

THE INSIDER

An exclusive publication for ASFPM members

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FEMA's National Institute of Building Sciences Releases Update to its 2005 Natural Hazard Mitigation Saves Report

ASFPM and other organizations have used the 2005 report very heavily—in our congressional testimony, policy guidance, etc. As

most of you know, the well cited statistic “FEMA mitigation programs result in \$4 benefits for every \$1 in cost” comes from the 2005 report. Well, the 2017 report has even better news:






National Benefit-Cost Ratio Per Peril <small>*BCR numbers in this study have been rounded</small>		Federally Funded	Beyond Code Requirements
Overall Hazard Benefit-Cost Ratio		6:1	4:1
 Riverine Flood		7:1	5:1
 Hurricane Surge		Too few grants	7:1
 Wind		5:1	5:1
 Earthquake		3:1	4:1
 Wildland-Urban Interface Fire		3:1	4:1

Table 1. Benefit-Cost Ratio by Hazard and Mitigation Measure.

- For mitigation programs, overall the ratio is \$6 in benefits for every \$1 spent
- For flood mitigation, the ratio is better—\$7 in benefits for every \$1 in cost
- The report assesses not only all of FEMA's mitigation programs (including PA 406), but also HUD CDBG-DR, and several programs of EDA.

The report examined 23 years of data showing the costs and benefits of federal mitigation grants from FEMA, HUD and EDA. Those grants, which totaled \$27 billion in spending, led to an estimated \$158 billion in benefits, including \$68 billion in avoided deaths and injuries, \$58 billion in avoided property damage and \$13 billion in avoided costs associated with additional living expenses and direct interruptions to businesses.

We urge you to check out either the [344-page full report](#), or the 22-page [“Summary of Findings.”](#)

Floodplain Managers Love their Alphabet Soup, but it's Hurting our Message

Written by Claire Jubb, CFM, AICP, Community Development Director for Charlotte County, Florida & Florida Floodplain Managers Association's Associate Director of Legislation



Did you know that the Federal Emergency Management Agency has a 78-page document called the [FEMA Acronyms, Abbreviations & Terms](#) (often referred to as FAAT)? The University of California, San Diego Library hosts a site dedicated to [GovSpeak](#) with a fully linked list to U.S. government agency, office, program and publication acronyms. GovSpeak is a real thing we use more and more every day, but it may not be helping our communication with people outside government (i.e., people we're trying to help).

Not only is GovSpeak a real thing, it depends on the context, agency and situation as to what an acronym may actually mean. For example, from the FEMA document, ASP has four different meanings:

1. Active Server Page
2. Advanced Spectroscopic Portal
3. Associate Safety Professional
4. Aviation Security Program

Outside of government, ASP could be an asp (a type of snake) or one of 192 other meanings including the Association of Surfing Professionals, American School of Paris and Arkansas State Parks. Imagine the confusion if one definition is used instead another.

So the connection between GovSpeak and what we in floodplain management do is fairly obvious. We love our acronyms and often don't even realize we are using them. All of us that work with the public or elected officials know the difficulties we have communicating highly technical concepts to people who don't have the same in depth knowledge of the subject we do. But communicating these regulations and ideas to the public and elected officials is so important. If we don't pay close attention to how we present our message, the message will not be heard.





Don't worry—I'm not suggesting we remove all GovSpeak or acronyms from our vocabulary. That wouldn't be practical, especially in our world. I just think that we should remember our audience when we discuss a topic to make sure we don't confuse the issue. Here are a couple things I do to prepare when communicating with non-flood geeks to help get my message across.

- Rose can help—When I'm putting a presentation together or writing an article, I ask myself, "Would Rose (referring to Betty White's character in the fabulous *Golden Girls*) understand what I am talking about?" We all have our "Rose," and if they can understand what you are saying, you are on the right track.
- Audience engagement—Yes, this is the thing that scares most of us, but in terms of floodplain management communication, asking a few questions at the beginning of your presentation is a good thing. This lets you know who you are dealing with and what their level of knowledge is. You can then tailor the language to the audience.
- Expect the know-it-all in the room. There will always be one (or more than one) person who thinks they know your topic better than you do. There is a temptation to start using more and more technical terms to combat them, but this will be counterproductive to the rest of your group. Expecting that person to always be in attendance, and use the tip above. You are in control of your communication.
- Make fun of your use of acronyms. I do this in any discussion where I know I'm going to have to use some. Draw attention to it. Use them as a way to engage your audience. How about asking them to "Guess the Acronym." This helps get the audience past the GovSpeak, and it could help them remember the acronym and other important parts of your presentation.

So GovSpeak is a real thing and definitely has a value. In today's world, our attention span is decreasing. We abbreviate everything in texts and tweets now. GovSpeak fits nicely in with that and certainly has a great deal of value in our everyday work. We must, however, remember that not everyone speaks our language. We want non-flood geeks to be able to focus on what we are saying and not on translating our GovSpeak. So pay attention to this the next time you are speaking with a group outside your world, and try a few of these tips. It will only help enhance your communication skills.

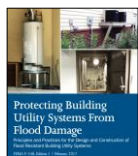
**If you have a story you'd like to share with
ASFPM newsletter readers, contact
ASFPM Public Information Officer
Michele Mihalovich at michele@floods.org.**

FEMA News You Can Use

After the fires, come the floods

This wildfire season has made it clear that pre-disaster mitigation must be a priority for all areas of the United States. FEMA Building Science Branch's [Rebuilding After a Wildfire Fact Sheet](#) provides information on simple techniques that may increase fire resistance of a residence, but also great advice on how to mitigate against floods in wildfire-impacted areas.

New edition released of Protecting Building Utility Systems from Flood Damage



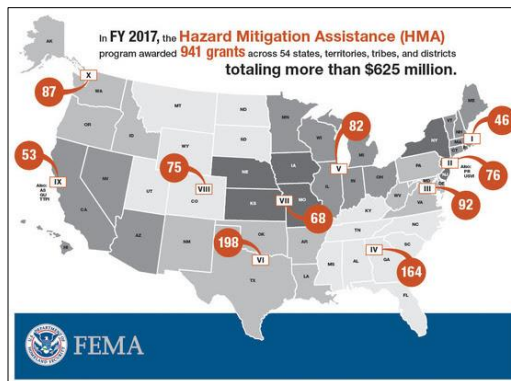
The new edition of [Protecting Building Utility Systems from Flood Damage: Principles and Practices for the Design and Construction of Flood Resistant Building Utility Systems](#), is dated as a February 2017 publication.

FEMA Announces the Release of the Tribal Mitigation Plan Review Guide

FEMA recently released the Tribal Mitigation Plan Review Guide. Effective December 2018, the guide will be FEMA's official policy on tribal mitigation planning requirements and will supersede the Tribal Multi-Hazard Mitigation Planning Guidance issued in 2010. The underlying regulatory requirements for tribal mitigation planning in [44 CFR Part 201](#) have not changed. [Read the announcement here.](#)

FEMA signs pact with reinsurers to take on \$1.46 billion in flood risk

FEMA signs pact with reinsurers to take on \$1.46B in flood risk. Buying reinsurance helps NFIP offset some of its financial risks. It is a fairly new practice for NFIP, which Congress empowered to undertake through laws in 2012 and 2014. Read more about the [reinsurance pact here](#).



