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ASSOCIATION OF STATE FLOODPLAIN MANAGERS, INC.

REPETITIVE FLOOD LOSSES

BENEFITTING ALL NFIP POLICYHOLDERS BY ADDRESSING AN UNACCEPTABLE BURDEN

by **Cynthia Pollnow and Errol Garren**
Mitigation Division, FEMA
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Currently, over 40,000 of the four million properties insured under the National Flood Insurance Program (NFIP) have been identified by FEMA as repetitive loss properties. Repetitive loss properties are generally defined as those properties that have had at least two losses of more than \$1,000 in any 10-year period. A subset of these properties is the focus of the Repetitive Loss Strategy and includes properties that have had 1) four or more losses of more than \$1,000, or 2) two or three losses where the cumulative flood insurance claim payments are equal to or greater than the building's market value. Approximately 11,000 properties meet the subset criteria, and together account for about 10% of all NFIP losses annually. And it should be remembered that these repetitive flood losses represent not only a problem for the NFIP and flood insurance rates, but also that for each of these properties there is a family or business caught in the cycle of repeated flooding and disruption. We want to mitigate the most severe repetitive loss properties by September 30, 2007.

Background

Periodically, FEMA evaluates loss history and adjusts insurance rates to cover average losses. In the last decade, it has become clear that certain properties have contributed disproportionately to the pressure to raise the insurance rates. The known repetitive loss properties are those that have sustained flood damage and received flood insurance claim payments on multiple occasions. All current and future NFIP policyholders benefit from efforts to hold down the cost of flood insurance. The most obvious opportunity to help in this regard is to aggressively identify feasible and cost-appropriate mitigation measures for these repeatedly flooded properties and then to provide financial assistance to help the communities and property owners in question protect their homes and businesses.

In the history of the NFIP, over \$3.5 billion in claims payments have been made on repetitive loss properties. This is an unacceptable burden on all policyholders and the National Flood Insurance Fund (NFIF). The NFIF is the instrument through which the federal government fulfills its financial responsibility for the NFIP. As we continue to spend a disproportionate share of premium income on claims for repetitive loss properties, the cost of insurance will continue to rise and continue to threaten the stability of the NFIF. In high loss years, the NFIP has been forced to borrow from the U.S. Treasury to pay claims. These funds

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Editor's note: In addition to the Repetitive Loss bill (H.R. 253) that is moving through Congress [see update on page 6 of this issue], a number of in-house actions are being taken by FEMA to improve how repetitive flood losses are addressed nationwide. This article from FEMA outlines some things they are doing to improve the data on and the ability to deal with repetitive loss structures.

The ASFPM appreciates FEMA's work on this, and will continue to work with FEMA as all of this unfolds. More information about repetitive flood losses can be found on the ASFPM website at <http://www.floods.org/Policy/RepLoss.asp>.

from the Chair

Chad Berginnis

It is hard to believe that the holidays are approaching and the year will soon begin anew. I don't know if it is the weather or if it is just sitting by a nice fire with a cup of coffee, but I have found myself in a reflective mood. This past year seems to have been both incredibly busy (and I am sure that every past chair of the ASFPM has felt that way) and chock full of opportunities for the ASFPM to achieve its mission. The ASFPM had another successful national conference with the highest attendance ever. We have been involved with and provided input into many pieces of national legislation—from Clean Water Act changes to revision of provisions of the National Flood Insurance Program. Our ASFPM policy committees have commented on numerous federal rules and agency proposals, and are involved in shaping new programs that are important to the floodplain management community, such as the national map modernization effort and the Pre-Disaster Mitigation Program. We have invested in the No Adverse Impact initiative and 2003 has seen production of the *NAI Legal Liability* flyer, the completion of the *NAI Toolkit*, and other NAI publications and activities are underway. The ASFPM Foundation has completed a strategic plan and has an ambitious agenda for 2004, and the Certification Board of Regents has helped the CFM program achieve incredible growth. Finally, the Board of Directors has started the process of updating the ASFPM strategic plan. There are many more achievements, but it would take the entire *News & Views* to list them all!

My point is this—the ASFPM has grown into a significant force in the nation's management of its floodplains but we remain a volunteer group at heart, meaning we continually need your time, talents, and resources. Without members stepping up and becoming involved, our accomplishments would be far fewer, our impact much less significant. Unfortunately, many of our members have been confronted by the economic downturn that has plagued our nation. As a result, we are faced with doing more with less, leaving less time to actively participate in organizations like the ASFPM. Yet, I daresay that the ASFPM has had a positive impact on all of its members in some way, whether directly or indirectly.

I challenge our members to make a commitment to the ASFPM in 2004. Membership renewals are being sent this month—you won't find a better value than your membership dollars. The ASFPM Foundation's end-of-year campaign is underway—please consider donating to it. If you are a CFM, remember to get your Continuing Education Credits and renewal completed at the appropriate time. Try to attend the ASFPM

national conference in Biloxi next May. If that is not possible, plan to attend your Chapter meeting. Finally, try to make some time to participate in the ASFPM, even if it is a small task. Whether you take time to complete a survey, volunteer to participate on a committee, prepare or review a web-based training course, or contribute to your local ASFPM Chapter, your energy and enthusiasm add up to successes at the local, state, and national level.

We have accomplished a lot, but have much to do. There is national policy to develop, research to perform, training to develop and/or conduct, publications to produce, and membership services to expand. Yet, with our collective effort, I am confident that we can exceed our expectations and continue to make a lasting impact!

Happy Holidays!

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YOUR TWO CENTS' WORTH

Your reaction to an interim product of one of the ASFPM's current projects would be welcome. Newly posted on the ASFPM website is the Interim Draft of "Effective State Floodplain Management Programs," part of a project underway with funding from the Federal Emergency Management Agency and the ASFPM Foundation.

In this report, the ASFPM sets out what it believes to be the fundamental principles of good state-level floodplain management, and the legal authorities, state policies, programs, practices, and other factors that make a state floodplain management program a solid one.

Please take some time to check over one or more sections of the draft report, and provide the project team with comments based on your experience. You can email them to jacki.JLM@comcast.net. To see the report, log onto <http://www.floods.org> and click on "Effective State Programs."

