

# Flood News for Michigan Floodplain Managers

A Newsletter of the  
Water Resources Division  
Michigan Department of Environmental Quality  
www.michigan.gov/deq

Keith Creagh, Director

Rick Snyder, Governor  
2016 First Edition

Editor: Les Thomas  
Articles are by the Editor unless noted otherwise.

For questions, comments, or information, contact:

Les Thomas  
MDEQ  
WRD  
P.O. Box 30458  
Lansing, MI 48909-7958  
Telephone: 517-284-5489  
Fax: 517-241-9003  
e-mail: thomasl@michigan.gov

The MDEQ will not discriminate against any individual or group on the basis of race, sex, religion, age, national origin, color, marital status, disability, or political beliefs. Questions or concerns should be directed to:

Quality of Life Human Services  
P.O. Box 30473  
Lansing, MI 48909

This newsletter is supported by funding under a Cooperative Agreement with the Federal Emergency Management Agency. The substance and findings are dedicated to the public. The MDEQ, WRD, is solely responsible for the accuracy of the statements and interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the federal government.

Only posted on MDEQ Floodplain Management/National Flood Insurance Web page.

## DISTRICT FLOODPLAIN ENGINEERING STAFF

**SE Michigan: Maria Zingas and Patrick Durack**

Warren 586-753-3700

**Jackson/Lansing: Donna Cervelli**

517-243-6951

**Saginaw Bay: Joy Brooks**

Bay City 989-894-6226

**Grand Rapids: Matt Occhipinti**

616-204-1708

**Kalamazoo: John Bayha**

269-567-3564

**Upper Peninsula: Sheila Meier**

Gwinn 906-346-8558

**Cadillac/Gaylord: Susan Conradson**

Cadillac 231-876-4443

## In This Issue:

Michigan Stormwater Floodplain Association FY 2016 Conference & Members Meeting Information .....	2
MSFA 2016 Conference Registration .....	2
ASFPM's 40th Annual Conference .....	4
Dear Michigan Floodplain Managers .....	4
MSFA Scholarship Opportunity .....	5
ASFPM 2010 update report .....	7
New Memorandum Released .....	8
Reducing Flood Risk FEMA P-1037 / September 2015 .....	9
Final Guidelines for Implementing EO 13690 - Federal Flood Risk Management Standard.....	10
NFIP Technical Support Hotline.....	13
Interview of Gerry Galloway about New Orleans - Hurricane Katrina's 10th Anniversary.....	14
49th Enrollment Period for the Conservation Reserve Program (CRP) .....	15
NFIP April 1, 2016 Program Changes .....	17
Training Opportunities.....	18
Newest (NAI) How-to Guide for Planning .....	20

**Michigan Stormwater Floodplain Association (MSFA)**  
**FY 2016 Conference & Members**  
**Meeting Information**

(by Sue Conradson, P.E., Cadillac District Floodplain Engineer, MDEQ)

The MSFA annual conference will be a one-day conference held on March 9, 2016, from 8:30 a.m. to 4:00 p.m. at the Michigan Library and Historical Center in Lansing, Michigan, 702 West Kalamazoo Street, Lansing Michigan. The conference will include information on the National Association of State Floodplain Managers (ASFPM) Conference coming to Grand Rapids in June 2016. The one-day conference will also include federal and state agency updates, presentations on flood mitigation grants and projects, rainfall distribution and a discussion the effect of Federal Emergency Management Association (FEMA) maps on real estate transactions.

The annual MSFA meeting will be conducted during the one-day conference, and will include elections, scholarship presentation, awards, and other association business. For registration information and agenda, go to the MSFA web page at [mifloods.org](http://mifloods.org) or email [msfa.conference@gmail.com](mailto:msfa.conference@gmail.com).

The Conference Registration is now available online at <http://mifloods.org/annual-msfa-conference/>, or you may use the form below. The \$75 registration fee includes lunch and your annual membership dues to the MSFA.

The registration deadline is February 19, 2016. Please contact me if you have any questions.

Susan Conradson, P.E. | Cadillac District Engineer | Water Resources Division  
120 West Chapin Street, Cadillac, MI 49601 | 231-876-4443 | Fax 231-775-1511



**MSFA 2016 Annual Conference Registration**



The Annual Conference/business meeting will be a one-day format to be held on March 9, 2016, in Lansing, Michigan from 8:30 a.m. to 4:00 p.m. at the Michigan Library and Historical Center auditorium, 702 West Kalamazoo Street, Lansing Michigan.

The cost is \$75 which includes lunch and annual membership dues.

The agenda is at: <http://mifloods.org/>

To register please complete the following form and submit. Please complete a separate form for each attendee:

Name \_\_\_\_\_  
Company \_\_\_\_\_  
Address \_\_\_\_\_  
Phone number \_\_\_\_\_  
Email \_\_\_\_\_

Payment Method:     PayPal    (please use link on website) or     Check

CFM: \_\_\_ Yes \_\_\_ No (A list of CFMs who attend will be submitted to ASFPM for CECs)

Lunch preference:

- Turkey
- Ham
- Vegetarian

Please email electronic registrations to [msfa.conference@gmail.com](mailto:msfa.conference@gmail.com) along with PayPal receipt or send checks and printed forms to MSFA, P.O. Box 14265, Lansing, Michigan 48901.

*You will receive an email confirmation from MSFA upon receipt of registration forms.*



## **Hey Potential Attendees, Sponsors, and Exhibitors at the National ASFPM Conference 2016 in Grand Rapids, Michigan**

It's never too early to start planning for ASFPM's conference, which will be held in Grand Rapids, Michigan from June 19-24, 2016. To help in this important decision process the conference website is located at [link no longer valid, deleted](#). Specifically for sponsors and exhibitors, information pages can be found at websites of [link no longer valid, deleted](#) and [link no longer valid, deleted](#) respectfully.

