



Picture at left: The NCLS visits the reinforcement works of the coastal defense in The Hague in the Netherlands. The strengthened levee is being constructed under the boulevard and the beach. (Sam is on far right.)

As Congress considers reauthorization of the National Flood Insurance Program, the NCLS sent letters to the House Financial Services Committee and the Senate Committee on Banking, Housing & Urban Affairs, emphasizing the NCLS recommendation that properties in residual risk areas be covered by risk-based flood insurance. The NCLS recommends that a requirement for risk-based flood insurance behind levees take effect as soon as possible, and that insurance affordability challenges be addressed in ways that do not leave those least able to recover from a flood disaster uninsured and vulnerable.

Congress authorized the NCLS through 2013. The National Committee on Levee Safety met July 19-21, 2011, in Helena, Montana to identify its goals and objectives for the next two years. Those goals include:

- Continue to develop data associated with anticipated costs and benefits of a National Levee Safety Program;
- Assess programs across the federal government that impact flood risks associated with levees, and identify modifications to those programs that would better incentivize state and local choices that reduce risk; and
- Begin exploration of the various hazard mitigation techniques and approaches applicable to leveed areas, as part of the effort to further develop and refine the NCLS recommendations to Congress.

For more information on the NCLS, please visit www.leveesafety.org, or contact Sam Riley Medlock, JD, CFM, ASFPM Policy and Partnerships Program Manager, at sam@floods.org.

Food for Thought - Flood Hazard Communication: *Looking at ourselves in the mirror*

by Tim Trautman, P.E., CFM, ASFPM Mitigation POD Coordinator

Flooding has certainly been in the news this year with the Mississippi and Missouri Rivers rising for months on end. Last year in 2010, massive flooding in Tennessee and Rhode Island made headlines, along with a barrage of media and political scrutiny as a result of new Flood Insurance Rate Maps becoming effective in several riverine and coastal communities and behind non-accredited levees. In 2009, flooding along the Red River and elsewhere got substantial media coverage. It seems each year there's some level of catastrophic flooding that gains national attention. Floods offer many "teaching moments" for us to promote wise floodplain management and demonstrate the benefits of taking actions that reduce risk to life and property. However, we should also ask ourselves what we're "teaching" the remaining 300 plus days of the year when floods are not newsworthy. What image are we reflecting in the mirror each day that shapes common views about flood risk throughout the country? I'm convinced the Flood Insurance Rate Maps (FIRMs), within the context of the National Flood Insurance Program (NFIP), have educated much of our nation the past 40 years.

FIRMs have served a vital purpose since the inception of the NFIP. They've allowed flood insurance to be widely available and laid the foundation for regulating development around rivers, streams, and coastlines. But these maps were developed and are maintained under the premise of flood insurance determinations and for rating policies. We've used them for flood hazard communication and education out of necessity. Although technology has evolved substantially since the initiation of the NFIP, the insurance based fundamentals of the program have not changed. Therefore, the FIRMs have become the national source for flood hazard information and for educating the public about flood risk.



Imagine that we are the head chef needing to feed the nation with flood information. For the past 40 years, we've been baking only one type of cake. Sometimes we vary the ingredients, alter how precisely we measure each one, and produce cakes at varying costs. For many years everyone was happy and healthy consuming our flood insurance products. But a strong case can be made that the cakes we've created have slowly poisoned our efforts to increase public awareness and understanding of flood risk. The NFIP requires that we keep making the same cakes even though we now know some of the ingredients are flawed, unhealthy, and have long term health impacts. This is in spite of advancements that now allow us to bake with healthier ingredients and only produce products that are more likely to lead to action that reduces risk to life and property – FEMA's vision for Risk MAP.

Consider the following messages we inherently convey to the nation through the NFIP and data published on Flood Insurance Rate Maps:

- All properties in the Floodplain have the same likelihood of flooding.
- You're either "in" the Floodplain (i.e. have risk), or you're "out" (i.e. no risk).
- There are only two levels of flood hazard (1% and 0.2% annual chance flood.)

- Flooding is statistically rare within the entire Floodplain (only a 1% annual chance of flooding).
- Incentives geared toward getting “out” of the floodplain, not on actions that reduce risk.
- Insurance rates have no direct correlation to likelihood of flooding or varied risk.
- The FIRM is produced on a static map panel, implying that the Floodplain doesn’t change over time.

Many of us work hard to counteract this type of misinformation regarding flood risk and residual risk. At times we combat a wide range of misunderstanding which can be further propagated by the news media. At all levels of government, we battle many common misperceptions such as “I’m either in or out of a floodplain” or “I’m at risk of flooding or not” or “The new maps put me into a floodplain” or “The floodplain must be wrong because I’ve never flooded” or “I flooded last year and therefore I shouldn’t flood for another 100 years.” I’m sure there are many similar comments that you’ve heard over the years.

I believe success in changing behaviors that will reduce risk to life and property will only occur if we change the products we produce and reform the way they’re used for flood insurance. FEMA’s Risk MAP initiative is intended to address many of these core misperceptions and issues. So we *are* now baking new products. But we are also continuing to bake the same cake that has slowly poisoned the public perception of flood risk. As Dennis Mileti’s research on human behavior concluded, we are creatures of “monkey see, monkey do”. And as long as our residents continue to see the inherent messages conveyed by the insurance products we produce, they will continue to do things that inevitably increase the consequences of flooding and minimize the number of sustainable actions that protect lives and property.

