THE INSIDER

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Triennial Workshop on Mitigation & Floodproofing a Great Success

Written by Larry Larson, ASFPM's director emeritus and senior policy advisor

Cutting edge approaches in mitigation and floodproofing were the big topics at this year's National Mitigation and Floodproofing Workshop, held in Broomfield, CO, this October.

The week kicked off with a series of four-hour workshops that included State Hazard Mitigation Officer 101, floodproofing techniques, No Adverse Impact, and Elevation Certificate training.

Victoria Simonsen, administrator for Lyons, CO, led the opening session by explaining the challenges her small town faced after the September 2013 flooding, where more than 220 of the 1,000 buildings were either washed away or heavily damaged. The flood had a probability of about 0.2 percent (500 year) with velocities around 30 feet per second, which completely changed the location of the stream, creating a braided flow and resulting in the town now being on six different islands. The town is working with homeowners and others to issue permits for the recovery process, looking at new hydrology and hydraulics using 2-D models and working with the state and FEMA to get accurate, no-rise certificates that will ensure reconstruction and other properties are safer and more resilient.

Brian Varrella, Colorado Association of Stormwater and Floodplain Managers chair and ASFPM's Region 8 director, discussed how wildfires from the previous year greatly exacerbated the damages of the 2013 flood. He showed that the connections between wildfire and flood are very important in these mountainous areas, and explained some of the techniques they are using to reduce those adverse impacts. One example is spreading tree seeds from a helicopter to hasten forest growth cover that will hold the rainfall and prevent burned forest ash and debris from washing down the mountain and blocking bridges and flow, and water pollution.



Samantha Medlock (right), deputy associate director for Climate Preparedness at White House Council on Environmental Quality, delivered the keynote luncheon talk. Deborah Mills, workshop organizer is at the podium as well.

Samantha Medlock, deputy associate director for Climate Preparedness at White House Council on Environmental Quality, delivered the keynote luncheon talk. She explained that the focus of this group at the White House is to work on policy that provides states and locals with tools and processes that can help them adapt to climate change, and added that the state and local level is where the real action to adapt happens. They recognize the need for data on sea level rise, climate change mitigation options, and help in determining if the states and locals can afford the operations and maintenance costs of mitigation options. There is an opportunity for help in rebuilding through the National Disaster Resilience Competition, where those who have suffered damages in recent disasters can apply for these grants. Medlock ticked off a number of other initiatives the agencies have to address climate change impacts. To gain access to data, resources, program information and more, go to *climate.data.gov*. She also urged feedback on the information regarding its usefulness, limitations, etc., which can be done on the site.

Oct. 29 was devoted to field trips to Boulder, Fort Collins, Estes Park, and canyons to view areas heavily hit by the 2013 floods. Key to the field trips was learning about mitigation and floodproofing taking place during the recovery that demonstrate how to rebuild in a safer, more resilient manner.

The next day during a plenary session, Dave Miller, administrator of the Federal Insurance and Mitigation Administration, discussed what FEMA and the NIFP are doing to assist in mitigation, and updated everyone on implementation of the two major NFIP reforms in 2012 and 2014. Miller asked the audience the same questions he asks of mayors and other community officials: Do you know your risk? Do you know how your community works—its connections to outside supply lines etc, in case of a major disaster? If you know your community's risk and connections, how do you set your spending and other priorities? What data do you have, and not have, to make decisions? Can you determine your return on investment for mitigation options? Are you communicating flood risk and awareness to your citizens? Are the people at risk of flooding those who live on the margin? If so, what is your plan to help them become safer and economically viable?

Kim Newcomer of State Communication discussed communication in a risk-challenged world. Following the presentations, the audience participated in a lively Q&A session.

Recovery through the Lens of Resiliency Investments was the theme of the final plenary session. Johnny Olson of the Colorado Department of Transportation discussed how they are building resilience into highway and bridge construction and reconstruction. Kayed Lakhia of FEMA discussed resilience activities in FEMA, and Ceil Strauss, ASFPM's vice chair and Minnesota State Floodplain Manager, discussed how Minnesota used state floodplain management regulations and state mitigation funds to build flood resilience at the local level.

Scattered throughout the workshop were numerous concurrent sessions sharing new techniques and approaches to mitigation, mitigation success examples, and detailed workshops on grant processes; how to perform mitigation or floodproofing; how to use numerous federal programs from various agencies to perform all sorts of mitigation, including setback levees, mitigation and resilience of critical facilities; how to support natural floodplain functions to reduce flood losses and protect lives; an explanation of the flood barrier testing program, USACE Silver Jackets program to help states and locals, what the American Planning Association is doing to train local planners in mitigation; how to engage community members in risk awareness and mitigation; and how to compute the benefit-cost analysis for mitigation projects.



Chad Berginnis, ASFPM executive director, presents at the workshop.

At the closing session, Chad Berginnis, ASFPM's executive director, held an open session with workshop participants and thanked workshop organizers, sponsors and exhibitors, with a special thank you to Dewberry's Deborah Mills, who did the heavy lifting of identifying and securing speakers, and organizing the agenda. Berginnis also asked what added actions ASFPM could do to garner more mitigation and effective mitigation? Suggestions included helping ASFPM chapters connect with APA state chapters; create a web forum for members with Q&A on mitigation, rules, etc, perhaps through LinkedIn; create FAQ page for each ASFPM Policy committee page; create a cross-link document for Hazard Mitigation plans and Community Rating System points (some states, including Colorado, already do this); share more mitigation success stories so we can learn from each other; post-disaster, find out what members and CFMs need help with right away, as well as help states and chapters get ready to serve as SMEs for communities and media in a disaster area.

After the workshop, Berginnis said, "I was pleased with both the quality and scope of the presentations. It is so important that practitioners in our field be up-to-date with the techniques and methods used to create lasting flood-resilient communities."

Gary Heinrichs receives Lifetime Achievement Award from Wisconsin Chapter



Gary Heinrichs, a longtime Wisconsin Department of Natural Resources employee and ASFPM member, received the Wisconsin Association for Floodplain, Stormwater, and Coastal Management chapter's Lifetime Achievement Award for his distinguished service. The ceremony, held at the chapter's annual conference in October, was attended by about 130 members.



Gary Heinrichs (left) accepts the Wisconsin Assn. for Floodplain, Stormwater, and Coastal Management chapter's Lifetime Achievement Award. David Fowler, ASFPM's Watershed Pod Facilitator, presented the award. Photo by Ingrid Danler, ASFPM's deputy director.

