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ASSOCIATION OF STATE FLOODPLAIN MANAGERS, INC.

## EXPERTS CONSIDER 1% CHANCE FLOOD STANDARD

At the first annual assembly of the Gilbert F. White National Flood Policy Forum in Washington, D.C., September 21-22, about 70 nationally known experts from all aspects of flood hazard management applied their considerable knowledge and experience to a fresh consideration of the appropriateness of the existing 1% chance flood standard in furthering national goals and in fostering effective floodplain management.

Because the United States and much of the developed world use the 1% chance flood standard as a basis for identifying, mapping, managing, and mitigating flood hazards, it is easy to forget that there is nothing magical about this level of risk, but rather that it was selected because it was already being used by some agencies, and because it was thought that a flood of that magnitude and frequency represented both a reasonable probability of occurrence and loss worth protecting against.

But concerns have periodically been expressed about the value of the 1% chance flood standard today. Furthermore, ongoing appraisal of programs and policies is essential to effective floodplain management.

Accordingly, the ASFPM Foundation invited experts to explore this topic, first with about 40 short background papers, and then with a two-day workshop to discuss the issues in more detail. The papers and the presentations and discussion at the Forum covered four broad themes: History of the 1% chance standard; tools and technology as applied to the 1% chance standard; how the standard has been implemented, exceeded, or refined in various programs and initiatives; and societal implications of the standard. To set the stage, four leaders of the floodplain management community made presentations on those topics: Gerry Galloway of the Titan Corporation; David Ford of David Ford Consulting Engineers; Chad Berginnis, Ohio Department of Natural Resources; and Dennis Mileti, University of Colorado.

Through facilitated small-group and plenary sessions, the Forum participants then considered whether the 1% chance standard has and is continuing to serve its purpose, what options exist for change and/or improvement, and what the drawbacks or advantages might be of shifts in theory, policy, or implementation. The thinking ranged widely, and all ideas were given currency. Among the observations made and options discussed by the group were these:

- No standard will protect people from all flood risks.
- Raising the standard, perhaps to the .5% chance flood, would provide a greater level of protection, but keep the simplicity and other benefits of a single standard. Or perhaps a dual standard would serve as well, and allow some management techniques to remain unchanged—for example, using the 1% chance flood for most uses but the .2% for critical facilities and structures and areas with special hazards.
- It has become clear that the 1% floodplain has little bioecological or hydrological connection to the area of the natural channel/floodplain that is crucial to a waterway's channel-building processes and ecosystem maintenance. A different standard is needed if we are to effectively protect and preserve natural functions and resources of floodplains.
- Theoretically it is possible to abandon all (or most) standards and allow market forces to take over. If risks must be insured at market rates, and floodplains are put to their best use depending on the circumstances, there should be less need for regulatory restrictions.
- The cost of changing, either to another single standard or to a combined or site-specific approach would be enormous. Those costs would be measured not just in dollars, but also in time, confusion in public perception, duplication of effort, and gaps in management.
- The 1% chance standard is thoroughly institutionalized, in mapping, regulations, administrative and common law, engineering, and construction and building standards.

*[continued on page 2]*

# from the Chair

*Chad Berginnis, CFM*

While watching television about a few weeks ago, I got to see part of a movie that was on my “to see” list—“The Perfect Storm,” starring George Clooney. The cinematography was quite good, and as a disaster junkie, I enjoyed the parts I saw. The premise was a freak confluence of different weather systems resulting in a perfect storm in the Atlantic. Later it hit me that we in the natural hazards world could be facing a similar situation.

Look around us. Much of the country is dealing with the aftermath of an unusual number of natural disasters, beginning in January with the San Simeon earthquake in California, to tornado outbreaks and severe storms earlier this summer, to the multiple hurricanes coming ashore the United States, to the possible eruption of Mount St. Helens. As I write this there are 20 states with active disasters. The result is an emergency management system that, at least the federal level, is stretched about as thin as it can be stretched without breaking. What, then, happens if we have a significant earthquake, tsunami, or other major natural disaster in the very near future? Do we collectively have enough resources to respond to, recover from, and mitigate against the future events? Indeed, another major natural disaster occurring while our resources are committed to all of the existing ones could be the perfect storm.

Another confluence of events is happening at the federal level. FEMA, as part of the Department of Homeland Security, is creeping closer and closer to losing its identity. Soon after the organization of DHS, monies were taken from funds to be used for mitigation. Soon thereafter, major organizational documents started to be written, from the National Incident Management System, to the National Response Plan. Early drafts of the National Response Plan omitted the concept of mitigation entirely (thankfully, subsequent drafts do include it to some extent). Senior leadership at FEMA has left in droves, and employee morale was, by at least one survey earlier this year, very low. Subtle changes have also been problematic. FEMA staff have been placed on “temporary assignment” to do other DHS functions, and pressures to take funds specific for purposes of FEMA’s floodplain management and mitigation programs for other DHS purposes have been and continue to be severe. Now, there are actions pending to reorganize the Senate to pull all of the decisionmaking over DHS programs into the same Senate committee. This is of great importance because the committees that have oversight of major legislation like the Stafford Act and the National Flood Insurance Act have worked with them for years, are knowledgeable about them, and understand their importance.

So one has to ask, in the face of the ever-present natural disasters, will there be federal leadership that has the flexibility, priority, and resources to successfully address them over the next five years? I have serious doubts—if we continue on the course we have now. That is why the ASFPM Board of Directors, in August, passed a resolution recognizing the important work FEMA does and recognizing that FEMA works best as an independent agency, not part of the Department of Homeland Security. Our membership has been increasingly vocal about this issue, and professionals in allied natural hazards fields are likewise increasingly concerned. The ASFPM will hard to press this issue. FEMA had transformed itself into an effective organization that had a positive effect on loss reduction and mitigation of all natural hazards, including flooding. It would be a loss for the entire nation if the framework for emergency management that was built based on experience and relationship building, become a victim of the rush to reorganize. It is not yet too late to avoid the perfect storm. □

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## 1% Chance Flood Standard (cont.)

