2005 DISASTERS MOST COSTLY ON RECORD

The world suffered more than $200 billion in economic losses as a result of weather-related natural disasters over the past year, making 2005 the costliest year on record, according to Munich Re, one of the world’s leading re-insurance companies. These losses significantly exceeded the previous record of $145 billion set in 2004.

Most losses resulted from the unprecedented number and intensity of hurricanes in 2005, particularly Wilma, which hit Mexico's Yucatan Peninsula; and Katrina, which overwhelmed the U.S. Gulf Coast. Wilma, the strongest-ever hurricane, according to records dating back to 1850, caused an estimated $15 billion in economic losses. Damage caused by Katrina, the sixth strongest hurricane on record, were significantly greater, estimated at over $125 billion, of which more than $30 billion was insured.

The United Nations International Strategy for Disaster Reduction reports that there were 360 natural disasters last year, compared to 305 in 2004, an 18% increase. The number of people who required immediate assistance, were evacuated, injured, or lost their livelihoods as a result of the disasters also rose—to 157 million people, 7 million more than in 2004. Loss of life was significantly lower than in 2004, however. Most disaster-related deaths in the last two years were due to single incidents of devastating proportions: the Indian Ocean tsunami in 2004 and the South Asian earthquake in 2005.

The ISDR’s figures on damage differ slightly from Munich Re’s, but the trend is still clear. ISDR reports that disaster damage in 2005 amounted to $159 billion, an increase of 71% from last year.

“There is a powerful indication from these figures that we are moving from predictions of the likely impacts of climate change to proof that it is already fully underway” said the director of

[continued on page 13]

NEW NFIP ELEVATION CERTIFICATE

FEMA has a new elevation certificate form, just approved in February. The elevation certificate now requires the certifier to provide the square footage of the enclosed area below the elevated floor and at least two photographs of the building, if the certificate is being used to obtain flood insurance. The format has been reorganized slightly—all building description items are now in Section A, and Section C has all the building elevation information. Two pages have been added for attaching two or more color photographs of the building. Photographs must be a minimum of 3" x 5" and may be digital or analog. The instructions have been modified to match the new form.

The new elevation certificate will be phased in on a voluntary basis through December 31, 2006—this applies to CRS communities as well. The old form may be used until the end of 2006. Elevations certified on or after January 1, 2007, must be submitted on the new form. Note that photographs are required for insurance purposes, but not for community records.

>> > > The form in both a .pdf and a template format, along with instructions, is available at http://www.fema.gov/business/nfip/elvinst.shtm. Hard copies (limit of 25) are available from the FEMA Distribution Center at 800-480-2520 (ask for FEMA Form 81-31).
Happy Spring and welcome to Flood Season 2006! Since February, the ASFPM has continued its energetic pace from the halls of Congress, to the Gulf and New Orleans, across several oceans “down under,” and on to the banks of the Seine River. And again, none of this would be possible without the hard work, true grit, and relentless dedication of our members. Topics for this month’s column: ASFPM testimony at Congressional hearings; international presentations in Paris, France; the progress of the ASFPM Katrina national policy papers, and the 2006 ASFPM Administrative Council meeting in New Orleans.

As I reported in the last issue, one of the outreach activities the ASFPM is pursuing this year is to jointly host, with our new partners at the American Meteorological Society, a series of public issue forums to be held on Capitol Hill. The first Congressional public workshop will be on insurance and reforming the NFIP, with a planned date in May. We plan to hold a second Congressional public workshop on safety standards and design criteria for levees before our annual meeting in June. Stay tuned for more on this.

On February 6, 2006 I testified before the Senate Banking Committee (full testimony is at http://www.floods.org). The witness panel was diverse if not comprehensive in covering all aspects of reforming the National Flood Insurance Program. In addition to ASFPM’s testimony, other panel members included the National Wildlife Federation, National Homebuilders Association, National Taxpayers Union, the Heritage Foundation, a former Flood Insurance Administrator who was one of the original architects of the NFIP, and the Mortgage Bankers Association. One of the most interesting aspects of the hearing occurred at the very end and was a question by Thomas Carper (D-DE) asking each of us to comment on what we thought our organizations had in common in terms of how we would like to see the NFIP reformed. Without exception, all panel members emphasized the critical urgency and the need for continued support to accurately and comprehensively depict flood risks on the FEMA Flood Insurance Rate Maps. The other primary tenet all panel members felt was vital to the reform of the NFIP was to continue to support and make funding available in order to implement mitigation as a sound and safe investment (rather than expense) to reduce the damage and expense of future disasters (sound familiar?). The ASFPM has been invited to testify before the Water Resources and Environment Subcommittee of the Committee on Transportation and Infrastructure at its April 6th hearing on the Levee Safety Program Act [see article on page 9].

Late in February I was fortunate enough to be invited to deliver a presentation to the French Association for the Prevention of Natural Disasters (Association Française pour la Prevention des Catastrophes Naturelles) at their annual conference “Hurricane Katrina: Lessons for Europe.” There were at least 150 people in attendance from all over Europe. There were two themes to the conference: crisis management /evacuation and risk management and land use planning. I gave a presentation and participated in a roundtable on risk management and land use planning. The strongest impression I had was how in Europe mitigation has been a long-accepted land use planning practice. It was not necessary to spell “mitigation,” define it, or even explain how it works. Rather, the European audience wanted to know why it has not been an accepted practice in the United States, particularly in light of all that is at risk.

The ASFPM Policy Committees continue to work diligently on the Katrina national policy papers and each and every author and contributor is to be commended for their hard work. Please check the ASFPM web page for copies of these individual national policy papers. These papers receive tremendous exposure through the web, are distributed at meetings on the Hill and to appropriate agencies, contain recommended revisions to national (especially FEMA) policy, and are frequently requested by stakeholders and the media.

Having just returned from the annual ASFPM Administrative Council (ADCO) meeting in New Orleans last night, I am energized and excited about the 2006–2007 ASFPM goals and [continued on page 10]
No Adverse Impact
Floodplain Management

Learn more about NAI from http://www.floods.org.

