

THE INSIDER



An exclusive publication for ASFPM members

- May 2014

Flood Losses are Largely Acts of Man: A look at whether Gilbert F. White's vision for safer communities will ever be realized

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By Terri L Turner, AICP, CFM, Development Administrator for the Augusta (Ga.) Planning & Development Department, and Co-Chair of ASFPM's No Adverse Impact Committee

On a stretch of Boulder Creek in Colorado stands a monument to the late Gilbert F. White, considered by many to be the "Father of Floodplain Management." White, a Colorado geographer, environmentalist, and Boulder icon, pioneered floodplain management and natural disaster research, not only in Boulder County, but all across the globe.

The 18-foot-tall obelisk, dedicated July 2011 after White's death in 2006, is impressive with its lighted interior and multiple, flood-level markers. The levels indicate the 50-year flood, 100-year flood, 500-year flood, and the 1976 historic, Estes Park Big Thompson River Flood (equivalent to about a 1000-year-flood level). That flood is considered the deadliest flash flood in Colorado's recorded history, taking 143 lives, injuring 150 people, and costing roughly \$140 million in 2013 dollars.



Photo above of White's memorial monument was taken by David Butler, Editor Emeritus, Natural Hazards Center; Institute of Behavioral Science, University of Colorado at Boulder.

The monument was designed by White's daughter, eco-artist Mary Bayard White, and Christian Muller, the designer and builder of Boulder's Sister City Plaza in front of

Boulder's Municipal Building. The monument also serves as Boulder's first and only flood-level marker. The marker itself is not only a living memorial, but, "...is totally fitting since it combines commitments to flood management, education, science and service," said Elizabeth Black, a local Boulder artist, retired river guide, and community organizer.

White, who often argued that floods and other natural disasters could be avoided by modifying human behavior, wrote in his 1942 University of Chicago doctoral dissertation, *Human Adjustment to Floods*, that, "Floods are acts of God, but flood losses are largely acts of man." His commitment to modifying human behavior in respect to the environment, coupled with a desire to improve human welfare through social policy, guided the next 64 years of service to his community and the nation.



Photo above is a screen shot of live coverage during September 2013 flooding on Live - 7 News out of Denver, Colo.

Normally, the memorial appears serene next to the swift-moving waters of Boulder Creek. But the scene was anything but last September as the creek was at near-crest level after 14 inches of rain fell in a week. Death and destruction from flooding in the area, which included Big Thompson River, was called a "human disaster" by Brian Varrella, chair of the Colorado Association of Stormwater and Floodplain Managers. The "human disaster" left more than 11,000 stranded, 1,882 homes destroyed, 19,000

homes damaged, and 10 confirmed dead. All told, 28,000 people registered for Individual Assistance since the event, which overall caused an estimated \$3 billion in damages.

As of March 4, the Colorado Emergency Management Agency estimated that \$284 million in federal funds has been provided to Colorado in the form of FEMA grants, SBA low-interest disaster loans, NFIP payments on 2,071 claims, and Public Assistance reimbursements to state and local governments for emergency response efforts, debris cleanup, repairs or rebuilding of roads, bridges and other infrastructure, and restoration of critical services.

Some wondered if this most recent flood event will finally be the trigger to take White's legacy forward. A flurry of emails were exchanged by colleagues as the flooding event unfolded.

David Butler, editor emeritus of the Natural Hazards Center at Institute of Behavioral Science, University of Colorado at Boulder, wrote that White had foreseen the possibility of an extremely damaging flood 19 years ago when he created [Boulder Creek Flood Notebook](#). The document established a research pro-

gram to follow the next major flood on Boulder Creek that would report on the loss of life, property damage, social disruption and environmental destruction related to the event.

The “Notebook” would also detail “public decisions to locate structures within the boundaries of the Boulder Creek floodplain ... and provide an agenda for field workers to collect data, which will be included in the future publication of ‘The Boulder Creek Flood of (year): A Community Choice,’ [which] will be distributed to emergency management agencies at the federal, state, and local levels, as well as to other interested parties ... in the hope that lessons from the next Boulder Creek flood may be learned by residents of other communities susceptible to flood hazards and, in the words of Dr. Gilbert White, that ‘... the citizens of Boulder may be helped to understand how their community came to be vulnerable to the flood, and the kinds of decisions that may either reduce or enlarge the human consequences of the next large flood,’” wrote Butler.

Butler went on to say, “The spirit of Gilbert lives, and I believe it is our responsibility to shepherd this project through, if we agree that the current flood(s) are sufficiently severe to warrant activation of this research agenda – we owe it not only to Gilbert, but to the people of Boulder and everyone else at risk to flash floods throughout the country.”



Photo by David Butler, Editor Emeritus, Natural Hazards Center, Institute of Behavioral Science, University of Colorado at Boulder.

The knowledge that a man consumed with vision and foresight, actually planned, with his life's work and his legacy, for this catastrophic event is even more amazing and spectacular. Doug Plasencia, a dedicated and passionate floodplain manager and ASFPM Foundation president, described White as, "One quiet man who stood against the prevailing current with beliefs founded on data, science, and the ability of humans to change."

White often talked about "adaptation to or accommodation of flood hazards" instead of the dams, levees, channel improvements, and other structural control devices that found their foothold in the early 20th century.

"Up until Gilbert White, those trying to address flooding were working to keep the water away from the people. Gilbert White was a great communicator and he worked to help the average person understand that they were part of the equation and they could make a difference (in the outcome(s) of flood events)," wrote Larry Larson, director emeritus with ASFPM.

In light of the recent Colorado flooding, I wonder if the people of Boulder can hear White's words from his dissertation echoing in the valley along Boulder Creek, "Human encroachment upon the floodplains of rivers accounts for the high annual total of flood losses."

If the Boulder Creek Flood Notebook remains shelved...unused...and collecting dust, and White's logic that "flood losses are largely acts of man" remains shelved with it, then is Boulder doomed to repeat the same flood-related devastation it experienced last fall?

To quote White from his 1994 testimony to the 103rd Congress on the 1993 Midwest floods, "It is easy to give lip service to working out community (flood) problems. It is more difficult to do so in practice." White also reminds us, "Dealing with floods in all their capricious and violent aspects is a problem in part of adjusting human occupancy to the floodplain environment so as to utilize most effectively the natural resources of the plain."

In looking back at the Colorado flooding, it seems an appropriate time for Boulder, and other communities across our nation with a high propensity to flooding, to learn from the past with an eye to the future.

Floodplain Management Training Calendar

For a full nationwide listing of chapter, state and partner training opportunities, visit [ASFPM Online Calendar](#). Looking for training opportunities to earn CECs for your CFM? Check out our web 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 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 (training, conferences, etc.) 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 all held in Emmitsburg, Md.

Associate Director – Operations Report – Ingrid Danler

Busy, busy, busy...

