The National Flood Barrier Testing and Certification Program Rolls Out!

The Association of State Flood Plain Managers (ASFPM), in partnership with FM Approvals and the US Army Corps of Engineers National Nonstructural Flood Proofing Committee (NFPC), is implementing a national program of testing and certifying flood barrier products used for flood proofing and flood fighting.

This program is the culmination of more than ten years of effort by the ASFPM’s Nonstructural Floodproofing Committee. “At the time this started, several of ASFPM’s corporate partners that produce these types of products approached the Association and requested help in getting a program like this started. There was a feeling at the time by the manufacturers that the quality and dependency of these kinds of products was paramount, because of the potential impacts of failure and they were also concerned about lower quality products entering the marketplace” says Chad Berginnis, ASFPM Executive Director.

To read further please click here.
Greetings as we enter the last quarter of calendar year 2012, bringing us into the first quarter of the federal fiscal year 2013 (FY 2013), and the second quarter of the 2013 fiscal year for ASFPM and Illinois (from whence I hail).

In September, along with Joe Young and Dave Knipe (ASFPM Mapping and Engineering Standards Committee Co-Chairs), I met with National Association of Flood & Stormwater Agencies (NAFSMA) representatives and Federal Emergency Management Agency (FEMA) headquarters staff for the quarterly Operating Partners Meeting. The Operating Partners Meetings are a key opportunity to discuss a variety of technical and policy issues. FEMA and assorted legal counsel are wading through the provisions of the Flood Insurance Reform Act of 2012 (Biggert-Waters). ASFPM has been meeting frequently with FEMA staff to provide updates as they emerge. The Cooperating Technical Partner (CTP) program was another topic of discussion. The FY2013 mapping appropriations do not come with the provision that at least 20% be allocated for CTPs; however, FEMA expects the level of CTP support to remain above 20%. Increasingly, mitigation action and subsequent losses avoided are key measures that will garner congressional and administrative support for FEMA programs. Recently, ASFPM provided FEMA staff with a survey and comments regarding the digital deliverables, specifically the products sent out by the Map Service Center (MSC). FEMA is working with their new contractor to improve the deliverables. Hopefully we will see steadily improving documentation and instructions for the MSC products.

The fourth State Floodplain Management and Mitigation Call was held on September 4th with over 40 participants. Bill Nechamen, ASFPM Vice-Chair, lead a brief on the Biggert-Waters bill. On October 2nd, ASFPM sent a poll to State Floodplain Managers and Hazard Mitigation Offices for topics for the next call. State Floodplain Management and Mitigation Call topics are set by the SFM and SFHOs.

ASFPM has formed a committed to explore the advancement of Floodplain Management as college curriculum and degree program. The committee will have its kick off meeting soon.

Last but not least, I would like to extend a warm welcome to ASFPM’s 34th Chapter, the Utah Floodplain and Stormwater Management Association (UFSMA)!

Sincerely,
Sally
From the Director’s Desk

Chad Berginnis, CFM
Executive Director, ASFPM

NFIP Reform – Insurance Rates and the Affordability Issue

One of my favorite activities in the fall is to participate in the annual meetings of our Chapters. This year my remarks at all three meetings included an update on the recently passed NFIP Reform Act. ASFPM members had many questions and have begun to speculate on how the insurance changes may impact their states and communities. It has become clear that the insurance changes will have big impacts.

As you may recall, the most significant insurance reforms include the elimination of the Pre-FIRM subsidy for the majority of structures. Even though primary residential structures are supposed to be unaffected, depending on the interpretation of the law, these structures could be subject to actuarial rating due to a number of actions related to the property including: exceeding certain flood insurance claims thresholds, a new definition of substantial improvement; when the structure is bought or sold; or when the policy lapses. There will also be a phase-in of actuarial rates for structures newly mapped as being in a floodplain, which suggests administrative grandfathering will no longer be allowed. Other changes that will affect rates on all policies include the creation of a $12 billion reserve fund, continuing to pay off $17.5 billion the NFIP owes to the US Treasury, a new way of defining “average loss year” when setting annual flood insurance rates that include catastrophic loss years, and the raising of the annual cap on premium increases. The reserve fund alone, depending on how it is implemented, could increase flood insurance premiums on all policies an average of 20% per year.

The bottom line is that flood insurance premiums are going to rise significantly in future years.

So, is this bad? It depends.

From the standpoint of communicating risk, this law will absolutely ensure that flood insurance premiums more fully reflect a building’s risk — and that is a very good thing. ASFPM has had a long-standing position that movement towards actuarial rating is necessary for both the fiscal soundness of the NFIP and to properly communicate risk — through insurance costs — of living in a hazardous area to a property owner. The more relevant question has always been the matter of how much and how fast. The new law does much and in short order. From the standpoint of fiscal solvency of the NFIP, this legislation seems like it will make the program more solvent provided people do not begin dropping their policies because the premiums are not affordable.

From the standpoint of affordability and impacts on communities; however, these changes create significant problems that will need to be solved. Especially problematic is dealing with the affordability of policies for those who can’t afford the premiums and the impact on older communities settled along our nation’s waterways that have a large portion of the community located in floodplain areas. Unfortunately the legislation did not deal with these issues of affordability other than to authorize a study on it, which ASFPM strongly supported. ASFPM had been concerned throughout the development of the 2012 reform legislation of the cumulative impacts of the insurance premium adjustments and the lack of attention given to the affordability issue. FEMA is concerned about the affordability issue as well, and is carefully reviewing the Act to determine the best way to proceed.

What are floodplain managers to do? At the end of the day, property owners and elected officials will be asking floodplain managers how to deal with these costs and provide strategies to reduce rates. However, I think a significant window of opportunity exists — if we are collectively prepared.
A strategy that ASFPM has long embraced was to use mitigation as an alternative to significant premium increases. This was the philosophical approach used in the Severe Repetitive Loss program that passed in the 2004 Reform Act. If applied more broadly, I think that there are five ways existing mitigation resources can be brought to bear:

1. Look at refining the way flood insurance policies are rated. All Zone A’s are not alike. Some are deeper and more dangerous, while others flood more frequently (because a structure may actually be in a 10-year flood zone). Refining risk zones would better inform property owners and communities of which properties are at the highest risk. Also worth consideration, the approach of giving some premium discounts for owner undertaken mitigation – even if the entire home is not protected to the level of withstanding a 100-year event. For example, it would seem that the property damage potential of a Pre-FIRM home with a basement would be reduced if the owner relocated the furnace from the basement to the first floor. Perhaps this can incentivize further mitigation activities.

2. More creatively use Increased Cost of Compliance (ICC) as a mitigation tool. While the 2004 Reform Act allowed the use of ICC even upon an offer of mitigation and for Substantial Damage from causes other than flood, more should be done to make the funds accessible.

3. Ramp up resources available through FEMA mitigation programs - including the new Flood Mitigation Assistance Program and Pre-Disaster Mitigation. But this isn’t enough. For those programs to work effectively, they must be improved to get mitigation funds on the ground efficiently and in a much shorter timeframe.

4. Adopt higher standards in local floodplain management regulations. Freeboard is one of the easiest standards to adopt, and a 2-3 foot freeboard can result in significant flood insurance premium savings over the lifetime of a new home or business.

5. CRS, CRS, CRS! Even in low policy communities, it may make a lot more sense to participate in the Community Rating System. Again, the system (FEMA, states, and CRS program administrator) must have the capacity to efficiently deal with a significant influx of communities wanting to participate. Surely the premium discounts will look much more appealing. An application costs nothing other than staff time, and the reward only gets better as premiums rise.

Addressing affordability and the unintended consequences of future flood insurance premium increases will require a collective effort from all of us. Let us also not forget the “Rethinking the NFIP” report that FEMA had been working on the past few years – one of the policy options examined included addressing the insurance affordability issues. When released, the report may contain some innovative ideas on addressing affordability. If we work together, we might be able to reduce the impacts in the short term to make this difficult but necessary transition to a more actuarially sound flood insurance program. At the very least, floodplain managers must be prepared to provide options and seize the opportunities.

Your partner in loss reduction,

Chad
ASFPM is excited to introduce our newly launched column, Policy Matters! Please turn to this News & Views feature for the latest in floodplain management policy, as explored by ASFPM’s Senior Policy Advisor, Larry Larson, who will give voice to critical policy strengths, weaknesses, and opportunities. In addition to the News & Views column, ASFPM will soon launch a corresponding blog for more detailed coverage on important issues. Stay tuned!

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Policy Matters!

Larry Larson, P.E., CFM
Director Emeritus – Senior Policy Advisor, ASFPM

Communicating Hurricane Risk More Effectively – Another Approach

Hurricane Isaac made landfall in Southern Louisiana in late August as a Category 1 hurricane (Saffir-Simpson scale). Hurricane Katrina, which had been even stronger, was a Category 3 when it made landfall. Because Isaac was “only” a Category 1, many in its path did not prepare nor did they evacuate. Though, to be fair, there were some who wanted to evacuate but who lacked the available resources to do so. However, of those who actively chose to stay, many felt they survived Katrina just fine and that surely a ‘weaker’ storm would not adversely impact them. How could a weaker storm be more devastating? What they did not realize is that Isaac would have a much higher storm surge in Plaquemines Parish than Katrina did, and that it would dump 24-30 inches of rain. While the storm surge was 10-12 feet high in Plaquemines, as opposed to the 30 feet on the Mississippi coast in Katrina, the topography and physical conditions are totally different. Both situations probably represented near the maximum storm surge that could be expected at their respective points of landfall.

