

THE INSIDER



An exclusive publication for ASFPM members

—January 2017

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Rethinking How You Present Your Information

Written by Michele Mihalovich, ASFPM's public information officer

"What we've got here is a failure to communicate." That's a famous line from *Cool Hand Luke*, but it pretty much sums up what's happening in the U.S. (the world really). Someone has information they want to get out, and people aren't responding the way they want them to.

As the public information officer for ASFP, one of my jobs is to filter through all the stories that turn up from my multiple google alerts. When I find interesting, fabulous, best practices and "OMG NO!" stories, I share them on our social media sites.



What I learn from reading all these stories is that there is an incredible amount of misinformation out there that the public believes. As a former reporter, I can't tell you how much this chaps my hide. Here are just a few examples of what I'm reading on a daily basis:

- This one you all know—people believing that a 100-year flood only happens once a century;
- "I don't need flood insurance because I don't live in a floodplain."
- "I've lived here for years and it's NEVER flooded here. I don't need flood insurance."
- "I can't buy flood insurance because I don't live in a floodplain."

- “FEMA keeps increasing the cost of flood insurance so that it can pay down the \$23 billion in debt.”
- “I didn’t know my homeowners insurance didn’t cover flood.”
- “I don’t live in a flood zone. My house will never flood.”
- “I don’t need insurance. If my house is flooded, FEMA will give me money.”
- “Yay! My neighborhood was just mapped and I no longer live in a high, flood-risk area; so now I can drop my flood insurance!” Well, actually that is a true statement. But the new message should be, “Yay! Now your flood insurance is going to be so much cheaper!”

Of course there is also misinformation out there about FEMA monopolizing the flood insurance market, and the building industry’s claims that the cost of elevated new construction would make buildings unaffordable. Not true, but those are for future articles.

But what I do want to say right now is that we, all of us in the flood risk profession, need to do a better job communicating with the public. Typically I’m reading these inaccuracies DURING a flood. And I’m guessing you all are just a wee bit busy during this time. The answer is to get proactive with the media before an emergency.

First, get to know the reporters who cover your area. Go up and introduce yourself at a City Council meeting. Give the reporter your card. Ask for their cards. Ask which reporter would be most likely to cover floods and get their contact information.

Contact newspaper, radio and television news rooms and ask for the managing editor. Introduce yourself. Remember, YOU are the expert on floods, and reporters have a lot to learn when it comes to building codes, FEMA, NFIP, flood insurance myths, mitigating buildings so they are less likely to be damaged in the next flood, buyouts, levees, stormwater challenges...the list goes on and on. Make yourself available for interviews. Suggest some story ideas. Ask, “Would you mind if I emailed you a fact sheet on what reporters need to know when covering floods?” The answer will always be, “Please do.”

So now you have a list of everybody’s email. Put in the subject line: What reporters need to know when covering floods.

The body of the email could include:

Hello, I’m Jane Doe, flood administrator for Anytown. I put together these helpful tips for reporters when they have to cover floods. There is a lot of misinformation that goes out during an emergency, which actually puts the public in danger. Please contact me if you have questions or need clarification.

1. I know it’s confusing, but a 100-year flood does not mean a flood happens once every 100 years. And a 1,000-year flood does not happen once every 1,000 years.

The best way to write or say this is, “Local officials are indicating that this is a 100-year flood, and although it’s confusing, that doesn’t mean this type of flood happens once a century. It actually means there is at least a 1 percent chance of this happening in any given year.”

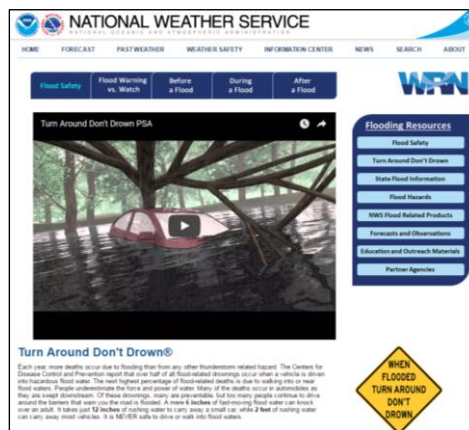
or...

“Local officials are describing this as a 1,000-year flood, and although it’s confusing, that doesn’t mean this type of flood only happens once every 1,000 years. It means there is a 0.1 percent chance of it occurring in any given year.”

2. You don't have to live in a floodplain to experience flooding. According to this [FEMA fact sheet](#), 25 percent of flood claims are for structures outside identified floodplains. And flood insurance for structures outside of a floodplain is very inexpensive. Many people think that they cannot buy flood insurance if they live outside of a designated floodplain. That's not true. Anyone can buy flood insurance if the community participates in the NFIP. And Anytown does participate. People can go to this webpage to find a flood insurance agent:

<https://www.floodsmart.gov/floodsmart/pages/faqs/who-do-i-contact-if-i-want-to-purchase-a-flood-insurance-policy.jsp>

3. Most home insurance policies do not include flood insurance.
4. Nearly half of all flood-related deaths occur when people drive through flood waters (this includes first responders who die trying to rescue these people). Many don't understand the power of flood waters, but also, bridges or roadways that have washed away due to raging flood waters often are not visible above the water. Please share these "[Turn Around, Don't Drown](#)" public service announcements, posters, videos and radio spots.



I'm sure there are other talking points for the media that are unique to your area. Please include them.

OK, so this is what you should be doing when the weather is just fine and dandy. But, when your rain gages or weather reports are indicating a possible flooding situation, you now can take two minutes to email the media again with this message you already have prepared.

Here is some more advice on "getting the message out." You all know not to use jargon, obscure engineering terms or acronyms. So how did I see this title in the aforementioned google alerts: Public meeting Tuesday on Hydrologic Data of our Area. No lie! Now, I didn't call to double check, but I'm pretty sure not a soul showed up for that meeting.



We need to stop thinking about how we want the public to behave, and start thinking about what would motivate them to behave differently. Dr. Dennis Mileti's research has shown that scaring people doesn't work, so that's out. And you all mean well. I bet you're all thinking about meetings you could hold in your community right now. You're probably even thinking about how you'd word an invitation (or press release) to the public. Something along the lines of, "Please attend this free workshop on how to mitigate your home against flood risks."

And I would say, "Well, that's far better than asking people to view hydrologic data, but you're not quite there yet."

Now, look at another title I read in my google alerts: [How to save on flood insurance](#).

Ding! Ding! Ding! Ding! We have a winner folks! This community outreach event, held by Georgetown County, South Carolina in December, still talked about mitigating homes against flood risk, but organizers figured out the way to get butts in seats: showing citizens how they can save money on their flood insurance. And it's not a bait-and-switch. Elevating a home, installing proper flood vents and eliminating sub-grade spaces WILL save people

money on their flood insurance (which is what THEY want), but it also makes homes more resilient to flood (which is what YOU want).

