A recurring obstacle in convincing homeowners to protect themselves and their property from flood damage is the inability of most people to imagine what an existing house would look like if it were elevated to or above flood levels. Concerns about the appropriateness of a raised facade among street-level homes, worries over accessibility, and a reluctance to undertake an unfamiliar “home improvement” combine in many cases to work against this effective flood-damage-reduction technique.

Among its many other endeavors, the Center for Hazards Assessment, Response, and Technology (CHART) at the University of New Orleans is conducting an outreach project they call “Community Elevation Conversations,” funded by the Public Entity Risk Institute. Its goal is to provide reliable information to homeowners to help them make sound house elevation decisions, through a process of community involvement and university support. The project team is working with neighborhood leaders, residential contractors, structural engineers, permit officials, insurance industry representatives, and local non-governmental organizations to build a network through which sound information about this mitigation technique can be passed along, thereby encouraging safer and more resilient housing throughout the region. A batch of short, easy-to-understand handouts and articles have been produced, explaining the importance of raising a house to protect it from flooding; different options for doing so, based on the home’s foundation style; ways to get funding assistance for the mitigation work; and advice on hiring a contractor.

A deeper question, of interest to sociologists like Dr. Shirley Laska, Director of CHART, is how people’s perceptions of elevated homes are changing, particularly in metropolitan New Orleans, where widespread elevation is needed. “Will we come to see these new [elevated] houses as fitting, too? How does the eye perceive them, and will they be deemed appropriate?” she asked, in a recent article in The Times-Picayune.

To help get the “conversation” started—whether to elevate, and how—the project surveyed New Orleans neighborhoods and photographed successfully elevated homes. A digital, interactive elevation map was produced and is displayed prominently on the CHART website. A user can click on a neighborhood and see representative elevated houses and explanatory notes about each. On the next page, part of the map is reproduced. The photos of elevated houses here are only a fraction of those available to view, but they
Elevation Visions (cont.)

show the range of techniques used, depending on the construction type, neighborhood architecture, height of house, and imagination. Note the decorative vents, recessed staircases, continuous brick veneers, monochromatic color schemes, use of vegetation and lattice, and creative placement of porches. Their elevations range from 3 to 10 feet.

Musings from the Chair

Al W. Goodman, Jr., CFM

Water, Water, Everywhere . . .
but Nary an Elevated House is Seen

The stillness of Pelahatchie Creek was sliced by the prow of my kayak as I peddled slowly in the pre-dawn darkness, my paddle stowed beside me.* Orion’s Belt burned overhead as a setting full moon cast shadows on the languid waters. Is that a gator or a log floating by? [Where are the flashlight and that roll of duct tape I brought?] It is in moments such as these that I search for my mental comfort zone, primarily found in thoughts painted in soothing blues and greens.

This has been a busy summer. We are up to the letter ‘L’ now in named tropical systems, our inland and coastal states continue to receive flooding, the National Flood Insurance Program is barely hanging on as a program, and it makes me wonder if we have embraced the opportunities presented to us. Are the members who voted “you have the con” of the ASFPM Ark in 2007 pleased thus far? [Sometimes I feel spectacularly ill-suited to the tasks set before me. But, I do tend to mentally create my own history and I do have a fondness for participating in a good epic.] Let’s think about floodplain management [or as I prefer flood risk management]—it must be more than just a term or title; it must be a crusade. For only through a strong personal commitment can you decisively confront insurmountable odds and consider yourself lucky to do so.

I submit that our nation is only slightly more resilient to flooding than it was in 1966. In that year, House Document 465 stated that structural measures were not sufficient to reduce flood losses within the United States. The subsequent passage of the National Flood Insurance Act of 1968, the Flood Disaster Protection Act of 1973, the 1974 Disaster Relief Act, the issuance of the 1977 Executive Orders, passage of the Coastal Barrier Resources Act of 1982, the 1988 Stafford Act, the Flood Insurance Reform Act of 1994, the release of the Galloway Report in 1994, the passage of the Disaster Mitigation Act of 2000, and the Flood Insurance Reform Act of 2004 were all attempts to reduce this nation’s susceptibility to flood loss and damage. Such a flurry of activity indicates that flooding and its consequences are very important matters indeed. Of course, it goes without saying that unless there is sufficient buy-in by the people you are just “spitting in the wind.”

There is a vital requirement for good public policy, meaningful legislation, realistic program goals, and their rapid implementation by the local, state, and federal governments. Most importantly, a change in both the public’s behavior and in our elected officials’ reactions must occur to accomplish our Association’s published mission statement. [I wish the incoming Administration would consider resurrecting the Water Resources Council.] Such a change would be the first step in this scenario.

How do we break the cycle of receiving flood damage, rebuilding without applying any mitigation principles, and waiting for the next event to strike? As Larry Larson has stated, so far we are just externalizing the costs of such decisions and policies. That seems to be the plan these days. [Perhaps the last 40 years or so of a national entitlement program bias is the obvious culprit for the situation in which our nation continually finds itself.] As sound policy and science often get in the way of many entrenched and preconceived notions, we have a hard row to hoe. Let’s take whatever opportunities are presented to us and move ever closer to our objective. Become active and not reactive. [The sun is starting to come up, time to turn for home.] Now on to DC for meetings on the Hill; perhaps I should wear that new vest I bought at the mall? ■

* Our Hobie kayak is equipped with the MirageDrive pedal system; it is cool.
2009 INTERNATIONAL RESIDENTIAL CODE ADDS FREEBOARD IN V AND COASTAL A ZONES

John Ingargiola, Senior Engineer
Building Science Branch
FEMA Mitigation Directorate

In the August issue of News & Views, the question was asked, “Will freeboard be included in the 2009 International Residential Code?”