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Floodplain Managers Needed

There are two entry-level positions open in the office of the New York State Floodplain Coordinator at the New York State Department of Environmental Conservation (NYSDEC) in Albany. The positions will be employed by the Institute for the Application of Geospatial Technology (IAGT) at Cayuga Community College, but will be assigned to the central NYSDEC office in Albany.

Duties will include working with local communities, counties, and the Federal Emergency Management Agency (FEMA) to scope new flood mapping projects, coordinating the delivery and review of the final map products to communities, prioritizing state flood mapping needs, providing National Flood Insurance Program (NFIP) outreach to communities and individuals in the form of Community Assistance Visits, Community Assistance Contacts, and NFIP workshops, working with local communities on local laws for flood damage prevention, and related activities.

>>> The positions will be posted at <http://www.racne.org/about.html>. Direct questions to Bill Nechamen, N.Y. State Coordinator for the NFIP, Department of Environmental Conservation, 625 Broadway, Albany, NY 12233; (518) 402-8146; wsnecham@gw.dec.state.ny.us.

THE TRIUMPH OF SMALL DECISIONS

by Bruce Langness, P.E., M.B.A.
Ulteig Engineers, Inc.

In his article criticizing several local governing bodies for allowing the development of floodprone property along the Red River of the North [*"The Tyranny of Small Decisions," News & Views, October 2003, p. 1*], Jay Leitch argues from an aesthetic and idealistic point of view. It is not possible to leave all floodplains undeveloped, as he seems to suggest is preferable, particularly in the flat lands of Minnesota, North Dakota, and many other places in the country, such as Louisiana.

The fact is that safe floodplain development has been taking place in the Red River Valley of Minnesota and North Dakota, out of necessity, for decades. With proper design, engineering, construction, and maintenance, buildings can withstand flood conditions, so the damage that Leitch fears is not likely to take place. Because flood waters in this area rise slowly, there is plenty of time for occupants to receive warnings.

The topography of the Valley is very flat, with a one-foot drop of elevation in a mile. The terrain is described as a flat tabletop, with a squiggly scratch down the middle called the Red River of the North. The result is a very wide floodplain.

The development of residences in the floodplain is a practice accepted by the Federal Emergency Management Agency, the states of Minnesota and North Dakota, and local township, county, and city floodplain ordinances. Recommendation 16 of the International Joint Commission (IJC) report, from which Leitch quotes, states that "both North Dakota and Minnesota should consider adopting the new International Building Code which includes requirements for design and construction in flood hazard areas." The new code adopts floodproofing as an acceptable building practice within the floodplain.

In fact, 21 communities in North Dakota and Minnesota have been granted by FEMA exceptions to the National Flood Insurance Program prohibition on residential basements in Special Flood Hazard Areas (SFHAs). Two of these communities, Fargo and Moorhead, have adopted floodplain management regulations that have allowed the construction of 600 residential basements in SFHAs, on the condition that certain specifications in design and construction methods be met. The design that was developed includes elevating the structure and the ground around it; using reinforced footings, basement

walls, and floor; installing interior and exterior drain tiles and an interior sump pump; having no openings in the basement walls below base flood elevation; and installing a shutoff valve on the sewer line. After the 1997 flood on the Red River of the North, FEMA gathered data on the performance of 50 residences in the Fargo-Moorhead area where the 1997 flood exceeded the 100-year levels. The study, conducted by FEMA's Building Performance Assessment Team (BPAT) found flood damage costs ranging from \$19,600 to pre-FIRM houses, \$6,900 to post-FIRM houses outside the SFHA, but *no damage* to the post-FIRM floodproofed houses (Letvin et al., 1999). None of the basements built in accordance with the local ordinance received any damage, not even wet carpets.

This example shows that it is possible for safe development to take place in floodprone areas, and that local developers, engineering firms, and construction companies understand the local conditions and are capable of taking them into consideration. "Communities can practically eliminate flood damage by requiring both strict engineering and construction standards combined with controlled use of the basements and their contents" (Langness et al., 1999). As Leitch notes, the developer in the Oakport Estates situation had "addressed all the necessary regulations to get the permit approved" and local professionals had investigated the situation and concluded that the project would not "impact the surrounding property." The local governing boards made decisions within their purviews. Six new homes are likely to be the result. I call that a triumph of local decisionmaking. □

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ASFPM member Bruce Langness has been involved with floodproofing, floodplain development, flood hazard mitigation, and flood insurance studies since joining Ulteig Engineers in 1970. He was the design engineer for the 1975 floodproofed basement exemption mentioned above, and the project manager for the Building Performance Assessment Teams study of the performance of the basements in the Red River Valley after the 1997 flood. With degrees from North Dakota State University and Moorhead State University, he has published papers on the performance of floodproofed basements and the effects of residential development of the floodplain. Here he takes issue with the arguments presented by Jay Leitch in the last issue of the *News & Views*.

Repetitive Flood Losses (cont.)

must be and are repaid—with interest—costing policyholders even more. Repetitive loss properties impede the NFIP's ability to build up reserves, and make it more likely that we will have to borrow. Based on an average historical loss year we expect to pay about \$200 million per year on repetitive loss properties. Yet the stability of the NFIF is crucial if we are to continue to provide affordable flood insurance rates for all Americans.

A Strategy for Repetitive Flood Losses

The repetitive loss issue was identified some time ago and several actions have been taken to address it. A Special Direct Facility (SDF) was established in August 2000 to service the NFIP policies issued on those properties that meet the subset criteria noted above. The SDF concentrates on the tracking of these properties by reviewing their loss history, verifying their claim adjustments, issuing and reviewing correspondence, managing the appeal process, and communicating opportunities for mitigation to the insureds and the appropriate state and federal agencies. In the recent aftermath of Hurricane Isabel, the Mitigation Division of FEMA was able to provide to the joint Federal-State Disaster Field Offices, located in the declared states, timely and important data on the claims status of the repetitive loss properties in the affected areas.

In the last few years, work groups have examined the issue in depth and developed a strategy for dealing with repetitive losses. However, it is clear the repetitive loss problem exceeds what can be solved through flood insurance mechanisms alone. Mitigation actions must be undertaken. FEMA's Mitigation Division established a performance goal of mitigating all repetitive loss properties that represent an unacceptable burden on all policyholders and the NFIF by September 30, 2007, and it is one of the Mitigation Division's top priorities. Because of the benefits to all current and future flood insurance policyholders, FEMA has determined that all of the Mitigation Division's programs have a role to play, including grant programs, mapping, engineering science, communication, insurance, and floodplain management. All of the Mitigation Division is now engaged in putting forth a concentrated effort to solve this long-standing, nationwide problem.