It has been an incredibly busy month in the Executive Office as staff preps, packs, prints, plans and primes for our Seattle conference. Organizing this important annual event from Madison, Wisc., is quite a task. And I thought a little stress-buster was in order for this Operations Report. So, in a salute to David Letterman, here is our Top 10 List with reasons why you should attend the [Making Room for Floods & Fish](#) conference this year:



10. Someone will understand your engineering jokes.
9. You haven't seen Larry Larson's blue blazer yet this year!
8. We've got a bona fide comedian emceeding the awards luncheon (WAY funnier than us – promise!)
7. We give CECs for rafting – who else does that?
6. Understanding that anyone you see on the street carrying an umbrella is NOT a local. Say 'hi' – they're probably with our group.
5. Flying Fish, Gum Wall, Seattle Underground, Fremont Troll, Bicycle Tree, Archie McPhee... Seattle is weird, and you're going to love it!
4. No one looks at you sideways when you toss around acronyms like LOMA, BFE and EC.
3. Racing to the exhibit hall for cool swag!
2. Everyone there knows that CFM stands for "Commander Floodplain Master!"

And the No. 1 reason for attending the Making Room for Floods & Fish conference in Seattle? Seeing friends and networking with your fellow "floodgeeks!"

We can't wait to see you, and 1,000 of your closest floodplain buddies.

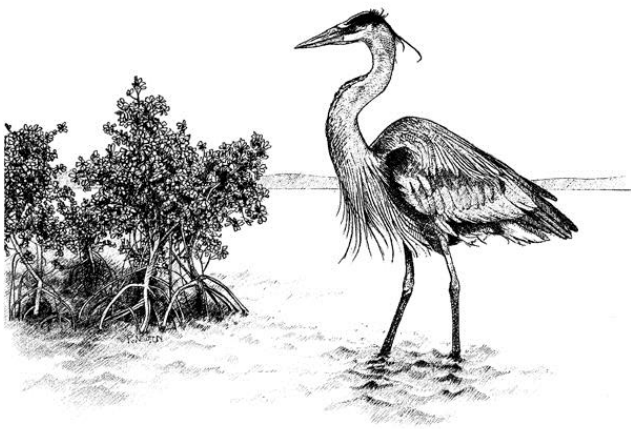
A handwritten signature in black ink that reads "Ingrid Danler".

Upcoming ASFPM Events – Mark your Calendar!

- 2014 June 1-6 – ASFPM 38th Annual National Conference – Seattle, WA
- 2015 May 31-June 5 – ASFPM 39th Annual National Conference – Atlanta, GA
- 2016 May 15-20 – ASFPM 40th Annual Conference – Grand Rapids, MI
- 2017 May 21-26 – ASFPM 41st Annual Conference – Kansas City, MO

Turning Koontz into an Opportunity for More Resilient Communities

Two people who are probably very familiar to the ASFPM community wrote an article for the Environmental Law Review's National Wetlands Newsletter, where they take a look at how the Koontz court case provides an opportunity for the "Whole Community"—insurance professionals, emergency managers, community development staff, elected officials, climate adaptation and mitigation specialists, and floodplain managers—to understand the importance of safe development based on the ancient maxim of property law: "use your property so you do not harm others."



The authors are Edward Thomas Esq., president of the Natural Hazard Mitigation Association, and Lynsey R. Johnson, J.D. and CFM.

Read the full article [here](#).

New Report Finds Every Dollar Invested by Taxpayers in Coastal Restoration Projects Returns \$15 in Economic Benefits

The [Center for American Progress](#) and [Oxfam America](#) on April 9 released [a report](#) on the long-term economic benefits of restoring coastal ecosystems. The report finds that each dollar invested by taxpayers returned more than \$15 in net economic benefits for three restoration projects funded in 2009 by National Oceanic and Atmospheric Administration stimulus grants.

Healthy coastal ecosystems provide not just environmental benefits, but critical social benefits as well. They filter pollution, buffer coasts against extreme weather, serve as nurseries that sustain fisheries, and support tourism, recreation, and the culture of coastal communities. However, we are losing wetlands in the United States at a rate of seven football fields an hour due to development, pollution, and sea-level rise.

"Investing in coastal restoration is good policy. It's not just the right thing to do for the environment; it's the right thing to do for coastal communities, vulnerable coastal populations, and the U.S. economy," said Michael Conathan, director of Ocean Policy at the CAP. "Our coastline represents the front line in the fight against climate change, and healthy, restored wetlands ecosystems are our best defense against the onslaught."

Read the press release with links to the report [here](#).

What's happening around the nation?

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

Miami Beach, Fla.

The coastal effects of climate change was the hot topic at an April 22 U.S. Senate subcommittee hearing on Miami Beach. The hearing, titled “Leading the Way: Adapting to South Florida’s Changing Coastline,” was held to provide lawmakers with an overview of climate science and how the analyses conducted by federal agencies and Florida universities impact state and local government adaptation plans. Read the story [here](#).



*Photo courtesy of
www.MiamiAndBeaches.com*

Pensacola, Fla.



Scary footage, including this [video](#), started coming out of Florida April 30. The National Weather Service said people around Pensacola were trapped in their homes and vehicles after as much as 20 inches or more of rain swamped the area. Photo of flood damage in a Pensacola neighborhood (left) was taken May 1 by the Florida National Guard.

Tulsa, Okla.

Know anyone thinking about pulling the wool over FEMA's eyes? Have them read this [press release](#) from the U.S. Attorney's Office, which announced that a woman had pleaded guilty in federal court to fraudulently obtaining FEMA disaster assistance benefits made available to victims of the Mannford wildfires.

National News

Billion-dollar losses are incurred far less frequently with individual flood events than with hurricanes, but the annual total of individual floods causing damage is probably in the high hundreds of millions of dollars in the U.S., according to a Munich Reinsurance America [report](#).





Nice [video](#) showing communities that used smart design to turn floodplains into community assets, such as green space and public parks. Video was put together by National Association of Flood and Stormwater Management Agencies in D.C. and Urban Drainage and Flood Control District in Denver, with funding assistance from FEMA.

The NFIP is a long, dark tunnel with no light in sight, a new Government Accountability Office report indicates, meaning that it is likely to be a political headache for the property casualty insurance industry for some time to come, according to a [story](#) in PropertyCasualty360.

New Orleans

Stephen Estopinal, an engineer on the board of the Southeast Louisiana Flood Protection Authority-East, says he has a concern that “keeps me up at night.” Read [“New measurements show sea level rise swallowing Grand Isle at record rate.”](#)



FEMA's flood risk mapping process came under attack during an oversight hearing May 14 by the Senate Homeland Security and Government Affairs Subcommittee on emergency management. Read the *NOLA.com* story [here](#). Photo left: Sen. Mary Landrieu presses FEMA to do more to make sure its flood risk maps are accurate. (*J. Scott Applewhite, The Associated Press*).

