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ASSOCIATION OF STATE FLOODPLAIN MANAGERS, INC.

CODE GROUPS TO UNITE

Since the turn of the last century, the United States has operated under a regional system in which states adopted different building safety codes provided by the Building Officials and Code Administrators International, Inc. (BOCA), the International Conference of Building Officials (ICBO), and the Southern Building Code Congress International, Inc. (SBCCI). In 1994, these three groups formed the International Code Council (ICC) to unify the building industry nationwide with a single building regulatory system. In 1999, the ICC achieved a major goal by developing the International Code Series—a single family of codes that is being adopted across the country. Notable to floodplain managers is the fact that these model building codes include provisions that are fully consistent with the National Flood Insurance Program [see *News & Views*, April 1999, p. 1; February 2000, p. 1; and August 2000, p. 3].

The three code organizations are now preparing to take another step toward unifying building standards. Last fall their members decided in principle to integrate with the ICC to form one national organization that will continue setting the standard of building safety for the nation. As a consolidated organization, ICC will be dedicated to

- maintaining a consensus code development process that assures that public health, safety, and welfare are paramount;
- developing and promoting model codes and standards;
- enhancing the professionalism of code administration and enforcement; and
- facilitating the development and acceptance of innovative building technologies, products, and systems.

The chief executive officers of the code groups, under the direction of their respective boards of directors, have been meeting to develop the organizational model and transition plans. Many legal issues and outside interests have to be considered as the integration proceeds, but early 2003 is being targeted as a date for consolidation of the groups into a single model code organization.

>>>Meanwhile, ICC has created a website to provide information and news about the goals of the new group and progress toward consolidation. Visit at <http://iccintlcode.org>.

MORE MITIGATION SUCCESSSES DOCUMENTED

Another compilation of *Mitigation Success Stories*, a joint project of the Association of State Floodplain Managers and the Federal Emergency Management Agency, showcases 39 hazard mitigation projects and programs in 24 states. The series of illustrated publications publicizes the benefits of hazard mitigation, and provides factual and compelling evidence that mitigation is working throughout the United States. The examples included in the documents can serve as models for other communities and can provide decisionmakers with valuable information about how to achieve natural hazard reduction.

Each profile of a mitigation “success” in the document gives the location of the project or program, the techniques used, the background of the flood and other hazards, a brief description of the project, a list of the benefits that accrued, the cost of the measures, and the source(s) of the funding. A contact person or agency is also specified for each story, so that readers can obtain more information. The latest edition is being distributed to state officials, selected Congressional staff, and federal agencies with floodplain management programs.

The ASFPM has already begun accepting stories for inclusion in the next edition in the series. They should be sent to memberhelp@floods.org in Microsoft Word format, and include project background, project description, benefits, cost and funding sources, contact information, and two graphics. More details about the needed specifications can be obtained by emailing the above address.

>>>The fourth *Mitigation Success Stories* (MSS-4, 94 pp., 2002), as well as the third edition (which has 40 different stories from 17 states), is available for \$20 for a printed copy or \$10 for a compact disk, plus shipping and handling, from the ASFPM Executive Office; 2809 Fish Hatchery Rd., Madison WI 53713; (608) 274-0123; asfpm@floods.org. The text of the fourth edition is available on the ASFPM website at <http://www.floods.org> and the third edition is posted on FEMA’s website at <http://www.fema.gov/mit/>.

from the Chair

George Riedel

The 26th Annual Conference in Phoenix is just around the corner. I cannot believe a year has passed since we were in Charlotte. This year has been a busy and fruitful one for the Association of State Floodplain Managers (ASFPM). It also has been a learning experience for me as Chair. As we are getting ready for the Phoenix conference, I would like to reflect on this past year.

Our primary accomplishment this past year was the formation and coordination of the Mapping Coalition, which has influenced the request for \$300 million in mapping funding to be put into the Federal Emergency Management Agency's (FEMA's) FY 2003 proposed budget. As you know, FEMA has requested funding for map modernization from the Office of Management and Budget (OMB) over the past few years. Each time, OMB asked FEMA to propose a fee system rather than seek general funds. Each time, interest groups affected by the fee objected to the proposal, resulting in no funding from Congress.

With the formation of the Mapping Coalition, Congress and OMB heard the importance and need for FEMA's Map Modernization Program from many diverse groups, speaking with one voice. The FY 2003 funding is not a done deal. The ASFPM will continue to coordinate the efforts of the Mapping Coalition to ensure that the \$300 million is in FEMA's final budget for FY 2003. We urge concerned members to make their voices heard.

The ASFPM's No Adverse Impact (NAI) initiative continues to grow. An NAI steering committee was established to provide input and to review NAI initiatives. An NAI Strategic Plan was developed and approved by the Board of Directors. The Board also adopted a resolution that supports NAI principles. Several chapters have adopted resolutions in support of NAI. ASFPM's NAI report was published in the *Natural Hazard Review*. The NAI White Paper Summary was updated and revised. Some new products, such as NAI status reports and NAI posters, were developed and produced to help continue to promote NAI. We met with federal agencies and OMB to discuss an NAI roundtable. The federal agencies and OMB continue to show strong interest in the NAI approach.

We continue to work with FEMA to document all activities states are doing in floodplain management, and to review needed resources to provide adequate assistance, including a look at the Community Assistance Program (CAP). A CAP

task force was formed to develop a survey of state CAP activities. The survey results have been compiled and the analysis and draft report are in process.

The Certified Floodplain Managers (CFM) Program continues to grow. Currently, there are over 830 CFMs nationwide. The Executive Office developed and implemented a state "exam-only" certification option. This option allows a state to have a state exam while the Executive Office continues to administer the CFM program in that state. A CFM survey was conducted and completed. The survey has given us valuable information for further development of the CFM program. The ASFPM is currently coordinating with FEMA on a training strategy that will emphasize CFM.

The 2nd National Floodproofing Conference was held in Tampa, Florida, and attended by over 150 people. The conference was an educational and financial success. Plans are underway for a third floodproofing conference. The ASFPM gained its 15th chapter: Ohio. There were three new state associations getting formed this past year—Minnesota, Florida, and Wisconsin.

The Association's financial picture is good. The Treasurer and the Executive Office have been working hard to ensure that strong and sound accounting procedures are in place. Because of this effort, the Association had a strong funding balance at the end of the 3rd quarter. I am optimistic that revenues will exceed expenditures for FY 2002.