With this in mind, when reaching out to anyone, think about what might motivate them. Possible examples are:

- The public wants to save money.
- Builders and developers want to make a profit.
- Real estate agents want to sell homes.
- Bankers want to protect their investments.
- Politicians want to be re-elected.
- Reporters DO want to write factual stories.

So keep that at the forefront of your mind when reaching out to these groups (or any others I haven't thought of). Tweaking the message for the audience you're trying to reach can make all the difference in "modifying behavior."

Have a story idea you'd like ASFPM to write in future newsletters? Please contact Michele Mihalovich at michele@floods.org.

Floodplain Management Training Calendar

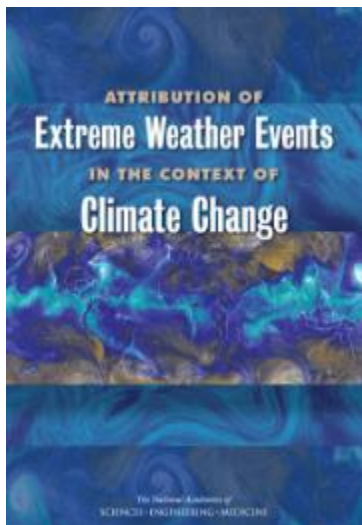
For a full nationwide listing of floodplain management-related training opportunities, visit [ASFPM Online Event Calendar](#). Looking for training opportunities to earn CECs for your CFM? Check out our event calendar with LOTS of training opportunities listed for 2017! Search the calendar by state using 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

- Gomez and Sullivan Engineers in Albany, New York is looking for a civil/water resources engineer.
- A stormwater capital program manager is needed in Lakewood, Colorado.
- Teton County, Idaho is hiring a planning administrator.

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

NAS Releases New Report on Extreme Weather Events and Climate Change



Humans' use of fossil fuel since the start of the Industrial Revolution has begun to modify the Earth's climate in ways that few could have imagined a century ago. The consequences of this change to the climate are seemingly everywhere: average temperatures are rising, precipitation patterns are changing, ice sheets are melting, and sea levels are rising. These changes are affecting the availability and quality of water supplies, how and where food is grown, and even the very fabric of ecosystems on land and in the sea.

Despite these profound changes, climate change and its associated risks still may appear to many people as distant and remote in both time and space. The natural daily and seasonal variability of the weather can mask the changes in the overall climate. Yet, when people experience extreme events that they believe may be occurring with different—usually greater—frequency or with increased intensity, many ask about the connection between climate change and extreme events.

Effective, rigorous, and scientifically defensible analysis of the attribution of extreme weather events to changes in the climate system not only helps satisfy the public's desire to know but also can provide valuable information about the future risks of such events to emergency managers, regional planners, and policy makers at all levels of government. A solid understanding of extreme weather event attribution in the context of a changing climate can help provide insight into and confidence in the many risk calculations that underpin much of society's building codes; land, water, health and food management; insurance; transportation networks; and many additional aspects of daily life.

The above text is an excerpt from the National Academies of Sciences new report, "[*Attribution of Extreme Weather Events in the Context of Climate Change*](#)."

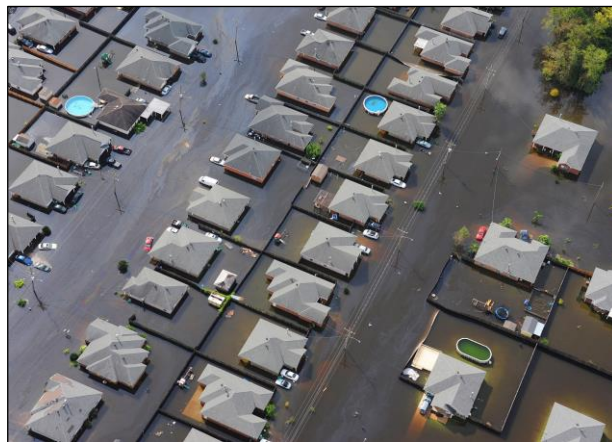


GAO Releases Study on Climate Change and Recommends Better Coordination of Federal Agencies when it comes to Design Standards

Over the last decade, extreme weather cost the federal government more than \$320 billion for, among other things, repairs to federal infrastructure. And according to the President's 2017 budget request, these costs may rise as the climate continues to change. The Government Accountability Office's prior work found that using the best available climate information, including forward-looking projections, can help manage climate-related risks.

However, design standards and building codes generally use historical climate observations. Forward-looking climate information would help account for the changing frequency and intensity of extreme weather. Continuing to build with current standards and codes could cost the government billions of dollars in repairs, flood insurance and disaster relief. This GAO report recommends that federal agencies work together to provide forward-looking climate information for consideration in standards and codes.

Read "[*Climate Change: Improved Federal Coordination Could Facilitate Use of Forward-Looking Climate Information in Design Standards, Building Codes and Certifications*](#)."





Climate Change Information for States

State water agencies across the country are starting to integrate climate change considerations into the Clean Water Act and Safe Drinking Water Act programs they administer. The [State Water Agency Practices for Climate Adaptation](#) website, includes short descriptions of innovative practices state water agencies are currently implementing to reduce their vulnerability to climate-related impacts and to build resilience to climate change. These state practices can serve as useful models for other state agencies seeking to make water programs more resilient to climate change. In addition, water resource planners and decision makers from local and tribal governments and other entities may find these practices helpful.

The practices described are the result of a collaborative effort by the [Association of Clean Water Administrators](#), [Association of State Drinking Water Administrators](#), [Association of State Wetland Managers](#) and the EPA Office of Water to:

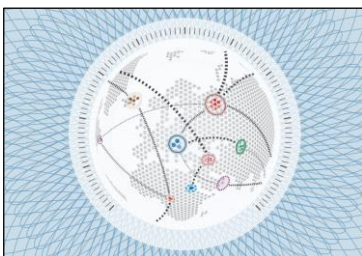
1. Identify select practices that state water agencies are currently implementing in response to climate variability,
2. Select practices from diverse water program areas and geographic locations around the country; and
3. Work with state programs to compose descriptions that could be useful to other state agencies.