First, to proceed successfully, FEMA must understand the full extent of the problem and how it is perceived. To achieve the stated goal of mitigating the most severe repetitive loss properties, the Mitigation Division has committed resources to prepare a Comprehensive Repetitive Loss Action Plan, to develop inspection guidance and tools, to initiate problem-focused studies that examine specific aspects of the repetitive loss problem, and to empower all FEMA Regions to effectively work toward the goal of significantly reducing the number of repetitive losses.

Second, it is clear the number of repetitive loss properties mitigated must be increased. FEMA's

mitigation grant programs: the Flood Mitigation Assistance (FMA), the Pre-Disaster Mitigation (PDM), and the Hazard Mitigation Grant Program (HMGP), all offer potential opportunities to assist property owners to mitigate repetitive loss properties. States and local governments are looking to increase mitigation actions on repetitive loss properties and preparing grant applications to reflect this goal. All fiscal year 2003 FMA funds were directed towards mitigating repetitive loss properties while fiscal year 2003 PDM applications that address repetitive loss will be given greater weight in the competitive process. Additionally, FEMA and the states work closely together in the post-disaster environment to include mitigating repetitive loss properties in HMGP projects.

The Mitigation Division is expanding on existing mitigation technical guidance to emphasize effective mitigation efforts that are cost appropriate to the level of damage a structure suffers from flooding. The guidance is intended for local officials to encourage mitigation efforts for all properties exposed to flooding.

Other guidance is under development to encourage communities to take actions to reduce or prevent repetitive flood losses for properties in B, C, and X zones. Since 1978 the NFIP has paid over \$2.8 billion in claims in B, C, and X zones, including \$1.1 billion for claims on repetitive loss properties. During FEMA's multi-year Map Modernization initiative, areas with B, C, and X zone losses will be examined and possibly included in the map revisions. Local officials will be encouraged to take action to prevent and reduce losses to properties outside of the SFHA. If no action is taken, it is likely that future losses in B, C, and X zones will account for an increasing percentage of NFIP claims and repetitive loss buildings.

A specific attitudinal study is underway to determine why property owners accept or decline mitigation assistance offers. In some cases offers have been made to NFIP-insured property owners in both pre- and post-disaster settings that have not been accepted. This study proposes to identify the most common reasons why individuals accept or decline mitigation offers. The types of offers studied will include acquisition, relocation, and elevation projects. Information gained as a result of the study will help all of us better implement existing mitigation programs and strengthen the plan for reducing the number of repetitive loss properties in the future.

The ten FEMA Regions have varying numbers of repetitive loss properties. Recently, all FEMA Regional Offices have been allocated additional financial resources to assist repetitive loss prone states and local communities in integrating mitigation of repetitive loss properties into their mitigation plans. In addition, each Regional Office has named a Repetitive Loss Coordinator to coordinate repetitive loss activities in their respective Region.

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NO ADVERSE IMPACT PROGRESS IS BEING REALIZED

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

The ASFPM's work to foster understanding and acceptance of no adverse impact approaches to floodplain management continues, reaching broader audiences and garnering more support. Two recent accomplishments are described below. Learn more about NAI floodplain management by visiting the ASFPM website at <http://www.floods.org>.

Legal Issues

The No Adverse Impact presentation was made at "Wetlands & Floodplains: A State/Federal Legal Workshop," sponsored by the Association of State Wetland Managers in Washington D.C., December 2 and 3rd. It was well received and the attorneys in the audience indicated that the NAI approach is a solid, well-founded context within which communities can couch their floodplain and wetland management activities and regulations. When "prevention of harm" is the legal principle that clearly guides their policies, programs, and activities (as under an NAI approach), localities usually can avoid claims of liability.

The ASFPM's new brochures on legal issues now are posted on the website at <http://www.floods.org>. Their question-and-answer format is easy to understand, and the content goes right to the heart of state and local concerns about legal issues of liability and constitutionality. They are *Legal Questions about Government Liability and No Adverse Impact Floodplain Management*, and *Common Legal Questions about Floodplain Regulations in the Courts: 2003 Update*, both written for the ASFPM by Jon A. Kusler, Esq.

Case Studies

The Executive Office received 17 nominations for communities to be considered for case studies in the forthcoming publication detailing successful NAI approaches at the local level. Further research is being done to determine the final communities that will be included. The publication should be ready for distribution in May 2004, at the annual conference in Biloxi. □

Repetitive Flood Losses (cont.)

The Increased Cost of Compliance (ICC) coverage, under the standard NFIP policy, can also be directed toward mitigating repetitive loss properties. As of May 2003, the ICC coverage limit was raised to \$30,000. FEMA will accept the work paid for by property owners using the ICC claim payment as a non-federal match under our mitigation grant programs. This is an incentive to property owners who want to mitigate their repetitive loss property as part of a community-sponsored project. This is another reason why it is so important that community officials and floodplain administrators coordinate closely with owners participating in a mitigation project.

A Team Effort

You can help to reduce the number of repetitive loss properties in your state or community, as well as their impact on the NFIF. Properly enforcing your adopted substantial damage regulations and considering the adoption of lower substantial damage thresholds or a cumulative substantial damage requirement, will serve to

reduce the number of properties exposed to repetitive flooding. These types of higher regulatory standards are also creditable under the NFIP's Community Rating System. Additional ways in which you can help include implementing a comprehensive flood mitigation program that specifically addresses repetitive loss as a priority; applying for federal and state mitigation assistance; and educating repetitive loss property owners on flood preparedness, ICC coverage, and mitigation measures.

