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ASSOCIATION OF STATE FLOODPLAIN MANAGERS, INC.

NATION'S FLOOD POLICIES & PROGRAMS REVIEWED BY ASFPM

The Association of State Floodplain Managers is pleased to unveil *National Flood Programs and Policies in Review—2007*, the most recent in the ASFPM's periodic reviews of national floodplain management policy. Through these reports the ASFPM, the nation's leading organized voice in this field, records the important programmatic and policy adjustments that are needed so the nation can better manage development, both for risk reduction of the built environment and for the protection of the natural and beneficial functions of coastal and riverine floodplains, now and in the future. These appraisals and recommendations represent the cumulative experiences of professional floodplain managers nationwide.

Trends

Over the last seven years (since the last ASFPM policy review was published), four trends have worked to affect how the nation manages its flood risk and floodplain resources:

Hazard risk is increasing. The growth of the U.S. population and its movement to the coastal areas and the West is putting development pressure on areas that are susceptible to special types of flood hazards.

Conditions are changing. A warming climate threatens to result in an increase in storminess, rising sea levels, and more intense hurricanes, all of which will require more aggressive flood loss reduction action, especially when combined with increasingly dense and expensive development in vulnerable coastal environments.

Attention to natural hazards has waned. The aftermath of the September 11 terrorist attack has altered the national consciousness, priorities, and hazards management approach, so that managing natural hazard events has suffered from the imbalance of such resources as funding, personnel allocation, and public and political focus.

New technology helps predict where it will flood, but not when. Electronic communication and the internet have revolutionized both the expectations of the public for accessing information and also the ability of technical staff and policymakers to convey complex information in visual formats.

Ways to Move Forward

National Flood Programs and Policies in Review—2007 contains over 280 recommendations for improvements to initiatives nationwide. Most are targeted for action by federal agencies, Congress, and the Administration, but many require action and cooperation at state, local, and individual levels as well. Some highlights are listed below.

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from the Chair

Pamela Mayer Pogue, CFM

What a long, wild trip it has been! In this, my final column as chair of the ASFPM, I want to reflect a bit on our accomplishments of the past year and to thank all of you for the wonderful six years I enjoyed as an officer of the ASFPM, working with the ASFPM Executive Office, Board of Directors, Policy Committees, and State Chapters and Associations around the country.

One major accomplishment of the past year was our release last week of *National Flood Programs and Policies in Review—2007*, an updated and expanded version of our perennial examination of federal floodplain management efforts. Since last summer a dedicated group has worked tirelessly to expand this document, last published in 2000 [see article on the front page]. It is destined to be a valuable reference for what the ASFPM's position is—and why—on a wide range of flood-related issues.

Over the past year the ASFPM has worked closely with the National Association of Floodplain and Stormwater Management Agencies, the Corps of Engineers, and the Federal Emergency Management Agency to address problems of levee safety nationwide. A Flood Risk Policy Summit held in December 2006 was well attended and resulted in a consensus document of recommendations for improving this critical situation [see page 5].

For the first time ever, the ASFPM spearheaded a work group representing national leaders from the insurance industry to identify commonalities in working toward NFIP reform and also to provide information to legislative committees on Capitol Hill about issues related to flood insurance. Out of this has developed a well-represented and dedicated working group that meets quarterly and has made a solid list of “agreed to” items needed in any reform legislation, has built support for NFIP reform, and has established the link to mitigation. The first “informational briefing” was held on the House side in May and was a resounding success. We received indications from Congressional staff that more such educational gatherings would be welcome.

In the past 31 years of the ASFPM, there has never been so much legislative activity at one time which the ASFPM needs to address and act upon. The expertise of the ASFPM's members has been shared numerous times with our country's national policymakers in Congressional hearings, meetings, and oral and written testimony.

During my work as Chair, the ASFPM has made every effort possible to connect with our state chapters. One of my favorite responsibilities as Chair has been to visit the annual conferences of these chapters and I have had the pleasure of visiting chapters in almost all 10 regions. I was so impressed by the hard work and enthusiasm of these chapters that I worked hard in my state with others to start the Rhode Island Flood Mitigation Association and I am grateful to the many state chapters that mentored us and also helped us to get our certification program under way. I also congratulate the Georgia Association of Floodplain Management on its new status as an ASFPM chapter this year.

We have been working closely with the National Oceanic and Atmospheric Administration's Coastal Services Center and its Office of Coastal and Resources Management, along with the Coastal States Organization, to address critical national policies and programs for management of the coastal areas. The ASFPM has been invited to make presentations at numerous coastal-related venues, including a “visioning” session and a stakeholders meeting through which NOAA's leadership is seeking to redefine its mission light of existing resources, budget needs, and the future.

On the home front, the ASFPM realigned its Policy Committees in order to eliminate duplication of effort and generate the synergy needed to fully address the complex issues now on the table. An overall structure was designed (and is being implemented) to improve coordination, collaboration, and communication among all the committees.

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NATIONAL FLOOD INSURANCE PROGRAM EVALUATION READY FOR ACTION

One purpose of the National Flood Insurance Act of 1968 was to authorize “continuing studies of flood hazards . . . in order to provide for a constant reappraisal of the flood insurance program and its effect on land-use requirements.” This clear call for evaluation and the fact that the NFIP had never been the subject of a comprehensive evaluation led the Federal Emergency Management Agency in 2000 to contract with the American Institutes for Research, an independent, not-for-profit corporation, to design, lead, and manage an Evaluation of the NFIP.

The multi-year Evaluation consisted of 13 individual research studies that used varying methods and focused on a range of subjects. The much-anticipated final reports are finished and have been made available on the web, along with a summary (Final Report) and background information.

According to the Final Report, prepared by a selected Working Group of floodplain management experts, the Evaluation showed that, in general, the NFIP is moving towards achievement of its goals. The progress made to date is impressive compared with the state of knowledge about and management of floodprone areas in 1968, although it has perhaps been slower than had been anticipated at the outset.

It is nevertheless clear, according to the Working Group’s Final Report, that the future will require even more strenuous efforts to combat flood losses. Past strategies are unlikely to remain adequate to the challenge of the increased losses expected to occur as a result of population growth and movement and the pressure to build in even more hazardous and sensitive areas, such as the coastal zone. The summary notes that, although the overall goals of the NFIP are clear, consensus has not been reached on specific, interim national floodplain management goals and objectives, nor are there data available to measure progress. Further, the states’ potential for furthering the goals of the NFIP has not been fully utilized.

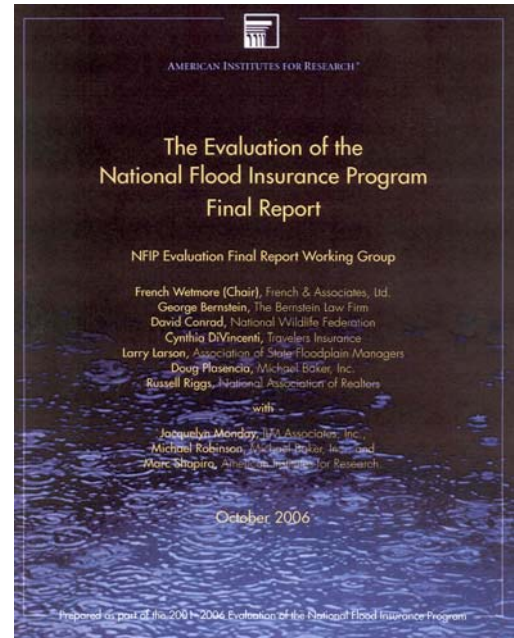
Many specific and detailed recommendations are made in the Final Report and in the 13 NFIP Evaluation substudies. In general, they call upon FEMA and its partners to

- Revise the NFIP flood hazard mapping criteria to identify natural functions, high hazard areas, areas protected by flood control structures, and to reduce the need to revise the maps over time;
- Implement known techniques that protect natural functions while also reducing damage;
- Add to the NFIP standards a few stronger provisions that have been proven to be effective;
- Devote more resources to improving state and local programs; and
- Revise insurance procedures to encourage greater coverage and take steps to increase compliance with the mandatory purchase requirement.