- Advances in technology have made it possible to readily calculate site-specific levels of flood risk, making it technically feasible to establish protection techniques on a case-by-case basis instead of setting and mapping a frequency standard.
- The initial reasons for having a single standard are still valid—to allow consistency in mapping, management, enforcement; to provide for categories upon which insurance rates can be calculated; to give a basis for and perception of fairness in treatment of people, communities, and businesses.
- It should be possible to avoid sweeping change and still compensate for some of the 1% chance standard’s inadequacies, through the use of such techniques as zero-rise floodway regulations, future-conditions planning and mapping, and NAI floodplain management.
- The accuracy of 1% determinations and related hydrology could be improved with more and better data on precipitation and stream flow and with better models.

The ASFPM Foundation is producing a report of the Forum, which will summarize the discussions, issues, and options considered, and the research needs that were identified. Watch the *News and Views* and the ASFPM website for details this fall. □



# NO ADVERSE IMPACT QUESTIONS & ANSWERS

*This month's column focuses on legal questions about NAI floodplain management. It is excerpted from a longer legal analysis, funded by the ASFPM Foundation, and just released (see box).*

**QUESTION** Is NAI floodplain management legally supportable?

**ANSWER** “Courts are very likely to uphold community regulations that adopt a no adverse impact performance standard against both claims of unreasonableness and claims of ‘taking’ of private property without payment of just compensation,” according to attorney Jon A. Kusler. Further, he says, a no adverse impact approach for floodplain management coincides with the common law rights and duties both public and private landowners have traditionally held with regard to the use of their lands and waters. So courts are likely to uphold a no adverse impact standard in the face of lawsuits against a community.

**QUESTION** May a state or federal agency attach a condition to a floodplain permit that requires the permittee to acquire flood easements from other potentially damaged property owners?

**ANSWER** With very few exceptions, courts have upheld the conditional approval of permits or subdivision plats, provided the conditions are reasonable and proportional to the impacts of the permitted activity. Such conditional approvals are common with performance-standard hazard-related regulations. Conditions may include design changes, preservation of floodways, dedication of certain floodplain areas to open space, adoption of deed restrictions for high risk areas, installation of stormwater drainage and detention areas, etc. This support grows out of the strong judicial approval of hazard prevention and reduction goals and the clear relationship (in most instances) between the conditions imposed and these goals.

**QUESTION** Can communities adopt very stringent regulations, such as setbacks and floodway restrictions, that apply only to parts of lots, without facing “taking” problems due to denial of all economic use of the property?

**ANSWER** Floodway regulations, setbacks from beaches, bluffs, or fault lines, and other regulations for high risk areas that prohibit development in narrow strips of land pose fewer taking problems than regulations that apply to larger areas. The U.S. Supreme Court and lower federal and state courts have usually examined the impact of the regulation upon entire parcels in deciding whether a taking has occurred. Because of this, large-lot zoning for hazard areas makes sense, not only in providing more safe building sites on each lot but also in insuring the constitutionality of regulations. Courts have often sustained large-lot zoning for hazard-related areas as serving proper goals. □

## Legal Issues in NAI Floodplain Management

*No Adverse Impact Floodplain Management and the Courts*, by Jon A. Kusler, is an easy-to-ready, question-and-answer report that explains both the common law and constitutional bases for lawsuits dealing with floodplain management, with an eye toward using a no-adverse-impact standard at the local level. Kusler summarizes the holdings of and gives citations to cases covering alleged local liability both for affirmative acts (building flood control structures, managing stormwater, etc.) and for failure to act (inadequate enforcement, lack of inspections, absence of regulatory measures, etc.). He lists the factors that are usually considered by courts in deciding what is “reasonable” and in balancing private and public interests in constitutional claims.

Three helpful one-page summaries are given of (1) the Supreme Court cases from the last 15 years that bear on floodplain management; (2) legal grounds for liability as applied to floods or drainage; and (3) how localities can “stay out of legal trouble” with their floodplain management programs.

The 40-page document has citations to all the pertinent cases and articles, and can be found on the ASFPM website at <http://www.floods.org>. It was produced with funding from the ASFPM Foundation.

To help educate state and local officials and staff, and the attorneys who advise and represent them, the ASFPM is distributing this legal analysis to the states, state associations, and legal organizations. The ASFPM also will be conducting workshops to brief legal professionals and others.

To arrange a training workshop in your state, or to explore other ways to get this valuable information to those who need it, contact the ASFPM Executive Office.

# REFLECTIONS ON A STORMY SEASON

*It's not over yet, but the 2004 hurricane season in the United States has already been one for the books in terms of idiosyncrasy, loss, and disruption. Below are some insights on the wide range of implications the hurricanes are already having.*

## How Quickly we Forget

An editorial in the *New York Times* written after Charley and Frances (but before the rest of the parade) summed up nicely what floodplain managers have known and preached for years. “Hurricane Amnesia is not the name of a storm. It’s a form of memory loss . . . a significant hurricane is remembered . . . but the lessons that should be drawn from it often are not. Thanks to Hurricanes Charley and Frances, Florida has had an unwelcome chance to rediscover things it has learned before. Preparing for a hurricane doesn’t mean just boarding up windows and getting out of town. It means much tougher building codes, like the ones that several counties still have on the books. A tougher statewide code would mean tougher structures, . . . Tougher standards mean slightly higher building costs, but that keeps the costs where they belong. Florida . . . should be building in a way that is appropriate to the risk. . .”

*[excerpts from “After the Storm.” New York Times, September 8, 2004, Section A , p. 22]*

## Reality Check for Insurance

This year’s back-to-back, damaging hurricanes should reveal some of the strengths and weaknesses of the approaches that have been adopted by the state of Florida and the insurance industry since Hurricane Andrew 12 years ago. The *Wall Street Journal* recently pointed out some of the changes, indicators, and things to watch for.

“Losses from Andrew forced 11 insurers out of business and triggered a wholesale revamping of Florida’s insurance market . . . Florida regulators and legislators allowed private insurance companies to add hefty new deductibles to homeowners’ policies that require policyholders to absorb thousand of dollars in wind damage—and that are invoked for each storm—and to raise premium rates in some cases by as much as fourfold. . . . State officials set up the Florida Hurricane Catastrophe Fund, guaranteed by the government, that will pick up the bulk of the insurance companies’ tabs from massive storms. Claims from Charley are expected to consume about \$2 billion of the \$6 billion in cash held by the hurricane catastrophe fund . . . Once the cash is gone, it can sell bonds to raise more and impose a surcharge on each policy written in the state. . . . Already, it is clear that the steps taken by big insurance companies are successfully shielding them from huge losses that in the past would have fallen directly to them. State Farm and Allstate paid a combined \$6.2 billion in claims after Andrew. After Charley, . . . they estimated their combined losses at just \$625 million, after collections from the state catastrophe fund and private reinsurers. . . . It will take weeks or months to tabulate precise losses from [the 2004 hurricanes], and how much of that insurers will absorb. But consumer advocates say the increased liabilities shouldered by homeowners during the recent storms raise the question of whether the changes have been too generous to the insurers.”

