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ASSOCIATION OF STATE FLOODPLAIN MANAGERS, INC.

A DIALOGUE WITH THE INSURANCE INDUSTRY

To further explore the potential for uniting the voices interested in improving certain aspects of the National Flood Insurance Program, the ASFPM organized a meeting in late January in Washington, D.C. The objective was to open a dialogue with insurance industry representatives to learn more about where they thought changes were needed in the program and find out where there might be common ground.

The meeting was held at the American Meteorological Society's office. Besides the ASFPM members, it was attended by two AMS associates and six representatives from the insurance arena, including insurers, re-insurers, and insurance associations.

The insurance representatives discussed having two objectives: a short-term one to increase the NFIP's borrowing authority before the funds run out in February, and a long-term goal related to broader changes in the insurance aspects of the NFIP. They observed that tying the two together likely would delay increasing the borrowing authority. This would have the unfortunate result of FEMA's (and hence the Write Your Own insurance companies,' who issue flood insurance policies under the NFIP) being unable to continuing paying the many claims resulting from hurricanes and flooding last fall. No one wanted to experience that again.

Through the WYOs and working with a loose coalition of homebuilders and real estate agents, they offered a list of potential changes to the NFIP, which included

- Finish implementing reforms called for under the 2004 Flood Insurance Reform Act;
- Increase building and contents limits under the Standard Flood Insurance Policy;
- Increase deductibles;
- Offer "deluxe" policies for higher-valued properties;
- Offer business interruption insurance;
- Commission a study to review how proposed changes in different parts of the NFIP would affect the program, including how suggested changes in the mandatory purchase requirement would affect program participation; and
- Provide additional funding for the Flood Map Modernization effort.

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New Position Available with the ASFPM

The Association of State Floodplain Managers and the ASFPM Foundation are interviewing applicants for a new full-time Marketing and Research Coordinator to advance outreach and education, develop web-based promotional campaigns, help write publications, and support policy, program and educational projects that lead to the reduction of flood losses nationwide. The position will be based in Madison, Wisconsin, and the application period closes February 10, 2006. For more details, download the announcement http://www.floods.org/PDF/ASFPM_Foundation_Position_122205.pdf

from the Chair

Pamela Mayer Pogue, CFM

In my last column, I recounted some of the accomplishments the ASFPM has achieved since Hurricanes Katrina, Rita, and Wilma. Therefore, I would like to devote my first column of 2006 to sharing some of the opportunities we have in the year ahead, particularly in light of an extremely productive trip to Washington, D.C., last week. Those opportunities will include pushing for insurance reform, fostering new partnerships, and providing a series of public Congressional issue briefings.

While in Washington, I had the opportunity to sit in on the Senate Banking Committee hearing on NFIP reform. Despite the fact that we are all too familiar with the staggering flood claims statistics, they are still astounding, particularly when recounted, in awe and frustration, by the various members of the Banking Committee. Between the inception of the National Flood Insurance Program in 1968 and August 2005, the NFIP paid out \$14.6 billion dollars in claims, and since 1988 has repaid the entire amount, with interest, to the U.S. Treasury. The 2004 hurricane season resulted in \$2.2 billion in claims. According to the GAO Comptroller, Hurricanes Katrina and Rita cost \$23.4 billion (240,000 claims) in flood insurance claims. Of these claims the GAO estimates that 83% of those from Katrina were pre-regulatory and one-third of them are for properties located outside of the 100-year floodplain. Thus, the need for reform in order to address the serious concerns about the continued solvency of the NFIP.

On the “new partnerships” front, the ASFPM took the initiative to meet with a group of representatives from the insurance industry to open the dialogue on insurance reform. The meeting was held at the American Meteorological Society’s (AMS) offices and included a working group comprising experts from the scientific, government, academic, and business sectors [see article on page 1]. These members have joined together for the common goal of improving America’s resilience to catastrophes. The objective was to clarify the various organizations’ positions on NFIP reform in light of the emerging national policy issues on insurance. Aside from the immediate desire to extend the NFIP’s borrowing authority, this meeting provided ASFPM with an opportunity to learn about other issues of concern to insurers.

The ASFPM and the representatives from the insurance industry would like to work toward identifying a broad policy base of mutual agreement to begin the process of NFIP reform. All members of this working group support a comprehensive study to establish a specific set of actions that will achieve this goal. The study would use a rigorous analytical process that incorporates all commercial, financial, and social variables, and avoids the biases associated with politically driven reviews. The next steps include identifying a mutually agreed-upon list of broad-based policies to begin the process of reform. The ASFPM thanks Bill Hooke and Gina Eosco of the American Meteorological Society for hosting this meeting and we look forward to working closely with them in the future. I would also like to personally thank Bruce Bender, your ASFPM Flood Insurance Co-Chair, for flying to Washington to take part in this meeting.

One of the important activities that ASFPM will pursue this year is to jointly host, with our new partners at AMS, a series of public issue forums to be held on Capitol Hill. The format of these sessions will be that of Congressional briefings, lasting two hours with the audience to include Congressional staff members, federal agency officials, and stakeholders with an interest in the topic at hand. At this juncture we have identified four topics: insurance reform; levee design standards; hazard mitigation as a necessary investment; and improving state and local capacity for reducing disaster costs. The primary goal of these briefings will be to provide as much information as possible in order to foster change that will reduce the pain and suffering caused by natural disasters. Depending upon the topic, there is an urgent need to provide a basic understanding of the principles and facts involved in order to provide a solid knowledge base to create the strongest legislation needed to adequately address the issues at hand.

Hurricanes Katrina and Rita have taught us that the impending crises cannot be solved with “business as usual” attitudes. These issues must be addressed from a holistic perspective, using new methods and working with new partners. ASFPM looks forward to the challenges of 2006 and especially to addressing them through new and innovative approaches. □



NO ADVERSE IMPACT FLOODPLAIN MANAGEMENT

The ASFPM recently received the official certificate of registration for the NAI trademark, at left. The logo with the trademark symbol now will be used for all ASFPM products dealing with No Adverse Impact floodplain management. Learn more about NAI from <http://www.floods.org>.

The article below gives some thoughts about ways that NAI floodplain management can be incorporated into the state and locals programs in Ohio, but its message is applicable to any state.

A Crucial Juncture: Incorporating NAI Standards as Part of Map Modernization's Regulation Update

**by Kimberly Bitters, CFM
Ohio Division of Water—Floodplain Management**

By observing the extent of damage caused by Hurricane Katrina and recognizing the deficits in government response, we may be able to better plan for the needs of Ohio. Look inward towards our capacity to handle Ohio's most destructive and expensive natural disaster—flooding. Historical evidence suggests that Ohio floods have the potential for tremendous impacts on people, infrastructure, and the economy. Let us learn from the mistakes as well as things done right in the Southeast to evaluate Ohio's preparedness for the next big flood.

Currently, Ohio has tremendous opportunity to improve our response to flooding and prevention of damage from future events. We can capitalize on the attention flooding is receiving in the aftermath of Katrina by the media, public, and decisionmakers. In addition, Ohio is fully engaged in FEMA's Map Modernization process, which means that all Ohio communities will be required to update their flood damage reduction regulations in the next few years. By combining the public awareness of potential flood damage and the requirement to update our regulations, we can reduce our susceptibility to future events.

Now is the perfect time to evaluate your community vision, needs, and flood risk to determine whether your current regulations and land use plans will provide proper guidance to make your vision a reality. When it comes to the NFIP, the federal minimum criteria do not prevent future flooding increases. But your community has the authority to adopt higher standards that can prevent advancement of flood stages and reduce the scope of flood damage. With planning, you can enable your community to shape growth patterns focused on reducing risk by revising subdivision regulations, emergency plans, flood damage reduction standards, design standards, and infrastructure improvement plans. By incorporating No Adverse Impact (NAI) principles into existing community activities such as these, your flood risk can be drastically reduced.

