

Association of State Floodplain Managers

*Dedicated to reducing flood losses
& protecting floodplain resources*

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NEWS&VIEWS

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Nada, Zip, Zilch: Milwaukee Agency Sets High Standard for Itself using the Number Zero

The [Milwaukee Metropolitan Sewerage District](#) in Wisconsin is setting some pretty lofty goals for its vision of the future, and those goals involve a lot of zeros.

The "[2035 Vision](#)," adopted in 2010, calls for zero overflows, zero basement backups, and most interestingly for our ASFPM membership – zero structures in the 1 percent probability floodplain by 2035. And that's just highlighting a few of the goals of its integrated watershed management plan.

The MMSD, a regional government agency that provides water reclamation and flood management services, is hardly a small area. It provides services for about 1.1 million people in 28 communities in a 411-square-mile area that includes the Kinnickinnic River, Menomonee River, Milwaukee River, Oak Creek, and Root River watersheds, as well as Lake Michigan.

And it's no stranger to flooding disasters. According to the [June 2011 Milwaukee County Pre-Disaster Mitigation Plan](#), the county has received nine disaster declarations for flooding to date: August 1986, September 1986, June 1993, June and July 1997, August 1998, May-June 2004, June 2008, and June 2009. And that doesn't even include the July 2010 storm, which dropped nearly 6 inches of rain in a 24-hour-period that caused widespread flooding, shut down the interstate system, and stranded motorists in their vehicles until the waters receded.



Construction at the Lincoln Creek project began in late 1998. Where concrete once lined the creek, a more natural, meandering waterway now exists to keep the creek's flow within its banks during heavy rainstorms. Photo courtesy of MMSD.

Bill Graffin, MMSD's public information manager, said that from 1973 to May 2006, Milwaukee County experienced \$138 million in property damage and four fatalities from flooding. In 2008, floods caused \$43 million in damages and in 2010, \$37 million.

And this is where Kevin Shafer, the author of the "2035 Vision," enters the story.

He's been the MMSD executive director since 2002, and served as the head of engineering four years prior to that.

Shafer said two major events happened in his life, which served as the spring board for the lofty vision. One, obviously, was the major flooding that continued to plague the district; and two, was the death of his father in 2009. He told himself at the time that if he ever wanted to try and make a difference in this world, now is the time.

Shafer wrote what was then called the "Executive Director's Vision," and presented it to his 11-commissioner board, which fully supported the concept.

In addition to the “zero” goals stated above, the vision includes using “green” infrastructure to infiltrate, evaporate, capture and reuse water to maintain or restore natural hydrology. This meant incrementally removing cement canals throughout the area, and restoring the natural and beneficial functions of forests, floodplains and wetlands.

On a smaller scale, the MMSD would reach out to the public to start incorporating green practices into their own properties such as rain gardens, rain barrels, porous pavements, green roofs, bioswales, trees and tree boxes and rainwater harvesting.

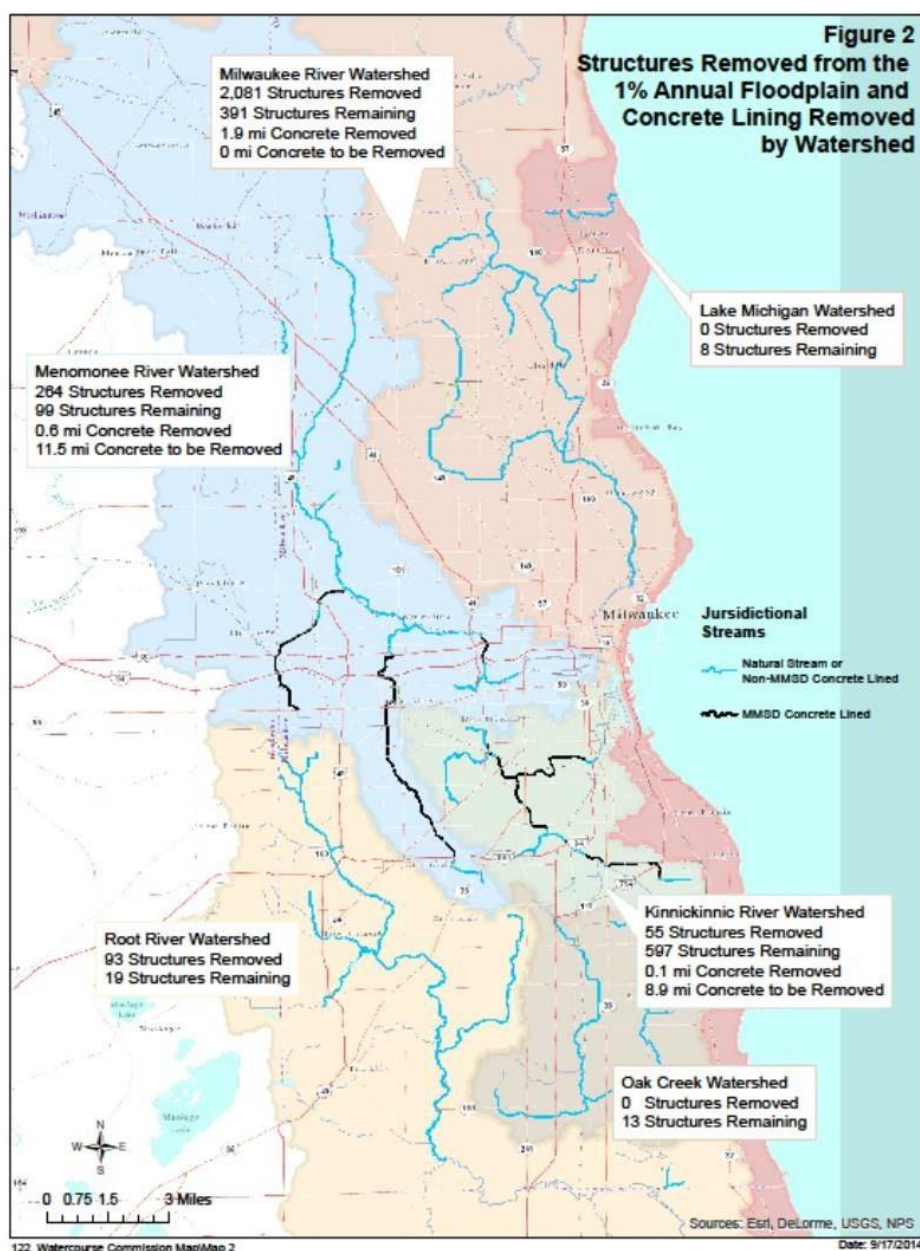
MMSD has also set a goal to acquire an additional 10,000 acres of river buffers through [GreenseamsSM](#), an innovative flood management program that permanently protects key lands containing water absorbing