Clareton, Wyo.

Weather nerd alert: Check out this [video](#) post from the *Washington Post*: “Fledgling low pressure forming downwind of the Rockies spun up a towering thunderstorm so imposing that the footage almost seems fake – as if from a sci-fi movie or another planet.” The video and photo at right, were captured May 18 by @Basehunters Chasing, a Norman, Okla., group “committed to capturing the most unique and close-up tornado footage on the market.”





Floodplain Manager's Notebook

By Rebecca Quinn, CFM

A couple of questions have come up a few times in the past several months, which I take as a signal of some sort – at least it makes it easier for me to figure out what to write about! As usual, let me know your take on these topics.

Citing Technical Bulletins and other Guidance Documents in Regulations. This issue is usually raised by local officials who have “done battle” with applicants pushing back on interpretations of floodplain management requirements, whether those requirements are in locally-adopted regulations or in building codes.

Regulatory authorities such as building officials and floodplain administrators have the authority – and responsibility – to administer and enforce their floodplain management regulations and building codes. They also have the authority to interpret the requirements because no regulation can cover every possible situation. When it comes to interpreting floodplain management requirements, local officials should consult FEMA guidance documents and their NFIP state coordinator. Those who enforce the flood provisions of building codes based on the International Code Series may also want to check out the commentaries that are separately published by the [International Code Council](#).

What’s your thinking in terms of whether local floodplain management regulations can, or should, specifically adopt or cite guidance documents such as the [FEMA Technical Bulletins](#) or [Substantial Improvement / Substantial Damage Desk Reference](#) (FEMA P-758)?

Here’s my take. On the one hand, FEMA’s guidance documents are chock full of terrific information that I think can make it easier for applicants to comply and local officials to enforce their floodplain management regulations and building codes. I’m a great fan of doing the research on sticky issues before I tell someone my opinion, and those guidance documents are my primary source. On the other hand, if guidance documents aren’t written in mandatory language and because some of them offer options for achieving compliance, how can they be enforced? Suppose a guidance document describes a higher standard – would it be enforceable? That leads me to be cautious.

One caution for local floodplain managers considering making any changes to their regulations is to first check with their [NFIP State Coordinators](#). Among the many things state coordinators do is help communities keep their regulations compliant with the NFIP. Another caution is to check with the community’s attorney to get an opinion regarding enforceability. And lastly, if the decision is to cite guidance documents, avoid citing a specific date (or maybe specify the “most recent edition”). What happens if a community cites the 1993 edition of Technical Bulletin #1 (flood openings), but the latest edition is dated 2008? Would it be stuck using the out-of-date version?

If a community decides to cite FEMA guidance documents in its regulations, I think there are several options:

1. Cite the documents in the section that lists the duties and responsibilities of the floodplain administrator – making it clear FEMA guidance documents will be relied on when interpreting the requirements. One way to do this is refer to “FEMA Technical Bulletins,” and define that term, rather than list specific ones.
2. Cite the documents in the regulation section that’s pertinent to a specific topic, but do it in a manner that is advisory in nature. For example, after the rule that specifies use of flood damage-resistant materials, the following notation could be inserted: “See FEMA Technical Bulletin #2 – *Flood Damage-Resistant Materials Requirements* and FEMA Technical Bulletin #8 – *Corrosion Protection for Metal Connectors in Coastal Areas*.”
3. Cite the documents in the section of floodplain management regulations that specifies general requirements that apply to all buildings. This is the section where local regulations should have language similar to the NFIP broad performance statement that requires all new construction (including SI/SD) to be “designed (or modified) and adequately anchored to prevent flotation, collapse, or lateral movement of the structure resulting from hydrodynamic and hydrostatic loads, including the effects of buoyancy.”
4. Cite guidance documents by modifying the building codes, perhaps by adding the following to IBC Section 1612.4 and IRC Section R322.1.3: “...and, as applicable, NFIP Technical Bulletins issued by FEMA.”

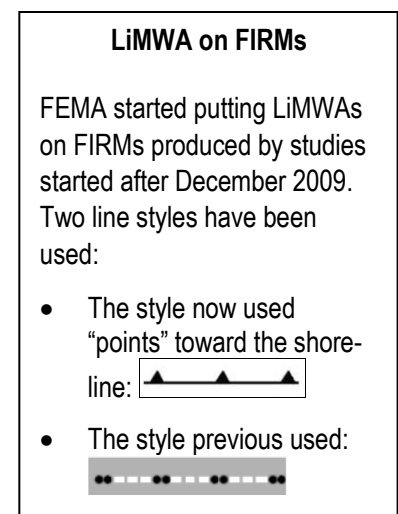
Elevation Certificates – and Coastal A Zones. As FEMA works its way around the coast updating coastal flood studies, more and more communities will see a Limit of Moderate Wave Action (LiMWA) line on the map. The LiMWA delineates the inland extent of the 1.5 foot wave.

For many years FEMA and others have recognized that waves less than 3 feet high (the limit for delineation of Zone V) cause considerable damage, especially to conventional light-frame construction. The area between the LiMWA and the Zone V boundary (or the shoreline if there is no Zone V) is called the Coastal A Zone (CAZ).

For just as many years FEMA has encouraged communities to recognize these “moderate” waves by applying Zone V requirements in Coastal A Zones. The NFIP rules do not address CAZ. The good news is that the 2015 *International Residential Code* will – requiring one- and two-family dwellings and townhomes in CAZ (if designated) to be designed and constructed in accordance with the requirements for coastal high hazard areas (Zone V). Another change we’ll see in the 2015 I-Codes is that the walls of all enclosures will require openings, even breakaway walls. All editions of the *International Building Code* already, by reference to ASCE 24, require buildings in CAZ to meet the Zone V requirements.

But the question that prompts me to write about CAZ isn’t about how it’s regulated – it’s about Elevation Certificates.

First, let’s take a look at the FEMA Elevation Certificate (see graphic below). You’ll notice that when filling out an EC, the surveyor is expected to survey points on a building – it does not ask the surveyor to



determine the elevation of the Lowest Floor. Why? Take a look at the definition of Lowest Floor and you'll see it depends on whether an enclosure (if present) is compliant. It's not the surveyor's job to determine compliance. The surveyor just shoots elevations. The local official is supposed to determine compliance – and having a completed, as-built EC in hand before the final inspection can make that job a lot easier, which is why the IRC and IBC require permittees to submit elevation documentation before the final inspection and issuance of a certificate of occupancy.

