

**ASSOCIATION OF  
STATE FLOODPLAIN  
MANAGERS**

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

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# NEWS & VIEWS

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## Colorado Makes Big Commitment to Flood Resilience

Colorado has taken a giant step to limit flood damage by strengthening statewide floodplain rules. The state's **new rules**, passed by the Colorado Water Conservation Board (CWCB) in November, aim to protect property and increase public safety by making existing Colorado standards more robust. Among the changes are freeboard rules for new or substantially changed structures in the 100-year floodplain. Critical facilities must now be flood proofed or elevated to two feet above the 100-year flood; most other construction must meet a one-foot freeboard requirement. The most controversial of the changes, however, was a move to base mapping of the "regulatory floodway" on a more restrictive six-inch-rise standard. Present Federal Emergency Management Agency standards define the floodway as the area that must be kept free of obstructions so that 100-year floodwaters will not rise by more than 1 foot anywhere in the community.

Although the rule will only apply to future physical map revisions and doesn't prohibit building in floodplains, some municipalities and industry associations saw it as too restrictive for development. They also feared that limiting development in the floodplain could leave them open to lawsuits claiming an unconstitutional "taking" of the property's value without compensation.

"Although the rules say you can build there, you really can't without breaking the rules," said Greeley Mayor Tom Norton. "Greeley is going to pay for this and get no benefit."

Other Colorado cities, such as Boulder and Fort Collins, supported the changes, saying stricter standards they've already adopted haven't been litigated and leave the community safer. The creation of a statewide standard also eliminates confusion about differences between FEMA and municipal standards and could garner National Flood Insurance Program discounts for residents.

"Statewide standards would be really helpful because we could get FEMA to map to them," said Monica Bortolini, a Southeast Metro Stormwater Authority flood official who spoke during public comment. "The minimum standards really are minimum."

"Right now we have a system that rewards negative behavior," said legal expert Ed Thomas, who testified on behalf of the Natural Hazards Center, the Association of State Floodplain Managers, and the Natural Hazard Mitigation Association. "This is very much a step in the right direction."

*[continued on next page]*

## Colorado Rule Changes... (cont.)

The enhanced rules are the result of an exhaustive two-year process that included regional workshops, numerous public meetings, and an advisory and focus committee, according to CWCB Senior Engineer Kevin Houck. The CWCB started down the long road to new rules after years of hearing residents' concerns ranging from worries about catastrophic flooding to complaints about taxpayer bailouts of those who had built irresponsibly in floodplains, Houck said. Monetary losses—an average of \$57 million a year in Colorado—also highlighted the need. “In a state the size of Colorado, we have 100-year events every year in our state,” Houck said. “It’s unbelievable what a natural disaster can do to an economy.”

Although the CWCB recognized the need to make the changes, the new rules allow officials to gradually put them into effect. Local governments will have up to three years to make ordinance changes, new mapping is not required, and a variance process—to be initiated at the local level with Board oversight—allows for a case-by-case analysis when needed. Communities may also grandfather un-built projects they've already approved.

The final result is a far-reaching program that should result in a safer public and less financial loss, but the return on investment won't be immediate, said CWCB Flood Protection Section Chief Tom Browning. “These rules are meant to be a long term solution,” Browning said. “This is not an overnight fix.”

*This article was excerpted from “Disaster Research” issue 557. Disaster Research is a biweekly publication of the University of Colorado Natural Hazards Center For more information visit: <http://www.colorado.edu/hazards/dr/>*

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## ASFPM Welcomes New Staff Member

Please join us in welcoming our new Associate Director CHAD BERGINNIS, CFM, to ASFPM's flood risk management efforts! This new professional staff position, located in the ASFPM Executive Office in Madison, will enable ASFPM to better serve our members and be more effective in meeting our mission and goals. Chad will commence his role in the beginning of January 2011 and will assist Executive Director Larry Larson, Deputy Director George Riedel, and all our staff with overall management and leadership of Association policy, relations, and activities.



Chad comes to ASFPM with tremendous experience and background in the state, local, and private arenas. He has served ASFPM on the Board of Directors as Chair and Vice Chair, Mitigation Pod Coordinator, and past chair of the Flood Insurance and Mitigation Committees. He has over 17 years experience in the public and private sectors. He has been the Ohio State Hazard Mitigation Officer and a Supervisor in the Ohio Floodplain Management Program, Planning Director for Perry County Planning Commission, and Senior Specialist in Hazard Mitigation and Floodplain Management for Michael Baker, Jr., Inc. Chad has great strengths and experience in flood risk policy and procedure development at the state, local and national levels. He is active in the Ohio Floodplain Management Association and other professional associations and organizations in the industry, where he promotes No Adverse Impact and the Certified Floodplain Manager program. Along with his strong communication skills and leadership experience, Chad has a great technical understanding of flood risk and emergency management. He is most enthusiastic about helping advance ASFPM's mission of working to reduce flood losses and supporting wise use of flood hazard areas through education, training, policy analysis, and program development. He will join the ASFPM Executive Office staff on January 3, where he can be reached at the main office number.

