

**ASSOCIATION OF  
STATE FLOODPLAIN  
MANAGERS**

*Dedicated to  
reducing flood losses  
and protecting  
floodplain resources . . .*

**INSIDE**

from the Chair . . . . .	4
Ten Endangered Rivers . . .	5
Dams, Dikes, Dredging . . .	6
NFIP Lapsed . . . . .	7
Floodplain Management Awards . . . . .	8
Director's Desk . . . . .	10
Insurance Committee Corner . . . . .	11
Substantial Damage Guidance . . . . .	12
PRP Extension . . . . .	13
FloodManager Game . . . .	13
EMI Symposium . . . . .	15
Washington Report . . . . .	16
Publications & the Web . .	20
Calendar . . . . .	21



# NEWS & VIEWS

Vol. 22, No. 3

June 2010

## Annual Conference another Triumph

In Oklahoma City, Oklahoma, from May 16 to 21, 2010, about 1150 professionals gathered for the 34th annual conference of the Association of State Floodplain Managers. All 50 states were represented, along with Puerto Rico, Canada, Bermuda, the Netherlands, Poland, and the United Kingdom. The week was filled with chances to share knowledge, challenges, and successes in understanding and managing floodplains from different perspectives and disciplines. The theme, “Building Blocks of Floodplain Management,” reflected the multiplicity of approaches, techniques, points of view, and specialties needed to successfully reduce flood losses and protect and restore the natural functions and resources of floodprone areas around the world. Plenary sessions featuring distinguished speakers, small-group panels and subsequent discussions, training, technical field trips, exhibits, and networking filled the week.

Oklahoma’s Lieutenant Governor Jari Askins welcomed the participants to her state and shared some of her experiences of living with the threat of flooding and with working to create a state in which people simply do not—or are not allowed to—build in places that are prone to flooding. The opening plenary session featured Dennis S. Mileti, Professor Emeritus of the University of Colorado at Boulder, who reviewed his research into ways of altering human behavior to induce preparedness and mitigation measures. He admonished the audience that people do not respond to threats of risk or to knowledge about levels of risk but rather to specific instructions that are repeated and are received from different sources. Doug Plasencia, Michael Baker, Jr., Inc., summarized the recent Gilbert F. White National Flood Policy Forum, at which experts assessed the potential for creating and applying a risk management framework to the nation’s flood problems and floodplain resources. Agreeing on a vision, principles, and standards for flood risk management is paramount, he said, but equally as important will be determining what attributes we should monitor to tell us whether we are making progress.

The keynote speaker at the Tuesday luncheon was Sandra K. Knight, FEMA’s Deputy Administrator for Mitigation, who overviewed the agency’s approach to minimizing future losses through various programs, grants, and also through the sheer dedication of its employees. She noted that disasters, while tragic, do present the opportunity for a community to move along the road towards resiliency.

*[continued on next page]*

## Annual Conference (cont.)



The first session on Wednesday, “Drawing the Blueprint,” took a look at federal approaches to national flood policy. First, Jon Carson, of the White House Council on Environmental Quality, expressed the current administration’s attitude that protecting the environment and creating jobs are not necessarily in opposition—you can do both, and both are important. He further endorsed local and state action when change at the federal level does not seem to be forthcoming at a reasonable pace. Next, Terrence C. “Rock” Salt,

Office of the Assistant Secretary of the Army for Civil Works, praised the ASFPM for its embrace of the issues that are essential to national success in water resources management. Further, he said, reaching a state of sustainable water resources will require “cultural shifts, lifestyle changes, and technical innovation.” Larry Larson, Association of State Floodplain Managers, summed up his view of the current policy dilemma as consisting of “the good, the bad, and the ugly,” in terms of initiatives begun, abandoned, misguided, and absent. We cannot continue, for example, in our current attempts to “communicate flood risk” because it is clear that they are not working. Nevertheless, he said, we can fix what is wrong—we need only marshal our knowledge and determination.

After the break on Wednesday morning, Ann Mills, Natural Resources Conservation Service, emphasized the criticality of having all key stakeholders at the table when planning for any projects or initiatives that affect the watershed. Although local leadership is essential, she said, collaboration among all levels of government and the private sector must continue. Joseph Krolak, Federal Highway Administration, brought a welcome perspective from the transportation sector, noting that state departments of transportation have no reason not to participate in the protection of floodplain resources and the reduction of flood risk, by meeting National Flood Insurance Program and other standards. “We in the transportation business have to start thinking better and more in line with the values advanced by floodplain management,” he said. Craig Fugate, Administrator of the Federal Emergency Management Agency, Department of Homeland Security, spoke with his tongue only slightly in cheek when he related his surprise upon discovering that “I run a flood insurance company.” He went on to describe the challenges he and FEMA are facing in the wake of issuance of hundreds of modernized flood maps that are all too often greeted with dismay and disbelief on the part of the communities they cover. He reviewed the considerations that should come into play when making decisions about flood risk, water resources, stewardship, and sustainability.

The last plenary session, “Floodplain Management in a Changing World,” looked to the future and what approaches may be needed to be successful in that uncertain world. Harold Brooks, National Severe Storms Laboratory, reminded the audience that all the advanced technology and science for understanding and warning about extremes in weather cannot reduce losses without appropriate human response to that knowledge. “During events,” he said, “very few people go to the storm shelters in large buildings. Rather, most go to the window to see what’s happening.” On the insurance side, Steve Weinstein of RenaissanceRe Holdings noted that, outside the United States, flood insurance is a private market risk. The key to success in the future will lie in avoiding or doing away with exemptions to the insurance requirements. He also reiterated that we need to get consumers to change their behavior. Ann Riley, of the Waterways Restoration Institute, re-focused attention on the very big picture: the nation’s floodplains have numerous natural functions and provide innumerable resources—if we would just leave them alone, we could reduce losses and reap benefits. “We spend money to build facilities to treat water when we could be allowing the floodplains to do the same thing on their own.”

Videotapes of the plenary speakers’ presentations are posted on the ASFPM website at <http://www.floods.org/index.asp?menuid=647>, and can be watched in conjunction with their respective PowerPoints or notes.

*[continued on next page]*

## Annual Conference (cont.)

Small-group presentations and discussions formed the backbone of the conference's technical components. They covered an amazing array of topics and issues including sea level rise; the Community Rating System; post-disaster recovery; repetitive flood loss properties; watershed management and restoration; recertification of levees; the transition from traditional floodplain mapping to RiskMAP; modeling wave action and shoreline change; building code enforcement; using HAZUS for risk assessment; stormwater management; issues in levee certification; dam breach analysis; hydrologic analysis in arid regions; local mitigation programs; communicating with the public; low-impact development; natural floodplain functions and resources; No Adverse Impact applications; and many more.

The ASFPM annual membership and committee meetings and elections were held, and the Certified Floodplain Managers examination administered. Again the exhibit hall supplied a stimulating venue for re-connecting with colleagues and meeting new ones, all while learning about programs and products on display there. The ASFPM Foundation held its fundraising silent auction. Regions, chapters, and state associations held breakfast gatherings to exchange news and ideas, and there were other early-bird sessions that explored levee accreditation, alluvial fan mapping, the role of the Corps of Engineers in non-structural projects, and other issues. At the Thursday luncheon the annual awards for excellence in floodplain management were presented [see article on page 8].

This year's conference featured perhaps the most diverse set of training workshops to date, allowing floodplain management professionals from many disciplines and with different interests to learn, share experiences, and, in the case of Certified Floodplain Managers (CFMs), earn continuing education credits. The workshops addressed, among other topics, coastal inundation mapping; floodplain management in a changing climate; implementing a multi-hazard mitigation plan; ethics in floodplain management; dams and floodplain management; green infrastructure and low-impact development; negotiating tools for floodplain managers; understanding flood insurance; flood frequency analysis; local and tribal planning; protecting manufactured homes; flood zone determinations; developing a higher-standards ordinance; RiskMAP, DFIRMs, and LOMR submittals; watershed modeling; no adverse impact floodplain management; the Community Rating System; the FloodManager game; GIS and engineering concepts for the non-engineer; building public support for floodplain management; and hazard mitigation grantsmanship; not to mention the ever-popular Floodplain Management 101. Technical field trips allowed participants to experience the National Oceanic and Atmospheric Administration's unparalleled National Weather Center; see watershed and lake management practices first-hand; and hear about the hydrological, watershed management, and climate research underway at the U.S. Department of Agriculture's Grazinglands Laboratory.

