

THE INSIDER



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Addressing Affordability and Long-term Resiliency Through the National Flood Insurance Program

In some ways, the NFIP has evolved substantially since 1968, and in others, not so much. Currently there are two events on the horizon that could lead to substantial changes to the program. The first, reauthorization of the NFIP in 2017, is something that typically occurs every five years and is the most typical vehicle for NFIP reforms. Even now, two years until the program's authorization expires, organizations including ASFPM, are having discussions as to what reforms are needed. The good news is that there are some excellent, and innovative ideas being offered from a variety of individuals and organizations.

The second event is one that has been flying under the radar, but may be even more important to local floodplain managers – and that is the completion of NFIP's Programmatic Environmental Impact Statement. This effort has been underway since 2012 when FEMA began a reevaluation of the impacts of the NFIP as required by the National Environmental Policy Act. Completion of the PEIS could result in changes to the minimum floodplain management standards under 44 CFR 60.3.

Becky Hayat, an attorney with the Natural Resources Defense Council's Water Program, and Robert Moore, a senior policy analyst with NRDC, published a paper in the April issue of the *Environmental Law Reporter*, which outlines what they see as viable and necessary reforms to the National Flood Insurance Program.

In the paper, "[Addressing Affordability and Long-term Resiliency through the National Flood Insurance Program](#)," Hayat and Moore point out that, "Given projections of sea level rise and extreme precipi-

tation from climate change, the United States will experience more frequent and more severe flood events in coming years. [NFIP] policies, therefore, should be geared toward making relocation the easiest and most attractive option for property owners to pursue.”

The authors propose that property owners should agree in advance not to rebuild following floods that cause substantial damage and, instead, to accept a government buyout of their property and relocate. In exchange, they would receive a discount on their federal flood insurance coverage, a guarantee that their property would be purchased at its pre-disaster market value, and a faster buyout process. This model could be implemented as part of the NFIP, or alternatively by states, local governments, and conservation organizations through the purchase of conservation easements on flood-prone properties.

Moore also writes in his NRDC [blog](#) about the proposed reforms, “... it's high time we talk about how we manage the increasing risk of flooding due to climate change. NRDC's proposal is intended to put a novel idea on the table for how to manage the nation's long-term flooding risks, while also addressing the affordability concerns for those who can't pay the full price of flood insurance.”

In another NRDC [blog](#), Monty Schmitt and Whitney Ericson go deep into the reassessment of the program's Programmatic Environmental Impact Statement. They ask, “Who suffers from the poor implementation of this program? The answer is: the people and wildlife that live on floodplains and the taxpayers who do not but are paying for flood damages anyway.”

They conclude that it is time for a change, and refer to Hayat and Moore's proposal as a way the PEIS should be used to advance NFIP reforms to adjust premiums to reflect true flood risk, prevent development in flood-prone areas, buy out frequently flooded properties, prioritize natural approaches to flood management over structural flood controls, restore damaged floodplains and account for climate change.

Ericson and Schmitt say the next step in the process is for FEMA to complete development of the draft PEIS and release it to the public, hopefully sometime this year. FEMA will then consider public comments on the publication before issuing the final PEIS.

ASFPM will keep its members posted on these very important events as they unfold.



A floodplain meadow in the United Kingdom. The photo is from the Open University, an organization leading innovations in floodplain management, and helping to secure the future of this ancient and species-rich feature of the British landscape. The flickr information with the photo says, “They (floodplain meadows) help to protect our homes from flooding by storing vast quantities of water, and mitigate the effects of global warming by sequestering (storing) carbon.” Photo via flickr, Creative Commons license.



~~~The Best of the Best~~~

Every year at ASFPM's annual national conference, we honor some of the unsung heroes in our profession. Following is a recap of this year's award winners.



*Larry Larson (left), ASFPM director emeritus, presented **Steve Stockton**, director of civil works for the U.S. Army Corps of Engineers, with the association's highest honor: The Goddard-White Award. The glass statuette presented to Steve has special meaning because it is modelled after the Gilbert White Memorial in Boulder Creek and was hand crafted by Mary White, Gilbert's daughter, who is an artist working in the glass medium. Photo by: Michele Mihalovich.*

The **Goddard-White Award**, ASFPM's most distinguished award, is named in honor of the late Gilbert White and Jim Goddard for their contributions to floodplain management. This award is given to individuals who are instrumental in carrying forward floodplain management goals and objectives across the nation. It is an indication of the level of esteem ASFPM holds for the two namesakes, as well as the recipients.

This year's Goddard-White recipient was **Steve Stockton**, director of civil works for the U.S. Army Corps of Engineers.

Steve has been a leader in moving the Corps from a century of focus on federal ownership of "flood control" into "Integrated Flood Risk Management," with a focus on shared partnership with state, local, Tribal and private sector to manage flood risk.

He long ago recognized the federal government could not afford, nor did it really have the best tools to reduce flood risk—that needed to come from collaborative relationships between and among all levels of government, with the federal government providing technical assistance and helping to build that state and local capability.

Steve was instrumental in working with Deputy Chief for Civil Works Don Riley to establish the Interagency Flood Risk Management Committee, consisting of the USACE, FEMA, ASFPM and National Association of Flood and Stormwater Management Agencies. This group convened at the time of Hurricane Katrina and continued for years to coordinate federal, state, local flood risk management and policy.

He was also instrumental in establishing the Silver Jackets program within the USACE, a program that now works with federal and state teams in 40+ states to address and assist in managing flood risk issues through collaborative approaches.

Due to a scheduling conflict, Steve was presented with the award on Wednesday rather than at the Thursday awards luncheon.

The **Tom Lee State Award** is given annually to recognize an outstanding floodplain management program or activity at the state level. Tom Lee, a pioneer in state floodplain management programming, passed away too early at the age of 41. This award celebrates state projects, plans or programs that help elevate the profession at the state level. This year, the award went to the **Indiana Silver Jackets Interagency Flood Risk Management Team**. They brought together federal and state government, non-profits and academia to collaboratively reduce flood risks within Indiana. The team members collaborate to address issues and advance the implementation of multiple flood risk management projects.

One example is how they led efforts examining fluvial erosion hazards. Utilizing detailed LiDAR mapping, field verification, and historical information, the team worked on the identification of areas that are susceptible to stream bank erosion, creation of regional maps detailing this information, and assistance with development of ideas that can assist communities in the placement of utilities outside of erosion-prone areas. This work has garnered interest from across the country and builds on work that has been done in other nearby states.

The team has also worked with a local university on non-levee embankments along streams, utilized LiDAR data to assist in development of Flood Inundation Map libraries throughout Indiana, and worked with the local PBS affiliate to develop a documentary on the 1913 flood called, "When Every River Turned Against Us: Lessons from the Great 1913 Flood," which received a regional Emmy Award in 2014.



From left: Larry Larson, ASFPM director emeritus; Anita Nance, Indiana Department of Natural Resources; Matt Riggs, Polis Center at Indiana University; David Knipe, Indiana Department of Natural Resources; Siavash Beik, Christopher Burke Engineering; Greg Main, Indiana DNR; Bill Nechamen, ASFPM past chair; and Ingrid Danler, ASFPM deputy director.

The **John Ivey Certification Excellence Award**, established in 2001, recognizes exceptional efforts to promote the professional certification of floodplain managers. This year, the award went to the more than 450 members of the **Florida Floodplain Managers Association**. FFMA faced a hardship when their state building code was changed, resulting in many communities doing away with their floodplain manager position. The group initiated a major campaign for new members and efforts to encourage CFMs to maintain their certification.



Cece McKiernan, Florida chapter executive director, holds the award.

One way to support continuing education is to sponsor a CFM to attend ASFPM's national conference, and this group has granted 50 such scholarships. They also hosted a flood risk symposium, multiple training workshops and seminars, and local annual conferences where CFMs network and learn about local issues.

FFMA continues to demonstrate FPM leadership within the 36 ASFPM state chapters to mitigate flood risks, especially in coastal high hazard areas.

The **Larry R. Johnston Local Floodplain Manager of the Year Award** commemorates the life and work of Johnston, who was finishing his work on the highly-acclaimed National Assessment of Floodplain Management at the time of his untimely death. This award recognizes outstanding individual efforts and contributions at the local level, despite various obstacles. This year's local floodplain rock star award went to **Tom McDonald**, floodplain manager and permitting administrator for the city of Savannah, Georgia.

Tom has more than 20 years in floodplain management and permitting. From clients who walk in the door knowing nothing about floodplains to working with developers to negotiate the best design possible, he has provided service to the community at many levels.

In addition to daily FPM responsibilities, Tom has gone above and beyond the city's development code to create multiple public outreach programs, including some that are personalized for the audience.

If you live in a tourist town, you know how hard it is to get local officials on board with the idea of exhibiting high water marks on buildings, but that's exactly what Tom did. Now tourists have landmarks to remind them that these historic areas are occasionally subject to inundation.

He also helped create a central call-in number for reporting flood issues after hours and works in close conjunction with media professionals to help educate the public. But that's only a small part of Tom's skill set. He also has a stealth mode that's been used to help start a state FPM association, co-lead an ASFPM committee, and works as much behind the scenes as in front. He was instrumental in the creation of his state floodplain managers' association - a group that has become synonymous with spreading the No Adverse Impact message far and wide.