EPA Posts New “Frequently Asked Questions” Regarding Removal of Obsolete Dams



The EPA Office of Water posted [Frequently Asked Questions on the Removal of Obsolete Dams](#) that provides answers to frequently asked questions regarding the applicability of EPA programs on the removal of obsolete dams. Removal of these dams has been on the rise in the United States for a variety of reasons, including ecological restoration, economic development of communities, addressing concerns with localized flooding, improvement of recreational opportunities, restoration of fish spawning and migration, addressing safety issues for recreational users due to dangerous hydraulics below dams, response to storm events and ensuring the safety of downstream communities. EPA has developed this document to assist non-government organizations, state and local officials, and private landowners in making decisions regarding the removal of obsolete dams. The document describes the impacts of obsolete dams on water quality and public safety, permitting requirements for removal of these dams and potential sources of funding that may be available to support removal of obsolete dams. **The document does not change existing policy on dam removal.**

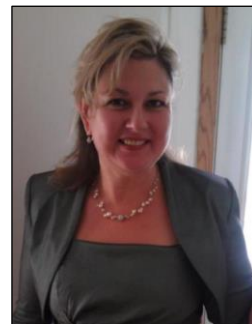
World Economic Forum Released Latest Global Risks Report



The [World Economic Forum's Global Risks Report 2017](#), undertaken in conjunction with the Wharton Risk Center of the University of Pennsylvania, reports opinions of 750 experts who assessed 30 global risks, as well as 13 underlying trends that could amplify them or alter the interconnections between them. Three key findings emerged, but of most interest to flood risk professionals is that:

The environment dominates the global risks landscape. Climate change was the number two underlying trend this year. And for the first time, all five environmental risks in the survey (*extreme weather; failure of climate change mitigation and adaption; major biodiversity loss; natural disasters, man-made environmental disasters*) were ranked both high-risk and high-likelihood, with [extreme weather events](#) emerging as the single most prominent global risk.

Deputy Director Report – Ingrid D. Wadsworth



Distractions and your Community of Influence

Living on the frozen tundra known as Wisconsin, binge watching Netflix is a pretty popular pastime. One show that caught my attention lately is *House of Cards*. If you're not familiar with the show, there is a very powerful senator played by Kevin Spacey, who enjoys playing Washington DC like a giant chess game. However, when there is a small crisis back at his home district in South Carolina, off he goes to handle it, talk to town leaders, sit in the living room of a grieving family or negotiate a deal. Regardless of what you think of the show, the take home message to me is that politics is always local. It's always about responding to your community and talking to people.

As we move into 2017, it is easy to become distracted. We are bombarded with lightning-fast information. In an uncertain world, we crave certainty and look for answers to create some stability. Especially in our profession, we can't avoid knowing there may be dramatic changes to the daily jobs we do and the people we work with. It is easy to get distracted and believe we need to react to everything, or form opinions and decisions quickly. But a mechanism has been in place for more than 40 years to help sort, prioritize and do the heavy lifting with you. And that mechanism is your Association of State Floodplain Managers.

It's worth a reminder that ASFPM has 70-plus people across the country who agreed to step up into ASFPM leadership. When you renewed your membership, for example, you checked a few boxes of issues you were interested in. There are volunteer [policy committees](#) behind each of those boxes. Those committees sort and weigh issues, discuss them fully, create discussion or white papers and/or submit comments. Often, they create guides on myriad topics that we invite you to use, but also participate in the creation of. Depending where you live, you also have a [regional and chapter director](#) representing your interests. The Board of Directors are often the first to be briefed on breaking policy news and a great conduit to get your thoughts and opinions heard so we can create well-developed position papers. Look for a "request for nomination" email in February and your ballot to vote in March. All members in good standing (active members) can participate, and if you'd like to be part of leadership, we welcome you.

So, in a world of increasing distractions, don't feel like you have to sort it all alone. You have friends. Not only do you serve a community, but you have a community.

Best,

A handwritten signature in black ink that reads "Ingrid Wadsworth".

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.



FEMA News You Can Use

FEMA Requesting Comments for Establishing a Deductible for its Public Assistance Program

Last year FEMA published an Advance Notice of Proposed Rulemaking seeking comment on a Public Assistance deductible concept. The ANPRM provided a general description of the concept that many commenters found insufficient to provide meaningful comment. In an effort to offer the public a more detailed deductible concept upon which to provide additional feedback, FEMA is issuing a supplemental ANPRM that presents a conceptual deductible program, including a methodology for calculating deductible amounts based on a combination of each state's fiscal capacity and disaster risk, a proposed credit structure to reward states for undertaking resilience-building activities, and a description of how FEMA could consider implementing the program. [To submit a comment on the Federal Register, click here.](#)

FEMA Secures \$1 Billion in Reinsurance for 2017

FEMA, which manages NFIP, announced it has secured more than \$1 billion in reinsurance effective Jan. 1, 2017 through Jan. 1, 2018 from a group of 25 reinsurers. Under the agreement, the reinsurers agreed to indemnify FEMA for flood claims on an occurrence basis. The layer is structured to cover 26 percent of losses between \$4 billion and \$8 billion. A combined total of \$1.042 billion of the NFIP's flood risk was transferred to the private reinsurance market through this agreement. Read this [article from Insurance Journal](#) for more information.

Homeland Security Secretary Submits his Cabinet Exit Memo

"Looking forward, we urge the next administration to support reform and reauthorization of the National Flood Insurance Program, which offers coverage for more than 5 million insured properties across the country. The program suffers from a structural inability to collect the total cost of administering policies and paying claims, leaving it more than \$23 billion in debt to the U.S. Treasury. Failing to reform this program and letting its authorization expire would have serious consequences for individuals, families, businesses and real estate markets. The incoming administration and Congress must also work to address the unrealistic spending constraints on disaster relief funding dictated by the Budget Control Act," wrote DHS Secretary **Jeh Johnson** in his Jan. 5 memo. Read the full ["DHS Record of Progress and Vision for the Future."](#)



FEMA Finalizes Pilot Guidance for Tribal Disaster Declarations Process for Stafford Act Disasters

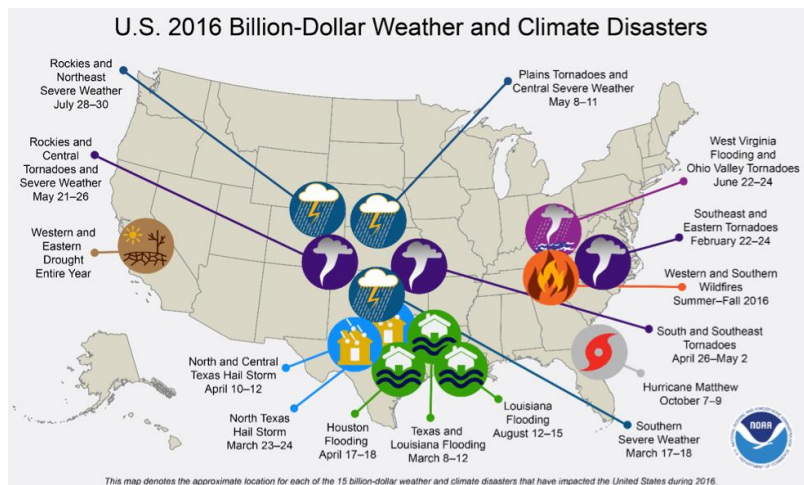
FEMA released its [Tribal Declarations Pilot Guidance](#) and the beginning of the pilot phase of tribal declarations under this new guidance. The pilot guidance describes the process which tribal governments will use to request Stafford Act declarations and the criteria FEMA will use to evaluate direct tribal declaration requests and make recommendations to the president. "With the release of the Tribal Declarations Pilot Guidance, FEMA is embarking on a new era of collaboration and partnership with tribal communities," said FEMA Administrator **Craig Fugate**. "We look forward to continuing to work with tribal nations as a part of the whole community for response and recovery from disasters."