If you have not registered for the Phoenix Conference, it is not too late. The conference program this year offers something for everyone, from panel discussions to concurrent sessions to technical field tours to topical training workshops to post-session networking with your peers. This conference will feature several opportunities to visit Phoenix attractions and explore many of the geophysical areas that give Arizona its unique character. See you in Phoenix!

POSITION AVAILABLE IN FEMA REGION VIII

The Federal Emergency Management Agency's Region VIII office in Denver, Colorado, soon will have a vacancy for a Natural Hazards Program Specialist (Grade GS 9/11/12). The person's duties will include the floodplain management elements of the National Flood Insurance Program.

The vacancy announcement and related information are due to be posted on the FEMA website in June. Check it out at <http://www.fema.gov> under Hot Topics/FEMA Jobs.

NO ADVERSE IMPACT QUESTIONS & ANSWERS

*This column explores the details and nationwide applicability of the ASFPM's "no adverse impact" approach to floodplain management. Each issue of the **News & Views** will carry one or more questions about NAI, with responses from ASFPM members and other professionals in floodplain management.*

We welcome questions about NAI to which you would like answers. Send them to the Editor at the email address on the last page.

QUESTION If NAI is a standard, it is impossible to measure. This would result in many legal challenges.

ANSWER NAI is not a standard. It is a goal a community uses to evaluate development and consider the economic and other impacts of proposals on all landowners and taxpayers.

Here is a very simplistic example. Suppose an analysis of a proposal for development indicates that it and similar proposals in the community would cause an increase in flood levels of 2 feet. To mitigate that, the community regulates to a 2-foot-higher elevation. In conjunction with the higher regulatory standard, the community helps owners of existing structures that will be affected to mitigate the adverse impacts by elevating those structures, relocating them, providing compensation for the increased risk, or whatever everyone agrees with. Thus, development continues to occur in the community, but the adverse impacts caused by it, if any, are mitigated for everybody. There may be other impacts mitigated in other ways, but this explains the basic principle.

The biggest scare card developers and property owners play against community officials is the property rights issue of "taking." The truth is, current approaches to development pretty much ignore the property rights of everybody except the person or company proposing the development. Those who are adversely impacted (with increased flood depths, velocity, erosion or sedimentation) by that or similar future development are generally not informed, nor are they compensated through mitigation actions for those impacts. The result is a "taking" of the value and use of *other* people's property. NAI protects everyone's property rights through identification and mitigation of adverse impacts on everyone.

Regarding the legal challenge, legal professionals tell us that most successful suits against a community seem to rise out of community actions that increase flood or erosion problems. A community may cause or allow adverse impacts on property owners, but ignore them and proceed with an activity anyway. More legal challenges seem to occur when a community ignores adverse impacts on other properties than when it addresses them.

Learn More about NAI

For too long, flood losses in the United States have continued to rise, despite the best efforts of everyone concerned with floodplain management. The ASFPM believes that this situation is the result of several decades of well-intentioned but misguided flood reduction policies. It can best be remedied by adopting a much broader guiding principle. That principle is "no adverse impact" (or NAI) floodplain management. Under an NAI framework, the action of one property owner within a watershed is not allowed to adversely affect the flood risks for other properties, as measured by flood stages, flood velocities, flood flows, and the potential for erosion or sedimentation, unless community-approved mitigation occurs. A community pursues NAI floodplain management through development and management plans and programs that identify the levels of impact the community believes to be acceptable, specify appropriate mitigation measures that will prevent development activity from having a net adverse effect on the rest of the watershed, and ensure that the mitigation measures are carried out effectively.

Learn more about the concept of NAI, and how it is already being put into action in hundreds of communities across the United States, by checking the ASFPM's website at <http://www.floods.org>.

WHEN DISASTERS & SMALL BUSINESSES COLLIDE

by Daniel J. Alesch and James N. Holly
University of Wisconsin–Green Bay

Natural disasters and willful acts of terrorism or civil disruption that result in widespread damage usually inflict major losses on small businesses and not-for-profit organizations. These losses last for years, ultimately forcing many businesses and other organizations to close their doors. Although owners and employees are affected, such events create broader social problems as well, because many entities in a single community fail.

With funding from the Public Entity Risk Institute (PERI) and other sources, we conducted face-to-face interviews with scores of owners and operators of small businesses and organizations that had experienced earthquakes, hurricanes, floods, wildfires, or tornadoes. Interviews were conducted in California, Florida, Georgia, Minnesota, New Mexico, North Carolina, and North Dakota. Disasters in our study had occurred as long ago as 10 years (Hurricane Andrew, 1992) and as recently as the Cerro Grande Fire in Los Alamos, New Mexico, in 2000. We interviewed retailers, wholesalers, manufacturers, service providers, and not-for-profit organizations, including museums and social service organizations. We sought to determine the differences between smaller businesses that survive and recover from natural disasters and those that do not.

Emotional and Financial Costs

Business owners often suffer substantial long-term financial, emotional, and psychological effects from disasters. One couple whose business was severely damaged by a tornado three years prior to our interview was still finding glass shards on their company's property. Each fragment was a painful reminder of the losses they had suffered. Although their business was recovering slowly, emotional recovery was taking much longer. The husband was still being treated for depression brought on by the disaster, and both spouses wept while recounting their experiences.

In another case, the owner of a retail shop in a strip mall in California suffered damage caused by the Northridge earthquake, including broken windows, shattered display cabinets, and ruined inventory. Although her shop did not have structural damage, other retailers in the mall suffered so much destruction their stores were condemned. Despite these obstacles, the owner and her employees set up shop outside, cleaned up the debris, and managed to remain open.

In the months that followed, however, business was terrible. Between the demolition of damaged units and retailers who were unwilling or unable to return, customers were scarce. Stress from the continuing struggle affected her home life, and two years after the quake, she and her husband divorced and she lost her house.

The shop owner tried desperately to find a better location for her business. Unfortunately, her store had been funded based on her husband's financial status and credit rating, leaving her unable to obtain a loan. She lost her business three years after the quake.

Recovery: At Best an Elusive Concept

The term "recovery" is used widely in the disaster community. In addressing disasters, we think in terms of preparedness, response, recovery, and mitigation. In that context, recovery has often meant a return to the way things were before the event. We concluded, however, that such a definition works only for small events and simple systems. This traditional notion of recovery is misleading and irrelevant for complex systems affected by disaster.