His Coastal Issues Committee co-chair Tim Hillier said Tom is "...a fantastic partner to work with and I can say without hesitation that the year would not have been as productive without his engagement."

Terri Turner, ASFPM Region 4 dir., gushes that Tom "...is a quiet, unsung hero [who] has been an inspiration to me personally, and to those who work with him at the city of Savannah, Chatham County and the state of Georgia."



The **Outstanding Chapter Award** recognizes an ASFPM chapter and its exemplary practices and activities that deserve national recognition. It seeks to acknowledge distinguished works by a chapter in going above and beyond its mission in a way that can be shared and replicated by other ASFPM chapters. This year's award went to the **Oklahoma Floodplain Managers Association (OFMA)**, which was actually nominated by John Miller of the New Jersey Association for Floodplain Management. While OFMA was nominated for a variety of activities, the activity that best met the award criteria involved its legislative activities related to 22 bills with potential impacts to floodplain management in Oklahoma. OFMA holds an annual legislative reception at the Oklahoma state capitol to build relationships with policy makers, as well as to perform outreach and education regarding floodplain management.



Left: Larry Larson, ASFPM director emeritus, Mark Utley, OFMA chair, Bill Smith, OFMA R-2 director, Ingrid Danler, ASFPM deputy director.

In the last year, the chapter has been closely monitoring those bills to keep policy makers, chapter members and ASFPM informed about the beneficial and adverse impacts of these bills throughout the process. OFMA continues to work hard to overcome a significant challenge in the last year that would limit the ability of local communities to regulate oil and gas exploration and production in the floodplain under a number of bills introduced by the oil and gas industry. Eight bills were introduced that remove all or nearly all ability of cities, towns and counties to regulate drilling or production activities in the floodplain. OFMA has worked to educate legislators about the potential consequences of these bills, which would prohibit NFIP communities from regulating development within the SFHA and could result in sanctions for the entire state. This issue is still ongoing and OFMA has developed and incorporated training on the topics of oil and gas permitting.

Some other activities of note from OFMA's nomination included:

- The addition of lessons to the chapter's Traveling Trunks outreach program that culminate with students making short videos about flood risk awareness that will be used to create Public Service Announcements.
- Incorporation of donated drones to survey, assess and document the extent of flood events before and after disasters under the chapter's Disaster Response Team. Training on the use of these drones was offered at OFMA's 2015 spring conference to aid the 92 DRT volunteers in providing support to the local communities post-disaster.
- Development of training on the International Building Code and how adoption of FEMA language in the building codes supports local floodplain ordinances.
- Outreach to building inspectors on floodplain management and encouraging their attendance at OFMA courses and conferences.
- OFMA's presentation of a code change proposal to the International Codes Council Hearing to address an inconsistency between the floodplain management provisions in the code and the intent of the NFIP minimum standards in the area of Substantial Damage/Substantial Improvement.

The **John "Jack" Sheaffer Award for Excellence in Floodproofing** honors its namesake for demonstrating and promoting that floodproofing is a viable flood loss reduction measure. This award went to the **Colorado State University at Fort Collins**.



Brian Varrella (center), ASFPM region 8 director, accepted the John Sheaffer award on behalf of Colorado State University at Fort Collins.

No one gets to be a CFM without learning a bit about floodproofing. Often we talk about floodproofing in the context of a single structure or property, but this year's award went to a project that involves nearly 600 acres under a master drainage plan. In 1997, a record flood killed five people and caused nearly \$150 million in damage. After the recovery efforts, CSU renovated damaged buildings and constructed floodwalls, berms and below-grade storm systems to provide improved flood protection to the campus. These structural solutions are integrated so well into the landscape, it's hard to tell which was designed for stormwater/floodplain management and which were natural. In addition, the master drainage plan has been routinely updated since the 1997 flood, and depicts a 100-year floodplain that could develop during a 100-year storm event. And the

projects don't stop at the built environment. The university also uses non-structural flood mitigation measures, including education, planning and design considerations to make the campus safer for students, faculty and staff.

Our **Media/Outreach Award** was established to acknowledge exemplary efforts to increase information and/or awareness of flood issues with the general public. This year the award went to the **Flood Insurance Basics for Realtors Workshops**, a public/private partnership for outreach.

The nominee identified knowledge gaps in the local realtor market (Savannah and Chatham County, Georgia), specifically considering flood insurance and the Community Rating System.

Michael Blakely, Chatham County, and Tom McDonald, city of Savannah, worked with a local real estate agent to create a workshop for local realtors, where they shared information regarding elevation certificates, letters of map amendments, how to read maps and explained the recent flood insurance reform acts.

Michael and Tom have held nine workshops (with three more planned for this year) and provided outreach to more than 675 realtors, which, in return, allowed thousands of potential homeowners to receive information on flood insurance and sound floodplain information. Next on the agenda for this dynamic duo is creating a regional CRS user group to help provide support to existing and potential CRS communities.



From left, Larry Larson, ASFPM director emeritus, Michael Blakely, Chatham County, Tom McDonald, city of Savannah, Ingrid Danler, ASFPM deputy director, and Bill Nechamen, past ASFPM chair.

The **Jerry Louthain Distinguished Service to Members Award**, established in 1995, is the highest award ASFPM gives to recognize individuals who, through their long-term efforts, have clearly influenced the work of the association. And for the first time in ASFPM history, we decided to honor TWO individuals this year.

The first went to **Greg Main**, who has been a long time floodplain manager, starting in 1987. He is a charter member of his state association in Indiana, serving as chair, Floodplain Committee chair and other positions. Greg is a past ASFPM regional director, treasurer, vice chair, chair, and has even been a program chair for the national

conference. He been to Washington DC on ASFPM's behalf many times, and is highly respected by colleagues in his region, and demonstrates a knowledgeable and professional demeanor when dealing with the challenges of FEMA and politics. When not involved in floodplain management, is a committed family man raising his two sons to embrace nature and always look for the floodplain hazards as they fish and hunt. He has the distinct honor of harvesting one of the top 10 archery whitetails in his state and makes awesome venison jerky and salsa, which he has donated to the ASFPM silent auction.



Left: Terri Turner, Jerry Louthain and Greg Main.

Our second Louthain Service to Member's award went to **Terri Turner**, with Augusta, Georgia's Planning and Development Department.

Dynamo, whirlwind, and force of nature are words that come to mind when describing Terri. Since joining ASFPM, she has worked up through the volunteer ranks on committees and the board, and has worked countless hours promoting ASFPM programs, in particular the No Adverse Impact program.

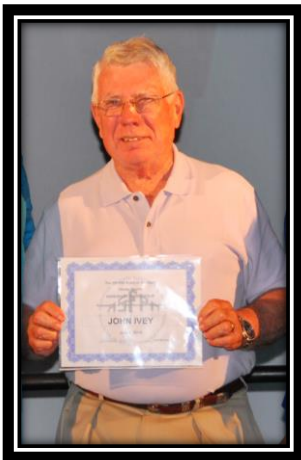
The person who nominated her wrote, "Terri is a highly energetic and career minded professional planner, floodplain manager and hazard mitigation specialist who has combined an extensive engineering, floodplain management, hazard mitigation, and planning background with considerable experience in public service, community engagement, and public speaking. She has a high intensity level, strong initiative skills, a proficiency in communications, highly refined organization skills, and the ability to make independent decisions under deadline pressure in order to offer her best to the public, to the citizens that she serve in her local community, to the contractors that she work with, to her employer, and to the nation that she spent a great deal of time in volunteer service to. Terri has been featured in many publications promoting floodplain management concerns...and has work countless hours promoting smart construction by combining her background of planning, hazard mitigation, and floodplain management. She helped communities recover from flood events by coordinated volunteers to complete site assessments after a storm event, and she continues to devote her time to ASFPM and GAFM as a leader."

Terri was also the local host coordinator for our Atlanta conference, and I think we can all agree that she did a fantastic job with her wonderful Southern hospitality.

The **Meritorious Lifetime Achievement Award** recognizes individuals who, throughout their career, have achieved success in a significant aspect of floodplain management. These efforts might include policy, outreach, implementation, education, government, research, litigation or other actions that demonstrate the advancement of flood loss and risk reduction within the nominee's professional realm. Unlike our other award categories, individuals from the federal and private sectors are eligible for nomination for this award. This year's recipient was **JoAnn Howard**, with H2O Partners Inc. in Austin, Texas.

The award, which she wasn't able to accept in person, honors JoAnn's career-long exceptional service to reduce flood loss in the nation. She was the Federal Insurance Administrator at FEMA from March 1998-2001 under Bill Clinton, where she was responsible for managing \$523 billion of flood insurance in the NFIP. Prior to that she was appointed by the governor of Texas as chief insurance regulator for the state's Department of Insurance.

JoAnn chaired the Federal Legislation Working Group as a member of the National Association of Insurance Commissioners, and is now president of H2O Partners, a firm consulting in flood insurance, disaster protection/recovery, hazard mitigation planning, public assistance, HUD programs, homeland infrastructure security and floodplain management issues.



ASFPM occasionally confers an **Honorary Member**, which grants lifetime rights and privileges of membership in the association. It goes to someone who has attained eminence in the field of flood hazard mitigation in government, research, education, law or any other facet of the field. This year's honorary membership went to **John Ivey**, who has provided remarkable contributions to ASFPM, going back almost to the beginning.