We now have an answer to that question—YES! However, that positive answer comes with the limitation that freeboard will be required only in V Zones and in Coastal A Zones (where such zones are designated).

The ASFPM and several state floodplain associations actively supported FEMA’s proposal to have freeboard incorporated into the new code, and that support was evident at the recent code change hearings in Minneapolis, Minnesota. The original proposal to include freeboard standards in all Special Flood Hazard Areas needed support from two-thirds of the eligible voting attendees to become effective—and it received 63.5% of the votes. This close vote signals growing support for what floodplain managers have long recognized as an effective damage-reduction measure.

The flood damage reduction benefits of freeboard—and the savings on NFIP flood insurance policies—were documented in the NFIP Evaluation Report, Evaluation of the National Flood Insurance Program’s Building Standards (October 2006). The savings are especially significant in V Zones, where the incremental cost of elevating above the base flood elevation can be recovered through lower insurance premiums in just a few years.

At the Minneapolis code hearings the National Association of Home Builders supported freeboard in V Zones and Coastal A Zones, a turnaround from its previous position opposing all freeboard requirements. The evidence of the benefits of freeboard in V Zones and Coastal A Zones made the difference, although the organization continues to be cautious about the added cost of freeboard in areas where fill is used.

NEW FLOOD MAPS FOR 21 MILLION U.S. RESIDENTS

Over the next several months, new Digital Flood Insurance Rate Maps (DFIRMs) will become effective for more than 21 million people as part of the Federal Emergency Management Agency’s (FEMA’s) Flood Map Modernization program (Map Mod). These maps will affect more than 900 communities in nearly 30 states and include large metropolitan areas like Los Angeles, California; Milwaukee, Wisconsin; and Baltimore, Maryland. Map Mod is a multi-year effort to provide new DFIRMs for 92% of the nation’s population by the end of the program. The new maps are more reliable, easier to use, and more readily available than paper maps.

As the new DFIRMs become effective, flood risk designations for many properties are subject to change. This means that home and business owners may have questions about whether or not they should, or are eligible to, purchase flood insurance. Current policyholders may also have questions about selecting the best product and/or about policy rate changes.

As a result, it is important for community officials and insurance agents to know when new flood hazard maps will become effective for their communities and how to appropriately communicate the flood risk.

Who Benefits and Who Pays? Flood Insurance & Disaster Relief

As catastrophic flood disasters hit the nation yet again, and we see the usual articles in the media about how difficult it will be for the affected people to rebuild their homes and businesses because governments insist that mitigation be incorporated in the rebuilding, we must ponder what can be done to change this equation. We see a number of outcomes related to the sympathy-for-“victims” issue: federal politicians passing supplemental disaster funding bills in the billions of dollars, state and local politicians seeking to have much of the disaster costs that result from living and building at risk passed on to the federal taxpayers; local staff and officials often bending the rules to allow reconstruction without meeting the substantial damage requirements; communities fighting to avoid getting more accurate flood maps for regulation or flood insurance before rebuilding gets underway (big events usually result in increases in the regulatory flood levels). All of these behaviors culminate in putting people and their families back at risk—not just the risk of repeated damage in the future but also the risk to their very safety.

All the above actions are taken in the name of saving or making “someone” money. Who benefits? Some want to make it easier for those who re-develop to make more money or do it cheaper, or perhaps the community official puts short-term economic growth ahead of public safety. But in the long run, this happens at the expense of “someone else.” Who is the someone else?

First of all, it’s the already-suffering homeowners, who are terribly stressed and concerned about where the money will come from to put their lives back together from this event, and do not want to believe that it will ever happen again. The desire to get back to normal often overcomes any logical thinking they may do about rebuilding in a way that would make them safer in the future. They just want rebuilding to happen quickly and with as little of their money as possible.

The second and recurring “someone else” who pays is the federal taxpayers. Time and again they have paid to rebuild structures the same as they were before the disaster, only to perpetuate that damage/rebuild/damage cycle. This separation of “who benefits” from “who pays” is called “externalization,” and it provides an ongoing incentive to build and rebuild in high-risk areas.

The basic policies and activities of the National Flood Insurance Program for the last 40 years, and of FEMA’s mitigation programs for the last 20 years, have not altered these externalities; in fact, total costs to the taxpayers are going up. The damage curve is flattened a bit, but still trending upward. What can we do about this? What would change the paradigm?

It is surely time to consider improvements in the NFIP, from internal adjustments on who pays, to reinsurance, to privatization. Perhaps FEMA could continue to study and delineate various flood hazards (5-, 10-, 50-, 100-, and 500-year floods), and provide those maps to communities. But insurance for flooding might only be provided by private insurance companies, just as it is for other hazards like earthquake, wind, and hail. Such a change in the NFIP should probably be accompanied by changes in the cost share of disaster relief to reward good behavior and penalize poor behavior.