FEMA Sending Letters to Policyholders to Clearly Communicate Flood Risk

FEMA has now begun the next phase of implementation of Section 28, Clear Communication of Risk, of the Homeowner Flood Insurance Affordability Act of 2014, which requires the agency to clearly communicate full flood risk determinations to individual property owners. To meet this requirement, the National Flood Insurance Program reviewed the flood risk and underwriting information for every flood insurance policy, and is writing to all NFIP policyholders to explain the current risk level for their property and the relation of the risk to their premium rates. [Read the full press release here.](#)

2016: A Historic Year for Billion-dollar Weather & Climate Disasters in U.S.

NOAA's National Centers for Environmental Information tracks U.S. weather and climate events that have great economic and societal impacts. Since 1980, the U.S. has sustained 203 weather and climate disasters where the overall damage costs reached or exceeded \$1 billion (including adjustments based on the Consumer Price Index, as of January 2017). The cumulative costs for these 203 events exceed \$1.1 trillion. [Read the full Climate.Gov story here.](#)



Smart Growth Fixes for Climate Adaptation & Resilience: Changing Land Use and Building Codes & Policies to Prepare for Climate Change



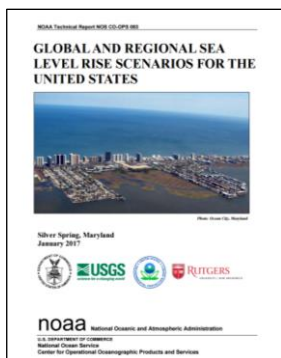
Local governments are seeking ways to adapt to current and projected climate change impacts to better protect lives and property and ensure they can continue to offer a good quality of life and a thriving economy now and in the future. [EPA's Smart Growth Fixes for Climate Adaptation and Resilience: Changing Land Use and Building Codes and Policies to Prepare for Climate Change \(2017\)](#) can help local government officials, staff and boards find strategies to prepare for climate change impacts through land use and building policies.

New Tool Shows Historic & Simulated Future Water Conditions in the U.S.



The [Hydrology Futures Portal](#), re-released Jan. 12 by the U.S. Geological Survey, provides a user-friendly interface summarizing monthly historic (1952 through 2005) and simulated future conditions (2020 through 2099) for various meteorological and hydrological variables at locations across the [conterminous](#) United States.

The features on this new application include seven searchable meteorological and hydrological variables: actual [evapotranspiration](#), atmospheric temperature, potential evapotranspiration and precipitation, runoff, snow water equivalent (the volume of water stored in the snowpack/depth of water if the snow melted) and streamflow.



NOAA Releases Technical Report on Sea Level Rise Scenarios for U.S.

Go to NOAA's ["Global and Regional Sea Level Rise Scenarios for the United States,"](#) which was published this month.



By Rebecca Quinn, CFM

FEMA reports that about two-thirds (~14,500) of National Flood Insurance Program communities enforce building codes based on the *International Codes* (I-Codes). States that adopt building codes at the state level and thousands of communities in states without mandated codes use the model I-Codes as the basis for their codes.

Regular inspections are a hallmark of community programs that enforce building codes. The I-Codes specify eight required inspections and authorizes other inspections deemed appropriate to ascertain compliance. FEMA considers effective, routine inspections to be one of the key advantages of relying on the I-Codes to govern design and construction of buildings in Special Flood Hazard Areas (see Chapter 2 of [Reducing Flood Losses Through the International Codes](#), 4th edition).

For construction in SFHAs, the I-Codes specify that “upon placement of the lowest floor, including basement, and prior to further vertical construction” the required elevation certification is to be submitted to the building official, who can then use the documentation to check compliance. Also, the codes require submission of elevation documentation prior to the final inspection. Especially when the FEMA Elevation Certificate is used, this means inspectors have information about elevations, enclosures and equipment that is valuable to determine compliance before Certificates of Occupancy are issued.

Obtaining and maintaining elevation information and floodproofing design certifications is an explicit responsibility communities accept by participating in the NFIP. Administering the I-Code provisions help communities fulfill that requirement. This brings to mind a column I wrote several years ago about records.

If you’ve been through a Community Assistance Visit more than likely you had to play catch-up because your records didn’t have all of the documentation and certifications that communities are expected to keep. Let’s talk about three aspects: collecting design and ECs, keeping records accessible, and the length of time to keep those records.

Collecting Design and ECs. The NFIP definition of “violation” clearly states that lack of elevation certificates and other certifications is sufficient for a presumption of a violation until such time as the documentation is provided. I suspect that, as part of responding to CAVs, hundreds of communities each year have to get in touch with owners, builders and surveyors—not an easy task if a couple of years have gone by since construction was completed.

NFIP Participating Communities

The number of communities in the NFIP keeps inching up. Just this month it hit 22,230, with only 1,888 communities identified as flood-prone but electing not to participate and an additional 189 suspended.

We’ve come a long way since 1968 when the Corps of Engineers, which had been mapping and identifying flood-prone areas since 1962, estimated there were “about 5,000 flood-prone communities in the United States.” And just a year later in mid-1969, the first communities joined the NFIP: Metairie, LA, Fairbanks, AK, and Alexandria, VA. About two and a half years later, the count reached nearly 920.

By mid-1973, the estimated number of flood-prone communities rose to 10,000, but that was adjusted up to 12,600 by the end of the year. Yet only 2,850 had adopted regulations in order to participate in the NFIP.

Then folks got busy. By mid-1975, the estimate of flood-prone communities jumped to 21,411 and 9,977 participated (but only 549 had FIRMs and were in the regular program).

For more historical tidbits through mid-2002, check out [A Chronology of Major Events Affecting the National Flood Insurance Program](#).

Every floodplain management ordinance I've seen in the past 30 years contains a clear statement that it is the local administrator's responsibility to obtain and retain certain elevation information and, depending on the building and zone, certain design certificates. I think it's gotten better in recent years, perhaps because of the I-Code requirements. But there still are community officials who don't pay close attention to records.