## FEMA Seeks Comments on NFIP Reform Effort

On November 10, FEMA announced that they are taking comments and stakeholder input to develop policy alternatives for National Flood Insurance Program (NFIP) Reform. This is a very important process that FEMA Administrator Craig Fugate has undertaken. The effort is being led by Mike Grimm, Senior Policy Advisor to the Office of the Deputy Federal Insurance and Mitigation Administrator, Mitigation. ASFPM has long collaborated with Mike, who has a breadth of experience at dealing with the NFIP at various levels and aspects.

FEMA is accepting written comments until **December 31, 2010**. In addition, FEMA will hold two public meetings to accept comments, one in Washington D.C. on Dec. 2 which Larry Larson is attending, and one in Denver on Dec. 9, where Region 8 Director Jeff Sickles will represent ASFPM. There are a number of ways to submit comments, which are listed in the [Federal Register notice](#). As more information becomes available and FEMA puts information on the NFIP reform web site, we will alert the ASFPM membership so members can submit comments. We will also share the Board's work on ASFPM comments with our members and Chapters to help explain the issues and options so they know the issues and how to provide input. As always, you can contact your ASFPM Board representative with your feedback.

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## Critical Facilities White Paper Released

Both flood risk and flood damage are increasing in the United States, despite multiple decades and billions of dollars to first attempt to control floods and then to attempt to reduce flood damage by managing floodplains. This increase in damage has occurred for three very simple reasons: (1) communities, other governments and property owners continue to build in high flood-risk areas; (2) when structures are built in high-risk areas, it is often done with inadequate adjustments for either the flood hazard that exists and certainly not for the flood hazard that will exist in the near future; and (3) facilities that are flooded once are not mitigated when rebuilt, despite the provision of the disaster recovery public assistance law that provides funding for mitigation (Stafford Disaster Act). In an attempt to remedy this, there is an effort to shift the current focus to reducing development in flood risk areas in order to reduce consequences and flood risk and to manage flood risk that may be caused from watershed development or changing conditions due to climate or demographics. Historically, the consequences of floods were considered only from an economic damage perspective; but loss of life and human suffering, as well as environmental degradation along with community sustainability and resilience, are equally important factors to consider when making decisions to reduce and manage flood risk.

For the purposes of this paper, it is important to explain that "flood risk" is not just the probability (chance) that a flood will impact a facility, but rather is the result of that probability multiplied by the consequences of when a flood does happen. Thus, flood risk may actually increase behind a levee if more development or higher value structures are placed behind the levee where they will be damaged when the levee is overtopped or fails and the flood occurs.

View the full paper online at: [ASFPM Critical Facilities and Flood Risk Paper](#)



### Make Your Hotel Reservations Now!

Even though May still seems like a long way off, it will be here before you know it! Be sure to make your hotel reservation for the ASFPM 2011 Conference now to ensure you get a room under our group block at the Galt House hotel. Hotel information is online at: [Hotel Reservations](#)

The full conference brochure and registration information will be posted to the website in January, so look for it then at: [www.floods.org](http://www.floods.org).

## Higher Regulatory Standards Guide

The purpose of the Guide for Higher Regulatory Standards in Floodplain Management is to provide options for communities that want to implement floodplain regulations which reduce flood damage and the overall impacts of floods. These impacts include human risk, environmental damage, property damage, flood insurance claims, displacement of residents, and burden on community infrastructure and services. The Guide is not a substitute for a set of community floodplain regulations, rather it is a guide to enhancing existing regulations with higher standards that will greatly reduce risk, and provide protections to functional floodplains.

The higher standards options in this guide are described in detail because they are recommended for safer development and use the natural protection provided by the natural functions and resources of the floodplain. Please note that the model language presented in this document was developed to promote effective floodplain management, and mesh with the FEMA minimum flood damage reduction standards described in 44CFR§60.3. Each community can tailor the model language to meet its own specific needs.

A note about enforcement: Higher regulatory standards are only as good as the enforcement process that supports them. Many of the higher regulatory standards suggested in this guide necessitate increased documentation requirements and enforcement efforts compared to the minimum NFIP standards.

ASFPM strongly believes the minimum NFIP floodplain regulations do not provide adequate long-term flood risk reduction for communities and that the benefits of flood risk reduction achieved by higher regulatory standards far outweighs the burden of administering them.

You can view the full paper including all the specific regulation recommendations at:

[ASFPM Higher Standards Reference Guide](#)

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## USDA Issues Wildlife Habitat Incentive Program Final Rule

*Adds a New National Priority for Restoration and Enhancement of Wildlife Habitat*

WASHINGTON, November 23, 2010— USDA Natural Resources Conservation Service (NRCS) today issued a final rule for the Wildlife Habitat Incentive Program (WHIP) that adds a new national priority for restoration and enhancement of wildlife habitat.

“WHIP helps our nation’s landowners address one of the biggest challenges of our day -- restoring fish and wildlife habitats, and benefitting at-risk species,” said NRCS Chief Dave White. “In keeping with our new national priority, we’ll be focusing our efforts on filling in habitat areas to provide continuous habitat for migrating species.”



The new WHIP national priority is “to protect, restore, develop, or enhance important migration and other movement corridors for wildlife.” This priority complements the four existing national WHIP priorities that focus on activities to benefit native fish and wildlife habitats, at-risk species, and declining or important aquatic wildlife species, in addition to reducing the impacts of invasive species on fish and wildlife habitat.