➤➤➤ The presentations, an evaluation form, and other information about the Oklahoma City event are being posted at <http://www.floods.org>. The technical papers presented at the conference will be released as proceedings this fall.

*The ASFPM extends deep appreciation to all the volunteers whose dedication and rolled-up sleeves made the Oklahoma City conference a thorough success. Thanks to our Local Host, the Oklahoma Floodplain Managers Association (team led by Bill Smith, PE, CFM; and including Amy Brandley, CFM; Phillip Beauchamp, CFM; Gavin Brady, CFM; Dan Carey, CFM; Jessica Yeager, CFM; Leslie Lewis, CFM; Barend Meiling, PE, CFM; Omeed Mollaian, PE, CFM; Ken Morris, CFM; Bill Robison, PE, CFM; Carolyn Schultz, CFM; Ellen Stevens, PH.D, PE, CFM; Ana Stagg, CFM; Laura Story, Anna Waggoner, CFM; Ruth Walters, CFM; and Clark Williams, CFM). Our Program Coordinator, Steve McMaster, CFM, did his usual excellent job, as did Conference Exhibits Coordinator Dante C. "Dan" Accurti and Conference Directors Chad M. Ross, CFM; Diane A. Brown, and the ASFPM's incomparable Executive Office staff. Finally, we recognize once again our generous corporate and agency sponsors.*

## from the Chair

*Greg Main, CFM*

*“No single raindrop believes it is to blame for the flood.” —author unknown*

Summer greetings from the land of the greatest spectacle in racing (for those not sure, that would be the Indy 500). I hope all is well with our members as we roll into the dog days of summer. If you were not able to attend this year's ASFPM conference in Oklahoma City, Oklahoma, you missed a great event. Our theme, “Building Blocks of Floodplain Management,” set the tone for a fun filled week and despite the hard economic times, we had a good turnout (we even had some stormy weather to help set the mood). I want to again recognize and thank the conference team and the ASFPM staff for all the hard work and for a job exceedingly well done at this year's conference.

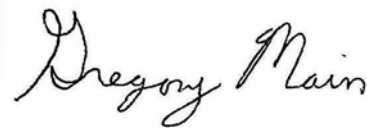
The onset of my second year in the Chair's position has been a continual whirlwind of activity, but is one in which I am honored to be engulfed. My good fortune is that we have a great group of board members and committee co-chairs to help carry the load and represent the goals of our association. It is through the hard work of these volunteers that we are able to do such great things. Thanks again to all of you for “stepping up.”

As many of us are aware, some very hot issues have developed regarding floodplain mapping, levees, and more specifically, levee decertification and flood insurance requirements. All across the nation, we are seeing interest and certainly reaction to these three elements, depending on how it affects communities and homeowners. On the one hand, there has been a lot of bad press on new mapping efforts as being something that are negative and that hurt a community. How many times have we seen the press spin the angle of the “poor homeowner” who is going to be forced to insure his or her home against flood damage? Unfortunately, we are seeing very little coverage about why identifying the risk with maps is important but a big push in many parts of the nation to attempt to stall new mapping efforts.

These misguided efforts have been gaining a lot of momentum as of late in Congress. On my recent trip to Washington, D.C., our delegation spent a lot of time talking to congressional staff. The overwhelming response was that they had to do something to stall mapping efforts due to the economic impacts on homeowners. The bottom line in my mind is that we are not doing a good job of getting our flood risk message across in a way that will convince people and legislators to want to make a change.

As ASFPM's Larry Larson likes to point out (and reiterates in his column on page 10), “All of us in this profession talk primarily to the 10% of the nation's population who live or want to develop in high risk areas. We seldom talk to the 90% who are paying for consequences of the risk that the 10% take. Let's start talking to the 90%.”

The ASFPM will continue to work hard on these important issues and push to encourage opportunities to improve flood risk communication. I encourage all of you to do your part and do the same. ■



# America's Ten Most Endangered Rivers

American Rivers has issued its 2010 listing of the ten rivers it considers the nation's most endangered—that is, presently vulnerable to degradation of water quality and/or habitat, interruption of sustainable flows, exacerbation of potential flood damage, deterioration of recreational uses, riparian erosion, and other conditions that are detrimental to a healthy riverine ecosystem.

1. **Upper Delaware River** in Pennsylvania and New York  
*Threat: natural gas extraction*
2. **Sacramento-San Joaquin River Delta** in California  
*Threat: outdated water and flood management*
3. **Gauley River** in West Virginia  
*Threat: mountaintop removal coal mining*
4. **Little River** in North Carolina  
*Threat: new dam*
5. **Cedar River** in Iowa  
*Threat: outdated flood management*
6. **Upper Colorado River** in Colorado  
*Threat: water diversions*
7. **Chetco River** in Oregon  
*Threat: mining*
8. **Teton River** in Idaho  
*Threat: new dam*
9. **Monongahela River** in Pennsylvania and West Virginia  
*Threat: natural gas extraction*
10. **Coosa River** in Alabama  
*Threat: hydropower dams*

This year is the 25th anniversary of Americas Most Endangered Rivers™. By working with local partners, the media, elected officials, and concerned citizens, American Rivers has been able to protect and restore many rivers, not only by drawing attention to the plight of rivers in peril, but also through projects such as dam removal, restoring floodplains, conducting river cleanups, ensuring a clean, safe, and reliable water supply, and fighting to secure wild and scenic river designations.

➤➤➤ Download the report at <http://www.americanrivers.org/assets/pdfs/mer-2010/americas-most-endangered-rivers-2010.pdf>.



# Dams, Dikes, and Dredging Can we Fix our Rivers?

Bob Freitag and David R. Montgomery

“We need to fix this river,” is the sentiment that seems to work its way to center stage at most gatherings of recently flooded residents [here in the Pacific Northwest]. It may not be the first statement, but it seeps out, usually after some official presents revised FEMA flood maps, or tries to explain why bigger dams, higher levees or more dredging will not reduce their risks. These highly charged statements are often followed by equally passionate cries to keep the river natural—whatever that means in 2010. But is there a reasonable role for dams, dikes and dredging?

When Captain Vancouver visited our shores, rainwater was either absorbed into the forest or had to run a mechanical gauntlet through soil, roots, and vegetation as it worked its way to the ocean through networks of beaver ponds and meandering rivers choked with large woody debris. When it did flood, water spread out over and built floodplains, enriching soils and improving water quality. We changed this landscape.

There was no overall plan. As problems arose, they were addressed. At first, people adapted to the landscape. You just have to drive north along Interstate 5 to the Skagit Valley to see the oldest homes built comfortably above and away from the river.

Over time, we began to rely on trying to control floods. You just have to drive along the Green or Puyallup rivers to see newer homes built at grade on reclaimed lands “protected” by levees towering above them.

This year, concerns associated with risks from the Green River and Howard Hansen Dam reminded us that we have placed buildings and infrastructure on lands that flood. We have built dams to control flows, straightened channels to provide more buildable flat land, sandwiched river corridors between dikes, and in the process not only greatly reduced flood storage areas, but degraded water quality. And we continue to cover our watersheds with an impermeable built environment creating more flood damage and reduced water quality. Now we face a changing climate predicted to increasing flooding in western Washington.

**Bob Freitag** is Director of the Institute for Hazards Mitigation at the University of Washington and Executive Director of the Cascadia Region Earthquake Workgroup. He is the author of *Floodplain Management: A New Approach for a New Era*.

**David R. Montgomery** is professor of geomorphology at the University of Washington and a MacArthur Fellow. He is the author of *King of Fish: The Thousand-Year Run of Salmon*.