So why do so many people not understand the differences between Hurricanes? For starters, those of us in the industry do the general public a disservice when we only use the “Category 1 through 5” system to rate hurricanes. This system only measures sustained wind speed of the hurricane itself. It does not tell those in the path what storm surge they might expect, or how much rain they can anticipate once the hurricane makes landfall.

Some of you may argue that the National Weather Service and the National Hurricane Center provide additional data estimating surge and rainfall in those forecasts when forecasting the Category. History seems to demonstrate that once a person hears the Category number, they turn off and tune out. Everything after that is noise—particularly if the hurricane coming in is of a lower category than the one they have already survived. Many of those impacted by Isaac readily admitted this.

Hurricanes have three basic factors that will determine their impact: wind speed, storm surge, and rainfall. There is a fourth factor—land speed of the hurricane—but that can largely be accounted for in the surge and rainfall data. With better information on the three basic elements, people might make wiser decisions that would help protect their lives and property. Please note that the proposal herein will first address the science side of forecasting, and later discuss the need for the forecasts to address “what people should do.”

For decades, some of us have been urging the National Hurricane Center to develop a better system to communicate the key factors that will impact people and property. For example, how about a three numbered system that represents: wind/surge/rainfall. For discussion purposes, under such a system, Isaac might have been labeled a 1-4-5. On all three numbers, a similar scale of 1-5 could be used. I do not know if those second two numbers correctly characterize Isaac, I am simply using them to demonstrate how such a system might assist people in making better decisions to protect themselves.
Communicating Hurricane Risk More Effectively ……continued from page 5

Under the three numbered system, the first number would warn people in the projected hurricane path of the expected wind speed—meaning it is between 74-95 mph for a Cat 1 (Saffir-Simpson). The second number would indicate how much surge they could expect compared to the maximum storm surge at the landfall location. [One option would be to rate the storm surge figure according to the actual amount of surge to be expected in feet—but when hurricanes are large, that number could vary considerably across the storm.] The third number would be how much rainfall could be expected in the areas at or near landfall—again compared to maximum rainfalls in area based on some local measure, such as the historical 24 hour rainfalls.

I am not suggesting this is the perfect system, merely demonstrating that a relatively simple 3 tiered system would convey a lot more information than the current Saffir-Simpson scale of wind speed only. The National Hurricane Center (NHC) web site on Saffir-Simpson has a simulation of how a house falls apart as the wind speed increases from a Category 1 to a Category 5. However, it does not show the impact of surge, nor does it discuss rainfall on that front page, nor does it suggest what people in its path should do at various stages.

Let’s discuss the social science side of the forecasts—how to get people to take action. Dennis Mileti, one of the nation’s foremost social scientists addressing natural hazards, asks, “Is there a way to blend weather physics with human response in a new scale?” That should be our ultimate goal, such that people in harm’s way not only know what to expect but also know what actions they should take to protect themselves and their property. This is something all of us in the hazards field struggle to convey, and what Dennis and his colleagues refer to as “actionable risk.” Continuing with this subject, future columns will address how we must help people and communities retreat/avoid living in these very high risk areas, especially in light of worsening multiple hazards and changing conditions that greatly increase their risk.

I know other federal agencies and many hazards professionals have been talking with NHC about the need for an improved hurricane forecast system, and NHC is considering it. Consider this yet another voice urging the development of a better system so that those who will be impacted can better plan for and take actions to protect lives and property. Lest some think this is only a coastal storm surge issue, consider that most of the damage from Irene and Lee in 2011 was from rainfall after the storm moved on land—and again, there were hundreds of people surprised that their damage was from rainfall, not wind. We can and should do a better job informing the public of what to expect and what they can do about it.

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**Hurricane Sandy**

**Don’t Just Respond and Replace: Respond, Replace, and Make Resilient!**
The Association of State Floodplain Managers encourages those affected by Sandy to take steps now to reduce losses from the storm - and the storms of the future!

“Storms like Sandy, Irene, and other disasters the nation has faced in recent years serve to underscore the importance of hazard mitigation,” Berginnis noted. “The inclination is to repair and to get back to normal as soon as possible, but if we pause and think about how we can rebuild in a better way, there is an opportunity to be better prepared for the disasters to come and to make our communities sustainable.”

Click here for Media Release

ASFPM welcomes those on-scene and taking action to alert us to communication success stories and any appropriate media coverage of your efforts. What have been your experiences thus far, and which are the most effective measures you’ve seen taken, in communicating risk and the wisest course of action or response? Join the discussion online, through LinkedIn / FB / Twitter, or contact us directly.
ASFPM IS MOVING!

Thanksgiving will be an especially grateful time for the ASFPM Executive Office this year. After over ten years of operating in the same location, we are delighted to announce our relocation. As the Association moves into the next phase of our growth and success, we look forward to utilizing our new space and resources to accomplish our important mission well into the future!

The new space offers greater efficiencies and effectiveness over our current space in nearly every way and at a lower per square foot cost. As a national association with members in every state, as well as international partners, our server and technology needs were a huge driver in our final choice. To that end, the new space offers a dedicated, secure, and temperature/humidity controlled server room to safely host our technology needs. In addition to being a larger space overall, we have built in multiple conference and meeting rooms, and our lease agreement grants us accessibility to numerous free meeting spaces available throughout the Madison area. For staff, we are happy to provide a professional environment that is free from distractions and built with workflow patterns in mind. For our volunteers and partners, our location is convenient for easy access to amenities and hotels.

The new space is currently under final construction, and with the environment in mind, is pleased to be able to incorporate sustainable procedures and practices into the construction, such as:

- Low VOC paint and floor coverings;
- Computerized lighting, occupancy sensors, and programmable thermostats set in over nine separate zones;
- Pre- & post-consumer recycled content in all carpet floorings;
- Re-use of 90% of lighting fixtures and 60% of the ceiling tiles into the design;
- On-site showers to promote alternative forms of staff transportation.

We expect the transition to take place during Thanksgiving week with the physical move scheduled for Friday through Sunday (November 23-25). Our offices will be closed Monday through Wednesday (November 19-21) for packing and pre-moving. We will re-open with limited availability on Monday, November 26, as we test systems and unpack.

ASFPM will be sending out periodic updates and details in the near future – including our new phone number which will be changing with the move. This is a very exciting time for our association as we move into the next generation of the ASFPM!

Ingrid Danler
Associate Director Operations

Location details
Easily accessible from the Madison Beltline (Hwy 12/18), via either the Gammon Road or Mineral Point Road exits, our new address is as follows:

ASFPM
575 D’Onfrio Drive, Suite 200
Madison, WI 53719
In case you missed the last ASFPM Foundation Newsletter, all ASFPM Foundation Newsletters are available here. For further information on the ASFPM Foundation - including publications, scholarship opportunities, and more - please visit the ASFPM Foundation website.

Donating to the ASFPM Foundation – Your contributions will support a recognized leader in developing and advancing knowledge that promotes sound floodplain management policy and practice.

The Foundation Board of Trustees would like to take this opportunity to remind our friends that right now is the perfect time to make your donation to the Foundation! Now is the time of year when many begin to think about their tax-deductible charitable contributions – with plenty of time remaining to make your 2012 Foundation donation! Simply visit www.asfpmfoundation.org and look for the DONATE box to make your secure transaction via PayPal. Donations may also be made via the pledge form available here. And for our ASFPM members, there is the convenient option of simply adding your donation to the 2013 Membership Renewal form that you should receive in November.

We thank all of you who participated in the live and silent auction fundraisers at our national conference in San Antonio last May, through which we raised $14,000; however, we need your continuing generous support to reach our fundraising goal of $170,600. We are most appreciative of your contributions and work hard to be worthy of your investment.

The ASFPM Foundation mission is to promote public policy through select strategic initiatives and to serve as an incubator for long-term policy development that promotes wise floodplain management.

Questions can be directed to ASFPM Outreach & Events Manager Diane Brown at diane@floods.org. Together we can help guide the future of wise floodplain management!
Spotlight on the National Hydrologic Warning Council (NHWC)

Since 1993, the National Hydrologic Warning Council (NHWC) has been assisting emergency, floodplain, and environmental management officials by providing expert advice on the use of real-time, high quality hydrologic information from automated remote data systems, with the goals of protecting lives, property, and the environment.

The NHWC offers several opportunities for floodplain administrators, Certified Floodplain Managers (CFM), and others to learn about the cost and benefits of these so-called flood warning systems (FWS) as a non-structural flood risk reduction strategy.

FWS help protect communities across America, and around the world. Effective use of FWS allows for earlier detection of the flood threat, increasing the response time and lowering the overall impact from a flood. The first automated, remote FWS were implemented about 35 years ago. However, recent advances in data protocols and telecommunications have increased the data integrity tenfold.

The ASFPM asked the NHWC to conduct a flash flood workshop during the 2011 ASFPM Annual Conference in Louisville, Kentucky to promote a better understanding of flash floods, their impacts on communities, and the flash flood warning process. The NHWC conducted a second workshop during the 2012 ASFPM Conference in San Antonio. This workshop emphasized the value of flood warning as a mitigation strategy.