Small businesses, not-for-profit organizations, and communities do not "recover" in the sense of returning to what existed before. Instead, they struggle, sometimes for years, to achieve viability in an environment that often changes substantially following a catastrophic event. Only rarely, however, do owners and managers immediately understand that they must work with substantially altered circumstances. Typically, participants in our study stated shortly after a disaster that their goal was to return to their former state; yet, a year or more later they understood the irrevocable changes in their lives.

Long after the debris is swept away, long after new buildings are constructed and grass grows over scars in the land, the effects of a disaster linger. For organizations and communities that suffer significant losses, returning to the way things were before a disaster is often a chimera—a mythical illusion that can never be achieved.

More longitudinal case studies are needed to develop a better comprehension of the recovery process because re-establishing viability is a lengthy undertaking and varies greatly among owners, organizations, and communities. Greater understanding will lead to better recovery.

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Disasters and Small Businesses (cont.)

Variables Critical to Post-Event Organizational Viability

We identified five key variables central to the survival of a small business or not-for-profit following a disaster:

- the extent to which customers or clientele are adversely affected by the disaster;
- the amount of an organization's product or service that its customers can defer, replace with another, or acquire elsewhere without significant increases in cost;
- current trends within a specific industry and the individual organization's position within that industry;
- the degree to which the business or not-for-profit organization loses critical production, inventory, or capital assets; and
- the adaptation by an owner or operator to changes in the postdisaster environment.

When a business cannot meet its customer's needs, customers go elsewhere. When customers lose purchasing power, businesses lose income. A business or not-for-profit need not suffer direct damage from a natural disaster or terrorist attack to find itself in peril. Manufacturing firms usually recover more quickly than many kinds of retail firms if their customer base is geographically diverse. Retail and service organizations whose customers are concentrated geographically face serious problems, even if they experience no direct damage themselves.

If customers have money or credit following an event, they buy what they need to survive and to repair their homes and other assets. Consequently, sales of certain items, such as plywood, lumber, paint, and floor covering, boom—at least for a while. And, depending on the scale of the destruction, vendors and contractors from across the country often descend on stricken areas to offer their wares and services.

When customers move away, businesses suffer. Following Hurricane Andrew, large numbers of people left Homestead, Florida, particularly those with reliable incomes and skills who worked at Homestead Air Force Base. The closing of the base, permanently evacuated just hours before the hurricane struck, substantially reduced the area's population. Although the community of Homestead still exists, it is an entirely different place than it was before Andrew struck.

People often show good sense, reasoning that, if they do not have to live in a disaster-prone area, they should leave. In every community we visited, substantial numbers of people moved away. Further, in most communities, those who moved away were replaced by people with lower incomes, less education, or language barriers. These changes pose special challenges to small organizations.

Disasters also exacerbate many pre-existing trends in urban areas, hastening demographic and land use changes. For more than a year before the Northridge earthquake, the area was suffering from a recession. Many retail firms that were in business well before the quake lost revenues long afterward because their customers had moved away. Thus, the earthquake accelerated neighborhood transformations that were already underway.

The Most Important Lesson

Perhaps the most important variable in the survival equation is the extent to which an owner or manager recognizes and adapts to changing circumstances. Those who are aware that things change after a disaster and that a community will never "get back to normal," then respond quickly and appropriately, have an excellent chance of survival and long-term viability. Those who continue under the old business paradigm, assuming the community will return to its prior state, have the odds stacked against them.

[reprinted from the Natural Hazards Observer, May 2002, pp. 1-3]

>>>The complete 116 page report, *Organizations at Risk: What Happens When Small Businesses and Not-for-Profits Encounter Natural Disasters*, by Daniel J. Alesch, James N. Holly, Elliott Mittler, and Robert Nagy (2002, 116 pp., free) can be found on the PERI website: http://www.riskinstitute.org/ptr_item.asp?cat_id=1&item_id=1028. The report's companion guide, *After the Disaster: What Should I Do Now? Information to Help Small Business Owners Make Post-Disaster Business Decisions* (2002, 9 pp., free), provides tips for business owners affected by disasters and can be found at the same site. Free printed copies of both documents can also be ordered from PERI.

>>>More information about the research project can be obtained from the authors at the Department of Public and Environmental Affairs, 2420 Nicolet Drive, Rose Hall 324, Green Bay, WI 54311-7001; (920) 465-2-45; fax: (920) 465-2791; aleschd@uwgb.edu.

Washington Report

Legislative Overview

Legislative activity in Washington is in full swing. The Appropriations subcommittees have finished their hearings on the President's proposed budget for FY '03 and will soon begin to mark up their bills, first in subcommittee and then in full committee. A major supplemental appropriations bill is under consideration. Significant authorizing legislation—the Farm Bill, which has implications for floodplain managers—has been passed. Legislation to create a Department of Homeland Security that would include the Federal Emergency Management Agency has been reported out of the Senate Governmental Affairs Committee. Committees in the House and Senate are in the process of putting together a Water Resources Development Act 2002. A major water infrastructure bill has passed the House.

The Congress began its Memorial Day recess on May 24th. The House will reconvene on June 4th and the Senate on June 3rd.

Appropriations

Before markups begin, the full Appropriations Committees in the House and Senate develop allocations for each subcommittee. These are formulated using the assumptions in the House- and Senate-passed Budget Resolutions. The budget resolutions do not have the force of law, but are guidance documents for the appropriations process.

The supplemental appropriations bill for FY '02, H.R. 4775, passed the House on May 24th. The rule guiding House floor consideration of the supplemental included language deeming the House-passed budget resolution to be the governing document for allocations by the Appropriations Committee to the subcommittees. This puts the House ceiling some \$9 billion below the Senate budget resolution. The full Senate is scheduled to take up the supplemental when it reconvenes in June. It is likely that the Senate will also use the supplemental to stipulate how its Appropriations Committee should proceed with allocations.

At this stage, no subcommittees in the House or Senate have scheduled markups of their FY '03 bills, and it is unlikely that they will do so until allocations are made, which could occur within the first two weeks of June. Estimates vary as to whether or not most subcommittees will actually mark up their bills in June. Meanwhile, many subcommittees are developing tentative markup plans.

For specifics on items of interest in the budget requests for particular agencies, see *News and Views*, April 2002. Summaries of the budget requests can be found at <http://www.access.gpo.gov/usbudget/fy2003/budget.html>.

Homeland Security

A bill to establish a Department of Homeland Security (S. 2452) was reported out of the Senate Governmental Affairs Committee on May 22nd. The measure, National Homeland Security and Combatting Terrorism Act of 2002, was introduced on May 2nd by Chairman Joe Lieberman (D-CT), Arlen Specter (R-PA) and Bob Graham (D-FL). A number of agencies would be combined to form the new department, including FEMA and its 10 regional offices, along with the U.S. Customs Service, the U.S. Coast Guard, enforcement functions of the Immigration and Naturalization Service including the Border Patrol, the National Domestic Preparedness Office (FBI), and other offices and functions.