The vast majority of people do understand the basic correlation between risk and the cost of insurance when it comes to homeowners, automobile, life, and health insurance. They see it, discuss it at the kitchen table, and generally understand it. Those rates are structured such that the greater the risk, the greater the cost of insurance. Most people realize a teenager driving a Porsche is a greater “risk” to insure than an experienced driver in an old Volvo sedan. Therefore auto insurance will cost substantially more.

So, imagine an environment where the FIRM as we know it does not exist. Imagine if we only produced products that demonstrated the varying and changing nature of flooding, and the associated consequences. Imagine if we only produced flood maps, assessments and plans which could be used for informed decision making. And imagine if flood insurance rates truly varied based on these hazard products and the predicted financial consequences? I believe it would ultimately change the way people think about flooding. Our products would be entirely consistent with our message. Risk based products integrated into daily public and private decision making would lead to discussions about the risk and cost of flooding, and would eventually foster changed behaviors.

Once all mapping products are produced under the paradigm of flood hazard and risk communication, we can expect behaviors of residents, government agencies, and elected officials to more holistically change. Our products will be consistent with our message and lead to continual “teaching moments”. We’d be in a position to continually feed our population with a healthy dose of floodplain nutrition that would lead to a more sustainable and resilient nation.

New report identifies how impacts of climate change to water supplies & waterways will affect U.S. cities

In record year for storms and drought, provides a resource for cities nationwide preparing for sea level rise, increased rain, flooding, drought and drinking water impacts.

WASHINGTON DC (July 26, 2011) – As the nation grapples with a record year for storms, drought and weather-related devastation, a new report released today by the Natural Resources Defense Council reveals climate change is leaving American cities open to a range of water-related vulnerabilities – from drought to sea level rise and increased rainfall – regardless of region or size. The report looks at how communities facing these new extremes are trying to protect their water supplies and waterways.

“This report makes clear that some of the first, most profound and far-reaching impacts of climate change are water-related, affecting the water we drink, fish, and swim in,” said Michelle Mehta, an attorney for NRDC’s Water Program and a principal author of the report. “In the future, we can expect increased violent storms, drought and rising seas, so communities nationwide, regardless of size, should get plans up and running to reduce their unique vulnerabilities and prepare for impacts.”

The report, “Thirsty for Answers: Preparing for the Water-related Impacts of Climate Change in American Cities,” found that climate change will impact water supplies and waterways in communities across the country, with geography often determining the specific effects. For the first time, this peer-reviewed report has compiled the results of more than 75 scientific studies, data generated by government agencies, and information gathered by other nonprofit organizations to analyze how the impacts of climate change on water supplies and waterways could affect 12 target cities:

- Boston, Massachusetts
- Chicago, Illinois
- Homer, Alaska
- Los Angeles, California
- Miami, Florida, and the Florida Keys
- New Orleans, Louisiana
- New York, New York
- Norfolk, Virginia
- Phoenix, Arizona
- San Francisco, California
- Seattle, Washington
- St. Louis, Missouri

The report provides a snapshot of projected climate change impacts in regions across the country: Rising sea levels threaten vital infrastructure and saltwater intrusion to freshwater supplies in cities on the East, West and Gulf Coasts. Severe storms in the Midwest and East Coast are likely to become more intense and more frequent, causing floods and erosion, and threatening drinking water quality. In the West, a combination of increased temperatures, decreased precipitation and less snowpack contributes to a future shortage of water supply for people and aquatic life. More specifically scientific studies reveal a range of possible impacts under various carbon emission scenarios (see complete report at link below).

“It is encouraging that many communities are taking measures to reduce damage to their local water supplies and waterways from the impacts of climate change,” said Steve Fleischli, a senior attorney with NRDC. “The good news is that many actions that will make cities more resilient in an era of climate change, ranging from using water wisely to greening city streets, have a whole range of additional benefits, making them no regrets approaches.”

The report’s focus cities were chosen for their population concentrations and geographic diversity. Additionally, the scientific community has studied local and regional impacts of climate change in many of these communities, which provided more data from which to draw conclusions.

The complete report is available online from NRDC at: <http://www.nrdc.org/water/thirstyforanswers.asp>.

Press contact: Kate Slusark, 212-727-4592 or kslusark@nrdc.org

The Natural Resources Defense Council (NRDC) is an international nonprofit environmental organization with more than 1.3 million members and online activists. Since 1970, our lawyers, scientists, and other environmental specialists have worked to protect the world’s natural resources, public health, and the environment. NRDC has offices in New York City, Washington, D.C., Los Angeles, San Francisco, Chicago, Livingston, Montana, and Beijing. Visit us at www.nrdc.org



NFPC-V Conference in Sacramento Nov. 28-Dec. 1

The 5th triennial National FloodProofing Conference will be in Sacramento, CA, Nov. 28 to Dec. 1, 2011. It is hosted by ASFPM, the USACE National Nonstructural Floodproofing Committee, and FEMA. The full program and registration brochure will be posted in September, be sure to check for updates on the NFPC-V web page [here](#).