**We hope to see you at:**  
**“Great Lakes—Grand Partners  
Grand Rapids, Michigan”**



**Great Lakes—Grand Partners**  
**The ASFPM's 40<sup>th</sup> Annual National Conference**  
**June 19-24, 2016**

The ASFPM 2016 conference, which will be held in Grand Rapids, Michigan, will focus on **partnerships**. Partner is defined as a person (or entity) who engages in an undertaking with another or others, especially in a business or company with shared risks and profits; being united with others in an activity or sphere of common interest. Michigan has long been a strong partner and leader in the Midwest with innovative mitigation tools and regulations to protect its people and environment.

Conference registration doesn't open until February but, that doesn't mean you can't book your hotel now. The conference takes place at the DeVos Place Convention Center. ASFPM has contracted with three conference hotels within easy walking distance to DeVos Place. Click here [link no longer valid, link removed](#) for hotel and booking information, and click here [link no longer valid, link removed](#) to find out all the great attractions available in Grand Rapids and the State itself. Remember that staying at the conference hotels will help the ASFPM meet its obligations, avoid penalties and keep registration prices lower. Additionally and maybe more exciting, there will be more networking opportunities with fellow floodplain managers from across the country.



**Dear Michigan Floodplain Managers**

As you are aware, the National Conference for the ASFPM is coming to Michigan this year. Your local state chapter, the MSFA is seeking local sponsors for the kickoff social event at the Conference.

**Invitation for Sponsorship**

Please help us promote your company or organization before a National audience at the ASFPM Conference "Welcome Fest".

Welcome Fest is:

- the premier kickoff social event for the National Conference of ASFPM.
- attended by hundreds of floodplain and stormwater professionals in the field.
- a great networking event.

**More about the Conference**

The ASFPM will convene the world's largest and most comprehensive floodplain management conference – our 40th annual gathering – the week of June 19 – 24, 2016, at DeVos Place Convention Center in downtown Grand Rapids, Michigan. We invite you to network with local,

state, regional, tribal and federal officials, industry leaders, consultants, and a wide variety of experts from a vast diversity of fields by giving a presentation relevant to our theme, "Great Lakes, Grand Partners".

Our theme for the 2016 conference is a focus on partnership. PARTNER is defined as a person {or entity} who engages in an undertaking with another or others, especially in a business or company with shared risks and profits; being united with others in an activity or sphere of common interest. The State of Michigan has long been a strong partner and leader in the Midwest with innovative mitigation tools and regulations to protect its people and environment.

The ASFPM annual conference is the premier conference on flood risk management in the U.S. Each year more than 1,200 professionals convene to share their experience, knowledge, and commitment to effective flood risk management. Strong decision-maker participation makes the conference an integral event for consulting firms and product vendors to engage clients and showcase state-of-the-art tools and techniques.

The conference is conducted by the ASFPM, the world's leading voice for sound floodplain management, with 17,000 practitioners, 9,200 Certified Floodplain Managers (CFM), 36 Chapters, and 73 Corporate and Agency Partners world-wide.

Sponsorships are essential to the success of all ASFPM Conferences. The financial support of Welcome Fest by our sponsors demonstrates their organizations' commitment to effective floodplain management and the associated applied technologies to reduce flood risk in the nation. Please consider partnering with us by right clicking on the link below and selecting your open hyperlink option.

[Become a Welcome Fest Sponsor today!](#)

Sincerely,  
Mr. Mark Walton  
Executive Director-MSFA  
Local Host for Welcome Fest



## **MSFA Scholarship Opportunity for:**

**The ASFPM 2016 Annual Conference  
Grand Rapids, Michigan  
June 19 – 24, 2016**

(By Sue Conradson, P.E., Cadillac District Floodplain Engineer, MDEQ)

The MSFA recognizes that time and budget restrictions may limit the opportunity to attend the National ASFPM Conference for many of our members. This conference is recognized as the premier floodplain conference in the United States. The Board of Directors and Officers have chosen to help by offering up to 28 scholarships to attend the ASFPM 2016 Conference in Grand Rapids, Michigan. The scholarship amounts will be for \$525, which will cover the conference early registration cost for a state or local official. For members that are not able to attend for the full week, there are a limited number of reduced rate 2-day 2016 conference

registrations available for ASFPM Michigan members for \$450 (T/W or W/TH attendance; and does not include lunch tickets). You can contact ASFPM directly for information on the 2-day rate and indicate you are a member of the MSFA when you call. Scholarship recipients will be asked to work a short volunteer shift at the conference. For more information on the conference, visit [link no longer valid, deleted](#).

Having the National ASFPM Conference in Michigan is a rare opportunity, and we want as many of our members who wish to attend to be able to do so. Therefore, helping our members attend the National Flood Conference in Michigan is commensurate with the goal of MSFA to provide education and outreach on floodplain management in Michigan. MSFA is funding this scholarship with royalty money earned through the sales of the Wards Floodplain Model. By attending the conference, participants will earn continuing education credits (CECs) that can be applied to the Certified Floodplain Managers (CFM) and P.E. continuing education requirements.

Eligibility:

- Current MSFA member. If you are not a current member, you can submit a membership application and \$35 annual dues to the MSFA. The form is available at: <http://mifloods.org/membership>
- A member who is a local official responsible for floodplain management duties in Michigan.
- A member who is a consultant who assists local communities with their floodplain management duties in Michigan.
- A member giving a presentation or workshop at the conference.
- Willing to work a short volunteer shift.