A companion bill was introduced in the House by Mac Thornberry (R-TX), Jane Harman (D-CA), Ellen Tauscher (D-CA), and James Gibbons (R-NV). That bill, H.R. 4660, was referred to the House Committee on Government Reform. An earlier version, H.R. 1158, had been introduced by Thornberry in March and a hearing was held on April 24th.

The future of the legislation is uncertain, but because of the direct impact on FEMA's programs, its consideration is important. Significant impetus for the legislation comes from the concern that the Director of Homeland Security, former Governor Tom Ridge, is not now required to report to the Congress on his management of the office and its functions or on his use of the substantial funds provided for homeland security. The head of a Cabinet-level department would require Senate confirmation and would be accountable to the Congress.

Farm Bill

The President signed the Farm Security and Rural Investment Act of 2002 (P.L. 107-171) into law on May 13th. During consideration of the House and Senate versions, there was considerable controversy over the amount to be allocated to conservation programs and the amount and kinds of crop subsidies to be provided. The final amount for conservation was disappointing and will not allow for funding of much of the \$4 billion in backlogged applications for conservation efforts. Full information about the provisions of the bill can be found at <http://www.agriculture.house.gov/farmbill.htm>.

Water Infrastructure

S. 1961, the Water Investment Act of 2002, was reported out of the Senate Committee on Environment and Public Works on May 17th. The bill is often referred to as the water infrastructure bill. It largely amends the Federal Water Pollution Control Act and the Safe Drinking Water Act. It also requires the U.S. Geological Survey to assess the status of U.S. water resources and to develop

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Washington Report (cont.)

a research priority list that focuses on monitoring and improving available information for water resource managers. The bill also directs that a process for effectively communicating water resource information be developed.

H.R. 3930, a comparable bill entitled Water Quality Financing Act of 2002, was reported favorably out of the House Committee on Transportation and Infrastructure on April 17th. Additional information on both bills is available at <http://www.thomas.loc.gov>.

Federal Emergency Management Agency

Disaster Mitigation Act of 2000 (Section 322, Mitigation Planning)—The interim final rule for state and local mitigation planning is in effect, although FEMA will continue to evaluate the program provisions. The final rule can be expected in spring 2003.

Mapping Modernization—A briefing on the need for flood map modernization was sponsored by the coalition of 17 associations and organizations actively supporting the President's request for a \$300 million appropriation in FY '03. Presenters were Robert Shea, Acting Administrator of the Federal Insurance and Mitigation Administration (FIMA) and Bill Tingle, Chair of the North Carolina Floodplain Managers Association. Russell Riggs of the National Association of Realtors was the moderator.

Both House and Senate budget resolutions provide for funding the \$300 million for mapping in FY '03. The resolutions are guidance documents and not actual appropriations, but it is easier for the Appropriations Committees to include mapping if the cost is assumed in the resolutions. FEMA (FIMA) staff have expressed

interest in convening an advisory panel for ongoing consultations during implementation of map modernization.

HMGP—The budget proposal does include terminating the formula-based, post-disaster Hazard Mitigation Grant Program (HMGP) and replacing it with a competitive pre-disaster mitigation grant program. The ASFPM has expressed concern about this proposal and has suggested that some balance between the two would be wise. Since FEMA's General Counsel believes that the budget proposal could be implemented without Congressional approval, it is important that the Congress assert itself if it has concerns about ending the provision for mitigation while recovering from a disaster.

FIMA Administrator Designate—Anthony Lowe, the nominee to be the first FIMA Administrator, had a successful confirmation hearing before the Senate Banking Committee on May 8th. On May 21st, the Committee favorably reported out the nomination and it is likely that the full Senate will vote on it soon. Lowe has considerable government and Congressional experience, including local government. He is eager to play an active role in the continuing development of both the insurance and mitigation components of the National Flood Insurance Program.

Army Corps of Engineers

Both the House Transportation and Infrastructure Committee (Water Resources Subcommittee) and the Senate Environment and Public Works Committee are continuing to develop plans for the Water Resources Development Act (WRDA) 2002. Hearings have been held in the House. The Corps has been developing its suggestions. Markup could occur soon.

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

State and Local Report

NEW MEXICO LAWSUIT SETTLED

A settlement agreement was reached in a lawsuit filed early in 2001 in the U.S. District Court for the District of New Mexico against the Federal Emergency Management Agency by Forest Guardians, Southwest Environmental Center, and the Sierra Club. The environmental groups claimed that providing flood insurance under the National Flood Insurance Program in the Rio Grande and San Juan River floodplain areas facilitates and promotes development within floodplains, which harms endangered species, habitat, and otherwise adversely affects the plaintiffs' aesthetic, scientific, educational, and other interests in the floodplains. They argued that these actions and impacts take place in violation of the Endangered Species Act and the National Environmental Policy Act [see *News & Views*, February 2001, p. 4].

Under the terms of the settlement, FEMA agreed to prepare and submit a biological assessment to the U.S. Fish and Wildlife Service on the effects, if any, of the NFIP on listed species and designated critical habitat through the New Mexico portions of the Rio Grande, San Juan River, and other rivers. In addition, FEMA will initiate 10 Community Assistance Visits and 20 Community Assistance Contacts in New Mexico in fiscal year 2002, to determine whether communities are properly enforcing their floodplain management ordinances.

>>> The settlement agreement in *Forest Guardians, et al., v. Federal Emergency Management Agency* can be viewed at <http://www.fguardians.org/nfip-suit.html>.

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State and Local Report (cont.)

RHODE ISLAND COMMUNITIES BUILD RESILIENCE

With the assistance of the state, 39 Rhode Island communities have strengthened their resilience to hurricanes, floods, and other disasters by using new technology to assess risks and create strategies to deal with them. With the aid of the *Community Vulnerability Assessment Tool* (CVAT), an Internet-accessible CD-ROM developed by the National Oceanic and Atmospheric Administration (NOAA) Coastal Services Center, the Rhode Island Emergency Management Agency (RIEMA) and the private firm Odeh Engineers, Inc. led communities through a vulnerability assessment to determine each community's risks and prioritize their responses to coastal hazards.