The I-Codes require site plans for proposed construction in SFHAs to show SFHAs, floodways, design/base flood elevations, elevation documentation, dry floodproofing designs, Zone V designs and engineered openings. Some communities give applicants copies of ECs (or the download link). Some communities require applicants/owners to sign a statement acknowledging that the EC is required before a Certificate of Occupancy is issued. But everybody is busy and building inspectors have hundreds of things to check as a building under construction nears completion. Still, the requirement is spelled out clearly, so why do we still see missing design and elevation certificates? Check your permit review procedures. Are applications required to include SFHA information and design certificates? Do the certificates get put in a permanent file (or flagged in a permit tracking system)? Check your inspection procedures. Do permittees submit elevations when the lowest floor is set and prior to further vertical construction? Do inspectors make sure completed ECs are submitted before scheduling final inspections? Do the submitted ECs get put in a permanent file?

Keeping Records Accessible. The NFIP requires communities to "maintain for public inspection and furnish upon request" information on elevations and certificates of floodproofing. The records must be accessible for inspection during CAVs. And because they are public records, the information should be accessible when owners or prospective buyers ask whether there are any records on their buildings. These days, with so many map revisions changing BFEs and flood zones, and now that many compliant buildings are 40-50 years old, it's becoming more important than ever to have documentation of compliance at the time buildings were constructed. Keep this in mind during CAVs: a building constructed years ago may have been compliant when completed, but if the BFE goes up (or zone changes), it is not a violation of current rules, it is "non-conforming" with current requirements. Having accessible records makes it easier to document that your community properly issued permits years ago.

Many communities keep paper copies of ECs in a separate file and many scan ECs and have a protocol to name files by address or tax record number to facilitate finding specific records. All CRS communities are required to maintain records and use FEMA's EC, and they must make copies of the certificates available to any inquirer (Activity 310). I know some communities make ECs available on their websites.

Length of Time to Keep Records. The NFIP regulations do not specify how long the records should be kept, suggesting there is no limit. Similarly, local ordinances specify that records must be maintained, but are silent about how long they should be kept. On the other hand, the I-Codes require retention of approved construction documents "for a period of not less than 189 days from the date of completion of the permitted work or as required by state or local laws." I'm told that many states mandate records be retained only for three or four years (and some even require disposal after a period of time!).

The question then is what are communities supposed to do? Keep in mind that some communities may issue only a handful of permits in a year, but the numbers run into the thousands for many large jurisdictions. Records retention is not a trivial matter.

In my opinion, ECs and design certifications should be kept permanently. Yes, that's a lot of work for larger jurisdictions, but they're the ones most likely to already use electronic storage. These days anyone can save scanned copies of documents. It doesn't matter whether it is a dedicated file for hardcopies or an electronic file—keeping permanent records is the easy part once it truly becomes routine to collect the certificates.

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



NFIP Officially Joins the World of Reinsurance

Last September FEMA did a pilot reinsurance placement in anticipation of a larger placement this past January. Based on learnings from that \$1 million placement, FEMA expanded that placement and transferred just over \$1 billion of the NFIP's financial risk to 25 reinsurers. This reinsurance is part of FEMA's plan to make for a more financially solid flood insurance program, as directed by the recent reform legislation. This plan includes building up a reserve fund and getting policies to be rated with full-risk rates.

So, while most people have at least a basic understanding of insurance (e.g., by buying a policy, I transfer the risk to the insurance company), reinsurance is not well known. Basically, it is the insurance company transferring some of its risk to other insurance companies (called reinsurers...good name!) for a certain cost. Often it is done in layers as different reinsurers have an appetite for different levels of risk. Like your homeowners policy has a deductible that comes out of your pocket before the insurance company starts paying, FEMA has established a \$4 billion deductible it will pay out of its fund before the reinsurers start paying.

There is more to this and you can go to the [FEMA's reinsurance page](#) to learn more. But this just highlights one more action FEMA is taking to help put the NFIP in a better position to manage losses and limiting how often and how much it must borrow from the Treasury (which it sadly has to borrow right now, based on *last year's* losses).

Humbly yours,

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

Bruce Bender and Steve Samuelson*

*Acting Co-chair while John Gerber is on leave for military duty

This column is produced by the ASFPM Insurance Committee. Send questions about flood insurance issues to InsuranceCorner@floods.org and they will be addressed in future "Insider" issues.

Register for this [free webinar, "Assessing, Mitigating and Communicating Flood Risk" \(Feb. 8\)](#), which features experts from federal and state government, who will discuss recent and ongoing activities coordinated at national and local levels to assess, mitigate and communicate flood risk. This webinar was co-sponsored by AAG, AIPG, AMS, ASFPM, FEMA, IAH-USNC, NOAA and USGS.

The Insider January 2017



CRITICAL ISSUES WEBINAR
Co-Sponsors: AAG | AIPG | AMS | ASFPM | FEMA | IAH-USNC | NOAA | USGS

Assessing, Mitigating, and Communicating Flood Risk
February 8, 2016
1:00pm EST



Register today:
<http://bit.ly/flood-webinar>

Image Credit: FEMA

CFM® Corner—Where your career and practice meet

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

2017 is going to be a year of big changes in the world. The value of your CFM certification is that it lets the world know you are a qualified professional with the backing of a 40+ year organization behind you. We are constantly adding new CEC opportunities and trying to make it easier to keep your certification active, and we will continue to improve the program.

We have two certification cycles per year, so if your certification is up Jan. 31, 2017 you have already been sent a letter and renewal form via snail mail. If you did not receive yours in the mail, please contact cfm@floods.org so your CFM does not lapse. If you want to check your status at any time, or upload CEC documentation, the CFM portal is available to everyone now (not just ASFPM members). All you need is your email and if you don't remember your password, you can click to get yours emailed. I think you will find it to be a handy tool! Also check out our new guide to help you know what qualifies for CECs: [Guidance for Continuing Education Credit](#). ASFPM membership renewal is going on now. A CFM with an ASFPM membership means dramatic savings for your CFM certification. As an ASFPM member your CFM is essentially \$35/year, paid for a two-year renewal period for \$70 (early bird rate). Compared to other certifying entities, we are still below the fees of others.

Please remember to notify cfm@floods.org when you move. CFM renewals and other certification-related material are mailed to your **HOME ADDRESS**. Also, make sure we always have your current employment information with correct email address. If you have any questions, please email us.

Regarding our Certification Board of Regents, we'd like to give a huge thank you to Mike Parker, from Santa Barbara, California, who just recently retired and has resigned his spot as a regent. And a warm welcome to Erin Cobb, from FIMA in Washington DC, who joins us as a FEMA liaison. We also thank Professor Warren Campbell of Western Kentucky University for being our new Exam Workgroup chairperson, which leaves a vacancy for an academic regent on the certification board. We will be filling vacancies over the next few weeks.