Please email your application, with “**MSFA Scholarship**” in the subject line, to: [msfatreasurer@gmail.com](mailto:msfatreasurer@gmail.com)

The MSFA Board will accept applications until **February 12, 2016**. The Board will review the applications and select recipients on February 17, 2016. The early-bird registration for the conference closes on April 15, 2016. If you are selected to receive a scholarship, you will be reimbursed by MSFA via check after you register for the conference through ASFPM’s Conference web page ([link no longer valid, deleted](#)) and submit proof of registration to the MSFA.



### **MSFA 2016 ASFPM Conference Scholarship Application**

Name \_\_\_\_\_

Title \_\_\_\_\_  
Company/Jurisdiction \_\_\_\_\_  
Address \_\_\_\_\_  
Email \_\_\_\_\_ Phone \_\_\_\_\_

Are you a MSFA member? (If you attended the 2015 MSFA conference in Lansing, you are a member)

\_\_\_\_\_ Yes \_\_\_\_\_ No

1. Please describe your role and duties in floodplain management in Michigan:
  
2. How would attending the ASFPM conference benefit you? (i.e. are you a speaker or a consultant, your community is in the National Floodplain Insurance Program (NFIP) and needs a greater understanding of its commitments to the program and a lack of funding limits the amount of training that can be allocated to staff.

Please email your application with “MSFA Scholarship” in the subject line to [msfatreasurer@gmail.com](mailto:msfatreasurer@gmail.com) by **February 12, 2016**. Thank you for your interest in the attending the ASFPM Conference, and in floodplain management in Michigan.



Looking for Employment Opportunities??

See ASFPM listing of job postings:

[www.floods.org](http://www.floods.org)



**The ASFPM 2010 update report**

[www.floods.org](http://www.floods.org)

**Editor's note:** As many persons in Indiana and other states across the FEMA Regions having anything to do with floodplain and stormwater management know, we recently experienced a great loss in the passing of Greg Main at the young age of 51. When we of similar background ponder Greg's persona and consider his friendship, enthusiasm, and strong dedication to what we are all about as floodplain managers, it certainly gives cause for us all to maintain and develop an even stronger belief in what we do and are about. May prayers, blessings, and best wishes be bestowed to Greg's wife Mel, children, other family members, co-workers, and other acquaintances? The following forward was authored by Greg for the ASFPM's 2010 update report on the state of floodplain management programs throughout the nation.

## *Floodplain Management 2010: State and Local Programs*

### **Foreword**

This report updates and supplements previous reports issued in 1989, 1992, 1995, and 2003, and is the most complete national summary of the practice of floodplain management at the state and local levels. As in the past, we hope that the material contained in this report will be a useful reference for those in the floodplain management community interested in comparing state and local programs throughout the United States.

This report demonstrates how the scope of state-level programs has grown even more over the years. It shows how the activities that states have undertaken have multiplied, and how different approaches to perennial problems continue to emerge. States continue to play a vital role in reducing flood losses by providing direct technical assistance to local governments; enforcing regulatory requirements; training local floodplain managers, insurance agents, engineers, surveyors, and others; managing or assisting with hazard mitigation activities; mapping flood hazards; managing protection and restoration projects and programs for floodplain resources and functions; and fostering state and regional floodplain management organizations.

This report is a summary or snapshot on what state programs are doing in the floodplain management arena. It attempts to look at current trends and highlights best practices for good floodplain management. It is our hope that by sharing this information, all can benefit and continue to build strong and sustainable floodplain management programs. Our many thanks go out to all those states that took the time to share their insights to make this publication possible. *Effective* floodplain management demands that states and communities be creative in their approaches, efficient in their performance, and comprehensive in their efforts. We hope that this publication can help provide insights to achieving that goal.

Additional information, advice, and encouragement are always available through the ASFPM. Phone or email the Executive Office to get started.

Gregory Main, *Chair*  
The Association of State Floodplain Managers Indiana



### **New Memorandum Released**

(from the ASFPM News and Views, Vol. 28, No. 5 October 2015)

*Written by Tamara Dickinson, Principal Assistant Director for Environment & Energy at the White House Office of Science and Technology Policy; Timothy Male, Associate Director for Conservation and Wildlife at the Council on Environmental Quality; and Ali Zaidi, Associate Director for Natural Resources, Energy, and Science at the White House Office of Management and Budget.*

Administration released a new memorandum directing federal agencies to factor the value of ecosystem services into federal planning and decision-making.



Our natural world provides critical contributions that support and protect our communities and economy. For instance, Louisiana’s coastal wetlands provide billions of dollars worth of flood protection and other benefits. Preserving and restoring forests in the Catskill Mountains enables New York City to access clean water at a cost several times less than the cost of building a new water-filtration plant. And current efforts to plant trees along Oregon’s salmon-rich rivers will improve local water quality – saving costs associated with installing expensive machinery to achieve the same purpose.

But these “ecosystem services” are often overlooked. Integrating ecosystem services into planning and decision-making can lead to better outcomes, fewer unintended consequences, and more efficient use of taxpayer dollars and other resources.

That is why on October 7, 2015, President Obama issued a memorandum directing all federal agencies to incorporate the value of natural, or “green,” infrastructure and ecosystem services into federal planning and decision making. The memorandum directs agencies to develop and institutionalize policies that promote consideration of ecosystem services, where appropriate and practicable, in planning, investment and regulatory contexts. It also establishes a process for the federal government to develop a more detailed guidance on integrating ecosystem-service assessments into relevant programs and projects to help maintain ecosystem and community resilience, sustainable use of natural resources, and the recreational value of the nation’s unique landscapes.