John, with Halff Associates in Texas, has served on the Mapping and Engineering Committee and helped start the Professional Development Committee. John's efforts on the development and continued operation of the CFM program and exam have been invaluable and ASFPM is proud to present an honorary membership to such a huge asset in this organization.

Special thanks to **Allison Hardin** who served as the MC for the awards ceremony and made all of us feel like super heroes. We also want to thank the selection team for the state and local awards: **Mike Klitzke, Greg Main, Alissa Sauvageot, Molly O'Toole and Mike Parker**, and the national awards committee members **Chad Berginnis, Diane Brown, Ingrid Danler and Larry Larson**.

And very special thanks to **Michael Baker International**, which sponsored a portion of the delicious awards lunch!





By Rebecca Quinn, CFM

Usually I steer clear of questions about NFIP flood insurance, especially in these times of rising premium costs. But recently, three questions about different aspects of the NFIP came to mind that I think should interest floodplain managers: (1) why are so many flood insurance claims not paid, (2) how many buildings are insured by the NFIP, and (3) does the argument that flood insurance is good financial protection still hold up?

Why are so many flood insurance claims not paid?

Several times in the past 15 years I've written about NFIP claims data accessible online at <http://www.fema.gov/business/nfip/statistics/pcstat.shtm>. For each state and territory, the NFIP reports the total number of claims filed, the number that have been closed (i.e., paid), the number that are open (in process), and the really interesting number – the number of claims “closed without payment” (CWOP). Claims are CWOP for a number of reasons, such as if a loss was less than the deductible, if a loss was for items not covered (such as basement contents), or if an event did not qualify under the insurance definition of a flood (see sidebar). I expect there are many other reasons for nonpayment.

At the end of April 2015, the NFIP reported nearly 2.09 million claims had been filed since Jan. 1, 1978. Of that total, 77.7 percent were paid, 0.3 percent are being processed, and 22 percent were CWOP. Interestingly, on a nationwide basis the proportion of all claims that are CWOP has stayed about the same for at least 15 years.

Even more interesting is how the percent of claims CWOP varies considerably from state to state. As of the end of April this year, it ranges from a high of nearly 45 percent in Wyoming to a low of about 14.5 percent in Missouri and Mississippi. The last time I reported this data in 2011, Colorado topped the list CWOP at 47 percent, with New Mexico, U.S. Virgin Islands, Washington DC, and Wyoming all having more than 40 percent (and 12 had more than 30 percent CWOP). If you're interested in how your community fares, the data show breakdowns for each community (at link above, click your state).

We can all speculate why the variation in CWOP is so large. I know I'd be double curious if I was in a state with a much higher than average percentage of closed claims. Are those states dominated by Write Your Own companies with overly conservative adjusters who more aggressively close claims without payments?

Let's look at the data another way. It might be reasonable to assume states with a lot of claims activity, say more than 100,000 claims since 1978, should fall somewhere close to the national average of CWOPs. After all, don't the WYO companies and FEMA pull adjusters from all across the country when big floods result in thousands of claims to adjust in a short period of time? Doing that might smooth out regional differences between companies. Well, looking at the data, that assumption seems reasonable, except for Florida (table below). Four of the states with the most claims have CWOP rates lower than the national average, while Florida is about 24 points higher than the average, at nearly 36 percent.

“Flood” defined for NFIP Insurance.

Some floodplain managers may be surprised to discover a qualifying flood isn't the same as “the water rose above normal levels.” To qualify, a flood must be a “general and temporary condition of partial or complete inundation of 2 or more acres of normally dry land area or of two or more properties (at least 1 of which is the policyholder's property)” from specified sources.

NFIP Claims from 1978 to April 30, 2015 for the Five States with the Most Total Losses					
	Total Losses	Closed	Open	CWOP	% CWOP
U.S. TOTAL	2,086,709	1,621,980	6,556	458,173	22.0%
Louisiana	412,709	331,316	386	81,007	19.6%
Florida	245,089	156,893	141	88,055	35.9%
Texas	242,849	194,155	487	48,207	19.9%
New Jersey	188,375	155,596	3,350	29,429	15.6%
New York	164,735	136,988	718	27,029	16.4%

How many buildings are insured by the NFIP?

Every few years this question comes up – how many buildings are in the nation’s special flood hazard areas and how many are insured for flood damage? I admit to not searching for the latest estimate of the total number. With respect to how many are insured, I think we all agree the answer is “not enough.” But that doesn’t answer the question – it takes a bit of work to get an answer, keeping in mind many policies are written on buildings in Zone X, outside of the mapped SFHA.

I recently learned the difference between “policies-in-force” and “contracts-in-force.” The NFIP reports these numbers at the end of every month: <http://bsa.nfipstat.fema.gov/reports/reports.html>

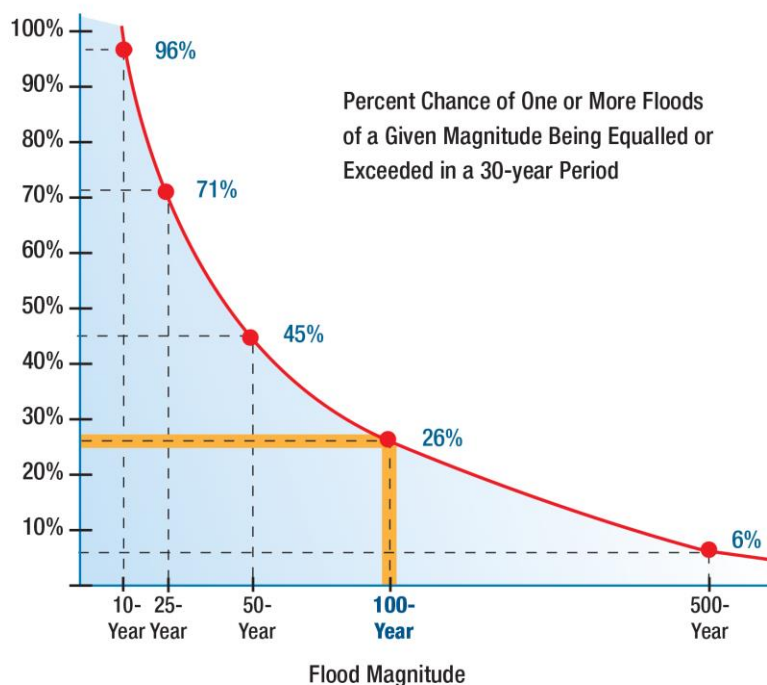
Policies-in-force is a count of each policy, including policies on individual units in condominiums. Contracts-in-force is the “number of declaration pages issued,” which means a Residential Condo Building Association Policy on a building is counted as one contract, regardless of the number of units in the building. Based on the numbers reported the end of April I come up with the answer (keep in mind these numbers include Zone X policies):

- 5,239,584 Policies-in-force (down 184,491 since the end of March)
- 4,234,246 Contracts-in-force (down 186,584 since the end of March)
- 1,005,338 approximate number of condo units (subtract number of contracts from number of policies-in-force; FYI it looks like more than three-quarters of all the condos are in Florida!)
- 4,234,246 approximate number of insured buildings (subtract number of condo units from policies-in-force)

Is flood insurance still a good financial deal for property owners at risk?

While you and I might agree on the answer to this question, how any given property owner perceives the risk compared to the financial investment in flood insurance varies depending on myriad factors. Perception of risk is a significant one, so let’s take a look at that first.

I expect many of us have had conversations with folks who experienced a flood and think they've got another 100 years before the next one. Explaining what the "1 percent-annual-chance flood" means isn't easy. By now, flood-plain managers should be familiar with the characterization that the "100-year" flood has a 26 percent chance of occurring over a 30-year period (see graphic below). I've also heard it put this way: if your building is in a mapped SFHA, it is five times more likely to sustain flood damage than to experience a major fire. Of course, actual damage depends on where a building is located (near the water or towards higher ground) and how it was constructed, largely whether it's elevated.



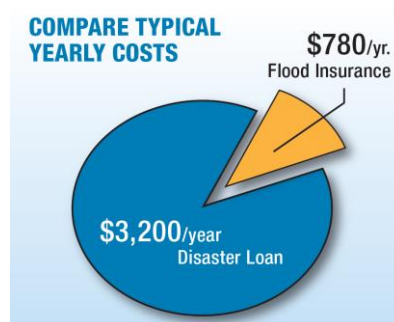
Let's assume we're able to help property owners understand risk. The next step is figuring out what information can help them understand the value of paying flood insurance premiums year after year. Let's look at two factors that, combined, should do the trick.

The first factor is the average claim paid by the NFIP. We know flood insurance policies don't cover all costs, for example the owner must cover the deductible and pay for damage not covered (e.g., most contents in basements). For 2014, the NFIP reports the

average claim paid on homes was about \$23,000 (\$46,000 on nonresidential properties). Going without insurance, sometimes called "going bare," means an owner assumes the risk and will be responsible for all costs of repairing damage. That's a pretty costly bet, given the 26 percent probability of flooding during a 30 year period.

The second factor is the average annual repayment on a Small Business Administration disaster loan. Many people qualify for these loans, especially if they have losses not covered by insurance. For at least a decade I've used a pie chart graphic to illustrate the annual cost of the average flood insurance premium compared to the average annual repayment amount on SBA loans. For most of those years, those average amounts stayed pretty steady, with the annual premium about \$500 per year and the loan repayment about \$3,600 per year.

