

# Flood News for Michigan Floodplain Managers

A Newsletter of the  
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**2016 Association of State Floodplain Managers (ASFPM)**  
**Annual National Conference in Grand Rapids**  
**June 12-17, 2016**

The final calendar date arrangements for the 2016 ASFPM Annual National Conference have been made and they are now set for **June 12-17, 2016**, at the DeVos Place in Grand Rapids, Michigan. To have this conference in Michigan is looked upon as a prime time opportunity for Michigan community officials and many others involved in floodplain management, emergency management, and community planning throughout Michigan. Now would be a good time to begin giving considerations and making advance arrangements and plans to attend the conference.

Over the years of holding this event in various parts of the country it has grown to having typically 1000 plus national and international attendees, and many presenters. The commonality of such a gathering of persons is their shared interest and passion to learn more about current principals and state of the arts and science as it matters to floodplain management. Experts, agency regulators, specialty consultants, product vendors, and product users and many community officials attend and play a major role in the purpose of the conference. The sharing, teaching, and learning of more about managing floodplain development to minimize flood damages and loss of life as much as possible is beneficial to all choosing to attend and participate.

The Michigan Stormwater-Floodplain Association (MSFA) will be the host chapter for the event and is beginning the necessary preliminary planning considerations necessary for making this event the very best that it can be with the selected Grand Rapids setting. Individual, community, consultant, agency, and business interest and support in this effort will be sought, greatly appreciated, and welcome. Contacts can be made with Mr. Mark Walton, Executive Director for the MSFA and overall 2016 Conference Chairman. Mark's contact information is [mark.l.walton@gmail.com](mailto:mark.l.walton@gmail.com) and phone numbers cell: 616-238-9399; home: 616-949-1569.



**Floodplain Management Training Calendar**

(The Insider July 2014, 8)

For a full nationwide listing of floodplain management-related training opportunities, visit ASFPM Online Event Calendar. Looking for training opportunities to earn CECs for your Certified Floodplain Manager (CFM)? Check out the event calendar with LOTS of future training opportunities. Search the calendar by state, using the directions below, or use the category drop down menu to search by event category. Go to the calendar and click on the search feature icon at the top of the calendar. Type your state's initials in parenthesis (for example WI) into the search field and it will pull all the events that are currently listed on the calendar for your state. The only events without a state listed in the event title are EMI courses, which are listed with their FEMA course number and are all held in Emmitsburg, MD.



## Upcoming Training News for 2014

These are EMI independent study courses that the general public can take to prepare for hurricane season.

**IS 10.a – Animals in Disasters: Awareness and Preparedness:** The purpose of this course is to increase awareness and preparedness among animal owners and care providers, and to describe how typical hazards affect animals and what can be done by responsible owners to reduce the impact of disasters. For more information, go to: <https://training.fema.gov/>

**IS 11.a – Animals In Disasters: Community Planning:** The purpose of this course is to learn how to develop a community plan for managing animals in an emergency, identify hazards and threats most likely to affect your community and ways to minimize their impact on animals, indicate how communities use the Incident Command System (ICS) to respond effectively to an incident involving animals, describe resources available to help communities recover from a disaster, and develop community support for a disaster preparedness plan involving animals. For more information, go to: <https://training.fema.gov/>

**IS 22 – Are Your Ready? An In-depth Guide to Citizen Preparedness:** This course is designed to help the citizens learn how to protect themselves and their families against all types of hazards. It can be used as a reference source or as a step-by-step manual. The focus of the content is on how to develop, practice, and maintain emergency plans that reflect what must be done before, during, and after a disaster to protect people and their property. Also included is information on how to assemble a disaster supplies kit that contains the food, water, and other supplies in sufficient quantity for individuals and their families to survive.