NERRS/NOAA Conduct On-line Survey of Habitat Restoration Practitioners

The National Estuarine Research Reserve System (NERRS) and the NOAA Restoration Center are assessing training needs for habitat restoration practitioners who work in coastal areas. The results of this survey will provide a baseline for developing comprehensive training for restoration practitioners throughout the nation's coastal zone. The survey is on-line at the link below.

[surveymonkey.com](http://www.surveymonkey.com/s/ecologicalrestorationNA)<http://www.surveymonkey.com/s/ecologicalrestorationNA>[read more](#)

American Rivers gets \$1 million to Restore Rivers/Clean Water in PA, GA

Washington, DC, August 3, 2011 - American Rivers today announced the receipt of a \$1 million, three year grant from the Richard King Mellon Foundation to protect and restore rivers and clean water, which are vital to the health and well-being of all Americans. American Rivers is the nation's leading voice for clean water and healthy rivers.

"We are grateful to the Richard King Mellon Foundation for its generous support of our work and for recognizing the critical importance of healthy rivers to our communities. This investment in protecting and restoring rivers will pay off many times over for generations to come," said Bob Irvin, president of American Rivers.

The grant will allow American Rivers to target its highly effective work in western Pennsylvania to remove outdated dams and restore free-flowing rivers. The focus will be ecologically important rivers and streams in the upper Allegheny, Laurel Highlands, and southwestern Pennsylvania regions.

In Georgia, American Rivers will expand its water efficiency work to the Flint River basin. Working collaboratively with water utilities and other entities, American Rivers will use innovative solutions to protect and restore healthy natural water flows in the Flint River basin. American Rivers will also spearhead a long-term river protection strategy that ensures river health and reliable clean water supplies for surrounding communities.

"Rivers are the arteries and veins of our nation. By protecting and restoring rivers, we are safeguarding clean drinking water, creating jobs and recreation opportunities that benefit our economy, and revitalizing our natural heritage for future generations," said Irvin.

American Rivers is the nation's leading voice fighting for clean water and healthy rivers. For almost 40 years we have protected and restored rivers, scoring victories for communities, fish and wildlife, and future generations. American Rivers has offices in Washington, DC, and nationwide, with more than 100,000 supporters and volunteers.

Visit www.americanrivers.org, www.facebook.com/americanrivers and www.twitter.com/americanrivers.

[The Floodplain Management Services Program \(FPMS\) Marks a 50-Year Contribution to Flood Risk Management](#)

by Stuart A. Davis, Institute for Water Resources

The "first door to the Corps," is how Sue Hughes, Deputy Chief of the Planning Community of Practice characterized the Floodplain Management Services (FPMS) program at a December 2010 program marking the 50th anniversary of the program. Over 100 Corps personnel participated in the program either in person at their Washington, DC, headquarters or via webcast. Click on the title above for full article and photo.



from the Chair

Sally McConkey, P.E., D.WRE, CFM

I have just returned from a busy week in Washington DC. This was the inaugural trip for Bill Nechamen and me serving as ASFPM Vice-Chair and Chair. Together with Merrie Inderfurth (Washington Liaison), Sam Riley-Medlock (Policy and Partnerships Manager), and Chad Berginnis (Associate Director) we had a series of meetings with congressional staffers, agency staff, and other non-governmental organizations.

Reauthorization of the National Flood Insurance Program, which expires in September 2011, was a principal topic of discussion during our DC meetings. Check out the lead article by Merrie Inderfurth. It is highly disappointing that, given the Congress' preoccupation with the debt ceiling, work on NFIP reform did not progress as expect. A short term reauthorization of the current NFIP may happen and it will be important that we keep the focus on the need for reform. As I stated in my June article, it is everyone's responsibility to contact their congressional representatives and help them understand the importance of the NFIP. Our state chapters can play an important role by writing to their state congressional delegation and urging action on reform, not more short term straight reauthorizations, or worse yet, a repeat of last year's lapse.

The annual ASFPM Policy Committee Co-Chairs retreat will be held August 22-24 in Madison, Wisconsin, home of our Executive Office. The committee work plans will be one of the topics discussed. The Committee work plans reflect the tasks that the Committees will be undertaking to support and achieve the Goals and Objectives adopted by the ASFPM Board. The work plans are posted on the ASFPM web site. One task that will be discussed is taking our Chapter networking plan to the next step. ASFPM Policy Committee Co-Chairs will be contacting our Chapter committee chairs and/or points of contact to enhance communication between committees with aligned interests and focus.

In closing I am most pleased to welcome the Iowa Floodplain and Stormwater Management Association as ASFPM's 31st Chapter!

Best Regards,
Sally

From the **Director's Desk**

Larry A. Larson, P.E., CFM
Executive Director, ASFPM



Are we helping people understand flood risk? Or are we sending the wrong messages to those who build, buy and live at flood risk? I raise this question now because of the dialogue surrounding some significant flooding in the nation this year – and more importantly because of the “messages” relating to those floods that are coming not just from media sources, but from some of us in the flood risk management profession.

Some have described the flooding on the lower Ohio and Mississippi as “Epic”. It appears that terminology is being used to tout the success of the Mississippi River and Tributaries (MR&T) project, which was built after the devastation caused by the 1927 flood on the lower Mississippi. The MR&T did perform and was operated as designed, so the major levees did not overtop or fail, because “relief points” in the form of bypass channels were designed to be used during high flows. While some of those living in the by-pass areas that were flooded complained, flooding those areas during major events was part of the design of the system.