The CVAT improves communities' capability to do the assessment—which many had previously viewed as a monumental process—because it is easy, hands-on, and understandable, according to Pamela Pogue, State Coordinator for the National Flood Insurance Program. The local officials used the CVAT method and established local hazard mitigation committees to analyze the community's physical, social, economic, and environmental risks to natural disasters. RIEMA helped communities get the data needed to perform their vulnerability assessments using a geographic information system (GIS).

The resulting hazard mitigation strategies include plans for measures such as improved evacuation routes, safer emergency shelter locations, and appropriate building codes for risky areas. They also guide development away from 100-year floodplains and include other actions to decrease physical damage and threats to public health and safety.

>>>For more information, contact Pamela Pogue, Rhode Island Emergency Management Agency, (401) 462-7114 or Donna McCaskill, NOAA Coastal Services Center, (843) 740-1272. To view the CVAT on-line, see <http://www.csc.noaa.gov/products/nchaz/startup.htm>.

CALIFORNIA AIMS TO REDUCE FLOOD LOSSES

Governor Davis has assembled a Floodplain Management Task Force to identify ways the state can further reduce its flood losses. The move came as part of the followup to state legislation passed last year (A.B. 1147) that authorized 12 flood control projects, modified the state/local cost-sharing formula for participation in federal flood protection projects, significantly increased the state's oversight on federal projects, and recommended establishment of a Floodplain Management Task Force.

The Task Force's charge, which is to be accomplished by the end of 2002, is to examine specific issues related to state and local floodplain management, including actions that could substantially reduce potential flood damage and to make recommendations for more effective statewide floodplain management policies.

>>> For more information about the Task Force, see <http://fpmtaskforce.water.ca.gov>.

OKLAHOMA PROMOTES NO ADVERSE IMPACT

The theme of the spring training session of the Oklahoma Floodplain Managers Association this year was "No Adverse Impact," a followup to the group's passage of a resolution in support of no adverse impact floodplain management last fall. The "NAI" approach is an initiative begun by the Association of State Floodplain Managers that is gaining support across the nation, and the OFMA was one of the first groups to formally endorse it. The idea of NAI is to ensure that any development in a floodplain does not adversely affect other areas. Besides being the subject of presentations and discussions at the training session, NAI was the topic of a luncheon address given by state Representative Thad Balkman, an effective proponent of this more comprehensive, locally based approach to reducing flood losses. In his speech, Balkman noted, "The no adverse floodplain management initiative empowers the local community (and its citizens) to build stakeholders at the local level. No adverse impact floodplain management is a step towards individual accountability by not increasing flood damages to other properties. No adverse impact floodplain management is about local communities being proactive in understanding potential impacts and implementing programs of mitigation before the impacts occur."

TEXAS COURT SUPPORTS CLAIM AGAINST INSURANCE AGENT

The Texas Fourth Court of Appeals has reversed a trial court's judgement in favor of State Farm Insurance Company in a dispute over an agent's advice about whether his clients were eligible to purchase flood insurance under the National Flood Insurance Program.

In the case (*Nast vs. State Farm Fire and Casualty Company*), the Nasts, a couple residing in Guadalupe County, Texas, sought to purchase flood insurance through their agent of 18 years, but were told first by his secretary that they were not in a flood zone and later by the agent himself that they were not eligible for flood

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AND EVEN MORE ABOUT DAMS

- The Association of State Dam Safety Officials has just released a report detailing the improvements in state dam safety programs since the 1996 passage of the National Dam Safety Program Act (NDSPA). The NDSP, administered by the Federal Emergency Management Agency, has fostered significant improvements in state dam safety programs, provided critical training to state engineers, and established unprecedented cooperation between state and federal dam safety programs. *Success and Challenges: National Dam Safety Program 2002* gives state-by-state program summaries that list improvements, innovative projects, and challenges for the future safety of that state's dams. The report ends with recommendations to further increase the safety of dams in the United States, and with a call for enhanced vigilance by state and federal leaders as dams become susceptible to terrorist threats.

>>> To order a copy or to get more information, contact the ASDSO, 450 Old Vine St., Lexington, KY 40507; info@damsafety.org; <http://www.damsafety.org>.

- An article in the March 2002 issue of *Environment* (pp. 8-19) traces the historical changes in the operation of Glen Canyon Dam on the Colorado River, from its sole early goal of maximizing hydroelectric power output to today's policy of considering environmental impacts, recreational use, and cultural values. In "Managing River Resources: Lessons from Glen Canyon Dam," Jeffrey W. Jacobs and James L. Wescoat Jr. note that the dam and the Grand Canyon Monitoring and Research Center and the Glen Canyon Environmental Studies Program illustrate the interwoven challenges involved in adjusting dam operations to meet social and economic changes and in applying the concept of adaptive management to river ecosystems. One year of *Environment* is \$47; single copies are \$9.70. Contact Heldref Publications at (202) 296-6267 x262; reprints@heldref.org; <http://www.heldref.org>.

● Resources on River Restoration Through Dam Removal

The following list of readily available resources was provided by Stephanie Lindloff, River Restoration Coordinator, New Hampshire Department of Environmental Services. It is not comprehensive, but intended to be a starting point for those looking for more information about this topic.

Dam Removal Success Stories: Restoring Rivers Through Selective Removal of Dams that Don't Make Sense. (1999, 125 pp.). Jointly released by American Rivers, Friends of the Earth, and Trout Unlimited. Lists 467 dams that have been removed nationwide and detailed case studies on 25 dams that have been removed and the ecological, safety, and economic benefits that resulted. Available at <http://www.amrivers.org/damremovaltoolkit/successstoriesreport.htm>

Dam Removal: A Citizen's Guide to Restoring Rivers. (2000, 130 pp.). Jointly released by River Alliance of Wisconsin and Trout Unlimited. Provides guidance on a process for pursuing dam removal at the local level. The guide includes sections on researching a dam, issues to consider when making a dam repair/removal decision, tools and tactics for pursuing dam removal, developing a dam removal campaign strategy, planning a site restoration, and more. For ordering information, see <http://www.wisconsinrivers.org/SmallDams/toolkit-order-info.html>.

Ecology of Dam Removal: Summary of Benefits and Impacts (2002) [see *News & Views*, April 2002, p. 10].