Spanish versions of HMA Guidance, Addendum and program brochures are now available

The Spanish versions of current mitigation tools, job aids and other documents [are available here](#). These documents support a wide variety of mitigation actions and activities for stakeholders.

ASFPM Member News...

The ASFPM Foundation recently hired **George Riedel** for its new ASFPM Foundation donor coordinator. He will work closely with the foundation's Fundraising Committee and other committees, and coordinate and work with the ASFPM executive office to ensure the ASFPM Foundation fundraising objectives are met. Riedel will help create new fundraising strategies and initiatives, and will also work to promote the foundation and engage with potential donors.



Riedel retired as an associate vice president for Michael Baker International. Prior to coming to Baker, he was the deputy executive director of ASFPM and leader of the Floodplain Management Program for the Missouri State Emergency Management Agency. For the past 20 years, Riedel has focused exclusively on floodplain management and hazard mitigation activities, and currently serves as the Mitigation Champion in FEMA Region VII for Resilience Action Partners with the Community Engagement and Risk Communications Services contract.

"I'm thrilled to serve as the ASFPM Foundation's donor coordinator," Riedel said. "ASFPM and the foundation have been very important in my career, and personally in the friendships I developed throughout the years. Continuing to serve the floodplain management community after my retirement is a perfect fit. I look forward to successes and challenges my new role will present." You can contact him at george@asfpmfoundation.org.



ASFPM member **Loren Wobig** was recently named as the director of the Illinois Department of Natural Resources, Office of Water Resources. He previously served as a division manager for IDNR since August 2013.



ASFPM member **Kevin Coulton**, of Troutdale, Oregon, is serious about getting his message out on natural infrastructure being coupled with traditional infrastructure when protecting people and property from flood risks. That's why he wrote [Make America's Swamps Great Again](#), along with a [letter to President Trump](#), urging him to "consider my opinions regarding the value and benefit of natural infrastructure for flood risk reduction." If you'd like to contact Kevin, he can be reached at kevin.coulton@gmail.com.

Gone But Not Forgotten . . .

The following ASFPM members and national leaders in FPM passed away this winter. Our hearts are with their families as we take a moment to appreciate their decades of contributions to reducing flood damage in the nation.

Phil Letsinger, 78, state floodplain Manager, NC Emergency Management, retired, Raleigh, NC

Dale Hoff, 69, FEMA Region VI floodplain management and mitigation specialist from 1983-2017, retired, Denton, TX

Edward L. Connor, 70, federal insurance administrator, FEMA, retired, Hyattsville, MD

Mike Borengasser, 73, state floodplain manager, Arkansas Natural Resources Commission, Conway, AR. He served many years on the ASFPM Board, various committees and the Certification Board of Regents and was very active in the Arkansas state association and managed its state CFM program. Borengasser received the 2004 John Ivey Award for Excellence in Certification and was recognized in 2009 as an ASFPM Pioneer for his many contributions to the association's formative years.

Flood Insurance Committee Corner



Chocolate Milk and the Myths and Facts of Flood Insurance



In a recent survey conducted by the Innovation Center for the U.S. Dairy, it was revealed that a full 7 percent of American adults believe chocolate milk comes from brown cows. Is it any wonder then that many Americans also have incorrect beliefs about flood insurance? Here are a few of the common misconceptions floodplain managers hear:

My Homeowners Policy Covers Damage Due to Flooding

Many people believe flooding is covered under their homeowner's policy along with other hazards such as fire and tornado. While sewer backup coverage is often available as a rider on a homeowners insurance policy, insurance against flooding is typically through a completely separate policy. And while most homeowners' policies automatically include contents coverage, a property owner usually must ask for coverage for contents when buying a policy from the National Flood Insurance Program. Only the NFIP's Preferred Risk Policy automatically includes contents coverage when building coverage is purchased.

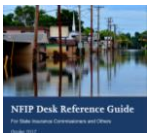
I Do/Don't Live in a Flood Zone, So I Can't Get Flood Insurance

There are at least two myths there. First, we all basically live in a flood zone. But it's the level of risk that differs (we know...you risk-equation purists will argue with how that was said). And no matter what flood zone you live in, federal flood insurance is available as long as your community participates in the NFIP. And if you live in a moderate- or low-risk zone (B, C, X), you may be eligible for the lower-cost PRP, which starts at less than \$200 a year (also now available for AR and A99 zones). FEMA has updated the [PRP brochure](#), but note that the policy premium table is now separate and can be very misleading as it does not include the 15 percent Reserve Fund Assessment, Federal Policy Fee or HFIAA Surcharge (\$25 for primary residence; \$250 for all other occupancies).

And if you happen to hear the related myth of "**I don't live in a flood zone, so I don't need flood insurance,**" remind them of recent flooding events such as the Houston area from Harvey where numbers such as 80 percent of homeowners who experienced flooding did not have coverage. Nationally, nearly one out of four flood claims are in moderate-low risk areas...and that is of people who HAD purchased coverage. If you want to include a similar statistic for your state, go to Bureau & Statistical Agent's [Claims by Occupancy Type/Zone report](#), scroll to your state, and simply divide the total of the Zone X claims by the total number of claims (e.g., in Arizona, it would be 1,431/4,671 or about 31 percent).

An NFIP Policy Does Not Provide Coverage for Basements

There are misconceptions about flood insurance and coverage in basements. Some property owners say that flood insurance is worthless since there is no coverage in a basement at all. We hear from others who thought their contents were covered, only to learn after a flood that their contents in their basements were *not* covered. ~Continued on next page.



An updated [NFIP Desk Reference Guide for State Insurance Commissioners and Others](#) is now available.

Coverage is provided for foundation elements, including posts, pilings, piers or other support systems for elevated buildings. Coverage also is available for basement and enclosure utility connections, as well as for certain mechanical equipment necessary for the habitability of a building, such as furnaces, water heaters, clothes washers and dryers, food freezers and the food in them, air conditioners, heat pumps, electrical junctions and circuit breaker boxes. However, for those man caves with the super-ginormous ultra-HD TV, an NFIP policy will not cover those items. FEMA's [Summary of Coverage](#), while a bit dated, has a good section about coverage in areas below the lowest elevated floor and basements.

To help bust these and other myths, two good resources (though a bit outdated) are "[Myths and Facts about the NFIP](#)" and the booklet "[Answers to Questions About the NFIP](#)." The booklet can also be ordered from FEMA by calling (800) 480-2520. Meanwhile, you are on your own to explain pink, strawberry milk.