In addition, the Final Report identifies several ways in which changes in perspective are needed in order for the NFIP to be more effective. A few “first steps” are identified through which immediate progress could be realized.

FEMA has been reviewing the hundreds of recommendations made in the reports, setting priorities, and planning its implementation effort. Future issues of the *News & Views* will provide more information about the Evaluation and this process.

> > > Read the reports at <http://www.fema.gov/business/nfip/nfipeval.shtm>.



Nation's Flood Policies & Programs Reviewed (cont.)

Fill the Leadership Vacuum

First, federal agencies, the Administration, and Congress should provide, in lieu of more top-down programs, stronger leadership to better integrate existing programs and activities at all levels (local/state/federal).

- Congress should enact a National Floodplain Management Policy. It should specify a goal of protecting, maintaining, and restoring riverine and coastal areas to preserve their natural and beneficial resources as sustainable ecosystems for future generations and set forth the expected roles of local, state and federal governments in reducing flood losses.
- No federal program should allow or support, financially or technically, the transfer of flooding impacts from one entity to another or from present generations to those of the future.
- FEMA should be restored to independent-agency status, with direct access to the President.
- Congress should amend the Disaster Relief Act to apportion the costs, roles, and responsibilities of states and localities, the federal government, and the public in a manner that is commensurate with the risk faced by each entity.
- A coordinated, watershed-based, multi-objective approach for all water resource activities, led by local and state governments, must be encouraged and adopted.
- The President should issue an Executive Order directing federal agencies to consider climate change, and adaptations to it, in all planning, permitting, design, and construction.
- A water resources coordinating mechanism must be established at a high level within the federal government. It should have responsibility for issuing the long-overdue update to the Unified National Program for Floodplain Management, and have oversight to ensure that all federal policies and programs exceed the NFIP standards and those of the hazard mitigation programs of FEMA and other agencies. It should evaluate the Corps of Engineers' *Principles and Guidelines*, with an eye toward broadening the basis of project selection beyond national economic development, incorporating environmental and economic sustainability and the benefits of public safety (lives saved), and refining the methods of accounting for benefits.

Use Incentives to Compel Action

Second, the federal government should use incentives and other techniques to focus greater responsibility and authority for flood risk reduction and resource protection among the states, localities, and individuals.

- All taxpayer-funded flood disaster relief should be contingent upon taking flood mitigation action wherever feasible—whether public or private. Federal monetary assistance for individuals after a flood should be based upon whether they had a flood insurance policy before the disaster, even if their property lies outside of the 100-year floodplain.
- All federal assistance for structural, nonstructural, and disaster assistance programs should be based on the same sliding cost-sharing formula to provide an incentive to state and local action. A minimum cost-share should be available to all, but the federal share would be increased for communities and states that engage in disaster-resistant activities beyond minimum criteria, and nonstructural mitigation projects would always receive a higher share of federal funding than structural projects.
- Flood insurance and appropriate development standards should be mandatory for all homes and businesses in the failure zones associated with all dams, levees, diversions, and reservoirs, with insurance rates based on the residual risk.

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National Flood Policies Reviewed (cont.)

Repair Existing Program Shortcomings

Third, specific problems in consistency, implementation, funding, coordination, or similar deficiencies need to be remedied.

- Technical assistance programs like the Corps' Flood Plain Management Services and Planning Assistance to States programs, which provide precise technical input into overall state mitigation strategies, should be expanded and receive increased and continual support.
- Congress should provide ongoing and adequate funding for federal initiatives that support not only floodplain management but also the general well-being of the entire population, including data collection, forecasting, geographic information systems, FEMA's flood mapping, the U.S. Geological Survey streamgaging program, the National Oceanic and Atmospheric Administration's Integrated Ocean Observing System, and scientific research.
- The NFIP regulations should be modified to require that coastal structures be elevated above the minimum requirement by adding one to three feet (or more) of "freeboard" or additional structure elevation above the identified 100 year flood elevation.
- FEMA and the Department of Transportation should produce flood loss reduction guidelines and standards for the replacement of roads and bridges with federal disaster funds.
- No-build buffer zones should be identified in the high hazard areas of the nation's coast, similar to the no-build zone in riverine floodways.

Consider New Paradigms

Fourth, federal agencies, Congress, and the Administration should investigate completely new approaches as alternatives to existing programs or policies.

- Consider shifting to a model under which authority for flood risk management programs is delegated to the states, and incentives are used to encourage state assumption of responsibility in return for anticipated lower federal disaster expenditures.
- A Presidential or Congressional commission should explore alternatives to the current insurance/local land use management/disaster relief paradigm that has not reduced average annual flood damage.

All of these ideas, and the hundreds more detailed in *National Flood Programs and Policies in Review—2007*, will be the focus of ASFPM effort over the next five years or so. We invite our colleagues in state and local governments, federal agencies, the insurance industry, Congress, and the private sector to join us in working toward more effective flood loss reduction nationwide.

> > > *National Flood Programs and Policies in Review—2007* can be downloaded from the ASFPM website at http://www.floods.org/pdf/ASFPM_NFPPR_2007.pdf.

THE LATEST IN LEVEE POLICY ANALYSIS

Two analyses of levee-related issues have just been made available in final format.

Levees: The Double-edged Sword is the ASFPM's white paper on U.S. levee policies and the call for a state-administered program for ensuring the safety of levees and the development behind them. See http://www.floods.org/PDF/ASFPM_Levee_Policy_Challenges_White_Paper.pdf.

Joint Recommendations on Levee Policy by the Association of State Floodplain Managers and the National Association of Flood and Stormwater Management Agencies summarizes the consensus observations and recommendations of the agencies that met at the December 2006 Flood Risk Policy Summit. See <http://www.nafsm.org/FinalASFPM-NAFSMAJoinSummittRecc.pdf>.

PARTNER WITH THE NFIP TO REDUCE AMERICA'S FLOOD RISK

David I. Maurstad
Director, FEMA Mitigation Directorate
Federal Insurance Administrator

Again we find ourselves at the threshold of what experts predict will be an above-average hurricane season. In fact, we've already seen the first named storm, Andrea, which arrived nearly three weeks ahead of June 1, the official opening of hurricane season. But even without the threat of hurricanes, flooding is a serious threat for all Americans. Last year, every region of the U.S. suffered a federally declared flood-related disaster. And in communities protected by levees and dams, residents can be subject to a unique set of flood risks, which can be tested by seasonal storms and tropical systems.

This is why we need help from the floodplain management community. As floodplain managers, you can help reduce community vulnerability to flooding by sharing information about flood risks and flood insurance. Your role in educating the public not only prepares communities for flood disasters and helps them recover, it also keeps the National Flood Insurance Program (NFIP) strong through explaining its benefits and maintaining the program's ability to support the work of floodplain managers, particularly at the local level.

Flood Insurance Coverage

The NFIP has seen 34 consecutive months of continued policy base growth as a result of efforts to educate consumers through the FloodSmart campaign and the hard work of all NFIP's stakeholders. But, there is still much work to be done to ensure that that growth continues, and to encourage current policyholders to retain their policies to sustain an adequate level of individual financial protection from flood damage. I look to all of you in the floodplain management community to work together and among all stakeholder groups to promote flood insurance and safe building practices. By emphasizing the financial protection provided by the Standard Flood Insurance Policy you can make an enormous impact on the financial well-being of residents and businesses.

Communities Face Unique Flood Risks

As the nation's flood maps are updated through Flood Map Modernization, flood risk designations in many areas are changing, and for many residents, flood insurance requirements may change along with them. Because map changes can affect individual flood risks and flood insurance mandatory purchase requirements, you have a critical role in helping raise awareness about Flood Map Modernization in communities across the country.

Residents whose property is newly designated in a high-risk flood area need to understand that flood insurance may now be required. It is equally important to encourage those who now find their property mapped outside of high-risk areas (or Special Flood Hazard Areas) to retain their flood policy, and understand that they may now be eligible for flood insurance at a reduced rate. Recently, several hundred local residents in Aberdeen, South Dakota, dropped their flood insurance after the construction of a new levee, thinking they were no longer at risk. Unfortunately, the area flooded in May after a particularly strong storm, and these former policyholders are learning the hard way that we can't always predict the impact of Nature on our communities.