Paying for Dam Removal: A Guide to Selected Funding Sources. (2000). A report by American Rivers that helps identify potential funding opportunities for dam removal projects at the local, state, regional and federal levels. Available online at <http://www.amrivers.org/damremovaltoolkit/fundingsourcesdamremoval.htm>

Guidelines for Retirement of Dams and Hydroelectric Facilities. (1997, 248 pp.). This book by the American Society of Civil Engineers presents information for use in considering the retirement of dams and hydroelectric facilities, including engineering, environmental, and economic methods for assessing, quantifying, and implementing retirement and techniques for comparing and evaluating retirement costs and benefits. Can be ordered at <http://www.amazon.com> or from the American Society of Civil Engineers at (800) 548-2723.

These websites have considerable information about dam removal, including answers to frequently asked questions, case studies, and lists of dams that have been removed nationwide.

American Rivers: <http://www.amrivers.org/damremovaltoolkit/default.htm>

River Alliance of Wisconsin: http://www.wisconsinrivers.org/SmallDams/prog_dams.html

Trout Unlimited: http://www.tu.org/small_dams/index.html

On the International Scene . . .

NEW CONCERNS OVER VENICE FLOODING

The prospect of Venice, Italy, being flooded daily within the next century is real and alarming, but a local climate response to global warming could help save the city from the worst of a flooded future. At the beginning of this century, St. Mark's Square flooded six or seven times a year. By 1990 it was 40 times a year and in 1996 it flooded 99 times. Professor Trevor Davies of the School of Environmental Sciences, University of East Anglia, warned in 1998, "the sea level rises predicted for the next 50-100 years could lead to the flooding of St Mark's Square on a daily basis." But in a paper to be published in the *International Journal of Climatology* in June, Davies reveals that over the last 40 years, global warming has reduced the severity of the storms that initiate that flooding. His findings demonstrate the complexity of climate change impacts and how careful scientists and policymakers must be when trying to identify or predict the consequences.

>>> For the full text of a press release on the article, see <http://comm.uea.ac.uk/press/release.asp?id=158>.

The Italian government recently decided to plan for the construction of underwater, mobile floodgates to mitigate flooding in Venice. The soundness of the plan is discussed by several scientists in the May 14 issue of *Eos*. Some researchers are skeptical, but the designers insist that the gates will be effective flood barriers.

>>> See <http://www.AlphaGalileo.org/index.cfm?fuseaction=readrelease&ReleaseID=9538>.

CORPS AND UNESCO JOIN FORCES

In late March, the U.S. Army Corps of Engineers and the United Nations Educational, Scientific and Cultural Organization–Institute for Water Education (UNESCO-IHE) signed a partnership document to foster long-term cooperation in water resources development and management for developing countries. The ceremony took

place during the World Water Council's 12th Board of Governor's meeting in Washington, D.C.

The two parties share interests in flood control, floodplain management, water resources management, infrastructure development, environmental engineering, consensus building, water policy, and educational methods. The Corps and UNESCO hope the agreement will lead to the improvement of water resources management and to the promotion of safe, economical, and environmentally sound practices in these areas.

>>> For more information, see <http://www.ihe.nl>.

State and Local Report (cont.)

insurance from the Federal Emergency Management Agency. According to the Nasts, the agent told them that their neighbors' policies must have been sold to them by a "shyster" and that the only other flood insurance available would be prohibitively expensive (about \$2,500 annually). When their home was flooded in 1998, the Nasts sought disaster assistance from FEMA, learned that flood insurance had in fact been available, and subsequently filed suit against State Farm Insurance and the agent for fraud, breach of the duty of good faith and fair dealing, negligence, and gross negligence. The trial court granted a summary judgement for the insurance company on the grounds that no genuine issue of material fact existed on those claims. The Nasts appealed the decision.

Although the appeals court upheld the earlier decision that there had been no evidence of fraud, breach of warranty, or good faith, the court's reversal on other grounds returns the case to a lower court, where the Nasts' claims of misrepresentation and negligence under the Deceptive Trade Practices Act can be revisited.

>>>The text of the decision is available at <http://www.4thcoa.courts.state.tx.us/opinions/htmlopinio n.asp?OpinionID=14948>.

Calendar

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

June 23–28, 2002: BREAKING THE CYCLE OF REPETITIVE FLOOD LOSS—TWENTY-SIXTH ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, Phoenix, Arizona. Contact the ASFPM Executive Office, 2809 Fish Hatchery Rd., Ste. 204, Madison, WI 53713-3120; (608) 274-0123; fax: (608) 274-0696; asfpm@floods.org or see <http://www.floods.org>.

July 1–3, 2002: GROUND WATER/SURFACE WATER INTERACTIONS. Sponsored by the American Water Resources Association (AWRA). Keystone, Colorado. Contact Michael J. Kowalski, AWRA, 4 West Federal Street, P.O. Box 1626, Middleburg, VA 20118-1626; (540) 687-8390; fax: (540) 687-8395; mike@awrz.org or see <http://www.awra.org>.