*[excerpts from “After Storms, Florida Wakes Up To a New Insurance Reality,” by Christopher Oster, Carrick Mollenkamp, and Chad Terhune. The Wall Street Journal, September 7, 2004, p. A1]*

## Better Predictions in the Future

At the Earth Observation Summit II in Tokyo 44 nations and 26 international groups agreed to create a Global Earth Observation System of Systems (GEOSS) that will combine existing and new hardware and software, making it all compatible in order to supply data and information at no cost. Once operational, GEOSS would be capable of continuously monitoring the land, sea, and air worldwide by linking data from satellites, ocean buoys, and ground-based air and water quality monitors. It would expand the ability to track, model, and forecast hurricanes, tornados, and severe storms and aid emergency response. A 10-year plan to develop GEOSS will be unveiled this spring. See <http://www.epa.gov/geoss>.

## Federal Response and Beyond

The large number of hurricane disasters has been widely viewed as a test of whether the Department of Homeland Security’s absorption of FEMA has hindered that agency’s ability to respond and to foster recovery and mitigation. The ASFP Board of Directors passed a resolution in August calling for FEMA’s return to an independent agency reporting directly to the President [*see From the Chair on page 2 of this issue*]. A recent article in *The Wall Street Journal* supported many concerns shared by the ASFP and others.

“. . . 18 months ago, [FEMA] was folded into Homeland Security, the biggest bureaucracy created in Washington since the Pentagon in 1947. . . . The result has been shakeups and reconfigurations that have left the old agency stripped of many of its funding programs and some of its money, prompting cries of protest from

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across the country. . . . Many members of Congress, firefighters and emergency managers have fretted that [FEMA's] ability to respond to natural hazards has been eroded by its parent's intent focus on al Qaeda.

"The logic was that the new department needed emergency-response experts for a terrorist incident, and FEMA brought this hard-won experience. But FEMA's 1,700 staffers make up barely 1% of DHS's 180,000. Long-serving FEMA employees, unhappy with the loss of independence and in some cases with new policies, have been leaving FEMA in droves—taking their years of experience with them. . . . Funds and gear to fight terrorism are readily available, funds to help states mitigate disasters have been cut in half since 2001."

[excerpts from "Identity Crisis—Hurricane Tests Emergency Agency At Time of Ferment,"  
by Robert Block. *The Wall Street Journal*, August 16, 2004]

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# Washington Report

## IN PURSUIT OF AN OCEANS POLICY

The U.S. Commission on Ocean Policy delivered its final report, *An Ocean Blueprint for the 21st Century*, to the President and Congress on September 20, 2004 [see *News & Views*, August 2004, p. 5]. The report makes dozens of recommendations geared toward revamping national ocean policy, which had not been seriously addressed in decades. The report recognizes the importance of managing ocean and coastal ecosystems through regional, watershed-based collaborations. It can be read at <http://www.oceancommission.gov/>.

The Council on Environmental Quality has formed an Interagency Ocean Policy Group to develop the President's response to the recommendations in the Commission's final report. For this, the policy group is accepting public comments on the final report (*Federal Register* 69, p. 58914, October 1). The comments should be submitted by November 1, 2004. For more information, see <http://ocean.ceq.gov/>.

Meanwhile in Congress, work continued on new legislation on ocean-related matters. The Senate Committee on Commerce, Science and Transportation held hearings on the Commission's report, including testimony by Alaska Governor Frank Murkowski (representing the National Governors Association), who reiterated previously stated concerns, namely the need for a strong state role in ocean policy—a true partnership that respects state sovereignty, does not establish unfunded mandates, and supports the existing Coastal Zone Management Program. The witnesses' testimony can be found at <http://commerce.senate.gov/hearings/witnesslist.cfm?id=1316>.

The Senate Committee also approved two bills that would move toward a national ocean policy. The first was a substitute bill for S. 2647, the National Ocean Policy and Leadership Act, which would strengthen NOAA's authority by making it the lead civilian agency in ocean policy and giving it independent authority over its own budget and operations, but keep it within the Commerce Department. The Committee also approved S. 2489, which directs the NOAA administrator to establish a coastal and ocean mapping plan for waters out to 200 miles offshore (ocean and Great Lakes) to aid coastal management. It would consolidate mapping operations of NOAA, the U.S. Navy, and other agencies.

Related House bills were introduced earlier [see *News & Views*, August 2004, p. 6, and article below].

## UPDATE ON FLOOD MAPPING

Members of FEMA's mapping staff, including Mike Howard, director of the Map Modernization initiative, briefed the Flood Map Coalition on September 30th about the upcoming release of the Multi-Year Flood Hazard Identification Plan (MHIP). The release is still on hold pending briefing of Congressional staff, expected to take place during the first two weeks of October, but scheduling has been made problematic by recent disasters and pending disaster-related appropriations. As soon as Congressional staff are informed, FEMA regional offices will brief states on the contents of MHIP and key stakeholder groups like ASFPM will be briefed as well.

Howard acknowledged that the period for substantive comment will be very short: comments will be needed before November 1st. However, he is eager to have them, and they will be included in his presentation to the Investment Review Board on November 3rd.

The mapping staff does not expect to receive FY 2005 funds until February or so. They do, however, plan to begin scoping some of the more complex projects in November in order to be ready in the spring. Howard reported that he is urging the establishment of a formal technical advisory group, similar to the Technical Mapping Advisory Board that was created pursuant to the Flood Insurance Reform Act of 1994. That Board's recommendations were important in the development of the map modernization plan.

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# Washington Report (cont.)

## EXTENSIONS TO MITIGATION PLANNING DEADLINE POSSIBLE

In an interim rule issued October 2004, the Federal Emergency Management Agency has outlined procedures by which states and tribes can obtain additional time to prepare hazard mitigation plans required to be in place by November 1, 2004. Under FEMA rules issued pursuant to the Disaster Mitigation Act of 2000, statewide mitigation plans are required in order for the state to be eligible for nonemergency Stafford Act assistance and local plans are required to receive mitigation grant monies [see *News & Views*, February 2004, p. 1]. Under the interim rule, a state governor or Indian tribal leader can submit a written request to FEMA for an extension, stating the justification; the reasons the plan has not been completed; the amount of additional time needed; and a strategy for completing it. FEMA would review the request and in extraordinary circumstances could grant up to a six-month extension, but no deadline would be later than May 1, 2005.