## What can we do to “fix our rivers?”

**Do we need more dams?** Big dams can control flows, prevent flooding, and store water. Big dams also trap sediment and can cause downstream rivers to incise, destabilizing valley bottoms. And let’s not forget we live in earthquake country; big dams present a risk to downstream residents when they are breached. But our foothills, plateaus, and floodplains provide extensive small-scale detention possibilities that offer an abundance of surface and aquifer storage opportunities. And, thanks to past glaciers, our valleys are filled with unconsolidated sediment that provides excellent storage. Beavers helped in the past, now we must follow their lead. We could benefit from more dams, but not big ones; small dams, scalable by salmon, each offering a few acres of detention, scattered throughout the watershed.

**Do we need more dikes?** Where we have created a dike-dependent built environment, removing entire systems is not seen as a viable option. But do levees really protect? Herein lies a

[continued on next page]

## Dams, Dikes, Dredging (cont.)

contradiction. Levees seldom reduce risk. They reduce the frequency of flooding at the cost of increasing the magnitude. Again, think of the Green River. Before the Howard Hansen Dam the valley flooded a lot. Only a few feet in most places, but often. After the dam was built, new development moved into these “protected” lands but, with the dam compromised, we now face the possibility of a multi-billion-dollar disaster if too much rain falls too fast. The dam and dikes have increased risk. Frequencies are lower, but the associated impacts have greatly increased.

We need to rethink levees as they are becoming prohibitively expensive to build, maintain, and cannot assure safety. Instead of building them up, we need to build lower ones that are not continuous on both sides of the channel and also are set farther back from the river. We need to think of flooding as inevitable on floodplains and need to build our communities to accommodate shallow flooding that allows water to spread over the land. This approach would store water on the land, aquifers, and allow natural processes to improve water quality.

**Should we dredge rivers?** Dredging can reduce risk but it is very expensive. When we dig a hole in the channel it just fills up again. Removing too much sediment can result in extensive channel cutting downstream. Instead of dredging we need better soil management and harvesting practices, and allowing rivers to meander and lengthen within wider corridors.

### Some Rules of Thumb

**Dams**—just not big ones, and we should seriously begin reclaiming habitat and reintroduce beaver communities.

**Dikes**—just not as big, not as close to the river, not as long or continuous.

**Dredging**—not done by us, but by allowing the river to perform its own dredging. ■

*This article appeared in the Editorial/Opinion section of the  
**Seattle Times** on Friday, April 9, 2010.*

---

## National Flood Insurance Program Lapses

The NFIP was not reauthorized by Congress by midnight of May 31, 2010. Therefore, the Program will experience a hiatus—a period without authority to

- Issue new policies for which application and premium payment dates are on or after June 1, 2010;
- Issue increased coverage on existing policies for which endorsement and premium payment dates are on or after June 1, 2010, or
- Issue renewal policies for which the renewal premium is received by the company on or after June 1, 2010, and after the end of the 30-day renewal grace period, until Congress reauthorizes the Program.

➤➤➤ A bulletin from FEMA describing the terms of the NFIP hiatus is posted on the ASFPM website at <http://www.floods.org/n-news-hottopics/article.asp?id=47>.

# Floodplain Management Awards

*These outstanding individuals, projects, and programs in floodplain management were honored at the ASFPM's annual conference in Oklahoma City, Oklahoma. For more about these awards, go to "Awards" under "About ASFPM" at <http://www.floods.org>.*

## **The Larry R. Johnston Local Floodplain Manager Award**

**Terri Turner**, AICP, CFM, Assistant Zoning and Development Administrator of the Augusta-Richmond County [Georgia] Planning Commission, received this year's award. Turner is a powerhouse in the Georgia Association of Floodplain Management (and their outgoing Chair), and is active throughout Region IV. She has hosted several state conferences and workshops, initiated a state newsletter, and established a CFM mentor program. Turner is outspoken in her dedication to improving floodplain management, corresponding with state and local media and Presidential candidates as needed. Turner is the past recipient of the Georgia Association of Floodplain Management's Outstanding Floodplain Manager, Meritorious Achievement, and Distinguished Service awards. She serves the ASFPM as Co-Chair of the No Adverse Impact Committee.

## **The James Lee Witt Award for Local Excellence in Floodplain Management**

This year's award was presented to the **Urban Drainage and Flood Control District** in Denver, Colorado, to recognize a brochure produced by the District to reach developers and local government planners with floodplain preservation messages—before firm land use decisions have been made. The brochure, first published in April 2008, includes a mini compact disk by which content is conveyed convincingly and concisely, and has been distributed throughout the Denver metropolitan region. It has also been featured at a number of regional and national conferences, including those of the ASFPM, the Floodplain Management Association, the Colorado chapter of the American Planning Association, and a recent FEMA Region VIII mitigation conference. In addition, the brochure received the Excellence in Communication Award from the National Association of Floodplain and Stormwater Management Agencies last year. Several other non-governmental organizations are considering the brochure as a vehicle for communicating flood risk.

## **The John R. Sheaffer Award for Excellence in Floodproofing**

The John R. Sheaffer award for excellence in floodproofing went to **Larry Buss**, PE, CFM, a firm believer that nonstructural measures are the underutilized tool in the flood risk reduction toolbox. Buss has been for many years a determined voice for flood risk reduction in all forms, including the use of floodplain management techniques in areas protected by flood control structures. A pioneering joint ASFPM / Corps of Engineers initiative to develop a testing and certification program for flood protection systems was one of Buss's many contributions. He chaired the Corps' National Flood Proofing Committee from 2001 until his retirement in 2009, and he continues to co-chair the ASFPM's Floodproofing and Retrofitting Committee.

## **Award for Meritorious Achievement in Floodplain Management**

**W. Ken Morris**, CFM, received the Meritorious Achievement Award in tribute to his long-term efforts in floodplain management. Morris began his career in floodplain management in the early 1980s as the State National Flood Insurance Coordinator for Oklahoma. Since then he has visited



almost every community in the state to help local floodplain management administrators develop and maintain their programs. He was instrumental in the founding of the Oklahoma State Association in the early 1990s and has attended over 200 board meetings so far. Norris's dedication to floodplain management runs deep. One colleague has said that "he makes protecting life and property his life's work—not only by what he does but how he does it. His zeal and enthusiasm are contagious." He has served the ASFPM as Treasurer, chapter director, and conference team member.

## The Media Award

This year's recipient is the *Seattle Times* of Seattle, Washington. After the January 2009 flood on the Green River in King County, Washington, the paper provided extensive and thorough coverage of a complex set of issues concerning flood hazards, preparedness, structural and non-structural protection, and resource preservation. The flood caused substantial damage to a Corps of Engineers flood control dam, bringing home the reality that dams do not provide foolproof protection. Over the course of the last year, the *Seattle Times'* 60 news and feature stories dramatically increased the level of awareness and preparedness of Green River Valley residents and businesses. The media value of this exposure is estimated at \$1.9 million.

---

# ASFPM AWARDS

*At the 2010 Annual Conference, the ASFPM recognized several people for their work in furthering professionalism in floodplain management and for contributions to the ASFPM.*

■ The John Ivey Award for Superior Effort in Certification was presented to the **New Jersey Association of Floodplain Managers**, which has undertaken certification activities that benefit not only New Jersey but also surrounding areas. The number of CFMs in New Jersey grew from 5 in 2005 to 119 today, an increase of about 25 new CFMs per year. Two CFM training classes and two exam sessions were held annually from 2006 to 2010, with from 10 to 30 attendees each. Scholarships were granted to 11 community officials to take the training and exam. The NJAFM annual conference is pre-approved for 12 CEC credits and the New Jersey State Board of Professional Engineers and Land Surveyors has awarded 12 professional development hours for their course.

■ The Jerry Louthain Service to Members Award was presented to **Dave Carlton**, PE, D.WRE, CFM, of PBS&J, who has been serving the ASFPM since 1985. He has chaired several of the ASFPM's committees over the years, including Stormwater, Multi-objective Management, and Natural and Beneficial Values. He helped write the No Adverse Impact training workshop, and he represents the ASFPM on the national Advisory Committee on Water Information. He sits on the Multi-objective Management Kitchen Cabinet, and has contributed his time and talent to many ASFPM conferences, especially the one held in Seattle in 1987.