As the Map Modernization process continues, the unique risk of flooding in communities with levees must be communicated to residents so they can be properly protected. They need to

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Partner with the NFIP (cont.)

know that many of these earthen embankments, which help protect millions of people in the United States, were designed to protect against a flood with a 1% chance of happening in any given year. However, even levees designed to protect against this type of flood have a 60% chance of being overtopped over the course of 100 years. The truth is, levees can and do decay over time, and they must be maintained to retain their level of protection. And when levees do fail or are overtopped, they fail catastrophically and the flood damage can be more severe than if the levee wasn't present. For all of these reasons, the millions of people living in areas with levees need to understand the flood risks they face and take steps to address them.

Communities have unique Strengths

As we take on the challenges of a changing future in insurance policy growth and floodplain mapping, we must also stand ready to support those communities ready to do their very best to improve their local floodplain management programs. If your community participates in the NFIP, consider the Community Rating System (CRS) incentive program, and join the more than 1,000 communities that benefit from lower flood insurance premiums because they go beyond minimum building standards and reduce their flood risks. CRS communities see a future of reduced flood damage and greater citizen awareness and because of this, stronger economies. Join me with our state agency floodplain management partners in supporting strong community-based floodplain management programs including continued growth in the CRS.

Get more Information

The NFIP provides a wealth of information that can strengthen your residents' understanding of flood-related issues, including how to prepare for floods, how to obtain financial protection against flood damage, and what to do after a flood disaster. Please utilize these materials when reaching out to your community. Together, we can support individuals, communities, and our nation as a whole by educating the public about the need for flood insurance protection.

- FloodSmart—<http://www.FloodSmart.gov>. Learn how to prepare for floods, how to purchase a flood insurance policy and what the benefits are of protecting home and property against flooding.

- FEMA Levee Resources— http://www.fema.gov/plan/prevent/fhm/lv_intro.shtm. Access fact sheets on living behind levees, the NFIP, and frequently asked questions for the public as well as other levee-related information.

- Map Change Toolkit— <http://www.fema.gov/business/nfip/hillsbo1.shtm>. Use this downloadable toolkit of customizable template materials and resources to help you communicate what map changes will mean to those in your community, as well as flood risk and flood insurance.

- Flood Outreach Toolkit—Access the FloodSmart campaign's comprehensive outreach toolkit with materials and resources, including fact sheets on a range of flood insurance and preparedness topics, the insurance implications of local map changes, answers to tough questions, and online resources. Request a copy by emailing info@fema floodsmart.com.

- NFIP Community Rating System—<http://training.fema.gov/emiweb/CRS/index.htm>. Access a full description of the NFIP Community Rating System with information about the benefits of the CRS and how to join.

- FEMA Map Service Center—<http://msc.fema.gov> or (800) 358-9616. Learn about the current status of local flood maps and related flood risks or order current maps.

DARING NEW COURSE LAID IN AT ASFPM ANNUAL CONFERENCE

Over 1,200 participants from across the United States and abroad met in Norfolk, Virginia, from June 3 to 8, 2007, to enjoy the 31st annual conference of the Association of State Floodplain Managers. The week featured expert presentations, panel discussions, training, technical field trips, exhibits, and networking opportunities. The conference theme, “Charting the Course: New Perspectives in Floodplain Management,” was carried throughout the week, as speaker after speaker voiced the same critical needs for the nation to re-examine the premises on which it bases its floodplain management programs and to take dramatic and immediate action to forestall future Katrina-like disasters as the population burgeons and climate warms.



After a stirring musical welcome fittingly reminiscent of colonial-era Virginia, the opening plenary session looked at both the past and future of floodplain management. First, Larry Larson, ASFPM, took a look at the life and legacy of Gilbert F. White, the father of floodplain management, and listed lessons that present-day floodplain managers can learn from his example. Gerry Galloway, University of Maryland, gave a concentrated overview of flood adjustment history in the United States, adopting a refrain that would set the tone for much of the week’s discussion: What would Gilbert say? Doug Plasencia, Michael Baker, Jr., Inc., then shared some thinking about how White’s human adjustment model could be expanded to cover today’s realities and still remain true to its original focus—not on controlling flood waters but on learning ways to live with the environmental processes they represent.

At luncheon on Tuesday, keynote speaker James Lee Witt, of James Lee Witt Associates, earned a standing ovation for his down-to-earth and on-target observations about the status of flood risk management, resource protection, and mitigation, and the need for people to accept that the federal government cannot and should not solve all their problems.

Wednesday morning all the participants gathered for a plenary session about proposed changes in the way flood risk is managed in the United States. Speaking as though with one voice, Tom Waters, Corps of Engineers; David Maurstad, FEMA; Derek Guthrie, National Association of Flood and Stormwater Management Agencies; and Larry Larson, ASFPM, all related the critical need for reformed levee approaches in this country and recognized that all levels of government must cooperate in solving the interrelated problems of levee safety, lack of flood insurance behind levees, and the availability of federal disaster relief and federal funds for levee repair and reconstruction.

At the third plenary session, Debra Ingram, FEMA, gave an overview of the mitigation opportunities and projects being undertaken in the Gulf Coast recovery from the 2005 hurricanes. Patty Templeton-Jones, Fidelity National Property & Casualty Insurance Group, conveyed her company’s experience with flood insurance, telling how they work to provide ongoing training for agents and also struggle with public misperception about the need for vs. eligibility for vs. the requirement for flood insurance. Doug Bellomo, FEMA, gave an update on the progress of Flood Map Modernization and provided a glimpse of the endless future opportunities for depiction of spatial information in a digital age.

On Thursday, the final plenary session focused on figuring out where we have been and where we need to go. Margaret Davidson, Coastal Services Center, pointed out that impending federal budget crises will make it essential that all agencies work together to maximize the available dollars

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Washington Report

LEGISLATIVE REPORT

A number of matters are in very active status in the 110th Congress: flood insurance reform, a Water Resources Development Act and associated Corps policies, levee safety, Gulf Coast recovery, a new Farm Bill and associated conservation policy, coastal zone management reauthorization, oceans policy, climate change and related impacts on policy and programs, a Clean Water Act, dam safety, catastrophe insurance, building codes, and others, not to mention the annual appropriations bills.

Flood Insurance Reform

The House Financial Services Subcommittee on Housing will hold a hearing June 12th on the newest version of flood insurance reform legislation, H.R. 1682. Paul Osman, ASFPM Insurance Committee Co-Chair, will testify for the ASFPM.

Among the issues expected to be a focus of the hearing is floodplain mapping. Both the American Congress of Surveyors and Mappers and MAPPs, a consortium of mapping companies, have also been asked to testify. Of interest to the Committee is the status of Map Modernization, additional mapping tasks, and ongoing mapping and map maintenance needs.

H.R. 1682 is very similar to the reform bill passed by the House last summer. It provides for a cap of 15% per year on premium increases, up from the current 10%. It moves some categories of properties more quickly toward actuarial rates—specifically non-primary residences and non-residential properties. It attempts to make flood insurance look more like private homeowners' insurance by offering additional optional coverages at actuarial rates, such as basement coverage, temporary living expenses, and business interruption. It provides for additional mapping tasks and provides funds through 2013 for this purpose.

The Senate Banking Committee has not yet introduced a new reform bill, but is preparing to hold a Committee markup session to take action on a new measure. It is widely anticipated that the bill will look much like the bill reported out of the Senate Banking Committee last summer, but there is some possibility of new or changed elements. Last year's bill also raised the cap on premium increases to 15%, but the Senate bill moved more categories of properties toward actuarial rates. It did not offer additional coverage. It also established a catastrophe reserve fund of \$10 billion to be built up over 10 years through premiums.

The ASFPM prepared a list of items from both bills that are recommended for flood insurance reform and has made that list available to both House and Senate Committees and to other interested Members of Congress. That list is on the ASFPM website.