Meanwhile, humbly yours,

Bruce Bender and **Steve Samuelson**

—Your [Insurance Committee Co-chairs](#)

Floodplain Management Training Calendar

For a full nationwide listing of floodplain management-related training opportunities, visit [ASFPM Online Event Calendar](#). Looking for training opportunities to earn CECs for your CFM? Check out our event calendar with LOTS of training opportunities listed for 2018! Search the calendar by state using the directions below, or use the category drop down menu to search by event category. 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 that are currently listed on the calendar for your state. The only events without a state listed in the event title are EMI courses, which are listed with their FEMA course number and are all held in Emmitsburg, MD.

Job Corner

ASFPM is hiring a full-time training and e-learning coordinator. Having your CFM certification would definitely be helpful for this position. Be sure and share with anyone you think might be interested: <http://www.floods.org/n-jobpost/index.asp#2355>



Also of interest:

- Southeast Metro Stormwater Authority in Centennial, Colorado has two positions open: construction/engineer inspector and plan reviewer/engineering tech.
- J. Philip Keillor Wisconsin Coastal Management-Sea Grant Fellow needed in Madison, Wisconsin.
- Atkins Global is looking for a water resources engineer in its Alexandria, Virginia office.

Check out these career opportunities and more on ASFPM's job board. Visit our [job postings here](#), and if you're an employer and want to [post an opening](#), it's **FREE!**

FEMA Recognizes Outstanding Cooperating Technical Partners

FEMA Uses the Power of Story and Mapping to Highlight Partners' Work Toward Resilience

Using ESRI story maps, the Federal Emergency Management Agency recognized the work of the **San Antonio River Authority** and **Illinois State Water Survey** as recipients of the 1st Annual Cooperating Technical Partners Recognition Program. Both were honored at ASFPM's national conference in Kansas City last year.

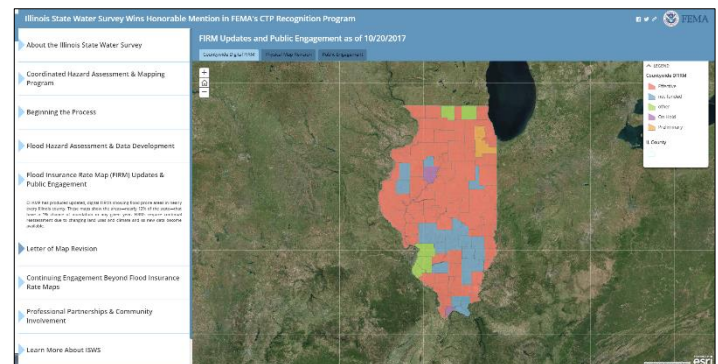
SARA, the first place winner, was selected for its holistic watershed master planning and floodplain management best practices. [SARA's story map](#) includes historic photos, video and interactive mapping and allows the viewer to better experience:

- SARA's commitment to work with local communities,
- Implementation of FEMA programs, and
- How to incorporate local knowledge and data into flood hazard mapping and mitigation planning.

The story map walks through the area's flood history, SARA's flood management program, holistic watershed planning approach, watershed master plan GIS viewer, Letter of Map Revision Review program and participation in the CTP program.



Honorable Mention winner ISWS was selected for its Coordinated Hazard Assessment and Mapping Program. CHAMP produces relevant information, creates innovative products and engages partners to act to prevent losses from flooding and other natural hazards. Through maps, text and photos, the [ISWS story map](#) identifies the breadth of effort and partnership that ISWS undergoes to achieve CHAMP's mission. Graphics and other visual aids explain the CHAMP process from beginning to end, including continued engagement beyond the publication of the Flood Insurance Rate Map.



Story maps are online, interactive products that use GIS maps, narrative text, images and video to tell a story. They are a modern communication tool that can help floodplain management practitioners convey technical information in a visually impactful way.

Call for Nominations for 2nd Annual Cooperating Technical Partner Recognition

The CTP Recognition Program was established to highlight the accomplishments of CTPs that perform outstanding work in the areas of program management best practices, tools and resources, communications and outreach, and other key areas of the Risk MAP process. It offers an opportunity for CTPs to be recognized by another CTP for their good work and best practices. In order to be nominated, the CTP must have an active Memorandum of Agreement with a FEMA region.

The recognition program offers the following three categories for consideration:

- The nominee offers an impactful solution or implementation of good **project management** skills or resources as a best practice.
- The nominee offers a product or **innovative solution**, which can be used by other CTPs and/or FEMA.
- The nominee demonstrates success with **outreach** initiatives.

To nominate a CTP for the recognition program, contact CTPAdmin@riskmapcds.com for more information. **The nomination period closes soon, so don't delay.**

Cooperating Technical Partner Training Opportunities

Want to learn more about the CTP? CTP 101 Training Now Available Online

The [CTP program](#) creates partnerships between FEMA and participating National Flood Insurance Program communities, regional agencies, state agencies, tribes and universities that have the interest and capability to become more active participants in the FEMA flood hazard mapping program.



If you'd like to learn more about the program, FEMA just launched the CTP 101 course. This 2-hour, independent study, online course is offered through FEMA's Emergency Management Institute and provides a comprehensive overview of the program. Students will gain an understanding of the CTP program history, grants, reporting and some basic project management best practices. Students can get 0.2 CEUs for taking the course. Visit: <https://training.fema.gov/is/courseoverview.aspx?code=IS-2101>

Registration Open for Current CTPs at Emergency Management Institute

And for current CTPs, EMI has two relevant upcoming courses you might be interested in:

- Spring course (4/30-5/4) focuses on the technical components of mapping and processes. Application deadline is March 2.
- Summer course (8/20-24) focuses on the integration of communication processes into the Risk MAP lifecycle and how CTPs can better communicate with stakeholders. Application deadline is June 22.

[Fill out this form](#) in order to receive your pre-approval letter, which is needed as an attachment when you apply directly to EMI.

By Rebecca Quinn, CFM

There's a very good reason floodplain regulations include so many definitions. It's because they are so important, even critical, to proper interpretation and enforcement. I've occasionally written about the difference between precise NFIP definitions and common usage. In this issue I'll dig a little into a common term and two NFIP definitions, and end with sharing a recent pleasant surprise.

FEMA's Specification of Certification by Engineer, Architect or Surveyor. In a few places the NFIP regulations refer to having designs certified by a "registered professional engineer or architect" (dry floodproofing, engineered openings, Zone V foundations and breakaway walls). Every state has laws or regulations that govern the practice of engineering and architecture. Nothing FEMA says, whether in regulations, guidance documents or certification forms, overrides state requirements. The same goes for local floodplain management ordinances, which also do not override state requirements. So if a state does not permit architects to practice engineering, then local officials should not accept design certification by architects.

Similarly, when it comes to elevation surveys, nothing FEMA says, whether in guidance documents or the Elevation Certificate (Section D shown below), overrides state requirements. The same goes for local floodplain management ordinances, which also do not override state requirements for surveying. Many states clearly distinguish between engineering and the practice of land surveys, and many do not permit engineers to conduct land surveys. There are some permutations—I've run across one state that allows engineers to survey metes and bounds (horizontal), but not elevations (vertical, referenced to a datum). Local officials should not accept Elevation Certificates signed and sealed by architects or engineers unless their state's rules clearly allow those professionals to perform elevation surveys (i.e., "authorized by law").

SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

The International Codes® define "registered design professionals." I've not looked at whether states and communities that do not use the I-Codes have a similar requirement. However, I'm sure there are requirements for engineers or architects involved in building design to be registered or licensed in the state or community where a project is located.

[A] REGISTERED DESIGN PROFESSIONAL. *An individual who is registered or licensed to practice their respective design profession as defined by the statutory requirements of the professional registration laws of the state or jurisdiction in which the project is to be constructed.*

Structure or Building, Does it Matter?

Technically, yes, there is a difference (I-Code definitions in sidebar). All buildings are structures, but not all structures are buildings. Houses, office buildings, fast-food restaurants, nursing homes, etc., are buildings. Structures that aren't buildings

include such things as cell phone towers, retaining walls, gazebos, membrane structures, free-standing signs, playground equipment, picnic tables, etc. But does it make a difference when we apply floodplain management requirements? Let's consider the signature requirement of elevating a floor relative to the base flood elevation. I like to separate the larger collective noun (structure) into buildings intended to support or shelter a use or occupancy have floors and non-building structures. Then it's easier to understand that buildings have floors, and must be elevated, while non-building structures don't have floors and the elevation requirements don't apply.

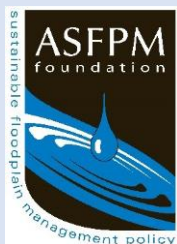
[A] **BUILDING.** Any structure used or intended for supporting or sheltering any use or occupancy.

[A] **STRUCTURE.** That which is built or constructed.

But it's not that cleanly divided in the NFIP regulations. Take a look at NFIP definitions and regulations (44 CFR §§ 59.1 and 60.3) and you'll see a definition for "structure" and "Building - - see structure." A word-search yields 30-some occurrences of "building," while "structure" is used about 70 times. But is that meaningful? I'm going to argue no, and not just because of the equivalency of the definitions. It's a tangled path through definitions, including "new construction," "start of construction," "existing structure," "existing construction," "substantial damage" and "substantial improvement." Remember, too, the requirement for communities to regulate "development," which is defined in part to be "...buildings or other structures." Let's look at three specific NFIP requirements:

- Sec. 60.3(a)(3) includes general performance requirements for "new construction and substantial improvements" to be "adequately anchored to prevent flotation, collapse or lateral movement" resulting from flood loads (and meet other requirements). If we apply this requirement only to buildings, wouldn't that mean non-building structures could be constructed without any expectation of resisting flood damage? I know we spend more than 90% of our time and energy regulating buildings, but that likely means we're paying enough attention to all those other things that are included in the definition for development.
- Sec. 60.3(c)(2) specifies that new construction and substantial improvements shall "have the lowest floor" elevated. This is specific to buildings that have lowest floors, a characteristic that non-building structures don't have.
- Sec. 60.3(e)(3) specifies that new construction and substantial improvements shall have the "bottom of the lowest horizontal structural member of the lowest floor" elevated (in coastal high hazard areas). Again, specific to buildings that have lowest floors, not non-building structures.

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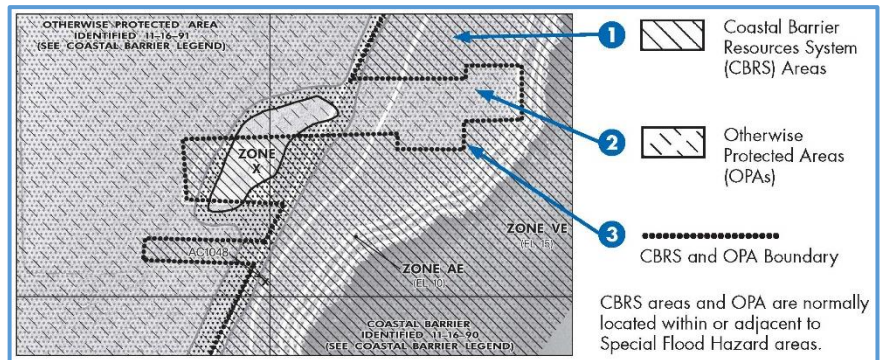
The ASFPF Foundation's new scholarship is taking applications now for the fall 2018 school year. The "Future Leaders Scholarship" will fund up to \$25,000 per year for up to two years and will be awarded to a rising junior in college who plans to work after graduation in the flood-risk management field. [Click here to learn more.](#) Deadline to apply is Feb. 25, 2018.

Start of Construction: In the NFIP definition, what does the parenthetical about CBRA mean in terms of regulating floodplain development? The NFIP definitions for “new construction” and “structure” have two parts: one for insurance and one for floodplain management. The definition for “start of construction” isn’t written to have two distinct parts, so what does the parenthetical about the Coastal Barrier Resources Act mean (sidebar)? It pertains only to flood insurance and has no direct bearing on how communities administer ordinances and building codes. But let’s look into it a little more.

Start of Construction (for other than new construction or substantial improvements under the Coastal Barrier Resources Act (Pub. L. 97-348)), includes substantial improvement, and means the date the building permit was issued...

Communities that participate in the NFIP are required to regulate development in all special flood hazard areas shown on Flood Insurance Rate Maps, including SFHAs that are also designated undeveloped Coastal Barrier Resource System areas (CBRS or CoBRA) and Otherwise Protected Areas (OPA). Those areas are designated by the Secretary of the Department of the Interior and shown on FIRMs (graphic). In these areas, NFIP flood insurance is available only for buildings constructed prior to after Oct. 1, 1983 or prior to the date of designation, provided such structures have not been substantially improved or repaired after substantial damage.

Put in plainer language: you can build new buildings and substantially improve buildings that were constructed before CBRS/OPA designation, and those buildings (and structures) must comply—but you won’t be able to buy NFIP flood insurance.



The federal authority to limit the availability of NFIP flood insurance, the Coastal Barrier Resources Act of 1982, as amended, prohibits new federal expenditures in those areas. This limitation is intended to discourage development in these vulnerable and environmentally-sensitive areas. The Act prevents the NFIP from writing new federal flood insurance policies and limits most federal disaster assistance for new construction and substantial improvements. Flood insurance coverage is available for new buildings in these protected areas if “used in a manner consistent with the purpose for which the area is protected.”

Back to the question of what does the parenthetical in the definition for “start of construction,” mean for floodplain managers? Well, if you go down the path of trying to figure out whether it really was intended to modify the definition, I think you’d conclude buildings built in CBRS/OPAs after the date of Act are ... what? They don’t actually have a date associated with when their construction was started? Now, if you have even more time to waste, take a look at where the term is used and you’ll quickly conclude that doesn’t make sense. I don’t know that I’ve ever specifically asked you to “trust me,” but on this one, trust that the parenthetical in the definition has no meaning for regulating floodplain development.

But if you're willing to spend little more time on the coastal barrier issue, take a look at what I found poking around in model ordinances I already have from just a few states that have communities with CBRS/OPAs:

The Flood Insurance Manual identifies NFIP communities with CBRS/OPAs in AL, CT, DE, FL, GA, LA, MA, MD, ME, MI, MN, MS, NC, NJ, NY, OH, RI, SC, TX, VA, WI, plus Puerto Rico and US Virgin Islands.