>>> See the *Federal Register* 69 (176) pp. 55094–55097; comments are due November 12, 2004.

## USGS GEOSPATIAL PROGRAMS

Director Charles C. Groat has begun a realignment of U.S. Geological Survey programs to provide a focus on geospatial information. He has created a National Geospatial Programs Office (NGPO) headed by Associate Director Karen Siderelis. It will include The National Map, Geospatial One Stop, and the Federal Geographic Data Committee. Siderelis hosted a listening session and dialogue with federal agencies and other partners on October 4th, an exchange that is expected to be ongoing.

## LEGISLATIVE REPORT

### The Rush to Recess

The House of Representatives recessed in October 9th and the Senate on October 11th. During the days leading to the planned adjournment, it became clear that the Congress would not adjourn, but instead would recess and reconvene on November 16th (after the election) for a lame duck session. As of the end of the fiscal year on September 30th, only one of the 13 regular appropriations bills had been passed and signed into law (Defense). A continuing resolution was passed to extend appropriations at FY 2004 levels until November 20th.

Up in the air during the week before recess were several matters of interest to floodplain managers.

#### Department of Homeland Security Appropriations

The House–Senate Conference Report on the DHS appropriations bill for FY 2005 was filed on October 9th. It was accepted by the House on the same day and by the Senate on October 11th. It is expected that the President will sign the bill, H.R. 4567, shortly. The House- and Senate-passed versions of the bill had been under negotiation to resolve differences between the two before a House–Senate Conference Report could be issued. The Conference Report provides the full \$200 million requested for Flood Map Modernization. It does keep monies for the Flood Mitigation Assistance (FMA) program and the Pre-Disaster Mitigation (PDM) in separate funds as provided in the House bill. The Senate bill had stipulated that they be merged into one fund.

#### Funding for Repetitive Flood Loss Programs

Although the legislation authorizing both new programs and the expansion of existing ones for dealing with repetitive flood losses has been signed into law, there is no provision for funding in the FY 2005 DHS appropriations bill. No funding request was made because at that point the bill, which calls for funds to be transferred from the Flood Insurance Fund, had not been passed and signed. Efforts were underway to provide for this transfer in the House-Senate Conference Report on the appropriations bill, but that did not occur.

#### Supplemental Disaster Relief Appropriations

A second major disaster relief supplemental appropriation of \$11 billion has been requested after the many hurricanes this season. H.R. 5212 to provide those funds was introduced late on October 5th and was taken up on the House floor on October 6th. Of the \$11 billion, \$6.5 billion would go to FEMA and other amounts to the Department of Defense, Small Business Administration, Federal Highway

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# Washington Report (cont.)

Administration, Army Corps of Engineers, National Aeronautics and Space Administration, Department of Veterans Affairs, Housing and Urban Development's Community Development emergency grants, agricultural assistance, international disaster assistance, and the Red Cross. The bill passed with a unanimous vote late in the evening. After additional supplemental funds were added for a total of \$14 billion, the measure was added to the Military Construction Appropriations bill for FY 2005 (H.R. 4837) and passed by the Senate on October 11th. Final Congressional action paved the way for the bill to be sent to the White House for signature.

## **Homeland Security Grants and Disaster Programs**

During consideration of the bill (S. 2845) to reorganize the nation's intelligence programs to better respond to the problem of terrorism, an amendment was accepted to add the provisions of S. 1245, revising and expanding the Homeland Security Grants program. FEMA's disaster programs would be included in the larger grant program. Jim Inhofe (R-OK), Chairman of the Senate Environment and Public Works Committee, worked out an agreement with Susan Collins (R-ME), Chairman of the Senate Governmental Affairs Committee, to provide some protection for the FEMA programs. Inhofe's amendment to require FEMA involvement in the grant process and to require reports (to the Environment and Public Works Committee) on the impact of the new grant program on the Stafford Act programs was approved. The bill passed the Senate on October 6th. The House was still working on its version of the intelligence bill, which does not include a provision for homeland security grants.

## **Restructuring of Senate Committees for Homeland Security and Intelligence**

A resolution (S. Res. 445) was introduced in the final week before recess that would place virtually all Department of Homeland Security programs under the jurisdiction of the Senate Governmental Affairs Committee. The Committee would become the Homeland Security and Governmental Affairs Committee, likely leading to a complete reorganization its subcommittee structure. The measure was unveiled on October 4th as the recommendation of a 22-member task force on Senate reorganization headed by Majority Whip Mitch McConnell (R-KY) and Minority Whip Harry Reid (D-NV). It was brought up on the Senate floor on October 7th. A number of amendments were considered proposing exemption of various programs from the reorganization. As introduced, DHS programs now under the jurisdiction of nine different committees would be consolidated. Since the Banking Committee was not listed, it appears that it would retain authority over the NFIP. The resolution passed the Senate on October 9th by a vote of 79-6. Since this is not a public law but an internal Senate governing resolution, it will take effect without any further action. The House leadership has indicated that plans for House reorganization for homeland security and anti-terrorism would be ready for consideration by January.

## **Other Legislation**

### **Appropriations**

The Continuing Resolution (P.L. 108-309) extends funding at FY 2004 levels for all federal departments and agencies except Defense until November 20, 2004. Although the Defense appropriations bill is the only one of the 13 signed into law, Homeland Security and Military Construction were completed before recess.

### **Taxation of Mitigation Benefits**

Bills have been introduced in the House (H.R. 5206) and Senate (S. 2886) to stipulate that mitigation benefits not be taxable. Mark Foley (R-FL) and Kit Bond (R-MO) introduced the companion bills in the House and Senate, respectively. FEMA supports the legislation. It has been referred to the House Ways and Means Committee and the Senate Finance Committee, which must review any tax legislation. The bills were introduced pursuant to an Internal Revenue Service finding that mitigation benefits would be subject to taxation. The ASFPM had written to FEMA expressing concern about the IRS finding.

