NFIP and Risk MAP
Are our glasses fogged up?

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1. Have you managed a Map Modernization Project (Local or FEMA/CTP/Contractor)
2. Has your experience given you the privilege to deal with a Levee (system) within the program.
3. Have you developed partnerships only to realize you cannot deliver what you promised as hook to partner.
4. Have you had a police escort from a public meeting.
5. Did Federal Agencies pull you different directions with a sales pitch that their path is smoother.
6. Have you struggled with only being able to do 2 of the 9 identified needs.
7. Do you have unlimited funding and resources to identify, assess, and mitigate risks?

If you answered YES to at least 3 of these, hopefully the following discussions will help you, help FEMA, help the industry move forward in a positive direction.
NFIP PROGRAM

Bottom-line is......

Developed to provide affordable insurance
Regulate growth in the floodplain responsibly
Provide guidelines for consistency
Map Modernization

$200 Million a year in funding

5 years of funding

Metrics pushed the industry

Steep industry path (funding, technology, staff)
Map Modernization

Population coverage was needed early in the process to submit a good report card to Congress.

hmmmmm

Large Populated areas with high risk were the first and on the early curve of technology.
This is not rocket science but does have a similar synergy.

$200 million a year of dedicated funding provided enough work across FEMA’s 10 regions for approximately 30 teams of professionals (large and small) to work aggressively to develop a process.

Lots of smart people waking up in the night and writing ideas on the pad by the bed (talking to mobile device).
Technology changed rapidly

Takes time to accept and change processes to maintain consistency across the program.

Program metric needs sprinting and production program well into a marathon
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MID COURSE ADJUSTMENT!!!
2nd half of MAP Mod 5 years

CTPs and Regions scrambled to get their areas digital and meet the metrics

Vast regions of high populations were digitally converted, Old maps converted to digital, Turbo charged Q3 maps

We all drank the punch!!!!
2\textsuperscript{nd} half of MAP Mod 5 years

• Vast other areas were modeled with the new automated modeling techniques to produce Zone A’s up to 1 square mile Drainage Areas.
• Base data was NAIP aerials and USGS quad data 10 and 20 foot quadrangle maps.
• Did make data model based, often removed the problems with super elevated water and shifts in mapping but often caused issues between actual and relative elevations.
Levees, don’t forget levees.

Vast urban areas and commercial industries are currently shown on maps as being protected by a levee “system”
• PAL’s hmmm to PAL or not to PAL that was FEMA’s first hurdle.

• 24 months, 730 days, 17,520 hours ..... hmmm seems like a long time.

• If you are lucky it covers 2 local budget years, 1 construction season and 1/7th the minimum time to get USACE funding for remediation.

• 100-year vs project flood and associated remediation needs.
Map Modernization

Started using BFA’s to help FP managers regulate

Was this useful?

Is this important?

Were there long term unexpected consequences associated with this industry change?
In years 4 and 5 of Map Modernization, especially in the CTP programs, partnerships started to form within agencies.

Progressive communities started to plan programs to manage or reduce flooded areas and assets (without Risk MAP)
Map Modernization

Throughout the NFIP program communication has been the key ingredient.

Differed per client.

Differed by geography, demographics, detail of information.
How many of you have had a conversation with an agree resident only to end up in a friendly conversation because they just did not understand the issues and options to resolve the issue?
FEMA recognized the need to have a Part II of identifying and communicating the risk, especially the need to mitigate the risk so that as Father Time moved forward, the existing risks have a path for reduction.
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Risk MAP

Risk MAP was proposed and the concept was for parallel programs of Map Modernization and Risk MAP.

Each estimated at $200 million annually.

Metrics were developed based on this funding and with a slow start, we headed down the Risk MAP road.
Flat funding at a minimum $\frac{1}{2}$ of projected funding dollars when metrics were established.
Risk MAP

Now there is less than $\frac{1}{4}$th of the projected funding and additional mandates.

- LAMP
- Expanded Appeal Periods
- Risk MAP Deployment
- Actions Actions Actions
- Estimated Risk with low accuracy
Rough Road and loss of Momentum
Momentum and partnerships formed/lost
Program lost foundation - Accurate Maps
Non-DFIRM areas ignored
* rural vs urban loss of asset/life
* urban areas have more response and regulatory manpower
* rural has less overall risk but potentially more chance of loss of life
Developed or been a part of over 40 business plans within the program.

Many times they are nothing more than a report to check a box.

Most of the issue is inability to have any idea of funding past current year.

Complex plans and partnerships.
Program needs
(A Farmer from Lickskillet KY’s Opinion)

• Business Plan with commitments of multi year funding (BW 12 provides an opportunity)

• Commitments to HQ, Regions, and CTPs which will be the only way the program will gain momentum at the local level and consistently move toward a common goal.
Program needs (Lickskillet’s Opinion cont)

• Need ability to resolve Procedural Memorandum Issues through a committee. PM’s cannot cover all geographic conditions.

• FEMA Staff, work hard, juggle lots of balls with political puppet strings pulling their arms.
Very few times, within my walk through the program over the past 10 years have the correct solutions not prevailed, especially, once the “right” individuals are involved in the decision process. Usually it is pretty simple, just need to get the proper approval.
Program needs (Lickskillet’s Opinion)

• Yes the “Program’s Glasses are often fogged up” but.....
• BW 12 and lessons learned from Map Modernization and 4 years of Risk Map provide the industry a great opportunity to have **fog free glasses**.
• Leaders need to be problem solvers and not afraid of differing answers across the program to match the circumstances.
• Parents of multiple children understand this concept!!!
Coordinated Needs Management Strategy

Your flooding sources “Hot Line”

Questions?