Given the increases in premiums in the last few years, I decided to update the numbers (see graphic right). In 2014, the average premium rose to just over \$780 per year, while the SBA reports the average annual home loan repayment amount for 2013 and 2014 is \$3,200 (average business loan repayment is nearly \$8,500 per year).



While the answer to the question might not be as clear as it used to be, especially for properties subject to very steep increases in flood insurance costs, I think the answer is "yes," it's better to invest in flood insurance as financial protection. And the answer is even clearer for properties likely to sustain substantial damage caused by flooding, in which case NFIP flood insurance coverage for Increased Cost of Compliance offers up to \$30,000 towards the cost of bringing a building into compliance with current requirements.

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



Early Bird Caught the ICC Worm

During June's ASFPM national conference in Atlanta, the Insurance Committee sponsored (sadly, no free coffee or donuts!) a mid-week Early Bird Session on Enhancing Increased Cost of Compliance (ICC). The goal of this session was to discuss what problems and enhancements members see regarding ICC, and what would be the priorities if we were to try and improve ICC.

A panel of state and local floodplain administrators started the session highlighting some of the challenges they had with implementing the use of this important coverage. Spirited discussions occurred during and after each panelists and then during the open discussion portion. Points raised included:

- FEMA won't review the case for eligibility or commit to the \$30,000 until the mitigation is complete. This is problematic for communities that need that to enter into a contract;
- Communities and homeowners back out of or hesitate to go forward because they have to sign a form that they will be responsible and they are not sure if FEMA will get the money to them;
- There seems to be disconnects in the ICC claims process and what the adjuster says is needed or needs to be done. A recommendation was to have ASFPM members participate in an adjuster training course to see what they are being taught. Some who have seen the adjuster manual feel it is very weak on ICC and others in general feel ICC education of adjusters needs to be improved;
- Local and state officials don't get timely access to adjuster's preliminary Substantial Damage form. The delivery of these or access to needs to be much more timely;
- \$30,000 is no longer enough, and waiting 4-5 years to get it as you have to wait for the matching grant is not practical as well; and
- The fourth option identified in the NFIRA '94 legislation (allowing ICC for mitigation offers even though there is not a flood claim) has never been implemented and should be.

There were other good ideas for enhancing and improving ICC and these will be compiled and discussed at the upcoming Committee Co-Chair Retreat in Madison with an ultimate goal of making ICC reform a high priority. We hope to have an internal paper that focuses on a few large scale reform concepts in the next few months to present to FEMA and possibly Congress.

SO...we would love to hear from you as we know many of you could not make the meeting (or conference), but have had challenges implementing/using ICC as well as have thoughts on how to improve it. Please send them to InsuranceCorner@floods.org.

--Your Humble [Insurance Committee Co-chairs](mailto:InsuranceCommitteeCo-chairs)

Bruce Bender and John Gerber and Liaison Gary Heinrichs

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.

Deputy Director Report – Ingrid D. Danler

I typically experience a wide range of emotions as we end our conference and start the cycle for the next one. It is a great time to reflect on the speakers who taught me new things, the new place and space that is different from my own home state, and the fellowship we shared. It strikes me that other people's experiences are different from mine almost exclusively because of the people that they met and spoke with compared to the people I met and spoke with. I suppose that part of the conference experience is a bit up to the attendee, but as part of the conference team, I reflect on whether we did our job to create those opportunities. We would love to hear from you regarding how well the conference was planned and produced and what modifications could be made for future years. Please tell us what you think in this quick, online [conference evaluation](#).



Of great success this year was social media. We had quite a few folks, including our Executive Director Chad Berginnis who was home awaiting his son's birth, who said that they could track how things were going due to the Twitter campaign. See for yourself using #ASFPM2015. Some of our corporates did a phenomenal job in capturing those tweets and photos, such as [this](#) "storify" by CDM Smith. And we hope you enjoyed the watching Twitter Board outside the ballroom.

As operations director, and as a report out to how well we did overall, know that we are coming out of some financially poor conference years. As one of the four pillars of revenue, we count on the conference to support operations that run our servers, maintain our member and CFM records, keep the best qualified staff, assist our state chapters, provide training and create opportunities to influence policy at the highest levels, in fulfilling our mission. As the last year of our three-year deficit reduction plan, we were pleased that the Atlanta conference not only met our target revenue, but beat it by another \$50,000, thus completing our plan for the ASFPM budget overall! Huge kudos go to the ASFPM staff who accepted the challenge of a very tight budget and met that challenge, while putting on a great conference. We look forward to hearing your feedback on the new changes and will be making adjustments as we move into next year's conference in Grand Rapids, Michigan.

So, as July 1 moved us into a new fiscal year, don't expect us to stop evolving and improving. That old adage that the only thing constant in life is change is more relevant today than in any other time in our careers. And, the ASFPM staff are on it—proposing and building—the tools that you need to navigate this ever changing world.

Best wishes,

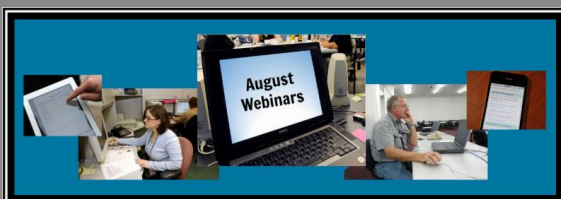
Floodplain Management Training Calendar

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 2015! 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.



ASFPM Webinar Series

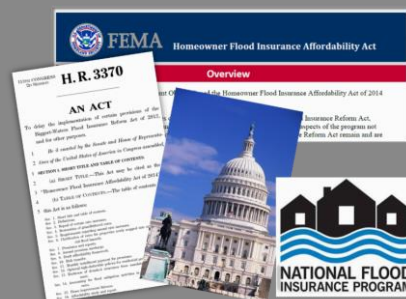
ASFPM has posted our summer and fall 2015 webinar schedule. We're excited to offer encore presentations of our NFIP Reform webinar with Bruce Bender, Dam Removals with American Rivers, and Finding Base Flood Elevations with Brian Varrella that we just know you'll want to check out. We'll be adding new webinar topics over the summer, so be sure to check out our [webinar page](#) on ASFPM's website. We hope you can join us.



IMPLEMENTATION & IMPACTS OF FLOOD INSURANCE REFORM LEGISLATION

Changes are already in place and more are planned both the Homeowner Flood Insurance Affordability Act of 2014 and the Biggert-Waters Flood Insurance Reform Act of 2012 are implemented. Floodplain managers will need to understand both reform bills and the flood insurance affordability issues that remain. There are several changes related to flood mapping processes, outreach, and information on the maps themselves.

[Click here for full description.](#)



August 13, 2015

12:00 - 1:30PM Central Time

(starting 1:00pm ET, 11:00am MT, 10:00am PT)

\$70 Non-Members

\$40* ASFPM Members

*promo code must be entered at registration before payment is made to get the preferred rate.

REGISTER



DEVELOPING & IMPLEMENTING DAM REMOVAL PROJECTS

Few things have as fundamental an impact on rivers as dams. Dams block flow and can harm fish and wildlife, affect clean water, and alter recreation. When the negative impacts on a dam on the river and communities outweigh the benefits, dam removal may be a sound approach to restore healthy rivers, floodplains, and riverside communities.

[Click here for full description.](#)



Credit: USFWS. Workers remove the Winchester dam from the Ashuelot River in Hinsdale, NH.

September 24, 2015

1:00 - 3:00PM Central Time

(starting 2:00pm ET, 12:00pm MT, 11:00am PT)

\$80 Non-Members

\$50* ASFPM Members

*promo code must be entered at registration before payment is made to get preferred rate.

REGISTER

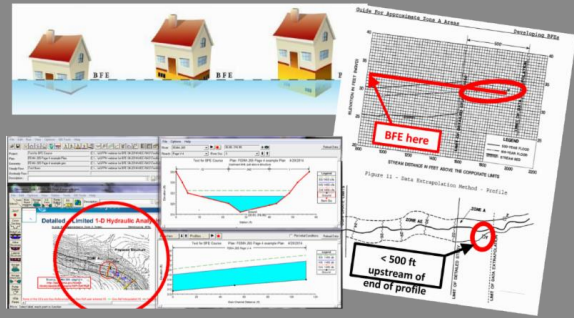


FINDING THAT BASE FLOOD ELEVATION (BFE)!

Tools & Techniques for Determining BFEs

Are you getting more questions about determining BFEs at a site, even in approximate A Zones? Do you work with flood development permits or FEMA Elevation Certificates (ECs)? Do you need a BFE for an approximate A Zone but are unsure where to start? If the answer is yes to any of these questions, this webinar is for you.

[Click here for full description](#)



October 6, 2015

1:00 - 2:30PM Central Time
(starting 2:00pm ET, 12:00pm MT, 11:00am PT)

\$70 Non-Members

\$40* ASFPM Members

*promo code must be entered at registration
before payment is made to get preferred rate

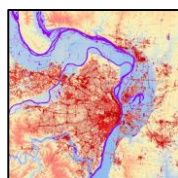
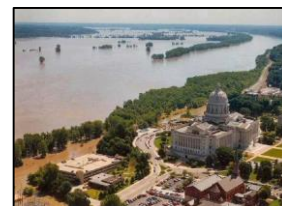
REGISTER

For a full list of upcoming webinars, check out the
[ASFPM Webinar Page](#)

What's happening around the world?