Authorized by the 2008 Farm Bill, WHIP is a voluntary program for conservation-minded landowners who want to develop and improve fish and wildlife habitat on agricultural land, nonindustrial private forest land, and Indian land. Since WHIP was first established in 1997 to the end of fiscal year (FY) 2010, more than 37,000 WHIP agreements were in place and resulting in habitat improvements on approximately 6.5 million acres nationwide.

*To read the remainder of the article, go to:*

[http://www.nrcs.usda.gov/news/releases/2010/whip\\_final\\_rule.html](http://www.nrcs.usda.gov/news/releases/2010/whip_final_rule.html)

*For more information about NRCS conservation programs, visit: [www.nrcs.usda.gov](http://www.nrcs.usda.gov), or the nearest USDA Service Center in your area.*

## from the Chair

*Greg Main, CFM*

### Reflections on 2010 as the Year Comes to a Close...

Seasons greetings to all our ASFPM members and partners! As I reflect with my eggnog this holiday season, I am happy to report that this has been a very active year for our Association. One recent highlight was in November when I travelled to Washington, DC with several other members of ASFPM and met with FEMA. The purpose of this meeting was to discuss challenges in the current mitigation programs and explore options in order to find solutions that will more effectively promote mitigation through collaboration and partnerships. I want to thank FEMA for taking time to discuss these important issues with our Association. While at the meeting, ASFPM distributed copies of our white paper on Critical Facilities and draft white paper on defining Mitigation. ASFPM would like to start meeting regularly (quarterly) with FEMA to discuss mitigation issues. It is through these opportunities that we can continue to strengthen our partnerships with FEMA. I want to thank ASFPM members Larry Larson, Executive Director; Chad Berginnis, Associate Director; George Riedel, Deputy Executive Director; Merrie Inderfurth, Washington Liaison; Deb Mills, Co-Chair Mitigation Policy Committee; Tim Trautman, Facilitator Mitigation POD; and Dave Canaan, Mecklenburg County, North Carolina for volunteering their time to attend this important and productive meeting.

Another big highlight for this year was the approval by our ASFPM board to fill our new Associate Director position. Please join me in welcoming our new Associate Director Chad Berginnis, CFM, to ASFPM's flood risk management efforts! Congratulations to Chad in being selected for this new position.

In closing, as we go into this time of year for celebrations of holidays and cheer, I want to again express my gratitude to each of you that have volunteered your time and efforts to our Association. It is through your hard work that we are able to achieve all the great things that we do to fulfill our mission statement to mitigate the losses, costs, and human suffering caused by flooding and to promote wise use of the natural and beneficial functions of floodplains. I want to also recognize the ASFPM staff for all the hard work that they have put in over this last year for our Association. Thanks for all that you do on behalf of our membership.

I wish you all a happy and safe holiday season,

Greg Main



## Obama Administration Convenes 1st Meeting of the National Ocean Council

The White House Council on Environmental Quality (CEQ) and the Office of Science and Technology Policy (OSTP) today convened the first Principals meeting of the National Ocean Council in the Roosevelt Room of the White House. The meeting, attended by 25 Cabinet Secretaries and Senior Officials from across the Federal Government, focused on key steps to implement the National Policy for the Stewardship of the Ocean, our Coasts, and Great Lakes. Groundwork for the meeting was laid at an inaugural Deputy Committee meeting held **in September** that, as with today's meeting, was led by the Council co-chairs, OSTP Director John P. Holdren and CEQ Chair Nancy Sutley.

President Obama signed Executive Order 13547 on July 19, 2010, establishing our Nation's first comprehensive, integrated National Policy for the Stewardship of the Ocean, our Coasts, and Great Lakes. The Executive Order created the Cabinet-level National Ocean Council to coordinate across the Federal Government to implement the National Policy. The Principals meeting of the National Ocean Council was a critical starting point to begin to address the ambitious set of actions the National Policy lays out over the next 12 months.

During the meeting, the Council:

- Reviewed the role of the National Ocean Council and the work ahead;
- Approved the National Ocean Council charter;
- Approved operational items for establishing a Governance Coordinating Committee to formally engage with state, tribal, and local authorities;
- Approved the charter for the U.S. Extended Continental Shelf (ECS) Task Force for it to continue to coordinate the collection of information to establish the full extent of the continental shelf of the United States in accordance with international law; and
- Established Interagency Working Groups to address topics including information management and communications and public and stakeholder engagement.

For more information, please visit: <http://www.whitehouse.gov/oceans>

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## USDA Announces Unprecedented Enrollment in Voluntary Effort to Restore the Nation's Wetlands

Agriculture Secretary Tom Vilsack announced on November 12, 2010 that the nation's farmers, ranchers and Indian Tribes enrolled over 272,000 acres in the Wetlands Reserve Program (WRP) in fiscal year (FY) 2010. The FY 2010 enrollment is the highest single-year enrollment in the program's history and is a 52 percent increase over FY 2009 when 179,000 acres were enrolled. There are now more than 2.3 million acres enrolled in WRP nationwide.

"Through this historic enrollment in this proven conservation program, landowners and conservation partners are affirming their commitment to restoring and protecting the nation's wetland resources," said Vilsack. "Wetlands are essential to a healthy environment, and conservation-minded landowners are improving water quality, providing habitat for wildlife, mitigating floods and improving the overall environment for all Americans."