There are real benefits to being prepared are reducing fear, anxiety, and losses that accompany disasters. Communities, families, and individuals should know what to do in the event of a fire and where to seek shelter during a tornado. They should be ready to evacuate their homes and take refuge in public shelters and know how to care for their basic medical needs. People also can reduce the impact of disasters (flood proofing, elevating a home or moving a home out of harm's way, and securing items that could shake loose in an earthquake) and sometimes avoid the danger completely. For more information, go to: <https://training.fema.gov/>

**IS 244 – Developing and Managing Volunteers:** The goal of this course is to strengthen abilities to prepare for and manage volunteers before, during, and after a severe emergency or major disaster. This course will provide strategies for identifying, recruiting, assigning, training, supervising, and motivating volunteers; and include discussion of spontaneous volunteers as well as those affiliated with community-based, faith-based, and nongovernmental organizations. For more information, go to: <https://training.fema.gov/>

**IS 288 – The Role of Volunteer Agencies in Emergency Management:** This independent study course provides a basic understanding of the history, roles and services of disaster relief voluntary agencies in providing disaster assistance. It is appropriate for both the general public and those involved in emergency management operations. For more information, go to: <https://training.fema.gov/>

**IS 317 – Intro to Community Emergency Response Teams:** The Community Emergency Response Team (CERT) Program educates ordinary people about disaster preparedness and weapons of mass destruction. The CERT Program trains you in basic disaster response skills, such as fire safety, light search and rescue, and disaster medical operations. With proper CERT training, you can help protect your family, neighbors, and co-workers if a disaster occurs. For more information, go to: <https://training.fema.gov/>

**IS 324.a – Community Hurricane Preparedness:** This computer-based course, Community Hurricane Preparedness, is to provide those involved in the decision making process for hurricanes with basic information about: how hurricanes form, hazards they pose, how the National Weather Service (NWS) forecasts future hurricane behavior, and what tools and guiding principles can help emergency managers prepare their communities. For more information, go to: <https://training.fema.gov/>

**IS 394.a – Protecting Your Home or Small Business in Disaster:** This course describes different types of natural disasters, describes hazards that pose a risk to their home or small business, explains how protective measures can reduce or eliminate long-term risks to their home and personal property from hazards and their effects, explains how protective measures for small businesses secure people, business property, and building structures and prevent business loss from a natural disaster. For more information, go to: <https://training.fema.gov/>



## **Ten 'Golden Rules' of Strategic Flood Management (SFM) Revealed**

[Editor's note: This is taken from the July 2014 edition of THE INSIDER an exclusive publication for ASFPM members -July2014. It provides a brief introduction to the subject paper of "Strategic flood management: ten 'golden rules' to guide a sound approach", by Paul Sayers et al., International Journal of River Basin Management, 2014, published by Routledge, Taylor & Francis. Taylor & Francis ([The link provided was broken and has been removed.](#)) provides the link to the complete paper and you may find it interesting to study the basis for the paper's author's identification of these ten "Golden Rules". I believe that any of us involved in floodplain management for any period of time can certainly relate to and support the truth, value, and application of these rules in the daily work of the floodplain manager.]

The "Ten Golden Rules" was written by an international team of experts, and the study provides an over-view of emerging good practice in SFM. It also discusses the purpose and goals of today's SFM and the inevitable challenges associated with its implementation. While the authors acknowledge the 'remarkable progress in cultivating the concepts of flood risk management' that has taken place over the last few decades, they also recognize that "the challenge now is to turn the now commonly accepted concepts of managing risks and promoting opportunities into common flood-management practice."

1. Accept that absolute protection is not possible and plan for exceedance.
2. Promote some flooding as desirable.
3. Base decisions on an understanding of risk and uncertainty.
4. Recognize that the future will be different from the past.
5. Do not rely on a single measure, but implement a portfolio of responses.
6. Utilize limited resources efficiently and fairly to reduce risk.
7. Be clear on responsibilities for governance and action.
8. Communicate risk and uncertainty effectively and widely.
9. Promote stakeholder participation in the decision-making process.
10. Reflect local context and integrate with other planning processes.



# The “100-Year Flood” – It’s about Probability, not Years

By Linda Burke, MDEQ staff floodplain engineer.

This has been printed in previous newsletters and is one of those subject matters that use value in being repeated as a reminder for many.

*“The good news is that this has been reported to be a hundred-year flood, so we should be safe from flooding quite some time.”* A local TV newscaster actually made this comment following the weather report regarding the September 13, 2008, storms in southwest Michigan. The term “100-year flood” is widely misunderstood by professionals and lay people alike. While an on-air comment like this may sound relatively harmless, it demonstrates, and actually promotes, the common misperception that flood events come and go with the regularity of trains leaving a station.