■ This year the ASFPM granted Special Recognition to **Peggy Bowker**, PE, a pioneer in the floodplain management world and a good friend to the ASFPM. She was an early ASFPM Board Member and pushed for the expansion of membership to everyone. She helped start the triennial Arid Regions conferences in the 1980s and was the coordinator of the local host team at the 2008 ASFPM conference in Reno. Bowker was a charter member of the Arizona Floodplain Management Association in the late 1980s and a mentor to many people in Arizona, Nevada, California, and across the nation. She helped found and served as president of the National Flood Determination Association, and was the first female professional engineer in the state of Nevada.



Larry A. Larson, CFM  
Executive Director, ASFPM

## Let's Talk to the People who Pay

The NFIP mapping is under severe threat right now. All of you have heard the cries from people who are now “in the floodplain” as shown on the new flood maps, that were previously not in the shaded floodplain. The number of people is much larger than at any previous time not only because the modernized maps change due to the digitizing or new study issues, but also because FEMA now requires communities with a levee to show that the levee meets the NFIP standard. If the community cannot do so, then the area behind the levee is mapped as floodplain, showing any structures in that area in the mapped/shaded 100-year floodplain. Those structures become subject to mandatory purchase of flood insurance. Unfortunately, most of these people see the “risk” as having to buy flood insurance, not sustaining property or other damage because of flooding.

If this were happening in 50 or fewer communities in the nation, and if the communities had been involved in the mapping and levee discussions over the past few years while their maps were being produced, the surprise and misunderstanding probably could have been avoided or otherwise handled. But with its Map Mod funding, FEMA has been mapping and remapping hundreds of communities. At the same time, the agency realized that it could no longer simply accept a levee as providing 100-year protection based on the fact that it stood slightly higher than the 100-year flood level. These two circumstances have combined to result in hundreds of structures in hundreds of communities suddenly being subjected to mandatory flood insurance. And those communities are scattered throughout the nation and among many, many Congressional districts.

Not surprisingly, scores of members of Congress, both in the House and in the Senate, are being bombarded by their constituents who are realizing that have to (or may have to) buy flood insurance. The end result is that Congress intends to “fix” this problem. Unfortunately, the fixes they have proposed so far will not result in people’s understanding their flood risk, or paying their share of the cost of living at risk. Instead, that 90% of the U.S. population who are not at risk will continue to help subsidize the 10% who do live in flood prone areas—or want to undertake development there—by paying even more for the costs and consequences of these unwise decisions.

What can you do to address this threat to wise public policy?

First, let Congress know that bills that delay issuance of flood maps, delay mandatory purchase of flood insurance for those identified at flood risk by new maps, and efforts to have the federal taxpayers subsidize more at-risk development are bad ideas—they should not vote for them. Tell them you are tired of allowing those who benefit from developing high-risk areas to externalize the cost of those actions to you in the form of disaster relief or bankrupt programs.

Second, start talking to that 90% of the population in the United States (and in most communities) who do not live at risk and do not benefit from development in flood risk areas and get them to join the chorus. Unless politicians hear from their constituents who pay the tab but do not benefit, they will not change their tune. They react to constituents who complain—we can help by making sure they are hearing from both sides.

Continue to watch the ASFPM website. We will post information about this growing threat, along with the letters, testimony, and papers we develop, so that all of you can use them in your discussions. ■

# The Flood Insurance Committee's Corner

## LOMA Out as Shown—A User's Guide

At the recent Flood Insurance Committee meeting at the ASFPM's annual conference in Oklahoma City, one of the points of discussion was the LOMA—Out As Shown (LOMA-OAS). This column summarizes that discussion for those who were unable to attend.

A recent survey by the National Flood Determination Association (NFDA) of its members confirms what many of us have suspected since the beginning of the Map Modernization process: when new FIRMs become effective, about the same number of structures are being taken out of the mapped floodplain as are being included within the floodplain.

Good news for some, not so good for others. There are many options for property owners who believe that they have been incorrectly mapped in the Special Flood Hazard Area (SFHA), but perhaps the most effective—and least utilized—is the LOMA-Out as Shown (LOMA-OAS).

As many local officials will tell you, even though they have more accurate data that demonstrates that a property is out of the SFHA, many lenders will only accept official documents from FEMA for purposes of lifting the mandatory flood insurance purchase requirement.

A traditional LOMA (form MT-EZ) is certainly an acceptable method, since it establishes the actual lowest adjacent grade around a structure and is certified by a Registered Land Surveyor. For many properties, however, the time and expense involved with a traditional LOMA is not necessary. If the property owner or the community has reliable documentation clearly demonstrating that the structure (or building site) lies outside of the SFHA, the LOMA-OAS is in most cases the quickest and cheapest way to remove the mandatory purchase requirement.

The LOMA-OAS is a document issued by FEMA that officially shows that a property and/or structure is not located in the SFHA. To obtain a LOMA-OAS, the applicant must submit mapping and survey data for the property, much of which is available from the municipality in which the property is located (e.g., the City Hall, County Courthouse).

Remember; only use this method if it is clear, visually, that the structure/building site is not in the SFHA.

### Applying for a LOMA-OAS

To obtain a LOMA-OAS, the applicant must provide information to locate the property and/or structure on the FIRM. There is no fee for FEMA's review of a LOMA-OAS request, but the applicant is responsible for providing all of the information needed for FEMA's review.

The following items should be submitted in support of all LOMA-OAS applications.

- (1) A copy of a recorded plat map for the property or a copy of the recorded deed for the property and a copy of the local tax assessor's map of the neighborhood in question (or other map that shows property lines, local roads, and watercourses).
- (2) A completed MT-EZ application form with "out as shown" written at the top. This form is available on the FEMA website ([http://www.fema.gov/plan/prevent/fhm/dl\\_mt-ez.shtm](http://www.fema.gov/plan/prevent/fhm/dl_mt-ez.shtm)). Write in "OAS" after the word LOMA in the fourth box down from the top. In the next box down, answer question 1 as "No." Under question 2 write "See Attached." Under question 3 check the third box "A structure on your property? What is the date of construction?" and

*[continued on next page]*

## Insurance Committee's Corner (cont.)

write "N/A LOMA-OAS" at the end of the question. Fill out the last box on page one of Section A. Write "OAS" after "Structure located on natural grade (LOMA)." Write "OAS" after "Legally recorded parcel of land or portion thereof (LOMA)." Fill out the rest of the form as appropriate.

- (3) A FIRMette, created at <http://www.msc.fema.gov>. For information on how to create one, click on "FIRMette Tutorial" at the bottom of the screen.

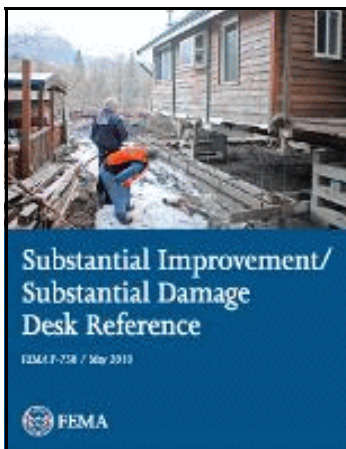
The issuance of a LOMA-OAS eliminates the federal flood insurance purchase REQUIREMENT as a condition of obtaining federal or federally backed financing. However, the mortgage lender retains the prerogative to require flood insurance as a condition of providing financing, regardless of the location of the structure. The property owner also needs to be reminded that there is still a risk of the property's being flooded; it has been just reduced, NOT REMOVED.

If you have questions about the use of the LOMA-OAS form, you can call 1-800-FEMA MAP (800-336-2627). For an example of the easy procedures for completing a LOMA-OAS, we have placed on our Insurance Committee web page a copy of directions with illustrations that Steve Samuelson, CFM, and Alicia Benson (Kansas Department of Agriculture, Division of Water Resources) use to help applicants complete the form. If you have any comments that you would like to share about LOMA-OAS, please email us at [InsuranceCorner@floods.org](mailto:InsuranceCorner@floods.org). ■

—Your Humble Insurance Committee Co-Chairs  
Gary Heinrichs & Bruce Bender

*This column is produced by the ASFPM Insurance Committee.  
Send your questions about flood insurance issues to [InsuranceCorner@floods.org](mailto:InsuranceCorner@floods.org)  
and they will be addressed in future issues of the newsletter.*

## Help Available on Substantial Improvement/Substantial Damage



Floodplain managers and code officials who handle proposals to do work on existing buildings in Special Flood Hazard Areas should add FEMA's new SI/SD Desk Reference to their book shelves. And those who cope with making substantial damage determinations, especially after events that damage large numbers of buildings, should check out the revised Substantial Damage Estimator. Both are available online:

- FEMA P-758: *Substantial Improvement / Substantial Damage Desk Reference*  
<http://www.fema.gov/library/viewRecord.do?id=4160>
- FEMA P-784: Substantial Damage Estimator (user's manual, workbook and software)  
<http://www.fema.gov/library/viewRecord.do?id=4166>.