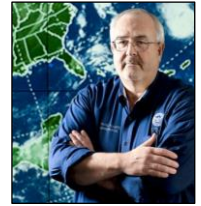


Interested in professional development for flood risk professionals? Do you have ideas that could help enhance and strengthen the floodplain management profession? Get involved by joining [ASFPM's Professional Development Committee \(PDC\)](#). The mission of the PDC is to provide vision, leadership and direction to ASFPM members regarding issues affecting the floodplain management profession. The PDC strives to maintain a high standard of integrity, ethical behavior and practices, professional conduct and skill for all floodplain managers and encourages certification via the ASFPM Certified Floodplain Manager program. The committee strives to expand and promote the professional status and legal responsibility of the CFM and will review and monitor professional education opportunities for floodplain managers. The PDC also provides a liaison to the Certification Board or Regents to support the CFM program. In this capacity, the liaison communicates and provides alignment of common activities between CBOR and PDC regarding issues affecting the floodplain management profession.

ASFPM NEWS

Kudos from Fugate

ASFPM doesn't always get to brag about stuff, but we wanted to make an exception for this. Here is a [thank you letter](#) from outgoing FEMA Director Craig Fugate, recognizing the work we do, and by "we," we mean our volunteers, staff and YOU, the flood risk professionals out there in the trenches!



ASFPM's Comments on Loans in Areas Having Special Flood Hazards-Private Flood Insurance Joint Notice of Proposed Rulemaking

ASFPM submitted comments Jan. 6, 2017. The comments conclude that Congress will need to reauthorize the NFIP in 2017 and that more proposals will be considered relating to the role of private flood insurance. ASFPM believes that there is an appropriate role for private flood insurance in the overall scheme of the NFIP and also believes that whatever that role is, it can co-exist with a strong NFIP. [Read the full comments here.](#)

ASFPM Board of Directors Retreat 2017

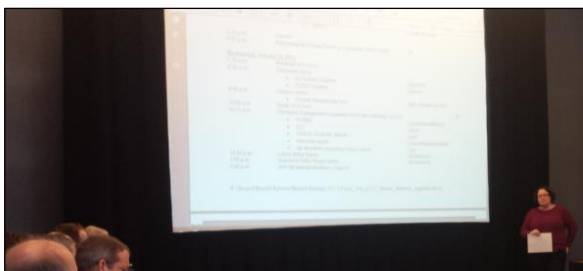


As happens nearly every year, the 2017 ASFPM Board Retreat was held when a winter storm hit Madison, Wisconsin. Del Schwalls, our region 4 director from Florida, acts like he's never seen snow before. Photo by Shawn Putnam, district 3 chapter director.

ASFPM's executive office every year—in the dead of winter—invites its full Board of Directors to attend a Board Retreat. This year it was held from Jan. 24-26 (just as a winter storm hit the area). Directors are updated by EO staff on what's happening with the association (projects, budget, training, communications, etc.), as well as the nation regarding floodplain management legislation and policies (mapping, Federal Flood Risk Management Standard, ICC, USACE and so much more). This is also a time when EO staff get to share what they are working on for the association, and take questions from the board. Directors discuss and set their priorities for the coming year, network and learn what's happening all across this nation regarding floodplain management.



ASFPM Board of Directors taking care of business. Photo by Del Schwalls, ASFPM region 4 director.



Above left, Kait Laufenberg, ASFPM training and chapter coordinator, briefs the board. Above right, from left, ASFPM Flood Science Center employees Alan Luloff, Jason Hochschild, Melissa Haig and Bill Brown wait to give their presentation to the board. Photos by Michele Mihalovich, ASFPM public information officer.





Managing Flood Risk in the Heartland *ASFPM's 41st Annual National Conference* *Kansas City, MO* *April 30-May 5, 2017*

We're just three months away from the year's most comprehensive floodplain management training and networking opportunity! Make your plans now to attend "**Managing Flood Risk in the Heartland**" at the [Kansas City Convention Center](#). Registration will open on the conference website in February. Need a hotel room? No need to wait—the [room block is currently open and accepting reservations](#).

Did you submit an abstract or workshop proposal for consideration in the program? Selection notifications have been sent. A [preliminary program is posted](#) on the [conference website](#). Registration opens in February.

If your firm or organization is interested in high-level exposure at this conference, be sure to check out [sponsorship](#) and [exhibits opportunities](#). The ASFPM annual national conference is THE place to engage your stakeholders and clients. Contact Jenny Seffrood at jenny@floods.org for more information. We look forward to welcoming you to Kansas City!

Mark Your Calendars for our Upcoming National Conferences.

Kansas City, Missouri, April 30—May 5, 2017

Phoenix, Arizona, June 17—22, 2018

Other conference news...

ASFPM Foundation opens its 7th Annual Collegiate Student Paper Competition

Deadline for abstract submittal is Jan. 31, 2017

This is the seventh year the ASFPM Foundation hosts the student paper competition at our [national conference](#), which will be held in Kansas City, Missouri in 2017. This competition encourages student engagement in floodplain management topics. We also want to identify talented individuals with the potential to make lasting contributions to floodplain management, as well as engineering, geology, geography, planning and public administration, just to name a few. Go to [Student Paper Competition](#) page for details.

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 EO 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: **Tom Morey**, 18028 Hollingsworth Road, Tonganoxie, KS 66086. Please email Tom at Tom.Morey@ks.gov and let him know when you are shipping a package, so that he can watch for it.

Nominations needed for ASFPM Awards

Surely you know of someone or some organization deserving of recognition. Please [submit an online nomination](#) for a flood risk professional rock star. See [past winners here](#).

What's happening around the world?

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

Pennsylvania— We think of our community parks as a great place to take a walk, be active or enjoy nature, but with a few key features they also can help manage runoff and flooding that occurs when it rains or snow melts. Read this [feature story on how one Pennsylvania agency is using green infrastructure to manage stormwater naturally with green parks](#).



Oregon—"In rural Oregon, we care about our environment, and we care about the animals, plants and fish that inhabit it. We can't afford not to. However, one-size-fits-all regulations that come from the other side of our country don't recognize the differences in Oregon. They are a broad overreach that will do little to protect fish, and will instead prevent future economic growth in both developed and undeveloped areas of our region." Read the [OpEd piece in the Register Guard](#).

Ireland—Well this is a shocker, said no floodplain manager ever..."Many 'overestimate' distance of homes from flood zones." Read the [full article from The Irish Times](#).



Virginia—The rate of sea-level rise may be accelerating locally, according to some researchers, but planning for it has not sped up in Mathews County, Virginia. [Read the article here](#).