## **Flood Insurance Reform**

On March 21, 2014, President Obama signed the Homeowner Flood Insurance Affordability Act of 2014 into law. This law repeals and modifies certain provisions of the Biggert-Waters Flood Insurance Reform Act, which was enacted in 2012. FEMA will continue to identify and publish special flood hazards and flood risk zones as authorized and required by Congress. More information on the new law and its impacts on the NFIP will be forthcoming.



## **Reducing Flood Risk to Residential Buildings That Cannot Be Elevated, FEMA P-1037 / September 2015**

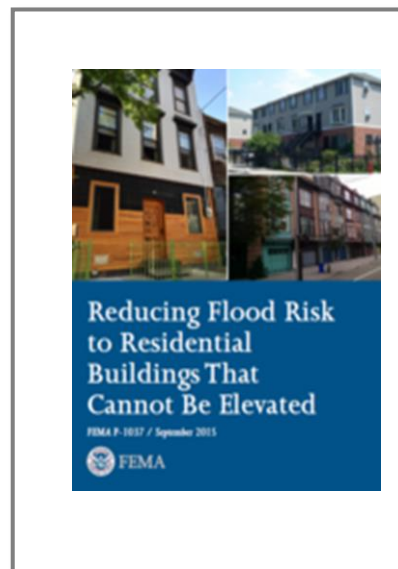
(from: <http://www.fema.gov/media-library/assets/documents/109669> )

The Federal Emergency Management Agency (FEMA) has released a new guidance document, **Reducing Flood Risk to Residential Buildings That Cannot Be Elevated, FEMA P-1037 / September 2015**. This publication presents a range of flood protection measures available as alternatives to traditional structural elevation for homeowners whose residences meet both of the following conditions:

- 1 - The residences are existing buildings. This publication is not intended to address construction of new buildings in floodprone areas as these structures should be sufficiently elevated and built in conformance with NFIP and local floodplain management regulations.

- 2- The residences are not Substantially Damaged or Substantially Improved, meaning that the buildings have not sustained damage or undergone improvement (i.e., reconstruction, rehabilitation, addition) where the cost of the damage or improvement exceeds 50 percent of the market value of the building before the damage occurred or improvement began. As with new construction, Substantially Damaged or Substantially Improved structures must be re-built in conformance with NFIP and local floodplain management regulations.

This publication discusses alternative mitigation measures that residential property owners can use to reduce flood risk to residential buildings where it is not feasible to elevate due to the building's structural characteristics. The document also addresses the potential of these measures to reduce flood insurance premiums under the NFIP. Homeowners can use the information to compare options for protecting their property from future flooding and reducing their flood insurance premiums now and in the future.



## **Boiling down 175 pages on the Final Guidelines for Implementing EO 13690 and the Federal Flood Risk Management Standard (FFRMS)**

*Written by ASFP Executive Director Chad Berginnis*

*(from ASFP News & Views October 2015, Vol. 28, No. 5 October 2015)*

After hundreds of public comments and nine listening sessions, the final guidelines and appendices for federal agencies to use when implementing Executive Order 13690 and the FFRMS were approved by the Water Resources Council October 8. The purpose of EO 13690 and the FFRMS is to improve the nation's resilience to current and future flood risks. EO 13690 and FFRMS expand on concepts introduced in EO 11988 by calling for agencies to use a higher vertical flood elevation and corresponding horizontal floodplain than the base flood for federally-funded projects to address current and future flood risk and ensure that projects last as long as intended. Because EO 13690 amended EO 11988, and did not repeal or replace it, the approach in the final guidelines sets up a system where older standards under EO 11988 and the new FFRMS apply, depending on the situation.

The final guidelines emphasize that the new FFRMS is a resiliency standard, not necessarily an elevation standard. The vertical flood elevation and corresponding horizontal floodplain determined using the approaches in the FFRMS establish the level to which a structure or

facility must be resilient. This may include using structural or nonstructural methods to reduce or prevent damage, elevating a structure, or, where appropriate, designing it to adapt to, withstand and rapidly recover from a flood event. In particular the following note is included in the final guidelines: “As such, neither EO 11988 nor the FFRMS should be construed to establish a required size, crest elevation, or scale for levees, floodwalls, dunes, or other infrastructure features of flood risk management systems.” It will be interesting to see how agencies interpret this as they update their own regulations and procedures.

Another important element is the applicability of the new FFRMS. A major change from the draft guidelines that were first released this past January is that there is now a distinction between federally-funded projects and federal actions. Federally-funded projects are subject to the new FFRMS while any other federal actions must meet the old flood standard under EO 11988 (the old flood standard is the base flood elevation for non-critical actions and the .2 percent chance flood for critical actions). So what is a federally-funded project? It’s a type of federal action where federal funds are used for new construction, substantial improvement or to address substantial damage to structures and facilities. A facility is further defined as any man-made or man-placed item other than a structure (examples include but are not limited to bridges and roads). In other words, most if not all federally-funded infrastructures should be subject to the FFRMS.

### **What IS EO 11988 IN A NUTSHELL?**

EO 11988 was issued by President Jimmy Carter in 1977, and directed federal agencies to reduce flood losses and impacts, and preserve the natural and beneficial functions of floodplains when undertaking nearly any federal action. It led to the establishment of an eight-step decision making process to ensure this goal was being met:

1. Determine if a proposed action is in the base floodplain
2. Provide for public review
3. Identify and evaluate practicable alternatives to locating in the base floodplain
4. Identify the impacts of the proposed action
5. Minimize threats to life and property and to natural and beneficial floodplain values
6. Reevaluate alternatives
7. Issue findings and a public explanation
8. Implement the action

Additionally, EO 11988 established the original federal flood risk standard, which was equivalent to the NFIP minimum standards and required agencies to conspicuously post past and probable future flood heights on structures and other places used by the general public.