# Eligibility Period for Preferred Risk Policies Extended

As we all know, the modernized flood maps are providing a more accurate picture of the flood risks in a community. As a result of the new maps, buildings that were not recognized as being at risk now are being included in high-risk flood zones; therefore, their owners are being required to carry flood insurance. In recognition of the sudden “financial hardship” this may place on property owners, FEMA recently announced an extension of the period during which a structure will be eligible for a lower-cost Preferred Risk Policy (PRP) after a flood map revision. For policies effective on or after January 1, 2011, FEMA is extending PRP eligibility for two policy years after the effective date of the flood map for owners of buildings newly mapped into a high-risk flood zone (e.g., A, AE). At the end of the extended eligibility period, policies on these buildings must be written as standard-rated policies.

In addition, FEMA will be providing this coverage extension to buildings that were newly designated within a high-risk flood zone due to a map revision on or after October 1, 2008, and before January 1, 2011. Property owners affected by these earlier map revisions will be eligible for the PRP for the two policy years effective between January 1, 2011, and December 31, 2012. Again, at the end of the extended eligibility period, policies on these buildings must be written as standard-rated policies.

FEMA is creating outreach materials, detailed procedures, and other aids for this process, so look for more information to come (and it will be posted on the Insurance Committee web page as it becomes available). FEMA did state that it will be requiring that the existing policyholders be notified of their potential PRP eligibility at least 90 days before policy expiration. That means property owners will begin to receive notifications starting October 1, 2010.

Note that this new eligibility extension does NOT take the place of grandfathering. The existing rules still apply regarding when a property owner needs to purchase a policy to grandfather (e.g., pre-FIRM building owners have one chance to lock in the zone and that is to buy a policy before the map becomes effective). ■

---

## Play to Learn

From Bible stories to modern-day disaster movies, humans have always had a fear of and fascination with floods. Few acts of nature match the power of floods, which have been known to

wash away entire cities and permanently alter landscapes. In the United States, the average annual cost of flood damage is over \$4 billion, with about 35 lives lost each year.

Now, professionals can test and improve their understanding of how flooding affects their communities with FloodManager, a serious game designed to stimulate thinking about how to mitigate the damage flooding can cause. The game, developed with funding from the ASFPM Foundation, places the player in the very situation most community leaders face—dealing with past development decisions that were implemented before their time, often before any floodplain regulations existed. Careful planning and intelligent use of available budgets can help such decisionmakers mitigate against the inevitable encroaching flood as the available real estate and resources needed to sustain the settlement become scarce.

▶▶▶ To see the game, go to <http://www.floodmanager.org>.



# Charting the Course for the Future

**Terri Turner, AICP, CFM**  
*Co-Chair, No Adverse Impact Committee*

Short of marriage and the birth of our children, not too many of us get the privilege of being there at the “very beginning” of a ground-breaking, innovative, or life-changing event. However, just like the memory of our “I do’s,” and the first cry from both of my children, I am sitting here, a week after the event, recalling with fondness how a group of 22 experts in their respective fields came together for the Emergency Management Institute’s (EMI’s) E-450 Symposium, “Executive Issues In Emergency Management.” To say that the experience was “awesome” would be an understatement.

## The Stage

The E-450 course was the brainchild of Dr. Cortez Lawrence and Tom Hirt, both of EMI, as the basis for later developing a competitive curriculum for the Executive Emergency Manager. The focus group consisted of executive-level federal, state, local, and tribal emergency and floodplain managers, and academics with experience in major catastrophic events, along with those holding major policy-making positions related to emergency management. The Association of State Floodplain Managers was represented by Deputy Director, George Riedel; Vice-Chair, Sally McConkey; and the outgoing Chair of the Georgia Association of Floodplain Management and No Adverse Impact Committee Liaison, Terri Turner.

The two-day symposium was facilitated by EMI’s Tom Hirt. It featured presentations by George Washington University’s Dr. Greg Shaw; Professor Emeritus Dr. Dennis Mileti of the University of Colorado at Boulder; EMI’s Tom Olshanski; and ASFPM’s George Riedel. The presentations highlighted the latest developments, trends, and issues affecting emergency management. Although each presentation was outstanding in its own right, the energy and enthusiasm of the professionals in the two-day symposium were what made E-450 a true success. The group moved effortlessly through tasks like discussing the attributes of executives in emergency management (EEMs, for short), laying the groundwork for EEM excellence through best management practices, charting the path for EEMs over the next 20 years, discussing the obstacles along that optimistic path and developing specific solutions, and finally envisioning what a successful curriculum for EEMs should look like and what elements should be included. I am probably corrupting someone’s quote and for that I humbly apologize, but the course can easily be summed up thus: “never has so much been done by so few in so short a time.”

## The Inspiration

The inspirational part for me came at the close of the last day. The concluding remarks had been heard, hand-shakes and hugs had taken place, and that all-important exchange of business cards was winding up, and there I was, still sitting in my chair, taking it all in. I scanned the walls of the room, where every conceivable surface was covered by a flip-chart page—pages full of ideas and wisdom, marked with purpose and direction, a road-map of “things to come” and of “things that could be.” Suddenly, it dawned on me (and I must add here that it actually gave me goose-bumps) that this prestigious work was not only charting the course for future Executives in Emergency Management, but also the same skill-sets could be used for future Executives in Floodplain Management (shall we call them EFMs?) Now that is some exciting stuff—at least for this floodplain manager!

I shared my insights on the parallel between the EEM curriculum and the EFM curriculum with our instructor (I must admit I felt like a Windows 7 commercial in doing so) who agreed that our two days of ground-breaking work could be used for such an effort. I then left Emmitsburg, Maryland, with a whimsical, yet purposeful dream—to be among the very first graduating class of both the Executive in Emergency Management AND the Executive in Floodplain Management programs! ■

# Washington Report

✧ All referenced legislation and committee reports can be found at <http://thomas.loc.gov>. Type in the bill number, or go directly to the committee's website to read testimony. ✧

## Interagency Task Force is Back, Seeks Input

The White House's Council on Environmental Quality recently re-established the Federal Interagency Floodplain Management Task Force. Originally authorized through and affiliated with the U.S. Water Resources Council, the Task Force's purpose is to improve coordination, collaboration, and transparency in floodplain management efforts within the federal government and with state and local governments, the private sector, and nonprofit organizations.

The Task Force is now seeking input from stakeholders on priorities for its five-year work plan. Based on initial Task Force discussions and feedback received from the first of its listening sessions, Task Force activities may include:

- Developing a compendium of federal programs that affect floodplains and flood hazards (coastal and riverine);
- Identifying incentives in programs and policies that promote or inhibit wise floodplain use, including land use decision-making;
- Revisiting the national framework presented in the *Unified National Program for Floodplain Management* (last updated in 1994);
- Economic valuation of natural floodplain functions/services (e.g., habitat, flood storage, water quality improvement, storm buffers); and
- Floodplain management considerations for climate adaptation and/or mitigation strategies.

Comments may be submitted at [http://www.fema.gov/business/nfip/fifm\\_task\\_force.shtm](http://www.fema.gov/business/nfip/fifm_task_force.shtm). This site also has information from the first listening session, held in Washington, D.C., in May 2010.

## Legislative Report—Lots going on, but Nothing Final

Despite a flurry of legislative activity in the week before Congress's Memorial Day Recess, there was no final action taken to extend authorization for the National Flood Insurance Program (NFIP) or to replenish the Disaster Relief Fund (DRF). Authorization for the NFIP lapsed on June 1st. Both of these matters were on the front burner when Congress returned the week of June 7th.