WRP, the federal government's largest wetlands restoration program, provides technical and financial assistance to private landowners and Indian Tribes to restore, protect and enhance wetlands that have been degraded or converted for agricultural uses. More than 80 percent of restorable wetlands are in private ownership. Participation in WRP is voluntary.

Estimated to have covered more than 220 million acres during colonial times, wetlands in the lower 48 states are now less than half that amount. Wetland losses in some states are more than 90 percent. More than 40 percent of federally listed species and over 50 percent of migratory birds require wetland habitats during some portion of their life cycle.

Through this program, marginal farm or ranchland is restored to its natural state. Potential flood damage

to farms and ranches is reduced and vital wetland ecosystems are restored and protected.

### How WRP is helping farmers

- Two Louisiana neighbors in East Carroll Parish were looking for ways to improve their farms operations—both financially and environmentally when they decided to enter their marginal farmland into WRP. The program payments gave them the financial security to invest more funds into their operations for animal health and land improvements. This voluntary restoration effort will continue to improve water quality and enhance habitat for migratory birds in the Mississippi River Basin for years to come.
- One California landowner in Colusa County signed up for WRP when farming on his flood-prone land was no longer profitable to his operation. WRP provided easement and wetland restoration payments for the marginal farmland that he greatly needed to sustain a profitable operation. This project provided an opportunity for the landowner to reduce his financial burden, while providing much needed space for waterfowl and other wildlife species; reducing negative impacts from flooding; and increasing opportunities for recreational activities.
- In Bedford County, VA, WRP is helping one farm family address water quality concerns, which will ultimately improve animal health, and enhance wildlife habitat on their livestock operation. A total of 11 acres were enrolled into the WRP, including two vulnerable streams that ran across the property. With technical and financial assistance from WRP, fencing will be installed to prevent cattle access to the wetland area, thus reducing sediments and nutrient runoff into the stream; and native hardwood trees will be planted to enhance habitat for birds and other wildlife.

WRP is administered by USDA's Natural Resources Conservation Service (NRCS). In fiscal year 2010, NRCS restored 129,000 acres of wetlands on lands enrolled in WRP. NRCS offers WRP enrollment to private landowners and Indian Tribes on a continuous sign-up basis. The agency provides financial and technical assistance to eligible landowners and invests in wetland protection and restoration activities. For more information, landowners can contact their local NRCS Service Center or visit

<http://www.nrcs.usda.gov/programs/wrp/>

This year represents the 75th year of NRCS helping people help the land. Since its inception in 1935, the NRCS conservation delivery system has advanced a unique partnership with state and local governments and private landowners delivering a conservation based on specific, local conservation needs, while accommodating state and national interests.

## National FPM Awards Submittal Deadline

– March 1, 2011 –

The national awards for excellence in flood loss reduction are announced and presented at the annual floodplain managers' conference each spring. We need your help in showcasing what works, as we commemorate those who reduce flood damages in the nation and make flood risk management an achievable reality. Therefore, YOU are invited to feature your outstanding local or state program or person! The 2011 ceremony will be held at the annual ASPFM Awards luncheon, noon Thursday May 19, at the Galt House Hotel in Louisville, Kentucky.

Please see the Award categories and submittal instructions at

<http://www.floods.org/awardsform.asp>. Make sure you complete this online submission by the March 1 deadline; it will not be extended since the conference is in May this year. It is highly recommended that you attach applicable letters of support for your nomination. You may direct any questions to Diane Brown in the ASPFM office at [diane@floods.org](mailto:diane@floods.org) or call her at 608-441-3003. Winners will be notified in early April to allow time to make travel arrangements. Congratulations to those who received national awards in 2010 – you can see them at: [View Past Recipients](#)

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## the Director's Desk

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



This past week, Doug Plasencia and I spent a couple of days at an International Flood Risk Management Workshop in Washington DC. Some 19 nations were represented—a number from Europe, Japan and China, South Korea, Taiwan, Mexico and the Philippines. European nations included the U.K., Ireland, Scotland, Germany, Netherlands, Belgium, Sweden, Italy, Slovenia, Spain, Switzerland, France and others. A number of experts from the U.S. participated, including those from USACE, FEMA, NOAA, EPA, the insurance sector, academia, and NGOs like ASFPM.

The discussion revolved around the various challenges and the different approaches used by nations in managing flood risk that all of us face. What was most striking is that the nations all face the same challenges of getting citizens to understand and accept their flood risk, and to share the responsibility of managing and/or reducing that risk. The issues related to structural approaches of levees, dams, etc. are the same, with operation & maintenance, changing flood conditions, and larger flood events leading to catastrophic disasters. This is true in spite of the fact most nations use a much higher level of protection for levees than the U.S. does. Nations struggle to implement non-structural, more resilient approaches and to preserve and/or restore the floodplain's natural resources and functions to allow nature to reduce flood impacts.

The U.S. is the only nation where the federal government underwrites flood insurance. In most nations flood insurance is available only through the private sector, is generally voluntary (although in France everyone must have homeowners insurance, which must include flood insurance) and is generally expensive. Not all nations provide disaster relief to those who experience flooding, and the threshold for when the federal government might provide relief varies considerably. An interesting observation was in the Philippines, where the general public, after it became clear the federal government would be unable to afford to help them reduce risk or recover, has begun to accept responsibility and help each other take action. Obviously, we have not reached that point in the U.S.