• NAI in the Disasters Roundtable

The ASFPM’s NAI floodplain management concept was discussed in a workshop on public safety law as it relates to disasters, hosted by the Disasters Roundtable of the National Academies. A new report, “Law, Science, and Disaster: Summary of the October 18, 2005 Workshop of the Disasters Roundtable,” recaps that discussion, in which several experts examined recent developments and trends in hazards and disaster law and public safety. Three topics were of special interest to floodplain managers. David Brower, University of North Carolina at Chapel Hill, described how public policy has encouraged development in risk-prone regions, such as the coastal zone. The use of floodplain zoning to protect the unwary from investing in hazardous areas was described by Rutherford Platt, University of Massachusetts. Edward A. Thomas of Michael Baker, Inc. explained the constitutionality of hazard-based regulations and how no adverse impact floodplain management principles can help local governments avoid liability.> > > The summary, by Byron Mason, is 14 pages and is available from the National Academies Press website at http://www.nap.edu/catalog/11593.html.

• NAI for Attorneys

No Adverse Impact floodplain management will be one subject of a two-day conference in New Orleans May 4-5 that will be attended by lawyers from both the public and private sectors, government policy makers, and executives from private industry. The gathering is sponsored by the Center for American and International Law, International Municipal Lawyers Association, and the American Bar Association’s Sections on State and Local Government Law and on Administrative Law and Regulatory Practice.

ASFPM member Ed Thomas, of Michael Baker, Inc., has been invited to speak about legal aspects of floodplain and hazards management, and about the NAI concept. The meeting, called “Homeland Security and Emergency Management for Lawyers, Policy Makers and Executives,” will focus on lessons that can be learned from Hurricane Katrina and is intended to help participants learn how to prepare for future catastrophic events.> > > The conference brochure can be viewed at http://www.cailaw.org/brochures/KatrinaLessons_brochure.pdf.
A Cautionary Legal Tale for Floodplain Managers

Edward A. Thomas
Michael Baker Inc.

Recently it was brought to my attention that an extremely unfortunate, and unusual floodplain case had made its way to the New Jersey Supreme Court unbeknownst to anyone at the ASFPM. The case, *Mansoldo v. New Jersey* (Supreme Court of New Jersey docket 58,344) involves a claimed taking of property in violation of the Fifth Amendment to the U.S. Constitution. It arose from the State of New Jersey’s refusal to issue building permits for the construction of residences in a mapped floodway. In an extremely confused opinion, the lower New Jersey court had determined that the denial of this permit was a taking, but no compensation was due to the plaintiff. We are unaware of any other court that has reached such a conclusion, which could be of enormous detriment to floodplain management and to the fundamental principles of the National Flood Insurance Program.

The case was spotted by John D. Echeverria, the Executive Director of the Georgetown Environmental Law and Policy Institute. John contacted me and requested that the ASFPM submit a brief to assist the New Jersey court in understanding the enormous implications of this case. With only a few days before the New Jersey Supreme Court was to hear the case, the ASFPM Board agreed, for the first time, to lend the ASFPM’s name to a brief, which was submitted by the Rutgers Law School Environmental Law Clinic and the Georgetown Environmental Law and Policy Institute. Submission of such briefs is a normal and usual activity of major players in environmental regulation, such as the American Planning Association. It is a reflection of the growing importance and visibility of the ASFPM that we were asked to sponsor this brief. In working with the Rutgers and Georgetown attorneys in developing the brief, we were able to make extensive use of materials developed by Jon Kusler and me for the ASFPM.

The case has been heard and we hope that the New Jersey Supreme Court sends the case back to the lower courts for re-hearing and re-processing in accordance with precedent all over the country, that denial of permits in a floodway is not an unconstitutional taking. Win or lose, we will keep you informed.

The cautionary part of this tale is simply this: we had literally hours to put together a brief on an issue that has the potential to have a negative impact on the cause of floodplain management for years to come. We scrambled to pull together a brief, and were able to do so thanks to the literally years of legal research sponsored by ASFPM. This last-minute scramble should not have occurred on such a critical matter.

The ASFPM and the hazards community are able to point government attorneys in the right direction with case law and understanding of floodplain management only when we know about the case, and are asked for help.

The good that has come out of this situation is that the ASFPM has strengthened its relationship with that portion of the legal community which supports fair and reasonable regulation.

The ASFPM thanks all involved in this significant effort to support floodplain management, especially John D. Echeverria, Esq. and Carter Strickland, Jr. of the Rutgers Environmental Law Clinic.

>>> More information of the legal aspects of floodplain management is available at [http://www.floods.org](http://www.floods.org) in the No Adverse Impact section.
MORE FLOOD INSURANCE REFORM IMMINENT

Congress is on the verge of another flood insurance reform bill as it begins its two-week spring recess. The further reforms clearly result from the spotlight placed on the program after the disastrous hurricane season of 2005.

The House Financial Services Committee reported out its reform bill, H.R. 4973, and filed the Committee Report, H.Rept. 109-410, on April 6th. House floor consideration can be expected soon after Congress returns on April 25th. The Senate Banking Committee postponed a mark-up of its flood insurance reform bill, now expected to occur at the end of April. A draft bill has not been introduced. Jack Reed (D-RI) has introduced S. 2005, to provide for additional flood mapping tasks, covering more risk categories, over a longer time with additional funds.

Legislation (S. 2275) increasing the National Flood Insurance Program’s Treasury borrowing authority to $20.7 billion was signed by the President on March 23rd. FEMA now estimates that this amount will only cover claims payments until August. A year ago at this time, the borrowing authority was $1.5 billion.

Framework for NFIP Reform

The $25 billion or so borrowing authority needs of the NFIP have called its very viability into question. Richard Shelby (R-AL), Chairman of the Senate Banking Committee, repeatedly states that the National Flood Insurance Program is bankrupt. In fact, there is general acknowledgment that the program will not be able to repay the Treasury with interest, as it has done since 1986. At some point, Congress will probably take action to forgive much of the debt. Debt forgiveness has happened only once before during the early 1980s at which time the debt was approximately $1.2 billion. It is important to remember that the NFIP has paid claims and been self-supporting, repaying any Treasury borrowing with interest, for the past 19 years. But, it is also important to acknowledge the predictions of more frequent and more intense storms that will further challenge the NFIP financially.

Some members of both the Senate and House Committees see a need to enhance the program’s viability by reducing some of the cross-subsidies and by expanding the policyholder base. There is a general recognition of a need for more, better, and more up-to-date risk assessment information to include areas of residual risk, which include the 500-year floodplain and areas behind levees and below dams.