That was a slight digression, albeit pertinent digression. Why? When buildings in CAZ are required to meet Zone V requirements, it means the bottom of the lowest horizontal structural member of the lowest floor must be at or above a specific elevation. But remember, the FIRM still labels the CAZ as Zone AE. What does the surveyor do when completing an EC for a CAZ building? No surprise – the EC qualifies the line for the bottom of lowest horizontal structural member as “for V Zones only” (see graphic, line C2.c). Remember, the primary purpose for the FEMA EC is to obtain NFIP flood insurance policies, and policies on CAZ building are still written using Zone A rates.

Recently I've had several local officials in communities that regulate the CAZ like Zone V ask what they should do if the EC doesn't give them the actual, surveyed elevation of the lowest horizontal structural member. If you have a completed EC in-hand, the easiest thing to do is to measure or estimate the depth of the floor system (top of floor down to bottom of joist or beam).

Next time? Attach a copy of the first page of the EC – marked to clearly indicate the surveyor is to fill in line C2.c by surveying the elevation of the bottom of the lowest horizontal structural member. Perhaps also add a note in the comments field on the second page, noting that the building is landward of the LiMWA.

Long term? Let's ask FEMA to modify the next edition of the EC. In a few years when 2015 I-Codes start being adopted, there will be many more communities requiring buildings in CAZ to meet Zone V requirements – and there'll be a much greater need to have the EC formatted to require survey of the bottom of lowest horizontal structural members.

SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)			
C1. Building elevations are based on: <input type="checkbox"/> Construction Drawings* <input type="checkbox"/> Building Under Construction* <input type="checkbox"/> Finished Construction			
*A new Elevation Certificate will be required when construction of the building is complete.			
C2. Elevations – Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO. Complete Items C2.a–h below according to the building diagram specified in Item A7. In Puerto Rico only, enter meters.			
Benchmark Utilized: _____		Vertical Datum: _____	
Indicate elevation datum used for the elevations in items a) through h) below. <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____			
Datum used for building elevations must be the same as that used for the BFE.			
		Check the measurement used.	
a) Top of bottom floor (including basement, crawlspace, or enclosure floor)	_____ . _____	<input type="checkbox"/> feet	<input type="checkbox"/> meters
b) Top of the next higher floor	_____ . _____	<input type="checkbox"/> feet	<input type="checkbox"/> meters
c) Bottom of the lowest horizontal structural member (V Zones only)	_____ . _____	<input type="checkbox"/> feet	<input type="checkbox"/> meters
d) Attached garage (top of slab)	_____ . _____	<input type="checkbox"/> feet	<input type="checkbox"/> meters
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)	_____ . _____	<input type="checkbox"/> feet	<input type="checkbox"/> meters
f) Lowest adjacent (finished) grade next to building (LAG)	_____ . _____	<input type="checkbox"/> feet	<input type="checkbox"/> meters
g) Highest adjacent (finished) grade next to building (HAG)	_____ . _____	<input type="checkbox"/> feet	<input type="checkbox"/> meters
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support	_____ . _____	<input type="checkbox"/> feet	<input type="checkbox"/> meters

A Geodetic Datum is not the same as Mean Sea Level. Recently I've seen a few local floodplain management ordinances that have a community-wide requirement that all buildings must be elevated to the higher of a specific elevation or the base flood elevation. Several times I've seen it written this way: "the lowest floor shall be at or above the BFE or 9.0 feet above Mean Sea Level, NGVD 29, whichever is higher."

As those of you who have had map revisions in the past decade or so know, FEMA almost always uses the NAVD 88 (North American Vertical Datum of 1988) instead of NGVD 29 (National Geodetic Vertical Datum of 1929). The complexities of the conversion are not at issue (learn just a little bit in FEMA's description "[NGVD → NAVD?](#)").

What's at issue is why it is incorrect to phrase a specific elevation as "9.0 feet above MSL, NGVD 29." When I saw it recently, I knew it was wrong, but couldn't figure out why. So I turned to Chris Jones, a colleague who is expert in all things related to coastal flooding. Chris confirmed that referring to both a geodetic datum and MSL is not only confusing, it's outdated.

"It's true that most people casually – incorrectly – refer to NAVD or NGVD as MSL. But it's wrong, and definitely should not be cited that way in regulation," he advised. He referred me to a [NOAA webpage](#) that clearly states that NAVD 88 and NGVD 29 "should not be used as Mean Sea Level." Another [NOAA webpage](#) describes the terms:

- MSL is a "tidal datum" determined by NOAA based on data collected over a 19-year period at a specific tide-measuring station – it changes from tide station to tide station. NOAA states the Local MSL at a specific tide station "should not be confused with any other vertical datum, including LMSL at other tide stations."
- NAVD and NGVD are "geodetic datums" and elevations are referenced to a datum origin point that serves as "the absolute level of the vertical datum." Chris advises that the geodetic datum "will be some distance above or below MSL, and that distance varies by location since MSL varies by location."

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

Job Corner

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

Member News... Dewberry, a privately held professional services firm, announced May 12 that it hired **Scott Yi** as a water resources engineer at the firm's office in Raleigh, N.C. Yi, a member of ASFPM and North Carolina Association of Floodplain Managers, will be tasked with managing water resources projects in North Carolina and helping to expand the office's water resources services in the region.

Have a job announcement you'd like to share with ASFPM membership? Email editor@floods.org.

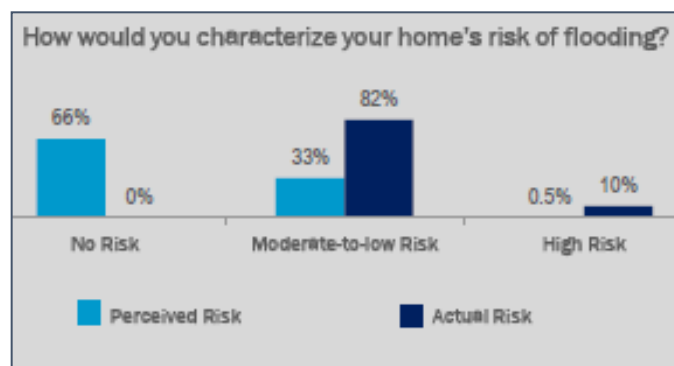
NFIP Research Underscores Misperception of Flood Risk, Informs Outreach Efforts

The NFIP recently completed its first wave of an ongoing, longitudinal brand tracking study initiated last year and will be using those findings to improve the FloodSmart campaign marketing efforts. Tracking the NFIP's success and identifying opportunities for growth requires in-depth information about homeowners and insurance agents.

To conduct this study, the NFIP contracted Fors Marsh Group, a leading research firm specializing in measuring, understanding, and influencing the way people think and make decisions. The survey provides rich, never-before quantified learnings that will help optimize marketing communications and media strategies moving forward.

The three primary goals of the study were:

1. Monitor attitudes and awareness around the public's understanding of flood risk and the associated consequences of flooding.
2. Identify drivers for and barriers to purchasing and selling flood insurance.
3. Provide a year-over-year tracking mechanism that will offer a quantified gauge of the effectiveness of, and ways to optimize, marketing initiatives.