Most nations identify the risk with flood maps, with some showing variable risk (in the U.S. we have up until now just mapped the one hazard—100 year flood—and everyone in the hazard zone is shown to have the same risk). A number of nations already consider climate change when showing risk. Land use as a means to reduce risk is increasingly used, similar to what we do in the U.S., but many nations build land use requirements into planning, not as a separate add on that comes into play at the time of development, which is generally the U.S. approach.

A key difference among nations is governance—i.e. the role of the federal, state, local governments and the private sector, which does impact what can be done and when. In China, the national government decides which levees may be breached in major events—and in general, the areas with more population or critical economic factors may be protected by breaching levees in other areas to provide flood storage. At the same time, those areas and people flooded have elaborate, mandatory evacuation plans and some compensation is provided to them if forced to evacuate. In this nation, we should perhaps consider having large urban buy easements from less populated or farm areas to allow flood storage to protect the urban areas, rather than trying to protect all areas for vast reaches of streams.

Of interest in Europe is the added impetus to flood risk identification and planning from the European Union (EU). Most of the European nations now belong to the EU, which sets some overall goals, and sets time lines for each nation to achieve them. These are not mandates, but are more general in nature. For flood risk, the EU set out a 10 year time frame with milestones for nations to identify their flood risk, assess the risk, and to build flood risk management into watershed planning. All of this is to be accomplished by 2015, but each nation can decide how it will do so. The interesting aspect of this is that it allows each nation to accomplish this, using the cover that it must be done to meet the EU directive. This is similar to having FEMA set standards for

*[continued on next page]*

## Director's Desk (cont.)

floodplain management ordinances, then the local or state governments telling their citizens it must be done this way in order to obtain federal benefits like flood insurance, disaster relief, etc. It gives collective cover in order to do the right thing.

In summary, discussing flood risk management approaches with other nations has some value. While not all nations can use the same approaches, we can usually pick up ideas or approaches that may work under some circumstances. Some approaches the group felt are particularly transferable include risk communication, Regional data on climate change, and planning and managing catastrophic events. For those interested in reading some of the papers presented at this workshop and flood risk management approaches used in different nations, you may want to visit the workshop web site: <http://www.nfrmp.us/ifrma/>

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## Protect Communities Against the Impacts of Disasters

*FEMA announces contest to come up with ideas on how we can all help prepare our communities for disasters.*

**The Challenge:** To come up with ideas on how we can all help prepare our communities before disaster strikes and how the government can support community-based activities to help everyone be more prepared.

The sky is the limit. We want ideas from across the spectrum, from within whichever field you work, for whatever community in which you live. If you're a doctor, what role can the medical community play? If you're an artist, how can you use your medium to contribute? This could be a new project or means of engaging the public to prepare for disasters on the individual or family level; a public service announcement about business preparedness to play on local radio or TV stations; or a new device, technology, application or piece of equipment to mitigate the effects of disaster. Submissions will be judged based on originality, level of community engagement, and ease of implementation

Submit an idea at:

<http://challenge.gov/FEMA/87-preparing-our-communities-before-a-disaster-strikes>

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## New ASFPM POD Facilitators

After many years of faithful service to ASFPM, POD Facilitators Dale Lehman, Chad Berginnis, and Doug Plasencia, have chosen to step down from their roles as POD Facilitators. ASFPM would like to first express our appreciation for all their hard work and time as POD Facilitators. All have contributed greatly to ASFPM, and as an organization we have benefited from their efforts. But, be assured that while they are no longer going to serve as POD Facilitators, they all will continue to be very active in ASFPM with other duties. Thanks again Dale, Chad, and Doug for all your hard work!

To replace Dale, Chad, and Doug, we are happy to announce the following appointments:

Watershed POD Facilitator - Dave Fowler  
Training/Outreach POD Facilitator - Jeff Sparrow  
Mitigation POD Facilitator - Tim Trautman

Please join us in welcoming our new POD Facilitators. We appreciate Dave, Jeff, and Tim being willing to step into these roles and look forward to working with each of them in their new role. To find contact information for the POD Facilitators or any of the ASFPM Board or Committee members see: [ASFPM Contact Sheet](#)

## The Flood Insurance Committee's Corner

### **You Better Watch Out; You Better Not Pout; No Better Not Cry, 'Cause I'm Telling You Why...**

#### **PRP Extension Is Comin', to Town!**

Yes, unless you have been asleep under an old paper flood map, you probably know that January 1<sup>st</sup> is more than just the day the nation is recovering from a large hangover. It is the date that the new Two-Year PRP Extension kicks off. It is FEMA's gift to people who have been newly mapped into a high-risk area (technically known as a Special Flood Hazard Area, or SFHA). And FEMA has made it available for not only those being newly mapped into an SFHA from January 1<sup>st</sup> onward, but FEMA is also extending the PRP benefits to property owners whose buildings were newly mapped into an SFHA during the period of October 1, 2008 – December 31, 2010. So, if a building was in an X, shaded X, B, C, or D zone (yes, even the "no one really knows me" D zone) and is mapped into a zone beginning with the letters A, or V (too many to list), they may be eligible for an additional two years of coverage at the low PRP rates! Now, we say "may" as it still has to be eligible which means it passes the minimum claims and disaster aid test.