The legislation that emerges from this Congressional session is not likely to expand areas of mandatory flood insurance purchase into residual risk areas. Many Members of Congress have expressed concern that not enough information is available about how large the 500-year floodplain is and how many structures/property owners would be affected. Despite the evidence of catastrophic flood losses to property owners living in areas protected by levees, there is still a tendency on Capitol Hill to focus on the additional burden to constituents who would be required to buy flood insurance, rather than on the increased financial protection they would have. Insurance availability in such areas at a “preferred risk” rate is not widely understood. Neither is the idea that expansion of mandatory purchase would not include expansion of the land use requirements of the NFIP.

The NFIP will require reauthorization in another two years, so study results and data collection called for in this legislation could facilitate further program changes at that time.

Key Provisions of the House Bill

H.R. 4973, the Flood Insurance Reform and Modernization Act of 2006, has already been given the acronym “FIRM” by the House Financial Services Committee. The bill would

- Increase borrowing authority to $25 billion;
- Increase penalties on lenders for failure to enforce mandatory flood purchase requirements (fines would be increased from $350 to $2,000 and the per-year cap for any one institution;
would be increased from $100,000 to $1 million. (These fines are to be deposited into the National Flood Mitigation Fund which is the repository for funds for the Flood Mitigation Assistance program);

• Authorize FEMA to increase flood insurance premiums up to 15% annually, up from the current limit of 10%;

• Provide for phase-out of the pre-FIRM subsidy for vacation or second homes and commercial properties;

• Require a study by the Comptroller General of possible expansion of mandatory purchase requirements to properties secured by non-federally regulated mortgages;

• Increase coverage limits from $250,000 to $335,000 for residential structures; from $100,000 to $135,000 for residential contents, and from $500,000 to $670,000 for non-residential structures;

• Add coverage of $1,000 in living expenses;

• Allow FEMA to offer optional additional coverage at actuarial rates for basements, replacement cost of contents, and business interruption;

• Direct FEMA to map the 500-year floodplain, as well as areas protected by levees or below dams;

• Direct FEMA to give priority in mapping to the areas affected by Hurricanes Katrina and Rita;

• Authorize $300 million annually for the Map Modernization program and the additional tasks, and extend the mapping program through 2012;

• Re-establish the Technical Mapping Advisory Council;

• Require FEMA to maintain an inventory of all levees;

• Direct FEMA to study extending the mandatory purchase requirement to structures protected by levees; and

• Require FEMA to report to the Congress annually on the progress of the mapping program.

Related Legislation

S. 2005 This measure, introduced by Jack Reed (D-RI), provides for additional mapping tasks and would authorize $400 million/year. Much of the mapping language described above in the House bill came from Senator Reed’s bill. It is likely that these provisions will be incorporated into the Senate’s legislation as well.

H.R. 4650 The National Levee Safety Program Act was introduced by John Duncan (R-TN), Chairman of the House Transportation and Infrastructure Committee’s Subcommittee on Water Resources and Environment. The bill provides for a national inventory of levees, including those that are privately, locally, or federally owned, built, or maintained. It calls for a general finding of condition for each levee in the inventory. The bill further sets up a levee safety program patterned on the existing dam safety program.

The Corps of Engineers received $30 million in a post-Katrina/Rita Supplemental Appropriations bill for FY ’06 to begin such an inventory. The FY ’07 Corps budget request includes another $20 million for the purpose. The Corps, FEMA, ASFPM, and the National Association of Flood and Stormwater Management Agencies have been meeting regularly on this project.

Prospects for action on H.R. 4650 are promising. A hearing was held on April 6th at which ASFPM Chair Pam Pogue testified [see article on page 9] as did the Corps of Engineers, the American Society of Civil Engineers, and NAFSMA. Among those testifying, there seemed a consensus that the focus should first be on getting a good levee inventory done, to include general assessment of condition. At that point, the scope of the situation will be more evident and further design of a levee safety program can proceed. All of the testimony can be viewed by going to http://thomas.loc.gov, then to House Committees, and then to Transportation and Infrastructure.

H.R. 846 The Homeowners’ Insurance Availability Act was introduced by Ginny Brown-Waite (R-FL). The measure would provide for a system of reinsurance to be established through the Treasury Department. It was referred to the House Financial Services Committee, but no action has been scheduled.

[continued on page 7]
**OTHER LEGISLATIVE ACTIVITY**

S. 2444, a bill to amend the National Dam Safety Program Act, was introduced by Daniel Akaka (D-HI) in mid-March and referred to the Environment and Public Works Committee. It would provide grant assistance through the states to help public owners with rehabilitation and repair of deficient dams.

S. 728, the Water Resource Development Act (WRDA), has been awaiting Senate floor consideration since it was reported out of the Environment and Public Works Committee last year. The bill has been delayed at least in part by “holds” placed on the bill by Senators. Chairman James Inhofe (R-OK) has preferred that other related legislation be a part of the WRDA process, so there has been little legislative action in that committee on Corps of Engineers and/or levee related matters. Recently, however, nearly 80 Senators sent a letter to the Majority and Minority Leaders asking that the bill be brought to the floor. The House has already passed its version of WRDA, H.R. 2864.

S. 2288, the Water Resources Planning and Modernization Act, was introduced on February 15th by Russell Feingold (D-WI) and John McCain (R-AZ) and referred to the Environment and Public Works Committee. The bill would make changes in the Corps’ civil works project processes. If WRDA moves to the Senate floor (as discussed above), this bill or portions of it may be considered as floor amendments.

**Special Appropriations**

The most recent emergency supplemental appropriations bill, H.R. 4939, would provide $106.5 billion for Iraq, the war on terrorism, and hurricane-related needs. The bill has already been passed by the House. It was marked up in the Senate Appropriations Committee on April 4th and is expected to be considered on the Senate floor the week of April 24th.

The bill provides an additional $10.6 billion in disaster relief, additional funds for staff salaries, for an Alternative Housing Pilot Program for areas affected by the 2005 hurricanes, and for the Historic Preservation Fund. Additionally, the Corps of Engineers is provided $2 billion for Flood Control and Coastal Emergencies. The U.S. Geological Survey is provided $10.2 million for expenses related to the hurricane and the Environmental Protection Agency is provided $6 million for the same purpose. The Department of Agriculture’s Emergency Watershed Protection Program is provided $165 million. Although the bill provides $5.2 billion in additional funds for the Community Development Block Grant program (CDBG), it does contain language which states that “none of the funds provided under this hearing may be used by a state or locality as a matching requirement, share or contribution for any other federal program.”