soils from development. [The Conservation Fund](#) runs the program for MMSD, and to date, 2,800 acres have been purchased and turned into open green space.

The “vision” has a second component, “Climate Change Mitigation/Adaption with an emphasis on Energy Efficiency.”

So far, 2,081 structures have been removed from the 1 percent probability floodplain, with 1,127 still needing to be removed. MMSD has also removed 2.6 miles of concrete liners, with a goal of removing the remaining 20.4 miles by 2035.

As a floodplain manager, you’re probably asking yourself how the public



reacted to the buyouts, and how in the world has the district paid for the removal of 2,000-plus structures?



Kevin Shafer, executive director of Milwaukee Metropolitan Sewerage District.

Shafer said convincing the public was not a hard sell.

“When people repeatedly get floodwaters in their basements, they become instant advocates,” he said.

One of the first projects, which actually started in 1998, needed to move 65 homes out of the floodplains. Shafer said that when the homeowners heard about the buyouts at a public meeting, a lot of people cried because they were so happy.

“They wanted out because of the repeated flooding and we wanted them out of harm’s way,” Shafer said.

The homes are appraised as if they have never been flooded, so they are getting a fair price for the property, he said. Also, the state requires that MMSD pays for any relocation costs. So overall, that has been a huge success, Shafer said.

The early projects also helped to spur interest because people could see first-hand what a difference the natural approach made verses concrete liners. And removing properties from the floodplain opened up more green space.

“People started seeing that there were other benefits, like recreational benefits, quality of life benefits, water quality benefits, when we take a natural approach to floodplain management,” he said.

So far, MMSD has spent a total of \$365 million on purchasing and removing structures in the floodplain using a combination of property tax revenue, municipal bonds and state funds. The agency has also received funding from the US Army Corps of Engineers and Environmental Protection Agency for some of the concrete removal projects.

Shafer said he thinks Milwaukee is charting a path for others to follow, and he’s doing his best to get the word out in this nation, and beyond.

This past month, he’s traveled to Detroit, Kansas City, New Orleans and Los Angeles. Officials in New Orleans want to take a closer look at what’s happening in Milwaukee and are planning a site visit. Shafer is even catching the attention of officials across the border and will be heading to Montreal, which is certainly experiencing its fair share of repeated flooding events this year.

Shafer said, “Unfortunately, sometimes we do need to have a natural disaster to remind people how powerful water is ... But I think a proactive and incremental approach to floodplain management is better than spending millions on damages over and over again.”

--Story written by Michele Mihalovich, public information officer for ASFPM.



From the Chair

William S. “Bill” Nechamen, CFM

I recently took a vacation that allowed me to take a good long look at the United States. My wife Cheryl and I got on an Amtrak in Schenectady, NY and after changing trains in Chicago, went all the way to Reno, NV, where we rented a car and spent a week touring Sequoia, Kings Canyon and Yosemite National Parks, before visiting Mono Lake and then returning the car to Reno for a train trip back home. Traveling by train gives you a lot of time to slow down and contemplate. Of course, I’m usually contemplating about water: how it’s used, where there is improper development in floodplains, and where there isn’t enough water.

Our travels in California took us through the Sacramento area, where I thought about, and saw, part of the levee system that hundreds of thousands of people depend on. The drive to Sequoia National Park required a lengthy drive through the central valley. Many political signs in the Valley objected to the state’s efforts to begin to manage the overdrawn groundwater system. The water issues, and several forest fires, were the main topics with the local news media. We discovered that many private wells have already gone dry, that some large landowners are drilling deeper and deeper in part to pump water to sell to smaller landowners whose wells had gone dry. Lots of nut and fruit orchards have already been abandoned. This is a major emergency, immediately affecting thousands of Californians, but ultimately affecting the national food system.