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

Missouri—As floodwaters surge along major rivers in the Midwestern United States, a [new study](#) from Washington University in St. Louis suggests federal agencies are underestimating historic 100-year flood levels on these rivers by as much as five feet, a miscalculation that has serious implications for future flood risks, flood insurance and business development in an expanding floodplain—from [Phys.Org](#). Photo at right shows flood waters inundated parts of Jefferson City, Missouri during the "Great Flood of 1993." Credit: Wikipedia/Creative Commons



"We pour forth money post-disaster, but we're not spending money pre-disaster," said Ed Thomas, a former FEMA official who now heads the Natural Hazard Mitigation Association, in this St. Louis Post-Dispatch [article](#). Image at left is a map of the St. Louis region with the floodplain in blue and developed land in red.

California—A small company in California is hoping to make a big splash by providing detailed flood maps to homeowners and insurance companies. And to do that, the company is using one of the fastest supercomputers in the world. Read the NPR article [here](#). Image at right is a calculated flood map for the city of St. Louis. Water depth goes from deep (dark blue) to shallow (white, light blue). Floodwater can come from the Illinois, Upper Mississippi and Missouri rivers, as well as from heavy local precipitation. Courtesy of Dag Lohmann/Katrisk

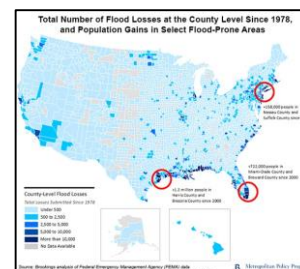


Anywhere in the world—"Floods affect more people globally than any other type of natural hazard, causing some of the largest economic, social and humanitarian losses. The great tragedy is that much of these losses could be avoided or at least reduced," from a Zurich [report](#).



"Terrible natural disasters will come someday, but most people have a hard time worrying about stuff that isn't imminent." An [article](#) in The Atlantic's CityLab delves into "Why you don't really care about the next 'big one.'" Photo at left shows members of a Los Angeles County search-and-rescue team walk past an upside ship washed ashore by the tsunami in Ofunato, Japan March 15, 2011. AP Photo/Matt Dunham.

Southwest United States—"Recently, we highlighted how the population is surging in some of the most drought-stricken areas of the country, straining water infrastructure in California, Nevada, and other parts of the Southwest. Yet, many flood-prone regions are also seeing an uptick in population as well, leading to additional concerns over the resilience of their existing water systems in the face of greater climate pressures, investment needs, and an assortment of governance challenges." Read the Brookings Institute article [here](#). Image at right is from the article.





FEMA ...NEWS YOU CAN USE

FEMA releases *Specific Rating Guidelines* that will become effective Nov. 1.

This *Specific Rating Guidelines* manual provides the rules and rates for Submit-for-Rate risks. These are properties at high flood risk that, because of peculiarities in their exposure to flooding, do not lend themselves to pre-programmed rates noted in the NFIP Flood Insurance Manual. These risks require an in-depth underwriting analysis before a risk premium rate can be applied. They are available [here](#).

FIMA Publishes Job Aid on the use of Contract Support for the Development of Hazard Mitigation Assistance Grant Applications

FIMA released a job aid on the [use of contract support for the development of Hazard Mitigation Assistance grant applications](#). This document presents eight common HMA application development scenarios and provides guidelines to address procurement issues related to non-federal use of contracted support for the development HMA applications elements. The job aid was developed to ensure compliance with procurement regulations found in the "Uniform Administrative Requirements, Cost Principles and Audit Requirements for Federal Awards" (2 C.F.R. Part 200).

These guidelines apply to all [Pre-Disaster Mitigation](#) and [Flood Mitigation Assistance](#) award made on or after Dec. 26, 2015, and all [Hazard Mitigation Grant Program](#) awards granted under a major disaster declarations issued on or after Dec. 26, 2014.

More information on Hazard Mitigation Assistance programs can be found at: <http://www.fema.gov/hazard-mitigation-assistance>.

A final rule issued on Loans in Areas Having Special Flood Hazards

The Office of the Comptroller of the Currency, Board of Governors of the Federal Reserve System (Board), Federal Deposit Insurance Corporation, the Farm Credit Administration, and the National Credit Union Administration are amending their regulations regarding loans in areas having special flood hazards to implement certain provisions of the Homeowner Flood Insurance Affordability Act of 2014. HFIAA amends some of the changes to the Flood Disaster Protection Act of 1973 mandated by the Biggert-Waters Flood Insurance Reform Act of 2012 (Biggert-Waters). Specifically, the final rule requires the escrow of flood insurance payments on residential improved real estate securing a loan, consistent with the changes set forth in HFIAA. The final rule also incorporates an exemption in HFIAA for certain detached structures from the mandatory flood insurance purchase requirement. Furthermore, the final rule implements the provisions of Biggert-Waters related to the force placement of flood insurance. Finally, the final rule integrates the OCC's flood insurance regulations for national banks and federal savings associations. The agencies plan to address the private flood insurance provisions in Biggert-Waters in a separate rulemaking.

Click [here](#) for the full ruling.

FEMA releases “Evaluation and Monitoring of Seepage and Internal Erosion (FEMA P-1032)

FEMA has released [Evaluation and Monitoring of Seepage and Internal Erosion \(FEMA P-1032\)](#) to the public. This technical manual, sponsored by the Interagency Committee on Dam Safety (ICODS), investigates the internal erosion occurring at embankment dams and levees, and how it poses a threat of failure and potential risk to public safety.

Recognizing the threat internal erosion through and under embankments poses, the manual provides procedures and guidance for "best practices" concerning the evaluation and monitoring of seepage and internal erosion. It also outlines possible emergency response actions for short-term risk reduction and long-term mitigation approaches based on federal agency practice.

Overall, the document aims to summarize the vast body of information available on seepage and internal erosion, and disseminate this information to dam safety practitioners, specifically personnel familiar with embankment dams and levees.

The U.S. Department of the Interior’s Bureau of Reclamation, Federal Energy Regulatory Commission, Natural Resources Conservation Service, U.S. Army Corps of Engineers and FEMA allocated significant resources to make the development of this manual possible.

[FEMA P-1032](#) is available online in the [FEMA Library](#) and will also be available for order via CD from the FEMA Publication Warehouse.



#ASFPM2015 Contest Announcement

And the Winner of our #ASFPM2015 “Why I love being an ASFPM Member” Contest is...

Tim Trautman, ASFPM’s Mitigation Pod Facilitator and Program Manager for the Mecklenburg County Engineering and Mitigation Department in North Carolina.

We had 22 wonderful entries into the competition held during the Atlanta conference. ASFPM staff judged the entries (and no names were revealed during judging, just fyi), and picked first, second and third place winners.

Tim has won himself a free registration to ASFPM’s annual conference next year in Grand Rapids, Michigan. Congratulations Tim! His winning entry was, “ASFPM is a non-political organization looking to protect financial and physical health of the nation. Its members can change policy for the better.”

Second place went to **Del Schwalls** for this entry: “ASFPM membership enables me to partner w/ folks nationwide as passionate about FP leadership as I am: together we serve better!”

Third place went to **Claire Jubb**, who wrote, “I love being a member of ASFPM. Where else can I talk about NFIP, CRS, LiMWAs, CAZs, FIRMs, SFHAs, Map-Mod, D-FIRMs, ECs and CFMs without having to translate? Floodplain geeks together!”

Thanks to everyone who submitted entries!





Email for certification questions is cfm@floods.org. This section will appear in each issue of *The Insider*. For suggestions on specific topics or questions to be covered, please send an email to Anita Larson at cfm@floods.org.

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

CFM® Renewal 7/31/2015- ASFPM CFMs who are up for their biennial CFM® certification renewal July 31, 2015 have been sent a letter and renewal form via snail mail. If you have not received yours in the mail, please contact Anita Larson at cfm@floods.org or (608) 828-3000 so your CFM does not lapse.

Atlanta- We had great attendance of CFMs at our conference. Total CFMs at the June 2015 conference were 680. We held two exam offerings that week and had 18 people pass the ASFPM exam. Congratulations! There are now more than 9,200 CFMs nationwide.

Atlanta CECs- All CFMs attending our annual conference and fully registered will earn 12 core continuing education credits (CECs). You don't even have to submit the paperwork to earn them. ASFPM has automatically credited your file.

There are lots of free or low cost ways to get your CECs

- **Professional Membership Credit** - A maximum of two CECs can be claimed over the two year renewal period for membership/participation in a professional or technical society/association. One CEC will be allotted per organization, and membership must be held both years of the two year renewal period. Examples of acceptable professional or technical societies/associations include, but are not limited to: ASFPM, State/Regional ASFPM Chapters, American Society of Civil Engineers, and the American Planning Association, etc. You must request proof of membership and submit for CEC credit (ASFPM does not automatically credit you for your membership if a member of ASFPM).
- **FEMA's Independent Study Courses** - are **FREE** and can be accessed on the [EMI website here](#). [Click here](#) for a pre-approved CEC list of EMI Independent Study (IS) courses.
- **COMET Independent Study Courses** - are **FREE** and can be access on the [COMET website here](#). See attached list of pre-approved CEC list of COMET Independent Study courses.
- **Webinars** - ASFPM's [CEC Policy](#) allows a maximum of 1 CEC for webinars held on [covered topics](#) when agenda and attendance verification are submitted. If applicable, webinars can be found on the ASFPM [Event Calendar](#) under "ASFPM webinar" or "webinar" on the calendar drop down menu.