The savings can be substantial. For example, for \$200K building/\$80K contents coverage, a PRP is \$343 on January 1<sup>st</sup>. Compare that to the grandfathered X zone premium of \$1,439. So, for two years after the map change, and BEFORE policyholders have to grandfather, they will save \$2,792. That is almost 3 GRAND!!! That's huge in almost anyone's family budget (okay at least for ours!).

For more details, go to [www.FloodSmart.gov/PRPExtension](http://www.FloodSmart.gov/PRPExtension) or [www.fema.gov/business/nfip/prp\\_state\\_local\\_off.shtm](http://www.fema.gov/business/nfip/prp_state_local_off.shtm). Also, the Insurance Committee website has PRP Extension documents posted.

So, spread the word about this great savings...and have a (flood) safe and happy holiday.

*—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](mailto:InsuranceCorner@floods.org)  
and they will be addressed in future issues of the newsletter.*

### **Transitioning from a Cartographic to a Fully Digital Display Environment**

*Survey Open until December 16, 2010*

The North Carolina Floodplain Mapping Program (NCFMP), in partnership with the Federal Insurance and Mitigation Administration (FIMA) Risk Analysis Division, intends to design and demonstrate the ability to efficiently transition the delivery of NFIP products from a cartographic, hard copy environment to a digital display environment (D<sup>2</sup>E). With this intent in mind, NCFMP has developed an on-line survey to identify and document user requirements associated with NFIP products and deliverables.

Simply click on the link below, or cut and paste the entire URL into your browser to access the survey.  
<http://s-7myc2-386308.sgizmo.com/i/84416e19332032p111185>

NCFMP estimates that it will take you approximately 20 minutes to complete the survey. Once you have begun the survey, you can save your responses and return at any time to complete it. Please submit your responses by December 16th, 2010; the survey will not be available after that time. For additional information about the D<sup>2</sup>E project, [click here](#). You can also email John Dorman at [jdorman@ncem.org](mailto:jdorman@ncem.org) to find out more. For technical assistance with this survey, please email technical team member Richard Fogleman at [richard.fogleman@aecom.com](mailto:richard.fogleman@aecom.com). NCFMP thanks you in advance for your input.

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# Washington Report

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

## Unpredictable, Erratic Congressional Session Wrap-Up

Senators and Representatives are back in town to complete necessary action on two major issues: the continued funding of the federal government and extension (or not) of the tax cuts set to expire at the end of December. There are many other pressing matters on the agenda, but 42 Republican Senators signed a letter to the Senate leadership indicating they would block action on any other legislation until action is taken on these two issues. Meanwhile, efforts are continuing to ready other legislation for House and Senate Floor action and to press for the urgency of consideration before the end of the current session. Prediction of what legislation may or may not be taken up is close to impossible.

In the House, in particular, there will be substantial changes in outlook for some pending legislation in the next session as Republicans will assume the majority role, meaning leadership, committee chairmanships and percentage of committee membership. In the Senate as well, calculations as to legislative prospects have altered as a result of the changing make-up of Senate membership following the November elections. These upcoming changes are influencing the dynamics of the lame-duck session with a sense of urgency among supporters of some legislation and a determination by others to delay action.

## The Atmospherics

All of this is going on in the midst of other distractions. Both parties are organizing their leadership and committee leadership roles for the next Congress. House Republican decisions on committee chairmanships are expected during the week of December 6<sup>th</sup>. There is significant internal campaigning going on in both parties. The great office shuffle is also underway. Many incoming House and Senate members are in town, operating out of cubicles to organize staff and offices. Departing Members have had to vacate their offices and are also operating out of cubicles. Many continuing Members are moving to new offices following the office lottery. Office furniture fills the hallways; computers and phone lines are in various stages of disconnection and connection; and yet the business of the nation must go on!

## Expectations

Action of some kind will be taken on the budget and tax issues, but the form and timing is still uncertain. An agreement on tax matters is under development.

On the budget, action could take any of a number of forms. The government has been funded at FY '10 levels by a Continuing Resolution (CR) since the beginning of FY '11 on October 1<sup>st</sup>. That CR expired on

*[continued on next page]*

## Washington Report (cont.)

December 3<sup>rd</sup> and the Congress has, during this lame-duck session, already approved an extension until December 18<sup>th</sup>. Options now include: 1) a CR at either FY '10 or FY '08 levels for the remainder of FY '11; 2) an omnibus appropriations bill for FY '11 developed from Senate and House Appropriations Committee bills or drafts or 3) a short-term CR until sometime in late February or early March when the new Congress could act on the budget for the rest of FY '11. (This would coincide with the release of the President's budget request for FY '12 and the beginning of the regular process of hearings on budget requests for the various departments and agencies.)

At this point, it is likely that the House will develop and pass a CR covering the rest of FY '11. That path has become more complicated because the White House has requested that about \$11 billion be added to the CR for a number of federal programs, Afghanistan infrastructure, and improved nuclear arms controls. Once the House passes a CR, it is anticipated that Senate leadership will attempt to substitute an omnibus appropriations bill for FY '11. An omnibus bill would probably include the earmarks that were part of the committee bills and drafts for FY '11. Since that would be unlikely to pass, maneuvering could result in Senate passage of either a short-term or long-term CR. No regular appropriations bills for FY '11 have been enacted by the Congress.