Heinrichs, who will retire this June, has been a strong advocate for floodplain management in Wisconsin since joining the Department of Natural Resources Floodplain Management Program in January 1993, according to the nomination papers submitted by DNR Section Chief Meg Galloway, DNR Water Regulations and Zoning Specialist Miriam Anderson, and DNR Water Regulations and Zoning Engineer Bill Sturtevant. Over the past 21 plus years, he has worked tirelessly to ensure Wisconsin citizens have the information necessary to understand the risks associated with flooding.

His introduction to floodplain management was essentially a baptism by fire and water, wrote Galloway in the nomination papers. The Midwest floods of 1993 began just 2.5 months after he joined the program. Heinrichs helped document the numerous flooding events throughout the state, including videos of the flood damage, emergency response and mitigation projects. The mitigation videos included the Village of Darlington project, as well as numerous projects in the Milwaukee area. He also edited *The Floods of 1993: The Wisconsin Experience*, an overview of the cause and damage of the flooding.

During his time at the WDNR, Heinrichs has worked on a wide variety of projects ranging from leading the update of the *Floodplain/Shoreland Management Guidebook* (used by agency staff and local officials in implementing local floodplain management programs), to obtaining funding for and the writing of *Living in the Floodplain*, a brochure focused on providing citizens with information on owning properties in the floodplain. He also edited and contributed to the *Floodplain Shoreland Notes* newsletter throughout his time with the floodplain program. The newsletter has been published three to four times a year and is sent to all Wisconsin communities, as well as others interested in the floodplain management profession. He was also the WDNR's representative to the Wisconsin State Hazard Mitigation Team and has served as the National Flood Insurance Program coordinator, according to Galloway.

Heinrichs is heavily involved in the DNR Municipal Flood Control Grant Program and participated in the development of rules for the program, as well as implementation. He also led multiple rewrites of the state's Model Floodplain Ordinance. He's been involved in a number of complex floodplain enforcement

cases, working hard to try and assure that appropriate remediation actions are taken to resolve the violation, wrote Galloway.

Heinrichs believes strongly in ensuring that local officials and others have the tools and training necessary to successfully implement floodplain management on a day-to-day basis, wrote Galloway. He developed and conducted a series of workshops on floodplain management and flood insurance. He also worked closely with FEMA to ensure local officials had access to the courses given at the Emergency Management Institute. He also gave frequent presentations as an active participant in the Wisconsin County Code Administrators Association.

While ensuring good floodplain management practices at a local level has always been a priority to Heinrichs, he was also involved in floodplain management policy at a national level. As an ASFPM member, he co-chairs the Insurance Committee and participates in numerous policy group meetings, wrote Galloway.

His greatest contribution to ensuring good floodplain management in Wisconsin has been in his on-going daily contact and support to local officials, consultants and citizens.

*Article written by **David Fowler**, senior project manager for the Milwaukee (WI) Metropolitan Sewerage District and ASFPM's Watershed Pod Facilitator.*

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 2014! 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

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



ASFPM Foundation opens its 5th Annual Collegiate Student Paper Competition

Deadline for abstract submittal is Jan. 31, 2015



Above are our winners from last year. From left: Grant Livingston, Oregon State University, 1st place; Kristin Vitro, University of Washington, 2nd place; Francesca White, University of Washington, 3rd place, and Doug Plasencia, ASFPM Foundation President. You can read their papers, along with all the previous winning papers, here.

This is the fifth year the Foundation has hosted the student paper competition at our national conference, which will be held in Atlanta in 2015.

The goal of the competition is to encourage student engagement in floodplain management topics. But also, we want to identify talented individuals with the potential to make lasting contributions to floodplain management.

Click here to see details about entering the competition.

Meeting between ASFPM and EPA Office Productive

Written by Larry Larson, ASFPM's director emeritus and senior policy advisor

This month, **Merrie Inderfurth**, ASFPM's Washington Liaison, and I met with EPA's **Stephanie Bertaina**, **Sarah Dale** and **Catherine Allen** from the Smart Growth's Office of Sustainable Communities. This office has produced a number of publications and tools for communities, and most recently, a Flood Resilience Checklist. One of the approaches they use is to go to a community to address a problem, whether it be a flooding problem or blighted neighborhood problem, and bring community and state leaders together to discuss the issue and potential solutions. This is very similar to what Silver Jackets do.

They also work with some states to help the state determine how it might be better organized or have authorities that promote resilience. This is the same thing the ASFPM Foundation does when it works with states and chapters to produce a State Symposium on how to improve their flood risk management.

Dale also discussed the Building Blocks for Sustainable Communities program, which is currently inviting communities to apply for free technical assistance to help them become more livable and sustainable. The deadline for that is Jan. 9, 2015. They would also focus on equitable development tools like the. flood resilient checklist, for which they would appreciate any comments or input from us. We should also feel free to distribute these materials widely.



By Rebecca Quinn, CFM, and Troy Carmann, PE, CFM of Icon Engineering, Inc.

There's not much help out there for local officials faced with questions about the placement of temporary structures in special flood hazard areas. Let's start at the beginning and then take a look at how a small community just outside Denver handled a uniquely challenging proposal to host a major temporary sporting event in its floodplain.

What is a "temporary structure"? Examples of structures that are likely to be placed for a short time could include produce stands, booths at fairs and festivals, snack bars in waterfront parks (although food trucks are more likely these days), viewing stands, and the like.

The National Flood Insurance Program doesn't define the term explicitly, but does define "development." All NFIP-participating communities should have the same definition. For the purpose of this column, I only need to look at the beginning of the definition: "any manmade change to improved or unimproved real estate, including but not limited to buildings or other structures …."

The NFIP definition refers to buildings and other structures. It doesn't specify permanent buildings or permanent structures, nor does it specify temporary buildings or temporary structures. Thus it refers to all buildings and all structures, regardless of whether they're permanent or temporary.

Next, let's check out the International Codes® (I-Codes®). While the term isn't defined, Chapter 1 of the International Building Code and International Residential Code authorize building officials to issue permits for temporary structures and temporary uses that are "limited as to time of service, but shall not be permitted for more than 180 days."

Why should we regulate temporary structures? Now that we know what they are, this is the next question to answer. If they're only in place for such a short time, surely we don't have to be worried about the very low probability of a flood occurring in such a short time period? And, given the nature of most temporary structures, surely we don't need to worry about flood damage to the structures themselves. Plus, they're not occupied, so there's no real risk to occupants, right?