### **Pre-Disaster Mitigation Grants**

The Disaster Mitigation Act of 2000, which authorized the Pre-Disaster Mitigation grant program, expires on December 31st. The House passed its reauthorization, H.R. 3181, some time ago, but the Senate has not passed a similar bill. The House bill also contains language restoring the Hazard Mitigation Grant Program to 15% from 7.5%. There is some discussion between the two committees (Senate Environment and Public Works and House Transportation and Infrastructure) of adding H.R. 3181 to a Senate bill making improvements in moving funds to first responders and subtracting the HMGP provision, since it is opposed by an influential senator.

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# Washington Report (cont.)

## NOAA Organic Act

A bill (H.R. 4546) to restructure the National Oceanic and Atmospheric Administration has been reported out of the House Science Committee's Subcommittee on Environment, Technology and Standards. The reorganization would provide greater emphasis on research and would organize the agency around four areas: National Weather Service, research and education, operations and services, and resource management. Other bills dealing with this subject are H.R. 4900 and S. 2647. Also, H.R. 4368 would move NOAA from Commerce to the Department of the Interior. A hearing was held in a subcommittee of the House Resources Committee.

## Windstorm Impact Reduction Act

The language of this legislation (H.R. 3980) was attached to the National Earthquake Hazards Reduction Program reauthorization bill in the Senate (S. 2608) and the bill was passed on October 6th. The measure passed the House on October 8th. The American Society of Civil Engineers has been strongly supportive of the wind impact reduction bill.

## Highway Bill

The stalemate continues on reaching agreement between House and Senate versions of the major highway bill (H.R. 3550 and S.1072). The Senate version contains the provision to provide 2% of highway funds for stormwater runoff mitigation in new road construction [see *News & Views*, June 2004, p. 9]. Authority for continued operation of existing programs has been extended to May 2005.

## Dam Rehabilitation

In the run-up to recess, the Dam Rehabilitation, Repair and Removal Act (H.R. 5190) was introduced by Sue Kelly (R-NY). It would make available up to \$350 million to states and localities over four years to repair and rehabilitate unsafe publicly owned dams. Although there is little likelihood of the measure's being taken up during this Congress, it will be reintroduced in the next Congress when consideration could begin in earnest.

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

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

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## NATION'S WATER PROBLEMS DEMAND RESEARCH, STUDY CONCLUDES

Overall federal funding for water research has been stagnant in real terms for the past 30 years, and the portion dedicated to research on water use and related social science topics has declined considerably, according to a report released this summer by the Committee on Assessment of Water Resources Research of the National Research Council. The Committee's report, *Confronting the Nation's Water Problems: The Role of Research*, was the product of a Congressionally mandated analysis of federal investments in water research and of the coordination of water research in the United States. It examined the needs for research to address future water problems of the United States—not just scarcity, but also the ability of the nation's water to sustain natural resources, the safety of drinking water, and the effect of climate change on water management systems.

Among the committee's findings and recommendations were

- Much of the water resources research in the past few decades has been done by federal agencies and the states, which tend to focus on short-term investigations, but it is long-term, basic research that will provide a solid foundation for applied science a decade from now. The federal government should commit one-third to one-half of its water research to long-term studies.
- The federal government should improve monitoring of water conditions and levels for the long term, and archive the data. Measurements of stream flow, groundwater levels, water quality, and water use have substantially declined and in some areas completely eliminated.
- A new entity is needed to coordinate water research at the national level. It could be an existing interagency body, a neutral organization authorized by Congress, or a public-private group led by the Office of Management and Budget. It should regularly advise Congress and OMB.

>>> The report is available on line at <http://www.nap.edu/books/0309092582.html> and printed copies can be ordered from the National Academies Press at (202) 334-3313, 1-800-624-6242, or <http://www.nap.edu>.

# State and Local Report

## DELAWARE JOINS DAM SAFETY CROWD

In July Delaware Governor Ruth Ann Minner signed House Bill 514, which established a dam safety program in the state's Department of Natural Resources and Environmental Control. The legislation was unanimously passed by the Senate in June, and authorizes the department to adopt standards for maintenance and operation of publicly owned dams and to conduct dam inspections. The law exempts low-hazard dams and will become effective upon availability of funding.

Delaware was one of only two states that did not have dam safety regulatory legislation on the books. The other is Alabama, which is working on legislation for the coming year.

—*excerpted from the Journal of Dam Safety, Summer 2004, p. 30*

## OREGON NOT ELIGIBLE FOR AUTOMATIC MAP ADOPTION

As part of Oregon's 2004 floodplain management grant, FEMA required the state Department of Land Conservation and Development to obtain a legal opinion from the Oregon Attorney General's Office regarding "automatic map adoption." FEMA wanted to know whether Oregon law permitted local floodplain ordinances to be written to allow revisions to FIRMs and to FISs to be legally enforceable "automatically" upon adoption by FEMA without requiring adoption by each local government (a provision contained in FEMA's model NFIP ordinance). FEMA would prefer that ordinances be written to automatically adopt future amendments to FIRMs and the corresponding FIS by including language such as "and all subsequent revisions" in the floodplain ordinance. By including this language, the local government would be deferring adoption of revisions to FIRMs and their FIS to the federal government.

In responding to the question, Assistant Attorney General Steve Shipsey noted that FEMA had previously left this issue up to each local government to resolve. By asking the question as part of the state's federal grant, FEMA has required the state to address this issue. Shipsey's finding was that "local governments in Oregon may not, consistent with the state constitution, enact the 'and as amended' language of section 3.2 of the model National Flood Insurance Program (NFIP) ordinance approved by FEMA for use in Oregon. A local government may not constitutionally prospectively adopt amendments made by FEMA to either a Flood Insurance Study or Flood Insurance Maps."

The Attorney General's opinion was based on a review of the Oregon Constitution, relevant court decisions, and previous opinions from the Attorney General's office. He stated, "This office has clarified that the concern underlying Oregon's constitutional prohibitions on the delegation of the legislative power is to ensure that state power is exercised by state and local government officials who are politically accountable to the citizens of Oregon. . . . The enactment of any law by the Legislative Assembly adopting future federal legislation or future amendments to existing federal statutes would make the law vulnerable to the question of constitutionality. . . . The law is well established in Oregon that it is an unconstitutional delegation of legislative authority to delegate to a state agency the authority to adopt as the law of Oregon future laws of the United States or regulations of a federal agency."