The CFM refresher course and exam have been offered at each of the past two NHWC conferences. (Twelve continuing education credits were offered to conference attendees who completed the refresher course.) The same training is being offered at the NHWC 2013 Conference scheduled in June in Ponte Vedra, Florida. The goal for next year’s conference is to build an agenda that will attract and unite representatives from the floodplain and emergency management communities along with hydrologic warning professionals.

Having a FWS not only helps reduce the loss of lives and property in a community; it also helps reduce flood insurance premiums through additional Community Rating System (CRS) credits. As the revised CRS Coordinators Manual review continues, the NHWC is sponsoring a free webinar that is designed to cover details of the proposed CRS credit revisions. Readers should visit the NHWC website (www.hydrologicwarning.org) for more information, and to register.

Annual flood losses are now close to $10B in the U.S. The National Flood Insurance Program (NFIP) provides money to compensate for approximately $1.5B of those flood losses. Meanwhile, effective use of FWS placed in strategic locations nationwide could provide an additional 20 percent flood loss reduction. These are opportunities that must not be ignored. The NHWC would like to continue to work with the ASFPM CFM Board of Regents and Professional Development Committees, and others to explore additional training opportunities for the floodplain management community to learn more about the value of FWS.

Glenn Austin, Executive Director
National Hydrologic Warning Council
email: executivedirector@hydrologicwarning.org
web: www.hydrologicwarning.org

Interested in reading the latest NHWC newsletter online? See THE NHWC Transmission. Social media savvy and interested in updates? Click to connect on Facebook or Twitter.
FREE REGISTRATION FOR "CRS CREDITS FOR FLOOD WARNING" WEBINAR!

NHWC-Sponsored Live Broadcast
Rescheduled Date: Tuesday, November 13th
"Revised Credits For Flood Warning In the NFIP Community Rating System"

Al W. Goodman, CFM and Consultant to CRS Task Force
David C. Curtis, NHWC President and Vice President, WEST Consultants, Inc.

PURPOSE: Credits for flood warning will be modified significantly in the upcoming revision of the NFIP Community Rating System Coordinators Manual. Useful information on these revised credits will be presented that could mean big savings for your flood insurance policy holders. Please plan on attending.

START TIME: 11 AM ET / 8 AM PT
DURATION: 1 HOUR
REGISTRATION: FREE (Participation is limited - register soon!)

INSTRUCTORS:
Mr. Al W. Goodman, Jr., CFM - Principal of AWG Consulting, LLC serves as a Consultant to FEMA’s National Floodplain Insurance Program’s Community Rating System Task Force. Before retiring this past year, Al was the Mississippi NFIP State Coordinator and served as the Chair of the Association of State Floodplain Managers from 2007-2009. Al lives in Brandon, Mississippi.

Dr. David C. Curtis is the current President of the NHWC. Dave is also Vice President of WEST Consultants. For more than three decades, Dave has been involved in the design, development, and implementation of award-winning innovations in more than 50 automated environmental and flood monitoring systems across the US and in eighteen countries abroad. Dave lives in Folsom, California.

ADDITIONAL INFORMATION:
The webinar agenda will include:
• Background to the National Flood Insurance Program’s (NFIP) Community Rating System (CRS) 600 Series: Warning and Response
• Proposed changes to the CRS credits for flood warning & response, levees, and dams
• Linkages between floodplain management and emergency management
• CASE STUDY - What qualifies a Flood Warning System for earning CRS credits?

Participants will gain knowledge increasing their ability to help protect people and property from flood hazards. The communities, where participants live and work, will benefit from the added safety and resiliency. These communities will also gain economically as the various activities described in the training are implemented, credits are attained, and flood insurance premiums are reduced. Furthermore, Certified Floodplain Managers (CFMs) who participate in the webinar will earn one Core Continuing Education Credit (CEC). Click here for more information and online registration.

The National Hydrologic Warning Council (NHWC) mission is to support emergency and floodplain managers, and others in their understanding and use of real-time, quality hydrologic information from automated remote systems for the protection of lives, property, and the environment.

2013 Training Conference and Exposition – First Coast, Lasting Partnerships - Ponte Vedra, Florida
Conference June 3-6, 2013, Abstracts due December 1, 2012
The theme for the 10th National Hydrologic Warning Council (NHWC) Biennial Training Conference and Exposition is "First Coast, Lasting Partnerships". This theme focuses on the region of Florida call the "First Coast" where the conference will be held in 2013, along with the number one benefit of our conferences (as consistently ranked by our attendees) which is the lasting partnerships.

Click the followings links for more information:
Conference, Abstract Submission, Student Scholarship and Presentation Contest
VIEWPOINT - In a Crisis, Ask Us First


Recent disasters throughout the world confirm what many of us have suspected all along: Urban and regional planners are an essential part of disaster response and recovery - right up there with police, firefighters, and emergency medical services. So why aren't we more widely recognized?

Given our training and experience, you would think we would be at the top of the list of first responders. Think of our skills: the ability to connect knowledge with action, to coordinate diverse groups, to conduct rapid damage assessments. As planners, we have direct access to the databases needed to assess risks and vulnerabilities, and we can quickly determine the locations of critical infrastructure and ecosystem resources.

Planners routinely generate and evaluate alternatives. We learn in planning school to cope with uncertainty in a variety of situations. We routinely make do with incomplete and unreliable data. Few disciplines are as well-equipped as planning to handle such a wide range of information from so many fields: from geology and hydrology to demographics, land use, construction, and economics.

Disasters magnify a society's cultural divides and socioeconomic gaps. And who is more accustomed than planners to confronting value conflicts and addressing challenges involving equity, class, race, ethnicity, gender, and cultural differences? We are trained as professionals to deal with the problems of a complex disaster, which often exacerbates the unequal access to resources. We are in a good position to come up with flexible and innovative responses and strategies that will encompass the community as a whole.

Most important, we know how to deal with bureaucracy. We have experience working with local officials and getting them to say "yes," a precious word in the aftermath of a flood or tornado. Those traits are essential to moving ahead with cleanup, restoration, and recovery efforts. So is our ability to involve the public, gained from our efforts to win acceptance for comprehensive plans and zoning codes. We are in a good position to ensure that disaster recovery is carried out in line with community goals and objectives. Who else would be more committed to "building back better" after a disaster?

We all know, of course, that preparedness is the first rule. We understand the potential effects of climate change and sea-level rise. We're constantly updating our infrastructure plans, community development strategies, growth management schemes, and urban design programs so that we will be ready for the inevitable next disaster. We also believe in the concept of resilience - the ability to recover quickly and to learn from negative experiences.

In short, we should be at the front line of disaster preparedness, response, and recovery. That means strengthening the continuing education of planners in all aspects of disaster. For that we need commitments not just from academic institutions but also from all the related professional organizations. We need to integrate the disaster-recovery experiences of communities all over the world - from New Orleans to Joplin, Haiti, Northridge, and Sichuan. We need more research on the critical role that planners play in risk reduction and more understanding of how cities and towns can be redesigned to save lives, reduce injuries, and minimize social and economic disruption.

So my call goes far beyond my pitch for recognition. It is a call to think of planners not just as first responders but as change agents who can come up with better patterns for human activities, resource use, land use, transportation, growth, and development.

Karl Kim is a professor of urban and regional planning at the University of Hawaii. He is the executive director of the university's National Disaster Preparedness Training Center, which is a member of the National Domestic Preparedness Consortium.
Nurture Nature Center Receives Grant from NOAA to Study Flood Forecast and Warning Tools

(Easton, PA) - Nurture Nature Center, Inc., a non-profit organization in Easton, PA with a focus on flooding issues, has been awarded a two-year $160,000 grant from NOAA to fund a new social science study about weather decision-making. NNC's project will help National Weather Service (NWS) to understand how people living in the Delaware River Basin understand and use NWS flood forecast and warning tools in understanding their flood risk, and how they could be improved to better motivate flood preparedness and warning response by the public. The project, “Flood Risk and Uncertainty: Assessing the National Weather Service’s Forecast and Warning Tools,” supports NOAA’s new Weather-Ready Nation initiative, designed to help the nation become better equipped to prepare for and respond to weather events.

For this project, NNC will partner with the NWS Middle Atlantic River Forecast Center and the Weather Forecast Offices in Mt. Holly, NJ/Philadelphia, PA and Binghamton, NY. NNC will also collaborate on the project with Dr. Burrell Montz, a social science researcher from East Carolina University with expertise in flooding and natural hazards.

NNC Director Rachel Hogan Carr, who will lead this project, said the study creates a tremendous opportunity to improve public response to flooding nationally. “Given the frequency and intensity of flooding not only in this region, but across the country, improving how people prepare for flooding is critical to reducing losses. This project provides an excellent opportunity to help NWS understand how the public uses its flood forecast and warning tools, and what further refinements might improve public preparedness as people respond to news of impending flood events.”

For the project, NNC will organize a series of four focus groups among individuals living in the urban City of Easton, Pennsylvania, and the more rural community of Lambertville, NJ. Specifically, the focus groups will aim to reveal how people understand messages about uncertainty in forecasts, as well as how the timing, specificity, wording and graphic design of messages influence readability and understanding. The tools that will be analyzed in the focus groups include: the Advanced Hydrologic Prediction Service, which provides information about river heights during flood events (water.weather.gov/ahps); flood watch and warning messages issued in advance of forecast flood events; and a new “ensemble forecast” system that shares a range of forecast predictions (http://www.erh.noaa.gov/mmesfs/). Additionally, the project team will create a series of “weather scenarios” using these tools that will test how the public responds to notifications and warnings about severe flood events.