Issues related to Flood Insurance Reform

Catastrophe Insurance and Reserve—The topic is associated with flood insurance reform because of the provision in last year's Senate bill for establishment of a Catastrophe Reserve Fund to be built from premium income. A number of hearings have been held in several committees on the subject of how to anticipate and pay for catastrophic losses. Generally, these hearings have considered all-hazard catastrophic losses, not just flood. There seems to be recognition that a catastrophic policy should be developed, but no clear direction has emerged.

Wind and Flood—This issue has continued to be discussed during consideration of Gulf Coast recovery since the question of whether damage was caused by wind or by water has been

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Washington Report (cont.)

significant in insurance claims and payments. Gene Taylor (D-MS) introduced multi-peril insurance legislation (H.R. 920) in an attempt to address the problems presented by wind vs. flood questions. Taylor often raises the issue in conjunction with flood insurance reform since his bill would add wind coverage to flood insurance. There are many questions about how such a plan would work.

Issues related to Flood Insurance Reform

Both the House and Senate have passed their respective versions of new Water Resources Development Act bills. The Senate amended the House bill (H.R. 1495) with its language. In reviewing the legislation, it is important to distinguish between versions passed by the House and by the Senate. Originally, the Senate bill number was S. 1248. The Senate bill contains significantly more project authorizations than the House bill and is estimated by the Congressional Budget Office to cost more than twice as much—\$31.5 billion over the next 15 years as opposed to \$13.2 billion. A major portion of the increased Senate amount is designated for Gulf Coast recovery projects.

Significantly, the House bill does not include a new levee safety program while the Senate bill does. The House Transportation and Infrastructure Committee took the view that more thoughtful consideration should be given to the design of a levee safety program that will have the potential to be effective. The Committee held a hearing on a bill creating a levee safety program (H.R. 1587) on May 8th, where Larry Larson, ASFPM Executive Director, testified for the ASFPM. His testimony is posted on the ASFPM website. The hearing also considered the Dam Rehabilitation and Repair Act, H.R. 1098. Also testifying were the Federal Emergency Management Agency, the Corps of Engineers, the American Society of Civil Engineers, the National Association of Flood and Stormwater Management Agencies, and the Association of State Dam Safety Officials.

An early summer House-Senate Conference is expected. It is likely that the House will have developed proposals for levee safety that could be considered in resolving the differences between the House and Senate versions of the bill.

Farm Bill

A new Farm Bill must be enacted because programs of the 2002 legislation will expire this year. Markup of the new bill has started in the House Agriculture Committee and will proceed through the various titles of the bill. Conservation programs were among the first marked up. Both House and Senate Committees have held hearings on the conservation programs.

It is expected that the bill will have significant focus on development of biofuels. Some ASFPM members have pointed out that emphasis on crops for biofuel production could encourage farmers to plant very close to stream banks, leading to erosion and increased risk of flooding. The ASFPM is interested in policy suggestions to avert such new flood hazards before they develop.

Coastal Issues

Chairman Nick Rahall (D-WV) of the House Natural Resources Committee introduced H.R. 2337, Energy Policy Reform and Revitalization Act of 2007 and a hearing was held on the bill immediately thereafter, on May 23rd. Sections of the measure deal with the effects of climate change on oceans and coastal areas. A provision would amend the Coastal Zone Management Act to provide incentives to states to amend their coastal plans to address climate change.

The National Integrated Coastal and Ocean Observation System Act of 2007 (H.R. 2342) was introduced in mid-May by Tom Allen (D-ME). The bill would establish a National Integrated Coastal and Ocean Observation System to gather and disseminate coastal and ocean data and information. This bill could be incorporated into H.R. 2337 when the Natural Resources Committee takes action on it.

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Washington Report (cont.)

The House Natural Resources Committee has held a hearing on H.R. 21, Oceans Conservation, Education and National Strategy for the 21st Century Act.

Wetlands

The Clean Water Restoration Act was introduced in the House on May 22nd by House Transportation and Infrastructure Committee Chairman Oberstar (D-MN) with 158 cosponsors. Senator Feingold (D-WI) is expected to introduce the bill in the Senate. According to Feingold, the bill “would reaffirm Congress’ intent and restore historic protections to waters of the United States in order to meet the . . . goal of restoring the chemical, physical and biological integrity of the nation’s waters.” The ASFPM has expressed support for the bill.

FEMA Reorganization and DHS

Congress continues to monitor the reorganization of FEMA within the Department of Homeland Security that was required in appropriations legislation last year. The reorganization, restoring programs that had been separated from FEMA and enhancing FEMA’s autonomy within DHS, took effect on April 1st. Since then, various committees have held hearings examining how FEMA is faring, how preparedness for the next hurricane season is progressing, and related issues.

Hillary Clinton (D-NY) again introduced legislation in the Senate to restore FEMA to its former independent status. Joe Lieberman (D-CT), Chair, and Ranking Minority Member Susan Collins (R-ME), of the Senate Committee on Homeland Security and Governmental Affairs both spoke out strongly against taking FEMA out of DHS.

Climate Change

Climate change is “front and center” for this Congress. This is reflected in the creation of a House Select Committee on Energy Independence and Global Warming and by the number and range of climate change-related hearings being held by many different Congressional committees. Examples are recent hearings on “Potential Impacts of Global Warming on Recreation and the Recreation Industry,” “Economic Impacts of Global Warming: Green Collar Jobs,” “Impact of Global Warming on Private and Federal Insurance,” “The State of Climate Change Science 2007,” “Climate Change and Energy Independence,” and “Climate Change 2007: Mitigation of Climate Change.”

Gulf Coast Recovery

Congress continues to give attention to Gulf Coast recovery from the 2005 hurricanes. The House passed a Katrina Housing bill, H.R. 1227. Recently, a hearing on “The Role of the Department of Homeland Security in Gulf Coast Rebuilding and Recovery Efforts” was held by the House Homeland Security Committee on May 22nd. A hearing on “The Road Home? An Examination of the Goals, Costs, Management and Impediments Facing Louisiana’s Road Home Program” was held by the Senate Homeland Security and Governmental Affairs Committee May 24th.

Appropriations

Supplemental FY ‘07—At long last, a two-part emergency supplemental appropriations bill providing funds for the wars in Iraq and Afghanistan as well as for a number of domestic programs was finally passed and signed by the President. That bill included \$3.5 million in agricultural disaster assistance. The bill also contains language waiving the 10% cost-share requirement for

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Washington Report (cont.)

public assistance funds for state and local governments in Gulf Coast areas affected by the 2005 hurricanes.

Budget Resolution—The House and Senate finally agreed to a budget resolution setting guidelines for Fiscal Year 2008 appropriations bills. The specific budget assumptions for each subcommittee could then be developed (302b allocations) and some subcommittees immediately began to mark up their FY '08 budget bills, for the year starting October 1, 2007.

Markups—The House Appropriations Homeland Security Subcommittee was the first to mark up and did so on Friday, May 18th. The following week the Energy and Water and Interior Subcommittees marked up. Only fairly general information about the results are available at this time because detailed information is embargoed until after the full Appropriations Committee marks up the bills, probably in early June.

Homeland Security—Preliminary information indicates that the subcommittee provided \$230 million for flood map modernization. The Administration's request had been for about \$194 million. Additionally, Pre-Disaster Mitigation is funded at \$120 million instead of the \$100 million requested. Emergency Management Preparedness Grants are funded at \$300 million rather than the \$200 million requested. In general, FEMA funding is up \$2.1 billion over the budget request and \$1.2 billion over FY '07.

Interior—Funding for the U.S. Geological Survey is up \$58 million over the budget request and \$50 million over FY '07. The increase includes \$10 million for global climate change, \$22 million to restore funding for the minerals programs, and \$6.4 million to restore funding for the Water Resources Institutes. The latter two had been proposed for elimination in the budget request. It appears that there may be an increase for the National Streamflow Information System (streamgages), but details are not yet available. Overall, the Interior Department is up \$454 million over the budget request and \$262 million over FY '07.

EPA—The U.S. Environmental Protection Agency is funded at \$887 million more than the budget request and \$361 million more than FY '07. Within the increase, there is apparently \$25 million to restore the Target Watershed Program, which had been a major Administration initiative several years ago. Additionally, \$50 million is provided for the EPA to lead a temporary Commission on Climate Change Adaptation and Mitigation.