We understand the 2011 flood was a big flood, but as professionals we need to put the proper perspective on it. When we call it “Epic”, what the average citizen immediately thinks is, “If it was that unusual a flood, it will never happen again, so I won’t worry about it”. The Lower Mississippi has experienced 3 floods of this magnitude in the last 83 years. From the perspective of those with hydrology expertise who calculate flood frequency, it would be difficult to call flooding that occurs that often as “epic”. Words do matter. We must choose them carefully or we send citizens and the media the wrong message about the flood risk they face.

The upper Missouri also flooded this spring, thus causing levees to fail or overtop and flooding many people who built in residual flood risk areas, thinking some large flood control dams upstream would forever prevent flooding on this river. Here too, I have seen some flood risk professionals describe the flood on the Missouri as one that could not have been predicted. Really?! A combination of heavy rains in April and May, along with a late spring snowmelt from the Rockies, combined to create significant flooding on the upper Missouri. But to intimate we could not have predicted this level of flooding is folly. Once again, all those who were flooded by the flows or by levee failures will think this will never happen again.

An added factor exists on the Upper Missouri – that of conflicting project purposes. There are competing demands for the dams and reservoirs to provide not only flood control, but to retain water for other purposes, such as irrigation and recreation in the summer, and for flows to support some limited commercial navigation. While those conflicts gave rise to accusations of Corps of Engineers’ mismanagement, the reality is that many of those interests are in direct conflict. The operation may work to some extent in moderate flooding years, but is doomed during years like 2011. Frankly, a large contribution to flood damage of homes and other structures was the failure of local and state governments to prevent development in residual risk areas. Once again, the federal taxpayer not only built the system, but will now be stuck paying major disaster relief for those who got flooded (almost all of whom did not have flood insurance). We need to ask, must federal taxpayer dollars for flood control structures be conditioned upon locals and states prohibiting or controlling development in the associated residual risk areas?

The third example is the hoopla surrounding the completion of the \$14 billion dollar USACE project to provide “100 year” protection to New Orleans. I was just there, listening to many state and local officials laud the Corps of Engineers for this achievement. The Corps action was notable, and accomplished in a relatively short time frame, which deserves plaudits as an engineering/construction project. The concern is that all the politicians and citizens in New Orleans are now “safe”. Again, really?! New Orleans is a city that is largely below sea level, is continuing to sink (subsidence), and is facing rising sea level. In those conditions, 100 year protection means they will face more devastation in the future. It is important that those of us experts in this profession convey to the people of New Orleans that they are still at serious risk.

Continued . . .

What does all of this tell us? First of all, it reinforces that nature bats last. It also shows that in this nation we

manage for ordinary floods but not for extreme events, and those extreme events are happening with increased frequency. I was in East Dubuque and Galena, Illinois, last week, where they just experienced 13-15 inches of rain in 15 hours. Were they flooded? Of course. Among other problems, the pumps they had to pump the rainwater over their levee into the river could not keep up. In the case of East Dubuque, the area behind the levee had just been granted a LOMR by FEMA, but it filled up like a bowl with this kind of rainfall. Will this area see more storms of this magnitude? Of course. In the Midwest, these are becoming more frequent all the time – storms that we had not seen before. The lesson for us professionals is that stationarity in rainfall and hydrology no longer exists. We can no longer manage the future by planning based on the past. And lastly, those of us in the profession must never tell politicians or citizens that flood control structures make them “safe”, or that a large flood will never happen again. As flood risk professionals our obligation is first, last, and always to public safety. LAL

Flood Insurance Committee Corner

FLOOD IN PROGRESS UPDATE

As you may have read in the last issue, FEMA has attempted to address this Flood-in Progress issue in black & white, but it still remains somewhat gray for many. This Insurance Corner will not attempt to clarify it further, rather will just share the latest information from FEMA.

As most of you know, there is typically a 30-day waiting period for a flood policy to go into effect. So, if a flooding event starts during that waiting period and you are affected by it, you are not covered for THAT flood. However, if flood insurance is required due to a loan (making, increasing, renewing, or extending), there is no waiting period. As mentioned in the last article, one of the initial drivers for the NFIP Bulletins issued by FEMA was that lenders were providing quick-closing loans for property owners so they could avoid the 30-day waiting period as the Mississippi and other rivers began to rise in April and May. Again though, if a flooding event was in progress when the policy became effective, there would be no coverage for THAT event. So, when flooding events start is what FEMA wishes to clarify.

So . . . the first NFIP Bulletin came out in mid-May (during the ASFPM conference) and generated perhaps more questions than it answered. When the Garrison Dam released its waters, the NFIP issued another Bulletin defining when that flooding event started. Feedback from the insurance industry and others was that more clarification was still needed. FEMA reached out to the insurance industry for input and has now issued a third Bulletin (visit the [Insurance Committee](#) web page for a copy). Here's the bottom line:

Scenario A: The community where the insured building is located first experiences a flood as defined in the SFIP.

Scenario B: The date and time of an event initiating a flood that causes damage, including but not limited to: i) a spillway is opened, ii) a levee is breached, iii) water is released from a dam, or iv) water escapes from the banks of a waterway (stream, river, creek, etc.).