 - **ASFPM webinars** - ASFPM hosts an ongoing a webinar series on various topics that [will appear on this page](#), or via the online member login link at the top of www.floods.org homepage (which will also list the member promo code to use when registering for ASFPM member rate), as well as on our [Event Calendar](#) under the "ASFPM webinar" category.
 - **FEMA/STARR webinars** - FEMA is hosting many free FPM & CRS-related webinars through STARR and the majority of these have been pre-approved for CECs.
 - **Federal agency webinars** - Many webinars offered through NOAA, EPA, and other federal agencies are free to attend, check out the webinar listings on our Event Calendar under the "webinar" category.
- **ASFPM Event Calendar** - You can search for all the courses available in your state that ASFPM has been made aware of by going to our online [Event Calendar](#) and using the search feature by clicking on the magnifying glass icon above the calendar and typing your state's initials in parenthesis such as "(WI)" for Wisconsin. This will bring up all events that are being held in your state.

- **FEMA's Emergency Mgmt. Institute (EMI) Courses** - [EMI courses](#) are **tuition-free** for all attendees. FEMA provides free accommodations on the EMI campus and reimburses local, state, and tribal government employees for their travel expenses associated with attending courses at EMI. Students, U.S. citizens, and private industry or federal employees may attend tuition-free, but are not eligible for travel reimbursement, these attendees should contact EMI Admissions at [301-447-1035](tel:301-447-1035) if they have questions. You or your employer pay for the campus meal ticket (about \$110 per week). EMI is located in Emmitsburg, MD and all EMI courses found on the ASFPM [Event Calendar](#) include a course number preceded by the letter "E". EMI courses are listed by the course number rather than location. Field deployed versions of these courses offered within the states have the same titles and course numbers but are preceded by the letter "L". The best way to search on our [Event Calendar](#) for these courses is to search for the course number- for example, search for "273" to pull all postings for E273 and L273 courses. You can find the EMI Course Schedule and application materials on the [EMI website](#). Generally, you need to apply for a course at least six weeks prior to the start of class but exceptions are possible if a course is not already filled. Many EMI courses have been [pre-approved for CECs](#).
- **State/Territory Floodplain Manager** - each state has a State and Territory Floodplain Manager who is responsible for assisting communities with their requirements under the National Flood Insurance Program (NFIP). They are your first point of contact for any questions, issues, or concerns you have about the program and state floodplain laws (which may be more restrictive than the NFIP minimum standards). The State/Territory Floodplain Manager also provides floodplain management training and receives copies of ASFPM's developed and deployed training courses. Contact your [State/Territory Floodplain Manager](#) for assistance or to inquire about upcoming training in your area.
- **Red Vector online courses** - there is a cost to attend Red Vector courses. Enter Promo Code Coupon "ASFPM" for a 10 percent discount off the cost of the course. [Click here](#) for a pre-approved CEC list of Red Vector courses.

Here's how to submit for CEC pre-approval/approvals and/or check your CEC records online:

1. If you are an ASFPM individual member as well as a CFM, you can login to your account via our website to renew your membership and to check your CECs on file by clicking the "**memberlogin**" link at the top of our homepage: www.floods.org. (Non-members can submit their continuing education certificate of attendance using the [CEC Submittal Form](#) to CFM@floods.org.)
2. Your username **login** is your email address, if you don't remember your **password**, there is a "forgot password" link when you try to login.
3. Once you've logged into your account, click **View > View Certification Information**. If ASFPM has your CECs on file, it will appear there. To submit CECs online through your member login you can upload certificates of attendance from this section of your records.

If you have any other questions regarding CFM certification or CECs, please contact ASFPM Certification Coordinator Anita Larson at CFM@floods.org or [608-828-3000](tel:608-828-3000), and she will be able to assist you.

Job Corner

Visit [ASFPM Job Corner](#) for up-to-date job listings. Have a job opening you'd like to post? It's free!



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.

Shedding Some Light on ASFPM's Policy Committees

In the past year, we have been highlighting our policy committees in “The Insider.” Maybe you’ve heard a little bit about our 14 policy committees, but really don’t know what they are all about. Hopefully, these features have helped clear up any questions you may have, and perhaps, inspired you to get involved. This month will be our final feature, which focuses on our Training/Outreach/Education Pod. This Pod includes the International, Professional Development, Training & Outreach; and Higher Education Committees. The graphic (page 26) includes contact information for the Training/Outreach/Education Pod facilitator, as well as the co-chairs for each committee. However, if you’d like to learn more about the other committees, simply click on the committee’s icon.

Training/Outreach/Education Pod

Jeff Sparrow with Michael Baker International serves as the Pod facilitator. He said, “I have been involved with the association since 1995 when I attended my first conference in Portland, Maine. In 2005 I was fortunate to be elected to represent Region 3 on the Board of Directors. After serving six years on the board and being termed limited, I was looking for a way that I could continue to support ASFPM. I did not have to look for long when Greg Main (chair at the time) called and asked if I would be willing and interested in becoming the Training and Outreach Pod facilitator. In this past year I was also approved by the Association’s Board to join the ASFPM Foundation’s Board of Trustees. As with many things in life you get out of it what you put into; however, I believe my ASFPM involvement has provided a great return on my investment...much more than 1 to 1.”

Sparrow said the four committees that make up the pod complement each other and provide valuable support and service to the association, and their work is becoming more important. He said, “The **Training and Outreach Committee** works to provide training resources for floodplain managers and is also looking for ways to increase ways we communicate with citizens, elected officials and other stakeholders regarding flood risks.”

Heidi Carlin, senior strategic communications specialist for AECOM, and **Jen Marcy**, a project manager with ATKINS, serve as co-chairs for this committee.

Carlin said she first got involved because, “I was recruited and have a passion for training and outreach, both personally and professionally, so this committee is a good fit for me. The experience has been great, although we are always looking for more responsible volunteers to help us follow through on special projects that may be assigned to us through the ASFPM executive office or the ASFPM board.”

Some of the projects the T&O Committee has been working on is, “updating our committee members on new training and outreach resources and techniques on our calls and meetings at the ASFPM conference. We usually have several subject matter experts present on lessons learned and tools. This is helpful to all, as it gives everyone a good picture on what is going on nationally,” Carlin said.

Marcy said, “We have also spent a lot of time and effort on revamping the NFIP 101 course that’s presented at ASFPM conference every year. We piloted a new version this year and plan to use the comments received to tweak the all-day course again for next year. Over the last two years, we’ve also been active in assisting the No Adverse Impact Committee and French Wetmore on several of the NAI Toolkit documents that are finalized or soon-to-be-finalized, especially the document on Outreach and Education.”

Both women had advice for ASFPM members who were thinking about getting involved with committee work. Carlin said, "Check all committees you are interested in and contact the co-chairs to find out more about volunteer opportunities. Remember, this is a two-way road, so it is not just about 'what can you do for the committee,' but also 'what can the committee do for you?'"

Marcy said, "I think also just to let people know that the committees are all made up of volunteers. It's not as scary as it seems to jump in and try to get involved. We're all just making it up as we go along, just like everyone else!"

Sparrow applauded ASFPM's newest committee, the **Higher Education Committee**, as being very successful in getting a floodplain managers Bachelor's program at Western Kentucky University and a Master's program at the University of Washington in a short amount of time. He said they are now working with other institutions to establish similar programs."

Warren Campbell, an engineering professor at Western Kentucky University, and **Robert Freitag**, senior instructor and director of the Institute for Hazards Mitigation Planning and Research at the University of Washington, serve as co-chairs for the Higher Education Committee.

Campbell said, "Higher educational opportunities for floodplain managers are not widely available. We hope to change that. Champions are needed to begin FPM programs at colleges and universities. There have been glimmers of interest, but no one has stepped forward to promote these programs. Part of the problem is the lack of grant funding to encourage professors to participate. In 1982, FEMA provided a \$1.5M 5-year contract to a university to start the first Emergency Management & Planning degree program. No such support has been provided for floodplain management programs. Currently, we need champions and we need students. One of our goals is to make existing programs at the University of Washington and Western Kentucky University more accessible to FPMs."

WKU is doing a stand up job in turning out CFMs, part of the students' final exam that they have to pass.

"When I came to Kentucky in 2004, I was only the seventh CFM in the state. Now Kentucky has 77, with 48 of those produced at WKU," Campbell said. "If WKU can do it, so can other colleges and universities. All it takes is a champion willing to do it. The Certification Board of Regents has a goal of having a CFM in every community participating in the NFIP. This comes to over 22,000 communities, but there are fewer than 10,000 CFMs and only 39 percent, give or take, are local officials. We have a long road ahead of us, however our success in producing CFMs shows a way to shorten that road."

He said he got involved in this policy committee because, "I felt there was a need for more higher educational opportunities. At some point you have to get involved to make that happen. If you believe that enhancing FPM as a profession is important or you have an interest in increasing educational opportunities, then do we have a committee for you."

Over the years, ASFPM has been getting more and more members from countries all over the world. And Sparrow said, "The **International Committee** is the association's outreach to our floodplain management brothers around the world, working to learn and share valuable lessons from others."

Bo Juza, with DHI Water and Environment, Inc., and **Shana Udvardy** with Udvardy Consulting, serve as co-chairs for this committee.