Other Activity

The ASFPM still participates with other public and private groups in coalitions that meet to share information, receive briefings from federal officials, and offer policy analysis to federal agencies and Congress. Among the coalitions are the Flood Map Coalition, Stafford Act Coalition, USGS Coalition, Streamgage Coalition, Rivers and Trails Coalition, and the Congressional Hazards Caucus Alliance. Another group, Friends of NOAA, will soon be added to that list.

The ASFPM has met informally with Congressional staff to discuss, analyze, and provide information on how federal programs are or are not functioning at the state and local levels. Several members, led by Chair Pam Pogue, presented a briefing May 14th for Congressional staff on the NFIP and issues for consideration during reform deliberations. Also, under her leadership, the ASFPM began a series of discussions with representatives of insurance companies and agents to facilitate communication about the various aspects of the National Flood Insurance Program and to develop areas of common interest and support.

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

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

MAP MODERNIZATION AND FLOOD INSURANCE —JUST THE FACTS

Bruce Bender
Bender Consulting Services, Inc.

Diane Littles
Michael Baker, Jr., Inc.

Everyone needs flood insurance. Flooding is the number one natural disaster in the United States. Although flooding due to hurricanes receives regular media coverage, flooding more often is caused by slow-moving storms, quickly melting snow, water backed up as a result of inadequate or overloaded drainage systems, or dam or levee failure.

About one out of four flood loss claims filed with the National Flood Insurance Program (NFIP) occurs in the low- and moderate-risk areas. Everyone is potentially at risk and people should be advised that financial protection through the purchase of flood insurance is easily available through local insurance agents for properties located in high-, moderate-, or low-risk areas. Homeowner's insurance policies do not provide coverage for flood damage. The average NFIP premium is about \$500 per year and there are currently 5.3 million NFIP flood insurance policies in force nationwide.

Flood insurance is required at a closing for all federally regulated loans if a flood zone determination indicates that the building is in a high-risk zone (a Special Flood Hazard Area). An insurance agent or lender (or their servicer) uses one of FEMA's (Federal Emergency Management Agency's) flood hazard maps to identify flood risk associated with a given property.

Changes with Flood Map Modernization

Flood hazard maps (Flood Insurance Rate Maps or FIRMs) show areas at risk of flooding and are important tools in the effort to protect lives and properties across the United States. Many of the maps now in use were developed in the early days of the NFIP and require updating. Due to land changes over time, a community's FIRM may not accurately portray its current flood risk.

Flood designations will change with the modernized flood maps, and this affects flood insurance requirements. It is important for community residents and business owners to be aware of impending changes in the local maps.

During the Mapping Process

Public meetings provide an opportunity for citizens to learn about proposed changes to the local FIRM. FEMA provides community officials and residents with a period of time to allow for due process before and after the preliminary versions of new or revised FIRMs are issued. This period includes the statutorily required

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Map Modernization (cont.)

90-day appeal period and a compliance period. The compliance period, which is generally six months long, ends on the FIRM effective date. Once the new maps become effective, so do new flood insurance requirements. Citizens can stay informed by contacting community officials to learn of potential flood map changes in their area.

Knowing the Risk

Property located in a high-risk area due to flood map changes may have lower-cost options available through the NFIP's "grandfathering" rule, which recognizes policyholders who built in compliance with the flood map in place at the time of construction or who have maintained continuous coverage.

A building on a property that has been remapped from a high-risk zone to low- or moderate-risk zone—noted as "X" on the flood maps—means flood risk is reduced but not removed. Property owners may qualify for lower-cost flood insurance policies, known as Preferred Risk Policies, with premiums starting at \$112 a year for building and contents coverage. Residents and business owners should contact their insurance agents to view their insurance options.

>>> For more information about Flood Map Modernization and flood insurance, see FEMA's mapping website at http://www.fema.gov/plan/prevent/fhm/mm_main.shtm; <http://www.FloodSmart.gov>; FEMA's Mapping Assistance Center at 1-877-FEMA-MAP; or FEMA's Map Service Center's website at <http://www.msc.fema.gov> or 1-800-358-9616.

from the Chair (cont.)

As a last note, I want to extend my deepest appreciation to the members who have worked so hard toward reducing flood losses in this country. Thank you for your input on the many publications that were drafted this year—they are much improved because they reflect your views and experience. The Board of Directors and the Policy Committee Chairs have earned tremendous admiration from me because of the generosity they exhibit in taking on additional tasks in addition to their "real" jobs. My warmest gratitude goes out to the Executive Office staff, who tirelessly dedicate their effort to the continued growth and professionalism of the ASFPM. Finally, thanks to my kids, who have been understanding about all the times I have had to be away from them and their special events, and have supported me at every low point.

Major challenges are ahead. I know Al will be great as the next Chair! ■

The ASFPM Board and the Executive Office note with appreciation that Pam hit the ground running when she assumed the Chair and has successfully balanced not only a challenging job in her home state but also the multiplicity of issues facing the ASFPM and floodplain management on the national scene today. Few other chairs have faced such a coincidence of demands; she rose to the challenge with aplomb and deserves the appreciation of every member of the ASFPM. Meanwhile, incoming Chair Al Goodman appears poised to follow ably in her footsteps. We are living in the proverbial "interesting times" and it takes exemplary leaders to guide us through them.

State & Local Report

MISSOURI TOWNS INDUCE WISE WATER USE

Residents of two cities in Missouri are showing off their newly implemented environmentally friendly landscaping. The cities of Springfield and Columbia have both launched programs called Show-Me Yards & Neighborhoods (Missouri is known as the “Show-Me State”). They are designed to raise awareness about stormwater runoff and to help residents and lawn care companies adopt environmentally responsible alternatives to traditional lawn care. Both educational programs have enjoyed great success. These programs are local adaptations of an initiative developed by the University of Florida Cooperative Extension Service in 1994. Among other practices, the programs encourage homeowners to reduce the quantity of stormwater runoff through rain gardens or rain barrels; improve the quality of runoff with proper disposal of yard waste and reduction of chemicals; and manage landscapes along streams or rivers. To raise awareness, the cities use videos, demonstrations, self-guided tours of approved yards and neighborhoods, brochures and other printed materials, rebates, and websites.



>>> For more information, see <http://www.springfieldmogov.org/showmeyards> or http://www.gocolumbiamo.com/PublicWorks/StormWater/show_me_yards.php.

NEW JERSEY TOWNS PUSHED TO PLAN FOR MITIGATION

All New Jersey’s elected municipal and county officials received a letter in May from one of their Senators, Robert Menendez (D-NJ), emphasizing to them the importance of mitigation in reducing future flood damage and reminding them that federal funds for such efforts are available after a disaster but only for communities that have all-hazard mitigation plans. The letter notes that the New Jersey Office of Emergency Management is holding workshops across the state to help municipalities develop the all-hazard mitigation plans that are required to qualify for funds from FEMA’s Hazard Mitigation Grant Program.

The Senator’s communication with the municipalities about this issue was the result of a coordinated effort by the New Jersey Association of Floodplain Management, the State Hazard Mitigation Office, and Menendez’s office. With the support and assistance of the ASFPM and particularly the guidance of Meredith Inderfurth, the ASFPM Washington Liaison [*see related article on page 16*] the New Jersey Association had for the first time visited its Senators’ and Representatives’ offices in Washington, D.C., only a few weeks before. During those meetings, the New Jersey floodplain managers were able to provide their representatives’ and senators’ offices and staffs with information about flood risk, ways to mitigate it, and opportunities for projects, programs, and funding. They received a warm reception as educators on how the offices could help their constituents, in part because a serious flood in New Jersey the previous month had resulted in their receiving many calls about flooding.

>>> For more information about the New Jersey Association of Floodplain Management’s work to reduce losses and enhance mitigation, contact John A. Miller, NJAFM Legislative Committee Chair and ASFPM Region II Director, at jmiller@princetonhydro.com.

FLOODPLAIN MANAGEMENT AWARDS

These outstanding individuals, projects, and programs in floodplain management were honored at the ASFPM's annual conference in Norfolk, Virginia.