Achieving the NFIP goal of solving the repetitive loss problem requires a team effort. All NFIP stakeholders will benefit from success in reducing repetitive loss and therefore must share in the task. Working together to identify opportunities for the mitigation of repetitive loss structures will help to overcome the continuing burden on the NFIF. We look forward to any help you can provide by sharing your ideas and knowledge with us and whenever possible, identifying areas in which we can increase or improve our efforts to solving this long-standing problem that burdens NFIP policyholders throughout the nation. □

Washington Report

NOAA TO IMPROVE SATELLITE DATA

The National Oceanic and Atmospheric Administration (NOAA) has awarded 12 contracts, totaling \$20.5 million, for advanced architecture studies for its Geostationary Operational Environmental Satellite (GOES-R) program. The environmental satellites are used for weather and ocean observation and forecasting, climate monitoring, and other environmental applications. Data from GOES spacecraft provide short-term advance weather warning products to the commercial, educational, and public sectors.

Through the contracts, each of which runs for 12 months, NOAA plans to acquire research and technologically advanced information about end-to-end system alternatives from commercial specialists in the aeronautical, communications, and data management fields. At the conclusion of the commercial studies, NOAA will modify its requirement for the GOES-R space, launch, command and control, and data production segments to help reduce future design, development, cost, and schedule risks. The contract results will ensure that viable architectural options are available to integrate the meteorological data acquired from space remote sensors, with the ground acquisition systems, and link it to the ultimate products delivered to the users. NOAA will apply the results to its future GOES-R program, scheduled for launch in 2012.

The awards are the result of combined efforts of NOAA, the National Aeronautics and Space Administration (NASA), and independent consultants. For years, NOAA and NASA have operated as a team to acquire, build, and launch NOAA's geostationary and polar-orbiting meteorological satellites.

>>> For information, see <http://www.noaa.gov>.

LEGISLATIVE REPORT

As this first session of the 108th Congress grinds almost, but not quite, to a halt, a review is in order of the status of issues of interest to floodplain managers. When Congress recessed for Thanksgiving, it was agreed that the House would reconvene on December 8th and the Senate on December 9th, for consideration of the House-Senate Conference Report accompanying the major Omnibus Appropriations Bill. Because of the possibility that passage of the Conference Report may not be agreed to, the Congress has protectively passed the 6th Continuing Resolution (CR) this year, continuing federal programs not included in already-passed appropriations bills until January 31, 2004 (H.J. Res 79).

On the plus side:

- The Federal Emergency Management Agency's FY '04 budget is in place (H.R. 2555 and P.L. 108-90). This is the first-ever Homeland Security appropriations bill.
 - Flood map modernization has been fully funded at \$200 million for another year.
 - The National Flood Insurance Program has been reauthorized for three months so there will be no repeat of the expiration crisis that occurred last January (S. 1768).
 - The repetitive loss bill (H.R. 253) has passed the House, accompanied by commitments to take up the bill in the Senate early in the spring.
 - The Pre-Disaster Mitigation Grant program (PDM) is due to terminate at the end of 2003 (it had been authorized for three years as part of the bill we now call DMA2K). Because the end of this Congress is fast approaching, several bills were put into play to make sure the program is reauthorized by one route or another. One bill (H.R. 3181), was passed by the House and would both authorize PDM and restore HMGP to 15% of disaster costs (up from 7½% last year). As we go to press, it appears that a one-year reauthorization of PDM also has been included in the Omnibus Appropriations Bill (the huge bill that rolls up all the budget bills that have not been passed yet) (H.R. 2673 and H. Rept. 108-401). The benefit of extending PDM for just one year is that the issue remains on the Senate table in the next session, increasing the likelihood that restoring HMGP to 15% will receive fuller consideration (see below).
- On the not-so-good side:
- FY '04 budgets for many agencies are not in place. While those budgets are included in the Omnibus Appropriations Bill encompassing seven regular appropriations bills, it is not certain that it will pass when the Congress returns for two days in mid-December. If not, those budgets will be continued at the FY '03 level by the Continuing Resolution already passed.
 - Despite the U.S. Geological Survey's receiving funding beyond its budget request, which had reduced many of its programs, this did not apply to restoration of funds for water programs.
 - A funding increase for the successful Rivers, Trails and Conservation Assistance program at the National Park Service was lost during final budget negotiations.
 - The portion of H.R. 3181 restoring HMGP to 15% is expected to encounter opposition in the Senate.

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A Last-minute Flurry of Activity

During the last three weeks of the Congressional session, there has been the often-seen frenzy of bringing bills to the floor, taking care of authorizing legislative business on a big wrap-up appropriations bill, compromises, and stand-offs. In this atmosphere, a final compromise was reached on the repetitive flood loss bill. With no time for Senate consideration, some means had to be found to be sure the NFIP would be reauthorized to function beyond its December 31st expiration date and to reauthorize the PDM program (see above). Additionally, a House Resources Committee subcommittee held an oversight hearing on the Coastal Barrier Resources Act (CBRA) at which FEMA (Anthony Lowe) was asked to testify along with the Interior Department's Fish and Wildlife Service. The Senate and House each passed bills exempting certain areas in South Carolina (S. 1643) and Florida (H.R. 3333) from financial assistance and flood insurance limitations under CBRA.

Efforts were made to complete action on individual appropriations bills, but most were unsuccessful, resulting in seven bills being folded into the Omnibus Appropriations Bill. The exception is the Energy and Water Appropriations Bill (Corps of Engineers), which has been passed but not yet signed by the President.

To Watch in the Second Session

Repetitive Loss Legislation

The Senate Banking Committee will hold a hearing on H.R. 253, the repetitive loss bill. This will occur very early in the session since the just-passed reauthorization of the NFIP expires March 31st. While ASFPMP supported passage of the bill in the House, we also have made clear that there are some aspects of the bill that should be "cleaned up" and improved. This is the chance to point out those concerns, so please let the ASFPMP Executive Office know your recommendations. A summary of the bill will be posted on the ASFPMP website at <http://www.floods.org>. The full text (only 26 pages) can be read by going to <http://thomas.loc.gov>.

PDM Reauthorization and HMGP

The Senate Environment and Public Works Committee (EPW) will probably deal with the issue of longer term-reauthorization of PDM. It will be important that Chairman James Inhofe (R-OK) hear from state and local officials and floodplain management professionals about the importance of HMGP to communities and individuals after a disaster when awareness of risk is high, resulting in greater receptiveness to mitigation.

The House-passed bill, H.R. 3181, includes a three-year PDM reauthorization and restoration of HMGP to 15%. The Senate passed a bill (H.R. 1279) on the health and safety of first responders, which included a three-year reauthorization of PDM, but no mention of HMGP.