### Possibilities

The Congress is expected to adjourn once the tax and budget bills have passed. In the interim, and depending on efforts to block any other legislation, there are several bills of interest to ASFPM members that could be taken up.

#### Omnibus public lands, waterways and wildlife bill

Leaders in both the House and Senate are putting together lists for an omnibus bill that could include over 100 public lands and waters bills, most of which have passed either the House or Senate or have been reported out of either a House or Senate committee. The bills being considered deal with new wilderness areas, new elements of national parks and heritage designations as well as protections for wildlife, land preservation and conservation, rivers and water supply efforts. Many have had bipartisan support, but Republican leaders object to their final passage in an omnibus package that could include bills they would not support.

#### Delay mandatory purchase requirement for flood insurance

Senators Dick Durbin (D-IL) and Chuck Schumer (D-NY) introduced a bill (S. 3994) on December 1<sup>st</sup> to delay the mandatory purchase of flood insurance requirement for areas newly mapped as floodplain. The bill's title is: "Flood Insurance Affordability and Risk Notification Act". It mirrors language in the Flood Insurance Reform Priorities Act (H.R. 5114), passed by the House last July. That bill delays imposition of the mandatory purchase requirement for 5 years and provides for phased-in premiums to actuarial rates over the subsequent 5 years. According to Senator Durbin's press release, it also "Requires FEMA to perform outreach to communities and homeowners who are affected by changes in floodplain maps. FEMA would be required to notify all property owners when their properties are included or excluded from these new maps and to educate homeowners about their risk to flooding and educate them about ways to mitigate that risk."

The Senators indicated that they had been working to include similar language in a larger Senate draft flood insurance reform bill, but had concluded there was no chance that bill would be ready for action during this session. A stand-alone bill, they concluded, would have a better chance of being acted on alone or attached to another piece of legislation during the lame-duck session.

If this bill were to pass the Senate, it would quite likely pass the House as well since the House already passed such language as a part of H.R. 5114.

### Of Note

The House Select Committee on Energy and Global Warming will be dissolved in the next Congress. During the lame-duck session on December 1<sup>st</sup>, the Select Committee held its last hearing, entitled: "Not Going Away: America's Energy Security, Jobs and Climate Challenges."

*[continued on next page]*

## Washington Report (cont.)

The Senate Committee on Homeland Security and Governmental Affairs had scheduled an oversight hearing on FEMA's "Preparedness for Catastrophic Disasters" for December 7<sup>th</sup>. The hearing has been postponed.

### Expectations for the New Congress

The new Congress will officially convene on January 3<sup>rd</sup>. Often legislative activity does not get underway immediately, but more schedule information will have to await announcements from House and Senate leadership.

Major legislative issues which were addressed, but not completed, in the 111<sup>th</sup> Congress can be expected to see further development in the new Congress. Those would include a Water Resources Development Act, a national levee risk management program legislation, flood insurance reform and reauthorization, and Stafford Act reform. Less likely to see final action in the new Congress would be energy, climate change, and climate adaptation legislation as well as sustainable watershed planning legislation.

Committees will meet in January to develop their tentative work programs.

## Other On-going Activity

### ASFPM

During November and December, various members of ASFPM leadership who have been in Washington for other meetings have taken the opportunity to visit the offices of members of the Senate Banking Committee to follow up on flood insurance reform testimony presented by Vice Chair Sally McConkey on September 22<sup>nd</sup>. ASFPM representatives have spoken about the important connections between the newly issued flood maps, levee de-accreditation actions and flood insurance requirements. The Senate offices have been briefed on the various related work going on in the federal agencies: the "Re-Thinking the NFIP" project at FEMA, the National Committee on Levee Safety, the newly reconstituted Federal Interagency Floodplain Management Task Force, and re-working of the Principles and Guidelines used to plan and evaluate federal water resource development projects.

### SmarterSafer Coalition

This coalition of reinsurance interests, environmental groups and some others has established two subgroups to develop policy and legislative recommendations. The Flood Insurance Subgroup is meeting often, studying mapping issues and soliciting recommendations from members. That subgroup will be receiving a briefing by FEMA on RiskMAP on December 9<sup>th</sup>. The Subgroup on Mitigation is also meeting often, soliciting recommendations for improvements in mitigation efforts, and looking into tax-related incentives for mitigation. ASFPM is not a member of the Coalition, but is participating in many of these discussions.

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

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## Publications, Software, the Web

■ *Storm Water Best Management Practice Inspection and Maintenance - OnDemand Webinar.* This OnDemand Webinar allows you to view previously recorded topics online when and where they are most convenient for you. From your own home or office, you can watch, pause, rewind and replay from anywhere you've got a computer and an Internet connection for up to 90 days from the date of purchase.