The new guidelines did add exceptions to using the FFRMS for actions in the interest of national security, where application to a federal facility or structure is demonstrably inappropriate, or where the agency action is a mission-critical requirement related to a national security interest or an emergency action. However, such excepted activities must still meet the requirements of the decision making process (i.e., the requirement for the consideration of nature-based approaches when considering alternatives). These are in addition to the emergency work exemption provided previously in EO 11988 and continued in EO 13690.

Another important element of the guidelines is the definition of the FFRMS floodplain. The final guidelines use the term *FFRMS floodplain* to distinguish between the 1 percent chance floodplain (or base floodplain) and the .2 percent chance floodplain commonly used by

floodplain managers, because it not only includes the vertical flood elevation but also the corresponding horizontal floodplain (a new concept to many floodplain managers) as the area subject to flooding. The FFRMS floodplain can be determined by one of the following approaches:

- *Climate-informed Science Approach (CISA)* – The elevation and flood hazard area that result from using a CISA that uses the best-available, actionable hydrologic and hydraulic data and methods that integrate current and future changes in flooding based on climate science. This approach will also include an emphasis on whether the action is a critical action as one of the factors to be considered when conducting the analysis.
- *Freeboard Value Approach (FVA)* – The elevation and flood hazard area that result from using the freeboard value, reached by adding an additional 2 feet to the base flood elevation for non-critical actions and from adding an additional 3 feet to the base flood elevation for critical actions.
- *0.2-percent-annual-chance Flood Approach (0.2PFA)* – The area subject to flooding by the 0.2-percent-annual-chance flood.

The final guidelines emphasize that CISA is preferred; however, they also acknowledge that in riverine areas in particular, the science is immature and evolving. Consistent with previous guidance for EO 11988, the final guidelines emphasize that the FEMA-identified floodplain on Flood Insurance Rate Maps should only be considered a starting point and that other data sources should be used, including developing flood data when necessary. New in the final guidelines is the recommendation to use preliminary FFRMS and Advisory Base Flood Elevations as best available data, especially when flood elevations are higher.

During the public comment period, a frequent question related to multiple agencies being involved in a federally-funded project – which method is to be used? The final guidelines indicate where more than one federal agency is engaged in a federally-funded project, they should begin to coordinate early in the process to select the most appropriate approach for determining the floodplain. They further explain that the processes for coordination are typically determined on a project-specific basis and/or will be approach selecting among the three FFRMS alternatives, whether it will be one approach for an entire agency, one approach for a particular program, or one approach for a particular project type.

The final guidelines elaborate on one of the new significant requirements of EO 13690, which requires, where possible, the use of natural systems, ecosystem processes and nature-based approaches when developing alternatives for consideration. First, this requirement applies to all federal actions, not just federal projects. Second, natural systems can include natural and engineered features, which could mean that there is an opportunity to build in natural systems into many if not all of the alternatives considered. Sometimes, a nature-based or nonstructural alternative could appropriately be used in lieu of action proposed in a floodplain. For example, a stand-alone nature-based alternative to construction of a sea wall for shoreline stabilization could be the creation of a “living shoreline” using strategic placement of habitat components to accomplish the same purpose. When a nature-based approach is implemented in lieu of or to complement a proposed action in a floodplain, there may be reduced flood risk as well as less potential for degradation to the natural and beneficial floodplain values.

Unfortunately, the final guidelines do not generally mandate the use of higher state and local standards flood risk reduction standards. There are two exceptions. The first is in coastal states where the National Oceanic and Atmospheric Administration have approved such standards as part of the state’s coastal management program. Generally, federal consistency

requires that federal actions, within and outside of the coastal zone that have reasonably foreseeable effects on any coastal use (land or water) or natural resource of the coastal zone, be consistent with the enforceable policies of a state's federally-approved coastal management program. The second is where higher state and local standards are used to establish a more restrictive floodway rise as recognized by the National Flood Insurance Program itself through the production of FIRMs and Flood Insurance Studies that are based on this more restrictive standard. The final guidelines direct federal agencies to consider higher state, tribal, territorial and local standards and even recommends their use if the federal agency determines the application of such standards is "reasonable in light of the goals of EO 11988," but falls short of requiring them. As part of its public notice requirements, the only requirement of the federal agency is to include a statement indicating whether the actions conform to applicable state or local floodplain protection standards.

### **Where do we go from here?**

Beginning now and lasting over the next several years, agencies will be identifying their regulations and procedures that need updated to comply with the new EO and FFRMS and will begin working on them. FEMA will continue to serve in its traditional role as a technical advisor, assisting other federal agencies seeking to update its regulations and procedures and ensuring that they are consistent with the NFIP. Agencies will also have to consult with the President's Council on Environmental Quality. In the interim, it is important to keep the following in mind:

- Even though they are final, the guidelines continue to be advisory. This will give agencies some flexibility in implementation. ASFPM has reviewed several agencies' compliance procedures with EO 11988 and found they are quite varied. For example, HUD's most recent compliance procedures for EO 11988 (updated in 2013) create a streamlined five-step process for certain categories of actions, and exempt other actions from the entire eight-step process. ASFPM be on the lookout for and carefully comment on each agency's draft compliance procedures as they become publically available.
- Unfortunately, the new guidelines did not create any type of oversight or enforcement mechanism. Traditionally, community and state officials having issues with a particular federal agency reach out to their FEMA regional office for someone who can at least consult with the other agency. However, FEMA does not have any enforcement authority over the other federal agency. Still, this will remain the best approach for dealing with such situations.
- The new FFRMS does not go into effect until an agency has completed the update of their compliance procedures.