While I can see the logic behind some of those questions, the wiggle room to make those decisions isn't provided in the NFIP regulations that require communities to regulate development in SFHAs. Plus, not regulating temporary buildings would ignore other possible consequences, primarily the debris that would likely be added to floodwaters. Flood-borne debris batters buildings and contributes to damage. If you've seen a local bridge or culvert jammed with debris, then you know debris contributes to scour and failure of road crossings.

Plus, a bridge or culvert blocked with debris such that floodwaters back up can increase the depth of flooding and affected area over the conditions that were likely assumed when the SFHA was delineated. That means property that, based on a FIRM, lies outside of the SFHA could be affected by increased water levels. I was told long ago that if a person or entity's actions are shown to increase damage, that person or entity may be found liable for the increase. Would that principle apply to a community that decides not to regulate temporary structures if those temporary structures – or pieces of them – block a bridge or culvert causing increased damage over free-flowing conditions?

What requirements apply? The next question is what requirements apply to temporary buildings and structure. I searched several NFIP guidance documents and didn't find anything specific. That leaves me with the general performance statements in 44 CFR 60.3(a)(3).

The I-Codes specify that temporary structures and uses "shall conform to the structural strength … requirements of this code as necessary to ensure public health, safety and general welfare." Again, not much to go on.

While most states and communities do not adopt IBC Appendix G, it does have some specific requirements (remember, FEMA deems the flood provisions of the I-Codes to meet or exceed the NFIP requirements): "Temporary structures shall be erected for a permit of less than 180 days. Temporary structures shall be anchored to prevent flotation, collapse or lateral movement resulting from hydrostatic loads, including the effects of buoyancy, during conditions of the design flood. Fully enclosed temporary structures shall have flood openings *that are in accordance with ASCE 24* to allow for the automatic entry and exit of flood waters." The italics indicate a change in 2015. The code also specifies that "temporary structures and temporary storage in floodways shall meet the requirements of [floodway encroachment]."

To summarize, I think the most effective action for temporary buildings and structures is anchoring to prevent flotation. But I've learned recently that the concept of a temporary structure or two in any given SFHA is a far cry from what officials at the city of Cherry Hills Village, CO, had to grapple with not long ago.

Told from the point of view of Troy Carmann, who was involved, what follows is the story about how Certified Floodplain Managers and other professionals with the city, local golf course, and tournament organizers worked together throughout the planning and permit process. The result was a successful event compatible with the city's floodplain management and open space objectives.

Cherry Hills Village, CO: A Case Study of Temporary Structures

Cherry Hills Village, a predominately residential community of approximately 6,000, has taken many steps to preserve its rural character despite being adjacent to an otherwise densely developed metropolitan area. The city participates in the NFIP and the Community Rating System (Class 8) and cites its floodplain regulations as helping to protect and preserve valuable open space. Enforcing a no-rise requirement in all SFHAs, not just floodways, has been particularly effective at guiding development to other areas.

In late 2012, it was announced that a major golf tournament would be held on a course located at the confluence of Little Dry Creek and Greenwood Gulch. It turns out the event would also be at the confluence of floodplain development and beneficial use.

Although the city's floodplain requirements and permit processes are clear and concise, tournament organizers engaged experienced professionals (including CFMs), to manage the process. Initially conceptualized as a few tents along the golf course, the city quickly realized the event would involve many temporary structures such as large grandstands, including some located in the floodway. Add in portable restrooms, vendor tables and tents, trash cans, spectator fencing, television podiums, security and emergency service tents, and it became clear: a different approach was needed to regulate this SFHA development.

Recent Historic Flooding. Just six months after planning started, Colorado's largest and most costly flood occurred in September 2013. Most people in Colorado expect flooding from spring snowmelt and rainfall

or summer monsoons, so the early fall prolonged torrential downpours were surprising. The CFMs on the planning team knew the statistical likelihood of that kind of event occurring again was small, but we're trained to manage low probability events. We had to acknowledge the tournament would bring a lot of temporary development, along with 20,000 spectators, into two floodplains just one year after the historic floods.

Scope of the Tournament. Most of the early planning focused on the week of the tournament: public safety, parking, transit, vendors, and an assortment of other issues that go along with any major week-long event. During an early 2014 meeting, we learned construction crews would mobilize in June. That's when we really focused on what we needed to do to regulate development that would be in place for more than three months.

Identifying and Evaluating Impacts. Our consideration of impacts on the floodplain was made easier because we had good hydraulic models prepared by the Urban Drainage and Flood Control District, a FEMA Cooperating Technical Partner. Using regionally-coordinated LiDAR mapping and updated site specific ground survey data, engineers for the tournament planner demonstrated the existing-conditions model correlated well with the model used to produce the effective FIRMs published in 2010. This is clear evidence of the city's effective floodplain management and land use regulations over the past several years.



Photo (above) shows one of the temporary structures built in the floodplain needed for the golf tournament. Photo courtesy of Patrick Timson of the Western Golf Association.

Next, to evaluate impacts we had to decide how to classify the development given some structures would be in place for more than three months. The most significant temporary structures were the aluminum grandstands founded on drilled piers with accessible ramps and some air conditioned tent areas. Semi-rigid skirting around the bases obscured the superstructure while offering a surface for highly visible sponsor advertising.

One CFM mentioned recreational vehicles are allowed in SFHAs if placed for no more than 180 days. But RVs must be highway-ready and self-propelled or towable by light-duty trucks (the implication is RVs can be moved when flooding is anticipated). Given the nature and scope of the facilities planned for the tournament, we knew moving everything out of the way of a fast moving Colorado flood was impractial. In the end, despite the "temporary" nature of the facilities, we decide the best course of action would be to evaluate hydraulic impacts as if the structures were permenant.

The tournament planners gave us a layout that identified all of the proposed obstructions which meant we could use the hydraulic model to run scenarios to gauge impacts. One concern was the rigid skirting surrounding the base of the grandstands. The skirting and attachments are designed to withstand significant wind loading. Thus, we assumed it was likely to remain in place even under some level of hydraulic load. Consideration of requiring removal of the skirting if flooding threatened was short lived because the material would have to be moved to high ground, otherwise it would become debris. During one long planning session, we briefly considered a possible sponsor message, "This skirt-less, open frame grandstand brought to you by Colorado's Flood Safety Professionals." In the end, we decided to represent the skirted grandstands as structures that block conveyance. The hydraulic modeling, as expected,

indicated there would be BFE increases exceeding the city's no-rise criterion and the increase would extend over several cross sections along the waterways.

The CFMs convened again to examine the areas where the modeling predicted increases. The golf course property is a large swath of land, including considerable areas outside of the SFHA. We decided if the rises are confined to the the golf course, it might be acceptable to allow a temporary increase. But we didn't stop there.