The Goddard -White Award

This year the ASFPM presented its most prestigious award to **Meredith R. Inderfurth**, ASFPM Washington Liaison, to honor her subtle, positive influence on countless pieces of legislation, budgetary details, and other Capitol Hill matters affecting floodplain management and water resources over the last 30 years.

A New York native, Inderfurth earned a bachelor's degree in American Civilization from Brown University and afterwards began working in the Washington, D.C., office of an Ohio member of the House of Representatives. When Mrs. Hale (Lindy) Boggs was elected to the House of Representatives from the Louisiana district that includes New Orleans, Inderfurth joined her staff. She served as Boggs' Legislative Assistant for 15 years. During that period, Inderfurth simultaneously did graduate work and received her Master's in Public Administration from George Washington University in 1981.

Almost from the onset of her tenure on the Congressional staff, Inderfurth was exposed to and became expert on the ins and outs of national flood policy, because Representative Boggs' office took special care to support and help shape the then-new National Flood Insurance Program (Hale Boggs had been an early supporter of the NFIP). Lindy Boggs subsequently served on committees with oversight for the NFIP and with appropriations authority for agencies with floodplain and water resources responsibilities. Inderfurth, in turn, had responsibility for drafting and re-drafting legislation on those topics, reviewing and analyzing proposed bills, writing statements supporting and/or criticizing various policy positions, and acting as liaison with the staffs of Congressional committees, with the agencies implementing the NFIP and numerous other flood-related programs, and also with the Congresswoman's constituents from a seriously floodprone part of the nation.

Inderfurth left that position to move with her family to the Soviet Union while her husband Karl F. "Rick" Inderfurth served as ABC News's Moscow correspondent for two years. Not long after their return to the United States, she was persuaded to begin assisting the ASFPM "part-time" with legislative matters. For 14 years now she again has been applying her careful, reasoned, and well-informed perspective as she works to see that complex flood-related technical issues are clearly articulated and conveyed by the ASFPM to appropriate Members of Congress, Senators, and their staffs through a wide range of venues, including informal meetings, briefings, testimony at hearings, and letters. Her knowledge of how things work on The Hill, and the guidance she provides, is invaluable. Every month she writes a column for one of the ASFPM newsletters to keep the floodplain management community updated on legislative developments, always with careful attention to language and explanation so that newer members who may not be conversant with the intricacies of federal lawmaking procedures can understand what is happening.

The institutional knowledge and memory she holds—not to mention an unfailingly politic manner and uncommon understanding of and appreciation for the legislative process—have made Inderfurth an incomparable ally to the ASFPM and to the broader cause of wise floodplain management in the United States.

The Tom Lee Witt Award for Excellence in State Floodplain Management

This year's recipient was the **Nebraska Map Mod Team**, for its development of the video "Stay High and Dry: Floodplain Mapping, Management and Map Adoption in Nebraska." This 10-minute DVD gives an informative and interesting overview of the state's role in and its capabilities for addressing all aspects of floodplain management in Nebraska. It is designed to be shown by itself or

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Awards (cont.)

with a handout tailored to a specific audience, and is being played for county and community officials at the project notification phase and final map adoption meetings, as well as in other venues.

The James Lee Witt Award for Local Excellence in Floodplain Management

— *There were two award recipients this year.*—

Tribute was paid to the **Papio-Missouri River Natural Resources District**, which has been using multi-objective management for years to solve flood problems resulting from increasing runoff and stormwater flow from the Omaha metropolitan area as well as coping with special problems like ice-jam breakups. The District routinely combines conservation, management of recreation and wildlife, flood control, and environmental education. It sponsors non-structural flood mitigation projects and has developed all-hazards mitigation plans for five counties and 19 communities. It operates an ongoing buyout program and carries out bank stabilization measures. The District also was instrumental in developing the Nebraska Floodplain and Stormwater Managers Association in 2005.

Roseville, California, was honored for achieving the seemingly unachievable—a class 1 rating in the National Flood Insurance Program’s Community Rating System. This is the highest possible class, and entitles the residents to a substantial discount on their flood insurance premiums. What is more, Roseville has embraced the concept of no-adverse-impact floodplain management in all facets of its local activities. The local pre-disaster mitigation plan not only addresses natural hazards, but also includes human-caused hazards and is considered a national model. Taken as a whole, the city is implementing both structural and non-structural floodplain management programs that have resulted in more than a 67% reduction in its flood risk.

Media Award

The Weather Channel was honored for its television series “It Could Happen Tomorrow.” This collection of programs, created by Jim Cantore, premiered in January 2006 and explores the probabilities and likely social, economic, and other impacts of various weather-related and other natural phenomena that could severely damage or destroy portions of the United States. Among the scenarios examined have been a category 3 hurricane hitting New York City, a tsunami flooding the Pacific Northwest, and a flash flood in Boulder, Colorado. These programs have been an effective means of increasing public awareness of flood risk and conveying in a memorable format the real possibilities and consequences of extreme events in nature.

The Larry R. Johnston Local Floodplain Manager Award

Michael Prough of **Jersey County, Illinois**, was named Floodplain Manager of the Year. The county sits on the confluence of the Mississippi, Missouri, and Illinois rivers and is one of the most flood-prone in the state. In addition, it is the site of the vast majority of the state’s repetitive flood loss properties and had been placed on probation from the National Flood Insurance Program for unresolved ordinance violations. Prough had been serving on the county board when the county’s floodplain manager resigned, and he took over the job. Starting from scratch, he learned quickly, coordinated buyout programs and the elevation of many floodprone buildings, and also became a

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Awards (cont.)

Certified Floodplain Manager. Among other notable efforts, he erected signs in all floodplain areas, saying “floodplain permit required,” and then re-installed them whenever they were stolen or damaged. Within a few years all the building violations had been fully resolved. During Prough’s tenure, Jersey County built up an exemplary management record, and now is joining the Community Rating System. Prough’s dedication, perseverance, and willingness to step up and do the right thing, even in the face of local opposition, has made him a floodplain manager worth emulating.

The John R. Sheaffer Award for Excellence in Floodproofing

The Sheaffer Floodproofing Award was presented to the **Flood Damage Resistance of Building Materials and Systems Research Project** for its significant contribution to the science and practice of floodproofing. The project is conducted by Robert Wendt and Shirley Livengood, both at Oak Ridge National Laboratory, and by Heshmat Aglan at Tuskegee University. In the last several years there has been a growing interest in using flood-resistant building materials not only below the base flood elevation (as required by National Flood Insurance Program standards and by the International Building Code) but also in enhancing the building’s safety by using flood-resistant materials for areas above the lowest floor as well. However, there has been no clearly defined method for determining whether a material is flood-resistant or not. Thanks to this multi-year research project, the situation is changing. Data were gathered in numerous studies to help develop a standardized test procedure for certifying building materials and systems. The work of teams from both collaborating institutions has had practical application in providing guidance for property owners to reduce their vulnerability to future floods. Results of the studies were used in a public guidance document produced in 2004 by the U.S. Department of Housing and Urban Development, and are cited in the Department of Energy’s technology fact sheet, “Energy-efficient, Flood-damage-resistant Home Reconstruction.” They are also being incorporated into an update of NFIP Technical Bulletin 2-93 on flood-resistant materials.

Award for Meritorious Achievement in Floodplain Management

The Award for Meritorious Achievement was presented to **Matthew B. Miller**, who has provided long-term, unparalleled leadership in flood mapping. He worked to continually redesign and implement the Federal Emergency Management Agency’s flood mapping program, maintaining close contact with the program’s many stakeholders to ensure that it operated as effectively as possible. His work with the Technical Mapping Advisory Council and then as a manager with FEMA was instrumental in outlining the Map Modernization initiative. His thoughtful approach to mapping challenges and his ongoing cooperation with the ASFPM Mapping Committee have advanced flood loss reduction in the United States.

ASFPM AWARDS

At the 2007 Annual Conference, the ASFPM recognized several people for their work in furthering professionalism in floodplain management and for contributions to the ASFPM.