Updates about the study will be posted throughout the project on a social science research portal that will be added to www.focusonfloods.org, a flood education website developed by NNC and NWS in 2010 as part of a larger flood education campaign that has since won five awards. To share the knowledge gained from this project, NNC will disseminate its final findings through: a journal manuscript; three short video pieces for the public, emergency managers and NOAA/NWS offices; presentations at regional and national conferences; a webinar to NWS employees (including warning coordination meteorologists and service coordination hydrologists); a public presentation; a white paper on public response to extreme-flood scenarios; and a final report and evaluation by an independent evaluation firm.

This is NNC’s third partnership with NWS in the Delaware River Basin. The first was through a flood education campaign in the Delaware River Basin, “Focus on Floods.” The second project was the installation and programming for NNC’s new Science on a Sphere exhibit. This newest award to NNC is one of four awards made by NOAA to improve communication about weather hazards and to motivate public response to weather warnings.

NNC was formed in Easton, PA at the confluence of the Lehigh and Delaware Rivers, in response to repetitive flooding in that region in 2004, 2005 and 2006. For more information on the center and its public attractions, please visit www.nurturenaturecenter.org.

News & Views October 2012
ASFPM Science Services

Great Lakes Coastal Flood Study, 2012 Federal Inter-Agency Initiative, Publishes US Army Corps of Engineers Reports:

- **Statistical Analysis and Storm Sampling for Lakes Michigan and St. Clair** [3.68 MB .pdf]
  Norberto C. Nadal-Caraballo, Jeffrey A. Melby, and Bruce A. Ebersole, U.S. Army Corps of Engineers
  (Final Published Report, September 2012)

- **Lake Michigan: Prediction of Sand Beach and Dune Erosion for Flood Hazard Assessment** [1.0 MB .pdf]
  Bradley D. Johnson, U.S. Army Corps of Engineers
  (Final Published Report, September 2012)

- **Cross-Shore Numerical Model CSHORE for Waves, Currents, Sediment Transport and Beach Profile Evolution** [2.17 MB .pdf]
  Bradley D. Johnson, Nobuhisa Kobayashi, and Mark B. Gravens, U.S. Army Corps of Engineers
  (Final Published Report, September 2012)

- **Wave Height and Water Level Variability on Lakes Michigan and St Clair** [7.74 MB .pdf]
  Jeffrey A. Melby, Norberto C. Nadal-Caraballo, Yamiretsy Pagán-Albelo, and Bruce Ebersole, U.S.
  Army Corps of Engineers
  (Final Published Report, October 2012)

Additional Draft Reports can be found on the [Technical Resources Page at greatlakescoast.org](http://greatlakescoast.org)

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**ASFPM ANNOUNCES LiDAR WEBINAR TRAINING SERIES**

ASFPM is partnering with GeoCue Corporation headquartered in Madison, Alabama to present a LiDAR educational series beginning in September 2012. The educational series will consist of four one-hour webinars beginning in September and running through December 2012.

LiDAR (light detection and ranging) can provide very precise, accurate, and high-resolution images of the surface of the earth to determine the ground topography for an area. In addition, the technology can be used to determine the vegetation and buildings on the land.

It is important to properly specify the delivery expectations and data accuracy requirements when ordering LiDAR data development. Quality checks on deliverables can be challenging and need to be conducted within a relatively short time after delivery. The series will provide:

1) an overview of LiDAR data,
2) information on specifying LiDAR collection projects,
3) LiDAR acceptance and quality control, and
4) using LiDAR data and advanced topics.

In addition to providing information on using the bare earth data derived via LiDAR for topographic modeling and mapping, advanced topics covering vegetation and building extraction will be provided.

Remaining webinar dates include:

- **November 9, 2012 @ 3:00pm ET**, 1 Core CEC for CFMs
- **December 10, 2012 @ 3:00pm ET**, 1 Core CEC for CFMs
ASFP presents

LIDAR Essentials

Understanding and specifying the most important factors influencing flood map accuracy

Point cloud data from LIDAR bring tremendous value to mapping and analysis projects. Learn the basics of LIDAR data acceptance, exploitation and derived product generation from our in-depth LIDAR Educational Series of webinars.

Webinar 1: An Overview of LIDAR
September 10, 2012: 3:00 - 4:00 PM EDT
- An overview of airborne LIDAR technology (How it Works)
- LIDAR Parameters (Density, Resolution, Precision, Network and Local Accuracy)
- Datums and Coordinate Reference Systems
- Accuracy considerations
- ASPRS LIDAR data format, LAS
- Uses of LIDAR Data - Data applications

Webinar 2: Specifying LIDAR Collection Projects
October 22, 2012: 3:00 - 4:00 PM EDT
- Product-driven specification methods
- How performance specifications affect project cost
- Cost/Performance trade-offs
- "Buy-ups" - cost/benefit considerations
- Breakline (e.g. "hydro-flattening") considerations
- Specifying data deliverables
- Specifying data accuracy
- Specifying data formats and media
- Data Rights
- Monitoring Projects

Webinar 3: LIDAR Acceptance and QC
November 9, 2012: 3:00 - 4:00 PM EDT
- What is the cost of not doing QC?
- A discussion of performance parameters
- Importance of independent ground control
- Data delivery strategies
- QC Program Strategies
- Quantitative Checks
- Vertical accuracy testing - relative and absolute
- Qualitative checks
- Communicating issues

Register Now

Webinar 4: Using LIDAR Data
December 10, 2012: 3:00 - 4:00 PM EDT
- Basic 3D visualization
- Intelligent data thinning - Model Key Points
- Generating derived products (for example, gridded elevation files)
- Generating contours
- Adding breaklines - enhanced elevation models
- Advanced topics - Adding value via local data extraction

Register Now
Aerial Photos of Hurricane Sandy Damage from NOAA’s National Geodetic Survey

Through National Oceanic and Atmospheric Administration’s (NOAA) National Geodetic Survey (NGS) website, emergency responders and members of the public can now view a map of the region and click on an icon to view a thumbnail or high-definition image of a specific area. Images are now available for some of the Northeast’s hardest-hit areas, including: Atlantic City, NJ., Seaside Heights, N.J., Ocean City, Md., and parts of Delaware. The top priorities of NGS aerial imagery are to support safe navigation and capture damage to coastal areas caused by a storm. Priorities are centered on major ports and waterways supporting the Marine Transportation System; known or projected severe impacts to coastlines and critical infrastructure, and areas of severe flooding impacting coastal communities. View tool here.

OCRM Releases Climate Change Guide for Land Conservation

Reprinted from August 23, 2012 CZMA Climate Change and Coastal Hazards E-News Update #28

NOAA’s Office of Ocean and Coastal Resource Management (OCRM) has released the “Voluntary Step-by-Step Guide for Considering Potential Climate Change Effects on Coastal and Estuarine Land Conservation Projects” as part of NOAA’s multi-phased effort to more systematically consider climate change impacts in the implementation of programmatic activities including restoration, land acquisition, and facilities development. The guide is written to help individuals engaged in coastal land conservation incorporate climate change considerations into their projects and planning processes. Though it focuses on implementation of OCRM’s Coastal and Estuarine Land Conservation Program, the methodology described has broad application for conservation planning and land acquisition in a changing climate.

EPA and NOAA Release Publication: "Achieving Hazard-Resilient Coastal & Waterfront Smart Growth: Coastal and Waterfront Smart Growth and Hazard Mitigation Roundtable Report"

Reprinted from October 5, 2012 EPA Climate Change and Water News

This report, co-authored by EPA and the National Oceanic and Atmospheric Administration (NOAA), presents ideas shared by smart growth and hazard mitigation experts related to building hazard-resilient coastal communities. Themes include opportunities and challenges; siting and design; plans and policies; engagement, communication, and education; and gaps and needs. This report is part of work conducted under a joint agreement between EPA and NOAA to help coastal communities become more environmentally, economically, and socially sustainable. More information available here.
NOAA researchers join large, international flash flood project in Europe
10-year project expected to reveal important findings beneficial to the United States

September 12, 2012 - http://www.noaanews.noaa.gov/

NOAA, NASA and the University of Connecticut are representing the United States in the Hydrological Cycle in the Mediterranean Experiment (HyMeX), the largest weather field research project in European history.

HyMeX is a 10-year international effort to better understand, quantify and model the hydrologic cycle in support of improved forecasts and warnings of flash floods in the Mediterranean region.

The project targets central Italy, southern France, the Balearic Islands, Corsica and northern Italy — all areas particularly susceptible to devastating flash flood events. Improved understanding of the land, atmosphere and ocean interactions that contribute to flash flooding in this part of the world will advance the state of the science that will ultimately be represented in forecast models with application in the United States.

NOAA National Severe Storms Laboratory (NSSL) researchers will operate a mobile radar, NOAA - XPol (NOXP), in southeast France from Sept. 10 to Nov. 10. This is the first of several special observation periods during the HyMeX 10-year timeframe. Additionally, NOAA's Satellite and Information Service is sponsoring scientists from New Mexico Tech to operate and evaluate a Lightning Mapping Array during HyMeX to support product development and validation for the future Geostationary Lightning Mapper on NOAA's GOES-R satellite, which is scheduled to launch in late 2015.

The radar will provide high-resolution data and low altitude scans to help determine the size of the raindrops, the intensity of rainfall, and rainfall rates to help predict flash flooding conditions in the Cévennes Vivarais region of France.