- July 23–26, 2002:** INTEGRATED TRANSBOUNDARY WATER MANAGEMENT: ANNUAL CONFERENCE OF THE UNIVERSITIES COUNCIL ON WATER RESOURCES, Traverse City, Michigan. Co-sponsored by the Environmental and Water Resources Institute, National Ground Water Association, and U.S. Army Corps of Engineers. Contact UCOWR, Southern Illinois University, 4543 Faner Hall, Carbondale, IL 62901-4526; (618) 536-7571; fax: (618) 453-2671; ucowr@siu.edu or see <http://www.uwin.siu.edu/ucowr/>.
- July 29—August 2, 2002:** THE COMMUNITY RATING SYSTEM, Emergency Management Institute, Emmitsburg, Maryland. Contact EMI at 1-800-238-3358 or see <http://www.fema.gov/emi/>.
- August 12–15, 2002:** STORMCON™: THE NORTH AMERICAN SURFACE WATER QUALITY CONFERENCE & EXPOSITION, Marco Island, Florida. Sponsored by Forester Communications and *Stormwater* magazine. Contact Forester Communications, P.O. Box 3100, Santa Barbara, CA 93130; (805) 681-1300 x12; sweditor@forestor.net.
- August 26–30, 2002:** DIGITAL HAZARD DATA, Emergency Management Institute, Emmitsburg, Maryland. Contact EMI at 1-800-238-3358 or see <http://www.fema.gov/emi/>.
- August 28–29, 2002:** FLOODPLAIN MANAGEMENT IN OHIO—STATEWIDE CONFERENCE 2002, Columbus, Ohio. Sponsored by the Ohio Department of Natural Resources, Ohio Floodplain Management Association, and Federal Emergency Management Agency. Contact Alicia Silverio, Ohio Division of Water-Floodplain Management Division; (614) 265-6750; alicia.silverio@dnr.state.oh.us.
- September 1–5, 2002:** ANNUAL CONFERENCE OF THE NATIONAL EMERGENCY MANAGEMENT ASSOCIATION, Asheville, North Carolina. Contact NEMA at (859) 244-8162; nema_admin@csg.org; <http://www.nemaweb.org/index.cfm>.
- September 2–6, 2002:** INTERNATIONAL CONFERENCE ON QUANTITATIVE PRECIPITATION FORECASTING, University of Reading, United Kingdom. Sponsored by the World Meteorological Organization's World Weather Research Programme and the Royal Meteorological Society. Contact the Executive Secretary at execsec@royal-met-soc.org or see <http://www.met.rdg.ac.uk/qpf/announcement.html>.
- September 2–11, 2002:** WORLD SUMMIT ON SUSTAINABLE DEVELOPMENT (RIO +10). Johannesburg, South Africa. Contact Johannesburg Summit Secretariat, Division for Sustainable Development, United Nations Department of Economic and Social Affairs, Two United Nations Plaza, DC2-2220, New York, NY 10017; dsd@un.org or see <http://www.johannesburgsummit.org>.
- September 8–11, 2002:** DAM SAFETY 2002, Tampa, Florida. Sponsored by the Association of State Dam Safety Officials. Contact ASDSO, 450 Old Vine St., 2nd Floor, Lexington, KY 40507; (859) 257-5140; fax: (859) 323-1958; info@damsafety.org.
- September 9–13, 2002:** RESIDENTIAL COASTAL CONSTRUCTION, Emergency Management Institute, Emmitsburg, Maryland. Contact EMI at 1-800-238-3358 or see <http://www.fema.gov/emi/>.
- September 11–13, 2002:** SIXTH ANNUAL MEETING OF THE INDIANA ASSOCIATION FOR FLOODPLAIN AND STORMWATER MANAGEMENT, Turkey Run State Park, Indiana. Contact INAFSM at 115 W. Washington St., Suite 1368S, Indianapolis, IN 46204; (317) 796-2359; fax: (317) 632-3306; inafsm@yahoo.com or see <http://www.inafsm.org>.
- September 23–25, 2002:** OKLAHOMA FLOODPLAIN MANAGERS ASSOCIATION ANNUAL FALL CONFERENCE, Lone Wolf, Oklahoma. Contact OFMA, P.O. Box 8101, Tulsa, OK 74101-8101; (405) 530-8800 or see <http://www.okflood.org>.
- October 7–9, 2002:** WETLANDS 2002: RESTORING IMPAIRED WETLANDS AND OTHER WATERS, Indianapolis, Indiana. Sponsored by the Association of State Wetlands Managers. For registration information contact ASWM, Inc., (518) 872-1804; aswm@aswm.org or see <http://www.aswm.org>.
- October 7–9, 2002:** ARKANSAS FLOODPLAIN MANAGEMENT ASSOCIATION ANNUAL FALL CONFERENCE, Fort Smith, Arkansas. Contact AFMA, c/o Arkansas Soil & Water Conservation Commission, 101 E. Capitol, Suite 350, Little Rock, AR 72201; (501) 682-3907; jason.donham@mail.state.ar.us; or see <http://www.arkansasflood.org>.
- October 7–18, 2002:** RIVER BASIN MODELING FOR FLOOD RISK MITIGATION IN THE EUROPEAN UNION, ADVANCED STUDY COURSE, Birmingham, UK. Sponsored by the University of Birmingham. Contact Donald W. Knight, School of Engineering, Department of Civil Engineering, T Edgbaston, Birmingham, B15 2TT, UK; D.W.Knight@bham.ac.uk; <http://www.bham.ac.uk/CivEng/rbm/index.htm>.

- October 12–16, 2002:** ANNUAL MEETING OF THE INTERNATIONAL ASSOCIATION OF EMERGENCY MANAGERS, Columbus, Ohio. Contact IAEM, 111 Park Place, Falls Church, VA 22046; (703) 538-1795; fax: (703) 241-5603; info@iaem.com or see http://www.iaem.com/2002_mid-year_program.html.
- October 28—November 2, 2002:** 22ND ANNUAL INTERNATIONAL SYMPOSIUM OF THE NORTH AMERICAN LAKE MANAGEMENT SOCIETY, Anchorage, Alaska. Contact NALMS at nalms@nalms.org; <http://www.nalms.org>.
- November 3–7, 2002:** AWRA 2002: ANNUAL WATER RESOURCES CONFERENCE, Philadelphia, Pennsylvania. Sponsored by the American Water Resources Association (AWRA). Contact: Janet L. Bowers, Conference Chair, Chester County Water Resources Authority, West Chester, PA; (610) 344-5400; fax: (610) 344-5401; jbowers@chesco.org; <http://www.awra.org/meetings/Philadelphia2002/>.
- November 13–15, 2002:** ANNUAL CONGRESS FOR NATURAL HAZARD LOSS REDUCTION, New Orleans, Louisiana. Sponsored by the Institute for Business and Home Safety. See <http://www.ibhs.org/congress/>.
- February 22–26, 2003:** MID-YEAR MEETING OF THE NATIONAL EMERGENCY MANAGEMENT ASSOCIATION, Washington, D.C. Information and registration materials will be available in December 2002. Contact NEMA at (859) 244-8162; nema_admin@csg.org; <http://www.nemaweb.org/index.cfm>.
- February 24–28, 2003:** INTERNATIONAL EROSION CONTROL ASSOCIATION 34TH ANNUAL CONFERENCE AND EXPO, Las Vegas, Nevada. Contact IECA, P.O. Box 774904, 1355 S. Lincoln Ave., Steamboat Springs, CO 80477-4904; (970) 879-3010; fax: (970) 879-8563; ecinfo@ieca.org; <http://www.ieca.org>.
- March 16–23, 2003:** THIRD WORLD WATER FORUM, Kyoto, Shiga, and Osaka, Japan. Sponsored by the World Water Council. Contact the Secretariat of the 3rd World Water Forum, 5th Floor 2-2-4 Kojimachi Chiyoda-ku, Tokyo 102-0083, Japan; +81-3-5212-1645; fax: +81-3-5212-1649; <http://www.worldwaterforum.org>.
- May 11–16, 2003:** TWENTY-SEVENTH ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, St. Louis, Missouri. Contact the ASFP Executive Office, 2809 Fish Hatchery Rd., Ste. 204, Madison, WI 53713-3120; (608) 274-0123; fax: (608) 274-0696; asfpm@floods.org or see <http://www.floods.org>.
- May 12–15, 2003:** WATER FOR A SUSTAINABLE WORLD—LIMITED SUPPLIES AND EXPANDING DEMAND, SECOND INTERNATIONAL CONFERENCE ON IRRIGATION AND DRAINAGE, Phoenix, Arizona. Sponsored by the United States Committee on Irrigation and Drainage. Abstracts are due July 1, 2002. Contact the U.S. Committee on Irrigation and Drainage, 1616 17th St., Suite 483, Denver, CO 80202; (303) 628-5430; fax: (303) 628-5431; stephens@uscid.org; <http://www.uscid.org>.
- June 8–13, 2003:** SOCIETY OF WETLAND SCIENTISTS 24TH ANNUAL MEETING, New Orleans, Louisiana. Contact Lisa C. Gandy at (501) 225-1552; gandytc@swbell.net.
- September 7–10, 2003:** DAM SAFETY 2003, Minneapolis, Minnesota. Sponsored by the Association of State Dam Safety Officials (ASDSO). Contact ASDSO at 450 Old Vine Street, 2nd Floor, Lexington, KY 40507; (859) 257-5140; fax: (859) 323-1958; info@damsafety.org; <http://www.damsafety.org/conferences.cfm?content=annual>.
- November 1–4, 2003:** ANNUAL MEETING OF THE INTERNATIONAL ASSOCIATION OF EMERGENCY MANAGERS, Orlando, Florida. Contact IAEM, 111 Park Place, Falls Church, VA 22046; (703) 538-1795; fax: (703) 241-5603; info@iaem.com or see <http://www.iaem.com>.
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Publications, Software, AV & the Web