NAI principles can be applied to a variety of community activities in such a way that minimizes or avoids potential negative impacts to neighbors. Where your community identifies the need for improvement of flood risk reduction there are many alternatives available. The *No Adverse Impact Toolkit* defines seven areas where your community can incorporate the NAI approach including hazard identification, education and outreach, planning, regulations and standards, mitigation actions, infrastructure, and emergency services. It is crucial that the NAI philosophy be applied in a creative but realistic manner that includes techniques to ensure implementation. Including a plan for funding, utilizing benchmarks, and setting goals that your community has the power to influence will promote implementation of the NAI principles.

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No Adverse Impact (cont.)

Take advantage of the Map Modernization regulation update as an opportunity to redefine your community's response to flooding. The flood damage reduction regulations should reflect your community's unique features and vision for the future. When considering whether the minimum federal standards will meet your community's needs, bear in mind the unforeseeable factors that will affect the base flood. For instance, ice jams and dam failures are not included in your currently mapped flood risk. For this and many other reasons, communities across Ohio have already included some higher standards in their flood damage reduction regulations. Several Ohio communities also are actively applying the NAI approach to floodplain management, stormwater, subdivision, and other regulations in an effort to boost sustainability.

Whether your community has the ability to implement a wide variety of NAI-based changes, adopting higher standards into your flood damage reduction regulations can make a big difference in reducing flood risk. The most effective and commonly applied "higher standards" in Ohio include freeboard, 500-year protection for critical facilities, dry land access, cumulative substantial damage definition, and restrictions on fill.

- Freeboard may be applied to A Zones without BFEs by requiring all structures to have the lowest floor elevated above the highest adjacent grade. Many communities adopt one or two feet of freeboard to compensate for unknown risk factors and to obtain the direct savings on flood insurance premiums.
- 500-year protection of critical facilities reduces risk to the health and safety of the entire community as well as vulnerable subpopulations. Fire and police stations and hospitals play a crucial role in flood rescue and recovery. Schools, nursing homes, and jails contain potentially immobile groups that require additional safeguards. Hazardous material storage sites deserve a higher level of flood protection.
- Dry land access should be incorporated into all development plans to ensure safe entry and exit from the floodplain during the base flood. Dry land access will provide for direct evacuation routes and permit emergency services to be supplied at crucial times.
- Cumulative substantial damage definitions can be beneficial to repetitive loss property owners. Owners of substantially damaged structures are eligible for Increased Cost of Compliance (ICC) funds of up to \$30,000 for meeting flood damage reduction regulations. The benefits of broadening the definition of substantial damage are felt by the property owners when they receive funds to elevate or floodproof their structures, and by the community through diminished impacts of future floods.
- Restrictions on fill are not minimum NFIP standards, but regulation of floodplain filling can provide benefits in water quality and floodwater storage capacity and reduce adverse impacts on neighboring properties. Limits on fill can be addressed in a number of ways including quantity, quality, location, stability, and compaction. These standards can be specifically applied to the floodway only or to the entire regulatory floodplain.

In the aftermath of Katrina, a swift response to rebuilding and recovery is desirable; however, rebuilding the same high-risk neighborhoods is not beneficial for the long-term health of the community. Therefore, certain aspects of recovery have been slowed to create well-balanced investment in the hope that, after Katrina, the region will be stronger.

If the NAI planning approach had been utilized before Katrina, planning tools would now be available to rebuild with a higher level of protection without hesitation. This is why it is crucial for Ohio to learn from Katrina to provide adequate planning changes that incorporate a new dedication to risk reduction through NAI principles before our next disaster. The first step to improving Ohio's flood risk should be to incorporate common sense higher standards into each community's flood damage reduction regulations at this crucial juncture. □

*[excerpted from **The Antediluvian**, vol. 12, no. 2, pp. 10-11]*

CLAIMS HANDBOOK SENT TO NFIP POLICYHOLDERS

FEMA is completing the last phase of implementing a portion of requirements set forth in the Flood Insurance Reform Act of 2004, which deals with notifying policyholders about their coverage and how to file claims. This past fall, WYO companies began including a booklet, "Summary of Coverage," with their policy declaration page and policy. In January 2006, the Bureau & Statistical Agent began mailing to all new and renewing policyholders the last installment of materials developed in response to FIRA 2004. Included in the mailing are

- A cover "letter" telling them what is enclosed, what they should have received from their carrier, and that the acknowledgment form must be signed.
- A Claims Handbook;
- An acknowledgment receipt to sign; and
- A loss history notice (showing all of the losses on record since 1978 for that property).

Agents and WYO companies made it clear in meetings and correspondence with FEMA that they do not want to be answering questions about the losses (undoubtedly, some property owners will be finding out for the first time that their property has flooded before!), so the policyholder is being directed to call the Bureau with questions about that and about the acknowledgment form.

>>> For the forms and handbook, see <http://bsa.nfipstat.com/wyobull/w-06004.pdf>.

LATE-BREAKING NEWS ON ABFES

As this issue of *News & Views* went to press, FEMA announced that it will require communities to adhere to the elevation requirements established by Advisory Base Flood Elevations (ABFEs) in order to be eligible for FEMA funding for certain mitigation and recovery projects. In the wake of Hurricane Katrina, FEMA assessed coastal flood elevations in Mississippi and Louisiana to develop more accurate data to guide decisions on reconstruction. The ABFEs are based on those assessments. FEMA has developed ABFEs for three coastal counties in Mississippi and 11 Louisiana parishes. Additional ABFEs are being developed for four Louisiana parishes within the levee system, including the City of New Orleans.

FEMA's new policy requires Mississippi and Louisiana communities to use the new information, represented in the ABFEs, for all reconstruction activities paid for through FEMA's Public Assistance program, Hazard Mitigation Grant Program, Pre-Disaster Mitigation grant program, Flood Mitigation Assistance program, and through implementation of Executive Order 11988 on Floodplain Management.

>>> For the full story and more information, see <http://www.fema.gov/media/>.

Insurance Dialogue (cont.)

They also shared additional concerns, which were somewhat broader, such as:

- Is the 100-year floodplain accurately identified?
- Should the 500-year floodplain be the basis for mandatory purchase of flood insurance?
- The borrowing authority issue should be separate from changes to the program itself.

A discussion of these issues ensued at the meeting. The ASFPM and the insurance representatives concurred that there must be mutual agreement on basic principles that underlie any proposals for changes to the NFIP or are used to evaluate any such proposals that are put forth. It was also agreed that the reforms cannot be addressed before February 10, at which point the claims payment shortfall is anticipated—that issue must be addressed separately and quickly. Finally, it was agreed that a study of more complex aspects of suggested changes should be commissioned, and not necessarily by the U.S. Government Accountability Office; other options mentioned were the Congressional Budget Office and the Department of Commerce.

All parties agreed to keep working together and also to try to increase their engagement with real estate agents, lenders, and builders. Additional meetings were proposed, as was cooperating to organize a public congressional briefing on the topic of insurance reform [see page 2 of this issue].

>>> For more information on these and related flood insurance issues, contact Bruce Bender, ASFPM Insurance Committee Co-Chair, at babender@cox.net.

STATES' FISCAL OUTLOOK IMPROVES

According to the National Governors Association (NGA) and the National Association of State Budget Officers (NASBO), states experienced marked fiscal improvement in 2005 but remain cautious about the future. In *The Fiscal Survey of the States*, just released, NGA and NASBO found that revenues improved notably in fiscal 2005, enabling many states to begin to restore funding to programs cut during the previous economic downturn and return year-end balances to relatively normal levels. However, the budgetary strain imposed by Medicaid, and looming issues such as pensions, a growing school-age population, and infrastructure needs cause states some concern about the long-term outlook.