**Regular FY 2007 Appropriations**

House and Senate Appropriations subcommittees have been actively holding their hearings with federal agencies appearing to defend and discuss their budget requests. During the week of April 4th, for example, there were appropriations hearings on the National Park Service, the Army Corps of Engineers, and the Environmental Protection Agency. It is expected that subcommittees will begin to mark-up their bills in early May, particularly in the House.

**FEMA FY 2007** The House Appropriations Subcommittee on Homeland Security held its hearing with Acting Director David Paulison. The comparable Senate subcommittee had no hearing specifically on FEMA, hearing only from DHS Secretary Michael Chertoff. The ASFPM submitted written Outside Witness testimony to the House Committee and will soon do so to the Senate Committee. The testimony supports the Map Modernization budget request and reiterates previously expressed concerns that Map Modernization should result in actual updates of map data. It supports other items in the budget request, and urges full funding for the FMA program, which was not requested by the Administration.

In the House hearing, considerable attention was given to the large number of staff vacancies at FEMA. Paulison explained his plan to fill 95% of staff positions in 95 days, by June 1. Chairman Harold Rogers (R-KY) twice said that he would hold up the appropriations bill if he didn’t see significant progress on filling “acting” positions with permanent appointees, both in Washington, D.C., and regional offices.

The FEMA budget request includes $199 million for Map Modernization. It includes full funding (by transfer from the National Flood Insurance Fund) for the Pilot Program and the Individual Property program created in the Flood Insurance Reform Act of 2004 to mitigate repetitive loss properties. It asks only $31 million in transfer funds for the regular Flood Mitigation Assistance (FMA) program even though the authorized level is $40 million. The request also includes funding for additional FEMA staff.

[continued on page 8]
FEMA in the Department of Homeland Security

Until the nomination this past week of Acting Director David Paulison as FEMA Director, the position had been officially vacant while a search was conducted. According to a *New York Times* article on April 2, seven recognized experts in emergency management had turned the job down. Many pointed to the difficulty of bringing FEMA’s programs back to their full vitality under the current structure within DHS. Paulison has impressive emergency management credentials, but the same issues may complicate his ability to fulfill his mission successfully. Secretary Chertoff has testified that he sees FEMA as an operations agency and preparedness as part of planning, so natural disaster preparedness has been moved to the Preparedness Directorate to join preparedness for terrorism and other human-made hazards. Many of the grant-making functions have been transferred to the Preparedness Directorate’s Office of State and Local Coordination and are administered separately from their programs in FEMA. All of this affects the functioning of FEMA, particularly in terms of ability to get decisions made.

Bills have been introduced by Trent Lott (R-MS) (S. 2302) and Hilary Clinton (D-NY) (S. 1615) to remove FEMA from DHS and reconstitute its functions. Chairman Don Young (R-AK) and Ranking Minority Member James Oberstar (D-MN) of the House Committee on Transportation and Infrastructure (which has jurisdiction over disaster relief and most of the disaster mitigation programs) have indicated their intent to look into whether FEMA should be removed from DHS.

COALITIONS

Flood Map Coalition

The Flood Map Coalition reconvened on March 31st to hear from Kris Sarri of Jack Reed’s (D-RI) staff about the Senator’s flood mapping bill described above (S.2005). The Coalition has also agreed on a letter to the Appropriations Committees supporting the Map Modernization budget request. Shortly, the Coalition will meet with FEMA risk assessment staff for a briefing on progress with Map Modernization.

Stafford Coalition

The Stafford Coalition continues to meet regularly to exchange information and discuss issues of concern regarding the programs of the Stafford Act.

USGS Coalition

The USGS Coalition has been hearing from various USGS Associate Directors. Most recently, on April 4th, the group met with the Associate Director for Geospatial Programs. The Coalition submitted a statement to the Appropriations Committees on the proposed USGS budget, expressing appreciation to Congress for often appropriating amounts larger than requested by the Administration for at least some of the USGS programs in recognition of the nationwide importance of the agency’s data.

Streamgage Coalition

The Coalition submitted Outside Witness testimony to support the increase proposed for the National Streamflow Information Program and seeking more funding for the Cooperative Streamgage Program.

Congressional Hazards Caucus Alliance

On April 5th the Alliance sponsored a Congressional briefing on tornadoes. Earlier, the group sponsored a similar event on coastal flooding, for which ASFPM Chair Pam Pogue served as panel moderator.

Rivers and Trails Coalition

A letter expressing strong concern about the $500,000 decrease in the Rivers, Trails and Conservation Assistance budget has gone to the Appropriations Committees. This is a technical assistance program of the National Park Service which works well with communities and effectively assists with consensus building at the local level. Less funding means fewer staff positions and less technical assistance.

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

[continued on page 9]
Floodplain Management Minor Offered at Western Kentucky University

Western Kentucky University recently approved a Floodplain Management Minor through its Engineering and Geology/Geography Departments. The minor requires 21 semester hours with required courses in floodplain management, geographic information systems (GIS), surveying, and hydrology. Eight additional hours may be selected from classes in water resources, advanced surveying, meteorology, GIS, and engineering hydraulics.

A unique aspect of the program is that completion of the minor requires that students pass the CFM® exam. Ways to offer the minor and floodplain-related classes to a wider audience are now being explored. This could include web-based learning, interactive television classes, correspondence courses, and a certificate or minor program through the Kentucky Virtual University.

> > > For additional information, contact Warren Campbell at (270) 745-8988 warren.campbell@wku.edu.

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Washington Report (cont.)

TESTIMONY ON LEVEE BILL

As noted above, the ASFPM presented testimony before the House Committee on Transportation and Infrastructure regarding H.R.4650, The National Levee Safety Program Act of 2005. Pam Pogue, Chair, represented the ASFPM at the hearing, which was held April 6th.