The parks were stunning, even with the weather being warmer than we like and the waterfalls having largely dried up. But the topic of water is everywhere; from the lack of it to how water shaped the landscapes we were walking and driving through. Towards the end of our trip, we passed over Tioga Pass to the east side of Yosemite and dropped down to Mono Lake. I’ve seen photos of Mono Lake and the famous tufa towers, exposed due to the decline in the lake’s water elevation. A major battle was fought over the diversion of tributary streams to feed Los Angeles’s water supply. Court decisions led to conservation efforts and a limit to the diversions in the 1990s, but the lake has not recovered.

During my travels, I also noticed a news article indicating 88 percent of Californians do not have earthquake insurance, even though their homeowner’s insurance does not cover earthquake damage. Sound familiar? Whether it’s protecting against floods, failing to plan for drought, or ignoring the very real threat of earthquakes, people seem to be more apt to ignore the real threats, and pretend that somebody else will take care of them. Of course as floodplain managers, we’re often the “somebody else,” but people tend not to appreciate our message.

I don’t mean to pick on California. I loved my visit there, and I look forward to going back. However, even when on vacation, I can’t get my mind off of the serious environmental risks that we have to deal with, so many of which have to do with our failure to properly manage, take care of, and protect ourselves our water resources.

As for the train trip, skip it if you need to get someplace in a hurry. But do take it if you love to relax, watch the scenery go by, and meet lots of interesting people from all over the world.

Sandy Impacts Precipitate a Wave of Floodplain Activity in Rhode Island

Written by Michelle Burnett, ASFPM's Region 1 Director and Assistant Chief of Planning/State Floodplain Coordinator at the RI Emergency Management Agency

It didn't take long after Hurricane Sandy struck New England and the Rhode Island coast that perceptions about flooding began to shift. Although many Rhode Island residents had seen damage from Nor'easters and smaller storms before, this event was a real eye-opener for many of the younger, and even older generation, who hadn't experienced a storm quite like this before. For the most part, the interior of Rhode Island remained unaffected, with little wind damage and very few power outages. The real damage was along the coastline, primarily in the western portion of the state.

When Sandy struck in October 2012, hundreds of homes were damaged, some moved off of their foundations and a handful were literally swept away. You can still see footprints and foundations where structures used to reside that have not yet been built back. While the damage incurred in Rhode Island was nowhere near the extent of the damages felt in New York and New Jersey, the small state took a sizeable hit. Most notably the coastal population had begun paying closer attention to the "what-ifs" and becoming more engaged in flood mitigation discussions, which were beginning to occur more frequently around the state. At the state level, the Floodplain Management Section also began working on enhancing existing programs, which enabled interested communities to become even more involved.

A few of the activities the state has undertaken since Sandy include the creation of a dedicated Community Rating System coordinator position, a CRS User Group and a 2014 update to Rhode Island's Uniform Minimum Credit, which communities utilize as a baseline for joining CRS. The 2014 update to the state

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Property damage to Rhode Island homes from Hurricane Sandy. Courtesy of RIEMA.



Property damage to Rhode Island homes from Hurricane Sandy. Courtesy of RIEMA.



Property damage to Rhode Island homes from Hurricane Sandy. Courtesy of RIEMA.



Property damage to Rhode Island homes from Hurricane Sandy. Courtesy of RIEMA.

UMC provided new credit opportunities for such items as the most recent State Building Codes, a Rhode Island Floodplain Mapping Tool, which can be viewed at www.riema.ri.gov, stormwater management regulations and coastal open space preservation; all of which added up to a significant increase in UMC activity points statewide.

The CRS User Group is another activity that has gained a lot of traction and interest across the state. Regular meetings are catered toward relevant topics and participation in this group has sparked significant interest

in the CRS program, particularly amongst coastal communities. Prior to Sandy, Rhode Island only had three communities participating in CRS. Post Sandy, two more communities joined in 2013, and another two joined in 2014. Two additional communities are slated to join in 2015, which will bring the number to nine communities, tripling the participation rate since 2012.

There is no surprise interest across the state and New England has peaked since Sandy. The event made it ever more real for naysayers and disbelievers. What is even more frightening and what is often forgotten is that this event didn't even qualify to meet hurricane status. It wasn't a hurricane when it hit Rhode Island, but merely a storm. Therefore, it is even more important for us to understand that this brush with disaster was merely that: a side-swipe, a test. Thankfully Sandy was merciful to our state in many respects, and we need to be cognizant to not let our guard down in the future. Unfortunately, it often takes an event like Sandy to make us even more prepared for when the 'real' disaster strikes.

Not yet an ASFPM member? [JOIN NOW](#) for access to countless member benefits!
Questions? Contact our member services coordinator at kevin@floods.org or (608) 828-3000.

Greetings from Region 7!



Written by Shanna Michael, ASFPM's Region 7 Director and a GIS Specialist with AECOM

Isn't it a wonderful blue October? Yep, that was my shameless plug for our Kansas City Royals. But you have to admit, we're overdue for some blue! I'm the current ASFPM regional director for our four states (Iowa, Kansas, Missouri, and Nebraska), and in case you missed it, my hometown is Kansas City, MO.

When you hear Midwest or the Heartland, what comes to mind? Tornados, right? That is true. We have our fair share, but we have so much more than wicked weather. For starters, we have fabulous BBQ, competitive national sports teams, competitive collegiate teams, great jazz and arts district, some hills, lots of plains, lots of corn, and cows. We have a lot of cows, just ask Dorothy and Toto.