Data show that in every state, fiscal 2005 collections of sales, personal income, and corporate income taxes either met or surpassed budgeted estimates. In addition, fiscal 2005 revenue collections were 4% higher than anticipated in originally enacted budgets. Sales taxes were 1.2% higher, personal income taxes were 5.7% higher, and corporate income taxes were 11.6% above original estimates.

In another encouraging sign, states are restoring normal levels of total balances. Composed of ending balances and the amounts in budget stabilization funds, total balances were a critical tool for combating the recent fiscal downturn and are a bellwether of the fiscal health of states. Strong state revenues have allowed states to begin to rebuild budget reserves to levels at or above those considered adequate by budget observers (roughly 5% of expenditures). In fiscal 2005, total balances are \$38.5 billion, or 6.8% of expenditures—up from \$26.7 billion, or 5% of expenditures, in fiscal 2004. Balances are expected to decline, however, to 4.6% in 2006.

In a sign of national progress, only five states made across-the-board budget cuts in fiscal 2005—a sharp contrast to recent years when nearly every state did so.

The Fiscal Survey of States assembles data self-reported by states on their general fund budgets, which constitute about one-half of state expenditures. NASBO conducted the field survey during fall 2005 and governors' state budget officers completed the surveys.

>>> The report is available at <http://www.nga.org/Files/pdf/FSS0512.PDF>.

Request for 2006 Applications – The Mary Fran Myers Scholarship –

Applications are now being accepted for the Mary Fran Myers scholarship, which funds travel expenses for one or more deserving hazards managers to participate in the Natural Hazards Research and Applications Information Center's annual invitational workshop in Boulder, Colorado, and thereby further their research or career paths.

The scholarship is supported by contributions from the ASFPM and others, and is awarded in memory of Myers, a dedicated floodplain manager and former Co-Director of the Natural Hazards Center. She worked to foster the integration of scientific research and its application to real-world problems and was particularly concerned that financial need not preclude qualified and enthusiastic professionals from participating in the workshop, the most significant gathering of both scientists and research users in the hazards field.

Each year, the scholarship recipient or recipients are recognized at the workshop and may be asked to serve as panel discussants, where they can highlight their research or practical experiences in the hazards and disasters field. All hazards researchers, students, and practitioners are eligible for the Mary Fran Myers Scholarship. However, preference is given to individuals with demonstrated financial need and those who have not previously attended the Hazards Workshop.

>>> Applicants must complete the 2006 application form, available from the Hazards Center's website at <http://www.colorado.edu/hazards/scholarship/> or by calling the Hazards Center at (303) 492-6818. Applications are due April 14, 2006.

Washington Report

LEGISLATIVE REPORT

Congress is back in session. There have already been two hearings on flood insurance and almost 10 hearings on matters related to Hurricanes Katrina, Rita, and Wilma. The federal budget is to be announced momentarily, kicking off two to three months of appropriations hearings. The long-awaited report on quantifying the benefits of mitigation has been released and a briefing held [see article on page 11]. Reports from several investigations of response to Hurricanes Katrina and Rita are expected soon. By mid-February, the NFIP will need more U.S. Treasury borrowing authority, requiring Congressional action.

Bills in Active Status

Flood Insurance Reform—The Senate Banking Committee has held two hearings on “Proposals to Reform the National Flood Insurance Program.” At the first, on January 25th, the Committee heard from FEMA, the Comptroller General, and the Congressional Budget Office. At the second hearing, February 2nd, the Committee heard from the ASFPM along with witnesses from the National Wildlife Federation, the Mortgage Bankers Association, Consumer Federation of America, the National Association of Home Builders, the National Taxpayers Union, and the Heritage Foundation [see article on page 10].

No overall reform bill has been introduced in the Senate. Jack Reed (D-RI) introduced S. 2005, to require mapping of the 500-year floodplain and residual risk area and incorporation of data from U.S. Army Corps of Engineers inundation maps, National Oceanic and Atmospheric Administration storm surge maps, and U.S. Geological Survey streamgage data. The bill would provide funds for these additional mapping tasks and also reactivate the Technical Mapping Advisory Council.

The House Committee on Financial Services reported its reform bill, H.R. 4320, out of committee in December but just filed the report to accompany it (H. Rept. 109-370) on February 1st. The report contains language urging FEMA to act quickly to fulfill requirements of the Flood Insurance Reform Act of 2004, specifically the consumer improvements, education and training for insurance agents, and the appeals process for claimants [see article on page 5]. It also urges completion of regulations and implementation of the repetitive flood loss programs created in that bill. It clearly extends use of the “demolish and rebuild” mitigation option under the regular Flood Mitigation Assistance program, not just under the pilot programs. H.R. 4320, among its other provisions, requires a 6-month study by the U.S. Government Accountability Office (GAO) of issues associated with expanding the mandatory purchase of flood insurance to the 500-year floodplain and residual risk areas. The bill increases the NFIP’s borrowing authority to \$22 billion. Given FEMA’s estimate that more borrowing will be needed as of February 10th, it is likely that H.R. 4320 will be brought to the House floor shortly.

The Senate Banking Committee had hoped to join its reform legislation with a borrowing authority increase, but it seems that it will have to either deal with the borrowing separately or settle for a smaller package of reforms that can be considered non-controversial and be acted upon quickly.

Levee Safety and Inventory—H.R. 4650, for a National Levee Safety Program, was introduced in December by John J. Duncan, Jr. (R-TN), Chairman of the Water Resources and Environment Subcommittee of the Committee on Transportation and Infrastructure. Primary co-sponsors were the Subcommittee’s Ranking Minority Member, Eddie Bernice Johnson (D-TX), Full Committee Chairman Don Young (R-AK), and Ranking Member James Oberstar (D-MN).

Chairman Duncan entered this statement in the Congressional Record on January 31st: “We do not know how many levees there are in the United States; we do not know how old they are; and in many cases, we do not know who constructed them or who is responsible for their operation and maintenance. Over the decades, levees have been built by different entities, at different times and to different standards. They have been linked to provide a protective system for a city, but with such a mixture of conditions, the true level of protection may be in doubt.”

With this high-level roster of sponsorship, the Committee likely will act on this bill. The ASFPM responded to a request for comments, pointing out some parts of the bill that may need adjustment, while strongly supporting collection of data on the status of levees and the institution of levee safety programs.

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Washington Report (cont.)

Stafford Act Modifications—H.R. 4438, the Gulf Coast Recovery Act of 2005, was reported out of the House Transportation and Infrastructure Committee on December 22nd. The Committee remains interested in furthering many of the bill's provisions. It is unclear whether it will be brought to the House floor in its current form. Early action on many of its provisions is likely.

The bill makes many modifications to the Stafford Act, some specific to recovery from Hurricanes Katrina, Rita, and Wilma and others that are more long-term. For example, the bill would allow use of Stafford Act funds for base pay for certain local officials, including permitting officials, and it would also restore the Hazard Mitigation Grant Program to 15% from 7.5%. The report accompanying the bill (H. Rept. 109-364) includes language indicating that FEMA should consider "demolish and rebuild" to be an eligible mitigation option for Stafford Act programs when it is consistent with a community's goals, encourages safe and livable housing, and is determined to be feasible and cost-effective. The language also says, "The Committee recognizes that some flood hazard areas, such as floodways, pose significant risks to residential structures and expects the guidance to avoid use of 'demolish and rebuild' in such areas that are particularly high risk."

Increase in Borrowing Authority for the NFIP—FEMA estimates that the NFIP has sufficient funds to pay claims only until February 10th. The present amount of Treasury borrowing permitted by law is \$18.5 billion. The borrowing authority was \$1.5 billion when Hurricane Katrina struck. It was raised to \$3.5 billion and in mid-November to \$18.5 billion. FEMA estimates the eventual need will be \$24 billion. The House NFIP reform bill would increase it to \$22 billion and the Senate has not publicly stated a number it would consider.