Under a scenario of privatized flood insurance, why would communities regulate flood hazard areas? They could be enticed to do so if the federal government applied a sliding cost share that conditioned disaster relief on local regulation of floodplains. A sliding cost-share for disaster assistance would be based on how well the locality and the state are doing in reducing their flood risk. If they are NOT meeting minimum standards and compliance for development, construction, and other activities to prevent and minimize flood losses, then the federal share of the disaster costs could be reduced dramatically. This is important, because without that incentive, only limited

[continued on next page]
flood risk reduction measures will be taken. This change would shift more of the disaster costs to the localities who have the authority to cause building and rebuilding to be done appropriately, instead of allowing them to approve development in high flood risk areas and externalize the subsequent disaster costs to other taxpayers.

Would property owners meet the building requirements under this scenario? First, the insurance companies would have to be able to charge true actuarial rates. If they were, flood insurance would be very expensive except for structures built in low flood risk areas or built so that flood damage is prevented or minimized. The private sector presumably now has ample flood risk data to properly rate flood insurance policies for what exists, and there is certainly plenty of information on how the owner of a structure could reduce the risk through mitigation measures.

Should flood insurance be mandatory or not? Would property owners purchase insurance if it were not mandatory? Perhaps it best serves all interests (property owners, taxpayers, communities, and public safety) if flood insurance is mandatory everywhere. Rates might range from a couple dollars per year in the very lowest risk areas, to thousands for those who insist in living in high risk areas. The point is that those at high risk would not be subsidized by those who have little flood risk.

These concepts may seem radical, but they already exist for many natural hazards. If we are interested in halting our subsidization of unwise development in high-risk areas, some dramatic changes will be needed. I welcome feedback from everyone on these concepts.

NEW FLOOD BUREAU CONTRACTS AWARDED

Bruce A. Bender, Co-Chair
ASFPM Insurance Committee

FEMA has awarded contracts to several companies to run what was formerly the Bureau & Statistical Agency contract. The Department of Homeland Security had requested that the original B&SA contract be split up to allow more businesses, including small ones, to participate. The contract was broken into four pieces: the B&SA, Information Technology, Call Center, and Training (just awarded).

The B&SA contract was awarded to the iService team effective August 22. The iService team is led by Optimal Solutions and Technologies (OST) as the prime contractor, which will provide the leadership for four sub-contractors: DRT Strategies, URS, AmeriClaim, and Torrent Technologies. OST is a Small Business Administration-certified 8(a) company that delivers cost-effective and mission-critical management and technology-based services to help improve businesses.

The Information Technology contract was awarded to OST in June 2008. OST worked with FEMA and the NFIP on the NextGen project, which over the past five years has updated and modernized the NFIP systems. OST created and defined requirements for the foundation of the new Bureau framework, added the necessary resources to improve comprehensive program plans, and increased stakeholder support through a pilot program.

The Call Center contract was awarded to the Schatz Publishing Group, LLC, which has teamed up with Lionel Henderson Company to fill the Call Center requirements. Schatz is a professional publishing firm founded in 1991 that produces national magazines and publications for commercial organizations as well as various local, state, and federal government agencies. The Lionel Henderson Company currently provides call center services to the NFIP Direct Servicing Agent, so it has the depth and historical knowledge needed for this new contract.

[continued on next page]
New Bureau Contracts (cont.)

The Training Services contract was awarded to GeoLearning in September and the company has teamed with H2O Partners. The two will be responsible for the agent, lender, and adjuster training after the 90-day transition, which began September 22. GeoLearning is the leading provider of Managed Learning Services and on-demand performance and learning platforms. H2O Partners has a leadership team with experience in the full range of disaster work, and assists clients with disaster response and recovery. The team will use technological advances to continue the success of the NFIP training courses.

> > > Questions about these contracts can be emailed to FEMA-NFIP-PMO@dhs.gov.

THROWBACK FLOOD CONTROL THWARTED

On September 2 the U.S. Environmental Protection Agency issued its Final Determination under the Clean Water Act to prohibit construction of the proposed Yazoo Backwater Area Pumps Project, designed to address flooding concerns in a 630,000-acre area between the Mississippi and Yazoo rivers in west-central Mississippi. The $220 million U.S. Army Corps of Engineers Civil Works project was first authorized in 1941 but never fully funded before the Clean Water Act became law. It called for a 14,000 cubic-feet-per-second pumping station to remove surface water out of the Yazoo area during high water on the Mississippi River. Construction and operation of the proposed pumping station would adversely impact at least 67,000 acres of wetlands and other waters of the United States, according to the EPA’s analysis, and would result in unacceptable adverse effects on fishery areas and wildlife.

Conservation groups, the Fish & Wildlife Service, and other entities have opposed the project for decades, saying that the environmental harm of draining wetlands and hardwood forests far outweighs any benefit that would accrue to a relatively small number of agricultural interests.

Under Section 404(c), the EPA has authority to “veto” such water projects, although it has done so only 11 time previously. EPA Administrator Benjamin Grumbles said in a public statement that the EPA is working to “identify a better project that reduces flooding, protects the environment and saves taxpayer dollars.”