From a major hazard standpoint, our region is also home to the New Madrid fault in the boot heel of Missouri, the Humboldt fault that runs through Nebraska and Kansas, and a vast network of fault lines. Beyond earthquakes the one thing we do offer is weather. Our weather can produce gentle rains, ice, snow, hail, and of course flooding. Most remember the 1993 floods, where the vast majority of the Midwest was covered with water. Crops and farms were covered. Homes were lost, and entire towns relocated or were never rebuilt (at least not in the floodplain). Our states have survived many disasters, recovered, and rebuilt. Our state NFIP coordinators and hazard mitigation departments and staff play a large role in that recovery and rebuilding. The states and local officials are actively trying to reduce risk every day. There isn't enough space to tell you all of the outstanding work our states and local jurisdictions have been doing. Just to highlight some of the happenings from our region:

- Iowa has been working on its floodplain mapping program, which provides the ability for most Iowans to know their flood risk. Iowa also offers training and outreach within the state. Recently a series of [videos](#) were produced with the Iowa State University Extension. It updated the [Floodplain Managers Desk Reference](#), and created a [CRS Toolkit](#).
- Kansas has been emphasizing the benefits of the Community Rating System for communities. It's been able to raise the number of CRS communities from 6 to 22. Within the metropolitan Kansas City area (encompassing Kansas and Missouri) a CRS users group has been formed.
- Missouri has a great CFM training program, which offers trainings and exams at locations throughout the state. It also offers workshops and various trainings throughout the state for everyone to maintain CFM credits. It will also be hosting the 2017 ASFPM National Conference.
- Nebraska has an active Silver Jackets team that has projects underway with the United States Army Corps of Engineers. Nebraska has also been actively supporting FEMA in the recovery efforts of Pilger, NE, which was destroyed by an EF4 tornado in June. Many of the homes needing to be rebuilt will have to be elevated above the Base Flood Elevation. Nebraska State NFIP Coordinator John Callen said Pilger is currently considering residential safe rooms and/or a possible community safe room.

Nebraska Emergency Management Agency has been working with Pilger to assess the potential for some of these activities to be funded via FEMA's Hazard Mitigation Grant Program, which is administered by NEMA in Nebraska. NEMA is encouraging Nebraska residents to consider installation of safe rooms for tornado safety instead of basements alone due to the fact that basements can still be significantly dangerous during a tornado event.

As the year comes to a close and 2015 begins, I look forward to working with those in our region. My hope is to be able to increase the importance of CRS in the region and get more of our communities to participate in the program. The CRS user group is a great start.

ASFPM has a New Face Walking Through our Madison Hallways

Rebecca Lin started at ASFPM in August as our cataloging intern/volunteer in the Science Services department.

Lin, who is getting a Master of Arts in Library and Information Science at the University of Wisconsin-Madison, is tasked with cataloging the backlog of print material in ASFPM's library.

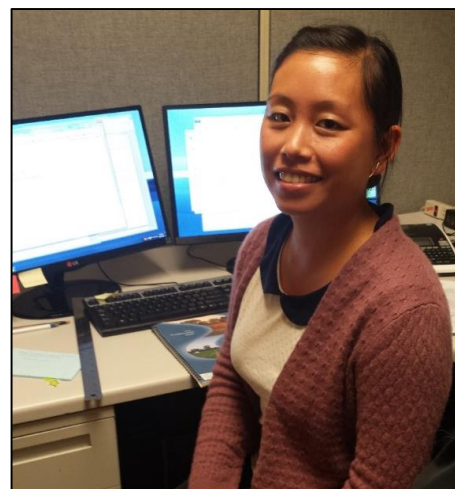


Photo by Michele Mihalovich.

The physical library is a collection of resources that were either donated or acquired as staff and consultants engaged in original research and writing of white papers, policy and other initiatives like the No Adverse Impact Toolkit. Some of these historical documents and materials were sent to ASFPM to preserve some of the history in developing floodplain management policy and standards. A small sampling of the materials came from a number of members and colleagues who retired, knowing that ASFPM has the primary floodplain management resource center in the nation. Contributors include Les Bond, Elliot Mittler, Phil Keillor, Lynn Lovell, John Ivey, Dan Accurti, French Wetmore, Wally Wilson, Jon Kusler and many others. The library also contains workshop and conference proceedings.

Jeff Stone, project manager for Science Services, said Lin, who graduates next semester, is cataloging the materials into our integrated library system. After she finishes that project, she'll start to grab digital documents from the floods.org website, catalog and store them on DSpace. It is important to note that DSpace is a digital repository hosted by the Natural Hazard Center, which is a partner and collaborator in this process. Lin will catalog all the materials (physical or digital) with the same high standards in Koha, an open source Integrated Library System, while DSpace gives us the actual location to store the digital document that can then be downloaded (if permission is provided). We have internal web access and public facing access/portals that are being developed. Our ultimate goal is to integrate the library records from Koha into floods.org and other specific/project portals such as CRS libraries for local communities.

And if you've ever had the honor of visiting our library, you know Lin's got a lot of work ahead of her.