Evaluating the Impact of Debris. What about all the trash cans, portable restrooms, vendor tents and tables, and many other components, all likely debris in the event of a sudden flood? If all that debris was trapped on the course's downstream perimeter fence, would it obstruct flow enough to cause additional increases in BFE that could affect adjacent property owners? To get the answer, we first had to estimate the likely quantity of debris, which we did using procurement records from past tournaments and the proposed plans for this location. We used the results to model blockage at the cross section at the downstream fence line. Luckily, although the model showed additional rise in BFE, all of the impact was still confined to the golf course property. As part of the city's final approval, the golf course owner acknowledged BFE increases were anticipated and accepted the risk of damage on the property.

Next we turned our attention to the 24-foot-wide, 12-foot-high bridge downstream of the golf course. If the total volume of potential debris we estimated actually got to the the bridge, the backwater increase would undoubtedly adversely affect adjacent private property, perhaps even some homes. However, in the 1,500-foot reach between where most of the tournament development would be located and the bridge were the perimeter fence, a heavily vegetated floodplain and the tree-lined channel, which made it difficult to extrapolate the volume of debris that might actually make it to the bridge. Detailed discussions on debris, blockage, yield strength of fence posts, and other flood dynamics were short-lived. We determined it unlikely the bridge would be significantly obstructed. In hindsight, is there liability if permitted floodplain development contributes floatable debris that may increase downstream flood impacts? Should we have required anchoring for hundreds of trash cans, vendor tables and tents, portable restrooms, and everything else? To what specfications? Given the city's small staff, would inspection have been feasible?

Safety of Spectators and Tournament Personnel. Most of what CFMs do is regulate SFHA development, checking for compliance and potential damage. But, with the previous year's historic flooding in mind, we also considered public safety. The high points of the Little Dry Creek and Greenwood Gulch watersheds are only two miles from the golf course, which means there's very little lag time between heavy rainfall and onset of high water. Tournament organizers explained that spectators quickly leave when rain begins and the site would likely be vacated completely early in a storm severe enough to cause out-of-bank flooding. Given the detailed plans for evacuation required by the state fire marshal, we decided the matter of public safety during flooding was addressed.

Conclusion. The floodplain development of temporary structures for a major event pushed the applicant, event organizers, and the city into tight corners of the NFIP regulations and city ordinances. Ultimately, the application, evaluation, and event were successful. The floodplain hosted as many as 20,000 people a day to enjoy golf with a backdrop of Colorado's best mountain views. And, granting a mulligan for one rainy evening, the hydrologic cycle cooperated perfectly.

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

Deputy Director – Operations Report – Ingrid Danler



"In a world of melting ice caps, storm surges, and tropical cyclones, the most resilient cities aren't the ones that fight the water back—but the ones that absorb it." ~ Fred Pearce[1]

Never, in the course of my 26-year career in water, have our flood and mitigation issues been so in the forefront of everyone's minds, hearts and careers! While there are many other free nations worldwide, what makes the US especially challenging in any unified approaches to solutions is our well-known individualism, a value often associated with American exceptionalism[2]. For us in the flooding business, this translates to unique challenges for communicating risk, which is always to individuals. Whether personally or professionally it is that individual who champions the cause for their own piece of the world, or the greater community of which they are a part. Individuals create solutions which this First Follower video demonstrates, with humor.

At ASFPM, we continue to center our relationships and memberships on the individual. While we greatly value our corporate partners, even their partnership involves naming multiple individuals under their umbrella. Absolutely the greatest value of our organization is to take 16,000 individuals across the entire United States and provide them with information, training and tools that their fellow members have gathered and decided to share. It continues to amaze me that not only lifetime individual professional relationships are built, but that generations of individual personal relationships flourish.

So, as you receive your individual membership renewal emails, remember that what you are part of is an organization that values you as an individual, and wants you as an individual. Each of us has our own filters and experiences that color our perceptions and lead us to solutions in a little different manner. Each of us needs the data and tools and maybe a roadmap that others have gone down before, to guide us on our own journeys. That is what ASFPM is, does, and will continue to be. Individuals, in unison, creating the best solutions, collectively.

Best,



[1] http://conservationmagazine.org/2014/10/the-future-will-not-be-dry/

[2] http://www.pewglobal.org/2014/10/09/emerging-and-developing-economies-much-more-optimistic-than-rich-countries-about-the-future/

ASFPM Establishes a Subcommittee Associated with the FEMA Cooperating Technical Partner Program

When FEMA implemented Flood Map Modernization, one of the key objectives was to increase state and local involvement in, and ownership of, the flood mapping process. To meet this objective, FEMA developed and implemented the Cooperating Technical Partner (CTP) program.

In the CTP guidance materials, FEMA identified the following benefits of partnering with state, regional, and local organizations to produce National Flood Insurance Program maps:

- "*The data used for local permitting and planning will also be the basis for the NFIP map, facilitating more efficient floodplain management.*
- *The CTP program provides the opportunity to interject a tailored, local focus into a national program; thus, where unique conditions may exist, the special approaches to flood hazard identification that may be necessary can be taken.*
- *The partnership mechanism provides the opportunity to pool resources and extend the productivity of limited public funds.*"

This program has been extremely successful, but the benefits have not been comprehensively documented. To emphasize it, this year the ASFPM board passed a resolution in support of this partnership program.



In addition, ASFPM has established a subcommittee to focus on the CTP program. Steve Story with the State of Montana and Amanda Flegel with the Illinois State Water Survey will co-chair the subcommittee. As a first step we are creating an email distribution list of mapping partners and conducted a survey to identify mapping partner needs. The goal is to help identify mechanisms to measure successes and share best practices among mapping partners.



As a first step the CTP subcommittee has scheduled an information sharing session targeted at CTPs on digitizing unmodernized FIRMs. The session is scheduled for 1 p.m. CDT, Dec. 10, 2014.

If you have not received emails from ASFPM recently regarding the CTP program and are feeling left out send an email to alan@floods.org and we will add you to the CTP program contact list.

Written by Alan Lulloff, PE, CFM, ASFPM Science Services Program Director

Grant Opps…

Grant opportunities are being offered from the National Science Foundation for "Interdisciplinary Research in Hazards and Disasters." Click here for the listings.

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

How the Key West community came to support a referendum allowing structures to exceed height restrictions when building above the BFE

*Written by **Scott Fraser**, CFM, City of Key West, FL*

The historic tropical island of Key West, FL, maintains its character and charm in part because of building height restrictions implemented by citizen referendum some two decades ago. Any mention of tinkering with this restriction immediately brews controversy and suspicion that developers are trying to sneak something in that'll result in huge condos dotting the landscape.