>>> For a copy of the legal opinion, email [brenda.white@state.or.us](mailto:brenda.white@state.or.us) or call (503) 373-0050, x236.

—by Michael Rupp

Oregon Department of Land Conservation and Development  
*[excerpted from Natural Hazards Planner, Summer 2004, p. 3]*

## HARFORD COUNTY, MARYLAND, WORKS FOR SMART DEVELOPMENT

During the summer of 2003, a group of builders, planners, county engineers, environmental groups, real-estate developers, and lawyers in Harford County, Maryland, completed a negotiation and consensus-building process that paves the way for changes in the layout and construction of new development in the county. The end-product of the 'roundtable,' as the negotiation was officially called, was a consensus document that lays out recommendations for 22 separate development principles designed to help protect open space, reduce impervious cover, preserve and enhance existing natural areas, minimize the negative impacts of stormwater runoff associated with new residential and commercial development, and retain a marketable product.

*[continued on page 10]*

The document, *Recommended Model Development Principles for Harford County, Maryland*, includes explicit language for changes to county codes that would support the development principles. The participation of Harford County Department of Planning and Zoning staff, familiar with the intricacies of current county codes, was important in the successful formulation of potential new codes.

The code changes recommended by the roundtable are intended to make it easier for developers to create more open space and include more flexible features in the design of residential and commercial sites. The roundtable process focused on development at the site level and did not address zoning or land use.

Widespread use of these techniques by developers will ultimately minimize the impacts of construction and development on the Chesapeake Bay and its tributaries, as well as foster environmentally sensitive residential communities that are more attractive and livable, and may accrue higher market values.

The Harford County roundtable was the first of 12 planned for the entire Chesapeake Bay watershed under Builders for the Bay, which is sponsored by the Center for Watershed Protection, the Alliance for the Chesapeake Bay, and the National Association of Home Builders.

>>> The *Recommended Model Development Principles* document is available online at [http://www.cwp.org/Harford\\_consensus.pdf](http://www.cwp.org/Harford_consensus.pdf). For more information on Builders for the Bay or the Harford County Roundtable, contact the Center for Watershed Protection, 8391 Main St., Ellicott City, MD 21043; (410) 461-8323; [ack@cwp.org](mailto:ack@cwp.org) or see <http://www.buildersforthebay.net>.

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## Publications, Software, AV & the Web

*Waters to the Sea: The Chattahoochee River*, is the second CD in a series on North American rivers by Hamline University's Center for Global Environmental Education. The interactive CD explores the Chattahoochee and Apalachicola rivers from ancient times to the present. Three historic guides (actors shot on digital video portraying historic characters in period dress) lead users on an adventure that investigates the human events and land use practices that have helped shape the landscape and environmental quality of rivers in the Southeast. Multi-media activities help connect these lessons in environmental history with hydrology, ecology, and water quality. The CD, which was a finalist at the Wildscreen Festival in Bristol, England, a premiere festival for nature and wildlife media production, was produced by a coalition including the Upper Chattahoochee Riverkeeper and Columbus State University's Oxbow Meadows Environmental Learning Center. Order for \$39.95 plus \$4.00 shipping from Center for Global Environmental Education, Hamline University, 1536 Hewitt Avenue MS-A1760, St. Paul, MN 55104-1284 or from the website at <http://cgee.hamline.edu/waters2thesea/Chattahoochee/index.html>. Quantity discounts are available by phoning (651) 523-2591.

*Estimated Water Use in the United States in 2000* is the U.S. Geological Survey's latest compilation of consistent and current water use estimates by source and by state (reports are issued every five years). The series is one of the few sources of information about regional and national trends in water use, broken down into eight categories: public supply, domestic, irrigation, livestock, aquaculture, industrial, mining, and thermoelectric power. According to the new report, water use in the United States remains fairly stable, despite growing population and increasing production of electricity. In 2000, Americans used 408 billion gallons of water per day, about the same as in 1985—a sign that conservation may be working and that advances in technology in irrigation and power generation allow more to be done with less water. The main water users are power generation (48%), agriculture (34%), and public water supply, which includes deliveries to homes, businesses, and industries (11%). The rest of the water is withdrawn for livestock, mining, aquaculture, and domestic wells. Susan S. Hutson, Nancy L. Barber, Joan F. Kenny, Kristin S. Linsey, Deborah S. Lumia, and Molly A. Maupin. 2004. 52 pp. USGS Circular 1268. Available at <http://pubs.water.usgs.gov/circ1268>.

*Stormwater* magazine is an excellent source of on-the-ground examples—with lots of pictures—of multi-purpose water management. The September/October issue, for example, included a case study of a new stormwater management facility in Roanoke County, Virginia, which was designed and constructed based on projected future growth and its flooding impacts, and a regionwide stormwater management plan adopted in 1997, and also includes educational opportunities for high school students and provisions for monitoring of both the stream's water quality and the impact of the facility on the stream itself ("Managing Water Quality

and Quantity in One Facility,” by George W. Simpson III, Robert H. Wampler, Charles E. Mitchem, Jr., and Christy Straight, p. 24). Another article describes the sustainability techniques used at several sites around the country to incorporate provisions for draining runoff, protecting water quality, enhancing neighborhoods, and preserving habitat and other resources (“Integrating Stormwater into Lands’cape,” by Roberta Baxter, p. 74). The magazine is accessible online at <http://www.stormh2o.com>.

The summer issue of *Wildland Waters* explored the land use activities and pressures that confront non-industrial privately owned forests, which make up roughly half the forested land in the United States and include vital yet vulnerable water and riparian resources. According to the U.S. Department of Agriculture, about 51% of the water in the streams and rivers of the lower 48 states comes from forests, and half of that—about 123 trillion gallons per year—comes from private forests. How those forests are managed plays a crucial role in the functions of watersheds and the maintenance of healthy aquatic, riparian, and wetland ecosystems. Examples from across the country are given of different techniques and goals private owners use to maintain wildlife habitat, preserve native trees, protect riparian ecosystems, minimize streambank erosion, and others. Some implications for land and water management are listed, along with places to get more information. This and past issues of *Wildland Waters*, and subscription information, can be accessed at <http://www.fs.fed.us/wildlandwaters/>.