With so many major issues due to be taken up by EPW in the next session, it is critical that the Chairman and Ranking Minority Member (James Jeffords, I-VT) be urged to take up the PDM and HMGP matters. There are some in the Senate who have been concerned about

a history of unobligated balances in the HMGP program and this kind of concern seems to be the major impediment to favorable Senate action on H.R. 3181.

Water Resources Development Act

The House passed its version of WRDA 2003 (H.R. 2557) in September, but the Senate has neither acted on the House bill nor developed a WRDA bill of its own. While WRDA bills primarily authorize projects for the Corps of Engineers, they do afford the opportunity to include policy statements and program changes.

Appropriations

The President's budget request for FY 2005 will be released in early February. This begins the process of appropriations hearings to examine those requests and to permit federal agencies to explain their requests.

If the Omnibus Appropriations Bill for FY 2004 is not approved before adjournment of the first session in December, that will certainly become an early focus of the second session.

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

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

MORE WATERSHED GRANTS

Nominations are being accepted for the second round of watershed grants from the U.S. Environmental Protection Agency under its Watershed Initiative, which encourages community-based approaches to restore, preserve, and protect watersheds. Last year EPA awarded an average of \$700,000 each to 20 different watershed groups, and will award \$21 million in grants in 2004. Nominations by governors and tribal leaders are due by January 15, 2004. Final grantees will be announced next spring.

>>> For more information go to <http://www.epa.gov/owow/watershed/initiative/>.

NWS GETS NEW COMPUTER

The National Oceanic and Atmospheric Administration's new supercomputer is a parallel system whose components are known as "Frost" and "Snow." Frost handles operational forecasting tasks while Snow develops models for weather, climate, and ocean applications. Combined, the IBM supercomputer can make more than 450 billion calculations per second and can run more sophisticated numerical models of the atmosphere and oceans, which generate products meteorologists use for weather, climate, flood, and ocean forecasts. It is the world's second-largest supercomputer dedicated to operational weather and climate processing. The computer is part of the NWS National Centers for Environmental Prediction.

[*excerpted from AMS Newsletter, July 2003*]

AWARD OFFERED FOR PAPERS ON PLANNING AND FLOODS

The Institute for Business & Home Safety (IBHS) and the Association of Collegiate Schools of Planning (ACSP) are accepting entries for their annual award recognizing scholarship in land use planning and natural hazards. The winner of the \$500 award will be chosen from among the authors of papers presented at the ACSP conference to be held October 21–24, 2004, in Portland, Oregon.

Papers may address any topic relevant to the relationship between natural hazards and land use planning, including flooding, coastal erosion, land subsidence, or other related hazard impacts that can be minimized through community, regional, or state planning. Papers should not exceed 20 pages. Undergraduate, graduate, and joint faculty/student papers are eligible. For joint faculty/student papers, the student must be the first author and designated presenter.

Abstracts of the proposed papers may be submitted between January 5 and February 16, 2004, to both the conference organizers and the awards committee. Papers selected for presentation at the conference are due May 25, 2004.

>>> For more information, see http://www.acsp.org/awards/award_institute_for_business_and_home.htm. Abstract submission procedures can be found at <http://www.acsp.org>.

WILDEST DREAMS WANTED

The Foresight Programme is an initiative of the United Kingdom that aims to increase the exploitation of science within the UK. Over the past decade, Foresight has identified potential opportunities for the economy or society from new science and technologies, and recommended actions to help take advantage of those opportunities. One current Foresight activity is the Flood and Coastal Defence Project, which is working to produce a long-term vision for the future of flood and coastal protection that takes uncertainties into account and can be used to inform policy and practice.

As one step, the project team is requesting ideas from around the world on ways to deal with inland and coastal flooding or coastal erosion—even, they say, if those ideas are “out of the box” (see below). Ideas can range from reducing and handling floodwater to dealing with the social implications of flood hazards. Consider providing input under the sample categories below.

- Responses currently used abroad but not yet adopted in the UK (e.g., floating roads or other infrastructure, accepting regular flooding);
- Areas where the science is proven but the concept has not been tested in the field (e.g., use of ebb flow deltas, learning to enjoy a flood event as a social occasion);

- Areas where science breakthrough would be needed before it could be used (e.g., weather control such as seeding clouds, redirecting storms); or
 - Far-off ideas (e.g., cold water reefs, super absorbent plants, insulating snow fields).
- >>> Thoughts can be sent to the FCD team via floodingteam@dti.gsi.gov.uk; fax: 020 7215 6715; or by writing to Foresight FCD Team, Bay 5113, 1 Victoria Street, London SW1H 0ET. For more information about Foresight, the Flood and Coastal Defence Project, and the request for information, see <http://www.foresight.gov.uk>.

NFIP EVALUATION PROGRESS NOTED

In its second annual report on the evaluation of the National Flood Insurance Program (NFIP), the American Institutes for Research, the contractor conducting the investigation for the Federal Emergency Management Agency, noted that significant progress was made in the past year. Eight studies are underway to address one or more of the primary evaluation questions (see below), and others are in the design phase (one on coordination of federal flood-related programs, and one to examine the relationship between insurance rating and floodplain management).

AIR has produced a comprehensive chronology and an annotated bibliography of the NFIP, both of which are posted at <http://www.fema.gov/nfip/nfipeval.shtm>.

A presentation on the NFIP evaluation project was made at the annual Association for State Floodplain Managers conference in May 2003, and two concurrent sessions, at which several subcontractors will present their findings, are planned for the 2004 conference.

The following progress was noted on the sub-sets of the evaluation project.

- Work to assess the NFIP’s environmental and developmental impacts started in May 2003. The study will examine whether the NFIP promotes and protects natural and beneficial floodplain functions, whether it constrains the development of land that is exposed to flood damage; minimizes damage caused by flood losses; and guides the development of proposed future construction away from flood hazards. The planned completion date is September 2004.
- A study of the mandatory purchase requirements was begun in March, first to analyze the processes that come into play to require the purchase and renewal of flood insurance, and second, to empirically examine compliance. The first part should be completed in late 2003.