This public misperception can have devastating consequences. After historic flooding along the Mississippi River in 1993, some farmers reportedly canceled their flood insurance policies, thinking they would be safe from flooding for another 99 years. Of course, this left them uninsured for the only slightly smaller flood that occurred in June 2008, with no way to recuperate their catastrophic losses.

So what exactly is a “100-year flood”? Just like flipping a coin or buying a lottery ticket, describing flood events is all about odds (or probability). The website for the Michigan lottery describes the chances of winning *something* from a single scratch-off ticket (from a free ticket up to a large cash prize) as 1 in 4 (25%) or 1 in 5 (20%). Can you imagine calling lottery tickets “5-ticket-winners”? Of course not – it’s completely misleading; each ticket has the same chance of being a “winner”.

Another example is flipping a coin. The probability is 1 in 2 (50%) that a coin will come up “heads”. No one calls this the “2-flip result”, implying that the coin will come up heads every 2<sup>nd</sup> flip. Even though the odds say the coin will come up heads half the time, everyone knows a coin can “come up heads” twice in a row. And when you flip the coin the third time, what are the odds it will come up heads? Still 50 percent – the coin still has two sides and can land on either one.

Back to floods: What is commonly known as the “100-year flood” is a flood so large that it has only a one in one hundred (1%) chance of happening in any year. If a community experienced a flood of this magnitude last year, what are the chances of experiencing another one this year? Still one in one hundred (1%), just like a coin toss has the same chance of coming up heads each time.

Because of the confusion and misperception associated with the term “100-year flood”, floodplain management professionals no longer use this term. Instead, the term “1-percent annual chance flood” is used to more accurately describe that this event is a matter of probability, not of years. The same is true for the “1-percent annual chance storm”, no longer called the “100-year storm”.

Community leaders, a stormwater professional, and news media professionals all have a duty to promote a better understanding that a significant flood event can occur in any year, in back-to-back years, even several years in a row. It’s all a matter of probability.

<b>Talk the Talk – Update your Terms</b>		
<b>Common Terminology</b>	<b>Odds of Occurring in Any Year</b>	<b>More Accurate Terminology</b>
10-year flood	1 in 10	10-percent annual chance flood
50-year flood	1 in 50	2-percent annual chance flood
100-year flood	1 in 100	1-percent annual chance flood
500-year flood	1 in 500	0.2-percent annual chance flood



## **Know Your Line: Be Flood Aware**

from NFIP Watermark Newsletter 8/22/13

### **Showcasing the facts: “Flooding Can—and has—Happened Here”**

The “Know Your Line: Be Flood Aware” High Water Mark initiative, created by FEMA and seven other federal agencies, helps communities remind residents of major local floods and encourage residents to prepare for the next one. Participating communities post high water mark signs in prominent places, hold a high profile launch event to unveil the signs and conduct ongoing education to build local awareness of flood risk and motivate people to take action.

Floods are the most common and costly natural disasters in the country, but many opportunities exist for individuals to prevent flood damage. The Federal Emergency Management Agency (FEMA), and seven other Federal agencies concerned about flood risk are working with local officials to help their residents do just that. Together, this Federal working group is developing an outreach initiative to help local officials increase the awareness of flood risk within their communities. The initiative, “Know Your Line: Be Flood Aware,” will help communities showcase their history of flooding to motivate residents to take action to reduce flood risk.

The “Know Your Line” initiative encourages local officials to post high water mark signs in prominent places throughout the community, such as city hall, libraries, or tourist attractions, to identify their history of flooding. Communities will then be encouraged to hold a high profile event to announce the initiative, followed by community supported activities to continue to remind residents of their flood risk and prompt them to take steps to reduce it.

### **“It Won’t Happen Here”**

Buildings in high risk areas have a 26 percent chance of being damaged by flooding during the course of a typical 30-year mortgage. Residents and businesses often take few, if any, steps to protect themselves from these potentially life-changing events, opting instead to trust that “it won’t happen here.”

Many local officials understand that flooding can happen in their area. Communicating that risk can be a challenge. Whether a community experienced severe flooding a century ago or just last spring, showcasing the dramatic outcome of its most severe flood can be a powerful tool for a community. This can provide a powerful testimony to the power of flood and daily reminder to residents and businesses of the consequences of flooding and the need to reduce flood risks.