The full news release is at http://yosemite.epa.gov/opa/admpress.nsf/3881d73f4d4aaa0b85257359003f5348/8166182ff7d19b15852574b8005ffae1!OpenDocument.

CALL FOR ABSTRACTS

Green Works to Reduce Flood Losses
33rd Annual Conference of the
Association of State Floodplain Managers
June 7–12, 2009
Orlando, Florida

The ASFPM is seeking presentations and technical papers from a broad range of professionals for its annual conference that will address the many issues and problems associated with reducing flood damage, making communities more sustainable, and managing floodplains and fragile natural resources. Abstracts are due October 31, 2008.

The Call for Abstracts and other information can be obtained at http://www.floods.org/orlando.
NFIP TECHNICAL BULLETINS REVISED

Jack Anderson, CFM
Program Specialist, Building Sciences Branch
FEMA Mitigation Directorate

Over the past year, FEMA’s Building Sciences Branch has worked to revise and expand four of the NFIP Technical Bulletins (see below). As of press time, two of the new TBs are posted online—and the other two may be available by the time you get this edition of News & Views.

Last year FEMA solicited comments on the TB series, including comments from the ASFPM. Based on the volume and nature of comments, FEMA gave the highest priority to revising TB-1, TB-2, TB-5, and TB-9. The ASFPM and others, including several state and local floodplain managers, provided valuable input on drafts of revised documents.

The NFIP Technical Bulletin series includes 11 separate bulletins that provide guidance on a wide variety of issues facing states and communities who must administer the flood provisions in their building codes and floodplain management ordinances. The TBs are available from the FEMA warehouse at 1-800-480-2520, or can be downloaded at http://www.fema.gov/plan/prevent/floodplain/techbul.shtm.

- TB-1 Openings in Foundation Walls and Walls of Enclosures (REVISED)
- TB-2 Flood Damage-Resistant Material Requirements (REVISED)
- TB-3 Non-Residential Floodproofing Requirements and Certification
- TB-4 Elevator Installation
- TB-5 Free-of-Obstruction Requirements (REVISED)
- TB-6 Below-Grade Parking Requirements
- TB-7 Wet Floodproofing Requirements
- TB-8 Corrosion Protection for Metal Connectors
- TB-9 Design and Construction Guidance for Breakaway Walls (REVISED)
- TB-10 Ensuring that Structures Built on Fill In or Near Special Flood Hazard Areas are Reasonably Safe from Flooding
- TB-11 Crawlspace Construction

FEMA will continue to revise and update the Technical Bulletin series with input from the ASFPM and other stakeholders to provide effective and relevant guidance for complying with the construction requirements of the NFIP.
Preparing a New Administration for Wise Floodplain Management

With the presidential election just weeks away, readers are reminded that the ASFPM has conveyed to both major candidates the critical need for—and recommendations for achieving—a nationwide strategy for reducing flood losses, managing flooding disasters, and preserving the floodplain resources that provide natural protection and other benefits. The letters to the candidates affirm the willingness of our members to engage in conversation, provide technical expertise, and work to keep those critical issues front and center throughout the campaign, election, and the new Administration.

Review the “letter to candidates” and a summary at http://www.floods.org.

The Insurance Committee’s Corner

Question  I was at a recent floodplain management conference, and a presenter stated that if a home had an illegal enclosure below the base flood elevation without venting (openings through which water can flow) and the building was flooded, the flood insurance claim would be adjusted only for the portion that was compliant with National Flood Insurance Program regulations, not for the actual flood damage covered by the flood policy. Is that correct? If this is true, then why do we have actuarial ratings and submit-for-rates?

Answer  This appears to be a compliance issue. A Federal Emergency Management Agency flood insurance specialist confirmed our analysis of this hypothetical situation. If the structure is insured and does not meet the requirements of the local flood damage prevention ordinance, then the NFIP would pay the claim (subject to the wording in the policy). From the flood insurance policy perspective, the absence of appropriate vents below the base flood elevation is a rating issue. So if the structure is slab-on-grade, full coverage applies; if the building has a basement or elevated foundation, then the restrictions in the standard policy will apply, but the NFIP would pay a claim for the covered items.

So, if the community allowed the owners to build a structure that is not in compliance with its ordinance, the NFIP would still pay the claim. From a flood insurance perspective, it is irrelevant to FEMA that the building is non-compliant. If the community issued a variance for the structure, the NFIP would pay the full claim. If the owner built it illegally, the claim under the NFIP would still be paid. Note, however, that a request for payment under the Increased Cost of Compliance coverage portion of the policy may not be approved if the structure is noncompliant (see the exclusions in the policy), and that ICC monies are not to be used to bring a building into compliance with a law or ordinance that it should have complied with before the current flood damage.

Once the claim is paid, the policy will be re-rated to reflect the actual flood risk, and the policyholder must pay the additional premium needed to match the current limits of the policy coverage. If he or she does not pay the additional premium, the policy will be re-written with lower limits of coverage to match the policy premium that has been paid. Note that in the latter case, if there is a mortgagee, the policyholder may be requested to change the policy to bring the coverage limits back up to meet the lending requirements. If that is not done, the lender may force-place a flood insurance policy.