[continued on page 9]

NFIP Biennial Reports are Due

By now, all communities participating in the National Flood Insurance Program should have received their NFIP Community Biennial Report form. They were mailed out in early October in a large envelope containing a cover letter, the form itself, and a bulletin that gives background information along with instructions for completing the form. Communities that do not remember receiving a form should sit tight, because a second, identical mailing is going out in late December or early January. FEMA would appreciate local staff being on the lookout for the form and providing the information as requested.

As floodplain managers know, the biennial report is submitted every two years. However, for this round the report forms and the process have been modernized and simplified. As in the past, the biennial report is to be completed by the designated local floodplain manager. It can still be returned via mail, but now it can also be faxed and this year FEMA has added an online response option—all described in the instructions to the form. The website that communities log onto if they choose that avenue will also lead them to links about floodplain management training and other helpful items FEMA hopes community staff will take advantage of. There is a toll-free number to call if assistance is needed.

Another difference this year is that, in accord with FEMA's map modernization initiative, a special effort is being made to give communities an opportunity on the biennial report form to express their needs for map updates. All those who indicate that they may need a map update will be contacted by FEMA for followup.

Complete and accurate responses to the biennial report from most participating NFIP communities yields a nationwide accumulation of data that is invaluable, stretches over time, and cannot easily be obtained in other way. This is the chance for localities to help build a strong and accurate nationwide body of data that will help improve the NFIP. The data gathered is used by FEMA to monitor the program at a national level and to help make decisions about and improvements to program operations and policies and develop baselines for measuring future progress in floodplain management.

NFIP Evaluation Progress (cont.)

- A study on minimal building standards began in September. It is calculating the costs and benefits of modifying NFIP building standards across defined ranges of flood conditions and building configurations, differentiated by flood hazard zone. Communities in the Wilmington, North Carolina, area are being studied to assess the damage and improvements made to structures since Hurricane Fran in 1996. The estimated completion date is November 2003.
- The costs and advantages of reflecting anticipated development in Flood Insurance Rate Maps versus maintaining current practices continued to be assessed. Using the HAZUS flood model, damage from various degrees of flood events will be estimated through this study, set to be done in December 2003.
- The study of market penetration that began last year continued to estimate the percentage of properties in SFHAs that have flood insurance and examine the costs and benefits of increased market penetration. The completion date is June 2004.
- Last year's study of community compliance continued to examine (1) the NFIP's approach to training and technical assistance; (2) the extent to which states and communities implement the NFIP's requirements; (3) the appropriateness of available sanctions; and (4) the percentage of post-FIRM structures, both insured and uninsured, in compliance with NFIP standards. The expected completion date for the compliance work is September 2004.
- The study to evaluate the performance assessment and evaluation measures used by the NFIP and to recommend improvements, if appropriate, commenced in March.
- Just begun in October is a study of the NFIP's marketing and risk communication, which will focus on how Write Your Own participants or their subcontractors market to consumers. The study will be completed in May 2005.

AIR expects to complete and release several reports as part of the NFIP evaluation in the coming year. A cohesive final capping report will be issued at the end of the project, September 2005. □

State and Local Report

RAIN BARRELS RETURN TO DEARBORN, MICHIGAN

The Friends of the Rouge, a nonprofit river restoration and stewardship group, recently completed a rain barrel demonstration project in Dearborn, Michigan, located in the Rouge River watershed near Detroit. A grant from the Great Lakes Protection Fund allowed the group to distribute a few hundred rain barrels to homeowners in two target neighborhoods, and simultaneously carry out an area-wide public education campaign. Those who got the barrels reported their enthusiasm about using them to water flower beds, gardens, and lawns, and said they would encourage others to try them.

The project team hoped to reduce rainfall runoff from rooftops in the participating neighborhoods so that it would reduce the amount and number of combined sewer overflows that occur when sewers that collect both stormwater and public sewage exceed their capacity and overflow in the Rouge River. Unfortunately, the monitors did not detect any significant reductions in the discharges in the target areas after the barrels were in place. Friends of the Rouge are undaunted, however, calculating that they simply need a higher density of barrels, of higher capacity, before quantifiable changes will be seen.

Other communities around the United States—including Austin, Texas; Pasco and Hernando counties, Florida; Seattle, Washington; and parts of Maryland—are already using, or experimenting with, rain barrels for a variety of purposes, including reducing runoff inflows to stormwater systems, helping conserve water during droughts, preventing pollutants from reaching waterways, and making people more aware of water resources and related environmental concerns.

>>> For more on rain barrels, see <http://www.epa.gov/reg3p2p2/what-is-rainbarrel.pdf> or http://www.lid-stormwater.net/raincist/raincist_home.htm

[excerpted from Nonpoint Source News-Notes, September 2003, p. 15]

MORRO BAY WATERSHED PROTECTED

The California State Coastal Conservancy has awarded \$1.5 million to the Morro Bay National Estuary Program (MBNEP) for a conservation easement aimed at protecting the estuary's watershed. The MBNEP agreed with the landowners last year to purchase an easement on the 1,860-acre Maino Ranch, on the eastern boundary of the City of Morro Bay. The grant, combined with money from The Nature Conservancy and the MBNEP, provides the funds needed for the purchase. The conservation easement keeps the land in private ownership while other provisions maintain the large site's rural look and use as a "working landscape." The

easement protects large swaths of different types of vegetation, habitat, natural features, and riparian areas, including chaparral, woodlands, grasslands, serpentine outcroppings, springs, and streams. The easement also significantly reduces the development presently permitted on the property while allowing for continued ranching using good management practices that reduce erosion and pollution. The easement and its provisions will run with the land in perpetuity.

>>> For more information, contact Darrell Brown at (202) 566-1256.

WEST VIRGINIA MAKES PLAN FOR STATEWIDE FLOOD PROTECTION

The West Virginia statewide flood protection task force is in the final stages of developing a statewide flood protection plan. The task force, consisting of more than 70 representatives of over 20 state and federal agencies, began work in mid-2000, and has created specific strategies and recommendations geared toward achieving broad goals that include reducing loss of life and property damage from floods; developing technical expertise and tools to combat flood hazards; supporting the state's economic growth while still reducing personal losses; reducing excessive runoff from land conversion activities; and protecting the state's waterways and floodplain environments. The draft plan can be viewed at <http://www.wvca.us/flood.php>

>>> For additional information, contact Russ Campbell at rcampbell@wvca.us, or Richard Drum at richard.g.drum@lrh01.usace.army.mil.