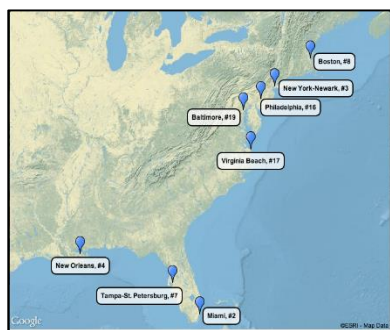
News You Can Use

NFIP Bulletin Highlights April 1, 2015 Program Changes

This [bulletin](#) implements more of the required changes to the rate structure and some of the business practices with the NFIP as a result of the Homeowner Flood Insurance Affordability Act and Biggert-Waters 12. Key changes in the bulletin include:

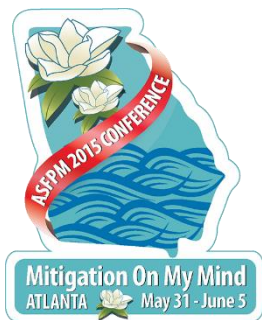
- Implementation of the first annual rate change that sets rates using rate increase limitations set by HFIAA, for individual premiums and rate classes:
 - Limiting premium increases for individual premiums to 18 percent premium;
 - Limiting increases for average rate classes to 15 percent; and
 - Mandatory increases for certain subsidized policyholders under Biggert-Waters and HFIAA.
- Increasing the Reserve Fund assessments required by Biggert-Waters.
- Implementation of the annual surcharges required by HFIAA.
- Guidance on substantially damaged and substantially improved structures and additional rating guidance on Pre-Flood Insurance Rate Map (FIRM) structures.
- Implementation of a new procedure for Properties Newly Mapped into the Special Flood Hazard Area and existing Preferred Risk Policy Eligibility Extension (PRP EE) policies. The premiums will be the same as the Preferred Risk Policy for the first year (calculated before fees and assessments) to comply with provisions of HFIAA.
- Reformulation of expense loading on premiums, reducing the expense load on the highest risk policies as an interim step while investigating expenses on policies as required by Biggert-Waters.

The changes outlined in this bulletin will take effect on April 1, 2015, for new business and renewals beginning April 1, 2015.



Eight US Cities Rank among World's Top 20 Most at Risk for Flood Loss

Read the report, [Reducing Coastal Risk on the East and Gulf Coasts](#), which was authored by Committee on US Army Corps of Engineers Water Resources Science, Engineering, and Planning; Coastal Risk Reduction; Water Science and Technology Board; Ocean Studies Board; Division on Earth and Life Studies; and National Research Council.



Mitigation on my Mind!

ASFPM's 39th Annual National Conference, May 31-June 5, 2015

Time is running out if you plan to submit an abstract for a presentation at our national conference in Atlanta. **Deadline is Oct. 31.** Go to the [conference website](#) and follow the directions to submit online.

And here's some really big news. The “**Mitigation on my Mind**” website is up and running. You can even book your hotel rooms now if you'd like. The website will be updated often and you should check it periodically for new information. Check it out or book your rooms at <http://asfpmconference.org/>.

Terri Turner, Georgia Association of Floodplain Management's local host team coordinator, said that in addition to learning about the latest in floodplain management, there are plenty of things conference attendees can do while in Atlanta. Here's the [Atlanta Convention & Visitors Bureau website](#) with 100s of ideas of what to do in Atlanta.



What's happening around the nation?

A collection of the most viewed stories on our [Facebook](#) page

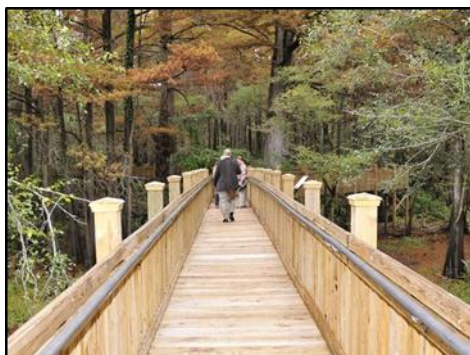
Virginia

"The newlyweds forged a compromise. They would search for a home in Norfolk to be near Josh's office. But it could not be in a flood plain, susceptible to rising seas, storm surge and escalating flood insurance prices." This is from [HamptonRoads.com](#), and it shows a different way of thinking when it comes to buying waterfront property. Read the article [here](#).



After much research on potential flooding problems in Norfolk, Mary-Carson and Josh Stiff recently bought a home that sits well above the flood line. Photo by Stephen M. Katz | The Virginian-Pilot.

Mississippi



The Mississippi DOT property along the Pearl River could offer some of the same features as Sky Lake Wildlife Mgmt. Area. Photo: Special to The Clarion-Ledger.

Sometimes, striking a deal with a non-profit is the best way to managing mitigation properties. In this [article](#) from TheClarion-Ledger, we learn, "Wildlife Mississippi has a long history of managing mitigation properties throughout the state and developing recreational opportunities," Wildlife Mississippi's Jame Cummins said. "We are in the early stages of developing a plan that will fulfill the mitigation/conservation purposes of the property while providing opportunities for an urban population to have safe, quality places to recreate and connect to nature, while maintaining the property in a nongovernmental ownership."

Indiana

This [article](#) in the NWITimes.com made us ask the question, "What can we, as an association, do to better explain flood risk to the public, and insurance agents?" And although it was "liked" by three people and viewed by 385, no one offered advice.



Work on a bridge over the Little Calumet River. Photo by John J. Watkins | The Times.

New Jersey



A Sandy-damaged home in Little Egg Harbor Township collapsed July 10, 2013 while being elevated. Photo: Staff photo / Thomas P. Costello.