- Alabama, Georgia, Maine and Virginia do not have content related to CBRS/OPAs.
- Louisiana uses CBRS only in the definition, and Mississippi defines CBRS, but uses it only in the definition.
- North Carolina requires site plans to show the CBRS boundary and the designation date, but doesn't specify how that information is used.
- Florida, Delaware and Maryland take it a step farther. One of the specific duties of the floodplain administrator is to, "Advise applicants for new buildings and structures, including substantial improvements, that are located in any unit of the Coastal Barrier Resources System...that federal flood insurance is not available on such construction." The similarity isn't a surprise. I should disclose I helped all three states develop their model ordinances.

Maryland real estate professionals get with the program. I recently decided to sell the Annapolis, MD house where I raised my kids. After helping them get over the "shock," I picked an agent and started signing paperwork. I already knew Maryland is one of those states that has a real estate disclosure requirement, but allows sellers to opt out. If I recall correctly, the law was passed in the late '80s, when I was the NFIP state coordinator. I remember speaking to the agency charged with developing the standard form, urging them to require disclosure of whether properties are in or out of the mapped SFHA. No dice. The most they would do is require sellers to disclose "zoning matters" (whatever that meant!). Since then, the form has changed. Now if owners elect to disclose, they must answer this question: "Is the property located in a flood zone, conservation area, wetland area, Chesapeake Bay critical area or designated historic district?"

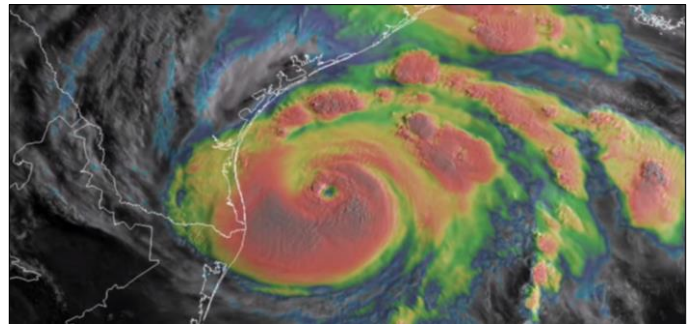
[MARYLAND] 25. FLOOD DISCLOSURE NOTICE: *Seller is advised that the Property or part of the Property may be located in an area established by the government as a "flood plain" or otherwise in an area where flood insurance could be required. The National Flood Insurance Program ("NFIP") establishes flood insurance policy premiums based on the risk of flooding in the area where properties are located. Due to amendments to federal law governing the NFIP, those premiums are increasing, and in some cases will rise by a substantial amount over the premiums previously charged for flood insurance. As a result, premiums paid for flood insurance on the Property may not be indicative of premiums that will apply after the Property is purchased. Also, the State of Maryland in conjunction with the Federal Emergency Management Agency has been systematically updating flood insurance rate maps. The Property may be affected.*

Still, I was surprised when my agent gave me the "Exclusive Right to Sell, Residential Brokerage Agreement" developed by Maryland Realtors® and I discovered a "flood disclosure notice" (below). I wonder if it prompts prudent buyers to ask more questions? Does anyone know if agreements used in other states have the same, or is it just Maryland?

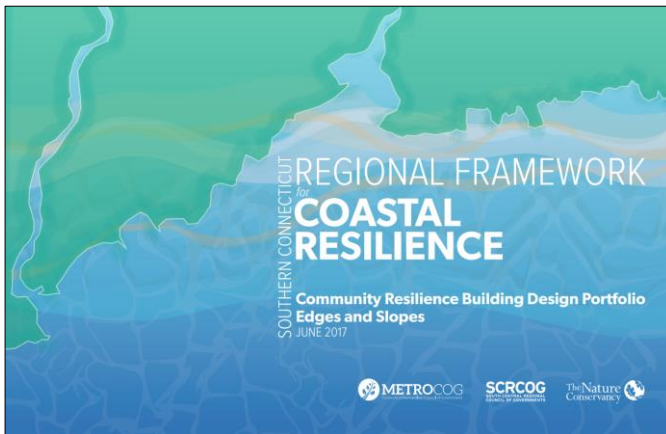
Submit your own items or suggestions for future topics to column editor Rebecca Quinn, CFM, at rcquinn@earthlink.net. Comments welcomed!

New satellite proved vital for forecasters, emergency managers during 2017's active hurricane season

Now in its new GOES-East position, the advanced GOES-16 satellite has officially joined NOAA's operational observation network, providing forecasters with sharper, more defined images of severe storms, hurricanes, wildfires and other weather hazards in near real-time 24/7. [Read more about the new position here.](#)



Great Coastal Resilience Tool with Designs for Many Coastal Communities



[Community Resilience Building Design Portfolio: Edges and Slopes](#) is a portfolio of 13 designs, including dune restoration, urban stream daylighting, living edges and urban slopes that provides architects, planners, engineers and elected officials with a much needed collection of resilient concepts. The core team included the South Central Regional Council of Governments, The Nature Conservancy and Connecticut Metropolitan Council of Governments, as well as leadership and staff from Fairfield, Bridgeport, Stratford, Milford, West Haven, New Haven, East Haven, Branford, Guilford and Madison, CT.

Grant Opps...

Just a reminder to bookmark the Florida Climate Institute's website for a comprehensive list of [funding opportunities](#). It's a fabulous resource.

CFM® Corner—Where your career and practice meet

Written by Ingrid Wadsworth, CFM, ASFPM Deputy Director and CBOR Regent



When it's time for your CFM renewal, we want to make sure it goes smoothly. If it's going to get snagged, it seems that it's generally around two issues: discounts and having all of the 16 Continuing Education Credits.

For the discounts to apply, you need to be an ASFPM member for both years of your two-year CFM cycle. Without that two-year membership, your CFM will be renewed at the regular rate.

For CECs, with the changes in the [CBOR CEC policies](#) regarding online learning and webinars, it's now easier than ever to meet that criteria. Here are some tips:

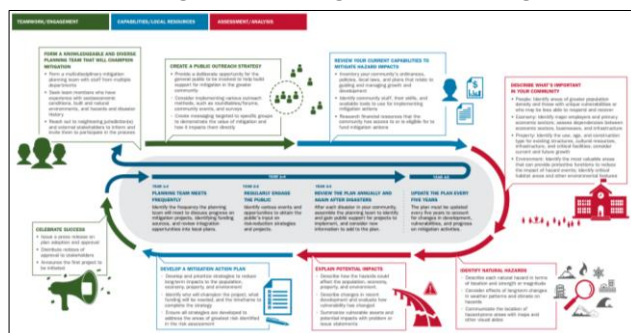
- [State Chapter Conferences](#)! Besides being a great networking opportunity, if you register for the full conference, they are usually good for the maximum 12 CECs. Make a habit to go annually and you are covered;
- [ASFPM's annual conference](#) is also 12 CECs for full registration. This year we will be in Phoenix in June;
- [ASFPM webinars](#). We have a mix of paid and free webinars available that we announce via email alerts, social media and our website. For members, you get discounts through your member portal and state chapter members also receive discounts;
- [EMI \(Emergency Management Institute\)](#) courses are free (with additional special discounts to state and local employees);
- States offer many local training opportunities. Check our [ASFPM training calendar](#) and then filter for your location;
- [ASFPM's online university](#) has myriad discounted Red Vector courses that are preapproved for CECs.