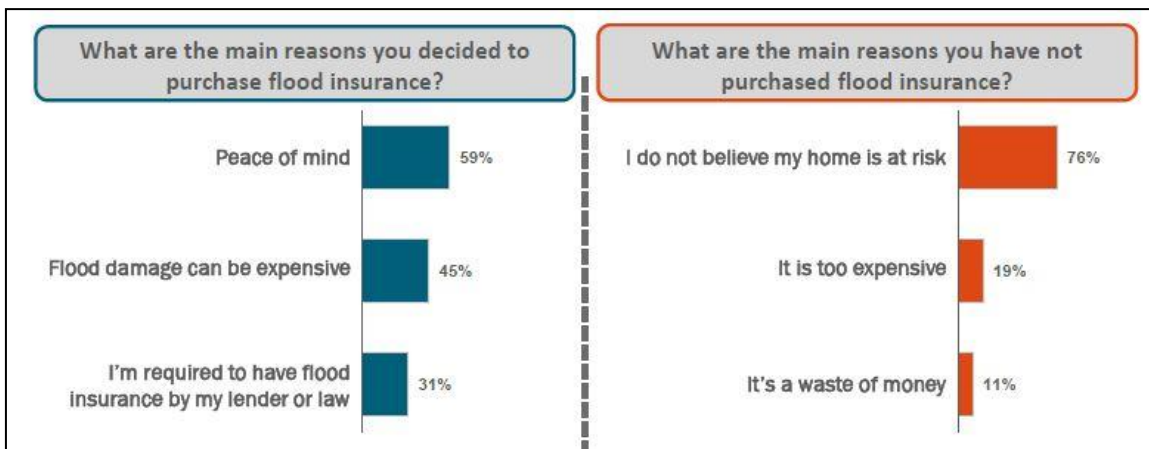


Findings from the survey confirmed some things that we, and you as floodplain managers, already suspected. Homeowners believe that the risk of flooding is real for their community, but that a flood will never happen to them. One key highlight was the degree to which homeowners' *actual* risk (as indicated on the latest FIRMs) was much higher than their *perceived* risk.

The research also uncovered interesting differences between homeowners who do and do not have flood insurance. Importantly, policyholders have a much more realistic perceived risk than non-policyholders.

These attitudinal and behavioral differences between policyholders and non-policyholders expose opportunities to better communicate the benefits of flood insurance. The study found the primary reason policyholders buy flood insurance is for peace of mind. And the main reasons non-policyholders cite for declining flood insurance are lack of perceived risk and belief that flood insurance is not worth the cost, a finding validated by agents.

The survey results also reiterated the importance of the relationship between consumers and their insurance agents and how that influences policy purchase. Homeowners regard insurance agents as the number one resource for information regarding flooding and flood insurance. In the results, we found that 60 percent of policyholders said they had a conversation with their agent regarding flood insurance, whereas 65 percent of consumers without policies said they hadn't.



The price tag associated with floods—and insurance—was a recurring theme with agents and homeowners—both in terms of the cost of a flood and the expense of a policy. For agents, the high cost of flood damage was the main reason for recommending flood insurance. Yet, affordability was one of the main reasons for *not recommending* flood insurance. These results paralleled information provided by homeowners.

For more information about these and other findings, contact Mary Jo Vrem, FloodSmart FEMA program manager and author of this article, at maryjo.vrem@dhs.fema.gov.

FloodSmart.gov recently announced an online tool called “Protect what matters.” It allows homeowners and businesses to understand their flood risk based on location. The website includes videos; information on how to prepare for a flood and recover afterwards; developing an emergency plan that includes protecting “furry friends;” and even finding a flood insurance agent. Click [here](#) to visit the site.



ASFPM Foundation needs Silent Auction Donations ASAP

[ASFPM Foundation Silent Auction](#)

At ASFPM's annual conference in Seattle

Monday, June 2, 5 p.m. ---- Wednesday, June 4, 4 p.m.



It's not too late to donate your items to the Silent Auction, but you need to do it NOW to be included in this year's event! Your donations are tax deductible and any size donation is appreciated (see suggestions below). It is too late to ship them if you are not coming, so this is now an opportunity for conference attendees only. Send your donation description to dasherwood@q.com or look [here](#) for more details. The ASFPM Foundation serves as an advocate and a voice for you – the practitioner, supplier, or service provider – to promote public policy through strategic initiatives and an incubator for long-term policy development that promotes sustainable floodplain and watershed management.

Having trouble thinking of something to donate? Here are some ideas from prior years!

This is a good time to re-gift an unused gift, or put your creative talents to work! Unique, local, or handmade items generate the most interest, so here is a list of things you might consider:

- needlework, beading, painting (on a small canvas, scarf, quilt, or bag) jewelry (handmade or with artist's background)
- woodworking (bowls, frames, boxes, toys)
- doll or toy making kits
- photography – unique viewpoint, (matted and plastic wrapped, but not framed, will fit in your suitcase!)
- sports or backpacking equipment (lightweight, hand-held, hard-to-find)
- local food, wine, or art gathered into a collapsible container
- electronics are very popular
- pottery or sculpture, serious or whimsical!
- books that are unique to water issues or an autographed collection

The ASFPM Foundation holds a Silent Auction each year to raise funds to support their [activities and research](#). Consider making a donation on behalf of you, your chapter, state, agency or corporation. A list of items already donated for this year can be found on the [Foundation website](#).

CHAPTER CORNER

ASFPM CHAPTER DAY IS JUNE 4 IN SEATTLE

Chapters and their members are invited to attend the ASFPM chapter meeting from 1:30 to 3 p.m. June 4 in Seattle. Check your on-site pocket guide for room location. Chapters' board members and committee chairs are strongly urged to attend this meeting. All chapter contacts will receive electronic copies of the chapter meeting materials afterward, so you can review them even if you aren't able to attend. We look forward to seeing you in Seattle!

CHAPTER DAY in Seattle!

Wednesday, June 4

7 a.m.	"Running of the Chapters" 5K Run/Walk. Register here.
9 – 11 a.m.	FREE* Workshop: Developing a State Floodplain Volunteer Disaster Response Team
10 a.m. – noon	FREE* Workshop: Presenter Training for the WARD's 3D Flood Model
10 a.m. – noon	FREE* Workshop: Legislative Activities and Policy Advocacy 101 for Chapters and States
	*registration required – click here to register
1:30 – 3 p.m.	2014 Chapter Meeting

Flood Insurance Committee Corner

Recent and Upcoming Changes in Flood Insurance

The ASFPM 2014 National Conference in Seattle is just a days away and we want to make sure you attend the Insurance Committee's annual meeting from 1-3:30 p.m., Monday, June 2 (check the pocket guide for room location). Like last year, the highlight will be a FEMA representative from the Risk Insurance Division providing an update not only on the NFIP, but also on implementation of insurance-related sections of BW-12 and GW-14 (properly known as the Homeowner Flood Insurance Affordability Act). So, this article is a shameless (shameful?!) invitation from the Co-Chairs to all interested ASFPM members attending this year's conference to join us for a reform update, followed by Q&A.