Registration is a must now for home-elevation contractors in New Jersey, as announced in this [article](#) from the Asbury Park Press. The new rules are meant to head off construction accidents caused by contractors without the experience to do the job right or the wherewithal to make it right if they messed up. According to ASFP member Roderick Scott, Louisiana and Texas have similar laws, but he would like to see standardized, licensing requirements in all states for elevation contractors, as well as a national training and certification program. Here is the NJ legislative language regarding the [new code requirement](#), if your community is thinking about similar legislation.

New York

New York City planning department's "Retrofitting Buildings for Flood Risk" is getting quite a bit of media attention. Check out this [story](#) from NextCity.Org, which leads with, "In the two years since [Hurricane] Sandy sent seawater surging through the low-lying streets of New York, there's been a lot of focus on what government can do to protect the people who live and own property on those streets. Should we build seawalls? Oyster beds? Wetlands? Beach dunes? Should we encourage people to clear out of certain waterfront neighborhoods?"



New homes in the oceanfront community of Breezy Point in Queens are evidence of post-Sandy rebuild. AP Photo / Mark Lennihan.

Anywhere in the US



A [report](#) just released by [Ceres](#), the sustainability advocacy group, makes the point forcefully. "Over the past 30 years annual losses from natural catastrophes have continued to increase while the insured portion has declined," it concluded.

At right: Mantoloking, NJ, after Hurricane Sandy in 2012. Photo by Michael Reynolds / European Pressphoto Agency.

Policy Matters!

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



Making it a Policy to Give Back

Floodplain management has become a “profession” over the last 60 years. It is made up of various disciplines: engineering, planning, emergency managers, GIS, mappers, education, graphic technology and many others. All of us have made a living in some aspect of this profession, and I hope you are considering how you can give back to the profession, or provide support in some way for the next generation to follow in our footsteps and maintain the quality of this profession.

All of you know how expensive it is to obtain a college or advanced degree, so any amount of support you can provide will help that next generation. Some association members have established scholarships at various institutions. I know Mike Pavlides and his wife established one in their name. My wife and I were fortunate enough to establish a small engineering scholarship at my alma mater of University of Wisconsin-Platteville.

Many have probably already supported your children or other family members in their education efforts. You may also donate to a scholarship fund at your alma mater, or some other institution of your choice. If so, I applaud each of you for doing so.

ASFPM and the ASFPM Foundation are committed to providing a means where you can contribute, at whatever level you can afford, to support our scholarship funds to help the next generation pursue higher education degrees. We do as much as we can within our resources, and so far have assisted 20 undergraduate and graduate students since 2004, but can always help more students if more of our members donate even small amounts to the scholarship funds. The [Foundation website](#) has a button at the top for donations. You can sign up for small donations each month or for an annual donation. You can even designate that the money be used to support a student working toward a degree in a field related to floodplain management. We find that students who receive these scholarships typically migrate toward the floodplain management field, which is how we help produce the next generation for our profession.

If 100 ASFPM members donate even \$8.50 a month, that generates enough funding to provide two to four scholarships each year. Thanks to all of you who make the commitment to give back, or as some say, pay it forward, to the next generation of our profession.



The Certification Board of Regents were in Madison this September for its fall retreat. Beginning with Jennifer Dunn (federal agency rep.), sitting at the first chair on the left and working down the table: Warren Campbell (academia), Anita Larson (executive secretary), Mike Parker (vice president), Mark Riebau (president), Ingrid Danler (secretary), John Ivey (professional development committee) and Tom Morey (state government).

Written by Ingrid Danler, ASFPM's Deputy Director, and Certification Board of Regents Secretary

Since the first exam was given in the late 1990s, the volunteer cadre of Certification Board of Regents has always been a part of maintaining and improving the Certified Floodplain Manager exam and promoting the profession. These regents, who are appointed by ASFPM Board of Directors, not only create new questions and analyze results, but also create policies and procedures to keep the exam relevant with all the changing rules and regulations.

The regents have been going through a renaissance for the past two years in order to keep up with the changing times. Along with website improvements and a new video series, the future holds changes to the Continuing Education Credit policy, a new CFM stamp, and exploration of specialty exams. Other exciting new avenues that the regents are working on include moving the entire system to electronic. The ASFPM Board has allocated funds to the executive office to start creating the electronic infrastructure for scoring CFM exams. We are not only grateful to the regents for their support, but also to FEMA-HQ, FEMA-EMI and the USACE for their support of this valuable program.

From the Director's Desk

Chad Berginnis, CFM
Executive Director, ASFPM



A 3 foot freeboard? Absolutely!

If I had to think of one thing that almost any community, or property owner, could do to reduce flood risk, the easy choice is elevation. While a bit more complicated and expensive for retrofitting already built structures, it is a very easy thing to do for new construction. In fact, it doesn't take a lot of changes to a local flood ordinance to consider a freeboard. What is probably more difficult is to get the appropriate legislative body to go along.

This past August, I read an article about Pawleys Island, SC, and how they went through the process of adopting a 3 foot freeboard. It said that at the public hearing there was no opposition to it and the leaders of the community supported it. The floodplain administrator, Paul Fabbri, pointed out that there is a great financial benefit too – not only in reduced premiums, but in an improved Community Rating System score. I used to get excited about a freeboard of 1 foot and downright ecstatic about 2 feet. With all that is happening regarding climate change, more intense rainfall events seemingly to occur inland and sea level rise on the coasts, *these days I think that the conversation needs to start at 3 feet and go up from there depending on local conditions*. Crazy, you say? I want to spend the rest of this column trying to make the most convincing arguments why we need to move to a much higher standard.