During June, House action and, eventually, final action can be expected on the War/Disaster Relief Supplemental Appropriations bill, and action on some form of NFIP extension can be expected as well. Further, the House is likely to take up the Flood Insurance Reform Priorities Act, the Homeowners' Defense Act, and possibly the Multi-peril Insurance Act, as well as Stafford Act revisions. On the Senate side, a more extensive Stafford Act reform bill will probably be introduced. Committee-level work in both the House and Senate will continue on developing their separate versions of a Water Resources Development Act of 2010.

It is possible that House and Senate Appropriations Subcommittees will begin mark-ups of their Fiscal Year 2011 bills this month. Generally, both House and Senate would have adopted their versions of a Budget Resolution first to guide appropriations bills. The Budget Resolution makes budget assumptions that lead to budget ceilings given to each Appropriations subcommittee. This year, the Senate Budget Committee has reported out its Budget Resolution, but it has not been adopted by the full Senate. The House Budget Committee has not acted on a Budget Resolution at all. It may become necessary to begin mark-ups without such guidance.

[continued on next page]

## Washington Report (cont.)

The Congressional agenda is very full, given action on financial institutions regulation, work on climate and energy bills, and other issues. Numerous Congressional committees are holding hearings on multiple aspects of the oil spill in the Gulf of Mexico. For the week of June 7-11, six hearings were scheduled in various committees of the House and Senate on that subject.

### NFIP Reauthorization

A number of legislative vehicles are in play, each of which could reauthorize the NFIP for different periods of time. At the moment, the most likely seems to be H.R. 4213, a bill extending a number of tax provisions, which also includes extensions of unemployment insurance, rates of physician reimbursement under Medicare, as well as the flood insurance program. The base bill passed the House once, was amended in the Senate to include the program authority extensions, and last week, was further amended and passed by the House. The bill includes a provision extending authorization for the NFIP to December 31, 2010. The Senate took up the bill last week and will return to it June 14th with votes on amendments scheduled for June 15th. Two amendments have already been adopted so the bill, if passed in the Senate, will have to go back to the House for consideration of the Senate amendments. Another bill, H.R. 5255, would extend the NFIP to September 30, 2010, but would also delay mandatory purchase of flood insurance in areas newly mapped as floodplain for three years. David Vitter (R-LA) introduced a bill, S. 3347, which would extend the NFIP until December 31, 2010. That measure is on the calendar for Senate floor consideration. A similar bill, introduced in the House by Earl Pomeroy (D-ND), H.R. 4778, was referred to the Financial Services Committee. That committee reported out H.R. 5114, the Flood Insurance Reform Priorities Act, which would extend the program for five years. That bill could come to the House floor in June.

Clearly, NFIP extension has become enmeshed in larger political issues, notably concerns about the need to reduce other programs in order to pay for programs in the tax extender legislation.

### War/Disaster Relief Supplemental Appropriations

Just before adjourning for the Memorial Day Recess, the Senate passed a War and Disaster Supplemental Appropriations bill, H.R. 4899, which includes \$5.1 billion to replenish the Disaster Relief Fund. The Senate added funds to assist with impacts of the oil spill in the Gulf of Mexico. A mark-up in the House Appropriations Committee scheduled just before the recess, was postponed and has not yet been rescheduled.

House leadership is indicating the bill could simply be taken up on the House floor, but Chairman David Obey (D-WI) has not announced how he intends to proceed.

This replenishment is to cover outstanding costs from disasters that have already occurred. Because the Disaster Relief Fund (DRF) is so low, spending for mitigation programs has been curtailed pending replenishment. The bill first passed the House this spring. Since the Senate has made significant changes and the House is likely to amend the bill further to add funds to avoid teacher lay-offs, the bill may go back and forth without an actual House-Senate Conference taking place.

In addition to replenishment of the DRF, the bill also provides a 90% federal cost share for Sections 403, 406, and 407 of the Stafford Act for the spring flooding disasters in Tennessee, Rhode Island, and Mississippi.

Other disaster related funds provided include

- \$100 million for the Department of Housing and Urban Development, Community Development for “necessary expenses related to disaster relief, long-term recovery and restoration of infrastructure, housing, and economic revitalization” for areas declared major disaster areas from March 2010 through May 2010. Specific language is included on use of the funds.

*[continued on next page]*



## Washington Report (cont.)

- \$49 million for the Department of Commerce, Economic Development Administration for expenses associated with the major disasters declared March 2010 through May 2010.

Important elements of Committee Report language include:

- Language directing FEMA to create an inter-agency task force involving the U.S. Army Corps of Engineers (USACE) and the Office of Management and Budget “to track, address, and where possible, resolve concerns stemming from FEMA mapping efforts in communities with issues related to flood control infrastructure protection, such as levees, drainage or dams.” The language calls for quarterly reports to the Congress starting 45 days after enactment documenting contacts made by community officials to FEMA or the USACE including a determination of which governmental entity is responsible for the infrastructure involved and a joint response that includes all federal options for resolution of concerns. Within six months of enactment, the Government Accountability Office is to begin examination of the number, status and timeliness of responses, the effect on flood insurance maps, and estimated costs to the community involved.
- Language directing FEMA to issue guidance to states, within 60 days of enactment, outlining updated and efficient methods for documentation of Hazard Mitigation Grant Program matching funds in disasters exceeding \$20 million in DRF allocations.

### Flood Insurance Reform

The House Financial Services Committee’s Flood Insurance Reform Priorities Act, H.R. 5114, could come up on the House floor this month. The key word in the title is “priorities,” as the bill is not a full reform bill, but includes some elements of the bill passed by the House, but never enacted, in 2008. It adds some elements designed to address the increasingly loud expressions of concern about the levee accreditation, flood map, and flood insurance affordability issues. It would provide a five-year delay in the mandatory purchase requirement for flood insurance in areas newly mapped as floodplain to be followed by a five-year period during which actuarial rates are phased in. Issuance of the maps would not be delayed. The bill does include the increases in maximum amounts of coverage and optional additional coverages provided in the earlier House-passed bill and the authorization of “demolish and rebuild” as an eligible activity under the Flood Mitigation Program, a provision the ASFPM has supported.

Another bill, H.R. 5255, is a short-term extension of authority for the NFIP until September 30, 2010. That bill includes a provision for delay in mandatory purchase, but for three years.

It is possible that the Senate Banking Committee will develop a new reform bill. Until recently, Chairman Christopher J. Dodd (D-CT) had indicated such a bill would not be likely this year. In the Senate as well as the House, the levee, map, and flood insurance affordability issues are leading to calls for some legislative action. A Senate bill would probably (again) look quite different from the House bill.

### Catastrophic Loss Re-insurance

H.R. 2555, introduced by Ron Klein (D-FL), would create a federal re-insurance back-stop to state disaster re-insurance funds. The measure has been reported favorably out of the House Financial Services Committee and is likely to be taken up on the House floor this month.

*[continued on next page]*

## Washington Report (cont.)

The bill establishes a National Catastrophe Risk Consortium, a non-profit, non-federal entity to act as a repository for state risk information, to establish a database for research and analysis on standardization of the risk-linked securities market, maintain an inventory of catastrophe risk obligations held by state reinsurance funds and others, as well as other duties. Importantly, the measure provides for federally backed catastrophe reinsurance for eligible state reinsurance funds and establishes a Federal Natural Catastrophe Reinsurance Fund in the Treasury. It also sets up a \$15 million per year grant program at the Department of Housing and Urban Development to support mitigation of losses from natural catastrophes. Further, it requires a study of the need for and impact of expanding the programs in the Act to include coverage of losses from commercial insurance policies providing coverage for residential rental units.

The ASFPM has expressed concern that a federal catastrophe reinsurance backstop could have the unfortunate effect of encouraging unwise development. Although the criteria for state reinsurance fund eligibility do include some provisions requiring mitigation efforts, ASFPM has also expressed concern that these are not sufficiently rigorous. Further, ASFPM has pointed out that the mitigation grant program to be operated by HUD establishes no connections to FEMA's mitigation program eligibility requirements, nor does it establish any connection with the state and local hazard mitigation plans required under the Disaster Mitigation Act of 2000. The ASFPM made these points in a letter to the Chairmen and Ranking Minority Members of the subcommittees of jurisdiction and, more recently, in a letter to all Representatives. Both letters are posted on the ASFPM website.