During autumn, onshore moisture from the Mediterranean Sea encounters the 5,000-feet high Cévennes Mountains in southeast France making numerous towns and villages particularly subject to severe flash flood events.

"Data collected in the air, at sea and on land will shed light on how catastrophic flash-flooding events begin, which may help local officials better prepare for and respond to these types of emergencies," said Jonathan Gourley, Ph.D., an NSSL research hydrologist.

Other sensors include three instrumented research aircraft, three research ships, buoys, ocean sensors, additional mobile precipitation radars, cloud radars and microradars, hundreds of rain gauges, ten disdrometers (to measure size and speed of individual raindrops), a dozen lidars, sonar, instrumented balloons, wind profilers, and a lightning mapping array.

NSSL's participation in HyMeX is sponsored by MétéoFrance, and operations are coordinated with the Cévennes-Vivarais Mediterranean Hydro-Meteorological Observatory, The University of Grenoble, NASA, University of Connecticut and Cemagraf.

NOAA’s mission is to understand and predict changes in the Earth's environment, from the depths of the ocean to the surface of the sun, and to conserve and manage our coastal and marine resources. Visit www.noaa.gov and join NOAA on Facebook, Twitter and our other social media channels.

A catastrophic flood event threatened the ancient Roman aqueduct bridge Pont du Gard in southern France in September 2002. The HyMeX Experiment could help local officials in the Mediterranean region improve forecasts and warnings of flash floods. (Credit: Cevennes Vivarium Mediterranean Hydro-meteorological Observatory)
Congress Is Out of Town Until November 13

In the early morning hours of Saturday, September 22\textsuperscript{nd}, the Senate took final action on the Continuing Resolution to provide funding for the government for six months, until March, 2013. That was the absolutely “must do” legislative action that allowed for the Congress to recess, with the exception of a number of scheduled “pro forma” sessions, until after the elections on November 6\textsuperscript{th}.

When the Congress returns for the lame duck session on November 13\textsuperscript{th}, a major focus is expected to be on the “fiscal cliff” challenge presented by expiration of the Bush-era tax cuts and by the sequestration plan agreed to by both Republicans and Democrats. The thinking at the time was that the consequences of sequestration (the extreme budget cuts involved) would be so negative for the economy that the Congress would be forced to take deliberative action on a more constructive path forward during the lame duck. Now there is speculation that the Congress may choose to “kick the can down the road”. In any event, the issue will be front and center.

Other potential activity could include consideration of either the full 5 year Farm Bill followed by a House-Senate Conference or consideration of a one year extension of programs – or neither.

Additionally, the Senate could consider H.R.6186, a bill passed by the House in September to task Federal Emergency Management Agency (FEMA) with undertaking a study of community based group flood insurance policies. ASFPM has expressed support for this bill, which had the support of both Republican and Democratic leadership of the House Financial Services Committee.

The Senate Environment and Public Works Committee may introduce and mark-up a Water Resources Development Act (WRDA); Chairman Barbara Boxer (D-CA) announced during a WRDA hearing in September her intent to do so.

There is some talk that there could be an effort during the lame duck session to pass an omnibus appropriations bill for FY2013. At present, the government is operating under a Continuing Resolution (CR) through March 2013. Depending on the outcome of the elections, there could be a more to take final action on the FY2013 budget before the new Congress convenes in January.

Appropriations – Continuing Resolution

The CR (H.J. Res 117) is in effect through March 27. It is based on the spending levels agreed to during negotiations over the debt ceiling during the summer of 2011. The budget later adopted by the House, known as the “Ryan Budget” uses a significantly lower budget ceiling. As passed, the CR provides for approximately a 0.6% increase in most federal programs.

Some, however, will be funded at the President’s budget request for FY2013. This applies to the FEMA Risk MAP program and Pre-Disaster Mitigation (PDM). Risk MAP is operating at the $89.3 million level despite a House Appropriations bill that would have provided $92.1 million and a Senate Appropriations bill that would have provided $97 million. PDM has $0 funding for FY2013 at present despite the House and Senate bills restoring limited funding.

Sequestration

Impact on the various federal agency budgets and programs is not entirely clear at this time. Most agencies indicate they have a general idea of impacts, but have been advised by the Office of Management and Budget (OMB) to plan for continued operation under the terms of the CR for the immediate future.
A bipartisan group of six Senators, known as the “Gang of Six” have been meeting in an effort to craft a compromise to deal with the expiring tax cuts (2001 and 2003) and the automatic spending cuts associated with the debt limit legislation (P.L. 112-25). Included in the “Gang of Six” are: Senator Mark Warner (D-VA), Senator Dick Durbin (D-ILL), Senator Kent Conrad (D-ND), Senator Saxby Chambliss (R-GA), Senator Mike Crapo (R-ID), and Senator Tom Coburn (R-OK).

Farm Bill

Action in the House on its version of the Farm Bill (H.R. 6083) during the lame duck session is uncertain, as indicated above. An Agriculture Conservation Coalition has formed to focus attention on the importance of the conservation programs. That group meets regularly and ASFPM is a participant and has signed on to a letter to Chairman Lucas of the House Agriculture Committee. The group also met with Chairman Lucas and ASFPM was represented there. At present, given the uncertainty about how the bill or one year extension will proceed, the Coalition is gathering input from members on recommendations for a Conference committee should there be one.

Water Resources Development Act (WRDA)

Staff of the Senate Environment and Public Works Committee have been working during this long recess period to develop a working draft of a new Water Resources Development Act. Chairman Boxer indicated she would circulate her draft bill to the Republican committee members and staff for comments, additions and deletions. She would then hope to hold a mark-up during the lame duck session.

ASFPM has provided the staff with its recommendations for a levee risk management program as a component of a WRDA.

The House Transportation and Infrastructure Committee is not planning any WRDA activity during the lame duck. That committee is stymied by the House Leadership ban on earmarks and is therefore not ready to put a bill together.

Taxpayer Protection Act

Representative Albio Sires (D-NJ) has introduced the Taxpayers Protection Act (H.R. 6477). This is an expanded version of the Homeowners Defense Act that saw action in the last Congress. The measure would provide a federal reinsurance backstop for state reinsurance plans. The concept is being advanced by a group known as “ProtectingAmerica.Org”. No action has been scheduled on the bill at this time, but the SmarterSafer Coalition has sent a letter to House leadership expressing strong opposition to the measure. ASFPM made statements in opposition to the earlier version of the legislation.

Hurricane Isaac – Emergency Response and Recovery

During the extended recess, the House Appropriations Committee’s Subcommittee on Homeland Security held a field hearing in Gretna, Louisiana. The hearing was entitled, “Hurricane Isaac: Assessing Preparedness, Response and Recovery Efforts”. Craig Fugate testified for FEMA. Maj. Gen. John Peabody, US Army Corps of Engineers Commander of the Mississippi Valley Division, testified for the Corps. Many Louisiana elected officials testified as well. Testimony can be found via the Subcommittee’s home page by going to: www.appropriations.house.gov.

Referenced legislation can be viewed by going to: http://thomas.loc.gov and typing the bill number, title, or subject.
Biggert-Waters Flood Insurance Reform Act Update
Notice of Implementation of Section 100227(b) of Biggert-Waters Flood Insurance Reform Act of 2012
Oct 19, 2012 - Intergovernmental Affairs Advisory

Flood in Progress Determinations
The Biggert-Waters Flood Insurance Reform Act of 2012, Public Law 112-141, signed into law on July 6, 2012, by President Obama, includes Section 100227(b) which establishes an alternative effective date for Standard Flood Insurance Policies (SFIPs) purchased during the period May 1, 2011, and ending on June 6, 2011, that were impacted by the Flood In Progress exclusion found in Section V of the SFIP, part B (SFIP Exclusions V.B.). Biggert–Waters’ Section 100227(b) applies only to Missouri River flood damage in the States of North Dakota, South Dakota, Iowa, Nebraska, Kansas, and Missouri; no other flood related damages in any other areas or for any other rivers are impacted by Section 100227(b).

Today, the Federal Emergency Management Agency is providing the Write Your Own (WYO) insurance companies and other stakeholders notice that FEMA is requiring all WYO carriers and the National Flood Insurance Program (NFIP) Direct Servicing Agent (DSA) to provide identification information for each insured qualifying for coverage under Section 100227(b) to the Director of Claims for the National Flood Insurance Program. The WYOs and DSA should provide written notice, including the time limit to present the claim, to each SFIP policyholder who qualifies for coverage under Biggert-Waters’ Section 100227(b).

The alternative effective date provision Section 100227(b) in Biggert-Waters’ applies:

(1) if a property is in the qualifying area (the Missouri River Basin as described in Bulletin W-11034, issued on June 6, 2011, attached);

(2) if the property was insured under an SFIP purchased between May 1, 2011 and June 6, 2011, or there was an increase in coverage during the period May 1, 2011 to June 6, 2011 on an existing SFIP; and

(3) that SFIP-insured property was not damaged by flood for 30 days after the policy purchase date.

When all conditions are met, Biggert-Waters’ Section 100227(b) establishes the alternative effective date for the policy or the increased coverage as the 30th day after the policy purchase date, without regard for the flood in progress. In addition, this alternative effective date applies only to claims denied based upon SFIP Exclusion V. B.