The ASFPM reminded the Committee that the potential for levee failure with catastrophic consequences is a nationwide problem—every state has levees but the number of them, their condition, and the extent of lives, property, and critical facilities at risk behind them is simply unknown. In general, the ASFPM supports the bill and listed several ways in which it might be strengthened. Among the ASFPM’s recommendations were these:

- Any long-term levee program must use the states as a focal point, because they alone have the inherent authority to regulate levees, and they are in a position to involve regional and local programs;
- The first step in a national levee safety program should be a full inventory of all levees in the nation, along with a cursory assessment of the risk to life and property;
- Armed with that information, a state-based levee safety program can be designed and preferably integrated with state floodplain management programs;
- Clear integration of levee safety standards with existing related standards and programs of FEMA, the Corps, the Natural Resources Conservation Service, the Bureau of Reclamation, and others will be essential;
- All structures in an area that would be inundated if a levee fails should be required to carry flood insurance; and
- Future flood losses can be reduced if levees are never built to protect undeveloped land.

> > > Read the ASFPM’s full testimony at http://www.floods.org.

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

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> > > For additional information, contact Warren Campbell at (270) 745-8988 warren.campbell@wku.edu.
From the Chair (cont.)

initiatives, which we hammered out for Board consideration. I want to personally thank several ASFPM Policy Committee Chairs who brought their fresh perspectives to the meeting: Bruce Bender (Flood Insurance Committee); Chad Berginnis (National Mitigation Policy liaison); Merrie Inderfurth (Legislative liaison); Mark Mauriello (Coastal Committee); Doug Plasencia (NAI Steering Committee) and Greg Main (ASFPM Board member). On many levels I feel as though this was one of the most productive ADCOs that I have had the pleasure to attend.

On a final and more sobering note, this recent trip to New Orleans and Mississippi was the first opportunity I had to personally see the destruction wrought by Katrina. On the plane trip home I wrestled with what I could possibly add that would in any way be meaningful to the ongoing national dialogue. The answer is simple—nothing. However, for whatever it is worth, as a Chair representing your Association, I would like to add my personal reflections. Realizing that there is a 90% chance that anything I write will be a cliché. . . . We were given a tour in New Orleans by Mike Klitzke of the areas where the levee had failed, the Lakeview section, and, of course, the Ninth Ward. Needless to say, I have never seen so much debris and devastation . . . and yes, seven months after landfall. After New Orleans, our van motored over to Mississippi to be given a tour of Pass Christian, Bay St. Louis, Waveland, and Biloxi by Al Goodman.

Everyone who has been to the Gulf after this storm, in whatever capacity, has a different “flashpoint” or connection with the scope of what has happened. For me, there was one particular incident that brought a visceral reaction. In the Ninth Ward, I felt some trepidation and guilt about surveying the destruction and poverty. Having walked several blocks through the hills and mounds of debris, it still seemed surreal, until I saw a familiar-looking object glittering in the sun amidst a pile of asphalt, sheetrock, and other unidentifiable matter. As I walked closer to the vaguely familiar object I immediately “connected” with this item on several personal levels. It was a baseball trophy. I have spent the better part of the past 5 years complaining about driving to baseball practices, tournaments, and games all over New England for my own 13-year-old pitcher. Needless to say I immediately felt humbled, shamed, and embarrassed. You can call me a typical Little League mom, but after this weekend, it does not feel so typical anymore.

COMPETITION FOR THE NICK WINTER MEMORIAL SCHOLARSHIP

The New England Floodplain and Stormwater Managers Association, Inc., together with the Association of State Floodplain Managers and the ASFPM Foundation, will grant a $2,000 scholarship for the 2006-2007 academic year to a full-time college junior or senior currently enrolled in an undergraduate program related to floodplain/stormwater management, or a graduate student in a program related to floodplain/stormwater management.

Eligible applicants include current undergraduates in a four-year college program, applicants to a graduate program, or current graduate students. Applicants must be enrolled in an accredited university or college in the United States and be a citizen of the United States. Eligible fields of discipline include civil or environmental engineering, planning, emergency management, environmental sciences or other disciplines with a demonstrable link to floodplain and stormwater management. Selection preference will be given to those applicants demonstrating civic or volunteer service, in addition to meeting the basic qualifications.

The Scholarship Review Committee must receive four signed copies of the 2006-2007 Scholarship Application Form and a letter of reference by May 31, 2006. Selection will be made by July 31, 2006. Scholarship funds will be paid directly to the recipient’s college or university. > > > The application form and more information are available at http://www.nefsma.org/index.asp.
State & Local Report

ILLINOIS GETS NEW EXECUTIVE ORDER

After several years of “encouragement” by the Illinois Association for Floodplain and Stormwater Management, the state’s governor signed a new floodplain management executive order on March 7, 2006. The order brings state agency activities under the same floodplain construction requirements that local governments and private developers must meet. It replaces an order that was 26 years old. The new order also requires that “critical facilities” be elevated above the 500-year flood. The news that the governor signed the order came at the opening plenary session of IAFSM’s 20th annual conference in Tinley Park.

> > > For more, contact Paul Osman at (217) 782-4428 or posman@dnrmail.state.il.us.

[excerpted from IASFM News, Spring 2006, p. 1]

MICHIGAN ASSOCIATION AWARDS SCHOLARSHIPS

The Michigan Stormwater-Floodplain Association awarded two $1,500 scholarships for the 2005/2006 school year. The scholarships are granted to junior, senior, or graduate engineering students specializing in some study area related to stormwater or floodplain management.

Nancy-Jeanne Bachmann is a master’s candidate in environmental engineering at Michigan Technological University. She plans to evaluate the effectiveness of natural ecosystem functions in stormwater management, such as the impact of decreasing stormwater contributions to overburdened storm sewers, recharging aquifers, minimizing stream degradation, and mitigating disastrous and costly flooding.

Tracy Kerchkof is a Biosystems Engineering student at Michigan State University. Her interests include soil and water conservation engineering and animal waste management. She served as a full-time engineering intern with the U.S. Army Corps of Engineers’ Detroit District during the summer and fall of 2004. This past summer she worked full time with the U.S. Department of Agriculture, Natural Resources Conservation Service, in Indiana and plans to return for a second season during summer 2006. She will complete her B.S. in May 2007.

> > > For more on the scholarships, see http://mi.floods.org/Scholarships.htm.