A coalition of re-insurance and environmental groups, the SmarterSafer Coalition, has strongly opposed the bill but it has support from many Members of Congress with coastal districts. The Congressional Budget Office has recently projected that the measure would add \$1.7 billion to the budget deficit over the next five years.

### Multi-peril Insurance Act

This bill, H.R. 1264, would add an optional flood and wind policy to the NFIP. It, too, was favorably reported out of the House Financial Services Committee and could come to the floor for a vote this month.

Gene Taylor (D-MS) had introduced this bill in the last Congress as well. It was then included in the flood insurance reform bill (HR 3121) that passed the House. A similar provision was defeated in the Senate.

The ASFPM has opposed the measure because it would add an unknown, significant new exposure to the NFIP. It stipulates that premium rates be actuarially sound, but there is no clarification as to whether or not that would include catastrophic losses. Further, it is designed to assist those properties exposed to both storm surge and wind, but could have much broader application and exposure to coverage of costs due to wind damage alone.

### Pre-disaster Mitigation Authorization

A measure that could come up on the Senate floor before July 4th is one to reauthorize the Pre-Disaster Mitigation (PDM) grant program, S. 3249. The bill was reported favorably out of the Senate Committee on Homeland Security and Governmental Affairs at the end of April. It codifies the program as a competitive grant program, reauthorizes it for five years and authorizes \$180 million in FY 2011, \$190 million in FY 2012, and \$200 million annually for the remaining three years.

During committee consideration, an amendment, offered by Tom Coburn (R-OK), was accepted. That amendment prohibits use of PDM funds for earmarked projects. It includes a requirement that if any funds are provided outside of the competitive process, the FEMA Administrator must report the reason to Congress.

*[continued on next page]*

## Washington Report (cont.)

The program will expire if not reauthorized before September 30, 2010. It has been reauthorized for the past two years as a part of appropriations bills. The House did pass a bill last year which is similar to this one, but it was not taken up in the Senate.

At present, HR 3377, a bill revising the Stafford Act and including a reauthorization of PDM, has been reported out of committee in the House and is awaiting consideration on the House floor.

Another amendment, which was not accepted, was offered by Mark Pryor (D-AR). That amendment would have included flood control projects as eligible for PDM funds. He withdrew his amendment but made clear his concern that the cost of levee certification, repair, and improvement associated with updated flood maps is a serious, unresolved problem.

### Stafford Act Revisions and Reform

The House could take up a bill making revisions to the Stafford Act, H.R. 3377, including re-authorization of the PDM grant program. When the bill comes to the floor, it is likely that a manager's amendment making some further revisions will be offered.

In the Senate, it is anticipated that Mary Landrieu (D-LA) will introduce more comprehensive Stafford Act reform legislation. Landrieu chairs the Disaster Recovery Subcommittee of the Senate Homeland Security and Governmental Affairs Committee. The Stafford Act Coalition, in which the ASFPM participates, has been briefed on expected contents of the bill and has been asked for comments and recommendations.

### Water Resources Development Act of 2010

Although progress is being made in both the House and Senate towards developing separate versions of a WRDA 2010, it has been slow and somewhat fitful. On the House side, Democratic staff have been making their way through many, many projects proposed for authorization. The House Republican leadership has requested that Republicans make no requests for earmarks this year, so many have submitted letters withdrawing their project requests for inclusion in WRDA. The path forward is unclear.

There had been consideration given to including a levee safety component, but that may require further work. The ASFPM did submit written testimony for the record to the House Committee on Transportation and Infrastructure and that is available on the ASFPM website.

The Senate Environment and Public Works Committee has held one hearing in preparation for a WRDA. Another was scheduled, but postponed, just before the Memorial Day recess. No re-scheduled date has been announced.

### Coalitions

The ASFPM continues to participate in several coalitions focusing on issues of interest.

**Stafford Act Coalition**—This group has recently held two three-hour meetings with Mary Landrieu's (D-LA) staff for briefing and discussion on her planned Stafford Act reform legislation.

**Flood Map Coalition**—The group met most recently in April for a briefing and update by FEMA's risk identification and assessment staff. Such meetings take place approximately quarterly.

**USGS Coalition**—The group recently met with new U.S. Geological Survey Director, Marcia McNutt. It is planning a series of meetings with Congressional offices to explain the importance of the science and data collection of USGS programs for the diverse membership of the coalition. It is also planning its annual reception on Capitol Hill highlighting the USGS and its programs and honoring Members of Congress who have shown their interest in and support of the USGS.

*[continued on next page]*

## Washington Report (cont.)

**Streamgage Coalition**—A representative group of coalition members will meet with USGS Deputy Director Suzette Kimball on June 16th to discuss the importance of maintaining a viable streamgage network through both the fully federally funded gages (National Streamflow Information Program) and the cooperatively funded streamgage program.

**Congressional Hazards Caucus Alliance**—The alliance is a large group of organizations and interests that support the Congressional Hazards Caucus (Members of Congress only), largely through conducting briefings on hazard-related subjects for Members and their staffs. A hurricane briefing is being planned for this summer. Interestingly, the Alliance held an already-planned and scheduled briefing on volcano eruptions just at the time of the Icelandic volcano eruption. That was a particularly well-attended briefing.

—Meredith R. Inderfurth, *Washington Liaison*  
Rebecca Quinn, *CFM, Legislative Officer*

---

## Publications, Software, the Web

■ “Protecting River Corridors in Vermont” describes that state’s current strategy for restoring aquatic habitat, water quality, and riparian ecosystem services by protecting fluvial geomorphic-based river corridors and associated wetland and floodplain attributes and functions. Vermont has assessed over 1,350 miles of stream channels to determine how natural processes have been modified by channel management activities, corridor encroachments, and land use/land cover changes. Nearly three quarters of Vermont field-assessed reaches are incised, limiting access to floodplains and thus reducing important ecosystem services such as flood and erosion hazard mitigation, sediment storage, and nutrient uptake. River corridor planning is conducted with geomorphic data to identify opportunities and constraints to mitigating the effects of physical stressors. Corridors are sized based on the meander belt width and assigned a sensitivity rating based on the likelihood of channel adjustment due to stressors. Managing toward fluvial equilibrium is taking hold across Vermont through adoption of municipal fluvial erosion hazard zoning and purchase of river corridor easements, or local channel and floodplain management rights. Vermont’s State Floodplain Manager, Rob Evans, notes that “Although our progress has been slow in Vermont absent tangible incentive structures, we can and do measure success in terms of river corridor easements purchased/protected, reaches restored, and fluvial erosion hazard corridor overlays adopted and regulated by municipalities.” These tools signify a shift away from primarily active “management” approaches that tended to work against natural river form and process, to a current community-based, primarily passive approach that accommodates floodplain reestablishment through fluvial processes. Michael Kline and Barry Cahoon, 2010. *Journal of the American Water Resources Association* 46(2):227-236. Download at <http://www3.interscience.wiley.com/cgi-bin/fulltext/123322059/PDFSTART>.

■ *Science and Decisions: Advancing Risk Assessment* is “a complement to the widely used 1983 National Academies book, *Risk Assessment in the Federal Government* (also known as the Red Book),” which established a framework for the concepts and conduct of risk assessment that has been adopted by numerous expert committees, regulatory agencies, and public health institutions. This new report says, however, that risk assessment is “at a crossroads,” with its credibility challenged. The process has become bogged down. Because it provides a primary scientific rationale for informing

regulations that will have national and global impact, risk assessment is subject to considerable scientific, political, and public scrutiny. The science of risk assessment is increasingly complex; improved analytic techniques have produced more data that lead to questions about how to address issues of multiple risks, and susceptibility of populations. In addition, risk assessment is now being extended to address broader environmental questions, such as life-cycle analysis and issues of costs, benefits, and risk-risk tradeoffs. Decision-making based on risk assessment is also bogged down. Uncertainty, an inherent property of scientific data, continues to lead to multiple interpretations and contribute to decision-making gridlock. The committee recommends an important extension of the Red Book model to meet today's challenges better—that risk assessment should be viewed as a method for evaluating the relative merits of various options for managing risk rather than as an end in itself. Risk assessment should continue to capture and accurately describe what various research findings do and do not tell us about threats to human health and to the environment, but only after the risk-management questions have been clearly posed and the options for managing the environmental problems have been carefully evaluated—similar to what is done in ecologic risk assessment. The report goes on to make numerous technical recommendations, primarily directed toward the U.S. Environmental Protection Agency, that call for improvements in uncertainty and variability analysis and for ensuring that the technical analyses supporting a risk assessment are supported by the science and are relevant to the problem being addressed. National Research Council. 2009. ISBN: 978-0-309-12046-3. 403 pp. \$49.46 (softcover); download \$42.50 (.pdf) from National Academies Press at <http://www.nap.edu> or read free online at [http://www.nap.edu/catalog.php?record\\_id=12209](http://www.nap.edu/catalog.php?record_id=12209).