■ The John Ivey Award for Superior Effort in Certification was presented to **French Wetmore**, President of French & Associates, Ltd. who has been heavily invested in certification since its inception both on a national and state level. The ASFPM’s Certification Board of Regents was

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Awards (cont.)

created in response to one of Wetmore's recommendations as a body to provide representative oversight to the program through which floodplain managers receive and maintain professional certification. Wetmore was instrumental in the development of the Illinois Certified Floodplain Manager program and authored its home study manual. His rare combination of broad vision and attention to detail—and his willingness to contribute—have been invaluable assets to the progress of professional certification for floodplain managers.

■ The Jerry Louthain Service to Members Award was presented to **Mark N. Mauriello**, of the Land Use Regulation Program in New Jersey's Department of Environmental Protection, for his unstinting donation of time and coastal expertise to various ASFPM initiatives over the years. Mauriello has served as Chair of the ASFPM Coastal Committee since 1989. He is excellent at identifying issues of concern to the ASFPM and representing the organization and the viewpoint of coastal floodplain managers in contacts with related groups. He has been generous in sharing his expertise by contributing to and providing comments on endless drafts of various ASFPM documents and testimony over the years, and was instrumental in the completion of the No Adverse Impact coastal handbook. In his free time, Mauriello founded the New Jersey Association for Floodplain Management and served as its first chair.

■ Special Recognition was given to **Margaret Davidson**, Director of the Coastal Services Center of the National Oceanic and Atmospheric Administration, for her endless energetic pursuit of the closer integration of floodplain management with coastal zone management. Through presentations, meetings, coordination, writing, and mentoring, Davidson fosters the kind of comprehensive management that is needed to sustain our coastal areas now and for the future.

■ Special Recognition was given to **Robert Hinshaw**, author of *Living with Nature's Extremes: The Life of Gilbert F. White*. In this biography, Hinshaw coalesced the vision, respect for science-based inquiry, humanity, and practicality for which White was known, and helped to preserve the memory of those qualities so that others can learn from them.

Conference Lays in New Course (cont.)

to create a force capable of coping with coastal issues and the complications that climate change will bring. David Maurstad, FEMA, described the long-awaited results of the evaluation of the National Flood Insurance Program, and emphasized the critical need to reverse the national trend of not paying attention to our flood risk. He reported that FEMA is working on implementation plans for most of the suggested changes in program operations and policy that grew out of the NFIP evaluation. Pam Pogue, Chair of the ASFPM, summarized some of the recommendations made by the ASFPM in its recent review of national policy, notably the need for all of us, at all levels, to take more responsibility for the risks we face and for taking a more comprehensive view of both the problems and the solutions.

Interspersed with these plenary presentations were dozens of small-group panels, whose presentations and ensuing discussion explored, among other topics, watershed restoration, levee problems, state initiatives in flood mapping, repetitive flood losses, community resilience, assessing coastal risk, stormwater management, modeling, No Adverse Impact floodplain management, and flood insurance.

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Conference (cont.)

The ASFPM annual membership and committee meetings were held, new Board members installed [see back panel of this issue], and the Certified Floodplain Managers examination administered. The exhibit halls provided a place to get acquainted both with other people and with new activities, products, and programs in all aspects of floodplain management. The ASFPM Foundation had a successful silent auction fundraiser. Regions, chapters, and state associations held breakfast gatherings to exchange news and ideas, and there were also early-bird roundtables centered on maintaining professional certification, comparing floodplain management standards in developing vs. developed countries, Gulf Coast recovery, FEMA mitigation programs, and watershed management. At the Thursday luncheon annual awards were presented [see article on page 16]. A special track of concurrent sessions on Thursday allowed a record number of participants from outside the United States to share their experience and perspective with the American floodplain managers. These sessions looked at flood issues and solutions from The Netherlands, the United Kingdom, France, and Poland.

Training workshops were held before, during, and after the conference, covering use of the residential substantial damage estimator; Disaster Mitigation Act planning; model-based approximate and detailed flood mapping; use of the elevation certificate; re-engineering the FEMA benefit-cost analysis program; levees and Map Modernization; No Adverse Impact floodplain management; legal issues in floodplain management; and the staple Floodplain Management 101, among others. An examination of the Chesapeake Bay watershed was the subject of a technical field trip. The annual golf tournament and other chances to socialize and network rounded out the week.

Look for an updated participant list, photos, and other information about the Norfolk conference, all of which will be posted at <http://www.floods.org> later this month. The technical papers presented at the conference will be released as proceedings this fall. ❧

The ASFPM conveys its appreciation to the many volunteers who contributed to the success of the conference. Special thanks go to the Conference Host, the Virginia Floodplain Management Association (led by John Paine, Shane Parson, Claire Baker, Connie Bennett, Tracy Cain, David Fluhart, Corey Garyotis, Seshadri Iyer, Marc LaFountain, Lambert Logan, David Powers, David Preusch, Michelle Pope, Mark Slauter, Jeff Sparrow, and Bill Walker); Program Coordinators Michael Powell, CFM, and Wendy Carey; Standing Conference Committee members Dan Accurti, Rod Emmer, and Dan Sherwood; and the ASFPM Executive Office staff.

COMMENTS WANTED ON ANALYSIS OF LEGAL LIABILITY OF DESIGN PROFESSIONALS

Jon A. Kusler has prepared a draft legal paper for the ASFPM Foundation that addresses the liability of professionals such as architects, engineers, landscape architects, and surveyors in designing or constructing structures that are subsequently damaged by flooding or that damage adjacent properties by increasing flood heights or velocities. The paper also briefly considers the liability of landowners, contractors, builders, banks, real estate brokers, and insurance agents.

The first sections of the paper explore professional liability, based on an analysis of recent case law, treatises, law review articles, statutes, regulations, and other relevant legal materials. The final section makes recommendations for staying out of legal trouble.

>>> Comments on the draft will be appreciated, until July 15. A final version will be released in late summer. See http://www.floods.org/PDF/ASFPM_Professional_Liability_Construction.pdf.

Calendar

See more flood-related meetings, conferences, and training at
<http://www.floods.org/Conferences,%20Calendar/calendar.asp>.

- June 11–14, 2007:** 7TH CONFERENCE AND EXPOSITION OF THE NATIONAL HYDROLOGIC WARNING COUNCIL, Savannah, Georgia. Sponsored by the ALERT Users Group, Southwestern Association of ALERT Systems, ALERT-Flows East Coast Users Group, and the U.S. Geological Survey. See <http://nhwc.udfcd.org/>.
- June 13–15, 2007:** STORMCON WORKSHOPS AND EXHIBITION, Los Angeles, California. Sponsored by *Stormwater* magazine and Forester Communications. Call Steve Di Giorgi at (805) 682-1300 x129 or stevedg@forester.net or see <http://www.stormcon.com/losangeles>.
- June 25–28, 2007:** ADVANCED HAZUS-MH FOR FLOOD (E172), Emergency Management Institute, Emmitsburg, Maryland. Call (800) 238-3358 or see <http://www.training.fema.gov/EMIweb/>.
- June 25–29, 2007:** 32ND INTERNATIONAL SYMPOSIUM ON REMOTE SENSING OF THE ENVIRONMENT, San Jose, Costa Rica. Sponsored by the International Center for Remote Sensing of Environment and others. See <http://www.cenat.ac.cr/simposio/callforpapers.htm>.
- July 9–11, 2007:** MODRAT (MODIFIED RATIONAL HYDROLOGY OF THE LOS ANGELES COUNTY PUBLIC WORKS) AND WMS (WATERSHED MODELING SYSTEM) MODELING WORKSHOP, Alhambra, California. Sponsored by the Los Angeles County Department of Public Works. Contact Jeff Davis, Training Coordinator, at (801) 302-1400, jeff@ems-i.com or see http://ems-i.com/Training/wms_training_modrat_oc.html.
- July 9–13, 2007:** RESIDENTIAL COASTAL CONSTRUCTION (E386), Emergency Management Institute, Emmitsburg, Maryland. Contact EMI at (800) 238-3358 or see <http://www.training.fema.gov/EMIweb/>.
- July 21–27, 2007:** CONSERVATION CHALLENGES IN A CHANGING LANDSCAPE, Fort Myers, Florida. Sponsored by the Soil and Water Conservation Society. See <http://www.swcs.org/index.cfm?nodeID=10373&audienceID=1>.
- July 22–26, 2007:** BREWING SOLUTIONS TO YOUR COASTAL PROBLEMS: BIENNIAL COASTAL ZONE MANAGEMENT CONFERENCE, Portland, Oregon. Sponsored by the National Oceanic and Atmospheric Administration Coastal Services Center. See <http://www.csc.noaa.gov/cz>.
- July 24–26, 2007:** HAZARDS IN WATER RESOURCES, Boise, Idaho. Sponsored by the Universities Council on Water Resources and the National Institutes for Water Resources. See <http://www.ucowr.siu.edu>.
- August 13–16, 2007:** ADVANCED HAZUS-MH FOR FLOOD (E172), Emergency Management Institute, Emmitsburg, Maryland. Call EMI at (800) 238-3358 or see <http://www.training.fema.gov/EMIweb/>.
- August 22–23, 2007:** OHIO STATEWIDE FLOODPLAIN MANAGEMENT CONFERENCE, Dublin, Ohio. See <http://www.ofma.org/ofma/>.