United States—What if states were required to kick in a larger share of disaster recovery costs up front? In other words, states would have to pay a "deductible" toward recovery costs for certain types of assistance after each disaster as a condition of receiving federal funds. Additionally, what if we allowed states to earn credits toward their deductible by making investments in activities that actually save lives, mitigate risks and reduce disaster costs? Read [Craig Fugate's full OpEd piece that appeared in Tampa Bay Times](#).



FEMA is one of the few agencies in which missteps can directly correlate with the deaths of Americans, and it therefore can have a significant effect on the public's assessment of the president. Read ["Trump's big FEMA decision" from Vice News](#).

Whoa! This is BIG: Army Corps move recognizes living shorelines are a viable alternative to hard-built infrastructure! Read ["New Federal Policy Advances Nature-based Protections for Property and Habitat" from The Pew Charitable Trusts](#).



Louisiana—Tension between property rights and flood control has created a fissure in Central, Louisiana where the city planner has been let go under disputed circumstances and the head of the Planning and Zoning Commission has resigned in frustration. Read [The Advocate's full article](#).

Navigating the Crazy Social Media World, Tip No. 14

By Michele Mihalovich, ASFPM's public information officer

No Tip. Just Sharing Our Top 2016 Tweets

#1 Heads up! Early discount rate for registration to [#ASFPM2016](#) ends this Friday

Heads up! Early discount rate for registration to [#ASFPM2016](#) ends this Friday: bit.ly/1N8Nxpe



#2 '100-Year Floods' Happen More Often than People Think <http://www.insurancejournal.com/news/national/2016/04/22/406148.htm> ... via [@ijournal](#)



#3 [@HarrietFesting](#) w [@RainReadyPlan](#) talking about flood heroes in Chicago area

#4 This day in flood history: Big Thompson Canyon Flood of 1976 that left 144 dead and cost \$35.5 million in damage.



#5 Didn't get a chance to watch "Before the Flood" on NatGeo Channel?

No problem. It's streaming for free:

<http://channel.nationalgeographic.com/before-the-flood/videos/before-the-flood/> ...



#6 Coastal Resilience Center's researchers are responding to the effects of Hurricane Matthew:
http://eepurl.com/clr_EP

#7 Cat's out of the bag. This year's outstanding chapter is Texas Floodplain Management Assn. [@TexasCFM](#) [#asfpm2016](#) Congrats!

#8 Follow [@asfpmfoundation](#) 2 receive early release (11 AM June 21) of policy report on Climate Informed Sci [#asfpm2016](#)



Hurricane Sandy, which initially developed from a tropical wave in the western Caribbean Sea Oct. 22, 2012, slammed into Brigantine, NJ Oct. 29. It was the deadliest and most destructive hurricane of the 2012 Atlantic hurricane season, and the second-costliest hurricane in United States history. It affected 24 states, including the entire eastern seaboard from FL to ME and west across the Appalachian Mountains to Michigan and Wisconsin. Damage in the U.S. amounted to \$71.4 billion (2013 USD). At least 233 people were killed along the path of the storm in eight countries.

#9 This day in flood history

#10 Why river floodplains are key to preserving nature and biodiversity in the western US: <https://theconversation.com/why-river-floodplains-are-key-to-preserving-nature-and-biodiversity-in-the-western-us-61839> ... via [@ConversationUS](#)



Washington Legislative Report

*Meredith R. Inderfurth,
ASFPM Washington Liaison*

Determined Wrap Up and New Beginnings

December and January have been a mixed bag of focused actions by the outgoing administration to finish as much as possible of their agenda and speculation about the agenda of the incoming administration as announcements of nominees for major posts have been made and confirmation hearings held.



In the final weeks of the Obama administration, Congress completed and the President signed the Continuing Resolution, funding the government through April 28. He also signed the water resources bill, named the Water Infrastructure Improvements for the Nation Act (WIIN) (S. 612), which authorized funds for water projects, drought provisions and assistance for Flint, Michigan's lead pipe replacement. Congress passed H.R. 1561 to improve weather data, warnings and forecasts. The administration finalized action on many rulemaking actions and took steps to fill numerous staff vacancies at federal agencies.

On Capitol Hill, leadership and member of the many committees are currently being finalized. Committees are holding their organizational meetings Jan. 23-30, during which they adopt rules, formalize leadership, finalize membership and consider agenda priorities. Many Senate committees have been holding confirmation hearings for Cabinet and other nominees for key positions in the new administration.

While there have been many announcements of high level nominations and rapid progress on Senate confirmations, there are few indications yet as to the next tier of appointments. So called "landing teams" or "beachhead teams" have been deployed to federal agencies to oversee transition. It is likely many members of those teams will eventually be appointed to agency political positions.

It appears many committee and subcommittee chairmanships and ranking minority member positions will remain the same, but there will be some changes on committees handling legislation regarding flood issues. In the Senate, the Banking Committee will have a new chairman, Sen. Michael Crapo (R-ID), although the Ranking Democrat, Sen. Sherrod Brown (D-OH) will remain. The Appropriations Subcommittee on Homeland Security will have a new chairman, Sen. John Boozman (R-AR) and new Ranking Democrat, Sen. Jon Tester (D-MT). On the House side, the Financial Services Subcommittee handling NFIP reauthorization will have a new chairman, Rep. Sean Duffy (R-WI). The full Appropriations Committee will have a new chairman, Rep. Rodney Frelinghuysen (R-NJ). The Water Resources Subcommittee of House Transportation and Infrastructure will have a new chairman, Rep. Garret Graves (R-LA) and the subcommittee with jurisdiction over the Stafford Act will have a new Ranking Democrat, Rep. Hank Johnson (D-GA).

With new chairmen, often come new staff. Many of the subcommittees dealing with flood issues will also have new members, which means new staff who may not be familiar with flood issues and legislation. There is always a need for education of new staff at the beginning of each Congress, but especially this year because NFIP reauthorization will be on the agenda.

Early Congressional Activity

Even before the many congressional committees have organized themselves for this 115th Congress, a number of bills are rapidly making their way through congressional action in order to facilitate the agenda of the incoming administration. One of these is [H.R. 21](#), known as the “Midnight Rules Relief” Act.

It would make it easy for Congress to undo regulations finalized in the 60 days before the inauguration of the new President. The Congressional Review Act, which has been in place since 1996, but only used once, is another vehicle that Republican congressional leadership has indicated it plans to utilize. It provides a 60 day period after a rule is proposed in which Congress can pass a resolution of disapproval. If such a resolution is passed, the issuing agency would be barred from issuing any similar rule in the future unless Congress were to pass a bill specifically authorizing such a rule. Another bill under consideration is [H.R. 26](#), the Regulations from the Executive in Need of Scrutiny Act (REINS Act). This would require congressional approval of regulations before implementation.

Issues to Watch: Infrastructure

President Trump continues to push for a major investment in construction, modernization and repair of the nation’s infrastructure, to address the significant need as well as to provide jobs. Congressional leadership and the administration have yet to develop recommendations for authorizing and funding this large investment.