When the flood is caused by a **Scenario A** event, the date that the flood starts is the date when the community first experiences a flood. When the flood is caused by a **Scenario B** event, the date that the flood in progress starts is the date that the flood event first started for all persons and properties impacted by that event. FEMA stresses that the applicability of this exclusion (Section V(B) in the policy) and hence denial of any claims cannot be determined until after a loss occurs. And sadly, looking at the low policy count in many of these areas, we probably won't see as many flood insurance claims as we would hope...but instead, more disaster assistance requests. We'll keep you updated.

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

This column is produced by the ASFPM Insurance Committee. Send your questions about flood insurance issues to InsuranceCorner@floods.org and they will be addressed in future issues of the newsletter.

Washington Report *-Meredith R. Inderfurth, Washington Liaison*

✧ 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. ✧

Budget, Appropriations, and Maybe Flood Insurance

While the Congressional agenda has been largely consumed with the national debt ceiling, the budget deficit and movement on appropriations bills for FY 2012, reauthorization of the National Flood Insurance Program is one other legislative issue that is actually moving along.

August recess and the Congressional schedule

By August 4, both the House and Senate had recessed for their month long August Recess. Both, however, will officially meet every few days in pro forma sessions to prevent the White House from taking recess actions without Congressional concurrence. One Capitol Hill news service noted that with the Congressional recess, Washington will now move to "a state of suspended animation for the rest of August".

When the Congress reconvenes in September, priority will be given to appropriations bills that are ready for Floor consideration in either the House or Senate. The likelihood is that many of the bills will not be passed and signed by the President before September 30, necessitating a Continuing Resolution to ensure on-going funding for federal departments and agencies.

Appropriations

The House passed 6 of the 12 regular appropriations bills and the House Appropriations Committee reported out 9 bills, so the remaining 3 are ready for floor consideration. Those that have passed include Homeland Security (H.R. 2017 and H. Rept 112-91), Energy and Water (H.R. 2354 and H. Rept 112-118), and Agriculture (H.R. 2112 and H. Rept 112-101). The Commerce, Justice, Science and Interior & Environment bills are awaiting floor consideration.

Energy and Water

The overall budget request of \$4.6 billion for the Corps of Engineers Civil Works program is \$284 million, or 5.9% below the FY 2011 funding level. The Energy and Water Appropriations bill restores \$195.4 million of that reduction. The Committee report notes that the several programs dedicated to assisting state and local governments with reducing flood risk are funded at the budget request levels. Those are:

Planning Assistance to States	\$5 million
Flood Plain Management Services	\$9 million
Flood Risk Management	\$3.5 million

The Report also includes language concerning the relationship between the Army Corps of Engineers and FEMA regarding levee certification and flood mapping.

"The Federal Emergency Management Agency (FEMA) is updating floodplain maps and the treatment of levees within that process. The Committee supports a concerted effort by the Corps to provide proactive information on levees within its jurisdiction and to be an active partner with communities around the nation as they seek to certify their levees by producing an inventory of all levees, both federal and non-federal, within the next year. Additionally, the Committee encourages the Corps to develop and submit to the appropriate congressional committees a legislative proposal addressing any statutory impediments to providing such assistance with levee certifications. The Committee will continue to scrutinize the floodplain mapping process and the role the Corps plays in that process."

Homeland Security

As noted in the June issue of News and Views, there are a number of items of interest and some of concern in the House Homeland Security Appropriations bill.

- Pre-Disaster Mitigation (PDM) was funded at \$40 million; the budget request was \$84.9 million.
- Flood mapping is funded at \$103 million, down from \$182 million in FY 2011. When funds from policy fees are included, the overall mapping program funding would be reduced by 34% in FY 2012.
- A RiskMAP Advisory Council would be established.
- The NFIP would be reauthorized for 1 year.
- \$1 billion is added to the Disaster Relief Fund for response to recent disasters.

- No funds may be used to support DHS participation in the work of the Interagency Task Force on Climate Change Adaptation.

Commerce, Justice, Science

The bill was marked up and reported out of the House Appropriations Committee on July 13. The National Oceanic and Atmospheric Administration (NOAA) was funded at \$4.5 billion, which is almost \$1 billion below the Administration's budget request. Some funds for NOAA's ocean programs were restored during mark-up. The bill prohibits use of funds for establishment of the NOAA Climate Service. (*Information from Coastal States Organization Weekly Report*)

Hearings of Interest

FEMA Reauthorization and Cutting Red Tape in Recovery

The House Transportation and Infrastructure Committee's Subcommittee on Economic Development, Public Buildings and Emergency Management held a hearing on this topic on July 14. ASFPM was asked to present testimony on integration of hazard mitigation into the recovery phase after a disaster. Chad Berginnis testified for ASFPM. His testimony is posted on the ASFPM website http://www.floods.org/ace-files/documentlibrary/Testimony/ASFPM_Testimony_NFIP_Banking_Committee_06-23-11.pdf. The webcast of the hearing and all other testimony presented can be found by going to: www.transportation.house.gov. Then click on "Hearings and Legislation", then on the July 14 hearing. Others testifying included FEMA Administrator Craig Fugate, the National Emergency Management Association (NEMA), and the International Association of Emergency Managers (IAEM).

