



ASSOCIATION OF STATE FLOODPLAIN MANAGERS, INC.

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Editor

Once again, folks in Wisconsin are experiencing significant flooding. It is not “unheard of” or “beyond belief” or “could not be predicted” flooding, but flooding which can be expected from time to time, and has occurred a number of times in the last 15 years (which means most property owners were probably here and can remember it)

Is flooding increasing?

Yes, for a number of reasons: First, changes in rainfall patterns are occurring. It makes no difference if you think it is caused by global warming or something else---the reality is that while average yearly rainfall may remain fairly constant, rain occurs through less frequent, but more intense storms during the year. A storm dropped 12 inches of rain in an area about 10 miles south of Lake Delton in 1993, which caused Devils Lake to overflow for the first time. Less than one year ago, these intense storms occurred in the Vernon County area, causing major flooding, dam failures and community devastation where it occurred again this year, such as Gays Mills.

Secondly, as development changes watersheds by converting farm land and forests to roof tops and big box parking lots, less water soaks in and more rain runs off into our streams and rivers. This increases the amount of water from each rainfall event in our streams and thus increases the flood heights.

Lastly, and of great importance is that we manage development to be elevated to yesterday’s flood not tomorrow’s flood. Because of the changing factors just noted above, floods heights will increase. When a new flood map is produced, it will likely show higher flood levels---this is reality and it is important communities use that better data and that property owners know their true risk and build accordingly. Further, while many people seem to think it only can flood in that 100 year floodplain shown on the map, there is flood risk above and beyond that relatively common and small floodplain. Just ask the folks who lost their home in Lake Delton---they may have been above the 100 year flood level, but they were not safe from a larger storm: those storms explained above that are and will continue to occur. Each property is subject to a variable risk of flooding, it just depends on how high the flood must be to impact each of them---in fact, portions of a property may have variable risk, depending on the level above the stream.

What can you do to protect your life and property?

Dedicated to reducing flood losses in the nation.

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1. Buy flood insurance. Anyone, anywhere, can buy flood insurance as long as their community has joined and complies with the minimal requirements of the National Flood Insurance Program (NFIP). A primary responsibility of your community is public safety, and flood safety is no different than fire or police safety. Insist your community leaders join and comply with the NFIP.
2. If you live in or anywhere near water, know your flood risk. If your property may be flooded, know how to evacuate you and your family----homes and possessions can be replaced, but life is precious and cannot.
3. Avoid building in floodplains, the high risk flood areas---develop wisely. Communities have land that is not at high risk of flooding.
4. Don't build in a way that pushes flood water on other people's property---that is not a good neighbor policy and may create liability for you.
5. Do not drive through flood water: this causes the most deaths from floods--Six to 12 inches of water can float any vehicle and moving water will carry away people and vehicles.

After the flood water recedes, communities and property owners will consider what they can do to reduce the loss of property or life from the next flood. The most effective solution is to move from or avoid the flood risk areas. Next best is to elevate structures above expected (future) flood levels---this not only protects the structure, but makes flood insurance cheaper. Many communities and property owners have done some of these things and more can do them. Remember, the federal government cannot prevent flooding or make us whole after a flood. Only by accepting personal and community responsibility will we reduce the adverse impacts of flooding.

Larson is Executive Director of the Association of State Floodplain Managers, a professional non-profit organization. (www.floods.org). He has 40 years of professional experience working with the 20,000 flood prone communities, the states, federal agencies and the private sector.