Yet during 2013 our property owners were the proverbial canary in the coal mine for the impacts of BW-12, with horrific flood insurances increases prompting homeowners to once again consider abandoning their mortgages as occurred nationwide during 2009-10.

With a 25-foot building height limitation in the single-family districts, homeowners were hard-pressed to elevate their homes without getting scrunched on the top. Flat roofs are more susceptible to storm damage and more expensive to insure.

With 218 repetitive loss properties out of 8,000 flood policies, our city remains but one storm away from the number of these properties going from a couple of hundred to a few thousand. The last thing we needed was to attempt a city charter amendment by referendum in the midst of disaster recovery efforts.

The interaction of building height as viewed by BFE and crown-of-the-road was confusing even to those around the planning staff's table. "If we're having trouble discussing this amongst ourselves, how are we ever going to educate the voting public," staff wondered.

The answers proved to be a portable scale model, video animations and close interaction with community stakeholders like historic, scenic, ecological, realty and insurance advocates.



The scale-model (right) allowed staff to build any "what-if" scenarios right before the inquirer's eyes, turning concept into visual representation.



An eight-minute animation video brought elected/appointed officials, media, stakeholder groups and voters up-to-speed with NFIP, BW-12, BFE, DFE, benefits to elevation and intent of the ballot question before them.

With an early draft of the ballot question, city staff approached community stakeholders urging them to poke holes in the proposal and offer solutions. The resulting holes and solutions were many, and served to produce a much better end result that brought with it an investment by these stakeholders wanting to see their efforts bear fruit and lent their support.

As one member of our planning board quipped during a presentation, "You've finally brought something to me that's at a level I can comprehend, using doll houses and cartoons."

The referendum passed with 81 percent voter approval.

What's happening around the nation?

A collection of the most viewed stories on our Facebook page

Texas



FEMA fixes a flood map mistake in Texas. "We didn't know it was in a flood zone until after we bought it," Curtis Smith said about his previous home. "We went to sell it and it was almost absolutely impossible to sell. People see 'flood insurance' they move right on to the next listing." And he didn't want to repeat that again. Which is why Smith was stunned when his mortgage company last month sent him a letter saying that after seven years of not being in a flood zone... he suddenly was. Read the article here.

Any Smart Phone in the World



In times of disaster or crisis, people turn to Facebook to check on loved ones and get updates. It is in these moments that communication is most critical for people in the affected areas, and for their friends and families anxious for news. That is why Facebook announced Oct. 15 it was providing a helpful tool called Safety Check that people can use when major disasters strike. View the press release here for details.

New Jersey



"We may not have another Sandy in a while, but we're going to have repeated flooding," said John A. Miller, a flooding expert with the New Jersey Association for Floodplain Management. "We have very vulnerable areas." This quote comes from the article, "2 Years Later, Sandy Improvements Slow but Steady," from *USA Today*. *Right: Hurricane Sandy left Mantoloking, NJ, devastated. Photo by Tom Spader, Asbury Park Press.*

New York



"We can't wait until the next storm hits to pay for future mitigation," William S. Nechamen, New York State's floodplain chief and ASFPM's board chair, recently told reporters. Read the rest of the *International Business Times* article here. *Left: Damage is viewed where the historic boardwalk was washed away during Hurricane Sandy in Queens. Photo by Spencer Platt/Getty Images.*



Also in New York, a federal judge ripped a potentially "widespread" and "highly improper" practice where engineering reports — the backbone for flood insurance claims — fundamentally were changed without basis and with serious financial harm to homeowners in the wake of Hurricane Sandy, according to this article in the Asbury Park Press. Following that revelation, US Sen. Robert Menendez, D-NJ (AP photo above), called for a full investigation into the practice, as outlined in this article.

New Orleans



The Corps of Engineers, FEMA, and local officials disagree with website's ranking of New Orleans as worst place to own a home. This article appeared in nola.com after the Weather Channel's Weather.com listed the 50 worst places to own a home.

CHAPTER CORNER

2015 Chapter Renewals

2015 is nearly here - don't let your chapter membership benefits lapse! 2015 chapter renewals went out the first week of November to each chapter's contact 1 and 2. Please let Kait know if you have questions about your chapter membership benefits or renewal. To avoid a lapse in chapter services, submit your renewal and payment no later than Dec. 31, 2014 to Kait Laufenberg, ASFPM, 575 D'Onofrio Dr., # 200, Madison, WI 53719.

CFM® Corner

This section appears 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. The email for certification questions is also cfm@floods.org.

CFM® Renewal 1/31/2015

ASFPM CFMs who are up for their biennial CFM renewal Jan. 31, 2015 will receive a letter and renewal form via "snail" mail this month. If you do not receive your information in the mail by Dec. 1, 2014, please contact Anita Larson at cfm@floods.org to ensure your CFM does not lapse.

Continuing Education Credits (CECs)

Don't forget that if you need a few fast CECs to complete your certification renewal CEC requirement, check our website for online FEMA and RedVector courses. See list of pre-approved training courses here.

CFM® Videos

The Certification Board of Regents is happy to have CFM videos available for new CFMs, your colleagues or anyone who wants to know about becoming a CFM. They are free to use, post, etc. You can find the four CFM videos on ASFPM's YouTube channel.

Flood Insurance Committee Corner



Confusion in Plan Due Date may Lead to CRS Retrograde

When is the five-year update to your community's Hazard Mitigation Plan really due? If you say it is the date FEMA referenced in its approval letter, you may not be totally correct. For communities participating in the Community Rating System, it may not be the date you think. Five years ago, it was not uncommon for the FEMA approval date to be **after** the community's adoption date. Many communities would adopt their draft mitigation plan and then submit to FEMA for approval. If no changes were warranted, FEMA would approve the plan and not require re-adoption by the community.

It is these different dates that can result in confusion and the potential retrograde to a CRS Class 10 for some CRS communities. Although the FEMA approval letter identifies one date, the CRS program references a community's adoption **year** [1] to determine when the five-year update is due. For some communities, the adoption date can be six months or more before the approval date. This is most critical for those CRS communities that have 10 or more repetitive losses (Class C repetitive loss community). Failure to update the plan within five years of the **adoption** date results in the loss of credit and, if a Class C repetitive loss community, a retrograde to Class 10 (assuming a Repetitive Loss Area Analysis is not conducted). Communities having less than 10 repetitive losses will not be retro-graded to a Class 10, but will lose planning credit, which could impact their CRS rating.