The ASFPM testimony discussed the importance of using the opportunities presented during recovery to incorporate mitigation and rebuild in a way that is more resilient in future disasters. It also offered several suggestions such as delegation to qualified states, assisting in building state capability, and providing robust and timely technical assistance about mitigation during recovery. The testimony also referred to the importance of better collaboration among federal agencies and between federal, state, and local entities.

Reauthorization of the National Flood Insurance Program, Part II

The Senate Banking Committee held a hearing on June 23 to explore recommendations for reauthorization and reform of the NFIP. Chad Berginnis presented testimony for ASFPM which is posted on the ASFPM website. The webcast of that hearing can be viewed by going to: www.banking.senate.gov and clicking on June 23 on the calendar. Other groups testifying were the Government Accountability Office, the SmarterSafer Coalition, the National Association of Home Builders, and the Consumer Federation of America. The former Insurance Commissioner of South Carolina also testified. Part I of this hearing series was held earlier in June when FEMA Administrator Craig Fugate testified.

Costs of Natural Disasters and How to Reduce Them

On July 28, the Senate Appropriations Committee's Subcommittee on Financial Services held a hearing on disaster cost budgeting entitled, "Are We Weather-Ready?" This was an interesting hearing because it focused on overall costs of natural disasters for the nation and how those costs might be reduced. Witnesses included Kathryn Sullivan, Assistant Secretary of Commerce for Environmental Observation and Prediction; James Rivera, Office of Disaster Assistance at the U.S. Small Business Administration; David Trimble, Director at the GAO for Natural Resources and Environment; Donald Wuebbles, a professor of atmospheric sciences at the University of Illinois; and Frank Nutter, President of the Reinsurance Association of America.

Capitol Hill Briefings

Why Mitigation Matters

The Mitigation Alliance, tri-chaired by the National Emergency Management Association (NEMA), Natural Hazards Mitigation Association (NHMA), and ASFPM, presented a briefing on July 28 entitled "Why Mitigation Matters" in a hearing room of the House Committee on Transportation and Infrastructure. Chad Berginnis made a presentation in behalf of ASFPM. Others presenting included James Walke, Director of FEMA's Risk Reduction Division; John Madden, Chair of Mitigation Committee for NEMA; and Alessandra Jerolleman, Executive Director of NHMA.

Mississippi and Missouri River floods – Implications for Congressional Action

This briefing, also in a hearing room of the House Committee on Transportation and Infrastructure and also on July 28, was hosted by Rep. Russ Carnahan (D-MO) and also attended by Reps. Grace Napolitano (D-MO) and Billy Long (R-MO). Sam Riley Medlock made a presentation in behalf of ASFPM. Others presenting at the briefing included representatives of the Army Corps of Engineers, the National Committee on Levee Safety, the USGS, and American Rivers, as well as a farmer from Missouri.

Coalitions

Hazards Caucus Alliance

The Alliance held a conference call meeting on July 26th to discuss future Congressional briefings. Senator Mary Landrieu, a Caucus Co-Chair, would like to host a briefing on the Mississippi/Missouri River Floods in September. ASFPM and the American Society of Civil Engineers (ASCE) would collaborate in putting that briefing together.

Flood Map Coalition

The Flood Map Coalition is drafting a letter to the Senate Appropriations Committee expressing concern about the significant decrease in FEMA's mapping budget in both the Administration's budget request and the House Appropriations bill for FY 2012.

USGS Coalition

The USGS Coalition met on July 14th and discussed the 17 Coalition meetings with staff of Appropriations Committee members concerning the budget request for the FY 2012 USGS budget request.

Referenced legislation can be viewed by going to: <http://thomas.loc.gov> and typing in the bill number. Information about the "Re-Thinking the NFIP" project at FEMA can be found through the FEMA website: www.FEMA.gov. Type "Re-Thinking the NFIP" in the search box.

-Meredith R. Inderfurth, Washington Liaison

Publications, Software, the Web

Visualize Inundation in the Coastal Inundation Toolkit

The "Visualize" section is now available in the Digital Coast's Coastal Inundation Toolkit. Learn how different types of visualizations can help communities understand their inundation risks and vulnerabilities. The "Picture It" page offers tools and local examples of how photos, maps, and mapping viewers can be used to visualize the extent and impacts of inundation. The "Graph It" page directs users to tools and websites that can be used to visualize trends, such as sea level rise, and spatial relationships for complex data sets. For the more technically advanced, the "Build It" page directs users to training, data, and guidance that can get them started with creating their own visualizations. Visualizing inundation is important in understanding the potential extent of inundation and the risks it poses on the community. Being able to visualize inundation allows communities to prepare and plan for these events in the future. To see these helpful additions to the Coastal Inundation Toolkit, visit www.csc.noaa.gov/digitalcoast/inundation/visualize.

Grant and Project Opportunities

Innovative Small Business Concerns in Agricultural and Environmental Areas Supported

Department of Agriculture

Deadline: Sept. 1, 2011

The Small Business Innovation Research Program provides support for high quality, advanced concepts research related to important scientific problems and opportunities in agriculture that could lead to significant public benefit if successful. Proposed research will advance one of the following research topic areas while addressing one of the societal challenge areas of global food security and hunger, **climate change**, sustainable bioenergy, childhood obesity, and food safety: **forests and related resources**; plant production and protection - biology; animal production and protection; air, soil, and **water resources**; food science and nutrition; rural and community development; **aquaculture**; biofuels and bio-based products; small and mid-size farms; and plant production and protection - engineering. Proposed research that addresses the cross-cutting priority areas of agriculturally-related manufacturing technology and energy efficiency and alternative and renewable energy within a given research topic area is encouraged. The application deadline is September 1, 2011.