Other Legislative Activity

Hurricanes Katrina and Rita—Several reports, including one from the House and one from the Senate, are due shortly on overall preparation for and response to the 2005 hurricanes. Many different bills are pending with various provisions for assisting the recovery. The Senate Homeland Security and Governmental Affairs Committee has been holding extensive hearings evaluating many issues associated with the hurricane response. They have covered such topics as the Hurricane Pam exercise, Mississippi recovery, urban search and rescue in catastrophes, evacuation of New Orleans and of its especially vulnerable victims, and the role of governors in managing the catastrophe. The upcoming hearings will be on managing law enforcement and communication during a catastrophe, the Department of Defense role in the response, and the roles of the Department of Homeland Security and FEMA leadership.

Update on Coalitions

Congressional Hazards Caucus Alliance—The Alliance sponsored a briefing on the report recently released by FEMA, *Natural Hazard Mitigation Saves: An Independent Study to Assess the Future Savings from Mitigation Activities*. The study was done by the Multi-Hazard Mitigation Council of the National Institute of Building Sciences. It found an overall benefit/cost ratio of 4/1 for disaster mitigation investment and a benefit/cost ratio for flood hazard mitigation of 5/1 [see article on p. 11].

The well-attended briefing was held on Capitol Hill for Congressional staff. It was sponsored by the House Co-Chairs of the Caucus and by Chairman Shuster of the House Technology and Infrastructure Committee's Subcommittee on Public Buildings, Economic Development and Emergency Management. David Maurstad spoke, as did L. Thomas Tobin, MMC Project Manager.

The Alliance provides information and support to the Caucus, which meets monthly. Information can be found at <http://www.hazardscaucus.org>.

USGS Coalition—The Coalition has developed a statement calling for an enhanced budget for FY 2007 for the U.S. Geological Survey, citing its many important functions and data collection activities. At its most recent meetings in December, the Coalition met with several of the Associate Directors of USGS. A meeting with Appropriations Committee staff is being planned for February.

RTCA Coalition—This group supports the work of Rivers and Trails Conservation Assistance program at the National Park Service. This is a technical assistance program, not a grant program, and often does not receive sufficient recognition for its contributions. A budget statement is being prepared.

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Washington Report (cont.)

Flood Map Coalition—This coalition has not met for the past couple of months, but will likely meet shortly to consider Senator Reed’s proposal, S. 2005, discussed above.

Streamgage Coalition—The Streamgage Coalition has developed a brochure on the importance of streamflow data and the National Streamgaging Network and the importance of increased funding for this purpose. Its activities are being coordinated through the Interstate Council on Water Policy (see <http://www.icwp.org>). ICWP sponsored a National Stakeholders Roundtable on the USGS Cooperative Water Program at the end of January.

Stafford Coalition—The Stafford Coalition meets often, but on an “as-needed” basis. After the budget is released, it is likely that the coalition will schedule its next meeting. This group has actively supported restoring HMGP to 15% and the reauthorization of the Pre-Disaster Mitigation grant program (which took place in December).

HIGHLIGHTS OF HEARINGS ON FLOOD INSURANCE REFORM

Although no overall reform bill for the National Flood Insurance Program has been introduced in the Senate, the Senate Banking Committee already has held two hearings this session.

On January 25th, both Comptroller General David Walker and Donald Marron, Acting Director of the Congressional Budget Office, testified that the NFIP is not actuarially sound in the long term because it does not collect sufficient premiums to create a reserve. Both pointed to pre-FIRM subsidies as accounting for much of the problem, along with repetitive losses.

The Comptroller General said that pre-FIRM subsidies account for an annual shortfall of about \$750 million. He said that the NFIP should reduce its losses from repetitive claims, assure use of accurate, digitized flood maps, and develop more effective oversight of the insurance operations. As for expansion of mandatory purchase to the 500-year floodplain, the GAO testimony states it would be difficult to assess the “impacts, effectiveness and feasibility” of doing this. It pointed out that more precise mapping of the 500-year floodplain would be necessary.

Marron testified that although pre-FIRM subsidies mean that premium income is only about 60% of what is needed for actuarial balance, there are pros and cons to eliminating the subsidy. He discussed different techniques for estimating the costs of the NFIP for the federal budget. Overall, he suggested that some forms of subsidy reduction and mitigation enhancement should be pursued.

David Maurstad emphasized that the NFIP has been self-supporting since 1986. He discussed steps taken to implement the consumer and insurance provisions of the Flood Insurance Reform Act of 2004. He indicated that preliminary DFIRMs for Mississippi would be out by August 2006, for Louisiana in the fall of 2006, and for all hurricane-affected areas by early 2007.

His recommendations for the NFIP included phasing out subsidized premiums, increasing incentives for participation, improving compliance with mandatory purchase requirements, increasing risk awareness, reducing risk through mitigation, requiring insurance to value instead of to the amount of the loan, requiring more frequent and thorough portfolio review by lenders, increasing penalties for non-compliance by lenders, reducing the waiting period for a policy to take effect from 30 days to 15 days, studying the feasibility of expanding mandatory purchase to the 500-year floodplain and residual risk areas, providing additional ICC coverage and removing the \$75 cap on ICC premiums, and studying the feasibility and implications of coverage for additional living expenses and business interruption.

On the second day, February 2nd, Chairman Richard C. Shelby (R-AL) opened the hearing by observing that the NFIP is bankrupt, that administrative costs are almost equal to payouts for claims, that the program appears to encourage development in risky areas, which leads to higher property values and hence higher losses. He asserted that there is a dire need to overhaul the NFIP. Paul Sarbanes (D-MD) observed that the average year payout is \$1.2 billion and that the hurricanes of 2005 led to a payout 20 times that of an average loss year. He sees a two-part problem: 1) how to pay for the 20-times-normal loss and 2) how to strengthen the program going forward.

David Conrad, National Wildlife Federation, observed that the NFIP will collapse without a bailout for the extraordinary 2005 costs. He suggested that pre-FIRM subsidies be reduced and eventually eliminated, focusing first on non-primary residences. He made the connection between the mitigation programs of the NFIP and the HMGP, calling for restoration of HMGP to 15%. He stressed that accurate mapping is fundamental to the NFIP today as well as to any expansion to 500-year and residual risk areas.

[continued on page 10]

Washington Report (cont.)

Regina Lowrie, Chair of the Mortgage Bankers Association, emphasized the importance of increasing the borrowing authority and the importance of the NFIP to homeowners. The MBA cannot support expansion of Special Flood Hazard Areas (beyond the 100-year floodplain) without further study. In response to a question from Sarbanes, she said she thought there is actually significant compliance by lenders, in the range of 95%.

Robert Hunter of the Consumer Federation of America and former FIA Administrator said that while he “loves” the NFIP, it should be abolished if it cannot be fixed. Accurate maps are key as are the mitigation programs. If the 100-year floodplain were accurately reflected on flood maps, more properties would have been required to have coverage and mitigation would have been more effective. FEMA must insist on its floodplain management standards in reconstruction in the Gulf Coast, he said. The current maps are a disgrace. The NFIP is not really actuarially sound because actuarial soundness is prospective. Excessive Write Your Own expenses should be eliminated. Mitigation requirements should be enforced but with a transition program for lower-income people—perhaps a phase-out as structures are sold. Pre-FIRM subsidies should be eliminated for high-value properties, vacation homes, and repetitive loss properties. Residual risk areas should be subject to mandatory purchase at a preferred risk rate. Better procedures should be instituted for making the purchase requirement work, such as better tracking over time. The NFIP is a beautifully conceived program, he said, but has been poorly administered.

David Pressly, President of the National Association of Home Builders, said that although the losses of the past year are unprecedented, he does not see the program as broken. He said the NFIP has played a critical role in management of at-risk areas. Suggested reforms include increasing premium limits and coverage limits as well as offering a “deluxe option” with greater coverage but a larger deductible. Expansion of mandatory purchase requirements to the 500-year floodplain creates complicated issues and the need to balance the need for protection with cost. Accurate flood maps are essential. The NFIP’s residential design standards are fine for the 100-year floodplain, but not for residual risk and 500-year floodplain areas, where they would add an average \$30,000 to the cost of a new home.