Meanwhile, to keep you up-to-date, here are some May and June changes that have or will occur to the insurance program in case you were not aware of or need a refresher:

Effective May 1, 2014 (Section 3 of GW-14; see [WYO Bulletin W-14016](#)):

- New and renewal pre-FIRM properties that had to be written at full-risk rates can now be written/renewed using the appropriate Oct. 1, 2013 Pre-FIRM Rate Tables when they are more favorable than full-risk rates. These are new policies and policies on newly purchased buildings since July 6, 2012 and rewritten lapsed policies since Oct. 4, 2012. The exceptions are policies on buildings that are on the 25 percent-annual-increase path to full-risk rates; i.e., non-primary residences, non-residential, Severe Repetitive Loss Properties (1-4 families). They continue on that path.

Regarding refunds, FEMA is still working on how to best implement that process. So, we do not know how or when this will be implemented.

Effective June 1, 2014 (BW-12; see [WYO Bulletin W-13070's Summary of Changes*](#)):

- Section 204 – Other Residential Buildings (e.g., apartments) limit increases to \$500K; contents stays at \$100K
- Section 205 – Primary Residence redefined as insured living in home more than 50 percent of the policy year (was 80 percent since Jan. 1, 2013)
- Section 210 – Minimum deductibles revised
- Section 228 – Maximum coverage clarified
- Section 234 – Policy Disclosure: font size was increased to encourage policyholders to read their policy. This resulted in a significant increase in page count (e.g., 30 more pages) with very little content change. So, if you get calls about a lengthier policy, there were no major changes to policy wording besides bigger font.

*Note there are four technical addendums to this bulletin, more for the WYOs, which can be found at www.NFIPiService.com/Bulletin_2014.html.

We know all of you cannot attend this premier conference, but those who do, please stop by – whether you are a member or not – to learn more of what the Insurance Committee is up to this days, the reform legislation and to provide potential topics for future discussion (besides implementation of the reform legislation).

--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.

FEMA & Others Proudly Support National Building Museum's "Designing for Disaster" Exhibit

From earthquakes and tornadoes to flooding and wildfires, natural disasters can strike anywhere and at any time. While no region is immune from the impacts and rising costs of disaster damage, mitigation is the most effective way to reduce the risk to life and property. In light of this reality, the [National Building Museum](#) in D.C. recently opened a multimedia exhibit called [Designing for Disaster](#), a call-to-action for citizen preparedness – from design professionals and local decision-makers to homeowners and school kids.



In direct alignment with its mission to sustain and improve the nation's capability to prepare for, protect against, respond to, recover from, and mitigate all hazards, FEMA, along with **ASFPM** and **ASFPM Foundation**, proudly supports the *Designing for Disaster* exhibit as it explores strategies that communities are using to reduce their risks and build more disaster-resilient communities.

The exhibition opened May 11 and runs through Aug. 2, 2015. Visitors can explore new approaches in design and engineering to protect life and property against a range of natural hazards. The exhibition is organized by the destructive forces associated with each of the elements: Earth, air, fire, and water. Artifacts from past disasters, such as a door marked after Hurricane Katrina, singed opera glasses from the Waldo Canyon wildfire, and stone fragments from the earthquake-damaged National Cathedral, express the destructive power of nature.

Multimedia components include expert profiles, interviews with industry leaders, and powerful films like the testing video from the Insurance Industry for Business & Home Safety Research Center in Richburg, S.C., where experts test the effect of gale-force winds on residential structures.

Not to be missed at the exhibit:

- A partially deconstructed safe room following the design plans in [FEMA P-320](#), *Taking Shelter from the Storm: Building a Safe Room for Your Home or Small Business* (FEMA, third edition, 2008). Safe rooms are hardened structures specifically designed to meet FEMA criteria and provide "near-absolute" life-safety protection in extreme weather events such as tornadoes and hurricanes.
- A "wall of wind" (modeled on Florida International University's wind testing facility) invites visitors to test various roof shapes against simulated hurricane-force winds to see which shape performs best.
- A button-activated set of moving stairs that show how the expansion joints within the seating bowl at the University of California, Berkeley's Memorial Stadium, which sits directly on the Hayward fault, would actually perform in the event of an earthquake.

The exhibition closes with images and stories of everyday people who have taken steps to safeguard their homes and families, and challenges visitors to do the same. One such story is that of Tom Cook and his daughter, who were saved by a safe room during the 2011 Joplin, Mo., tornado after Tom lost his wife in



the 2008 Racine, Mo., tornado. Learn more about Tom Cook's safe room [here](#). Links to [online resources](#), an [exhibition blog](#), and a blog/social media campaign called #MitigationNation will help visitors get started.

For more information on how to plan, prepare, and mitigate your community's hazard risk, please visit <http://www.fema.gov/plan-prepare-mitigate>. For more information on FEMA's Building Science Branch guidance on creating disaster-resilient communities, visit <http://www.fema.gov/building-science>.

Grant Smith, ASFPM Foundation vice president (pictured left) points to a photo of Larry Larson, ASFPM's director emeritus, who made it onto the exhibit's "Wall of Quotes," during a sponsor preview night. Photo by Scott Edelman, on the ASFPM Foundation Board.

Well folks, it's time.

ASFPM's conference ["Making Room for Floods & Fish"](#) in Seattle is upon us in just a few short days.

About the only thing left to do is make room in your badge holder for our [2014 Pocket Guide](#).

And...

Getting your Twitter finger in prime shape for ASFPM's first ever CompetWEETion. We are offering FREE registration to next year's annual conference in Atlanta to whom-ever receives the most RETWEETS with the hashtag [#ASFPM2014](#). So get clever. Get creative. And get your Tweet on. Click [here](#) for details.



CFM® Corner



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 at cfm@floods.org.

CECs at ASFPM's Conference in Seattle

CFMs can earn 12 core CECs for attending the ASFPM conference in Seattle June 1- 6. These CECs will automatically be entered in our certification database for each ASFPM CFM attending the conference.