And as always, if there are any issues or concerns with your CFM or renewal, we are happy to assist. Happy 2018!

Interested in professional development for flood risk professionals? Do you have ideas that could help enhance and strengthen the floodplain management profession? Get involved by joining [ASFPM's Professional Development Committee \(PDC\)](#). The mission of the PDC is to provide vision, leadership and direction to ASFPM members regarding issues affecting the floodplain management profession.

Two New Mitigation/Planning Tools from FEMA Region 10

The FEMA Region 10 Mitigation Planning Team recently [created two graphics](#) for its tribes, states and lo-



als to use for messaging and training. The intention is to promote the importance of mitigation planning to guide community resilience. You can print them off, email them out, cut and paste portions into trainings, download and distribute. The [Mitigation Planning Benefits](#) provides messages on the benefits for a community to develop a mitigation plan. The [Mitigation Planning Process](#) provides a visual cycle of the mitigation planning process.

Managing Floods where Mountains Meet the Desert
ASFPM's 42nd Annual National Conference
Phoenix, AZ
June 17-21, 2018



Hard to believe but registration to ASFPM's 42nd annual national conference opens next month! You can start making your arrangements now, such as booking your [hotel rooms at the Sheraton Grand Phoenix](#) before May 25 to take advantage of the group rate. And to our invaluable sponsors and exhibitors, check out our [sponsor](#) or [exhibitor](#) pages to learn why the Phoenix conference is the ideal opportunity to showcase your company or products to new and existing clients. Contact our Events Planner Jenny Maurer at jenny@floods.org.

Did you submit an abstract or workshop proposal for consideration in the program? Selection notifications have been sent. A preliminary program will be posted in February on the conference website.

Don't forget to regularly check out the [2018 conference webpage](#). We've posted conference registration fees so you can get those travel authorizations submitted accurately, even though registration will not open until February.

We've also put together an [information page on all there is to do in Phoenix](#).

**Please keep in mind that it's NEVER too early to
nominate someone for ASFPM's 2018 awards season!
You can do it [online RIGHT NOW!](#)**

Silent and live auctions at the conference need your donations

Monies generated from the silent and live auctions at the ASFPM national conference help to support ASFPM Foundation research and projects. If you would like to donate to the silent auction, please provide the following information to the ASFPM executive office at suzanne@floods.org. Description of item, fair market value (minimum value of \$25 please), company/affiliation, your phone number, address, email and when and how the item will be available for table placement. If you would like to ship your donation, please ship to:

JE Fuller, Attn: Elise Moore, 8400 S. Kyrene Rd., Ste. 201, Tempe, AZ 85284

What's Happening around the Nation?

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

Florida—When will the growing risks associated with rising seas and more severe storms begin to affect home values in otherwise desirable coastal markets? Nowhere is that question more pressing than South Florida, which has some of the country's priciest properties—and some of the most vulnerable. [Read the Bloomberg article.](#)



Louisiana—He's already seen effects on the real estate market in Mandeville and other low-lying areas of Louisiana. Homes that are raised usually sell quickly and at escalating prices. "But the ones on the ground — you can't sell them, or they go minus the cost of elevating them," said Rod Scott (ASFPM member). [Read the Post and Courier article.](#)



Massachusetts—As Massachusetts was walloped by a nor'easter Jan. 4, it was the devastating flooding that captivated social media. Those hardy enough to brave the elements took to the streets to capture the once-in-a-generation storm surge. Ice chunks floated down Atlantic Avenue in downtown Boston, a dumpster bobbed along in the surf on a street in the city's Seaport, and tides erupted into South Shore neighborhoods. [Read the Boston Globe article.](#)



Kansas—Harvey County decides to leave Community Rating System program. [Read The Kansan article.](#) But probably more interesting are the post comments left on our Facebook page.

Puerto Rico—In a tense, armed standoff last weekend, FEMA and the U.S. Army Corps of Engineers seized much-needed electrical equipment from a warehouse owned by the Puerto Rico Electric Power Authority. Governor Ricardo Rosselló said the Department of Justice is investigating the power utility after the incident. [Read the Grist article.](#)



Pennsylvania—Well written OpEd by Eric Jespersen, a Pennsylvania CFM. [Read the Express-Times guest column.](#)



The Nation—Larry Larson, senior policy adviser for ASFPM, said an expansive study based on watershed boundaries instead of political boundaries could be the right approach. The challenge, however, will be rallying the political entities to act on it. [Read Houstin Chronicle's story, "Corps pitches unprecedented watershed study after Harvey."](#)



Deputy Director Report – Ingrid D. Wadsworth



"The oldest task in human history: To live on a piece of land without spoiling it." - Aldo Leopold

I just returned from a lovely family reunion cruise to the Caribbean. On one of our island stops, in a fevered attempt to acquire some alone time with my husband, we broke from the family and took a long stroll on the beach in the Cayman Islands. Once you acquire a floodplain managers eyes, though, it's hard not to notice that the beach was really eroded, some of the decks and staircases ended in deep water and the sand was a sheer cliff at parts.

On the one part of the beach still untamed with scrubby pines, palms and grasses, and with beautiful coral and rock shoals just feet from the shoreline, the beach was intact. It was there we ran into a surveyor who I stopped to chat with and we learned was hired to track the shoreline erosion.

Much to my husband's chagrin, we stood there talking about the enormous pressures the Cayman Island government was facing from big developers and how the space I was standing on was slated to be developed and the developer was petitioning to remove the coral and rock shoals so he could have a pristine beachscape. His dredged a channel about 100 feet off the shore was causing huge shifts in the sand and major erosion. Old story, and this time with paradise under assault. I walked away a little sadder and a little grateful to have seen the natural state of at least this parcel in the Caymans.

But this scenario plays out every day in our cities, counties and states. We recently looked at the demographics of our membership and nearly 47% of our membership are local floodplain managers. **Our local floodplain managers are almost always that important voice between incredible pressures on our elected officials and potentially bad decisions and developments.**

In 2018 you'll see our focus remaining on the three areas ASFPM does best: projects and data, training and networking. If you haven't seen the tools and website that support our projects and data, it's time to get familiar with our [Flood Science Center webpage](#). This main page, along with about a [dozen others](#) should be your hub for science supported data and practical information you need on the fly or to support your sound recommendations.