### **Agencies Supporting the High Water Mark Initiative**

- Federal Emergency Management Agency
- National Oceanic and Atmospheric Administration
- National Park Service
- U.S. Army Corps of Engineers
- U.S. Department of Agriculture
- U.S. Department of Housing and Urban Development
- U.S. Geological Survey
- U.S. Small Business Administration



## A Unique Opportunity

Through a nationwide survey of homeowners, FEMA found that citizens expect to hear about flooding from their local officials. Local officials have a unique opportunity to raise awareness of flooding risk in their area by:

- underscoring their commitment to the well-being of residents and the local business community;
- galvanizing their community to take immediate steps to reduce the often devastating impact of floods;
- joining the National Flood Insurance Program (NFIP) Community Rating System Rating (CRS) to receive points to help reduce the cost of flood insurance for their residents; and
- putting Federal and state mitigation assistance funds to work.

## A Pilot to Raise Awareness of Flood Risk and a Call to Action

To gain local officials' perspectives on the Know Your Line initiative, FEMA and its partners are preparing to launch up to six pilot projects with communities in the United States during 2013. These pilot communities will be the first to review the initiative's tools and materials, and they will provide insight into the campaign prior to the national roll-out.

Members of the Federal working group will work with the pilot communities to:

- tailor a strategy and materials to suit each community's needs;
- provide recommendations and consultation on implementation activities; and
- provide recognition to pilot participants online, at conferences and trade association meetings.



Each community will decide what kind of outreach it will conduct after their high water mark signs are posted to continue to keep the initiative in the public eye. Possible activities include posting along waterways to encourage people to take low-or no-cost steps to reduce their flood risk, and using the signs in high population centers, where they may feel it is most helpful to encourage people to buy flood insurance and/or elevate their homes.

Following the pilots, the working group will further refine the approach and then offer the Know Your Line initiative's strategy, tools, and relationships to communities nationwide. To learn more about flood risk, visit <https://www.ready.gov/floods>.

To learn more about the Know Your Line Initiative, please contact Vincent Brown of FEMA at [Vincent.Brown@fema.dhs.gov](mailto:Vincent.Brown@fema.dhs.gov).



## FLASH NOTICE

2015 Michigan Stormwater Floodplain Association Annual Conference:  
February 24-27, 2015, at the Radisson Hotel in Lansing, Michigan

# Community Rating System (CRS) State Profile: Michigan

Re-printed in part. Report by Cristina Martinez,

This is a profile for communities in Michigan that are participating in the CRS. This profile is intended to provide information to the State NFIP Coordinator and others as general information and for those who may wish to increase community participation in the CRS or to improve the CRS classifications of communities that are already participating.

The CRS provides a discount in flood insurance premiums to property owners in participating communities. CRS credit points are given for a wide range of floodplain management activities, and the total of these points determines the amount of the discount. The data in this report include community CRS classifications as of May 1, 2013. NFIP Insurance policies in force are as of May 1, 2013. Insurance premiums and CRS discounts are estimates for May 1, 2013 based on policies in force on May 1, 2013.

Following are the statistics for the number of NFIP flood insurance policies in CRS communities in Michigan, the amount of premium paid for those policies, and the savings those property owners will realize from their community's participation in the CRS. Policies for properties within the SFHA in communities in Classes 9 and better receive a discount of 5% per class. Thus, the premium for a property in the SFHA in a CRS Class 7 community is reduced 15%. The premium for property outside the SFHA is reduced by 10% for Class 1-6 communities, and 5% for Class 7-9 communities. Preferred Risk Policies do not receive a CRS discount because they already receive a favorable rate.

## Policies, Premiums and CRS Savings for CRS Communities in Michigan

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
4,345	\$3,434,671	\$448,420

Communities receive CRS credit for each CRS activity it practices. For a detailed description of each CRS activity, refer to the 2007 CRS Coordinator's Manual. This manual is available for download at <http://training.fema.gov/EMIWeb/CRS/> or it may be ordered at no cost from:

Flood Publications  
NFIP/CRS  
PO Box 501016  
Indianapolis, IN 46250-1016  
317-848-2898

Following is a brief description of the eighteen (18) activities that receive credit under the CRS.