## **NFIP Technical Support Hotline**

(from <https://www.fema.gov/national-flood-insurance-program-technical-support-hotline> )

NFIP policyholders, who have questions about their flood insurance policy or the claims process, and disaster survivors, who have general questions about the NFIP, can contact the support hotline by:

- Calling toll-free 800-621-3362 (CST)

- [Downloading the form](#) and emailing it to [FEMA-NFIP-Support@fema.dhs.gov](mailto:FEMA-NFIP-Support@fema.dhs.gov) or faxing it to 540-504-2360
- For individuals who are deaf, hard of hearing or have a speech disability using 711 or VRS, please call 1-866-337-4262. For individuals using a TTY, please call 800-462-7585. When calling, please have the following information available:
  - Contact information (name, telephone number or email address, if applicable)
  - Policy number
  - Name of flood insurance carrier
  - The nature of your request

This information will help the representative answer your questions quickly and efficiently. Please see [our fact sheet](#) for more information about this technical support hotline.



## **ASFPM Interview of Gerry Galloway about New Orleans in honor of Hurricane Katrina’s 10th Anniversary**

(from the August 2015 ASFPM News and Views, Vol. 28, No. 4 August 2015)

**Gerry Galloway** is considered a leading floodplain management expert on New Orleans. He is a civil engineering professor at the University of Maryland, who has always had a passion about water. He once said, “My passion is to make sure that in the U.S. and other countries, people are able to live with the natural cycles, droughts and floods.” Over the years he has served on numerous committees, commissions and boards. Galloway has participated in national and international projects concerning environmental issues and water resource management and served as a consultant for the Executive Office of the U.S. President. He was chair of a 2007 report, “A California Challenge—Flooding in the Central Valley,” which recommended that levees reducing the risk to urban areas should be built to protect against a Standard Project Flood, a flood that represents the most severe combination of meteorologic and hydrologic conditions that are considered reasonably characteristic of the region—a level of protection considerably higher than the NFIP 100-year insurance standard.

ASFPM asked him: In terms of managing its flood risk, how do you think New Orleans is doing 10 years after Katrina?

*“New Orleans is much better off today than it was 10 years ago in terms of managing its flood risk, but it is important to know that it is not just New Orleans dealing with this challenge,” he said. “Efforts to reduce the risk in New Orleans represent the combined efforts of the federal government, state of Louisiana, city of New Orleans, local levee board, and numerous non-governmental organizations that have participated in efforts to make New Orleans a safer place to live, and to ensure the continuing viability of the metropolitan area. New Orleans represents a model for gaining risk awareness in the community that 10 years ago did not fully understand the challenges it faced from potential natural disasters or how to deal with these challenges. Since 2005, the nation has learned that flood risk reduction should replace flood control as the*

*paradigm for reducing flood losses, and that efforts to carry this out must be accomplished in an all-of-government collaborative manner with full participation from the local community. Although far from perfect, New Orleans today is a better place to live than it was 10 years ago and, should another hurricane hit, is considerably less likely to see the consequences that brought the Crescent City to the nation's television screens a decade ago."*

ASFPM then asked Galloway: What should New Orleans be doing today that's not being done?

Not one to mince words, Galloway said, "In my opinion, New Orleans is falling into a misguided sense of complacency about the threat of hurricanes. Last year the Army Corps of Engineers (CORPS) completed its work on the rehabilitation and improvement of the 100-year plus levee that encircles most of New Orleans. Bands played, city leaders applauded, newspapers opined and sighed with relief, thinking that there was nothing else left to do. This is far from reality.

The 100-year plus levee that guards New Orleans, and which is a superb engineering accomplishment, was set at that elevation to remove the city from the requirement for mandatory purchase of flood insurance under NFIP, not to guarantee it any particular level of safety. The steps necessary to reduce the risk in New Orleans to a tolerable level have not yet been well defined. Senior leaders of the Corps have noted that the 100-year system is but a step on the way to an eventual solution for the cities hurricane risk reduction effort. The Louisiana state plan has called for higher levels of levees for New Orleans. California now requires 200-year protection for urban areas. The Corps has long sought a Standard Project Flood (approximately a 500-year event) as a reasonable level of levee height for urban areas, but has been hindered by a misguided focus on the economics of such activity (failure to see 'pay me now or pay me later'). Dutch experts have argued for a considerably higher ultimate levee height (1000-5000 year).

It is time for leaders at the federal, state and local level to develop, with full citizen participation, a long-term structural and nonstructural plan for risk reduction for the New Orleans metropolitan area and to link this to the significant effort underway by the state of Louisiana to, in an environmentally sound manner, restore and preserve its Gulf coastline, which is an essential element of the overall hurricane risk reduction plan for the State."



## **USDA Begins 49th Enrollment Period for the Conservation Reserve Program (CRP)**

December 2015 Marks 30th Anniversary for the Nation's Most Successful Voluntary Conservation Program  
(from the US Department of Agriculture Farm Service Agency)

(Release No. 0332.15, website: [http://www.fsa.usda.gov/news-room/news-releases/2015/nr\\_20151201\\_rel\\_0332](http://www.fsa.usda.gov/news-room/news-releases/2015/nr_20151201_rel_0332))

Agriculture Secretary Tom Vilsack reminded farmers and ranchers that the next general enrollment period for the CRP begins today, December 1, 2015, and ends February 26, 2016.

December 2015, also marks the 30th anniversary of CRP, a federally-funded program that assists agricultural producers with the cost of restoring, enhancing and protecting certain grasses, shrubs and trees to improve water quality, prevent soil erosion and reduce loss of

wildlife habitat.