Paul Gessing of the American Taxpayers Union, testifying for ATU and for Taxpayers for Common Sense, said that since the NFIP has not successfully mitigated flood losses, it must be considered a failure. Perhaps it should be left up to each state to design a program for its own needs. There has been no catastrophic fund because the NFIP has the taxpayers as a fallback. Six of ten insured properties are in beach towns. It is a taxpayer-financed safety net for millionaires and the poor are often left unprotected. The NFIP should be fixed or abandoned. At least the pre-FIRM subsidy should be eliminated, covered areas should be expanded, and more funds should be provided for mitigation.

David John of the Heritage Foundation said that it is time to fix the NFIP once and for all because losses are not likely to decline; future bailouts are likely. He recommended elimination of the pre-FIRM subsidy, use of replacement values for policies instead of loan values, requiring insurance in residual risk and storm surge areas, provision of better risk information for property owners, strengthening of mitigation to reduce repetitive losses and retrofit structures, charging higher premiums on vacation or second homes, and perhaps slightly subsidizing premiums for lower income homeowners.

The ASFPM’s testimony, presented by Pam Pogue, Chair, can be read at <http://www.floods.org>. The highlights included ASFPM’s point that the NFIP has been self-supporting in average loss years and has repaid Treasury borrowing with interest since 1986. She said that ASFPM recommends expansion of mandatory purchase to residual risk and 500-year floodplain areas, but understands the need to study those impacts. The ASFPM recommends mapping those areas to better inform property owners of their risk and endorses S. 2005’s call for such mapping, providing funds for the task, and re-activating the Technical Mapping Advisory Council. Her testimony called for additional funding and time for Map Modernization, to ensure quality products. She also suggested looking at ways to encourage non-federally regulated financial institutions to require flood insurance and supported use of FEMA’s advisory flood maps in the hurricane recovery areas as a condition of receiving federal mitigation funds. The ASFPM testimony supported increasing ICC project funds to \$50,000, but not increasing the premium cap since much of the ICC premium income has not been utilized. The testimony called for early implementation of the repetitive loss programs in FIRA ‘04, better coordination with Stafford Act mitigation programs, development of a national levee safety policy as part of enhanced risk awareness, and study of provisions for catastrophic losses and the impacts on the NFIP and its mitigation programs of FEMA’s inclusion in the Department of Homeland Security.

>>> Other testimony can be found through <http://thomas.loc.gov>. Go to Senate Committees and then to Senate Banking Committee.

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

MITIGATION PAYOFFS QUANTIFIED

Every dollar spent on disaster mitigation saves society an average of four dollars, according to a study by the Multihazard Mitigation Council of the National Institute of Building Sciences. The study examined grants over a 10-year period (1993–2003) aimed at reducing future damage from earthquake, wind, and flood. It found that such efforts reduce future losses and are cost effective.

The Congressionally mandated study was commissioned by the Federal Emergency Management Agency. According to the study, mitigation results “in significant net benefits to society as a whole, to individuals, to states, and to communities in terms of future reduced resource losses, and significant savings to the federal treasury in terms of future increased tax revenues and future reduced hazard-related expenditures.” Some findings include:

- A dollar spent on mitigation saves society an average of \$4, with positive benefit-cost ratios for all hazard types studied.
- In addition to savings to society, the federal treasury can redirect an average of \$3.65 for each dollar spent on mitigation as a result of disaster relief costs and tax losses avoided.
- In all of the eight communities studied in depth, FEMA mitigation grants were a significant part of the community’s mitigation history and often led to additional loss reduction activities.
- Mitigation is sufficiently cost-effective to warrant federal funding on an ongoing basis both before disasters and during post-disaster recovery.

“We’ve all seen that mitigation helps to save lives and reduce property damage,” said David Maurstad, FEMA’s Acting Director of Mitigation. “But until the MMC study we haven’t had independent, objective, quantitative data analysis to show that building stronger and safer is also a sound investment.”

The study involved two interrelated components: (1) a benefit-cost analysis of a broad sample of FEMA mitigation grants, and (2) additional empirical research on FEMA-funded mitigation activities carried out in eight selected communities. The community studies examined all FEMA mitigation grants received by the selected communities between 1988 and 2003.

>>> Copies of *Natural Hazard Mitigation Saves: An Independent Study to Assess the Future Savings from Mitigation Activities* can be downloaded from <http://www.nibs.org/MMC/mmcactiv5.html>.

Anticipate Albuquerque!

Preparations are well underway for the ASFPM’s 30th annual conference, to be held in Albuquerque, New Mexico, from June 11 to June 16, 2006. This comprehensive gathering will bring together hundreds of floodplain managers from all levels of government, the private sector, and non-governmental organizations—all involved in different aspects of reducing flood losses, making communities more sustainable, and managing fragile riparian and coastal resources. There will be workshops, training, the Certified Floodplain Manager exam, exhibits, field trips, and much more.

Nominations are being accepted for the annual floodplain management awards, which will be presented during the conference. Materials in support of a nominee must be received in the ASFPM Executive Office by March 6, 2006.

Deadline for early registration for the conference is May 12, 2006

>>> See the conference brochure, preliminary program, highlights of New Mexico, and other information at <http://www.floods.org>.

State & Local Report

CALIFORNIA EXAMINES TSUNAMI PREPAREDNESS

Prompted by the 2004 Indian Ocean tsunami and California's past tsunamis, the Tsunami Safety Committee of the state's Seismic Safety Commission evaluated the state's tsunami readiness through a series of meetings and testimony from representatives of local governments and the scientific community. Its report, *Tsunami Threat to California: Findings and Recommendations*, reviews the tsunami threat to life, property, and the state's (and therefore the nation's) economy; points out that existing building codes and standards do not address tsunami impacts; the present tsunami warning system is falling short of some of its goals; and mapping, mitigation, and risk assessment for tsunami lag behind those measures for other hazards like floods and earthquakes. The Commission recommends, among other actions, that the state initiate a multi-lingual public education program, provide matching funds to coastal counties for improvements to communications and response networks for tsunamis, and support efforts to improve technology and methods for tsunami risk assessment.

>>> The full report is available at <http://www.seismic.ca.gov/pub/CSSC%2005-03%20Tsunami%20Findings.pdf>.

BIXBY, OKLAHOMA, ADVANCES STORMWATER SYSTEM

Bixby, Oklahoma, is combining \$3.1 million awarded by the Federal Emergency Management Agency from Hazard Mitigation Grant Program funds and an additional \$1.9 million in bond money to implement local stormwater drainage projects in its downtown area. The project entails channelization and detention as well as acquisition of more than 30 floodprone homes, which will be either moved or demolished to make way for the drainage projects. Homes in the area have endured flooding every five to ten years, in part because of the inadequate drainage. Acquisition of the properties is already underway, with many of the owners openly relieved they no longer need to be concerned with water entering their properties after heavy rains.

The proposed channel will carry stormwater from the downtown area to nearby Bixby Creek, which itself just saw a major Army Corps of Engineers' channelization project. From there, the Bixby Creek channel empties downstream into the Arkansas River, thus completing the network of channelization designed to make the City of Bixby, south of the Arkansas River, less susceptible to flooding. In the last eight years, Bixby has completed nearly \$30 million in flood prevention projects and has planned another \$30 million for stormwater management work over the next six years.

[excerpted from The B.F.E., Fall 2005, p. 3]

ILLINOIS ASSOCIATION STARTS NEW PERIODICAL

The Illinois Association for Floodplain and Stormwater Management has released its first issue of a colorful journal, *Storms & Floods*, which is intended for a wide audience of both technical and lay people. Hard copies were distributed by the IAFSM to every Illinois mayor and county board chair, consulting firms, professional organizations, key state agency heads, regional planning commissions, and others. The journal is free to readers, paid for by the advertisements of IAFSM member firms and others. The first issue contains articles for code officials, planners, engineers, and attorneys, but all are written to be understandable to everyone.