*Vegetated Riparian Buffers and Buffer Ordinances* (for local government officials) and *Backyard Buffers for the South Carolina Lowcountry* (for homeowners) are two new easy-to-read brochures from that state’s Ocean and Coastal Resources Management Planning Division. Although written for South Carolina, these documents present information applicable to a wider audience, as they review facts about buffers, list benefits and the conditions in which buffers are more likely to succeed, briefly review design considerations, and give sources for more information. The homeowner’s brochure lists appropriate plants for a buffer, giving the characteristics of each as applied to yard landscaping. To further assist local government officials and the public, OCRM also offers *A Model Riparian Buffer Ordinance*, which lists suggested components of a vegetated buffer ordinance. For more information, or to request hard copies of these publications, contact Ward Reynolds, SC DHEC OCRM, 1362 McMillan Ave., Charleston, SC 29405; (843) 744-5838 x141; [reynoldsw@dhcc.sc.gov](mailto:reynoldsw@dhcc.sc.gov). The brochures can be downloaded from <http://www.scdhec.net/ocrm/pubs/buffers.pdf> (22 pp.) and <http://www.scdhec.net/ocrm/pubs/backyard.pdf> (6 pp.). The model ordinance is at <http://www.scdhec.net/ocrm/pubs/model.pdf> (3 pp.).

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# Calendar

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

**October 19–20, 2004:** PROTECTING WETLANDS OF INTERNATIONAL SIGNIFICANCE, Kansas City, Missouri. Sponsored by the Association of State Wetland Managers. Contact Sharon Weaver at (518) 872-1804 or [sharon.weaver@aswm.org](mailto:sharon.weaver@aswm.org) or see <http://www.aswm.org/calendar/wetlands2004/agenda2004.htm>.

**October 20–29, 2004:** GULF OF MAINE SUMMIT: COMMITTING TO CHANGE, St. Andrews, New Brunswick. Sponsored by the Gulf of Maine Council on the Marine Environment, Coalition for the Gulf of Maine, Environment Canada, and the National Oceanic and Atmospheric Administration. Contact Patty King at (902) 876-1160; [pattyfrs@auracom.com](mailto:pattyfrs@auracom.com) or see <http://www.gulfofmainesummit.org>.

**October 29, 2004:** ANNUAL MEETING AND SEMINAR OF THE NEW ENGLAND FLOODPLAIN AND STORMWATER MANAGERS ASSOCIATION, Portsmouth, New Hampshire. Contact Peter Richardson at (781) 391-5757 or Michele Steinberg at (617) 984-7487.

**November 1–4, 2004:** ANNUAL WATER RESOURCE CONFERENCE, Orlando, Florida. Sponsored by the American Water Resources Association. See <http://www.awra.org>.

**November 3–5, 2004:** NORTH AMERICAN USERS CONFERENCE, Atlanta, Georgia. Sponsored by Wallingford Software. Contact [janet.yarborough@wallingfordsoftware.com](mailto:janet.yarborough@wallingfordsoftware.com).

**November 4–5, 2004:** ANNUAL UFSMA CONFERENCE, Washington Village, Utah. Sponsored by the Utah Floodplain and Stormwater Management Association. Contact Judy Watanabe at (801) 538-3750 or [judywatanabe@utah.gov](mailto:judywatanabe@utah.gov).

**November 5–11, 2004:** ANNUAL CONFERENCE AND EXHIBIT OF THE INTERNATIONAL ASSOCIATION OF EMERGENCY MANAGERS, Dallas, Texas. Contact IAEM, 111 Park Place, Falls Church, VA 22046; (703) 538-1795; fax: (703) 241-5603; [info@iaem.com](mailto:info@iaem.com) or see <http://www.iaem.com>.

**November 11–12, 2004:** WAFSCAM CONFERENCE, LaCrosse, Wisconsin. Sponsored by the Wisconsin Association for Floodplain, Stormwater, and Coastal Management. Contact Dave Fowler at (414) 277-6368 or [dfowler@mmsd.com](mailto:dfowler@mmsd.com).

**November 11–12, 2004:** STREET/INLET HYDRAULICS AND STORM SEWER SYSTEM DESIGN (NCES 8223), Denver, Colorado. Sponsored by the University of Colorado at Denver Continuing Engineering Education Program. Contact (303) 556-4907 or <http://www.cudenver.edu/engineer/cont>.

**November 15–18, 2004:** MANAGING FLOODPLAIN DEVELOPMENT THROUGH THE NATIONAL FLOOD INSURANCE PROGRAM (E273), Emergency Management Institute, Emmitsburg, Maryland. Contact EMI at (800) 238-3358; <http://www.fema.gov/emi/>.

**November 16–19, 2004:** RESTORATION AND MANAGEMENT OF ARID WATERCOURSES: ARID REGIONS 10TH BIENNIAL CONFERENCE, Mesa, Arizona. Sponsored by the Association of State Floodplain Managers, the Arizona Floodplain Management Association, the Floodplain Management Association, and the New Mexico Floodplain Managers Association. Contact Tom Loomis at (602) 506-4767 or [trl@mail.maricopa.gov](mailto:trl@mail.maricopa.gov) or see <http://www.azfma.org>.

**November 30—December 2, 2004:** SUCCEEDING WITH A DAM REMOVAL PROJECT, Raleigh, North Carolina. Sponsored by the University of Wisconsin–Madison, American Rivers, and others. Contact Patrick Eagan at 1-800-462-0876, [eagan@engr.wisc.edu](mailto:eagan@engr.wisc.edu) or [custserv@epd.engr.wisc.edu](mailto:custserv@epd.engr.wisc.edu) or see <http://wpdweb.engr.wisc.edu/webG555>.

**December 13–14, 2004:** INTERNATIONAL WORKSHOP ON WATER AND DISASTERS, London, Ontario, Canada. Sponsored by the Institute for Catastrophic Loss Reduction. See <http://www.icir.org>.

**January 17–20, 2005:** MANAGING FLOODPLAIN DEVELOPMENT THROUGH THE NATIONAL FLOOD INSURANCE PROGRAM (E273), Emergency Management Institute, Emmitsburg, Maryland. Contact (800) 238-3358; <http://www.fema.gov/emi/>.

**February 3–6, 2005:** PREPARING FREEDOM'S LIFELINES . . . 26TH ANNUAL INTERNATIONAL DISASTER MANAGEMENT CONFERENCE, Orlando, Florida. Sponsored by the Emergency Medicine Learning & Resources Center and others. Contact EMLRC at 3717 So. Conway Rd., Orlando, FL 32812; 1-800-766-6335 or see <http://www.emlrc.org>

**February 10–11, 2005:** STORM WATER DETENTION SYSTEM DESIGN (NCES 8224), Denver, Colorado. Sponsored by the University of Colorado at Denver, Continuing Engineering Education. Contact (303) 556-4907 or visit <http://www.cudenver.edu/engineer/cont> and click on Course Information.