As of September 2015, 24.2 million acres were enrolled in CRP. CRP also is protecting more than 170,000 stream miles with riparian forest and grass buffers, enough to go around the world seven times. For an interactive tour of CRP success stories from across the U.S., visit [www.fsa.usda.gov/CRPis30](http://www.fsa.usda.gov/CRPis30), or follow on Twitter at #CRPis30.

"Over the past 30 years, farmers, ranchers, conservationists, hunters, fishermen and other outdoor enthusiasts have made CRP one of the most successful conservation programs in the history of the country," said Vilsack. Today, CRP continues to make major environmental improvements to water and air quality. This is another longstanding example of how agricultural production can work hand in hand with efforts to improve the environment and increase wildlife habitat."

Participants in CRP establish long-term, resource-conserving plant species, such as approved grasses or trees (known as "covers") to control soil erosion, improve water quality and develop wildlife habitat on marginally productive agricultural lands. In return, the Farm Service Agency provides participants with rental payments and cost-share assistance. At times when commodity prices are low, enrolling sensitive lands in CRP can be especially attractive to farmers and ranchers, as it softens the economic hardship for landowners at the same time that it provides ecological benefits. Contract duration is between 10 and 15 years. The long-term goal of the program is to re-establish native plant species on marginal agricultural lands for the primary purpose of preventing soil erosion and improving water quality and related benefits of reducing loss of wildlife habitat.

Contracts on 1.64 million acres of CRP are set to expire September 30, 2016. Producers with expiring contracts or producers with environmentally-sensitive land are encouraged to evaluate their options under CRP.

Since it was established on December 23, 1985, CRP has:

Prevented more than 9 billion tons of soil from eroding, enough soil to fill 600 million dump trucks.

Reduced nitrogen and phosphorous runoff relative to annually tilled cropland by 95 and 85 percent respectively.

Sequestered an annual average of 49 million tons of greenhouse gases, equal to taking 9 million cars off the road.

Since 1996, CRP has created nearly 2.7 million acres of restored wetlands.

For more information on FSA conservation programs, visit a local FSA office or [www.fsa.usda.gov/conservation](http://www.fsa.usda.gov/conservation). To find your local FSA office, visit <http://offices.usda.gov>.

The CRP was re-authorized by the 2014 Farm Bill, which builds on historic economic gains in rural America over the past six years, while achieving meaningful reform and billions of dollars in savings for taxpayers. Since enactment, USDA has made significant progress to implement each provision of this critical legislation, including providing disaster relief to farmers and ranchers; strengthening risk management tools; expanding access to rural credit; funding critical research; establishing innovative public-private conservation partnerships; developing new



markets for rural-made products; and investing in infrastructure, housing, and community facilities to help improve quality of life in rural America. For more information, visit [www.usda.gov/farmland](http://www.usda.gov/farmland) .



## **FEMA Notice on NFIP April 1, 2016 Program Changes**

*Monday, October 5, 2015*

**October 1, 2015**

**MEMORANDUM FOR:** Write Your Own Company Principal Coordinators and the NFIP Direct Servicing Agent

**FROM:** Roy E. Wright, Deputy Associate Administrator for Insurance and Mitigation, Federal Insurance and Mitigation Administration

**SUBJECT:** April 1, 2016, Program Changes

The purpose of this memorandum is to provide notification of the changes NFIP will implement effective April 1, 2016. Many of these changes result from continued implementation of the Homeowner Flood Insurance Affordability Act of 2014, and the Biggert-Waters Flood Insurance Reform Act of 2012. The changes will require modifications to the NFIP Flood Insurance Manual, Transaction Record Reporting and Processing Plan, and the Edit Specifications document. Highlights of the program changes effective April 1, 2016, include the following:

1. Updated premium rates conforming to HFIAA premium rate caps;
2. Implementation of 25 percent rate increases for policies covering non-residential business properties;
3. Increased Federal Policy Fee for all policies and increased Reserved Fund Assessment for Preferred Risk Policies (PRPs);
4. New premium increases and rating procedures for PRPs, and policies rated under the Newly Mapped procedure;
5. New base premium tables, replacing the previous premium tables, for PRPs and policies rated under the Newly Mapped procedure;
6. Revised PRP/Newly Mapped Application form showing the premium calculations;
7. Elimination of subsidies for certain pre-Flood Insurance Rate Map properties with policies that lapse and are reinstated;
8. Clarifications concerning reformation of coverage; and

9. Updated declarations page requirements.

Please follow this [link](#) for the detailed attachments regarding the upcoming program changes:  
(The link provided was broken and has been removed.)

Attachment A – Summary of the NFIP April 2016 Program Changes

Attachment B – Updated Rate Tables for the Rating and Condominium Sections of the NFIP Flood Insurance Manual Effective April 1, 2016

Attachment C – New Rating Methodology and Revised Application Form for Preferred Risk Policies and Newly Mapped Policies Effective April 1, 2016

Attachment D – Pre-FIRM Subsidy Eligibility Matrix Effective April 1, 2016

Attachment E – Declarations Page Requirements Effective April 1, 2016

Attachment F – TRRP Plan and Edit Specifications Changes Effective April 1, 2016

Procedures and materials for the implementation of HFIAA, Section 28, Clear Communications, will be provided under separate cover. The next scheduled updates to the Community Rating System (CRS) Eligible Communities list will be effective May 1, 2016. The NFIP will provide the revised CRS list under separate cover by February 1, 2016.