MARYLAND’S VULNERABILITY TO FLOOD DAMAGE ASSESSED

The results of a Level-1 HAZUS MH-FLOOD analysis for the 100-year flood for all counties in Maryland was released last fall in An Assessment of Maryland’s Vulnerability to Flood Damage. It is based on data compiled by Salisbury University and the Maryland Department of the Environment. The analysis predicts possible damage in each county based on a planning-level flood study from national datasets. The report shows maps of the depth and extent of the 100-year flood and the economic loss of buildings by census block for each county. This will allow counties to assess areas with the greatest potential flood losses. Mitigation projects to address the losses can then be identified. Planners can use the study to run “what if” scenarios of floods of different magnitudes and the damage expected. About 13% of Maryland’s land area is vulnerable to flooding, along with $8.12 billion in building stock and contents. About 86% of all losses would be to residential structures. The counties most vulnerable are Prince George’s, Worcester, and Anne Arundel, which accounted for almost 40% of the state’s direct economic losses due to flooding. Strategies and recommendations for mitigating future flood losses are given.


[excerpted from Runoff Review, Vol. 1, No. 1, p. 4]
[continued on page 12]
State & Local Report (cont.)

**OCEAN CITY, MARYLAND, TO GET LEVEL-2 HAZUS ANALYSIS**

The Maryland Department of the Environment (MDE) has contracted with Salisbury University to conduct a cooperative Level-2 HAZUS-MH FLOOD analysis for Ocean City, Maryland. This analysis uses more accurate locally generated datasets, rather than the national datasets. Two-foot contour LiDAR will be used, and Ocean City is completing a detailed building inventory with building elevations attached to each building to use in the analysis. The result will be a more accurate prediction of the flooding and damage potential. If the effort is a success, MDE will try to involve other communities in cooperative projects to generate better data.

> > > For information, contact John Joyce, (410) 537-3914 or jjoyce@mde.state.md.us.

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**FLOODPLAIN SERVICE AREA RESTRICTIONS, COURTESY OF EPA**  
Ken Morris, CFM  
Oklahoma Water Resources Board

Does your community’s flood damage prevention ordinance contain an Environmental Protection Agency service area restriction? This requirement might just be the hammer a local floodplain administrator needs to help prevent future flood loss in the community.

Under Executive Order 11988 on Floodplain Management (as amended by E.O. Order 12148), federal agencies must avoid, to the extent possible, the long- and short-term adverse impacts associated with the occupancy and modification of floodplains, and avoid direct and indirect support of floodplain development wherever there is a practicable alternative. Also, they are to support proper floodplain management to reduce the risk of flood loss; to minimize the impacts of floods on human safety, health, and welfare; and to restore and preserve the natural and beneficial values served by floodplains. Since the EPA and FEMA have been charged with different missions by Congress, EPA emphasizes “shall protect the floodplain’s ecology” while FEMA focuses on “protecting human lives and property”.

To accomplish the objectives of these Executive Orders, in 1982 EPA Region 6 issued Guidelines for the Construction Grants Program as a condition of communities’ grant agreements. Following is an example of those guidelines:

a. The recipient agrees that no wastewater generated by development located in the 100-year floodplain, as delineated on the FEMA floodplain map, shall be transported or treated by the project facilities for a period of 50 years. This restriction does not apply to development which by its nature, must be located on or adjacent to water, such as a marina or which existed prior to the date of this grant.

b. The recipient agrees to adopt and enforce suitable ordinances and implement procedures for effective local administration of this floodplain service area restriction. On application of the recipient’s governing body and after considering all relevant information on a proposed development’s effects on the natural functions and values of the affected floodplain, the Regional Administrator may waive the service area restriction in individual cases.

c. EPA and the recipient intend that this floodplain service restriction benefit any person, organization, or entity possessing an interest in preservation of the natural environment in the 100-year floodplain subject to restriction. Any such beneficiary may seek enforcement of the restriction against the recipient . . . in a court . . . if notice of intent to seek specific

[continued on page 13]
performance is first given the recipient, EPA Region 6, and the State Agency, and none of said entities initiates corrective action within 90 days of receiving such notice.

This “floodplain service area restriction” means that any communities that have received funds from EPA’s Clean Water Construction Grants Program to improve, upgrade, or construct new wastewater treatment facilities may not use those facilities to store or treat wastewater generated by development on the floodplain. Communities that receive such funds add language to their flood damage prevention ordinance that reads something like this:

**Development Generating Waste Water Restricted**
Irrespective of any other provisions to the contrary herein, from and after the effective date of this section, there shall be no new development permitted within the 100-year floodplain (as delineated on the latest publication of the National Flood Insurance Program’s flood insurance map for this city) which would generate wastewater to be transported to the wastewater treatment facilities of the “local” Municipal Authority.

**Waiver**
An owner/developer of property situated in the said floodplain may make request, in writing, to the city for a waiver of service area restriction only in cases where the said owner/developer can sufficiently show that the natural environment in the 100-year floodplain would be preserved if the waiver was granted. Such a request must be submitted to the floodplain administrator of the city who, upon review thereof, will judge whether the requested waiver conforms to the intent of this section, [and if it does] the request for a waiver of service area restriction shall be denied. Should the findings of the floodplain administrator be that the requested waiver would not violate the intent of this section, or have detrimental effect upon the natural functions and values of the affected floodplain, and then such a request would be presented to the city commission for its consideration and possible approval. After city commission approval, the city would submit the request to the EPA’s regional administrator for review and possible approval. It is specifically the intent of this Section that the said regional administrator be the final authority in all such requests for a waiver of service area restriction.

Anyone who wants a waiver to the service area restriction has to apply for one and show, in essence, that there would be no adverse impacts to the floodplain ecology. It is interesting to note that EPA Region 6, at least, has never granted such a waiver.

Communities in your state likely also have such EPA service area restrictions in their flood damage prevention ordinances. If so, this is another tool that can be used to protect the floodplains’ natural and beneficial functions, and help avoid violations of Executive Order 11988.

[excerpted from *The Lightning Rod* February 2006, p. 13]

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**2005 Disasters (cont.)**

the Munich Re Foundation which, along with other insurers, has warned repeatedly over the past decade that global warming posed serious threats to the world's economy.

Such a notion is bolstered by the occurrence of other highly unusual and even unprecedented weather recorded during the past year. These events suggest the Earth's climate is changing in ways that are generally consistent with predictions by sophisticated computer models about the likely impact of increases in carbon dioxide and other greenhouse gases.

Hurricane Vince, for example, was the first hurricane on record to approach Europe, making landfall in Spain in October. Likewise Hurricane Catarina, which approached Brazil in March 2004, was the first hurricane in the South Atlantic on record. At the end of November, Tropical Storm Delta hit the Canary Islands, another first. And in July, a weather station in Mumbai recorded 944 mm of rain in 24 hours, the greatest and most intense precipitation event ever recorded in India. While scientists agree that it is impossible to link global warming to extreme events over a one- or two-year period, recent studies have shown that storms have indeed become more intense over the past several decades.