This column is produced by the ASFPM Insurance Committee.
Send your questions about flood insurance issues to memberhelp@floods.org and they will be addressed in future issues of the newsletter.
State and Local Report

SHADY COVE, OREGON, NFIP PROBATION LIFTED

The Federal Emergency Management Agency has announced that effective November 1, 2008, the City of Shady Cove will be returned to a position of “good standing” in the National Flood Insurance Program (NFIP) and that the city’s probationary status will be allowed to expire. Region X officials indicated that the city had taken decisive action to correct the critical deficiencies in its floodplain management program that had led to the imposition of probation in November 2007. The most serious floodplain violations in the city involved basements converted into living spaces and other below-base flood elevation improvements that could break away during a flood and pose a safety hazard to homes downstream. Shade Cove lies along the fast-flowing Rogue River.

Mark Carey, Mitigation Division Director for FEMA Region 10, was quoted in the Southern Oregon Mail Tribune as saying that he thought the city had made good progress on improving mechanisms to do good floodplain management in the future, “which was really our primary concern. Yes, we were concerned about noncompliant structures... but more importantly, we wanted to see the [management] apparatus put into place, their expertise improved, and the relationship of permit issuance between the city and the county improved, and I think they’ve made remarkable progress on that.” The city hired a contractor to help them remedy violations, city staff and officials attended FEMA training, and the city held a successful flood open house this summer to raise awareness among its residents.

MARYLAND PLANS TO COPE WITH CLIMATE CHANGE

The Maryland Commission on Climate Change issued in late August its Climate Action Plan for taking immediate actions to reduce global warming and for reducing Maryland’s vulnerability to the anticipated impacts of such a change in climate. The Action Plan includes 1) a scientific assessment of climate change impacts; 2) an analysis of the economic costs of inaction; 3) a strategy for reducing greenhouse gases and carbon emissions; 4) a strategy for reducing Maryland’s vulnerability to climate change with a primary focus on protecting property and citizens from rising sea levels and changing weather patterns; and 5) recommendations for building a state-federal climate partnership. The Action Plan concludes that Maryland would see significant economic and environmental benefits if the state and its residents take early action.

Although much of the recommended action is targeted toward reducing greenhouse gas emissions within the state, the commission also called for new “smart growth” strategies and revisions to building codes and design standards to reduce coastal development and protect it from saltwater intrusion, erosion, and flooding. The Commission noted that “two to three feet of sea-level rise would inundate thousands of properties in low-lying areas of Maryland and expose millions of dollars worth of public infrastructure to the threat of submergence and/or storm surge. Over time, the state and local governments will not be able to afford to assist everyone in need—the costs will just be too high.”

>> See the report at [http://www.mde.state.md.us/Air/climatechange/index.asp](http://www.mde.state.md.us/Air/climatechange/index.asp).

.... VIRGINIA STILL WORKING

Meanwhile, although acknowledging that global warming threatens Virginia’s low-lying areas, coastal military bases, and natural ecosystems, that state’s Commission on Climate Change has issued only tentative findings from its ongoing deliberations of ways to address warming. Appointed by the governor early in 2008, the panel now is expected to make its recommendations in December.

LEGISLATIVE REPORT — FINALLY, ALMOST DONE FOR THIS SESSION

The 110th Congress is rushing to a close as News & Views goes to press. If the House of Representatives passes the major financial bail-out legislative package as expected, the House will adjourn with no expectation of a lame duck session after the election. The Senate, on the other hand, will not adjourn but will technically go into session every few days to prevent Presidential recess appointments, made without Senatorial advice and consent.

All the speculation about how the government would be funded after September 30th was resolved when the Congress passed a huge package including three regular appropriations bills (Homeland Security, Defense, and Military Construction/Veterans Affairs), a Continuing Resolution funding the rest of the government until March 6, 2009, and a Supplemental Appropriations bill including disaster relief funds. The President signed the measure, H.R. 2638, on September 30th, the last day of the fiscal year.

Much to the relief of floodplain managers and many others, the package did contain reauthorization of the National Flood Insurance Program (NFIP) and its borrowing authority, as well as reauthorization of the Pre-Disaster Mitigation (PDM) grant program.

Appropriations

The Homeland Security Appropriations bill was the vehicle to which all of the other package components were attached. This means that DHS actually has its FY ‘09 budget appropriated and will not be caught in the uncertainty of funding at FY ‘08 levels until March 6th with funding for the rest of FY ‘09 still undecided. Final numbers emerged only as the bill was being passed with very little time for Members of Congress to know the details. The bill was accompanied by a Joint Explanatory Statement of about 700 pages. Both are available online for full details.

It is interesting to note that, before inclusion in the Consolidated Security, Disaster Assistance and Continuing Appropriations Act, only the Military Construction-VA appropriations bill had passed the House. DHS and Defense appropriations had not passed either the House or Senate. Although the DHS bill had been reported out of the Senate Appropriations Committee, it had been marked up but not reported out of the House Appropriations Committee. This means that the House version’s numbers had not been public. The version that passed in the package, then, was negotiated between the House and Senate quietly during development of the legislative package.

FEMA’s FY ‘09 appropriations, now signed into law as P.L. 110-329, are as follows.