The National Weather Service's Hydrometeorological Prediction Center (HPC) produces a map that shows flood potential for the contiguous 48 states. Updated daily at 4 p.m. eastern time, this 5-day outlook provides an entry point for users seeking more detailed hydrologic information provided by the NWS's regional River Forecast Centers and Weather Forecast Offices (WFOs). Official flood forecasts and warnings will continue to be issued by WFOs. Check it out at <http://www.hpc.ncep.noaa.gov/nationalfloodoutlook/>. The HPC also issues an excessive rainfall potential outlook. Areas identified on this map indicate locations where rainfall rates are forecast to exceed flash flood rates. Go to <http://www.hpc.ncep.noaa.gov/qpf/6hrqpfall.html>.

[continued on page 13]

Ordering flood maps and related reports, studies, and other materials from the Federal Emergency Management Agency (FEMA) is easier now that FEMA has opened its online Flood Map Store at <http://web1.msc.fema.gov/webapp/commerce/command/ExecMacro/MSC/macros/welcome.d2w/report>. Customers can search the “store” for maps and products, browse product descriptions, or enter known community and map numbers to find products fast. Users must log in and provide a credit card number before ordering. Products can also still be purchased over the phone at (800) 358-9616.

Open Space Protection: Conservation Meets Growth Management gives an overview of the nature, quantity, and goals of open space programs in the United States. Although states and localities have been preserving open space for a variety of reasons since the middle of the 19th century, they have been adopting open space initiatives in near-record numbers for the last decade. However, the impact of open space preservation on metropolitan development patterns is not yet well understood and has rarely been examined. The authors describe what they think may be the impact of open space programs on the future shape and form of metropolitan areas. Linda Hollis and William Fulton. 2002. The Brookings Institution. Available in downloadable pdf format at <http://www.brookings.edu/dybdocroot/es/urban/publications.htm>.

Urban Rivers: Our Inheritance and Future is an illustrated volume that traces the history of the exploitation of rivers for purposes of industrialization and the effects of later urbanization on their aquatic environments. The contributors outline potential solutions to the resulting problems and explore new opportunities for the regeneration of urban streams and rivers and their riparian lands. Among the topics addressed are natural water regimes, flooding cycles, damage to wildlife, marsh reclamation, the uses of green spaces in riverine metropolitan areas, sustaining biodiversity, and corridor restoration. G. Petts, J. Heathcote, and D. Martin, eds. 2002. 128 pp. \$32.00. Order from the International Water Association website at <http://www.iwapublishing.com/template.cfm?name=isbn190022221>.

NFIP UPDATES MATERIALS

The Federal Emergency Management Agency’s Federal Insurance and Mitigation Administration (FIMA) has released updates to two of its manuals that help insurance agents, state and local officials, and others in their efforts to minimize losses from flood hazards under the National Flood Insurance Program (NFIP).

Flood Insurance Manual

New updates to the *Flood Insurance Manual* were issued for changes that went into effect May 1, 2002. Among the revisions are: 1) a clarification that a building in more than one flood zone must be rated, for insurance purposes, according to the more hazardous zone; and 2) a revised application form that specifies that documentation must be included if the building to be insured has openings in its lower area to allow the passage of flood waters.

The full *Flood Insurance Manual*, or just the updated pages, is available free in PDF format at http://www.fema.gov/nfip/manual05_02.htm. Printed copies of the complete manual can be ordered for \$25 from FEMA/NFIP, Map Service Center, P.O. Box 1038, Jessup, MD 20794-1038; (800) 358-9616; fax: (800) 358-9620.

CRS Coordinator’s Manual

Under the Community Rating System (CRS), flood insurance premium rates for policyholders in participating communities are discounted to reflect the reduced flood risk brought about by community activities such as enforcing higher regulatory standards, implementing public information programs, or preserving open space. Today over 900 communities participate, receiving up to 35% in premium reductions for their residents.

The 2002 edition of the NFIP *Community Rating System Coordinator’s Manual* incorporates improvements to the system and changes in scoring and other matters agreed to since the 1999 version was issued. Although the changes are not as extensive as those made to the manual three years ago, they do reflect the shifting aspects of the program. For example, credit points are now available to communities for putting flood hazard information and/or FEMA Elevation Certificates on the community’s web site, so that people can have better access to this information. The credit points were increased for communities that address multiple hazards in their local planning and in their flood awareness projects. Provision also was made for communities to earn CRS credit for participating in the National Oceanic and Atmospheric Administration’s “StormReady” program, which promotes flood preparedness and the effective use of warnings. FIMA expects to release the new manual this summer.

>>>The previous manual and other publications about the CRS are available in PDF format on the CRS website at <http://www.fema.gov/nfip/crs.htm>.

[*excerpted from the Natural Hazards Observer, May 2002, p. 13*]



NEWS & VIEWS

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