Please note that this alternative effective date under Biggert-Waters’ Section 100227(b), will not invalidate the coverage under an SFIP or any payments made to an insured under an SFIP that was previously deemed to be in force and effect such that a claim was paid. Only claims denied under SFIP Section V.B. will be reviewed for possible coverage under Biggert-Waters’ Section 100227(b).

As a result, David Miller, the Associate Administrator for FEMA’s Federal Insurance and Mitigation Administration, is granting qualifying policyholders a waiver of the sixty-day Proof of Loss time requirement, and allowing those qualifying policyholders a period of sixty days from the date of the WYO Bulletin, attached above, to comply with the Proof of Loss requirements of the SFIP, General Conditions, (J). After the expiration of the sixty day period, and in the event no additional extensions of time are granted for submission of the SFIP Proof of Loss with supporting documentation, it will be necessary for individual policyholders to seek an individual waiver of the time period. Generally, a policyholder must report damages within 60 days from the date of loss, or those damages will not be covered.

Floods are the number one natural disaster in the United States in terms of lives lost and property damaged. The NFIP provides a means for property owners to protect themselves against the financial effects of flooding, which typically is not covered by standard homeowners insurance. The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates in the NFIP. Participating communities agree to adopt and enforce ordinances that meet or exceed FEMA requirements to reduce the risk of flooding.

If you have any questions, please contact FEMA’s Intergovernmental Affairs Division at (202) 646-3444.

FEMA’s mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.
The National Flood Barrier Program Rolls out...... continued from page 1

The purpose of this program is to provide an unbiased process of evaluating products in terms of resistance to water forces, resistance to material forces, and consistency of product manufacturing. This will be accomplished by testing the product against water related forces in a laboratory setting, testing the product against material forces in a laboratory setting, and periodic inspection of the product manufacturing process for consistency of product relative to the particular product that received the original water and material testing.

Currently two types of barrier products can be tested: Temporary barriers and closure devices. Temporary barriers are intended to provide temporary flood risk reduction. These barriers are generally setup just prior to a flood event and are generally taken down immediately after the flood threat has passed. Setup of these barriers does not require any permanent fixtures to which the barrier is attached. Flood warning times prior to the flood event must be long enough in order for these barriers to be setup and become flood worthy.

Closure devices are intended to close openings in flood proofing systems. They are generally categorized as closing window and door openings into buildings. They are usually a part of a permanently installed flood proofing system. They also require sufficient warning time prior to the flood event in order to achieve installation. They are removed from their closure position after the flood event passes in order to be able to freely use the opening that the product closed. These products are part of a flood proofing system.

The program allows for four levels of testing as shown in the table below:

<table>
<thead>
<tr>
<th>Level 1:</th>
<th>Water related testing including a minimum of one foot hydrostatic test. A Test Report will be issued only, no certification conferred.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level 2: Silver</td>
<td>Water testing including a minimum of one foot hydrostatic test, materials testing, and a plant/product inspection. A Test Report will be issued and “FM Approved” certification if successfully passed.</td>
</tr>
<tr>
<td>Level 2: Gold</td>
<td>Water testing including a minimum of two feet hydrostatic test, materials testing, and a plant/product inspection. A Test Report will be issued and “FM Approved” certification if successfully passed.</td>
</tr>
<tr>
<td>Level 2: Platinum</td>
<td>Water testing including a minimum of three feet hydrostatic test, materials testing, and a plant/product inspection. A Test Report will be issued and “FM Approved” certification if successfully passed.</td>
</tr>
</tbody>
</table>

Products successfully completing the testing and certification will then be posted on the program’s website. Products that are certified under Level 2 will receive the FM Approval mark and also be listed in The Approval Guide an on-line resource of FM Approved products.
According to Brian McDonald, Technical Team Manager for FM Approvals, “We are proud to work with the Association of State Floodplain Managers and the US Army Corps of Engineers under the National Flood Barrier Test Program. FM Approvals is a business unit of FM Global, one of the world’s largest business property insurers. FM Global’s philosophy is that it is better to prevent a loss than to recover from one afterward. The National Flood Barrier Test Program helps to do just that. It’s an unbiased third party evaluation of flood barriers used to determine which ones are going to perform properly in the event of rising waters. FM Approved products tested and certified through the National Flood Barrier Test Program provide property owners with a means to identify those flood barriers that meet the highest standards for protecting commercial and industrial property and can help prevent or mitigate loss.”

Similarly the Corps of Engineers is excited about the program’s prospects. Randy Behm, Chairman of the National Non-Structural Floodproofing Committee had the following to say “As the representative of the US Army Corps of Engineers for the National Flood Barrier Testing and Certification Program, the National Nonstructural Flood Proofing Committee is excited about the potential for this program and the opportunity to partner with ASFPM and FM Approvals. This program establishes the standards for water testing and evaluation of products which serve to prevent flood damages to residential, commercial, agricultural and industrial structures and complexes. The program has been a long time in the making and the results should advance the level of flood risk management across the United States.”

More information on the program, including application information for manufacturers, can be found on the program’s website at www.nationalfloodbarrier.org.

**NFIP - Updated Wildfire Bulletin - W-12079**

On July 10, 2012, FEMA issued a Bulletin that implemented Section 100241 of the Biggert-Waters FIRA 2012, an exception to the 30-day waiting period for coverage of flood damage due to flooding on Federal land caused, or exacerbated, by post-wildfire conditions on Federal land.

Basically, the circumstances for the exception are:

- The flood damage must have resulted from a flood occurring on Federal land;
- That flooding must result from or be made worse by the post-wildfire conditions on Federal land; and
- Flood insurance must have been purchased no later than 60 days after the fire containment date, with no flood damage having been sustained both prior to the purchase of the flood insurance or prior to the enactment date of the law, July 6, 2012.

A lot of questions were raised after that Bulletin was issued, so to help clarify it for the insurance agents (and adjusters), FEMA recently issued a second Bulletin in more of an FAQ format with example scenarios. While geared for insurance professionals, floodplain administrators, NFIP State Coordinators and other officials in areas where wildfires have occurred may find it informative as well. A copy of the Bulletin can be found on the Insurance Committee’s webpage or at FEMA W-12079.
All Severe Repetitive Loss Property Policies Are Being Rewritten

Currently, there are more than 12,300 Severe Repetitive Loss Property (SRLP) policies being serviced by the NFIP-Special Direct Facility (NFIP-SDF). The majority of these SRLP policies were written years ago and the underwriting information has not been updated from what was on the original application.

To help ensure the policy information and rates are current and correct, FEMA announced in NFIP Bulletin W-12037 (June 12, 2012) that the NFIP-SDF will begin re-underwriting SRLP policies as they come up for renewal starting October 1, 2012. While ASFPM posted this as a Hot Topic and the Bulletin was posted on the Insurance Committee webpage in June, the Insurance Committee wanted to remind you of this new change.

The NFIP-SDF is requiring a new application, photos of the front and rear of the building, Elevation Certificate if applicable, and any additional supporting documents to ensure that policy information and rates are current and correct. Policies will be processed and issued based upon current rates, zone, and map information, except for those properties meeting the NFIP grandfathering eligibility rules.

To alert the insured and the agent to this change, the NFIP-SDF is sending out a series of letters to the agents and policyholders as follows:

- First letter – issued to the agent 90-120 days prior to renewal.
- Second letter – issued to the agent and insured 15 days after the first letter if no response has been received.
- Second letter – issued to the agent and insured if partial information has been received and additional documentation is still required.
- Final letter – issued 15 days after the 2nd request if no response has been received (this letter will advise all parties that if the required information is not received within 15 days of the “Final” letter, the policy will either be tentatively rated or issued based on the current rating).

While this means an extra effort by the agent and policyholder (and perhaps a community official to help obtain some of the information), the re-underwriting benefits the Program, policyholder, community and agent; e.g.:

- More financially sound rates
- Provide more accurate picture of the risks when targeting SLRPs for mitigation efforts
- Minimize delays in case of a claim due to rating discrepancies.

If you have any questions about this new requirement, please contact an NFIP Special Direct Facility Underwriter at www.NFIPServices.com. Or call the NFIP-SDF Customer Service Center at 1-800-638-6620.

--Your Humble Insurance Committee Co-Chairs
Bruce Bender & Gary Heinrichs

This column is produced by the ASFPM Insurance Committee. Send your questions about flood insurance issues to InsuranceCorner@floods.org and they will be addressed in future issues of the newsletter.
Publications, Video, the Web

Wharton Risk Center Releases Fall 2012 Newsletter – Risk Management Review
A few highlights include: The Untold Story of Federal Disaster Relief, Communicating Climate Change, and Examining the Role of Government Assistance for Disaster Victims: H.R. 3042, and Recent Publications. For the most recent news, please click here. Older issues are archived here.

Silver Jackets Quarterly Newsletter Released – The Buzz – October 2012
The Silver Jackets program serves to provide an opportunity to consistently bring together multiple state, federal, and sometimes tribal and local agencies to learn from one another and apply their knowledge to reduce risk. The newsletter’s intent is to keep flood risk managers current on state team activities and to provide a forum for team support and sharing successes and resources. Visit the Silver Jackets for previous issues of The Buzz, or click here for the most recent newsletter.

Association of State Wetland Managers – Wetland Breaking News
Access the most recent ASWM issue here.

Geospatial Resources from the NOAA Coastal Services Center – a Digital Coast Partner
Geozone– A Blog for Coastal Geogeeks. Click here to access various imagery and geospatial tools.