CFMs, View Your Submitted CECs Online

As a reminder, CFMs who are current members can log on to the members site and can view their certification file for continuing education credits (CECs). This site shows how many CECs the person has earned, in what year the CECs were earned, and the type of CECs (Core or Parallel). If you have problems logging on or have questions about your CECs, contact Anita at cfm@floods.org

Grant Opportunity:

DOI

Department of the Interior

Bureau of Reclamation

WaterSMART: Cooperative Watershed Management Program Grants for FY 2014 Grant

<http://www.grants.gov/web/grants/view-opportunity.html?oppld=254877>

GreenStream:

The U.S. Environmental Protection Agency's (EPA) Office of Wastewater Management is pleased to announce the availability of [\\$335,000 in technical assistance](#) for communities seeking technical support to develop an integrated planning approach to meeting Clean Water Act (CWA) requirements for municipal wastewater and stormwater management. The primary purpose of the technical assistance is to help EPA develop practical examples of how to implement the different steps in developing an integrated plan in order to provide useful information to communities across the nation who are interested in integrated planning.

The value of the total EPA assistance available in 2014 is approximately \$335,000, and EPA anticipates providing assistance to 5 communities. Interested communities are encouraged to respond to our [Request for Letters of Interest](#). Letters of interest must be received by June 27, 2014, 5 p.m. EDT. If additional funding becomes available, EPA may return to the applicant pool identified through this request to select additional recipient communities.

Washington Legislative Report

*Meredith R. Inderfurth,
ASFPM Washington Liaison*

WRRDA, Appropriations and Mitigation Hearings on Deck

At long last, final action has just been taken on a Water Resources Reform and Development Act. Appropriations subcommittees and full committees are putting together their bills for Fiscal Year 2015. Subcommittees in the House and Senate have held hearings on hazard mitigation issues and programs.



With the House of Representatives just returning from a week-long District Work Period (recess), and the Senate in recess the last week of the month, there was significant momentum behind getting the House-Senate Conference Report on WRRDA passed by the House and Senate during the week of May 19. The Conference Report was filed in the House at long last May 15. On May 20, the House passed the Conference Report overwhelmingly by a vote of 412-4. On May 22, the Senate also passed the measure by a vote of 91 -7. Assuming the measure is signed by the President, this will be the first WRRDA since WRRDA 2007. This time, the House and Senate Committees have vowed to return water resources legislation to the intended two-year cycle, have expressed their intent to begin working on a WRRDA 2016.

The Appropriations Committees in the House and Senate have adopted their allocations for each of their 12 subcommittees. These are ceilings within which each subcommittee sets appropriations levels for the departments, agencies and programs within its jurisdiction. Some subcommittees have marked up their bills and the full committees have approved a few. Other subcommittees can be expected to mark-up in the coming several weeks. Appropriations Chairmen in both the House and Senate have indicated their hope to pass most of the bills before the end of the fiscal year on September 30th. If they are able to accomplish this, it will be the first time in several years that the government has not operated on Continuing Resolutions culminating in passage of huge omnibus appropriations bills. So far, it would appear that the committees are on track to pass at least a significant number of the bills.

Hearings on hazard mitigation have been held in subcommittees of both the House and Senate. ASFPM was invited to testify at both and Executive Director, Chad Berginnis presented ASFPM's testimony at both. The House hearing was April 3 and the Senate hearing was May 14.

Water Resources Reform and Development Act (WRRDA)

The Conference Report reflecting compromises between the House and Senate passed versions of WRRDA (H. Rept. 113-449) passed both houses of Congress with overwhelming bipartisan support. Speaker Boehner (R-OH) touted the bill as a major jobs bill that will strengthen the economy. Senate Environment and Public Works Committee Chair Barbara Boxer (D-CA) stated that this is a long overdue measure that "invests in vital water infrastructure that protects communities from flooding, maintains navigation routes for commerce and the movement of goods, restores vital ecosystems and provides a

boost to our economy by creating jobs.” Major industry and farm organizations supported the bill while a few conservative groups opposed it saying it did not sufficiently reduce the backlog of previously authorized projects and that it created a clever way around the ban on earmarks.

The Congressional Budget Office estimates the cost of the bill at \$12.3 billion over 10 years and contends that the de-authorization of projects would not offset the spending “because no additional construction is currently planned for these projects.”

The bill authorizes 34 port, inland waterway and environmental restoration projects with approved Chief’s Reports and pays for them by de-authorizing about \$18 billion in projects that were previously authorized, but not initiated. It also limits the time for completion of feasibility studies to 3 years and \$3 million.

Previously, Congressional earmarks played a major role in project authorizations. The ban on earmarks currently in effect presented a challenge to legislators who wished to retain an avenue for Congressional influence on choices. The Senate bill had essentially shifted the responsibility to the Army Corps of Engineers while the House bill had provided for Congressional selection among approved Chief’s Report projects. The final result was different from both. It establishes a new process in which all proposed projects must be submitted through the Corps Districts for evaluation. Lists of those projects will periodically be submitted to the Congress for decisions as to which projects to move forward. This will necessarily require new processes both for the Corps and for the Congress.

The Conference Report also strikes a compromise between House and Senate provisions for a levee safety program. The Senate had established a National Levee Safety Program and authorized funding. That bill also increased authorizations for the Corps’ technical assistance programs, Floodplain Management Services and Planning Assistance to States to \$50 million each up from current authorized levels of about \$15 million and \$10 million respectively. The House bill had encouraged states to establish levee safety programs and suggested funding assistance through PAS, but did not authorize increased funding for PAS or FPMS.

The compromise establishes a national levee safety initiative which authorizes the Corps, in consultation with FEMA, to establish voluntary levee safety guidelines and to provide technical assistance to states to create levee safety programs. Within a year after enactment of the new law, the Corps (coordinating with FEMA, state, local and tribal governments) must establish voluntary national levee safety guidelines that are flexible with regard to levee types and differing local conditions. The measure provides for the Corps to provide technical assistance to states and it increases the authorization for Planning Assistance to States from \$10 million to \$30 million to assist with this effort.

Additionally, the Conference Report:

- creates a new consolidated environmental review process for Corps projects
- increases expenditures from Harbor Maintenance Fund annually until 2025
- makes modifications to the Clean Water Act State Revolving Fund authorities to improve affordability and flexibility
- makes it easier for the Corps to accept non-federal contributions for authorized activities/projects
- requires the Corps to consider non-structural alternatives to repair or replacement of damaged flood control structures

- requires the Corps to review its guidelines for vegetation on levees and to consider regional or watershed variances
- encourages use of resilient construction techniques that are sustainable in confronting extreme weather conditions
- provides authority for Corps post-disaster watershed assessments and implementation of small flood control and ecosystem restoration projects

Here is the section-by-section [summary](#) of the Conference Report.

Appropriations for Fiscal Year 2015

The Senate Appropriations Committee on May 22 adopted its subcommittee allocations in spite of objections from Republicans who sought to mesh the Senate allocations more closely with those already adopted by the House Appropriations Committee. This could make agreement between the House and Senate more difficult on the individual appropriations bills, unless a spirit of compromise prevails.