### 300 Series - Public information

- 310 - Elevation Certificates
- 320 - Map Information Service
- 330 - Outreach Projects
- 340 - Hazard Disclosure
- 350 - Flood Protection Information
- 360 - Flood Protection Assistance

### 400 Series - Mapping and Regulations

- 410 - Additional Flood Data
- 420 - Open Space Preservation
- 430 - Higher Regulatory Standards
- 440 - Flood Data Maintenance
- 450 - Stormwater Management



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**500 Series - Flood Damage Reduction**

- 510- Floodplain Management Planning
- 520 - Acquisition and Relocation
- 530 - Flood Protection
- 540 - Drainage System Maintenance

┌  
**600 Series - Flood Preparedness**

- 610 - Flood Warning
- 620 - Levee Safety
- 630 - Dam Safety

The following table shows the current CRS discount being received by NFIP policyholders in Michigan's CRS communities. Altogether, about 5% of all NFIP communities participate, representing about two-thirds of all NFIP policies. If you have communities with a large number of NFIP policies that are not participating in the CRS, you might assist them in applying for the CRS. These discounts are real dollars that are staying in the pockets of your taxpayers.

<b>Community</b>	<b>NFIP Policies</b>	<b>NFIP Premium</b>	<b>CRS discount</b>
Bedford	155	\$134,175	\$13,258
Brooks	21	\$23,053	\$2,224
Commerce	39	\$20,121	\$1,107
Dearborn Heights	1,244	\$1,005,504	\$160,714
Fraser	135	\$87,839	\$4,306
Gibraltar	398	\$330,402	\$33,607
Hamburg	196	\$207,719	\$21,045
Luna Pier	332	\$242,892	\$25,367
Midland	274	\$237,205	\$66,387
Novi	60	\$36,236	\$3,865
Park	48	\$49,861	\$2,294
Plainfield	115	\$102,241	\$9,788
Portage	30	\$15,641	\$386
Richfield	3	\$1,465	\$71
Saginaw	334	\$199,156	\$19,249
Saugatuck	104	\$41,711	\$4,213
Shelby Charter	35	\$26,639	\$3,410
Sterling Heights	103	\$105,333	\$12,800
Taylor	327	\$276,418	\$26,591
Taymouth	25	\$19,709	\$1,935
Vassar	81	\$65,830	\$14,608
Zilwaukee	286	\$205,521	\$21,198
<b>Total</b>			
CRS Communities	4,345	\$3,434,671	\$448,420
Non-CRS Communities	22,112	\$18,751,111	\$0
All Communities	26,457	\$22,185,782	\$448,420

Additional benefits a community realizes from participation in the CRS include:

1. The CRS floodplain management activities provide enhanced public safety, a reduction in damage to property and public infrastructure, avoidance of economic disruption and losses, reduction of human suffering, and protection of the environment.
2. A community can evaluate the effectiveness of its flood program against a nationally recognized benchmark.
3. Technical assistance in designing/implementing some activities is available at no charge.
4. A CRS community's flood program benefits from having an added incentive to maintain its flood programs over the years. The fact that the community's CRS status could be affected by the elimination of a flood-related activity or a weakening of the regulatory requirements for new development, should be taken into account by the governing board when considering such actions. A similar system used in fire insurance rating has had a strong impact on the level of support local governments give to their fire protection programs.
5. Implementing some CRS activities, such as floodplain management planning, can help a community qualify for certain federal assistance programs.

If you have any questions on this report, please contact Cristina Martinez, CFM at 303-443-1695.

State CRS Summary: Michigan, 01/14 COMMUNITY RATING SYSTEM

The "NFIP/CRS Update"  
The effective date of the 2013 CRS Coordinator's Manual has been extended to  
December 31, 2016.



## **FEMA Online Change Requests for Property's Flood Zone Designation**

from NFIP Watermark Newsletter 2/10/2014

FEMA is launching a new way to submit a request to change your property's flood zone designation: the Online Letter of Map Change (LOMC).