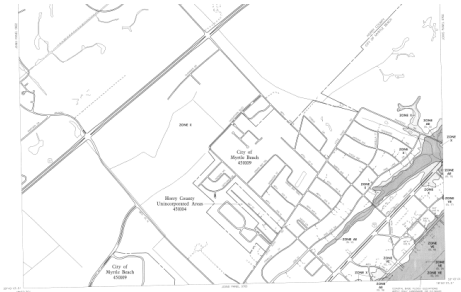
Also, [training](#) will increase in 2018 with more webinar offerings and training opportunities nationwide. We are in the process of hiring another training and e-learning coordinator to manage and strategize those offerings. And networking continues to be the key to one-on-one information and training through our [annual conference](#), to our presence and availability at [state chapter conferences](#) around the country.

The world is a bit of a mess lately, but hopefully we have done some of the reliable and credible sorting for you. If there is anything else we can provide, do let us know.

Best,

A handwritten signature in black ink, appearing to read "Ingrid Wadsworth".

Important Changes Coming to FEMA Map Service Center



A number of important changes are coming to [FEMA's Map Service Center \(MSC\)](#) and related services as the agency continues to improve how it provides information related to the delivery of flood maps. FEMA will implement changes to the MSC Address Search tool and enhancements to the National Flood Hazard Layer Viewer Feb. 3. The updates streamline access to the NFHL, and reorganizes how some other tools are accessed. These updates help reduce the complexity of FEMA for map users by reducing

the steps necessary to get the information they need and provide an authoritative, consolidated view of flood risk. FEMA has been working for many years to transition fully to the use of digital flood maps. The Feb. 3 changes continue the progress on this transition.

Comments Needed on Flood Mitigation Investment Strategy Draft

Also, FEMA's Mitigation Framework Leadership Group is seeking feedback on its new [draft of the Flood Mitigation Investment Strategy](#). Reflecting on the devastation caused in several states and territories by Hurricanes Harvey, Irma and Maria in 2017, it is clear there is an urgent need for an updated strategy. MitFLG plans to deliver a final NMIS this fall. Comments are being considered for the draft. The [NMIS Fact Sheet](#) provides a shortened summary.

ASFPM will be submitting comments, but your individual comments are need as well, and are due before March 11. Review the draft document and submit your comments to fema-nmis@fema.dhs.gov.

The Weather Channel released "50 States, 50 Stories: Climate Change is Already Here."

When unveiling the "[50 States, 50 Stories](#)" project, leadership at The Weather Channel said, "Americans are already feeling the impacts of climate change. We're feeling it in raised temperatures and unusual weather patterns, true, but also in things like a shifting economic landscape and coastal regions that seem to be altering by the moment.

"We're going to tell a story for every state in the nation. We're going to talk to people. We're going to take pictures and shoot video and report. We're going to investigate. We're going to see how individuals, communities and businesses are responding to the changes that are already happening in America, and how they're preparing for the changes that have yet to occur."

So far they have 10 stories, and all are worth checking out!



Washington Legislative Report

Meredith R. Inderfurth,
ASFPM Washington Liaison

Flood Insurance, Disaster Relief and Disaster Recovery Legislation – On the Table

Now that the immediate crisis of federal government and National Flood Insurance Program reauthorization is temporarily over, it is tempting to relax a bit, but the next two weeks will go by very quickly. The new expiration date of the Continuing Resolution and NFIP extension of authority is Feb. 8. Will there be yet another CR? Is there any possibility that by Feb. 8 the House and Senate Appropriations committees will be able to produce an omnibus bill funding the federal government for the rest of Fiscal Year 2018? Can the Senate pass a bill reauthorizing and reforming the NFIP and achieve agreement with the House before that deadline or will another short-term extension be necessary?



Also awaiting congressional action is the third Disaster Supplemental Appropriations bill to provide relief and recovery funds for areas impacted by the recent hurricanes and wildfires. That bill, as passed by the House, now includes the provisions of the Disaster Recovery Reform Act (DRRA), a bill authorizing changes to the Stafford Disaster Relief Act. Will the Senate take up the whole package? Is there any chance that the Senate committee will hold a hearing to analyze provisions of the DRRA? Will there be an attempt to add the package to another CR or omnibus appropriations bill?

NFIP Reauthorization

Prospects for substantive reform and long-term reauthorization are becoming more questionable. The temporary reauthorizations of the NFIP have been carried as part of the four Continuing Resolutions funding the federal government since the beginning of FY18 on Oct. 1. The most recent CR will expire on Feb. 8 and so will authorization for the NFIP. It seems very likely that another CR and a further short-term reauthorization of the NFIP will be necessary.

The situation for NFIP legislation has remained in limbo for some time. Although the House of Representatives passed its bill in November, the Senate has shown no interest in taking up the House bill (H.R. 2874, the 21st Century Flood Reform Act). Instead, the chairman and ranking minority member of the Senate Banking Committee introduced their own bill (S. 1571), which many see as a skeleton bill to which other elements could be attached. Other bills have been introduced, two of which would provide for more comprehensive reforms (S. 1313 and S. 1368). For some additional detail on these and other Senate flood bills, see the November 2017 "Insider."

For final action on multi-year reauthorization and reform, the Senate Banking Committee would first need to develop its legislation. Committee staff said conversations between Republicans and Democrats as well as among individual senators are ongoing, but inconclusive. The differences are largely around issues associated with private flood insurance, claims and appeals and authorized funding amounts. If the

Senate can come to agreement, there will be a need to come to some negotiated agreement with the House. The various bills pending in the Senate differ significantly from the House-passed bill, so achieving final action is a challenge. The likelihood of any agreement in the next two weeks is slim.

ASFPM has shared views on recommended reforms and comments on pending legislative proposals with the congressional committees, and continues to monitor progress (or the lack thereof). It is important that changes impacting the stability of the NFIP be thoughtfully considered. If issues cannot be resolved in the next few months, it may become advisable to promote a clean reauthorization through the end of the calendar year.

Fiscal Year 2018 and 2019 Appropriations

Because Congress has not yet come to agreement on top line budget numbers for FY18 and FY19, appropriations for the remainder of the fiscal year have been stymied. The House passed an omnibus appropriations bill for FY18 (H.R. 3354) last September. The Senate Appropriations Committee reported out eight of the 12 regular appropriations bills and released drafts of the other four bills. If an overall budget can be agreed upon, Congress could probably move fairly quickly to complete compromise agreements between the House and Senate and pass appropriations for the rest of the fiscal year.

Since there is, as yet, no budget agreement and since little time remains before Feb. 8, another CR is likely.

The administration's proposed budget for FY19 is expected to be announced during the week of Feb. 12. Soon after that, the various appropriations subcommittees will begin to hold hearings with federal agency officials who will answer congressional questions and defend their budget requests.

At the same time, Congress will be attempting to finish work on the FY18 appropriations and will be beginning to evaluate the FY19 budget proposals. On top of all that, they still need to act on the third Disaster Supplemental Appropriations bill (H.R. 4667).

Disaster Supplemental Appropriations and Disaster Recovery Reform Act

When the Disaster Supplemental (H.R. 4667) passed the House in December, it had become a legislative package including the Disaster Recovery Reform Act (formerly H.R. 4460). Although there are rules against including authorizing legislation in appropriations measures, an agreement among leadership allowed this to take place. Initially, it was expected that the Senate would act quickly to pass the package, but questions have arisen (including some from ASFPM) that have stalled movement so far.