## Training Opportunities

(Reprinted from the NFIP CRS Newsletter, November/December 2015)

### **Webinars**

The CRS offers webinars to help communities with their CRS requirements. Many will be recorded, so they can be accessed later. Registration is free, but required, as space is limited. Some courses provide continuing education credits for Certified Floodplain Managers (CFMs). See [www.CRSresources.org/training](http://www.CRSresources.org/training). The following one-hour topical webinars are on the calendar, and others will be scheduled. All webinars begin at 1:00 p.m. EST / 10:00 a.m. PST.

— **Preparing for a Verification Visit**— January 16, 2016

— **Floodplain Management Planning** (Activity 510) — January 20, 2016

Some other anticipated webinars include **CRS Credit for Mapping and Regulations (the 400 Series)**; **CRS Credit for Flood Damage Reduction (the 500 Series)**; and **CRS and Climate Change**. If you'd like to have a webinar on the 2013 *Coordinator's Manual*, the FEMA Elevation Certificate, or any other activity, contact your ISO/CRS Specialist.

For more on the CRS webinars, go to [www.CRSresources.org/training](http://www.CRSresources.org/training). If you have questions about or suggestions for the CRS Webinar Series, contact [Becca.Croft@atkinsglobal.com](mailto:Becca.Croft@atkinsglobal.com)

**Workshops and Training related to the CRS**  
(E278) (field-deployed course is designated as L278)

.....April 18–21, 2016.....July 18–21, 2016.....September 19–22, 2016

**NOTE:** *Seats in the April 18–21 class are filling fast. Register by the March 4, 2016 deadline.*

This is the all-purpose training course for the CRS. It is taught at both the Emergency Management Institute (see below) and at sites throughout the country at the request of interested communities, groups, or states, pending available funding. It is based on the 2013 *CRS Coordinator’s Manual*.

- Attendees of E278 CRS courses based on previous *Coordinator’s Manuals* may want to repeat this course. Therefore, restrictions on repeat attendance have been waived.
- For continuing education credit for Certified Floodplain Managers (CFM), the ASFPM will award CECs earned at the E278 CRS course.
- No more than two persons per community may attend at one time.

Prerequisite: To enroll in the CRS course, you must be a CFM, or have completed the NFIP course (E273), or be a full-time floodplain manager with over two years of specific floodplain management experience.

- **Hazus-MH for Flood** (E172) ..... June 20–23, 2016
- **Advanced Floodplain Management Concepts I** (E194) .....April 11–14, 2016
- **Unified Hazard Mitigation Assistance Program: Application Review and Evaluation** (E213) ..... January 4–5, 2016
- **Unified Hazard Mitigation Assistance Program: Project Implementation and Closeout** (E214) ..... January 6–7, 2016
- **Retrofitting Floodprone Residential Buildings** (E279) ..... May 2–5, 2016
- **Advanced Floodplain Management Concepts II** (E282) ..... July 11–14, 2016
- **Managing Floodplain Development through the NFIP** (E273)  
..... March 7–10, 2016..... June 27–30, 2016..... September 12–15, 2016

E273 is also field deployed periodically. Contact your State NFIP Coordinator for more information (see <http://www.floods.org/>).

- **Advanced Floodplain Management Concepts III** (E284) August 29—September 1, 2016
- **Residential Coastal Construction** (E386)..... August 22–25, 2016

CRS communities can receive CRS credit points after their staff members complete certain training sessions. Under Section 432.o, regulations administration (RA) of the *Coordinator’s Manual*, five points are provided for each member of a community’s floodplain permit staff who graduates from courses E194, E273, E278, E282, E284, or E386 (up to 25 points). Graduating from E279 is worth up to five points under Activity 360 (Flood Protection Assistance).

**About the Emergency Management Institute**

FEMA’s Emergency Management Institute (EMI), in Emmitsburg, Maryland, offers training on topics related to floodplain management, mitigation, and construction, including the basic CRS course (E278). These are oriented to local building, zoning, planning, and engineering officials. Tuition is free for state and local government officials, travel stipends are available, and on-

campus lodging is free. Free transportation is provided from the airport to the campus and back to the airport. The only out-of-pocket expense is a meal ticket—all-you-can-eat breakfast, lunch, and dinner. Go to the EMI website for specific details at [http://www.usfa.fema.gov/downloads/pdf/NETC\\_Welcome\\_Package.pdf](http://www.usfa.fema.gov/downloads/pdf/NETC_Welcome_Package.pdf).

The application to attend can be found at <https://training.fema.gov/> or call EMI at 1-800-238-3358 or (301) 447-1035. Signed applications should be submitted through the State's EMI's training officer.



## **ASFPM Releases its Newest No Adverse Impact (NAI) How-to Guide for Planning**

**(from ASFPM NEWS and Views, June 2015 Edition,  
Vol. 28, No. 3 June 2015)**

As a nation, we continue to build at-risk structures in or near floodplains, yet we don't spend as much time or effort considering the adverse impacts of these developments on adjacent properties or elsewhere in the watershed. The minimum standards we follow today – if, indeed, there are standards being utilized at all – are resulting in increasingly difficult flood issues and higher flood risk to our nation's communities and its citizens.

Communities can get ahead of these flooding issues, avoid causing problems for themselves and others, and ultimately lessen their flood risk, by embracing a new approach to managing their flood problems – the NAI approach.

This guide is a useful tool for anyone who wants a more resilient community that can withstand a major flood event. That could mean anyone, from local officials, to elected officers, decision makers, floodplain managers, coastal managers, stormwater managers, emergency managers, planners, hazard mitigation specialists, public works and engineering staff, design professionals, concerned citizens and various other groups in the community. Congrats to the NAI Committee and all its hard work to complete this guide!