1. Uncertainty related to the Base Flood Elevations. Let me be clear here – we have very good and rigorous models to determine BFE around the country. However, these models are based on statistical probabilities and on short- and medium-length gage records. About 200 or 300 years from now, we will have a much better sense of what the true 100-year flood is in a location assuming that the environment doesn't change (which we know isn't the case). Freeboard also compensates for many other unknown factors that may increase flood levels beyond the calculated level such as waves, ice jams, debris clogging culverts or bridges. One other aspect of uncertainty is future growth and development that can dramatically change the flow in our streams and rivers.
2. Buildings, especially residential buildings, will be around a long time. Dr. Arthur Nelson, a demographer with Virginia Tech, gave a [presentation](#) at a past Gilbert White National Flood Forum, showing that while the average life span of non-residential buildings may be between 20 and 60 years, the life span of residential buildings exceeds 150 years! Given the uncertainty mentioned earlier, what will the conditions be 50, 100 or 150 years in the future? What will future flood maps show?
3. We can't afford NOT to. Insurance rates are going up, and even though the most onerous rate increases were toned down by Congress – make no mistake – rates will be increasing significantly. Did you know that you can save up to 70 percent on insurance premiums with a 3 foot freeboard?

There is a graphic that came out after Hurricane Sandy that has been very useful showing the range of premium rates for a hypothetical building from 4 feet below BFE, to 3 feet above BFE:



If \$90,000 in flood insurance premium savings alone doesn't convince you, there is another good example on the Rhode Island StormSmart Coasts [website](#). In this example, a newly built home at the BFE has a monthly mortgage payment that is \$265 higher than a structure that has been built with 3 feet of freeboard. Why? Because the very minor increased cost of construction (and the amount of money financed) is more than offset by reduced flood insurance premiums. The expense of incorporating freeboard into new structures is surprisingly low, generally adding only about 0.25 to 1.5 percent to the total construction costs for each foot of added height, according to the 2006 FEMA-commissioned study "[Evaluation of the National Flood Insurance Program's Building Standards](#)."

Floodplain managers have told me that their elected officials are concerned about added cost of construction of a building as a reason to not adopt a freeboard, or that it might kill economic development in the community. The study cited above provides plenty of arguments and data that the costs of freeboard are not significant. And in terms of economic development, Nashville, TN, is one of those communities that has a 3+ foot freeboard and has had it for a long time. Clearly Nashville is a thriving city today. According to 2014 data from the Community Rating System program, 39 of the 1,296 communities in the CRS have a freeboard of 3 feet or more.

Of course there are many other reasons to adopt a freeboard, not least of which is safety and peace of mind for inhabitants of those buildings and their belongings. A freeboard standard is the most commonly adopted standard that exceeds the NFIP minimums. And a survey of states conducted by ASFPM in 2010 showed that 16 states either had a statewide freeboard either required or implemented by the state. The good news is that states and communities are trending towards adopting a freeboard, but I think the next step is to ask how high? As a nation we need to move with more urgency to a freeboard standard that provides long-term risk reduction. A minimum 3 foot standard is reasonable and achievable.

Your partner in loss reduction,

Chad

Job Corner



[Dewberry](#) announced this month that **Jeff Gangai**, CFM, has been promoted to senior associate in the Fairfax, VA, office. With more than 15 years of experience, he is a national expert in coastal flood hazard analyses and mapping, and has presented at numerous industry conferences around the US. He specializes in flood insurance studies, wave studies, numerical modeling, oil rig jacket and superstructure design, and surge gage management. Gangai has a bachelor's degree in maritime systems engineering from Texas A&M University. He is a member of the American Society of Civil Engineers, Association of Coastal Engineers, and Association of State Floodplain Managers.

Visit [ASFPM Job Corner](#) for more information and the most up-to-date job listings.

Kevin Currie, ASFPM Member Services Coordinator, has a few timely reminders about your membership...

It's that time of year again—your ASFPM membership will be expiring in two months (Dec. 31 to be exact), and your fees for next year's membership are now due. Instructions for how to renew your membership for 2015 are below, but first I want to review some of the benefits you'll continue to receive next year when you renew your membership:



- A discount on your certification as a floodplain manager (CFM®)
- A discount on your conference registration. Mark your calendar for May 31-June 5, 2015. We'll be in Atlanta for informative discussions on all things floodplain, and you'll receive 12 continuing education credits for attending.
- *The Insider* and *News & Views* e-publications—our signature bimonthly newsletters.
- First priority and a discount on registration for our webinar series, which covers a wide variety of relevant floodplain information.
- The list goes on, so click [here](#) to read more.

Make sure your access to these benefits doesn't lapse, and renew your membership for 2015 by visiting your [member login](#) on Nov. 1. Even though the renewal process is online, you'll still be able to obtain an invoice or pay with a check if you follow the link and instructions. If you have any questions about your membership please email me at memberhelp@floods.org. Remember, your renewal is due by Dec. 31, 2014.