- The mapping budget is funded at $220 million. That amount includes funds reserved for pilot activities on map maintenance. Additional funds of slightly over $100 million are anticipated to be derived from policy fees for this purpose as well.
- Pre-Disaster Mitigation (PDM) is funded at $90 million. Approximately $25 million of that amount is earmarked. A complete list of the funds allocated to specific localities is included on pages 630 and 631 in the Joint Explanatory Statement. Reauthorization of the PDM program, which would have expired on September 30th, is included in the bill as a clean, simple reauthorization for one year. The reauthorization does not include language proposed by Senator Pryor (D-AR) in an amendment to an earlier attempt at reauthorization, which would have made certain structural flood control projects eligible for PDM funds.
- The NFIP is reauthorized until March 6th and the current borrowing authority is extended, but not increased. Current borrowing authority is $20.7 billion, with the current debt to the
Washington Report (cont.)

Treasury standing at about $17.3 billion. Estimates of claims from Hurricanes Gustav and Ike, however, indicate that the borrowing authority will very likely be fully utilized by sometime in January 2009. Claims are expected to exceed the current borrowing authority.

- Flood Mitigation Assistance (FMA) is funded at $35.7 million. The Severe Repetitive Loss program is funded at $80 million and the smaller Repetitive Insurance Claims program is funded at $10 million.

Flood Insurance Reform

Now that the NFIP has been reauthorized in the appropriations bill until March 6th, there will be no further action on the flood insurance reform bills during this Congressional session. Some further action will be necessary early in the next Congress, however, both to extend the authorization and deal with the need for more borrowing authority.

Since the Senate reform bill would forgive the debt and, therefore, decrease the borrowing authority, while the House bill would not forgive the debt, the question of how to handle the debt will remain central to resolving differences between House and Senate bills.

Both bills will need to be re-introduced in the next Congress and will have new bill numbers. This presents an opportunity for both House and Senate committees to make further changes, but the likelihood is that the bills will look largely the same and the unresolved negotiations to resolve differences will continue. The ASFPM had hoped that Congress would include recommendations from the NFIP Evaluation study that was released this last spring, but that may not happen.

Other Final Congressional Activities

The Great Lakes Legacy Reauthorization, H.R. 6460, was passed on September 27th and sent to the President for signature.

The Dam Rehabilitation and Repair Act, H.R. 3224, was reported out of the Senate Committee on September 24th but was not taken up on the Senate floor. This bill, which authorizes $200 million over a five-year period for repair or removal of high-hazard, publicly owned dams, had passed the House in October 2007. The measure will have to be reintroduced in the 111th Congress.

Hearings

A joint hearing was held on September 24th by the Senate Agriculture Committee and the Senate Homeland Security and Governmental Affairs Committee on the effectiveness of agricultural disaster assistance programs in the wake of the 2008 Midwest floods and Hurricanes Gustav and Ike.

The Senate Homeland Security and Governmental Affairs Committee held a hearing on September 23rd to examine the actions of federal, state, and local entities in response and recovery from Hurricanes Gustav and Ike.

The Senate Homeland Security and Governmental Affairs Committee held a hearing on September 25th to examine FEMA’s future preparedness planning. The National Emergency Management Association (NEMA), the International Association of Emergency Managers (IAEM), and Jane Bullock, former FEMA Chief of Staff under former Director James Lee Witt, all testified.

The House Transportation and Infrastructure Committee’s Subcommittee on Economic Development, Public Buildings and Emergency Management held a hearing September 12th on the federal role in small business disaster recovery.

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

All referenced legislation and committee reports can be viewed at http://thomas.loc.gov.
The Economic and Market Value of Coasts and Estuaries: What’s at Stake? demonstrates that, first, the economic value of protecting and restoring coastal areas and estuaries is likely to be in the many hundreds of billions of dollars, if not more; and second, scientific research is lacking that would show exactly how protection and restoration have affected and could affect economic outcomes. The authors present the basic economics tools, ideas, and methods used to value and quantify the economic contribution of coasts and go on to develop an overarching framework of the economic goods and services provided by coasts and estuaries. In the remaining chapters readers can navigate the complexity of the economic system supported by coasts and see which components of restoration may generate the most substantial economic value. The report, funded in part by the National Oceanic and Atmospheric Administration, notes that the high value of coasts and estuaries, and the environmentally dependent nature of so many sectors of the coastal economy, call for careful and forward-thinking environmental stewardship and, since much of the coast has been degraded, wetlands have been destroyed, and many coastal waterways do not meet the basic standards for use set by the Clean Water Act, ecosystem restoration will be a necessary and significant component of that stewardship. Restore America’s Estuaries. 2008. 182 pp. Available at http://www.estuaries.org/?id=208.