If you are a CRS community and your five-year mitigation plan update is coming due soon, please review when the current plan was adopted to ensure you are tracking the appropriate date. While communities can adopt the plan prior to FEMA approval, they run the risk of having to re-adopt should revisions be necessary, as well as confusion as to when the five-year update is required.

Another issue to consider is: while a single mitigation plan can be adopted to satisfy multiple requirements, whether they are CRS, FEMA, or state, each program addressed in this single plan may have a different update requirement.

1. CRS sets the date at Oct. 1, five years from the adoption **year**. For clarification, if a community adopts Jan. 1, 2014 or Dec. 31, 2014, the plan update is due Oct. 1, 2019.

--Your Humble *Insurance Committee Co-Chairs*

Bruce Bender and **John Gerber** & 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.

Mitigation on my Mind!

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

A big THANK YOU to all 300 plus of you who submitted a presentation for consideration in the Atlanta technical program. We greatly appreciate your efforts in providing the best possible education to our conference participants. The program team, led by **Steve McMaster** and **Kait Laufenberg**, are hard at work sorting and reviewing the submissions and selecting the cream of the crop. Acceptance notices will go out after Jan. 1.

Don't forget to regularly check out the "Mitigation on my Mind" website. We've posted conference registration fees so you can get those travel authorizations submitted accurately, even though registration will not open until February. You can even book your hotel rooms now if you'd like. The website will be updated often and you should check it periodically for new information.

Terri Turner, Georgia Association of Floodplain Management's local host coordinator, and her team are finalizing details on some excellent technical and guest tour offerings to give you an opportunity get out and see what's happening around Atlanta. Of course, you'll have plenty of free time to explore on your own. See the Atlanta Convention & Visitors bureau's list of "50 FUN" and begin planning your adventures now!

Coastal GeoTools 2015

March 30-April 2, 2015
Embassy Suites Hotel & Convention Center
North Charleston, SC

ASFPM is proud to host Coastal GeoTools 2015. Following NOAA's tradition, which began in 1999, we will provide the very best training in geospatial data, tools, technology, and information for coastal resource management professionals. As is ASFPM's tradition, you can expect top-notch networking events with your peers as well!

As we work to further the mission of this conference, ASFPM will also be seeking conference sponsors at varying levels. This is a great opportunity for sponsors to increase visibility and engage with clients, colleagues, government officials, and industry leaders. If your firm or organization is interested in supporting this must-attend learning experience, please contact Chad Ross at chad@coastalgeotools.org.

Conference registration for attendees and exhibitors will be available the second week of December and our hotel block is currently open and accepting reservations. Find all this information and more at the conference website. We're looking forward to welcoming you to South Carolina next March!

Shedding Some Light on ASFPM's Policy Committees

In the coming year, ASFPM will be highlighting our 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 will help clear up any questions you may have, and perhaps, inspire you to get involved. This month we're focusing on our Technical Pod, which includes the Arid Regions, Coastal Issues, and Mapping & Engineering Standards Committees. The graphic (page 21) includes contact information for the Technical 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.

Technical Pod

Siavash Beik, the Technical Pod facilitator, is the principal engineer and vice president of Christopher B. Burke Engineering, LLC in Indiana. He first became involved with ASFPM in 1996, and served the board as a chapter director for several years, which is how he became familiar with the valuable work being done by the policy committees.

"The works of these technical committees are of utmost importance to ASFPM and its mission. Being able to serve as a coordinator to help streamline cross-cutting issues and help create synergy within this subgroup of committees was very appealing and an honor for me to take on," he said.

We can all agree that ASFPM is a respected organization that is listened to and consulted in matters related to national policy on floodplain management. But Beik expanded on this, saying, "The policy platforms and specifics of each policy recommendation is primarily developed by our policy committees. So, members who want to have their voice heard with regards to national policies on risk identification and mapping of hazards, as well as various policy issues specific to coastal areas and arid regions, should become involved and lend their talents in shaping the present and future policies of this nation."

Arid Regions

Robert "Bob" Davies, operations manager at Faust in Arizona, and Jeanne Ruefer, a CFM with Tetra Tech in Nevada, serve as the Arid Regions co-chairs. Davies said the early years in his career influenced his reason to get involved with ASFPM committee work.

"The first 15 years of my career were spent doing planning and final design for a variety of civil engineering and water resources projects. These projects were quite varied and challenging in both complexity and geographic location. Clientele ranged from federal, to state, to municipal to private. Assignments ranged from performing studies to doing value-engineering of projects being built from construction documents. This experience had a strong influence in shaping me to be a better engineer. Throughout this early career experience I periodically asked myself and others how and why guidance documents, stand-

ards, regulations and budgets were established at the programmatic level, which resulted in transportation, water resources and floodplain management projects. ASFPM allowed me to be a part of and influence policy that affects these projects which have shaped my career. ASFPM allows volunteers to contribute at the grass root level and help shape floodplain management policy on the national level."

Davies explained some of the ongoing work his committee participates in, such as monthly conference calls; developing a focus for biennial or triennial Arid Regions Conference; and identifying worthy arid region topics for white papers and/or discussion papers.

Coastal Issues

Tim Hillier, vice president of CDM Smith in Massachusetts, and Tom McDonald Jr., permitting and floodplain administrator for the City of Savannah, GA, serve as co-chairs of the Coastal Issues Committee.

Hillier said his career has focused on identification and mitigation of coastal flood risk. "The work being performed by ASFPM, and the Coastal Issues Committee specifically, was (is) important to me professionally and personally. When I was approached by the outgoing co-chairs regarding my interest to become more involved, I was grateful for the opportunity."

He said, "As we've seen time and time again, the combination of population movement to our national shorelines and the increased frequency and intensity of storm events has put our nation at greater risk. Our committee focuses on how coastal hazards can be better defined and communicated to our stakeholders. Over the past year, our group has been involved in numerous activities related to this objective, including: the Post-Sandy North Atlantic Coast Comprehensive Study, supporting membership of NOAA's Digital Coast Partnership, and Fill in the Coastal High Hazard Zone (a forthcoming white paper). We welcome any recommendations for additional initiatives for which our members might have a passion."

Hillier thinks the policies the committee has been shaping and promoting has helped in his region.

"Being located in the northeast, I have seen the recommendations our committee put forward in the North Atlantic Coast Comprehensive Study being essential to increased coastal resiliency in this region. Much of our shoreline in this part of the country is developed and an essential part of our economy, so steps toward mitigation have to balance science, economics and social aspects."

McDonald added that the committee is also working on educational webinars and providing a web-based site that members can ask questions and get responses from individuals across the nation.