Delaware Sea Level Rise Vulnerability Assessment
"Preparing for Tomorrow’s High Tide: Sea Level Rise Vulnerability Assessment for the State of Delaware" was developed by the DNREC Delaware Coastal Programs with input, advice and guidance from members of Delaware’s Sea Level Rise Advisory Committee. The assessment contains background information about sea level rise, methods used to determine vulnerability, and a comprehensive accounting of the extent and impacts that sea level rise will have on 79 resources in the state. Information contained within the document and its appendixes will be used by the Delaware Sea Level Rise Advisory Committee and other stakeholders to guide development of sea level rise adaptation strategies. More information available at this link.

FEMA Funding Opportunity: Community Resilience Innovation Challenge
The Federal Emergency Management Agency (FEMA) has announced that the application period is open for a new funding opportunity to build local resilience, through a whole community approach, in communities across America. The Community Resilience Innovation Challenge is designed to continue to move community preparedness forward and assist local areas in building and revitalizing community-based partnerships to advance the nation’s resilience to disasters. The opportunity is provided through the Rockefeller Foundation and FEMA and will be administered by the Los Angeles Emergency Preparedness Foundation. Funding levels will range, with a maximum award of $35,000, and applications are open to most local, state, and tribal agencies and governments; business entities; associations; organizations and groups. Submissions will be accepted through October 26th. Additional information on program criteria and the application process can be found at www.ResilienceChallenge.org or FEMA.
National Flood Insurance Program (NFIP) Flood Insurance Manual Changes - Video
This video highlights the changes, effective as of October 1st, to the National Flood Insurance Program's October 2012 edition of the Flood Insurance Manual. Flood Insurance Premiums will rise an average of 5% for policies written or renewed on or after October 1st, 2012. The NFIP Flood Insurance Manual is revised twice a year – in May and October. This year's October changes include updates to the Reference, General Rules, Rating, Condominiums, Preferred Risk Policy, and Severe Repetitive Loss Properties sections, among others. The General Rules section now stipulates that, in order to avoid a 30-day waiting period, borrowers who are required to purchase flood insurance must obtain coverage within 60 days of the date of the lender’s letter requiring the insurance. The Cancellation/Nullification section in particular saw significant changes, with updates to the cancellation rules and the new signature requirement for cancellation requests. In addition, the CRS section contains a brand-new CRS Premium Discount Eligibility table as well as updates to the Community Rating System Eligible Communities list. Click Here for the October 2012 Flood Insurance Manual.

"FloodSmart Tools and Resources for Emergency Managers" – August 8th Webinar Recording
The Webinar recording of the August 8th EMForum.org program, "FloodSmart Tools and Resources for Emergency Managers," with program manager Andrew Eastman, is now available. This file requires Windows Media Player or Windows Media Components for QuickTime or a similar product to view. The presentation Slides, as well as Ratings and Comments, are available from the Background Page. Please take a moment to rate this program for relevance and share your comments.

Georgetown Climate Center: TED Video on Climate Change Adaptation
Originally presented at TEDGlobal's 2012 Conference entitled "Radical Openness," the Georgetown Climate Center’s Vicki Arroyo outlined the case for building resilience to climate change, providing examples of actions already underway and explaining why the time is now to make changes in how we design and plan our communities with climate change in mind. The video of Ms. Arroyo’s talk in Edinburgh, Scotland, can be viewed online at TED.com and accessed along with other Georgetown Climate Center climate adaptation resources at: http://www.georgetownclimate.org/adaptation-resources.

Six Stunning Asbury Park Press Aerial Videos Show Sandy's Shore Damage – Oct. 31, 2012
Click here to access all videos at once.
The Bay meets the Ocean in Mantoloking
Boats Litter the Streets in Monmouth Beach and Sea Bright
The Seaside Heights Boardwalk after Sandy
Flooding in Spring Lake and Belmar after Sandy
Homes Devastated by Sandy in Union Beach

Google Crisis Map – Sandy
If you have not checked out the interactive Google Crisis Map, now is as good a time as any. Very easy to navigate according to ones preferences and needs, the map allows the user to select from the following types of options: power outage information, FEMA Disaster Declared Areas, shelters, storm surge probability, traffic conditions, and evacuation routes. Check it out here.
Hurricane Sandy News

Visit the ASFPM Hurricane Sandy Page for News, Updates, and Resources
USA Today, 10/30/2012 - Insurers, property owners tally Sandy's damage
New York Times, 10/30/2012 - For Years, Warnings That It Could Happen Here
USA Today, 10/30/2012 - U.S. forecast's late arrival stirs weather tempest
CNBC, 10/30/2012 - Does New York Need a Redesign?
New York Times, 10/30/2012 - For Flood Victims, Another Blow Is Possible
Living on the Real World Blog, 10/31/2012 - Hurricane Sandy's Real Lesson...will we learn it?
The Washington Post, 10/31/2012 - In the wake of Hurricane Sandy...
USA Today, 10/31/2012 - Towns in Sandy's path did little to prepare for floods
E&E Greenwire, 10/31/2012 - Scientists see extent of storm's damage linked to climate change
Bloomberg Businessweek, 11/1/2012 - It's Global Warming, Stupid

Connect through Social Media
All ASFPM members are invited to participate in the ongoing dialogue through our Facebook and LinkedIn pages regarding Hurricane Sandy and related national policy, practices, and reforms to support effective floodplain and flood risk management in the aftermath of this disaster. We recommend that those on Twitter connect with other ASFPM members via use of #ASFPMSandy.

#sandy – 5671 and #hurricanesandy – 1478
In support of what a powerful communication tool social media can be, consider the figure below. This displayed the 5 most popular hashtags – worldwide – not long after Sandy hit the region.

“We are ok”
One of the most shared phrases on Facebook, the morning after Hurricane Sandy pummeled the East Coast of the United States. Many who had lost all other means of communication were still able to check in with concerned friends and family via their social media networks, as well as access useful response information through smart phones.
SAVE THESE IMPORTANT DATES: June 9 - 14, 2013, for ASFPM's 37th Annual National Conference, "Remembering the Past - Insuring the Future", at the Connecticut Convention Center in Hartford, CT.
Grant and Project Opportunities

**FY2013 Exchange Network Grant Solicitation Notice**  
Environmental Protection Agency (EPA)  
Deadline: November 9, 2012

The grant guidance states that the program may be used to fund the standardization, exchange and integration of geospatial information to support work to preserve and improve the environment, natural resources, and human health. This grant program has been used in the past to help fund geospatial projects by States, Federally recognized Tribes, and Territories. For example, Minnesota was funded to help establish the National Hydrography Dataset (NHD) Event data exchange described [here](#). In FY2013, EPA expects to award an estimated $10,000,000 for 40-50 grants of up to $300,000 for individual applicants and $500,000 for partnerships.

**Call for Abstracts**  
Center for Natural Resource Economics & Policy (CNREP)  
Deadline: November 12, 2012

CNREP is announcing a call for abstracts for: CNREP 2013: Challenges of Natural Resource Economics & Policy, the 4th National Forum on Socioeconomic Research in Coastal Systems. The conference will be held March 24-26, 2013 in New Orleans, Louisiana. This triennial forum focuses on the opportunities and challenges of socioeconomic research in the development and evaluation of coastal resource restoration and management. Potential session topics include market and nonmarket valuation of ecosystem services and coastal resources, environmental benefit-cost analyses, economic linkage/impact assessment, input-output modeling, and comparative assessments of resource management and restoration policy. Basic and applied research, extension-oriented, and policy discussion submissions are all welcome. Deadline for abstract submission: November 12, 2012. Call for abstracts available at: [http://www.cnrep.lsu.edu](http://www.cnrep.lsu.edu). CNREP information: [http://www.cnrep.lsu.edu/AboutCNREP.html](http://www.cnrep.lsu.edu/AboutCNREP.html). For more information, contact: Rex H. Caffey, Professor and Director, CNREP, Louisiana Sea Grant and LSU AgCenter, 225-578-2393, rcaffey@agcenter.lsu.edu.

**Environmental Education Grant Program**  
Environmental Protection Agency (EPA)  
Deadline: November 21, 2012

This grant program funds environmental education projects that enhance the public’s awareness, knowledge, and skills to make informed decisions and take responsible actions towards the environment.

**Call for Participation**  
Post-2015 Framework for Disaster Risk Reduction Online Dialogues  
UN International Strategy for Disaster Reduction  
Deadline: November 30, 2012

The UN International Strategy for Disaster Reduction will be holding its first round of dialogues on the future of disaster risk reduction beginning August 27. Participants are invited to share their thoughts regarding the Post-2015 Framework in an online, professionally facilitated discussion. Background information can be found in [Towards a Post-2015 Framework on Disaster Risk Reduction](#).
Call for Abstracts
Disaster Mitigation, Preparedness, Response and Sustainable Reconstruction Workshop
Deadline: December 3, 2012
The Center for Rebuilding Sustainable Communities after Disasters (CRSCAD), McCormack Graduate School of Policy and Global Studies, University of Massachusetts Boston is now accepting abstracts for the 2013 International workshop. "Disaster Mitigation, Preparedness, Response and Sustainable Reconstruction: The Role of Architectural, Planning, and Engineering Education" being held May 9-10, 2013 at the University of Massachusetts Boston.