■ “Managing the Water’s Edge—Making Natural Connections” presents an easy-to-understand and visually appealing tour through the interface of land and water that we term the “riparian zone,” with an eye toward defining and setting out management guidelines for an optimal buffer area. It summarizes how to maximize both water quality protection and conservation of aquatic and terrestrial wildlife populations using buffers. The essential features of effective environmental corridors (green infrastructure) are identified, and then the buffer/corridor concept is set within the context of a watershed, enabling an outline of the proportion of natural areas—and their types—needed both to protect the functionality of the water resources and to protect the water quality and wildlife. For example, the document says, “Based on the needs of wildlife species found in Wisconsin, the minimum core habitat buffer width is about 400 feet and the optimal width for sustaining the majority of wildlife species is about 900 feet.” Different types of buffers are discussed, from those for urbanizing areas to those for agriculture and for lakeshores and wetlands. Numerous suggestions and recommendations for buffer creation and maintenance highlight the text. Southeastern Wisconsin Regional Planning Commission. 2010. 24 pp. Available for download at <http://www.sewrpc.org/SEWRPCFiles/Environment/RecentPublications/ManagingtheWatersEdge-brochure.pdf>.

---

## Calendar

*The events listed below are only the highlights of events of interest to floodplain managers. A complete list of flood-related training, conferences, and other meetings, including ALL the workshops and conferences of State Chapters and associations is always posted at <http://www.floods.org/n-calendar/calendar.asp>*

**August 9–12, 2010:** NATIONAL FLOOD INSURANCE PROGRAM COMMUNITY RATING SYSTEM (E278), Emergency Management Institute, Emmitsburg, Maryland. (800) 238-3358.  
<http://www.training.fema.gov/EMIweb/>.

**September 19–23, 2010:** DAM SAFETY 2010, Seattle, Washington.

Association of State Dam Safety Officials. See <http://www.damsafety.org>.

**October 21, 2010:** NEW MAPS, NEW REGS—REDUCING FLOOD AND STORMWATER IMPACTS IN MARYLAND, Linthicum Heights, Maryland

6th Annual Conference of the Maryland Association of Floodplain and Stormwater Managers

Also CFM training, CFM exam, and half-day field tour

Contact [nmacceron@mbakercorp.com](mailto:nmacceron@mbakercorp.com) or see <http://www.mafsm.org/>

**November 13–17, 2010:** PREPARING FOR CLIMATE CHANGE: SCIENCE, PRACTICE AND POLICY, 5th National Conference on Coastal and Estuarine Habitat Restoration, Galveston, Texas.

Restore America's Estuaries. See <http://program.estuaries.org>.

**May 15–20, 2011:** THIRTY-FIFTH ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, Louisville, Kentucky. Contact (608) 274-0123, or see <http://www.floods.org>.

**May 20–25, 2012:** THIRTY-SIXTH ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, San Antonio, Texas. Contact (608) 274-0123, or see <http://www.floods.org>.

**June 9–14, 2013:** THIRTY-SEVENTH ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, Hartford, Connecticut. Contact (608) 274-0123, or see <http://www.floods.org>.

**June 1–6, 2014:** THIRTY-EIGHTH ANNUAL CONFERENCE OF THE ASSOCIATION OF STATE FLOODPLAIN MANAGERS, Seattle, Washington. Contact (608) 274-0123, or see <http://www.floods.org>.



## Call for Papers

### From Local to Landscape: A Watershed Based Approach

#### 12th National Watershed Conference

May 15-18, 2011  
Oklahoma City, Oklahoma

The National Watershed Coalition is inviting abstracts for presentations at its 12th National Watershed Conference under a range of categories dealing with watershed protection and restoration on a landscape scale; innovative approaches to non structural and structural water resource management; U.S. Department of Agriculture small watershed projects; integrating flood plain management and dam safety; successful state and local funding strategies; case studies in watershed rehabilitation; and American Reinvestment and Recovery Act watershed success stories.

Accepted papers will be eligible for publication in the conference proceedings. Abstracts of no more than 400 words are due October 31, 2010. Electronic copies must be submitted in Microsoft Word format. Include author's name, mailing address, phone and fax numbers, and e-mail address. Mail or e-mail to Dan A. Sebert, Ph.D., National Watershed Coalition, P.O. Box 556, Chandler, OK 74834 (405) 627-0670; [nwchdqtrs@sbcglobal.net](mailto:nwchdqtrs@sbcglobal.net).

Notification of accepted abstracts will start in January 2011. Full papers (maximum 6000 words, about 9 pages) will be due April 1, 2011.

>>> Direct questions about presentations to [nwchdqtrs@sbcglobal.net](mailto:nwchdqtrs@sbcglobal.net). For more about the conference, see <http://www.watershedcoalition.org/>.



**ASSOCIATION of STATE FLOODPLAIN MANAGERS**

**2809 Fish Hatchery Road, Suite 204**

**Madison, WI 53713**

**(608) 274-0123 fax: (608) 274-0696**

**[asfpm@floods.org](mailto:asfpm@floods.org) <http://www.floods.org>**

*News & Views* is published six times each year by the Association of State Floodplain Managers, Inc., and is paid for by member dues.

Copyright ©2010 by the ASFPM. Reproduction with credit permitted.

Information and opinions contained herein do not necessarily reflect the views of the Board of Directors.

Items for publication and other editorial matters should be directed to:

Jacquelyn L. Monday  
Editor, *News & Views*  
2325 Falcon Point Ct.  
Grand Junction, CO 81507  
(970) 812-5356 (phone & fax)  
[jacki.JLM@bresnan.net](mailto:jacki.JLM@bresnan.net)

Deadline is the 18th day of odd-numbered months.

For address changes and member services, contact the  
ASFPM Executive Office at the address in the box above.

---

**ASSOCIATION OF STATE FLOODPLAIN MANAGERS  
BOARD OF DIRECTORS**

**CHAIR**

Greg Main, CFM  
State Floodplain Manager  
Indiana Department of Natural  
Resources  
402 W. Washington St., Rm. W264  
Indianapolis, IN 46204  
(317) 234-1107 fax: 317-233-4579  
[gmain@dnr.in.gov](mailto:gmain@dnr.in.gov)

**VICE CHAIR**

Sally McConkey, CFM  
Institute of Natural Resource  
Sustainability  
Illinois State Water Survey  
2204 Griffith Dr.  
Champaign, IL 61804  
(217) 333-5482 fax: 217-333-2304  
[sally@illinois.edu](mailto:sally@illinois.edu)

**SECRETARY**

Alan J. Giles, CFM  
Georgia Department of Natural  
Resources/Floodplain Management  
7 Martin L. King, Jr., Dr., Ste. 440  
Atlanta, GA 30032--9004  
(404) 656-6382 fax: 404-656-6383  
[alan\\_giles@dnr.state.ga.us](mailto:alan_giles@dnr.state.ga.us)

**TREASURER**

John Crofts, CFM  
Utah Division of Emergency Management  
1110 State Office Bldg.  
Salt Lake City, UT 84114  
(801) 538-3332 fax: 801-538-3772  
[jcrofts@utah.gov](mailto:jcrofts@utah.gov)

**EXECUTIVE DIRECTOR**

Larry Larson, CFM  
ASFPM Executive Office  
[larry@floods.org](mailto:larry@floods.org)