>>> The journal can be downloaded from the IAFSM website, <http://www.IllinoisFloods.org> (look under Publications).

VIRGINIA TO STRENGTHEN DAM SAFETY

Regulations governing dams in Virginia are being opened to consider amendments to strengthen the state's ability to protect health and safety, and the public is being asked to comment. The regulations affect not only dam owners but also the growing number of Virginians living downstream from dams. The comment process is scheduled to take several months.

Amendments to the "Impounding Structures Regulations," which fall under the purview of the Virginia Soil and Water Conservation Board, may be considered that would establish dam-alteration permit requirements similar to construction permit requirements, require that emergency action plans meet federal requirements, have new and existing dams meet the same requirements, improve the risk-based dam classification system, establish permit fees, clarify language in the regulations, and allow an alternative procedure to spillway or overflow designs where there would be no unreasonable or significant threat to life and property.

>>> The notice of the proposed amendment process is posted at <https://www.townhall.virginia.gov/Action/ViewAction.cfm?Action=1914>.

DELAWARE EVALUATES STATEWIDE FLOOD AND DRAINAGE ISSUES

In response to a governor's executive order issued last year, the Surface Water Management Task Force of Delaware has submitted its report, outlining a statewide strategy for managing flooding, stormwater, drainage, and related issues. Among the Task Force's recommendations for state action are these:

- A Surface Water Advisory Council should be established to provide guidance, policy advice, and oversight on drainage, stormwater management, and flood control.
- Stormwater utilities operating at the county or local level should be formed as a funding vehicle for a simplified and comprehensive approach to drainage and flooding problems throughout each county.
- State-level design and engineering standards and regulations should be strengthened and updated. Minimum standards should address volume management, conveyance adequacy, pollutant loadings, floodplain management, and standards for operation and maintenance of structures and management areas.
- Fund the state's dam safety program as provided under the provisions of the pertinent state law.
- Encourage the implementation of conservation design as a way to reduce reliance on structural stormwater management.
- Enable stormwater utilities to acquire buffers and easements to protect lands from development and/or degradation and to enhance flood control, flood prevention, protect wetlands, enhance water quality, improve stream bank stabilization, and protect vegetation that will lessen sedimentation and erosion.
- Plan for flood control, stormwater management, and development on a watershed basis, particularly for 17 high-priority watersheds that need immediate attention. Each plan should include, at a minimum, hydrologic and flood modeling and a determination of carrying capacity and water-quality impacts of the watershed. The impact of a build-out plan for each watershed would also be included.

>>> The full report, *Governor Minner's Task Force on Surface Water Management* (2005, 20 pp.), can be downloaded from <http://www.dnrec.state.de.us/dnrec2000/SWMTF/SWMTFFinalREPORT.pdf>.

Publications, Software, AV & the Web

Lessons Learned Between Hurricanes: From Hugo to Charley, Frances, Ivan, and Jeanne summarizes a March 2005 workshop of the National Academies' Disasters Roundtable—before the hurricane season that brought Katrina, Rita, Wilma, and all the rest. As such, it is interesting reading and prescient in some respects, particularly the section entitled, “New Orleans: Disaster Waiting to Happen.” The discussion traced improvements in forecasting, evacuation planning and implementation, shifts in federal response, and monitoring building performance. However, many pre-Hugo issues remain unresolved and new needs continue to arise. For example, the 2004 hurricanes exhibited a tendency to change intensity rapidly, making their impacts more difficult to predict and making evacuation decisions problematic. In addition, coastal areas have become more intensively developed, and the effects of climate change are uncertain. Patricia Jones Kershaw and Byron Mason. 2005. 28 pp. The National Research Council of the National Academies. Can be downloaded free from <http://www.nap.edu/catalog/11528.htm>.

Environmentally Friendly Coastal Protection is the result of the Advanced Research Workshop on Environmentally Friendly Coastal Structures, sponsored by NATO and held in Varna, Bulgaria in May 2004. The conference aimed to critically assess existing knowledge of coastal and environmental protection, identify directions for future research, and promote close working relationships among scientists from different countries and with different professional experience. Written for civil engineers, environmental activists, and coastal zone managers, this book features the latest trends in research in coastal and environmental protection summarized in 17 papers that attempt to cover as completely as possible the many components associated with coastal protection—the coasts, engineering structures, water, sediments, and ecosystems—and their complicated interactions. Claus Zimmermann, Robert G. Dean, Valeri Penchev, and Henk Jan Verhagen, editors. 2005. 276 pp. ISBN 1-4020-3300-1. \$139.00. Available from Springer New York, P.O. Box 2485, Secaucus, NJ 07094-2485; (212) 460-1500, (800) 777-4643; service-ny@springer-sbm.com or see <http://www.springeronline.com/>.

An Unnatural Metropolis: Wresting New Orleans from Nature is especially fascinating in the light of Hurricanes Katrina and Rita. It traces two centuries' worth of engineered modifications to the natural environment of the New Orleans area. Before the city could swell in size and commercial importance as its nineteenth-century boosters envisioned, builders had to wrest it from its waterlogged site, protect it from floods, expel disease, and supply basic services using local resources. Every manipulation of the environment made an impact on the city's future and on its social geography as well—often with unequal, adverse consequences for minorities. The author describes these processes and details how each alteration still requires maintenance and improvement today. Craig E. Colten. 2005. 245 pp. Louisiana State University Press. ISBN 0-8071-2977-1. \$39.95. Order from P.O. Box 25053, Baton Rouge, LA 70894-5053; (225) 578-8271, (800) 861-3477; lsupressorders@lsu.edu or see <http://www.lsu.edu/lupress/>.

Mitigating the Risk from Coastal Hazards: Strategies & Concepts for Recovery from the December 26, 2004 Tsunami, is one of the first efforts to develop a comprehensive strategy for redevelopment and recovery that incorporates much of the initial research, reconnaissance, and field work from the tsunami that struck areas along the Indian Ocean one year ago. International experts in geology, engineering, architecture, planning, and law collaborated to develop technical measures for hazard risk reduction covering everything from where to locate buildings, to construction methods and evacuation. The report provides a method for identifying hazard zones and gives related strategies and options for recovery. The strategies are then adjusted for the anticipated frequency of similar events. Examples are given, as well as a case history that combines the various concepts. Countries

are encouraged to consider using a light-handed flexible approach to implementation based upon guidance and well-written policy, and to provide materials, funding, and/or incentives so that individuals and communities can redevelop with the utmost respect for the forces of nature. Dennis J. Hwang and others. 2005. 66 pp. Available for download from <http://www.soest.hawaii.edu/SEAGRANT/communication/pdf/TsunamiRecoveryReport.pdf>.

Protecting Water Resources with Higher-Density Development is a new report by the U.S. Environmental Protection Agency aimed at helping water quality professionals, communities, local governments, and state and regional planners better understand the impacts of high- and low-density development on water resources. The U.S. Census Bureau projects that the U.S. population will grow by 50 million people, or about 18%, by 2020. Many communities are asking where and how they can accommodate this growth while maintaining and improving their water resources. The report and its guidelines are based on EPA's modeling of three scenarios of different development densities at three scales—one-acre level, lot level, and watershed level—and at three different time-series build-out examples. The findings indicated that higher-density development may better protect water quality and other resources—especially at the lot and watershed levels. This report is one in series from the EPA related to smart growth. Free printed copies of these publications can be obtained by emailing ncepimal@one.net or calling (800) 490-9198. Electronic versions can be downloaded at <http://www.epa.gov/smartgrowth/>.