It's an exciting time to be a floodplain manager and ASFPM will continue to be a leader in all areas of floodplain management, including:

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- National policy issues involvement such as the implementation of NFIP reform legislation, post-disaster recovery from floods, national levee program development and flood mapping program improvements;
- Training and professional development for practitioners, bringing you ASFPM's webinar series, No Adverse Impact (NAI) How-To Guides; and maintaining our one-stop national training calendar;
- New CFM® videos, study guides and website redesign are available, making your hard-earned CFM® invaluable for your career;
- Innovative projects such as development of a Great Lakes Coastal Resiliency Planning Guide, comprehensively surveying local floodplain managers to develop a national assessment and mentoring programs for state floodplain managers and cooperating technical partners; as well as
- Conferences and events!

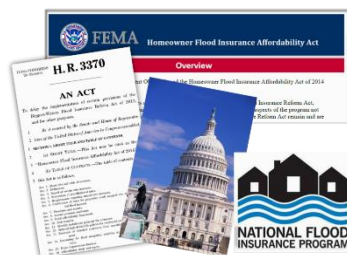
To see what ASFPM has been up to lately, check out our [website](#).

One final note: This year we're introducing a discounted membership rate for our members who have retired from the floodplain management profession. We'll be announcing the details so you can find out if you qualify in a couple days. So be sure and check ASFPM "[What's New](#)" section periodically.

Thanks in advance for your continued membership!



ASFPM November Webinar: Implementation & Impacts of 2012 and 2014 Flood Insurance Reform Legislation



Will be held from noon-1 p.m. CDT, Nov. 20, 2014, and will count as 1 Core for CFMs. Cost is \$60 for non-members and \$30 for ASFPM individual members. Click [here](#) for the flyer.

Presenters are:

Bruce Bender, Bender Consulting Services, Inc., and
Chad Berginnis, ASFPM Executive Director



One Washington Community “Gets It,” and is Planning on Moving its Critical Infrastructure out of the Floodplain

STANWOOD, WA — Local leaders and the city's second-largest employer are looking to the hills as the



Photo was published with the story in Herald.Net, but no details were given.

threat of flooding makes downtown an increasingly hazardous and costly place to be.

Located near the mouth of the Stillaguamish River, within reach of severe Skagit River floods, Stanwood's entire downtown falls within a 100-year floodplain designated by the Federal Emergency Management Agency.

Recently, city officials renewed discussions about moving Stanwood City Hall and the police department to higher ground. Josephine Sunset Home, the second-largest employer in the city behind the Stanwood-Camano School District, also plans to relocate. Read the

full story [here](#), from “The Herald,” in Everett, WA, published Oct. 19, 2014.

Upcoming ASFPM Events – Mark your Calendar

2015 May 31-June 5 – ASFPM 39th Annual National Conference – Atlanta, GA

2016 June 19-24 – ASFPM 40th Annual National Conference – Grand Rapids, MI

2017 May 21-26 – ASFPM 41st Annual National Conference – Kansas City, MO

ASFPM Editorial Guidelines

ASFPM accepts and welcomes articles from our members and partners. “The Insider” and “News & Views” have a style format, and if necessary, we reserve the right to edit submitted articles for space, grammar, punctuation, spelling, potential libel and clarity. If we make substantive changes, we will email the article back to you for your approval before using. We encourage you to include art with your article in the form of photos, illustrations, charts and graphs. Please include a description of the art, along with the full name of who created the art. If the art is not yours originally, you must include expressed, written consent granting ASFPM permission to use the art in our publications. If you have any questions, please contact Michele Mihalovich at editor@floods.org.

Questions, items for publication and other editorial matters should be directed to:

ASFPM
575 D’Onofrio Drive, Suite 200
Madison, WI 53719
(608) 828-3000
editor@floods.org

Check with editor@floods.org to see about the deadline for News&Views.

For address changes and member services, contact the ASFPM Executive Office at the address in the box above.



Association of State Floodplain Managers

575 D’Onofrio Drive, Suite 200

Madison, WI 53719

(608) 828-3000 fax: (608) 828-6319

editor@floods.org

<http://www.floods.org>

Looking for training opportunities to earn CECs for your CFM? If so, be sure to check out our web calendar, which already has several training opportunities listed for 2014! Search the calendar by state using the directions below, or use the category drop down menu.

<http://www.floods.org/n-calendar/calendar.asp>

- Go to the calendar and click on the search feature icon at the top of the calendar. Type your state's initials in parenthesis (for example "(WI)") into the search field and it will pull all the events (training, conferences, etc.) that are currently listed on the calendar for your state. What a great way to find upcoming training for CECs! The only events without a state listed in the event title are EMI courses which are all held in Emmitsburg, Md.

ASSOCIATION OF STATE FLOODPLAIN MANAGERS OFFICERS

CHAIR

Bill Nechamen, CFM
 NY State Dept. Env. Conservation
 Albany, NY
 (518) 402-8146
william.nechamen@dec.ny.gov

VICE CHAIR

Ceil Strauss, CFM
 MN Dept. Natural Resources
 St. Paul, MN
 (619) 259-5713
ceil.strauss@state.mn.us

SECRETARY

Leslie Durham, P.E.
 AL Water Resources
 Montgomery, AL
 (334) 242-5506
leslie.durham@adeca.alabama.gov

TREASURER

Karen McHugh, CFM
 MO Emergency Mgmt. Agency
 Jefferson City, MO
 (573) 526-9129
karen.mchugh@sema.dps.mo.gov