The Hydrologic Effects of a Changing Forest Landscape identifies actions that scientists, forest and water managers, and citizens can take to help sustain the water resources provided by forests. Streamflow from forests yields two-thirds of the nation’s clean water supply. Removing forest cover accelerates the rate at which precipitation becomes streamflow; therefore, in some areas, cutting trees causes a temporary increase in the volume of water flowing downstream. This effect has spurred political pressure to cut trees to increase water supply, especially in western states where population is rising. However, cutting trees for water gains is not a sustainable technique: increases in flow rate and volume are typically short-lived, and the practice can ultimately degrade water quality and increase vulnerability to flooding. Forest hydrology, the study of how water flows through forests, can help illuminate the connections between forests and water, but it must advance if it is to deal with today’s complexities, including climate change, wildfires, and changing patterns of development and ownership, according to the authors. Committee on Hydrologic Impacts of Forest Management, National Research Council. 2008. 194 pp. $41.40 from the National Academies Press. Also available for online reading at the http://books.nap.edu/catalog.php?record_id=12223.

Predicting Organizational Crisis Readiness documents that many of the nation’s businesses and non-profit organizations are ill prepared to deal with crises, from flooding to terrorism to loss of communications. Government agencies were also found to be grossly unprepared, leaving them potentially unable to respond to recovery needs. The authors reviewed literature, analyzed prior recommendations on preparedness, and evaluated leader opinion surveys to determine that organizations are caught off guard by disaster because they fail to make preparedness an important part of their business. Crisis plans often don’t exist and when they do, employees are often unaware of their roles. The report, a project of New York University’s Center for Catastrophe Preparedness and Response and The Public Entity Risk Institute, recommends that organizations give crisis readiness the same budget and priority as other operations. Paul C. Light. 2008. 65 pp. Available at https://www.riskinstitute.org/peri/images/file/POCR-finalreport.pdf.
“The Value of Coastal Wetlands for Hurricane Protection” estimates the worth of the storm-buffering services of wetlands in the United States through two basic steps. First, a multiple regression analysis was done using data on 34 hurricanes that have hit the United States since 1980, with relative damage as the dependent variable and wind speed and wetland area as the independent variables. Next, a version of the relationship derived in the first step was combined with data on annual hurricane frequency to derive estimates of the annual value of wetlands for storm protection. This analysis allowed the authors to estimate how this value varies with location, area of remaining wetlands, proximity to built infrastructure, and storm probability. The results allow straightforward assessment of the impacts of changes to wetlands. For example, the authors calculate, the lost value of Louisiana’s wetlands (for storm protection only) up to and including those lost during Hurricane Katrina can be estimated at $856 million annually, for a present value of $29.4 billion. Robert Costanza, Octavio Perez-Maqueo, M, Luisa Martinez, Paul Sutton, Sharolyn J. Anderson, and Kenneth Mulder. 2008. Royal Swedish Academy of Sciences Ambio 37 (4): 241-248. Available at http://www.allenpress.com/pdf/AMI-37-4-241.pdf.

The website of the World Bank offers a range of tools, resources, and reports for anyone at the city level interested in planning for and mitigating the effects of climate change. Although it is targeted toward East Asian cities, the site’s ideas are applicable everywhere. Among its offerings are an assessment tool to help determine vulnerability and impact potential; resilience profiles of cities ranging from Albuquerque to London to Rome; a climate-proofing blog; and the full text of Climate Resilient Cities: A Primer on Reducing Vulnerabilities to Climate Change Impacts and Strengthening Disaster Risk Management in East Asian Cities. Visit at http://www.worldbank.org/eap/climatecities.

The Ribbon of Green: Change in Riparian Vegetation in the Southwestern United States examines the factors that affect the stability of woody riparian vegetation, one of the largest components of riparian areas. Woody wetlands constitute an extremely important part of the landscape in the southwestern United States. These riparian habitats support more than one-third of the region’s vascular plant species, are home to a variety of wildlife, and provide essential havens for dozens of migratory animals. The stability of these ecosystems is affected by the diversion of surface water, flood control, and the excessive use of groundwater. Combining repeat photography with historical context and information on species composition, the authors document more than 140 years of change. This ecological study of wetlands, and its insights into how riparian restoration is practiced in the Southwest, can be a reference in courses on plant ecology, riparian ecology, and ecosystem management. Robert H. Webb, Stanley A. Leake, and Raymond M. Turner. 2007. 480 pp. $75.00 from University of Arizona Press, http://www.uapress.arizona.edu/BOOKS/BID1806.htm.

A new page on the website of the Association of State Wetlands Managers focuses on wetland mapping. It is intended to serve as a jumping-off point for a future online forum for discussion and sharing of insights from wetland mapping projects and programs across the country. A feature article on the page, “Wetland Mapping: From Mylar to Mosaics and Beyond,” highlights some of the mapping projects already underway. In the coming months, the ASWM will be adding to the page to develop a fuller list of wetland mapping programs and resources. Visit at http://www.aswm.org/swp/mapping/index.htm.
Calendar

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


October 13–16, 2008: ADVANCED FLOODPLAIN MANAGEMENT CONCEPTS II (E282), Emergency Management Institute, Emmitsburg, Maryland. Call (800) 238-3358 or see http://www.training.fema.gov/EMIweb/.


October 20–22, 2008: INAUGURAL CONFERENCE OF THE ALABAMA ASSOCIATION OF FLOODPLAIN MANAGERS, Auburn, Alabama. Contact Brett Peterson at bpetersen@auburnalabama.org or see http://www.alaapa.org.


The Association of State Floodplain Managers and its co-sponsors present this forum to examine state-of-the-art floodproofing techniques, materials, contractors, issues, programs, and funding. Local experts will share how they deal with the hazards of coastal storms and riverine flooding and also with issues of levee protection.