Juza said, "The primary mission of the International Committee is to serve as a link to the world for exchanging ideas and experiences in flood related issues. We are seeking opportunities to engage with our counterparts around the world, sharing information related to flood risk reduction, flood and environmental policy development and implementation."

When asked what made him think that he'd like to get involved with this committee, Juza said, "It became natural considering that most of us working at International Committee have educational, professional and/or personal

relationship outside of US. While there are always challenges, mainly due to limited time and resources, it is rewarding to see that our team is growing. And if you like to engage and in knowledge dissemination, comparative approaches related to water issue, understanding cultural and political differences and challenges with policy implementation, then you are welcome to join our growing team.”

Sparrow said, “The **Professional Development Committee** works closely with the Certification Board of Regents regarding the requirements for CFMs and also working to have floodplain managers recognized as the professionals they are.”

Jessica Baker, with Halff Associates, and Louie Greenwell with PRIME AE Group, serve as co-chairs for this committee.

According to the committee’s website, “The PDC strives to maintain a high standard of integrity, ethical behavior and practices, professional conduct, and still for all Certified Floodplain Managers. The PDC also strives to expand and promote the professional status and legal responsibility of the CFM and review and monitor professional education opportunities for CFMs. The PDC endeavors to maintain the accuracy and reliability of the CFM exam with an annual review and report of the exam questions and results and director support to the Certification Board of Regents and the ASFPM executive office.

POLICY COMMITTEES & POD FACILITATORS

Committees Coordinator: Maria Cox Lamm, ASFPM Vice Chair and SC State Coordinator
(803) 734-3672 | coxm@dnr.sc.gov

Mitigation Pod

Flood Insurance

Flood Mitigation

Floodplain Regulation

Non-structural Flood-proofing

Watershed Pod

Natural & Beneficial Functions

No Adverse Impact (NAI)

Storm-water Mgmt.

Technical Pod

Arid Regions

Coastal Issues

Mapping & Engr. Standards

Training/Outreach/Edu. Pod

Facilitator: **Jeff Sparrow**, P.E., CFM
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Another great crop of students participate in the Foundation's 5th Annual Collegiate Student Paper Competition



ASFPM Foundation President Doug Plascencia presents a check to Patrick Johnson, winner of the 5th Annual Collegiate Student Paper Competition, at ASFPM's national conference in Atlanta. Photo by Dan Sherwood.

Patrick Johnson, a law and water resources student with the University of Idaho, was \$1,000 richer after his presentation at ASFPM's national conference in Atlanta.

Johnson and two other students competed in ASFPM Foundation's 5th Annual Collegiate Student Paper Competition. His paper, "Salmon Refuge: The Endangered Species Act and FEMA's NFIP," blew the judges away, and earned him first place in the competition.

And that's not to downplay the other two papers and presentations, which were also impressive.

Adnya Sarasmita, a University of Washington student, won second place and a check for \$500 for her paper, "Mitigating Calgary, Alberta's Vulnerability to Flooding." Md Nowfel Mahmud Bhuyian (Tanvir), a student at the University of Tennessee Technological University, won \$250 for his paper, "Developing Flood Loss Curve for City of Sacramento."

Five students submitted abstracts by the Jan. 31 deadline that focused on subjects relating to floodplain or stormwater management. The goals of this program are to encourage student engagement in floodplain management topics and to identify talented individuals with the potential to make lasting contributions to floodplain management's body of knowledge.

Once the competition was narrowed down to three students, the foundation pays for up to \$1,000 in travel expenses to come to ASFPM's national conference and give their presentations.

Soon after the conference ended, Patrick Johnson wrote a thank you letter to the foundation, saying in part, "I mentioned it at the outset of my presentation at the conference, but I want to reiterate my feelings regarding the value and importance that this type of competition holds for future intelligent floodplain management. My generation will be the next floodplain managers, and this competition encourages young people to begin to grapple with and discuss these incredibly important issues. While we certainly have a lot to learn from you and all of the members of ASFPM, this competition allowed us to begin the process of learning the size and depth of the field of floodplain management.

"In addition, I want to thank the Foundation for recognizing my attempt to contribute in a small way to the field of floodplain management and allowing me to participate in this incredible conference. The contacts that I was able to make and the things that I was able to learn will undoubtedly serve me well for the rest of my life. In addition, the funds that were provided mean more than one can describe for a struggling college student. I am not sure where I will fit in this field, but this competition and conference helped to stimulate my interest further and opened my eyes to the importance of intelligent, thoughtful flood risk management decisions.

"I look forward to future opportunities to engage with ASFPM activities, and hope to work with many of your members throughout my career. Thank you again for all of the time and resources invested in the competition, and for your recognition of my efforts."



Two of our future floodplain managers (we hope) participating in the ASFPM Foundation's 5th Annual Collegiate Student Paper Competition. At left: Md Nowfel Mahmud Bhuyian (Tanvir) from the University of Tennessee Technological University, and Adnya Sarasmita from the University of Washington. Photos by Michele Mihalovich.

A wonderful letter that really highlights how valuable this competition is to students thinking about entering the floodplain management field. If you'd like to donate to the ASFPM Foundation to make sure this and other programs continue, visit the foundation's website at: <http://www.asfpmfoundation.org/>.

Let's say you went to ASFPM2015 in Atlanta and wished there was some place to find all of the presenters' PowerPoints. We've got you covered. Click [here](#) to view them. And on a related note, the conference plenary and ASFPM awards ceremony videos are currently being edited and will be added to this page when we complete production.



It's never too early to start planning for next year's national conference. Mark your calendars for June 19-24, 2016!

Washington Legislative Report

*Meredith R. Inderfurth,
ASFPM Washington Liaison*

Busy Pace; Stalled Action - then August Recess

The plan and the hope was to actually pass most if not all of the 12 regular appropriations bills this year before the new fiscal year begins Oct. 1. During July, the House and Senate Appropriations Committees appeared on track to be able to accomplish much of that objective. In fact, before the end of July, both had marked up all 12 bills. This had not happened in the last six years. The House had even passed six of them.



But then ... the process stalled. In the House, attempts to add amendments relating to flying the Confederate flag caused the leadership to pull all further appropriations bills from House floor consideration until an “adult” conversation could resolve the flag issue. In the Senate, Democrats threatened to filibuster any appropriations bill brought to the floor until the Republican majority agreed to work out a new overall budget agreement similar to the Murray-Ryan agreement that worked around the sequester level spending limits for the past two years.

With Congress poised to leave town for its August recess, any chance for completion of any appropriations measure before the recess has dissipated. When they return after Labor Day (which is late this year), only three weeks will remain until the end of the fiscal year. The general consensus is that a Continuing Resolution (CR) will be necessary. As of yet, however, there is no indication about the probable duration of the CR or about whether or not it will simply extend FY15 funding levels. At this point, the likelihood seems to be a short-term CR followed by, yet again, an omnibus appropriations bill funding the entire government.

More on Appropriations

Homeland Security

Overall, the bill reported by the Senate Appropriations Committee (S. 1619 and S. Rept. 114-68) provides \$47.09 billion for the Department of Homeland Security, which is above the FY15 level, but about \$1 billion below the President’s request. The House bill (H.R. 3128 and H. Rept. 114-215) provides about \$2 billion less than the President’s request.

In funding for FEMA, the administration had requested \$278.6 million for flood risk mapping and \$200 for Pre-Disaster Mitigation. These were significant increases from the administration request for FY15, which was \$84.4 million for flood risk mapping and \$0 for PDM. The Senate bill provides \$190 million for flood risk mapping and \$100 million for PDM. The House bill, on the other hand, provides \$100 million for flood risk mapping and \$25 million – the same as enacted levels for FY15.

The Senate bill does not include a rider prohibiting expenditures to implement the new Federal Flood Risk Management Standard, but the House bill does include such language.

Agriculture

The Senate bill (S. 1800 and S. Rept. 114-82) provides \$855 million for the National Resource Conservation Service. This is \$24 million over the budget request and \$8.8 million over the FY15 enacted level. The House bill (H.R.

3049 and H. Rept.-114-205) provides \$832.9 million for NRCS. This is \$1.6 million over the budget request and \$13.5 million below the FY15 enacted level.

Commerce, Justice, Science

The Senate bill keeps funding for the National Oceanic and Atmospheric Administration approximately at the FY15 level and does the same for the National Science Foundation. The House bill (H.R. 2578 and H. Rept.-114-130) passed the House June 4. That measure cuts NOAA's budget by about \$270 million.

Energy and Water

The House passed its bill (H.R. 2028 and H. Rept. 114-91) May 1. The Senate Appropriations Committee reported its version (H.R. 2028 and S. Rept. 114-54) on May 24. The bill provides \$864.7 million over the President's budget request and includes \$31 million for the Corps' technical assistance programs. These funds come from several different accounts: Flood Plain Management Services, Planning Assistance to States, National Flood Risk Management Program and Flood Control and Coastal Emergencies.

For FPMS, the budget request was \$15 million and the House and Senate versions provide \$15 million. For PAS, the request was \$5.5 million, but the House and Senate both provided \$6 million. For NFRMP, the request was \$6 million and the House and Senate provided \$6 million. For FCCE, the request was \$34 million; the House provided \$34 million and the Senate provided \$28 million.

Although there is no line item for the Silver Jackets program, the proposed amount is \$10 million, with \$3 million coming from NFRMP and \$7 million from FPMS.