Publications, Software, AV & the Web

FEMA.gov again has been reorganized. If you have any of the web pages bookmarked, plan to take some time to locate your old favorites at their new addresses. The site has been “completely reengineered” with a restructured navigation system designed to make it easier to find what you need. In developing the new site, FEMA conducted a year-long usability study and implemented recommendations from disaster victims and those involved in disaster response and recovery. We are sorry to say that, at press time, there were still problems evident and in spite of our diligent searches, a few of the links provided in this issue may lead you to an “error page.” In the next News & Views we will update the URLs. Check it out at http://www.fema.gov.

Fact Sheets on Hazards is a series of short descriptions of various geological, meteorological, and biological threats faced by the United States in which the U.S. Geological Survey has an interest. Three new entries in the series are now available for downloading. These are two-page summaries that include basic facts about the hazard, the U.S. risk, research and programs for coping with the threat, statistics, and the role of the USGS in providing a scientific basis for prediction and response. Color photos make these good handouts for meetings and presentations. See a list of the whole series at http://water.usgs.gov/wid/index-hazards.html or download individual fact sheets as noted below.

- Hurricane Hazards—A National Threat (FS-2005-3121)
- Tsunami Hazards—A National Threat (FS-2006-3023)
- Flood Hazards—A National Threat (FS-2006-3026)

Reducing Damage from Localized Flooding is a handbook intended to help local officials understand what they can do to reduce the damage, public and private costs, and disruption that result from the shallow, localized flooding that occurs within their jurisdictions. This is flooding that all too often escapes the attention received by larger floods or those that are clearly mapped and subject to floodplain development regulations. The guide is written for the layperson and covers every aspect of coping with this low-level “nuisance” flooding. There are many colorful illustrations, diagrams, and real-life examples of good practices. 2005. FEMA 511. It can be downloaded free from FEMA’s website at http://www.fema.gov/hazards/floods/flood-damage-toc.shtm.

The “Flood Insurance Policy Forum” was a panel discussion hosted by the Center on Federal Financial Institutions (COFFI) on September 30, 2005, and broadcast on C-SPAN, that revisited, in light of Hurricane Katrina, the policy of providing federally backed flood insurance. The ASFPM was ably represented by Rebecca Quinn, Legislative Officer, in a panel discussion that ranged over the borrowing history of the NFIP to the post-hurricane proposals to provide retroactive flood insurance for those who were not covered to the basic question of whether the federal government should be providing insurance at all [see News & Views, October 2005, p. 4]. The transcript of the forum is now available and makes for interesting reading. Access it at http://www.coffi.org and click on “policy forum on federal flood insurance.”
Holistic Disaster Recovery: Ideas for Building Local Sustainability after a Natural Disaster is a revised version of the Natural Hazards Center’s 2001 handbook. The new version contains updated resources, including a more specific focus on the Hurricane Katrina recovery, and new examples of recovery successes. The document's text was streamlined to make it easier to use and more practical for those managing recovery decisions and activities on the ground. Holistic Disaster Recovery encourages readers to incorporate as many of the principles of sustainability as possible into the recovery process, including economic vitality, environmental quality, social equity, quality of life, citizen participation and disaster resiliency. The handbook is intended for local government officials and staff, state planners, activists, emergency management professionals, disaster recovery experts, mitigation specialists, and others who help communities recover from disaster. Natural Hazards Center and the Public Entity Risk Institute. 2006. 140 pp. $35.00. Order from PERI, 11350 Random Hills Rd., Fairfax, VA 22030, (703) 352-1846 or see http://www.riskinstitute.org/. The original, 2001 edition, can still be downloaded free from http://www.colorado.edu/hazards/holistic_recovery/.

Even More on those Hurricanes

“Examination of the American Red Cross and FEMA Following Hurricanes Charley and Ivan” examined the performance of the American Red Cross and the Federal Emergency Management Agency after the hurricanes struck two Florida counties in 2004. Local officials cited communications issues as a major challenge and emphasized the importance of mitigation planning and an all-hazards approach. Citizens preferred face-to-face contact with FEMA personnel, were frustrated when dealing with policies and procedures with which they were unfamiliar, and found disaster resource centers useful. Research observations also indicated misunderstandings of policies between national representatives and local workers of the American Red Cross. Robert M. Schwartz. 2005. Natural Hazards Center. QR179. Available at http://www.colorado.edu/hazards/qr/qrrepts.html.

“Hurricane Katrina: GIS Response for a Major Metropolitan Area” is based on the observations of a research team who helped craft an organizational response to Louisiana’s request for geographic information systems (GIS) in support of the emergency response to Hurricane Katrina. The research found that advance planning to accumulate base data, develop standards for organizing and sharing data, designate computers and printers with the appropriate software and network access, and direct the early use of volunteers saves money, personnel, and time, contributing to a more effective GIS response in disaster. Andrew Curtis, Jacqueline W. Mills, Jason K. Blackburn, and John C. Pine. 2005. Natural Hazards Center. QR180. Available at http://www.colorado.edu/hazards/qr/qrrepts.html.

“Task Force on Evacuation, Transportation and Logistics: Final Report to the Governor” describes the work of a group appointed by the Texas governor to document lessons learned from the Hurricane Rita evacuation and to make recommendations on how to improve evacuation plans and execution in future emergencies. Among the Task Force’s suggestions for the governor are the conduct of evacuation exercises, making shelter plans for pets, mandating evacuation plans for all special needs facilities, and making the transportation assets and facilities of public schools and universities available to local governments to help them with evacuation and emergency shelter needs. Available at http://www.governor.state.tx.us/divisions/press/files/EvacuationTaskForceReport.pdf.

“Progress Made: A 6-Month Update on Hurricane Relief, Recovery and Rebuilding” is a fact sheet from FEMA that provides an overview of federal resources deployed for the two hurricanes and the progress that has been made in recovery. http://www.fema.gov/pdf/media/HQ-06-034FactSheet.pdf.