Get full information and register online at http://www.floods.org/Conferences,%20Calendar/nfpc4.asp.
October 28–29, 2008: Mississippi–Alabama Bays and Bayous Symposium, Biloxi, Mississippi. Sponsored by the National Oceanic and Atmospheric Administration, Mississippi–Alabama Sea Grant Consortium, and others. 12 core CECs. See http://masgc.org/baysandbayous/.

October 29–31, 2008: Conference on Severe Storm Prediction and Global Climate Impact on the Gulf Coast, Houston, Texas. Sponsored by the American Institute of Hydrology, the SSPEED Center, and the Energy and Environmental Institute of Rice University. See http://hydrology.rice.edu/sspeed/.


December 1–5, 2008: Basic HAZUS Multi-Hazards (E313), Emergency Management Institute, Emmitsburg, Maryland. Call (800) 238-3358 or see http://www.training.fema.gov/EMIweb/.
December 15–18, 2008: Managing Floodplain Development through the National Flood Insurance Program (E273), Emergency Management Institute, Emmitsburg, Maryland. Contact EMI at (800) 238-3358 or see http://www.training.fema.gov/EMIweb/.


March 2–5, 2009: Building the Digital Coast: Coastal GeoTools Conference, Myrtle Beach, South Carolina. Sponsored by NOAA’s Coastal Services Center, the Association of State Floodplain Managers, the Coastal States Organization, the National Association of Counties, and others. See http://www.csc.noaa.gov/geotools/.


April 6–9, 2009: Retrofitting Flood-Prone Residential Buildings (E279), Emergency Management Institute, Emmitsburg, Maryland. Call (800) 238-3358 or see http://www.training.fema.gov/EMIweb/.

April 6–9, 2009: Basic Hazus Multi-Hazards (E313), Emergency Management Institute, Emmitsburg, Maryland. Call (800) 238-3358 or see http://www.training.fema.gov/EMIweb/.

April 6–10, 2009: National Hurricane Conference, Austin, Texas. Organized by over a dozen participating groups and agencies, with numerous sponsors. Abstracts are due October 31, 2008. Direct questions to mail@hurricanemeeting.com or see http://www.hurricanemeeting.com/index.asp.


May 18–21, 2009: Managing Floodplain Development through the National Flood Insurance Program (E273), Emergency Management Institute, Emmitsburg, Maryland. Contact EMI at (800) 238-3358 or see http://www.training.fema.gov/EMIweb/.


June 7–12, 2009: Green Works to Reduce Flood Losses: Thirty-Third Annual Conference of the Association of State Floodplain Managers, Orlando, Florida. Abstracts are due October 31. 12 core CECs. Contact the ASFPM Executive Office at (608) 274-0123 or see http://www.floods.org/orlando.

June 15–18, 2009: Unified Mitigation Assistance Program (E212), Emergency Management Institute, Emmitsburg, Maryland. Contact (800) 238-3358 or see http://www.training.fema.gov/EMIweb/.

July 6–9, 2009: Advanced Floodplain Management Concepts II (E282), Emergency Management Institute, Emmitsburg, Maryland. Contact (800) 238-3358 or see http://www.training.fema.gov/EMIweb/.

July 13–16, 2009: Basic Hazus Multi-Hazards (E313), Emergency Management Institute, Emmitsburg, Maryland. Call (800) 238-3358 or see http://www.training.fema.gov/EMIweb/.


July 20–23, 2009: Managing Floodplain Development through the National Flood Insurance Program (E273), Emergency Management Institute, Emmitsburg, Maryland. Contact EMI at (800) 238-3358 or see http://www.training.fema.gov/EMIweb/.


Items for publication and other editorial matters should be directed to:
Jacquelyn L. Monday
Editor, News & Views
2325 Falcon Point Ct.
Grand Junction, CO 81507
(970) 812-5356 (phone & fax)
jacki.JLM@bresnan.net

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.

ASSOCIATION OF STATE FLOODPLAIN MANAGERS
BOARD OF DIRECTORS

CHAIR
Al W. Goodman, Jr., CFM
State Floodplain Manager
Mississippi Emergency Management Agency
P.O. Box 5644
Pearl, MS 39208
(601) 933-6884 fax: 601-933-6805
agoodman@mema.ms.gov

VICE CHAIR
Greg Main, CFM
State Floodplain Manager
Indiana Department of Natural Resources
402 W. Washington St., Rm. W264
Indianapolis, IN 46204
(317) 234-1107 fax: 317-233-4579
gmain@dnr.in.gov

SECRETARY
Judy Watanabe, CFM
Utah Division of Emergency Management
1110 State Office Bldg.
Salt Lake City, UT 84114
(801) 538-3750 fax: 801-538-3772
judywatanabe@utah.gov

TREASURER
William Nechamen, CFM
New York Department of Environmental Conservation
625 Broadway, 4th Floor
Albany, NY 12233-3507
(518) 402-8146 fax: 518-402-9029
wsnecham@gw.dec.state.ny.us

EXECUTIVE DIRECTOR
Larry Larson, CFM
ASFPM Executive Office
larry@floods.org