The bill contains language prohibiting use of funds for implementation of the President's new Federal Flood Risk Management Standard and for the National Oceans Policy.

Interior and Environment

Overall, the Senate bill (S. 1645 and S. Rept. 114-70) provides \$31.1 billion for the Department of the Interior, the Environmental Protection Agency and related agencies. The House bill (H.R. 2822 and H. Rept. 114-170) provides \$30.2 billion. Both bills include language prohibiting the use of funds for implementation of the new FFRMS.

For EPA, the Senate bill provides \$7.6 billion, which is \$859.6 million below the request. The House bill provides \$7.4 billion.

For the Fish and Wildlife Service, the Senate bill provides \$1.2 billion, which is \$4 million below the FY15 level. The House bill provides \$1.4 billion.

For the US Geological Survey, the Senate bill provides \$1.058 billion, which is \$13 million over the FY15 level. The House bill provides \$1.05 billion. Both committees indicated that hazards programs and monitoring (including stream gages) were among the programs slated for increases.

Active Legislation

H.R. 1471 FEMA Disaster Assistance Reform Act

This bill reauthorizes several FEMA programs, reinstates a three year statute of limitations on FEMA reclaiming funds, and establishes new aggregate limits on management costs under the Hazard Mitigation Grant Program and under Section 406 (PA) mitigation. ASFPM provided a letter of support for the measure and it was reported out of committee with bipartisan support. Current plans call for the bill to be considered on the House floor immediately following the August recess.

H.R. 2901 and S. 1679 Flood Insurance Market Parity and Modernization Act

These bills were introduced June 25 in the Senate by Senators Heller (R-NV) and Tester (D-MT) and in the House by Reps. Ross (R-FL) and Murphy (D-FL). The identical measures seek to clarify requirements and processes for private company flood insurance policies to meet the mandatory purchase requirements associated with the NFIP.

The bills have the support of a broad range of insurance companies, insurance agent and broker groups, reinsurance companies and groups, major lender organizations and the SmarterSafer Coalition. All are urging movement soon on the bills, so there could be further action in the fall.

S. 1140 Federal Water Quality Protection Act

This bill was introduced by Sen. John Barrasso (R-WY) and would require the Department of the Army and the Environmental Protection Agency to take certain actions in proposing regulations revision the definition of “waters of the US.” It essentially requires a “re-do” of the proposed regulations. The measure has been reported out of committee and is awaiting Senate floor consideration.

S. 653 Water Resources Research Amendments Act

The measure was introduced by Senators Ben Cardin (D-MD) and John Boozman (R-AR) March 4. It was reported out of the Senate Environment and Public Works Committee accompanied by Senate Report 114-48. It then passed the Senate under Unanimous Consent on June 9 and was sent to the House.

The bill reauthorizes a grant program for water resources research. The program also provides training for hydrologists and other researchers. It authorizes a total of \$9 million each year.

H.R. 427 and S. 226 Regulations from the Executive in Need of Scrutiny Act

These bills, introduced Jan. 21 in the Senate by Sen. Rand Paul (R-KY) and in the House by Rep. Todd Young (R-IN). Their intent is to increase accountability for and transparency in the federal regulatory process by requiring Congress to approve all new major regulations. The bill passed the House July 28. The Senate bill is awaiting consideration by the Homeland Security and Governmental Affairs Committee.

Other Legislation

H.R. 2616 Urban Flooding Awareness Act

The bill was introduced by Rep. Mike Quigley June 2 and was referred to the House Transportation and Infrastructure Committee. It would direct FEMA to engage the National Academy of Sciences to study urban flooding issues. ASFPM has expressed support for the bill.

H.R. 2918 Flood Insurance Fairness Act

The measure was introduced by Reps. Carlos Curbelo (R-FL) and Patrick Murphy (D-FL). It would establish caps on insurance rates for second homes and rental properties. The 2014 Homeowner Flood Insurance Affordability Act limited most flood insurance rate increases to no more than 18 percent increases each year. Second homes and rental properties were not included in that cap, but this bill would include them. It has been referred to the House Committee on Financial Services. It seems unlikely that the committee’s chairman, Rep. Jeb Hensarling (R-TX), will be interested in moving the measure.

H.R. 1278 and S. 741 Water Infrastructure Resiliency and Sustainability Act

The bill was introduced March 4 in the House by Rep. Lois Capps (D-CA) and in the Senate by Sen. Ben Cardin (D-MD). It would establish a grant program at EPA for owners and operators of water systems to increase resiliency or adaptability of the systems to anticipated changes in hydrologic conditions. In the House the measure was referred to three committees sequentially and in the Senate to the Environment and Public Works Committee.

Hearings

June 23: The Senate Banking Committee held a briefing on oversight of the NFIP.

July 28: The House Natural Resources Committee's Subcommittee on Energy and Mineral Resources held a hearing on "Federal Implementation of the Coastal Zone Management Act."

NFIP Reauthorization

Although reauthorization of the NFIP in 2017 seems a long way away, various groups have begun discussing the future direction of the NFIP, as well as minor modifications to the changes brought about by the reform legislation of 2012 and 2014. After the "unintended consequences" of the Biggert-Waters legislation and the attempted "fixes" of HFIAA, there is sincere interest in developing thoughtful recommendations for Congress.

At this point, there are different venues for these discussions, ranging from the formal, legislatively mandated studies on flood insurance affordability and community based flood insurance to informal groups of interested stakeholders. Ideas, suggestions, analyses, observations of implementation of the recent reforms – all are beginning to percolate.

The Write Your Own insurance companies have held meetings at which recommendations for the reauthorization legislation have been discussed. Other groups of insurance interests have met to begin thinking about 2017. Some of the energy has been precipitated by the introduction of the bills to encourage and facilitate the development of a private flood insurance market.

ASFPM gathered a group of leading "thinkers" about issues associated with the NFIP for an informal brainstorming session during the ASFPM annual conference in June. The focus was on recommendations for 2017.

CoreLogic, a major technical property data firm, hosted a brown bag lunch in early July at their D.C. office for a variety of stakeholders to hear from Howard Kunreuther of the University of Pennsylvania's Wharton School Risk Management Department, on his ideas to address flood insurance affordability and risk reduction. That group included representatives of lenders, affordable housing interests, reinsurance and others.

The SmarterSafer Coalition, a diverse group of environmental, taxpayer, insurance and reinsurance, and housing interests, has formed a subgroup to consider issues and recommendations for NFIP reauthorization.

The Property Casualty Insurance Association of America, which hosted the National Flood Conference in May, is tentatively planning a gathering of stakeholders in October to further the discussion about the future of the NFIP on micro and macro levels.

ASFPM and Insurance groups

ASFPM leaders invited representatives of insurance company, agent and broker groups to an informal, exploratory meeting in Washington D.C. July 23. PCIAA generously hosted the meeting in their D.C. office conference room. Larry Larson, ASFPM senior policy advisor and director emeritus, along with Bruce Bender, co-chair of the

ASFPM Insurance Policy Committee, led the discussion. Attending the meeting and joining in the discussion were representatives of the National Association of Mutual Insurance Companies, American Insurance Association, PCIAA, the Council of Independent Insurance Agents and Brokers, the Independent Insurance Agents and Brokers of America (IIABA or the Big I), Professional Insurance Agents and the National Association of Insurance Commissioners.

The discussion soon focused on the unanimous support of all of the insurance groups for the promotion of private flood insurance and specifically for the private insurance bills recently introduced in the House and Senate. ASFPM leaders reminded the group about the other “legs” of the NFIP involving risk identification (mapping), hazard mitigation and floodplain management. All indicated that their organizations considered these elements to be very important. The discussion moved to how those functions could best be supported if the private insurance market development contributed to an already evident decline in NFIP policies in force – thereby reducing policy fee revenue which pays for those functions.

The conversation included some far ranging consideration of the long-term future of flood insurance as well as shorter term improvements that could be handled administratively as well as those that would require legislation. Plans call for the conversation to be continued in October when the PCIAA hosts a meeting in Chicago.

Flood Risk Management Standard

After a 90-day comment period on guidance for the new standard ended, federal agencies were expected to submit plans by June 5 for moving forward toward implementation of the new FFRMS. The new standard was announced Jan. 30 in conjunction with the new Executive Order 13690, amending the 1977 EO 11988 on floodplain management. A final version of that guidance, incorporating comments received, is anticipated shortly. The next step will be the various federal agencies and departments beginning their internal rulemaking or guidance issuance processes.

Meanwhile, some members of the Senate and House remain very concerned about what they see as lack of transparency in development of the FFRMS and about its applicability to certain situations. As a result, riders have been attached to the appropriations bills for Homeland Security (House only), Energy and Water (House and Senate), Interior and Environment (both) and Financial Services (both). Since none of these bills are expected to pass as stand-alone bills, it is likely that such language could make its way into a CR or omnibus appropriations bill. What form that language takes and whether or not it is included will be important.

A number of environmental and other groups who are supportive of the FFRMS have been visiting as many Capitol Hill offices as possible to explain that the FFRMS is a fiscally responsible protection for investment of taxpayer funds. Active ASFPM member, David Conrad, has done significant research showing that – just looking at CRS communities – some 62 percent of the U.S. population already lives in areas with some state or local freeboard ordinance.

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

Written by Meredith R. Inderfurth, ASFPM Washington Liaison

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 FY15 [here](#).

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