DOC Economic Development Administration Public Works, Economic Adjustment, and Global Climate Change Mitigation Programs Opportunity – Likely ~\$25 million

Application Due: September 1, 2011

Eligible Entities: State and local governments, federally recognized tribes, nonprofits, private institutions of higher education

This grant program supports projects that foster economic competitiveness while enhancing environmental quality. The funds will be used to advance the green economy by supporting projects that create jobs through—and increase—private capital investment in initiatives to limit the nation's dependence on fossil fuels, enhance energy efficiency, curb greenhouse gas emissions, and **protect natural systems**. Available funding is likely to be near \$25 million. For more info, including regional contacts, go to:

<http://www.grants.gov/search/search.do?mode=VIEW&oppld=58457>.

Planning Grants to Address Community Challenges to Achieving Sustainability

Department of Housing and Urban Development

Deadline: Sept. 9, 2011

The Community Challenge Planning Grant Program provides support for efforts to **foster reform and reduce barriers to achieving affordable, economically vital, and sustainable communities, including amending or replacing local master plans, zoning codes, and building codes, either on a jurisdiction-wide basis or in a specific neighborhood, district, corridor, or sector, to promote mixed-use development, affordable housing, the reuse of older buildings and structures for new purposes, and similar activities with the goal of promoting sustainability at the local or neighborhood level**. Support is also provided for the development of affordable housing through the development and adoption of inclusionary zoning ordinances and other activities to support plan implementation. Proposed efforts should focus on individual jurisdictions and more localized planning. The application deadline is September 9, 2011.

Model Forest Policy Program—2012 Climate Solutions University: Forest & Water Strategies – \$60k

Application Due: September 19, 2011

Eligible Entities: Local communities

The Model Forest Policy Program is now accepting applications for 2012 Climate Solutions University: Forest and **Water Strategies**. This program offers rural U.S. communities the opportunity **to be part of climate adaptation solutions urgently needed across the country**. Rural local governments are invited to apply. Six communities will be provided \$10,000 scholarships. For more information and to apply, visit

<http://www.mfpp.org/csu/>

EPA FY 2012 National Environmental Information Exchange Network Grant Program – \$10m

Application Due: November 4, 2011

Eligible Entities: State and local governments, U.S. territories, federally recognized tribes, others
EPA, states, tribes, and territories are working together to implement the Exchange Network, a secure, Internet- and standards-based way to support electronic data reporting, sharing, and integration of **both regulatory and non-regulatory environmental data**. The Exchange Network Grant Program provides funding to states, tribes, inter-tribal consortia, and territories to develop and implement the information technology and information management capabilities they need to actively participate in the Exchange Network. This grant program supports the exchange of environmental data and collaborative work within the Exchange Network. **Grantees may also use grant funds for the standardization, exchange and integration of geospatial information to support work to preserve and improve the environment, natural resources, and human health.** In FY 2012, EPA expects to award about \$10,000,000 for 40 to 50 grants of up to \$350,000. The exact number of grants will depend on the final amount of EPA's appropriation for the grant program, the number of applications submitted to EPA by the application deadline, the amounts of proposed budgets, and the outcome of application reviews. For more information, visit <http://www.epa.gov/exchangenetwork/grants/index.html>

HUD Sustainable Communities Regional Planning Grant Program Advance Notice – \$67m

HUD has released advance notice of funding for the Sustainable Communities Regional Planning Grant Program. This program supports metropolitan and multijurisdictional planning efforts that integrate housing, land use, economic and workforce development, transportation, and infrastructure investments in a manner that empowers jurisdictions to consider the interdependent challenges of: (1) economic competitiveness and revitalization; (2) social equity, inclusion, and access to opportunity; (3) energy use and climate change; and (4) public health and environmental impact. HUD is not yet receiving pre-applications or applications. Specific questions regarding program requirements should be directed to sustainablecommunities@hud.gov or through www.hud.gov/sustainability. To download the advance notice of requirements, visit <http://portal.hud.gov/hudportal/documents/huddoc?id=ascrp01nofa.pdf>

FEMA Map Information eXchange Expands New Live Chat Service

Originally announced at the 2011 National Flood Conference in New Orleans earlier this year, the FEMA Map Information eXchange (FMIX) is pleased to offer an expanded Live Chat service with extended hours and added services. Live Chat provides the opportunity for FEMA stakeholders to interact with Map Specialists in real-time via an online portal. Map Specialists can now assist customers with the Map Service Center website and products, including how to find and order flood maps. The FMIX also supports a wide variety of other topics, including Letters of Map Change (LOMCs), Elevation Certificates and the release of new flood maps. The FMIX is truly FEMA's one-stop-shop for assistance with your flood hazard mapping needs. Map Specialists are now available for online chat Monday through Friday, from 9 a.m. to 6 p.m. Eastern Time.

To use Live Chat, visit the FMIX Web site at https://www.floodmaps.fema.gov/fhm/fmx_main.html or the Map Service Center website at <http://msc.fema.gov/>. You can also reach the FMIX by telephone at 1-877-FEMA MAP (1-877-336-2627) or by e-mail at FEMAMapSpecialist@riskmapcads.com.