In *Cities in the Wilderness: A New Vision of Land Use in America*, former Secretary of the Interior and Governor of Arizona Bruce Babbitt makes the case for why we need a national vision of land use—an open-space policy that can balance the needs for human settlement and community with those for preservation of the natural world upon which life depends. Such a balance, he demonstrates, is remarkably achievable, without new federal bureaucracy. The book shows that much can be—and has been—done by making thoughtful and beneficial use of laws and institutions already in place. Babbitt takes readers behind the scenes negotiating the Florida Everglades restoration project, the largest ever authorized by Congress. California examples illustrate how the Endangered Species Act has been employed to restore regional habitat. In the Midwest, new World Trade Organization regulations might be used to help restore Iowa's farmlands and rivers. The author's reflections reveal how broad restoration projects have thrived through federal-state partnerships and how their principles can be extended to other parts of the country. Bruce Babbitt. 2005. 214 pp. Island Press. ISBN 1-55963-093-0. \$25.95 by Island Press.

Calendar

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

February 11–16, 2006: MIDYEAR CONFERENCE OF THE NATIONAL EMERGENCY MANAGEMENT ASSOCIATION, Washington, D.C.. Contact Karen Cobuluis at (859) 244-8143 or kcobuluis@csg.org or see <http://www.nemaweb.org>.

February 13–15, 2006: NINETEENTH ANNUAL CONFERENCE OF THE MICHIGAN STORMWATER-FLOODPLAIN ASSOCIATION, Acme, Michigan. Contact Les Thomas at (517) 335-3448 or see <http://mi.floods.org/>.

February 20–24, 2006: ENVIRONMENTAL CONNECTION '06, Long Beach, California. Sponsored by the International Erosion Control Association. Contact the IECA at (970) 879-3010 or see <http://www.ieca.org>.

New Courses at EMI this Summer

The Federal Emergency Management Agency's Emergency Management Institute in Emmitsburg, Maryland, is offering two new floodplain management courses this summer. Class sizes are limited and demand is expected to be high, so interested persons are encouraged to apply immediately. A description of the application process is available at <http://training.fema.gov/EMIWeb/> or (301) 447-1035.

The new **Advanced Floodplain Management Concepts** course (E194) is a series of modules designed for floodplain managers with over three years of full-time floodplain management experience. The four modules in the course are NFIP Floodplain Rules and Regulations in Depth; LOMC Procedures and Floodplain Management Implications; Roles and Responsibilities of the Local Floodplain Manager; and Substantial Damage/Substantial Improvement. Each topic will be covered at a higher level of detail than in any basic course. Developed and real-life scenarios will be examined and exercises will be conducted in each section to make sure participants not only understand the appropriate rules and regulations, but also why they are in effect and how to apply them.

Pilot tests of the Advanced Floodplain Management Concepts course will be offered at EMI on June 26-29, 2006, and August 28-31, 2006.

Managing Floodplain Development through the NFIP Train-the-Trainer (E270) is a four-day course designed to train subject matter experts in how to deliver an effective and interesting course on floodplain management topics. The E273 course (Managing Floodplain Development through the NFIP) is used as the basis for delivery of this training. Participants will be expected to pick two sections of the new course and be prepared to teach them to the full class, and then to receive constructive feedback regarding their presentations. The first day of the course is dedicated to the various factors that can make a training experience exceptional and effective, with the remaining three days used for practice and evaluation. Video tapes will be made so that participants can review their own performance and critique themselves at their leisure. Participants should be thoroughly familiar with the course material, and experienced enough to teach the class and answer in-depth questions.

The Train-the-Trainer Floodplain course will be held on July 10-13, 2006 and September 25-28, 2006.

February 28—March 2, 2006: FEDERAL AND STATE WETLAND PROGRAMS IN TRANSITION: ANNUAL STATE/FEDERAL COORDINATION WORKSHOP, Washington, D.C.. Sponsored by the Association of State Wetland Managers. Contact ASWM at 2 Basin Road, Windham, ME 04062, (207) 892-3399; fax: (207) 892-3089; laura@aswm.org.

March 2, 2006: DIVERTING DISASTERS IN OKLAHOMA: DAMS, LEVEES, AND FLOODWATERS, Jenks, Oklahoma. Sponsored by the Oklahoma Floodplain Managers Association. Contact OFMA, P.O. Box 8101, Tulsa, OK 74101-8101; or see <http://www.okflood.org>.

March 8–9, 2006: EQUAL PARTNERS: ANNUAL CONFERENCE OF THE ILLINOIS ASSOCIATION FOR STORMWATER AND FLOODPLAIN MANAGEMENT, Tinley Park, Illinois. See <http://www.illinoisfloods.org/conferences.html>.

March 21–23, 2006: DON'T FOOL WITH MOTHER NATURE: SEVENTH ANNUAL CONFERENCE OF THE ASSOCIATION OF MONTANA FLOODPLAIN MANAGERS, Helena, Montana. See <http://www.mtfloods.org/>.

March 27–29, 2006: RESIDENTIAL COASTAL CONSTRUCTION (E386), Emergency Management Institute, Emmitsburg, Maryland. Contact (800) 238-3358 or see <http://www.training.fema.gov/EMIweb/>.

March 27–29, 2006: HEC-RAS AND FLOODPLAIN MANAGEMENT, Carson City, Nevada. Offered by the Floodplain Management Association. See <http://www.floodplain.org>.

April 2–6, 2006: EIGHTH FEDERAL INTERAGENCY SEDIMENTATION CONFERENCE AND 3RD FEDERAL INTERAGENCY HYDROLOGIC MODELING CONFERENCE, Reno, Nevada. Sponsored by the Subcommittees on Sedimentation and Hydrology of the Federal Advisory Committee on Water Information. Contact Doug Glysson, USGS, 412 National Center, Reston, VA 22092, (703) 648-5019; gglysson@usgs.gov or see http://water.usgs.gov/wicp/acwi/sos/conf/call_papers_extended_42005.pdf.

April 5–7, 2006: PARTNERING FOR FLOODPLAIN MANAGEMENT: JOINT NORTH CAROLINA/SOUTH CAROLINA FLOODPLAIN CONFERENCE, North Myrtle Beach, South Carolina. Sponsored by the North Carolina Floodplain Management Association and the South Carolina Association of Hazard Mitigation. See <http://www.ncafpm.org/>.

April 5–7, 2006: SAFETY EVALUATION OF EXISTING DAMS: MIDWEST REGION SEMINAR, Indianapolis, Indiana. Sponsored by the Association of State Dam Safety Officials. Contact ASDSO at 450 Old Vine St., Lexington, KY 40507, (859) 257-5140; info@damsafety.org or see <http://www.damsafety.org>.

April 10–14, 2006: NATIONAL HURRICANE CONFERENCE, Orlando, Florida. Numerous sponsors. See http://www.hurricane_meeting.com/2006%20NHC%20Call%20for%20Papers.pdf.

April 24, 2006: SPRING CONFERENCE OF THE TEXAS FLOODPLAIN MANAGEMENT ASSOCIATION, Abilene, Texas. Contact TFMA at (512) 892-2459 or tfma@earthlink.net.

May 1–4, 2006: ADVANCED HAZUS-MH FOR FLOOD (E172), Emergency Management Institute, Emmitsburg, Maryland. Call (800) 238-3358 or see <http://www.training.fema.gov/EMIweb/>.

May 7–9, 2006: WEST REGIONAL CONFERENCE OF THE ASSOCIATION OF STATE DAM SAFETY OFFICIALS, Overland Park, Kansas. Contact ASDSO at 450 Old Vine St., Lexington, KY 40507, (859) 257-5140; info@damsafety.org or see <http://www.damsafety.org>.

May 7–10, 2006: NATIONAL FLOOD CONFERENCE, Philadelphia, Pennsylvania. Contact Catherine King at CatherineR.King@associates.dhs.gov or see <http://www.fema.gov/nfip/2005conf.shtm>.