McDonald is relatively new to the committee, but already knows that everyone has something to bring to the table when it comes to committee work. He said, "A problem has many solutions and what we are doing as a committee helps provide a practical, effective, and meaningful answer to solve flood-related concerns. I learn from the experts in the field, but I also learn from the novice floodplainer. We can get single minded as we read all the articles, attend the training, and work with current standards, but today's standards were not always this way. To improve, we have to evolve and keep questioning our methods. ASFPM does that."

Mapping & Engineering Standards

David Knipe, engineering section manager at the Indiana Department of Natural Resources, and Leslie Durham, floodplain management unit manager at the Alabama Department of Economic and Community Affairs and ASFPM's board secretary, serve as the co-chairs for this committee.

Knipe said he decided to get involved with this committee to have an opportunity to work with a group looking to influence floodplain management throughout the nation.

"Historically, this committee has had major impacts on FEMA's Flood Mapping Program, requirements for map modernization, RiskMAP and the National Flood Mapping Program, and addressing technical issues related to flood hazards such as levees and dams," he said. "Our current projects include working on issues related to unsteady and 2-D modeling, and there is a subcommittee just getting started on Cooperating Technical Partner program issues (see page 12). We are also representing ASFPM on the Operating Partners workgroup with FEMA, and the new Technical Mapping Advisory Council."

Knipe said that if mapping and modeling issues are something you are concerned with, "we are interested in your help. We especially want to reach out to members involved with the CTP program, as expanding the potential of CTPs is something we are particularly interested in."

Pod facilitator Beik said the committees could always use more help. "Our members can become active in these committees and volunteer to take on and lead specific tasks within these committees. Members do not have to wait until they are asked by committee co-chairs to help. They can proactively reach out to the committee co-chairs and let them know they are willing to help and move the 'needle of progress' up farther!"

POLICY COMMITTEES & POD FACILITATORS

Committees Coordinator: Ceil Strauss, ASFPM Vice Chair and MN State Floodplain Manager

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Mitigation Pod	Training, Outreach & Edu. Pod	Watershed Pod
Flood Insurance	International	Natural & Beneficial Functions
Flood Mitigation	Professional Development	No Adverse Impact
Floodplain Regulation	Training and Outreach	Stormwater Mgmt.
Non-structural Flood-proofing	Higher Education	

Technical Pod

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Washington Legislative Report

Meredith R. Inderfurth,
ASFPM Washington Liaison



Lame Duck Session Underway and New Congress Teeing Up

After a long October Congressional recess, the 113th Congress reconvened Nov. 12 for a lame duck session. A primary focus will be the federal budget for the remainder of Fiscal Year 2015. Newly elected members of the 114th Congress, which will convene Jan. 6, were in town for their freshmen orientation week beginning Nov. 17. Leadership elections were held for the new Congress in the House and Senate and some committees announced their incoming chairmen and ranking minority members.

The overall context for legislative activity in the nation's capital has changed dramatically since the Nov. 4 elections. The Republican Party will now assume the majority role in the Senate and the Republican majority in the House of Representatives has been strengthened, which means new scenarios for consideration and movement of legislation and appropriations measures.

The change will be most evident in the Senate because Republicans will now assume the chairmanships of all committees and subcommittees, as well as control of the Senate floor and agenda for legislation. Along with this goes larger Republican staffs for committees, smaller Democratic staffs and a changed ratio of Republican to Democratic members of those committees and subcommittees.

The Lame Duck Congress

The lame duck session which began Nov. 12 is expected to last through the second week in December, except for a week-log recess for Thanksgiving. For this time period, Democrats retain the majority in the Senate, so the agenda and committees are still under Democratic leadership. There is significant business to be done during the session, notably passage of some form of appropriations measure to keep the government functioning past Dec. 11 when the current Continuing Resolution expires.

Since no regular appropriations bills had been passed when FY15 began Oct. 1, the government has been operating under a CR, funding most programs at FY14 levels. Some action must be taken by Dec. 11, but there is considerable speculation about what form that action will take. Appropriations committee staffs have been working during the long October recess to resolve differences between House and Senate draft appropriations bills, with the expectation that those compromise agreements could be folded into an Omnibus Appropriations bill, taking care of budget issues for the rest of FY 15. Some speculate that the current leadership may press to pass several of the individual appropriations bills while folding the remainder into an Omnibus. Some suspect Congress could just "kick the can down the road" and pass another Continuing Resolution either covering the remainder of FY15 or some shorter time period. Some speculation is that the new Republican majority would like to get FY15 resolved now so that they can

begin in the next Congress to work on the FY16 budget without the complexity of still settling FY15 budget issues. Most recently, however, there have been hints that some Republicans want to adopt short-term CRs in order to attach riders striking at anticipated Obama administration executive actions. All this will become more clear in the coming several weeks.

The Incoming Congress

When the new Congress convenes, there will be an organizational period before major legislative activity can be expected. An office lottery, which has already taken place in the House, means that, in addition to new members moving in, there will also be many existing members who are moving to better office space. In the House, members not returning for the 114th Congress must vacate their offices by Dec. 1. They will have to operate out of cubicles in a House cafeteria while they each are allowed one cubicle for a staff person in another location. Incoming members, too, will be allocated cubicles in the cafeteria. The hallways will be filled with boxes and pieces of furniture. Committees will be restructured and will hold their organizational meetings. According to regular order, the President's proposed budget for FY16 is due in early February, but that could be delayed. Early indications from incoming Senate Majority Leader Mitch McConnell (R-KY) are that he will lead efforts to question aspects of the President's Climate Action Plan and many proposed actions by the Environmental Protection Agency, such as a revised definition of "waters of the U.S." McConnell has indicated that he intends to use the appropriations process to attach policy statements withholding expenditure of funds for various activities. This could quite possibly lead to complications in moving FY16 appropriations bills, yet McConnell has also said he would like to return to "regular order," meaning orderly passage of the 12 individual appropriations bills.

Appropriations for FY15

If an omnibus appropriations bill is developed, funds in the Homeland Security section for flood mapping would reflect a compromise between the House-passed funding of $94.4 million and the Senate bill reported out of committee, which includes $100 million. House and Senate bills include $25 million for pre-disaster mitigation, so that number would likely remain the same. Amounts in the energy and water bills for technical assistance programs like Flood Plain Management Services, Planning Assistance to States, Silver Jackets and Flood Risk Management are about the same in House and Senate drafts.

If a CR (for whatever period of time) is developed, it would likely fund FEMA programs at the FY14 levels, which were $95.2 million for mapping, and $25 million for pre-disaster mitigation.