As passed by the House, the appropriations piece includes \$81 billion in disaster relief, primarily for the recent major hurricanes and the western wildfires. The administration's request had been \$44 billion, which was immediately declared to be woefully inadequate by many members of Congress. Some still see \$81 billion as inadequate, based on estimates of damage and needs from affected states and territories.

The DRRRA was developed in the House Transportation and Infrastructure Committee. Among the T & I subcommittees are one that has jurisdiction over the Stafford Act (Disaster Relief) and one that has jurisdiction over water projects and the U.S. Army Corps of Engineers. On the Senate side, these two subject

areas fall within the jurisdictions of two different committees, complicating action on legislation that includes both subjects.

H.R. 4460 was introduced Nov. 28 and marked up and reported out of committee two days later. Shortly thereafter, it was merged with the Disaster Supplemental, became H.R. 4667 and passed the House in December. All of this occurred without hearings or debate. While the authorizing legislation has many very positive elements, it does include some provisions that ASFPM finds very problematic.

On the positive side, the bill develops a creative way to set aside some disaster relief funds for pre-disaster mitigation (Section 2036). After a disaster declaration, an amount equivalent to 6% of disaster costs would go to the Pre-Disaster Mitigation Funds and would be available for pre-disaster projects nationwide. Section 2003 would allow for the provision of Hazard Mitigation Grant Program funds for a Fire Management Assistance Grant (FMAG) declaration, which is not considered a "major" disaster declaration type and therefore HMGP is presently unavailable. While ASFPM has significant concerns with Section 2009, one element in that section is positive. It also says federal loans would not count as a duplication of benefit giving homeowners better use and access for other mitigation programs.

On the negative side, ASFPM has three primary areas of concern: Sections 2005, 2009 and 2029. A number of groups have joined together to call attention to the concerns with Section 2009, subsections (a) and (b). Many of the groups sent a letter to Senate leadership and Senate committee leadership explaining the probable negative effects. [A link to the letter is here](#). All of the groups have participated in meetings with Senate committee staff and offices of many senators, including the Senate Minority Leader Chuck Schumer (D-NY). A meeting with the office of the Majority Leader Mitch McConnell (R-KY) has been requested.

Section 2009 (a)(b)

Section (a) would allow governors, when requesting a disaster declaration, to request a waiver of Section 319 of the Stafford Act, which prohibits duplication of benefits. Disaster appropriations provide funds to many federal agencies other than FEMA. This would allow pulling and melding funds from multiple federal funding streams, intended to meet certain programmatic requirements. This would make accountability for usages of federal disaster funds difficult for federal agencies as well as congressional appropriations committees to track and account for.

Section (b) specifically authorizes use of disaster relief funds for Corps flood-control projects, and as the linked fact sheet shows, would exempt many of these projects from BCA analysis under certain circumstances. It would likely result in siphoning many of the FEMA mitigation dollars away from FEMA-funded buyouts and elevations and toward Corps levees, seawalls and channels.

The various groups concerned with these provisions have produced a fact sheet explaining the issues. [A link to the fact sheet is here](#).

Section 2029

This section alters the relationship between the Endangered Species Act and the NFIP by essentially exempting the NFIP from the ESA requirements through a declaration that non-federally funded actions "shall not" be attributed to FEMA actions as it relates to the ESA). And it deems actions that "may influence private actions" do not create a federal nexus for the purpose of applying the requirements of the

ESA. ASFPM strongly objects to this approach and has commented previously that court cases time and again have not only affirmed this nexus, but strongly recommends FEMA and the appropriate agencies consult on a national basis to programmatically address ESA issues.

Section 2005

This section allows FEMA to hire for full pay and overtime pay additional inspection contractors post disaster. It was an inadvertent mistaken attempt to address a problem ASFPM brought to the committee's attention – FEMA's 1998 policy that made several types of building inspections ineligible for funding under the Public Assistance program, including those to determine substantial damage. As a result of this misguided policy, mechanisms such as the Emergency Management Assistance Compact, which allows interstate mutual aid, simply do not work. Post-disaster, volunteer building and code inspectors should have expenses reimbursed under Public Assistance. ASFPM believes the section should be re-written to amend Section 403 of the Stafford Act to add these type of inspections and building permitting activities as "essential assistance" rather applying to just permanent work projects that are authorized in Section 406. ASFPM has provided committee staff with suggested language. This "fix" would be less expensive for the federal taxpayer and would facilitate more timely resources for inspections for substantial damage and for recovery permitting.

Other Subjects of Interest

Digital Coast Act progress

The Digital Coast Act would authorize the digital coast program and partnership at NOAA. The initiative has been underway for many years, has proven its usefulness to coastal community officials and should be codified as an authorized program. Legislation to do this has passed the Senate and is collecting numerous sponsors on both sides of the political aisle. Hopefully the measure can pass the House during this session and be signed into law. ASFPM is an active participant in the Digital Coast Partnership. ASFPM representatives have joined many meetings on Capitol Hill to promote the legislation (H.R. 4062). The legislation now has many bipartisan cosponsors.

Water Resources Development Act 2018

House and Senate committees of jurisdiction have expressed commitment to return to the every two years schedule for authorization of Army Corps projects and other water resources issues. Both committee's have begun hearings on a Water Resources Development Act 2018.

Building/Rebuilding Standards

The Pew Charitable Trusts has been leading the effort to ensure disaster recovery funds are used to rebuild and build to more disaster-resilient standards following disasters. Although Obama's Executive Order requiring a Federal Flood Risk Management Standard was repealed, there is significant bipartisan consensus that common sense requires rebuilding to levels that can withstand future disasters, particularly when federal taxpayer funds are involved. ASFPM has participated in meetings on Capitol Hill to promote this common sense concept. Harris County, Texas changed its regulations post Harvey to require elevation to the 500-year flood plus 2 feet and it looks as if Houston will do the same.

Infrastructure Proposals

The administration is expected to announce proposals to promote major infrastructure investment during the president's State of the Union message tonight (Jan. 30). Preliminary infrastructure streamlining proposals have already been released. Many of these would have the effect of changing timelines for rushing through permits or reducing requirements for environmental impact evaluations for infrastructure projects, both of which are concerns for ASFPM. Too many of today's flooding problems have been created by poor decisions for infrastructure in the past.

The legislation discussed in this article can be reviewed by going to www.Congress.gov and typing in the bill number or title.

This report appears regularly as a member benefit in "The Insider," ASFPM's member newsletter produced in the odd months. See [ASFPM's Goals and Objectives for FY17](#).

Time is Running Out to Renew your Membership

Be sure to renew your membership by **Jan. 31** in order to keep receiving *The Insider* and participate in board elections. Help ASFPM keep doing great work—nationally and locally!

[Renew your ASFPM membership here.](#)

If you have any questions about your membership, please email memberhelp@floods.org.



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.

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