Implementing the USGS Science Strategy

The USGS has released a new report on implementing the USGS science strategy. The complete text of the report "Geology for a Changing World 2010-2020: Implementing the U.S. Geological Survey Science Strategy" is available at <http://pubs.usgs.gov/circ/circ1369/>. The USGS Coalition web site has been relaunched with a new design and improved graphics. The web site is now hosted by the American Institute for Biological Sciences but the URL remains www.USGSCoalition.org. More information is available from Craig Schiffries, Ph.D., Co-Chair USGS Coalition, 202-669-0466 or cschiffries@geosociety.org.

Calendar

FEMA's Emergency Management Institute (EMI) 2011 - 2012 Continuing Education Opportunities



There are seats available for floodplain management courses at EMI that have been pre-approved for Continuing Education Credits (CECs) for CFMs.

EMI courses are offered at the Emmitsburg, MD campus and are **FREE** for local and state government employees. FEMA reimburses travel expenses and provides housing for state and local government employees attending EMI courses. Attendees or their employers pay for the campus meal ticket (about \$100 per week). You can find the EMI Course Schedule and application materials on the [EMI website](#).

3rd Int'l Week on Risk Analysis, Dam Safety, Dam Security and Critical Infrastructure Management (3IWRDD)

Polytechnic University of Valencia is organizing the 3rd annual IWRDD event October 17-21, 2011, in Valencia, Spain. It will provide an excellent opportunity for public and private professionals, companies, and institutions to exchange knowledge and international best practices regarding a variety of issues focused on improving the safety, security and reliability of dams and related critical infrastructure. A technical tour of Tous Dam and a practical course on "Risk Management Models" will be conducted as well. Participants are invited to submit abstracts (up to 350 words in length) to be considered for the Forum and Benchmark Workshop by using the templates available here: http://www.ipresas.upv.es/abstract_E.html. The deadline for abstracts has been extended until 13 May 2011. For more information contact Kristen Baumgartner at 703-603-5131 or kristen.baumgartner@hq.dhs.gov.

Building Safe, Healthy & Livable Communities

11th Annual New Partners for Smart Growth will take place in February 2012 in San Diego. See more at <http://www.newpartners.org/cfsp/>.

Hydroinformatics Conference

The next Hydroinformatics Conference will be held in Hamburg, Germany, July 14-18, 2012. Topics on the agenda will include disaster mitigation, hydrological modeling, hydraulic modeling, climate change impacts, developments of flood and drought early warning systems, socio-economic aspects of hydroinformatics realising active stakeholder participation, and more. Abstracts can be submitted until August 1, 2011. For more information go to <http://www.hic2012.org/>.

Call for Papers for Joint Conference by Applied Technology Council (ATC) and Structural Engineering Institute (SEI), October 24-25, 2012

Please join us in building an exciting program by submitting abstracts for individual presentations and proposals for complete sessions. Oral and poster presentations are welcome, as well as panel discussions and debates. Suggested topics include: Wind Engineering – General, Coastal Flooding, Engineering for the Building Envelope, Low Rise Buildings – Wind, High Rise Buildings – Wind, Infrastructure - Wind and Flood, Meteorology and Oceanography, Risk Modeling and Forensic Engineering - Wind and Flood. A complete list of topics and subtopics can be found on the [conference website](#). Proposals are due September 9, 2011. For additional instructions on how to upload an abstract or session proposal to the paper management system, please visit the [conference website](#). All presenters of accepted proposals are strongly encouraged to submit 10-12 page final papers for inclusion in the conference proceedings. Visit the [conference website](#) for all the up to date information. Questions? Contact Debbie Smith, Manager, SEI Programs, dsmith@asce.org or 703-295-6095.

Dates to Remember

Call for Papers Due: September 9, 2011

All Final Publication Ready Papers Due: April 25, 2012

Notice of Acceptance: January 5, 2012

Conference: October 24-26, 2012

ASFPM 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

November 28–December 1, 2011: NATIONAL FLOODPROOFING CONFERENCE V, Sacramento, California. Contact (608) 274-0123 or see <http://www.floods.org>

May 20–25, 2012: 36TH ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, San Antonio, Texas. Contact (608) 274-0123 or see <http://www.floods.org>

June 9–14, 2013: 37TH ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, Hartford, Connecticut. Contact (608) 274-0123 or see <http://www.floods.org>

June 1–6, 2014: 38TH ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, Seattle, Washington. Contact (608) 274-0123 or see <http://www.floods.org>

May 31–June 5, 2015: 39TH ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, Atlanta, Georgia. Contact (608) 274-0123 or see <http://www.floods.org>

Are you looking for training opportunities to earn CECs for your CFM? If so, be sure to check out our web calendar, which already has LOTS of training opportunities listed for 2011! You can search the calendar by state using the directions below. Or you can use the category drop down menu to search by category.

http://www.floods.org/n_calendar/calendar.asp

- Go to the calendar and click on the search feature icon at the top of the calendar. Type your state's initials in parenthesis (for example "(WI)") into the search field and it will pull all the events (training, conferences, etc.) that are currently listed on the calendar for your state. What a great way to find upcoming training for CECs! The only events without a state listed in the event title are EMI courses which are all held in Emmitsburg, MD.

NEWS & VIEWS

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

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

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