May 13–18, 2006: CHARTING A NEW COURSE: SHAPING SOLUTIONS FOR THE COAST, St. Pete Beach, Florida. Sponsored by The Coastal Society. See <http://www.thecoastalsociety.org/conference.html>.

- May 16–17, 2006:** RESTORATION 2006: COMMUNITY AND ECONOMIC RECOVERY AFTER A DISASTER, New Orleans, Louisiana. Sponsored by the International City/County Management Association, National League of Cities, and the National Association of Counties. Deadline for presentation abstracts is February 28, 2006. See <http://www.restoration2006.org/en/index.aspx>.
- May 17–19, 2006:** MEETING STAKEHOLDER INTERESTS: THIRD I-REC INTERNATIONAL CONFERENCE ON POST-DISASTER RECONSTRUCTION, Florence, Italy. Sponsored by the University of Florence and i-Rec at the University of Montreal. Contact Cassidy Johnson at cassidy.johnson@sympatico.ca or see <http://www.grif.umontreal.ca/pages/irechomepage.html>.
- May 21–25, 2006:** WORLD ENVIRONMENTAL CONGRESS, Omaha, Nebraska. Sponsored by the Environmental Water and Resources Institute of the American Society of Civil Engineers. See <http://www.asce.org/conferences/ewri2006/abstract.cfm>.
- June 4–7, 2006:** 2006 NATIONAL MAIN STREETS CONFERENCE, New Orleans, Louisiana. Sponsored by the National Trust for Historic Preservation. See <http://conference.mainstreet.org/>.
- June 11–16, 2006:** FLOODPLAIN MANAGEMENT CROSSROADS: 30TH ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, Albuquerque, New Mexico. Contact the ASFPM at (608) 274-0123, asfpm@floods.org or see <http://www.floods.org>.
- June 26–29, 2006:** ADVANCED FLOODPLAIN MANAGEMENT CONCEPTS (E194), Emergency Management Institute, Emmitsburg, Maryland. Contact (800) 238-3358 or see <http://www.training.fema.gov/EMIweb/>.
- June 27–30, 2006:** SOMETHING GOOD IS BREWING: ACHIEVING ENVIRONMENTAL RESULTS THROUGH COMMUNITY INVOLVEMENT, Milwaukee, Wisconsin. Sponsored by the U.S. Environmental Protection Agency. Contact Lisa Gebler, Community Involvement Conference Coordinator, at (301) 589-5318 or ciconference@emsus.com or see <http://www.epa.gov/ciconference/2006>.
- July 10–13, 2006:** BASIC HAZUS-MH (E313), Emergency Management Institute, Emmitsburg, Maryland. Contact (800) 238-3358 or see <http://www.training.fema.gov/EMIweb/>.
- July 10–13, 2006:** TRAIN-THE-TRAINER: MANAGING FLOODPLAIN DEVELOPMENT THROUGH THE NFIP (E270), Emergency Management Institute, Emmitsburg, Maryland. Contact (800) 238-3358 or see <http://www.training.fema.gov/EMIweb/>.
- July 24–27, 2006:** STORMCON: THE NORTH AMERICAN SURFACE WATER QUALITY CONFERENCE & EXPOSITION, Denver, Colorado. Sponsored by StormCon and *Stormwater Magazine*. For information, see <http://www.forester.net/stormcon/nashville/index.html>.
- July 31—August 3, 2006:** MANAGING FLOODPLAIN DEVELOPMENT THROUGH THE NATIONAL FLOOD INSURANCE PROGRAM (E273), Emergency Management Institute, Emmitsburg, Maryland. Contact (800) 238-3358 or see <http://www.training.fema.gov/EMIweb/>.
- August 14–17, 2006:** NATIONAL FLOOD INSURANCE PROGRAM COMMUNITY RATING SYSTEM (E278), Emergency Management Institute, Emmitsburg, Maryland. Contact (800) 238-3358 or see <http://www.training.fema.gov/EMIweb/>.
- August 14–17, 2005:** ADVANCED HAZUS-MH FOR FLOOD (E172), Emergency Management Institute, Emmitsburg, Maryland. Call (800) 238-3358 or see <http://www.training.fema.gov/EMIweb/>.

August 21–25, 2006: RETROFITTING FLOODPRONE RESIDENTIAL BUILDINGS (E279), Emergency Management Institute, Emmitsburg, Maryland. Contact (800) 238-3358 or see <http://www.training.fema.gov/EMIweb/>.

August 26–27, 2006: ENGINEERING ESSENTIALS FOR WETLANDS AND WETLAND REGULATIONS (NCES 8271), Denver, Colorado. Sponsored by the University of Colorado at Denver Continuing Engineering Education Center. Call 303-556-4907 or see <http://www.cudenver.edu/engineer/cont>.

August 27—September 1, 2006: INTERNATIONAL DISASTER REDUCTION CONFERENCE 2006, Davos, Switzerland. Contact Conference Secretariat, IDRC Davos 2006, SLF, Fluelastrasse 11, CH-7260 Davos Dorf, Switzerland; +41 (0)81 417 02 25 or see <http://www.davos2006.ch/1stannouncement.html>.

August 28–31, 2006: ADVANCED FLOODPLAIN MANAGEMENT CONCEPTS (E194), Emergency Management Institute, Emmitsburg, Maryland. Contact (800) 238-3358 or see <http://www.training.fema.gov/EMIweb/>.

September 5–9, 2006: ANNUAL CONFERENCE OF THE FLOODPLAIN MANAGEMENT ASSOCIATION, San Diego, California. See <http://www.floodplain.org>.

September 10–14, 2006: DAM SAFETY 2006, Boston, Massachusetts. Sponsored by the Association of State Dam Safety Officials. Abstracts are due February 17, 2006. Contact ASDSO, 450 Old Vine St., Lexington, KY 40507 or see <http://www.damsafety.org>.

September 18–20, 2006: SIXTEENTH ANNUAL FALL CONFERENCE OF THE OKLAHOMA FLOODPLAIN MANAGERS ASSOCIATION, Norman, Oklahoma. Contact OFMA, P.O. Box 8101, Tulsa, OK 74101-8101; or see <http://www.okflood.org>.

September 18–21, 2006: NATIONAL FLOOD INSURANCE PROGRAM COMMUNITY RATING SYSTEM (E278), Emergency Management Institute, Emmitsburg, Maryland. Contact (800) 238-3358 or see <http://www.training.fema.gov/EMIweb/>.

September 25–28, 2006: TRAIN-THE-TRAINER: MANAGING FLOODPLAIN DEVELOPMENT THROUGH THE NFIP (E270), Emergency Management Institute, Emmitsburg, Maryland. Contact (800) 238-3358 or see <http://www.training.fema.gov/EMIweb/>.

September 27–29, 2006: ANNUAL CONFERENCE OF THE COLORADO ASSOCIATION OF STORMWATER AND FLOODPLAIN MANAGERS, Glenwood Springs, Colorado. Contact David Bennetts, Urban Drainage & Flood Control District, 2480 W. 26th Ave., Suite #156B, Denver, CO 80211, (303) 455-6277, bennetts@udfcd.org or see <http://www.casfm.org/>.

November 12–15, 2006: ANNUAL CONFERENCE AND EXHIBIT OF THE INTERNATIONAL ASSOCIATION OF EMERGENCY MANAGERS, Orlando, Florida. For more information, contact IAEM at 201 Park Washington Ct., Falls Church, VA 22046 or see <http://www.iaem.com>.

December 9–13, 2006: FORGING THE NATIONAL IMPERATIVE: THIRD COASTAL AND ESTUARINE HABITAT RESTORATION CONFERENCE, New Orleans, Louisiana. Sponsored by Restore American Estuaries. Abstracts and proposals for conference sessions are due February 15, 2006. For more information, see <http://www.estuaries.org/conference>.

June 3–8, 2007: 30TH ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, Norfolk Virginia. Contact the ASFPM at (608) 274-0123 or asfpm@floods.org or see <http://www.floods.org>.



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