As proposals are considered, it will be important to incorporate hazard risk reduction—to ensure public safety and protect the investment of taxpayer dollars. Corollary development of data such as floodplain mapping is an important element of enabling well-informed decisions about infrastructure engineering and risk management.

ASFPM will be watching developments closely and reminding policymakers of the importance of including hazard risk management in plans for the infrastructure effort.

Digital Coast Act

The Senate Commerce, Science and Transportation Committee held a mark-up session to report out a number of bills, one of which was the [Digital Coast Act, S. 110](#). The bill will now await Senate floor action, which could come very soon.

It is sponsored by Senators Tammy Baldwin (D-WI) and Lisa Murkowski (R-AK).

The bill was passed by the Senate under a Unanimous Consent procedure in the previous Congress just after Thanksgiving. A last minute effort to have it brought to the House floor for a vote there did not succeed amidst the flurry of activity. A similar bill had been introduced in the House by Reps. Dutch Ruppersberger (D-MD) and Don Young (R-AK). Hopefully, House action will be possible in this congressional session.

ASFPM is an active participant in the [Digital Coast Partnership](#), which provides not only data, but tools to coastal planners, floodplain managers and other decision makers. The legislation would codify the program at NOAA.

Flood Insurance Reauthorization

The National Flood Insurance Program’s five-year authorization expires Sept. 30. The House Financial Services Committee’s Housing and Insurance Subcommittee spent considerable effort last year studying the NFIP and possible reforms. Despite indications that there would be draft legislation by the end of the last Congress in December, the committee instead released [draft principles for flood insurance reauthorization and reform](#). Here is a link to the draft principles: [need link](#)

Toward the end of the document, recommendations concerning use of the Increased Cost of Compliance and expansion of mitigation efforts are reflective of some of the matters ASFPM representatives have discussed with committee staff. The majority staff made clear that these are the Republican recommendations and that the minority staff and members would be developing their own recommendations.

The majority staff recently asked ASFPM representatives to meet with them to discuss ASFPM priorities and proposals. The majority and minority staffs have been provided with ASFPM's [*Principles for NFIP Reauthorization and Reform and Priorities for NFIP Reauthorization and Reform*](#).

The House Financial Services Committee Chairman Rep. Jeb Hensarling (R-TX) indicated that acting on flood insurance reauthorization is No. 2 of his top three priority issues for this Congress. The committee will first work on their Financial CHOICE Act (legislation to repeal and replace the Dodd-Frank financial institutions regulation legislation). Staff does expect to see some action in committee on flood insurance during the first quarter of 2017.

In a Jan. 17 press release, noting that the NFIP would need to borrow an additional \$1.6 billion from the U.S. Treasury, Chairman Hensarling said, "Reforming this unfair, unsustainable and bailout broke government monopoly will be a major focus for the House Financial Services Committee in 2017. We will pass legislation that begins the transition to a competitive, innovative and sustainable flood market that gives consumers real choices."

The Senate Banking Committee has done less preparation on flood insurance reauthorization. This is at least partially because the former Chairman Sen. Shelby (R-AL) was term-limited as chairman, so it was clear there would be someone else at the helm for reauthorization.

Staff for the new Chairman Sen. Mike Crapo (R-ID) already asked for a briefing from ASFPM and the staff for the Ranking Democrat have suggested ASFPM brief the staffs of the Democratic members of the Banking Committee. There is also some indication ASFPM will be asked to provide a briefing for Republican and Democratic staff.

Appropriations

Almost all of the federal government is now operating under a Continuing Resolution until April 28. Despite significant interest among some members of both parties to move ahead with an omnibus appropriations bill for FY17 as the Dec. 9 expiration of the earlier CR approached, the incoming administration indicated a preference for having input into the current fiscal year's budget. As a result, Congress moved ahead to pass a further CR.

So this spring, the Appropriations Committees will have to deal with possible new recommendations for the FY17 budget, administration budget proposals (probably in two stages) for the FY18 budget, as well as a Supplemental Appropriations bill request for funding a border wall between the U.S. and Mexico. All this will very likely add up to a rather confused appropriations process.

In the previous Congress, the Appropriations Committees had completed their work on all 12 regular appropriations bills. One (Military Construction/VA) had passed and been signed into law. So compromise agreements on the remaining 11 bills could be made and folded into an omnibus appropriations bill for the rest of the fiscal year. This possibility could, of course, be complicated if the new administration makes major recommendations for changes to the FY17 budget. Alternatively, Congress could simply pass another CR covering the rest of the fiscal year. Under the current CR, federal departments and agencies are unable to initiate new efforts, alter spending priorities or conduct normal grant and contract work. If a CR were extended for the full fiscal year, an annual budget would be deemed to be in place, freeing agencies to resume many of their activities.

As for the FY18 budget request, indications at present are that a preliminary document outlining themes and priorities will be released (probably later in February). This is expected to be followed much later in the spring with a more fully developed budget proposal.

The new administration is also expected to submit substantial tax changes to Congress. That will also figure into budget calculations for appropriations. In short, quite a lot about the appropriations outlook is very uncertain.

Coalitions

Several of the coalitions with which ASFPM coordinates are meeting to discuss the changed landscape and ways to continue to make progress on key areas of interest.

The Stafford Coalition met in December and will meet again in early February.

This is a diverse group of organizations concerned with disaster relief, recovery and mitigation. Membership ranges from the National Emergency Management Association to the National Association of Counties, Conference of Mayors, International Association of Fire Chiefs and Red Cross – to name just a few.

The Hazards Caucus Alliance will meet in February. This group includes some of the organizations that also belong to the Stafford Coalition, but also the American Geophysical Union and other science-based organizations. The alliance sponsors periodic briefings for congressional staff on natural hazards issues.

The USGS Coalition is another broad-based group of organizations with interests in the work of the USGS – some focused on the biological or geological sciences, seismic issues and water science and related issues as well as mapping. That coalition will also meet soon to develop its 2017 agenda of meetings with USGS officials and congressional staff.

The 3DEP Coalition is more specifically focused on the USGS 3DEP LiDAR mapping for the nation program. Although the program itself has a relatively small budget, it relies on other federal and state entities purchasing LiDAR data – to build the 3DEP budget and facilitate collection of more LiDAR data. FEMA has purchased USGS LiDAR data to support its RiskMAP program. The coalition members collaborate to inform congressional offices about the program and its utility across the family of federal departments and agencies.

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](#) here.

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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Association of State Floodplain Managers

575 D'Onofrio Dr., Ste. 200, Madison, WI 53719 www.floods.org

Phone: (608) 828-3000 Fax: (608) 828-6319 editor@floods.org