Avoid costly permit violations and problems meeting storm water discharge benchmark criteria with proper inspection and maintenance of best management practice. Storm water best management practices require regular inspections and maintenance to ensure long-term proper function. Inspections are the most

effective way to detect and avoid potential problems before they become a liability. This OnDemand Webinar will review the regulatory drivers behind inspection and maintenance of storm water best management practices and the added importance of proper maintenance with storm discharge benchmark criteria, offer suggestions for the selection and design of storm water BMPs with an understanding of maintenance requirements, address inspection and maintenance issues for construction BMPs on linear projects, and illustrate the use of technology to support your storm water BMP maintenance and inspection programs. Register online at: <http://www.publicworksresource.com/ondemand/>

■ *New 'FloodMap Mobile' iPhone App now available.* PBS&J recently released a new mobile app for iPhone. FloodMap™ Mobile delivers powerful information to your iPhone, iPad, and iPod Touch making you aware of your risks and enabling you to take the proper action to make your family and your property safe. Features of this app include: iOS4 compatible; use current location, your address book, or place a point on the map; get residential home values from Zillow.com®; get property elevation from USGS; view FEMA flood hazard zones on a Google® map; view stream gage data; get a Flood Report detailing FEMA map information, your risks, and approximate insurance costs; email the report and map to compare locations or link to more flood resources; and connect with engineers, FEMA representatives, or an insurance agent. Find more information and download the app from the iTunes store at: <http://itunes.apple.com/us/app/floodmap-mobile/id392069902?mt=8>

■ *New Climate Adaptation Program Available for Local Governments.* ICLEI-Local Governments for Sustainability has launched a Climate Resilient Communities Program to help local governments learn how to adapt to climate change. The site guides communities through the process of assessing vulnerabilities, setting goals for resilience, and developing adaptation strategies that integrate with existing hazard and comprehensive planning efforts. Additional information and links to resources are available at: <http://www.icleiusa.org/adaptation/>

■ *National Hurricane Center Updates Storm Surge Website.* NOAA's National Hurricane Center (NHC) has updated its storm surge website to include risk maps that provide a snapshot of maximum potential storm surge from hurricanes of varying strengths. The maps are based on simulations that take into account hypothetical storms with different combinations of storm speeds, landfall locations, storm tracks, storm sizes, storm intensities, and astronomical tides. The NHC notes that the maps should be used for outreach, education, and awareness, but are not appropriate for planning, mitigation, or real-time applications. Visit the new site at: <http://www.nhc.noaa.gov/ssurge/risk/index.shtml?gm>

■ *NOAA CSC Releases Local Strategies for Addressing Climate Change Vol. 2.* The NOAA Coastal Services Center (CSC) has released *Local Strategies for Addressing Climate Change: Volume Two*. The paper focuses on what coastal resource managers around the country are already doing, directly and indirectly, to address the impacts of climate change. Volumes One and Two are both available online at: <http://www.csc.noaa.gov/publications.html>

■ *Mississippi Emergency Management Agency guides now available online.* The Mississippi Emergency Management Agency (MEMA) Floodplain Management Bureau has recently updated two of its publications, "A Citizen's Guide: Flood Protection Measures" and "A Community Guide: Pre and Post-Flood Responsibilities." Both guides have been well received and the demand has thus far outpaced their production, therefore the decision was made to post them on the Bureau's portion of the MEMA website. Please feel free to modify either or both of these outreach materials for your community's or state's use. [www.msema.org/insurance/documents/CitizensGuideToFloodProtectionMeasures.pdf](http://www.msema.org/insurance/documents/CitizensGuideToFloodProtectionMeasures.pdf)  
[www.msema.org/insurance/documents/CommunityGuide.pdf](http://www.msema.org/insurance/documents/CommunityGuide.pdf)

■ *NOAA Coastal Services magazine available online.* This bimonthly magazine is a trade publication produced by the NOAA Coastal Services Center for the nation's coastal resource managers. You can view the current or past issues of this magazine online, or subscribe to receive email alerts when new editions are published. <http://www.csc.noaa.gov/magazine/>

# 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](http://www.floods.org/n_calendar/calendar.asp)*

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

**January 19-21, 2011:** *OUR CHANGING OCEANS: NCSE 11<sup>TH</sup> NATIONAL CONFERENCE ON SCIENCE, POLICY & ENVIRONMENT, Washington, DC. See <http://communities.earthportal.org/ncseoceans2011/>*

**February 3-5, 2011:** *NEW PARTNERS FOR SMART GROWTH CONFERENCE, "BUILDING SAFE, HEALTHY AND LIVABLE COMMUNITIES", Charlotte, North Carolina. See <http://www.newpartners.org/>*

**February 16-17, 2011:** *SUSTAINABLE ZONING AND DEVELOPMENT CONTROLS, Ft. Lauderdale, Florida, Email [PTS@planning.org](mailto:PTS@planning.org) or see <http://www.planning.org/pts/index.htm>*

**May 15–20, 2011:** *35<sup>TH</sup> ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, Louisville, Kentucky. Contact (608) 274-0123 or see <http://www.floods.org>*

**March 21–24, 2011:** *COASTAL GEO-TOOLS 2011, Myrtle Beach, South Carolina. Sponsored by the Coastal Services Center, National Oceanic and Atmospheric Administration. Call (843) 740-1192 or see <http://geotools.csc.noaa.gov>*

**July 17–21, 2011:** *WINDS OF CHANGE: GREAT LAKES, GREAT OCEANS, GREAT COMMUNITIES: COASTAL ZONE 2011, Chicago, Illinois. See <http://www.doi.gov/initiatives/CZ11/index.htm>*

**May 20–25, 2012:** *36<sup>TH</sup> 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:** *37<sup>TH</sup> 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:** *38<sup>TH</sup> ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, Seattle, Washington. 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

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