- August 20-23, 2007:** STORMCON '07: THE NORTH AMERICAN SURFACE WATER QUALITY CONFERENCE AND EXPOSITION, Phoenix, Arizona. See <http://www.stormcon.com/sc.html>.
- August 27-29, 2007:** WETLANDS 2007: WATERSHED STRATEGIES TO PROTECT AND RESTORE WETLAND ECOLOGICAL AND SOCIAL SERVICES, Williamsburg, Virginia. Sponsored by the Association of State Wetland Managers. Contact Laura Birchill at (207) 892-3399, laura@aswm.org or see <http://www.aswm.org/>.
- August 27-30, 2007:** MANAGING FLOODPLAIN DEVELOPMENT THROUGH THE NATIONAL FLOOD INSURANCE PROGRAM (E273), Emergency Management Institute, Emmitsburg, Maryland. Contact EMI at (800) 238-3358 or see <http://www.training.fema.gov/EMIweb/>.
- August 27-31, 2007:** GIS TERRAIN ANALYSIS FOR HYDRO-GEOMORPHIC APPLICATIONS, New York City. Sponsored by the Department of Earth and Environmental Engineering, Columbia University. For course information see <http://www.unitus.it/agraria/interna.asp?idPag=3031>. To register, contact Salvatore Grimaldi at salvatore.grimaldi@unitus.
- August 29-September 1, 2007:** SUSTAINABLE WATER, UNLIMITED GROWTH AND QUALITY OF LIFE: CAN WE HAVE IT ALL? Tucson, Arizona. Sponsored by Southwest Hydrology and the Arizona Hydrological Society and others. See <http://www.swhydro.arizona.edu/symposium>.
- September 4-7, 2007:** ANNUAL CONFERENCE OF THE FLOODPLAIN MANAGEMENT ASSOCIATION, South Lake Tahoe, Nevada. Contact Iovanka Todt, (619) 204-4380 or see <http://www.floodplain.org/>.
- September 9-13, 2007:** DAM SAFETY 2007, Austin, Texas. Sponsored by the Association of State Dam Safety Officials. Contact ASDSO at (859) 257-5140 or info@damsafety.org or see <http://www.damsafety.org>.
- September 11-14, 2007:** ARID REGIONS CONFERENCE, Breckenridge, Colorado. Sponsored by the Colorado Association of Stormwater and Floodplain Managers and the Association of State Floodplain Managers. Contact Kevin Houck at (303) 866-4805 or see <http://www.casfm.org/> or <http://www.floods.org>.
- September 16-19, 2007:** ANNUAL CONFERENCE OF THE OKLAHOMA FLOODPLAIN MANAGERS ASSOCIATION, Tulsa, Oklahoma. See <http://www.okflood.org/>.
- September 24-27, 2007:** 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 24-26, 2007:** FALL CONFERENCE OF THE ARKANSAS FLOODPLAIN MANAGEMENT ASSOCIATION, Eureka Springs, Arkansas. Contact Conrad Battreal at cjb@ftn-assoc.com or see <http://www.arkansasflood.com/>.
- October 1-4, 2007:** ANNUAL MEETING AND WORKSHOP OF THE NATIONAL ASSOCIATION OF FLOOD AND STORMWATER MANAGEMENT AGENCIES, Newport, Rhode Island. See <http://www.nafsma.org>.

- October 9–12, 2007:** 34TH ANNUAL NATURAL AREAS CONFERENCE, Cleveland, Ohio. Sponsored by the Natural Areas Association and the Cleveland Museum of Natural History. Contact the NAA at (541) 317-0199 or see <http://www.naturalarea.org/conference.asp>.
- October 18–19, 2007:** BUILDING SUCCESSFUL PARTNERSHIPS: THIRD ANNUAL CONFERENCE OF THE NEW JERSEY ASSOCIATION FOR FLOODPLAIN MANAGEMENT, Somerset, New Jersey. See <http://www.njafm.org/>.
- October 21–24, 2007:** FALL CONFERENCE OF THE TEXAS FLOODPLAIN MANAGEMENT ASSOCIATION, Lubbock, Texas. See <http://www.tfma.org/displayconvention.cfm>.
- October 22–24, 2007:** FALL CONFERENCE OF THE AMERICAN SHORE & BEACH PRESERVATION ASSOCIATION, Galveston, Texas. See <http://www.asbpa.org/conferences/conferences.htm>.
- November 1–2, 2007:** ECOSYSTEMS RESTORATION & CREATION, Plant City, Florida. Sponsored by Hillsborough Community College. Abstracts are due July 2, 2007. See <http://www.hccfl.edu/depts/detp/ecoconf.htm>.
- November 6–8, 2007:** FOURTH ANNUAL CANADIAN RISK AND HAZARDS NETWORK SYMPOSIUM, Richmond, British Columbia. Sponsored by Justice Institute of British Columbia, Simon Fraser University, and University of British Columbia. Contact Stephanie Chang at stephanie.chang@ucb.ca or see <http://www.jibc.ca/crhnet/papers/papers.htm>.
- November 8–9, 2007:** STRONGER TOGETHER: ANNUAL CONFERENCE ON PROPERTY LOSS REDUCTION, Orlando, Florida. Sponsored by the Institute for Business and Home Safety. See <http://www.ibhs.org/congress/>.
- November 11–14, 2007:** PARTNERS IN EMERGENCY MANAGEMENT: WORKING TOGETHER—IAEM 55TH ANNUAL CONFERENCE & EMEX, Reno, Nevada. Sponsored by the International Association of Emergency Managers. See <http://www.iaem.com>.
- November 12–15, 2007:** 43RD ANNUAL CONFERENCE OF THE AMERICAN WATER RESOURCES ASSOCIATION, Albuquerque, New Mexico. See http://www.awra.org/meetings/New_Mexico2007/index.html.
- November 14–15, 2007:** ANNUAL CONFERENCE OF THE MINNESOTA ASSOCIATION OF FLOODPLAIN MANAGERS, St. Cloud, Minnesota. See <http://www.mnafpm.org/default.htm>.
- November 27–29, 2007:** SECOND INTERNATIONAL CONFERENCE ON URBAN DISASTER REDUCTION, Taipei, Taiwan. See <http://www.ncdr.nat.gov.tw/2ICUDR/>.
- November 27–30, 2007:** TRAIN-THE-TRAINER: MANAGING FLOODPLAIN DEVELOPMENT THROUGH THE NFIP (E270), Emergency Management Institute, Emmitsburg, Maryland. Contact EMI at (800) 238-3358 or see <http://www.training.fema.gov/EMIweb/>.
- April 27—May 1, 2008:** SPRING CONFERENCE OF THE TEXAS FLOODPLAIN MANAGEMENT ASSOCIATION, League City, Texas. See <http://www.tfma.org/displayconvention.cfm>.
- May 18–23, 2008:** A LIVING RIVER APPROACH TO FLOODPLAIN MANAGEMENT: 32ND ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, Reno, Nevada. See <http://www.floods.org>.



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