LOCALITIES PREPARED FOR WEATHER

More than 600 communities in 46 states have now been recognized by the National Weather Service as StormReady communities. This year the program added one or more localities in New Hampshire, Virginia, and Utah. Begun in Tulsa, Oklahoma, in 1999, the StormReady program helps arm the nation's communities with the communication and safety skills needed to save lives and property before and during a severe weather event. StormReady (and TsunamiReady) communities are recognized as being better prepared for floods and other storms by virtue of having engaged in planning, education, and awareness. StormReady communities also are eligible to earn credit for that special designation under the Community Rating System of the National Flood Insurance Program.

>>> For more information, see <http://www.stormready.noaa.gov>.

TRAINING AT EMI

Schedules for the coming year's courses at the Emergency Management Institute in Emmitsburg, Maryland, have been released. Listed below are the dates set for the courses most popular for floodplain management types. Other, more specialized courses are offered, including some with an engineering focus, and some on the HAZUS flood damage estimation program. See EMI's list of courses at <http://www.training.fema.gov/emiweb/EMICourses/rcList2003.asp>.

National Flood Insurance Program/Community

Rating System (E278)

March 15–18, 2004

July 26–29, 2004

September 20–23, 2004

Managing Floodplain Development through the

National Flood Insurance Program (E-273)

March 22–25, 2004

June 14–17, 2004

August 16–19, 2004

Digital Hazards Data (E-234)

March 8–11, 2004

September 27–30, 2004

Retrofitting Floodprone Residential Buildings (E-279)

April 26–30, 2004

Residential Coastal Construction (E386)

June 14–18, 2004

Multi-Hazard Building Design

Summer Institute: Flood (E329)

July 19–23, 2004

Publications, Software, AV & the Web

“Wetlands at Work in Your Community: Achieving Flood Reduction and Community Enhancement” is a brochure describing how wetlands can contribute to flood reduction and provide numerous secondary benefits such as improved water quality, open space preservation, and increased educational and recreational opportunities. It presents a series of wetland success stories, and the Federal Emergency Management Agency's funding programs are described, along with a list of potential eligible wetland projects. The brochure aims to encourage FEMA, state, and local officials to consider wetlands as a viable part of their flood reduction strategy. FEMA is pleased to provide this additional guidance for those officials who would like to further explore the use of wetlands for flood control. Produced by FEMA Region V of the U.S. Department of Homeland Security. Download from <http://www.fema.gov/regions/v/index.shtm>.

KYW-TV, a CBS affiliate in Philadelphia, Pennsylvania, has unveiled the television station's new Watershed Project website, which was developed in partnership with Region III of the Environmental Protection Agency, the Philadelphia Water Department, the National Environmental Education and Training Foundation, the U.S. Forest Service, and StormCenter Communications. The site is an adaptation of a popular site piloted by a Washington, D.C., station. It boasts an impressive “learning center” (left side bar) that offers information about watersheds, coasts, and forest issues. The American Meteorological Society (AMS) is also a partner in this innovative effort to bring more environmental information to the public. AMS is working to train broadcast meteorologists to become the “station scientist.” As part of its continuing education programs, AMS is working with NEETF, EPA and others to develop environmental curriculum so that broadcast meteorologists will have the necessary tools and information to educate their viewers about weather, water quality, and related environmental issues. As part of the effort, the chief meteorologist at KYW-TV plans to do weekly broadcast features on the Delaware River and Bay for her viewing audience of 7.3 million people. Visit at <http://kyw.iewatershed.com>.

The Water Stewards Network has launched a new website with the aim of becoming a planet-wide “central nervous system” for water literacy and stewardship. Network organizers hope to galvanize support for the movement for water sovereignty and promote a paradigm shift in the global approach to water management. The website includes project and country profiles, links to water-related resources, and a section on upcoming events. Access it at <http://www.waterstewards.org/>.

[excerpted from the Natural Hazards Observer, November 2003, p. 12]

Developing the Mitigation Plan: Identifying Mitigation Actions and Implementation Strategies is the fourth entry in the Federal Emergency Management Agency's series of mitigation planning "how-to" guides [see *News & Views*, December 2001, p.13]. The documents are intended to help improve mitigation planning capabilities in states and localities. The new guide gives step-by-step information to help communities develop mitigation goals; identify and set priorities for possible mitigation approaches; prepare an implementation strategy; and document the mitigation planning process by writing and reviewing the plan. Worksheets are included to make it easier to follow the steps. All four documents in the "how-to" series (FEMA 386-1, 386-2, 386-3, and 386-4) are available in hard copy free from the FEMA Publications Warehouse at (800) 480-2520; some are available on disk. They can also be downloaded from <http://www.fema.gov/fima/planresource.shtm>.

Calendar

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

January 5–7, 2004: ENGINEERING INNOVATIVE FISH PASSAGE: SUCCEEDING WITH A DAM REMOVAL PROJECT, Santa Rosa, California. Sponsored by the College of Engineering, University of Wisconsin, National Marine Fisheries Service, NOAA Fisheries, and American Rivers. Contact Patrick Eagan or Diane Lange at 1-800-462-0876; eagan@engr.wisc.edu or see <http://epdweb.engr.wisc.edu/webF835>.

January 11–15, 2004: 84TH ANNUAL MEETING OF THE AMERICAN METEOROLOGICAL SOCIETY, Seattle, Washington. See <http://www.ametsoc.org/meet/84annual/specialevents.html#noasat>.

February 5–8, 2004: 25TH ANNUAL INTERNATIONAL DISASTER MANAGEMENT CONFERENCE, Orlando, Florida. Sponsored by the Emergency Medicine Learning and Resources Center, the Florida Emergency Medicine Foundation, and the Florida College of Emergency Physicians. Contact EMLRC, 3717 So. Conway Rd., Orlando, FL 32812; (800) 766-6335 or see <http://www.femf.org>.

February 16–20, 2004: EROSION CONTROL '04 CONFERENCE, Philadelphia, Pennsylvania. Sponsored by the International Erosion Control Association. Contact IECA, P.O. Box 774904, Steamboat Springs, CO 80477; (970) 879-3010; ecinfo@ieca.org or see <http://www.ieca.org>.