## FEMA seeks Program Analyst

The Federal Emergency Management Agency (Department of Homeland Security) announces an opening in the Risk Assessment Branch of the Mitigation Division at headquarters in Washington, D.C.. The position is a Management/Program Analyst at the GS-14 level (\$85,210–\$110,775 annual salary).

This position is being advertised and applications gathered through a new online system—applicants must apply via the website listed below, and materials must be received via the online system by midnight EDT on October 20, 2004. The full position description (# HQPUS-D04-SW0053) is given on the website as well.

Go to <http://www.avuedigitalservices.com/fema/applicant.html>.

- February 20–23, 2005:** ENVIRONMENTAL CONNECTION '05, Dallas, Texas. Sponsored by the International Erosion Control Association. Contact IEDA, 3001 S. Lincoln Ave., Ste. A, Steamboat Springs, CO 80487; (970) 879-3010 or see <http://www.ieca.org>.
- March 13–16, 2005:** EIGHTH ANNUAL EDUCATIONAL CONFERENCE OF THE SOUTH CAROLINA ASSOCIATION FOR HAZARD MITIGATION, North Myrtle Beach, South Carolina. Contact Joni Rennhack at (843) 202-6940 or [jrennhack@charlestoncounty.org](mailto:jrennhack@charlestoncounty.org).
- March 21–24, 2005:** THE COMMUNITY RATING SYSTEM OF THE NATIONAL FLOOD INSURANCE PROGRAM (E278), EMI, Emmitsburg, Maryland. Call (800) 238-3358 or see <http://www.fema.gov/emi/>.
- March 21–25, 2005:** RESIDENTIAL COASTAL CONSTRUCTION (E386), Emergency Management Institute, Emmitsburg, Maryland. Contact (800) 238-3358; <http://www.fema.gov/emi/>.
- April 25–27, 2005:** 2005 WEST REGIONAL CONFERENCE OF THE ASSOCIATION OF STATE DAM SAFETY OFFICIALS, Santa Fe, New Mexico. Deadline for abstracts is January 20, 2005. Contact ASDSO, 450 Old Vine St., Lexington, KY 40507 or see <http://www.damsafety.org>.
- May 8–11, 2005:** SOLUTIONS TO COASTAL DISASTERS 2005, Charleston, South Carolina. Sponsored by the Coasts, Oceans, Ports and Rivers Institute of the American Society of Civil Engineers. See <http://www.asce.org/conferences/cd05/>.
- May 19–20, 2005:** URBAN FLOOD CHANNEL DESIGN AND CULVERT HYDRAULICS (NCES 8221), Denver, Colorado. Sponsored by the University of Colorado at Denver, Continuing Engineering Education. Contact (303) 556-4907 or visit <http://www.cudenver.edu/engineer/cont>; click on Course Information.
- May 22–25, 2005:** THE WATERSHED PROGRAM AT 50: REFLECTIONS ON THE PAST AND FORECASTS FOR THE FUTURE, NINTH NATIONAL WATERSHED CONFERENCE, Ft. Mitchell, Kentucky. Sponsored by the National Watershed Coalition. Abstracts are due December 1, 2004. Contact Dan Siebert at (405) 627-0670 or [nwchdqtrs@sbcglobal.net](mailto:nwchdqtrs@sbcglobal.net) or visit <http://www.watershedcoalition.org/PaperCall.htm>.
- May 31—June 3, 2005:** NATIONAL FLOOD INSURANCE PROGRAM NATIONAL FLOOD CONFERENCE, Marco Island, Florida. Contact Catherine King at (301) 918-1439; fax: (301) 918-1498.
- May 24–27, 2005:** TWELFTH ANNUAL CONFERENCE OF THE INTERNATIONAL EMERGENCY MANAGEMENT SOCIETY (TIEMS), Torhavn, Faroe Islands. See <http://www.tiems.org>.
- May 31—June 3, 2005:** ETHICS AND QUALITY IN IMPACT ASSESSMENT, Boston, Massachusetts. Sponsored by the International Association for Impact Assessment. Abstracts are due November 15, 2004. See <http://www.iaia.org>.
- June 12–17, 2005:** NO ADVERSE IMPACT: PARTNERING FOR SUSTAINABLE FLOODPLAIN MANAGEMENT, 29TH ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, Madison, Wisconsin. Contact the ASFPM Executive Office, 2809 Fish Hatchery Rd., Ste. 204, Madison, WI 53713-3120; (608) 274-0123; fax: (608) 274-0696; [asfpm@floods.org](mailto:asfpm@floods.org) or see <http://www.floods.org>.
- July 10–13, 2005:** THE CHANGING FACE OF DISASTER MANAGEMENT, 15TH WORLD CONFERENCE ON DISASTER MANAGEMENT, Toronto, Ontario, Canada. Sponsored by the Canadian Centre for Emergency Preparedness. Abstracts are due December 4, 2004. Contact Adrian Gordon at (905) 331-2552 or [agordon@ccep.ca](mailto:agordon@ccep.ca) or see <http://www.wcdm.org>.
- July 26–29, 2005:** THE COMMUNITY RATING SYSTEM OF THE NATIONAL FLOOD INSURANCE PROGRAM (E278), Emergency Management Institute, Emmitsburg, Maryland. Call (800) 238-3358 or see <http://www.fema.gov/emi/>.
- September 19–21, 2005:** FIFTEENTH ANNUAL FALL CONFERENCE OF THE OKLAHOMA FLOODPLAIN MANAGERS ASSOCIATION, Lone Wolf, Oklahoma. Contact OFMA, P.O. Box 8101, Tulsa, OK 74101-8101; or see <http://www.okflood.org>.
- September 20–23, 2005:** THE COMMUNITY RATING SYSTEM OF THE NATIONAL FLOOD INSURANCE PROGRAM (E278), EMI, Emmitsburg, Maryland. Call (800) 238-3358 or see <http://www.fema.gov/emi/>.



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Deadline is the 18th day of odd-numbered months.

For address changes and member services, contact the ASFPM Executive Office at the address in the box.

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