Appropriations for FY16

The FEMA examiner at the Office of Management and Budget indicates that the FY16 budget proposal is still very much a work in progress because so much uncertainty surrounds what the FY15 budget will look like.

Biggert-Waters and HFIAA Implementation Status

On Oct. 1, the NFIP announced its program changes that will take effect April 1 in continuing implementation of the 2012 and 2014 flood insurance reform legislation:

- New rate tables will apply for substantial damage/substantial improvement properties, and these properties will be subject to 25% annual rate increases until they reach full risk rates;

- The Reserve Fund Assessment will increase to 15% for all except Preferred Risk Properties, which will increase to 10%;
- The new premium surcharge will be applied to policies at $25 for single family primary residences and individual condominiums or apartments which are primary residences, $250 for non-residential properties or non-primary residences, $250 for condominium buildings or other multi-family buildings;
- New rate tables will apply to properties newly mapped into a Special Flood Hazard area;
- The new optional $10,000 deductible will be available for residential properties;
- The federal policy fee will increase to $45 for all policies other than PRPs;
- New minimum deductibles will apply to certain categories of properties;
- A new input section will be added when collecting information from policyholders to identify legal addresses for properties.

The Technical Mapping Advisory Council has been established. An initial call-in meeting was held this summer and the first full in-person meeting was held Sept. 30 in Washington D.C. Immediate past ASFPM Chair, Sally McConkey, represents ASFPM on TMAC. John Dorman with the State of North Carolina was elected chairman. McConkey with the Illinois Water Survey and Scott Edelman of AECOM were elected vice-chairs. The next meeting will be in D.C. Dec. 4-5, and members will likely begin to establish areas of focus for TMAC.

The first two-day meeting included briefings from FEMA staff representing a range of aspects of the mapping program. TMAC members arrived at general consensus around a number of points during discussions.

Legislative Activity – Flood Hearing Nov. 19

The Housing and Insurance Subcommittee of the House Financial Services Committee held a hearing Nov. 19 to consider a bill which would clarify that private flood insurance policies can satisfy the mandatory purchase requirement for the NFIP. H.R. 4558, the Flood Insurance Market Parity and Modernization Act, was introduced May 1 by Rep. Dennis Ross (R-FL) and Rep. Patrick Murphy (R-FL). An identical bill was introduced in the Senate by Sen. Dean Heller (R-NV) and Sen. Jon Tester (D-MT).

This bill refines and simplifies language included in the Biggert-Waters 2012 reform legislation defining requirements for private policies to meet the mandatory purchase requirement. It "defines acceptable private flood insurance as a policy that provides flood insurance coverage issued by an insurance company that is licensed, admitted, or otherwise approved to engage in the business of insurance in the state or jurisdiction in which the insured property is located. H.R. 4558 would also treat as acceptable private flood insurances a policy issued by an insurance company that is eligible as a non-admitted insurer to provide insurance in the state or jurisdiction where the property to be insured is located."

Biggert-Waters Section 239 had a number of qualifications for private insurance policies, notably that the policy must provide at least the same coverage as an NFIP policy. The simplified language in H.R. 4558 would not include that requirement.

Those who testified:
Steve Ellis, VP Taxpayers for Common Sense
Jordan Gray, Sr. VP and Gen. Counsel, WNC Insurance Services, Inc.

Don Brown, Florida property insurance expert

All of those testifying supported the bill. Steve Ellis said that the bill removes confusing and restrictive language and said many countries have private insurance for flood. Jordan Gray said that while he is grateful for the NFIP, he believes the insurance industry is ready for the next phase in maturity, which is not helped by the requirements in BW-12. Dan Brown said flood is no longer an uninsurable risk. Better models make it easier to underwrite. While there will always be a need for the NFIP, there is plenty of interest in writing private insurance coverage. He pointed out that portability between NFIP and private insurance is important.

ASFPM has some reservations about the lessened requirements for private flood insurance policies. The NFIP is more than an insurance program. It's a three-legged stool that includes insurance, mapping, and regulation of floodplain areas. If private policies were to assume a larger portion of the market, what might be the impact on the mapping and regulation aspects of the NFIP? Would there be diminished resources to support those activities since policy fees also support mapping, floodplain management and mitigation? Might some communities decide not to participate in the NFIP? These questions have so far not been part of the discussion surrounding H.R. 4558.

Other Legislation

H.R. 5521, the Urban Flooding Awareness Act, was introduced Sept. 17, by Rep. Mike Quigley (R-IL) and Rep. Peter King (R-NY). The bill requires a study by the National Research Council of the National Academy of Sciences on urban flooding and related issues. The bill has been referred to the House Transportation and Infrastructure Committee and the House Financial Services Committee.

H.R. 3449, the Innovative Stormwater Infrastructure Act, was introduced by Rep. Donna Edwards (D-MD). The measure would create up to five regional centers of excellence for research, development of recommendations, and for training and technical assistance regarding stormwater control and management. A companion measure was introduced in the Senate by Sen. Tom Udall (D-NM).

H.R. 1268, was introduced by Rep. Steve Palazzo (R-MS). The bill would provide a tax credit of up to $5,000 for flood mitigation expenditures. It is awaiting consideration by the House Ways and Means Committee.

H.R. 3989 and S. 1991, Disaster Savings Accounts Act. The bills were introduced by Rep. Dennis Ross (R-FL) and Sen. James Inhofe (R-OK). They would establish tax-free savings accounts allowing annual contributions of up to $5,000.

H.R. 1604, Coordination and Consolidation of Federal Mapping Activities. The bill is called "Map It Once; Use It Many Times Act" and would consolidate mapping activities at the Interior Department, US. Forest Service and NOAA into a new National Geospatial Technology Administration (NGTA) at USGS.

Prospects for Legislative Action

It is very likely that the private insurance bill could come to the House floor and possibly to the Senate floor very soon.

House Financial Services Committee staff indicate that further legislation on flood insurance could begin development soon and would be precipitated either by looking toward the need for further authorization of the NFIP in 2017 or by the next hurricane.

Rep. Hensarling (R-TX) will continue to chair the House Financial Services Committee in the next Congress. The HFIAA 2014 legislation bypassed the Financial Services Committee, which had prepared its own draft legislation. Hensarling has not forgotten that the committee draft was not considered. On the Senate side, Sen. Richard Shelby (R-AL) will likely assume the chairmanship of the Senate Banking Committee. Hensarling and Shelby have been strong proponents of actuarial risk-based premium rates for flood insurance policies.

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 FY2015 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. If you have any questions, please contact Michele Mihalovich at editor@floods.org.

Association of State Floodplain Managers

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