February 18–20, 2004: SLOPE STABILITY AND LANDSLIDES, Sunnyvale, California. Sponsored by the College of Engineering, University of Wisconsin. Contact C. Allen Wortley or Patricia Butler, (800) 462-0876; wortley@engr.wisc.edu; custserv@epd.engr.wisc.edu or see <http://www.epdweb.engr.wisc.edu/webF786>.

March 3–4, 2004: ANNUAL CONFERENCE OF THE ILLINOIS ASSOCIATION OF FLOODPLAIN AND STORMWATER MANAGERS, Tinley Park, Illinois. Contact Conference Chair Sally McConkey at (217) 333-5482 or sally@uiuc.edu or see <http://www.illinoisfloods.org/>.

March 3–5, 2004: PRACTICE, POLICY, AND NEW EMERGING MARKETS: 7TH NATIONAL MITIGATION BANKING CONFERENCE, New Orleans, Louisiana. Numerous public and private sponsors. Contact (800) 726-4853 or see <http://www.mitigationbankingconference.com>.

March 31–April 4, 2004: TWENTY-FIRST ANNUAL CONFERENCE OF THE LOUISIANA FLOODPLAIN MANAGEMENT ASSOCIATION, Hammond, Louisiana. Contact Rodney Smith at rocket@bayou.com or Alyson Rodriguez at arodriguez@l-55.com.

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See <http://www.cudenver.edu/engineer/cont>.

- April 5–9, 2004:** 26TH ANNUAL NATIONAL HURRICANE CONFERENCE, Lake Buena Vista, Florida. Sponsored by the Florida Shore and Beach Preservation Association. Contact David Tait, NHC, 2952 Wellington Cir., Tallahassee, FL 32309; (850) 906-9224; mail@hurricanemeeting.com; or see <http://www.hurricanemeeting.com>.
- April 22–23, 2004:** SECOND INTERNATIONAL CONFERENCE ON POST DISASTER RECONSTRUCTION: PLANNING FOR RECONSTRUCTION, Coventry, United Kingdom. Sponsored by Coventry University, Centre for Disaster Management and Universite de Montreal, I-Rec team. Contact Andrew Fox, Planning for Reconstruction, School of Science and the Environment, Coventry University, Priory St., Coventry, CV1 5FB, UK; tel: 024 7688 7688; a.fox@coventry.ac.uk or see http://www.coventry.ac.uk/legacy/se/research/i_rec_call.htm.
- May 14–15, 2004:** NATIONAL CONFERENCE ON ANIMALS IN DISASTER, Philadelphia, Pennsylvania. Sponsored by the Humane Society of the United States. See <http://www.hsus.org/disaster>.
- May 16–21, 2004:** LIGHTING THE WAY TO FLOODPLAIN MANAGEMENT: TWENTY-EIGHTH ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, Biloxi, Mississippi. Contact the ASFPM Executive Office, 2809 Fish Hatchery Rd., Ste. 204, Madison, WI 53713-3120; (608) 274-0123; fax: (608) 274-0696; asfpm@floods.org or see <http://www.floods.org>.
- May 17–19, 2004:** GIS AND WATER RESOURCES III, Nashville, Tennessee. Sponsored by the American Water Resources Association. See <http://www.awra.org/meetings/Nashville2004/index.html>.
- June 20–23, 2004:** THE CHANGING FACE OF DISASTER MANAGEMENT: ARE WE REALLY PREPARED? FOURTEENTH WORLD CONFERENCE ON DISASTER MANAGEMENT, Toronto, Canada. Sponsored by the Canadian Centre for Emergency Preparedness. See <http://www.wcdm.org>.
- June 28–30, 2004:** RIPARIAN ECOSYSTEMS AND BUFFERS: MULTI-SCALE STRUCTURE, FUNCTION, AND MANAGEMENT, Olympic Valley, California. Sponsored by the American Water Resources Association. Abstracts are due January 30, 2004. See <http://www.awra.org/meetings/Olympic2004/summer2004.doc>.
- July 11–14, 2004:** WATERSHED 2004, Dearborn, Michigan. Sponsored by the Water Environment Federation. See <http://www.wef.org/Conferences/>.
- July 26–29, 2004:** STORMCON 2004: THE NORTH AMERICAN SURFACE WATER QUALITY CONFERENCE AND EXPOSITION, Palm Desert, California. Sponsored by Forester Communications and *Stormwater* magazine. Abstracts are due December 12, 2003. See <http://www.StormCon.com> or http://www.forester.net/sc_call.html.
- September 12–15, 2004:** SECOND NATIONAL CONFERENCE ON COASTAL AND ESTUARINE HABITAT RESTORATION, Seattle, Washington. Sponsored by Restore America's Estuaries. Contact Nicole Maylett, Conference Coordinator, (703) 524-0248; nmaylett@estuaries.org or Steve Emmett-Mattox, Vice President and Program Director, (703) 524-0248; sem@estuaries.org or see <http://www.estuaries.org>.
- August 29—September 1, 2004:** GOOD WATER GOVERNANCE FOR PEOPLE & NATURE: WHAT ROLES FOR LAW, INSTITUTIONS & FINANCE? Dundee, Scotland. Sponsored by the American Water Resources Association. See <http://www.awra.org/meetings/Dundee2004/index.html>.
- November 1–4, 2004:** ANNUAL WATER RESOURCE CONFERENCE, Orlando, Florida. Sponsored by the American Water Resources Association. See <http://www.awra.org>.
- November 6–9, 2004:** ANNUAL CONFERENCE AND EXHIBIT OF THE INTERNATIONAL ASSOCIATION OF EMERGENCY MANAGERS, Dallas, Texas. Contact IAEM, 111 Park Place, Falls Church, VA 22046; (703) 538-1795; fax: (703) 241-5603; info@iaem.com or see <http://www.iaem.com>.
- June 12–17, 2005:** TWENTY-NINTH ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, Madison, Wisconsin. Contact the ASFPM Executive Office, 2809 Fish Hatchery Rd., Ste. 204, Madison, WI 53713-3120; (608) 274-0123; fax: (608) 274-0696; asfpm@floods.org or see <http://www.floods.org>.

○ ○ ○ ○ ○ *Happy Holidays* ○ ○ ○ ○ ○



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