“Disaster Realities in the Aftermath of Hurricane Katrina: Revisiting the Looting Myth” examined reports of looting that were widespread in the days after Katrina swept through Louisiana. Such behavior conflicts with the sociological literature on disasters that portrays looting as a disaster myth. These researchers conducted interviews to examine the scope of the looting and to differentiate criminal behavior from appropriating behavior (taking items necessary for survival). Their findings indicate that there is no clear distinction between looting and appropriating behavior, particularly in the minds of responders. Further, media reports about looting affected response and law enforcement operations. Interviews indicated that in most instances people behaved positively and went out of their way to help each other. Lauren Barsky, Joseph Trainor, and Manuel Torres. 2006. Natural Hazards Center. QR184. Available at [http://www.colorado.edu/hazards/qr/qrrepts.html](http://www.colorado.edu/hazards/qr/qrrepts.html).

The Louisiana Recovery Authority is the planning and coordinating body at the state level implementing the governor’s vision for Louisiana’s recovery from Hurricane Katrina. This website provides information on the task forces and recovery teams established by the LRA and the priorities for short- and long-term recovery needs. [http://www.lra.louisiana.gov/](http://www.lra.louisiana.gov/).

The Mississippi Governor’s Commission on Recovery, Rebuilding, and Renewal was formed shortly after Hurricane Katrina to develop a broad vision for a better Gulf Coast and South Mississippi. The commission focuses on giving local leaders access to ideas and information that will help them decide what their region will look like in the future. The website also has a link to final team reports from the commission's Mississippi Renewal Forum. [http://www.governorscommission.com/](http://www.governorscommission.com/).

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**Calendar**

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


**April 24, 2006:** SPRING CONFERENCE OF THE TEXAS FLOODPLAIN MANAGEMENT ASSOCIATION, Abilene, Texas. Contact TFMA at (512) 892-2459 or [tfma@earthlink.net](mailto:tfma@earthlink.net).


**April 27–28, 2006:** INTRODUCTION TO FLOODPLAIN MANAGEMENT (NCES 8236), Denver, Colorado. Sponsored by the University of Colorado at Denver Continuing Engineering Education Center. Call (303) 556-4907 or see [http://www.cudenver.edu/engineer/cont](http://www.cudenver.edu/engineer/cont).

**May 1–4, 2006:** ADVANCED HAZUS-MH FOR FLOOD (E172), Emergency Management Institute, Emmitsburg, Maryland. Call (800) 238-3358 or see [http://www.training.fema.gov/EMIweb/](http://www.training.fema.gov/EMIweb/).

May 7–9, 2006: WEST REGIONAL CONFERENCE OF THE ASSOCIATION OF STATE DAM SAFETY OFFICIALS, Overland Park, Kansas. Contact ASDSO at 450 Old Vine St., Lexington, KY 40507, (859) 257-5140; info@damsafety.org or see http://www.damsafety.org.

May 7–10, 2006: NATIONAL FLOOD CONFERENCE, Philadelphia, Pennsylvania. Contact Catherine King at (301) 918-1439; CatherineR.King@associates.dhs.gov or see http://www.fema.gov/nfip/2005conf.shtm.


May 17–19, 2006: MEETING STAKEHOLDER INTERESTS: THIRD I-REC INTERNATIONAL CONFERENCE ON POST-DISASTER RECONSTRUCTION, Florence, Italy. Sponsored by the University of Florence and i-Rec at the University of Montreal. Contact Cassidy Johnson at cassidy.johnson@sympatico.ca or see http://www.grif.umontreal.ca/pages/irechomepage.html.

May 21–25, 2006: WORLD ENVIRONMENTAL CONGRESS, Omaha, Nebraska. Sponsored by the Environmental Water and Resources Institute of the American Society of Civil Engineers. See http://www.asce.org/conferences/ewri2006/abstract.cfm.


June 11–16, 2006: FLOODPLAIN MANAGEMENT CROSSROADS: 30TH ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, Albuquerque, New Mexico. Contact the ASFPM at (608) 274-0123, asfpm@floods.org or see http://www.floods.org.


July 31—August 3, 2006: MANAGING FLOODPLAIN DEVELOPMENT THROUGH THE NATIONAL FLOOD INSURANCE PROGRAM (E273), Emergency Management Institute, Emmitsburg, Maryland. Contact (800) 238-3358 or see http://www.training.fema.gov/EMIweb/.

August 14–17, 2006: NATIONAL FLOOD INSURANCE PROGRAM COMMUNITY RATING SYSTEM (E278), Emergency Management Institute, Emmitsburg, Maryland. Contact (800) 238-3358 or see http://www.training.fema.gov/EMIweb/.

August 14–17, 2005: ADVANCED HAZUS-MH FOR FLOOD (E172), Emergency Management Institute, Emmitsburg, Maryland. Call (800) 238-3358 or see http://www.training.fema.gov/EMIweb/.


August 26–27, 2006: ENGINEERING ESSENTIALS FOR WETLANDS AND WETLAND REGULATIONS (NCES 8271), Denver, Colorado. Sponsored by the University of Colorado at Denver Continuing Engineering Education Center. Call (303) 556-4907 or see http://www.cudenver.edu/engineer/cont.

August 27—September 1, 2006: INTERNATIONAL DISASTER REDUCTION CONFERENCE 2006, Davos, Switzerland. Contact Conference Secretariat, IDRC Davos 2006, SLF, Fluelastrasse 11, CH-7260 Davos Dorf, Switzerland; +41 (0)81 417 02 25 or see http://www.davos2006.ch/1stannouncement.html.


September 13–15, 2006: Conference of the Indiana Association for Floodplain and Stormwater Management, Nashville, Indiana. Contact Maria Cisco at (317) 306-9883, info@inafsm.net or see http://www.inafsm.net/Conference06.htm.

September 18–20, 2006: Sixteenth Annual Fall Conference of the Oklahoma Floodplain Managers Association, Norman, Oklahoma. Contact OFMA, P.O. Box 8101, Tulsa, OK 74101-8101; or see http://www.okflood.org.


October 23–26, 2006: 2006 Watershed Institute, Columbus, Ohio. Sponsored by the Center for Watershed Protection. Contact Rebecca Winer, Center for Watershed Protection, (410) 461-8323; rrw@cwp.org or see http://www.cwp.org/.


November 12–15, 2006: Going All the Way . . Putting Plans into Action: Annual Conference and Exhibit of the International Association of Emergency Managers, Orlando, Florida. For more information, contact IAEM at 201 Park Washington Ct., Falls Church, VA 22046 or see http://www.iaem.com.


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

For address changes and member services, contact the
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