There are 12 Appropriations subcommittees and, under regular order, 12 separate appropriations bills. Thus far the House has passed two of those: Military Construction/VA and Legislative Branch. The House Appropriations Committee has reported out two more: Transportation/HUD, and Commerce, Justice, Science. The Agriculture Appropriations bill has been reported out of subcommittee and will be marked up in full committee during the week after Memorial Day. The Senate has not yet passed any of the bills but the Senate Appropriations Committee reported out its Military Construction/VA and Agriculture bills on May 22nd. The House Appropriations Subcommittee on Homeland Security is scheduled to mark-up its bill, which includes funds for FEMA, on May 28.

Agriculture Appropriations

The Senate Agriculture Appropriations bill reported out of committee on May 22 provides slightly less than the enacted amount for FY 2014 and the House subcommittee bill. Several conservation programs are significantly reduced in the House bill, however. Funds for the Conservation Stewardship Program are reduced by \$109 million or 1 million acres. More than \$200 million is cut from the Environmental Quality Incentives Program and the newly consolidated Agricultural Conservation Easement Program is reduced by \$60 million. Although full details about the Senate's bill were not available as this article is written, the chair of the Senate Agriculture Committee, Sen. Debbie Stabenow (D-MI) said, "These irresponsible cuts to some of the most important Farm Bill programs cannot be allowed to happen."

Commerce, Justice, Science Appropriations

This bill is expected to be considered soon on the House floor. As reported out of committee, it would reduce NOAA's climate research budget by 24 percent. It also reduces the overall budget for the National Ocean Service.

Other Legislation to Watch

[Digital Coast Act \(H.R. 1382\)](#)

The legislation would codify the Digital Coast program within the National Ocean Service. The measure has been pending consideration in the House for some time, but a companion version will be introduced very soon in the Senate. ASFPM is one of several Digital Coast Partner organizations.

Flood Insurance Market Parity Act (H.R. 4558)

T 558) he bill was introduced May 1 by Rep. Dennis Ross (R-FL) and Rep. Patrick Murphy (D-FL). The measure clarifies the authority of states to regulate private flood insurance. A companion measure is expected to be introduced soon in the Senate by Senators Tester (D-MT) and Heller (R-NV).

Innovative Stormwater Infrastructure Act (H.R. 3449)

The measure was introduced by Rep. Donna Edwards (D-MD). At a House hearing on hazard mitigation in April, Rep. Edwards mentioned that she might consider adjusting her bill to specifically incorporate consideration of hazard mitigation. 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 Senator Tom Udall (D-NM).

Tax Credit for Flood Mitigation (H.R. 1268)

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

Disaster Savings Accounts (H.R. 3989 and S. 1991)

The bill was introduced by Rep. Dennis Ross (R-FL) and a companion bill was introduced in the Senate by Senator James Inhofe (R-OK). The bills would establish tax-free savings accounts allowing annual contributions of up to \$5,000.

Coordination and Consolidation of Federal Mapping Activities (H.R. 1604)

The bill is called “Map It Once; Use It Many Times Act” and would consolidate mapping activities at the Interior Department, U.S. Forest Service and NOAA into a new National Geospatial Technology Administration (NGTA) at USGS.

FEMA Reauthorization (H.R. 3300)

This bill reauthorizes several FEMA programs and authorizes \$972 million annually for FEMA through FY 2016. The measure was reported out of the House Transportation and Infrastructure Committee last fall and is expected to be considered on the House floor soon.

House and Senate Hearings on Hazard Mitigation

Chad Berginnis, ASFPM executive director, presented testimony at two hearings on hazard mitigation. His testimony focused on the importance of national investment in hazard mitigation to reduce loss of life and property due to flooding and to reduce the costs of flooding disasters to taxpayers. He made a number of specific recommendations as to steps that can be taken by both the legislative and executive



Screen shot of ASFPM Executive Director Chad Berginnis testifying at a May 14 hearing.

branches of government as well as by state and local governments and property owners. View his [May 14 testimony](#).

House Transportation and Infrastructure Committee

The Subcommittee on Economic Development, Public Buildings and Emergency Management held a hearing April 3 titled, “Disaster Mitigation: Reducing Cost and Saving Lives.” Those testifying were David Miller, FEMA Associate Administrator for Insurance and Mitigation, Linda Langston, President of the National Association of Counties (NACo), Brian Koons, Florida Emergency Management Director and Chad Berginnis. Subcommittee Chairman Lou Barletta (R-PA) and Ranking Democrat Andre Carson (D-IN) are very interested in the importance of hazard mitigation and wanted to focus the attention of other committee members on the issue. Questions were asked about the relationship to climate change, about the effectiveness of elements of the Sandy Recovery Improvement Act, about the Community Rating System, about green infrastructure, about flood map accuracy and about mitigation technical assistance.

Senate Homeland Security and Governmental Affairs Committee

The Subcommittee on Emergency Management, Intergovernmental Relations and the District of Columbia held a hearing on May 14 titled, “The Role of Mitigation in Reducing Federal Expenditures for Disaster Response”. Those testifying were David Miller of FEMA, Christopher Currie of GAO, Robert Detlefson of the National Association of Mutual Insurance Companies (NAMIC) testifying for the Build Strong Coalition and Chad Berginnis. The focus of this hearing was on the increasing costs of flood disasters and the value of hazard mitigation in reducing those costs. Questions concerned the Pre-Disaster Mitigation program, the lengthy FEMA process for developing regulations, the accuracy of flood maps, the inclusiveness of

membership of the Technical Mapping Advisory Council, coordination of Public Assistance and hazard mitigation.

Legislation referenced can be viewed by going to: www.Congress.gov. March has been quite a month!

New flood insurance legislation designed to deal with affordability issues passed the House after by-passing the House Financial Services Committee and its chairman. Various versions were floated. Negotiations and management of the measure were handled by House leadership – a surprisingly unorthodox process. The same bill passed the Senate, after having by-passed the Senate Banking Committee and surviving several “holds” placed on the bill. Despite attempts by some to propose amendments or to suggest a House-Senate conference, the differences between the House and Senate were pre-negotiated before the bill passed the House and its managers were able to bring the House-passed version to the Senate floor. The President signed it and a measure that few expected would succeed intact is now law.

The President finally released his budget request for Fiscal Year 2015 – a month later than usual. With top line budget numbers already in place for the FY15 budget, appropriations subcommittees in the House and Senate have launched their schedule of hearings on department and agency budget requests. The schedules are compressed, implying earlier action than we have come to expect on marking up individual appropriations bills.

In addition to the regular department/agency budget requests, the President announced his additional budget request of \$56 billion for the Opportunity, Growth and Security Initiative. Half would be for defense programs and half for domestic discretionary programs. Within the latter portion, \$1 billion is

*Legislation referenced can be found by going to www.Congress.gov and typing in the bill number or title.
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 2013 Legislative and Policy Priorities](#) on ASFPM’s website. This and other documents are also available at [National Policy and Programs > Working with Congress](#).

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.

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