Call for Abstracts
The Infrastructure Security Partnership (TISP) - 2013 Critical Infrastructure Symposium
Deadline: February 1, 2013
TISP will be holding The 2013 Critical Infrastructure Symposium, “Advancing Full Spectrum Resilience”, on April 15-16, 2012, in West Point, N.Y. At The 2012 Critical Infrastructure Symposium, Lt. Col. Steve Hart, Ph.D., P.E., USA, and Wayne Boone, Ph.D., Carleton University, proposed the concept of “Full Spectrum Resilience” as an integrated understanding of resilience across the Levels of Resilience, the Range of Impact and the All-Hazards Environment. This concept provides a frame of reference for relating new and existing resilience initiatives to each other in order to form a comprehensive body of knowledge and practice. The 2013 Symposium will move this concept from theory to practice. The paper explaining Full Spectrum Resilience, along with all presentations for the 2012 Symposium can be found on the TISP website.

2013 Conservation Innovation Grant
United States Department of Agriculture - Natural Resources Conservation Service (NRCS)
Deadline: March 6, 2013
NRCS provides funding opportunities for agriculturalists and others through various programs. Conservation Innovation Grants (CIG) is a voluntary program intended to stimulate the development and adoption of innovative conservation approaches and technologies while leveraging Federal investment in environmental enhancement and protection, in conjunction with agricultural production. Under CIG, Environmental Quality Incentives Program funds are used to award competitive grants to non-Federal governmental or nongovernmental organizations, Tribes, or individuals. CIG enables NRCS to work with other public and private entities to accelerate technology transfer and adoption of promising technologies and approaches to address some of the Nation’s most pressing natural resource concerns. CIG will benefit agricultural producers by providing more options for environmental enhancement and compliance with Federal, State, and local regulations. NRCS administers CIG. More information is available here and here.

Call for Abstracts
StormCon - North American Surface Water Quality Conference & Exposition
Deadline: December 5, 2012
StormCon, the North American Surface Water Quality Conference & Exposition, is now seeking abstracts for presentations at StormCon 2012. The conference will take place August 18-22, 2013, in Myrtle Beach, South Carolina. Abstracts are currently being sought for six conference tracks plus the Coastal Protection Symposium taking place concurrently with StormCon. The Coastal Protection Symposium focuses on infrastructure protection in coastal cities in the face of sea level rise and potential shoreline changes. The six conference tracks for StormCon include: BMP Case Studies, Green Infrastructure, Stormwater Program Management, Erosion and Sediment Control, Water-Quality Monitoring, and Advanced Research Topics. For more information and a copy of the online abstract submittal form, see www.StormCon.com.
TRAINING – Emergency Management Institute (EMI) FY13 Changes and Schedule

Several changes are taking place in the application process:

1. Enrollment periods for first and second semester courses have been eliminated. Applications are now being accepted for any class through the end of September, 2013. Applications are accepted up to 5 weeks before the start of the course. Floodplain Management courses typically fill up quickly so it is not advisable to delay or you may end up on the waiting list. When multiple offerings of the course are listed, you can put up to three dates on your application. If the first class is full you will automatically be considered for the next date listed if there are openings.

2. Acceptance letters will be sent out 8 weeks before the start of the course. EMI is planning to move to email notifications this fiscal year so it is important that your email address is legible on the application form.

3. To address privacy concerns EMI is no longer using Social Security Numbers on the application form. An individual Student Identification (SID) number will now be used. The process for obtaining an SID is pretty quick and easy and can be found at this link, where you will also find the screen fillable EMI application form and Tips for completing it.

E273 Managing Floodplain Development thru the NFIP
This course now requires the following online tutorials as prerequisites:
1. Flood Insurance Rate Map (FIRM) tutorial (30 minutes)
2. Federal Insurance Studies (FIS) tutorial (40 minutes)

1. NFIP Floodplain Rules and Regulations in Depth (1 day).
2. LOMC - Procedures for Applying and Floodplain Management Implications (1 day).
3. Roles and Responsibilities of the Local Floodplain Manager (1 day).
4. Preparing for Post-Disaster Responsibilities (1 day).

1. Higher Standards in Floodplain Management (1 day).
2. Placement of Manufactured Homes and Recreational Vehicles in the Floodplain (1 day).
3. NFIP Flood Insurance Principles for the Floodplain Manager (1 day).
4. Hydrology and Hydraulics for the FPM (1 day).

1. Floodway Standards (1 day).
2. Disconnects between NFIP Regulations and Insurance (1 day).
3. Common Noncompliance Issues (½ day)
4. Digital Flood Insurance Rate Maps (DFIRMs) (½ day).
5. Substantial Improvement/Substantial Damage (1 day).

Advanced Floodplain Management courses may be taken in any order.

E278 NFIP/Community Rating System
The CRS program is undergoing Significant changes, the updated CRS Manual will be taught in the FY13 E278 CRS courses. Attendees of previous E278 CRS courses may want to repeat this course. Restrictions on repeat attendance at EMI and application of CEC’s to CFM requirements have been waived. The “no more than 2 attendees per community may attend at one time” restriction still applies.

E279 Retrofitting Flood prone Residential Bldgs - May 6 – 9, 2013
E386 Residential Coastal Construction - Aug 5 – 8, 2013
This course has been updated to incorporate information from the new FEMA P-55 Coastal Construction Manual: Principles and Practices of Planning, Siting, Designing, Constructing, and Maintaining Residential Buildings in Coastal Areas (4th ed.)
Calendar

**FEMA’s Emergency Management Institute (EMI)**

**2012 - 2013 Continuing Education Opportunities**

There are seats available for floodplain management courses at EMI that have been pre-approved for Continuing Education Credits (CECs) for CFMs. EMI courses are offered at the Emmitsburg, MD campus and are **FREE** for local and state government employees. FEMA reimburses travel expenses and provides housing for state and local government employees attending EMI courses. Attendees or their employers pay for the campus meal ticket (about $100 per week). You can find the EMI Course Schedule and application materials on the [EMI website](http://www.disasterrecovery.gov).

- **E273 Managing Floodplain Development through the NFIP Nov. 5-8, 2012** (12 Core CECs)
- **E172 HAZUS-MH for Flood Dec. 3-6, 2012** (12 Core CECs)
- **E170 HAZUS-MH for Hurricane Jan. 7-10, 2013** (6 Parallel CECs for CFMs)
- **E274 National Dam Safety Technical Workshop Feb. 20-21, 2013** (12 Core CECs)
- **E176 HAZUS-MH for Floodplain March 18-21, 2013** (12 Core CECs)

**Wisconsin Wetlands Association’s 18th Annual Wetlands Conference**

Wisconsin Wetlands Association will hold their 18th Annual Wetlands Conference February 12-14, 2013 at the Blue Harbor Resort in Sheboygan, Wisconsin. Deadline for submitting symposia proposals is September 30, 2012, click here. The conference will highlight the environmental, socio-cultural, and economic value of wetlands and will promote the latest research on and techniques for wetland restoration and management. The conference program will include a keynote address, theme-focused sessions, general wetland sessions, one or two symposia or special sessions, a banquet with speaker, working groups, and field trips. Based on recent conference attendance, they anticipate that the 2013 event will draw 200-300 natural resource scientists and professionals from university departments, government agencies, private firms, and non-profit organizations as well as representatives of the media and citizen conservationists. Their audience typically includes participants from all around the state of Wisconsin and from the larger Great Lakes & Upper Midwest regions. Call for presentations and posters will be available by September 2012 with submission deadline November 11, 2012. Student scholarships application deadline is January 4, 2013. More information will be available soon here or call 608-250-9971.

**National Flood Determination Association – 2013 Conference**

Mark your calendar for the National Flood Determination’s 16th Annual Conference March 24-26, 2013 in Scottsdale, Arizona. More information coming soon!

**River Rally 2013 - Call for Proposals**

River Rally 2013 will be held in St. Louis, Missouri, May 17-20, 2013, with a special focus on environmental justice and human health issues (related to our water resources). They expect 400 clean water advocates from across the country, and River Rally provides an excellent opportunity to share your experience with a broad audience. Call for proposal deadline is October 18, 2012. For information, click here.
ASFPM Calendar

The events listed below are only the highlights of events of interest to floodplain managers. A complete list of flood-related training, conferences, and other meetings, including ALL the workshops and conferences of State Chapters and associations is always posted at http://www.floods.org/n_calendar/calendar.asp


June 1–6, 2014: 38th Annual Conference of the Association of State Floodplain Managers, Seattle, Washington. Contact (608) 274-0123 or see http://www.floods.org

May 31–June 5, 2015: 39th Annual Conference of the Association of State Floodplain Managers, Atlanta, Georgia. Contact (608) 274-0123 or see http://www.floods.org

Are you looking for training opportunities to earn CECs for your CFM? If so, be sure to check out our web calendar, which already has LOTS of training opportunities listed for 2012! You can search the calendar by state using the directions below. Or you can use the category drop down menu to search by category. http://www.floods.org/n-calendar/calendar.asp

- Go to the calendar and click on the search feature icon at the top of the calendar. Type your state’s initials in parenthesis (for example “(WI)” into the search field and it will pull all the events (training, conferences, etc.) that are currently listed on the calendar for your state. What a great way to find upcoming training for CECs! The only events without a state listed in the event title are EMI courses which are all held in Emmitsburg, MD.
Questions, items for publication, and other editorial matters should be directed to:

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Madison, WI 53713
(608) 274-0123 (phone) -0696 (fax)
Katrien@floods.org

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 above.

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