If a property owner believes his or her property has been inadvertently included in a Special Flood Hazard Area (SFHA), he or she may now request a change over the Web instead of by mail. The SFHA is the area that has a 1 percent or greater chance of flooding in any given year; this area is also referred to by some as the 1-percent-annual-chance floodplain, base floodplain, the 100-year floodplain, or simply the high-flood-risk area.



At present, the system will begin assisting with LOMAs. Soon, capabilities will include LOMRs, CLOMRs, and fee processing.

Applicants can use this new Web site instead of the MT-1 or MT-EZ paper forms. All home- or property owners, their designated representatives, or professional surveyors and engineers can use this online tool to conveniently submit required documents, property information, and payment information all in one place.

The new Online LOMC offers many advantages over paper forms:

- Applicants may save information online and finish applying at their convenience.
- Clear and intuitive interface makes applying user-friendly.
- Eliminates time associated with the paper-based submission.

- Frequent applicants can manage multiple LOMC requests online.
- More efficient communications with LOMC processing staff.
- Applicants can check their application status in real-time.

For more information:

Visit the new online LOMC site at <http://www.fema.gov/change-flood-zone-designation-online-letter-map-change>.

The Map Service Center site and the Flood Map chat line can be found at the following [link](#). Or, you may want to call a map specialist at **(877) 336-2627**.



**From the Director's Desk**  
**Chad Berginnis, CFM**  
**Executive Director, ASFPM**

*Editor's note: reprinted from Vol. 27, No. 4 News and Views of the ASFPM. From my read, Chad points out many of the same observations I'm sure any of us have also made over the years when working with communities and citizens to help them understand the purpose and goals of the NFIP. I believe he is spot on when he eludes to floodplain management being something for all persons to be aware of, to be involved in, and to understand regardless of the professional training one has or does not have.*

August 2014

## What is a Floodplain Manager?

It is a little disconcerting to me how many times I get asked this question. I suppose it is that I have been in the field of floodplain management since I interned at Ohio's State Floodplain Management Office, which is also the state coordinating office of the NFIP. So it is really all I've known professionally. Yet, while on the big stage and under the bright lights of a Congressional hearing this past July, a senator asked me that very question. Unfortunately, in that moment I figured I only had about 10 seconds to describe what a floodplain manager is. Not good –it was evident by the confused look I received that I did not explain it satisfactorily!

Often when traveling, I will strike up a conversation with the person next to me on the plane and inevitably am asked the question after the perfunctory exchange of names, employers and what we do. I mean, we know who we are right? Why doesn't the rest of the world just know? People always want the short answer. However, since I have time and space in this column to try to better define what a floodplain manager really is, I am not going to give the magical 15 second sound bite. So in the spirit of the upcoming Labor Day holiday, I thought I would try to define just what a floodplain manager is.

The truth is –it's very hard to define! If you look at ASFPM's Certified Floodplain Manager program, floodplain managers can be local officials, state officials, federal officials, private sector employees in a wide variety of fields (engineering, building, GIS, biology, stormwater, planning), as well as scientists, policy experts, and even motivated citizens. Sometimes the CFM behind a person's name is in addition to other professional certifications – PE, PS, AICP, AIA, CEM, PMP, DWRE, and so on. I have been asked, "do you have to go to school to be a floodplain manager"? Does it require special training? While there is no specific requirement for a floodplain manager, we are literally experiencing a watershed moment for the floodplain management profession. Soon there will be a master's degree with a concentration in floodplain management at the University of Washington. And beginning this fall, the nation's first four year bachelor's degree in floodplain management is being offered by eastern Kentucky University!

It even gets more confusing if you are a local floodplain manager who has other "official" titles. I have seen floodplain managers who are also community planners, levee district managers, clerks, and even fire chiefs. There are also plenty of mayors and other elected officials who are also floodplain managers. So, I have tried to simplify it by saying ASFPM is a group of 16,000 floodplain managers who represent professionals who work every day on flooding issues – from local officials that enforce codes, to engineers who design flood control

and stormwater systems, to mappers and scientists who create our flood maps and flood studies. Ultimately, though, what unites us is our common mission in working to reduce the nation's flood losses and recognize the incredible benefits of our nation's floodplains.

So on the eve of Labor Day weekend, cheers to all of you working floodplain managers out there. Keep producing high quality and accurate flood maps. Even if you are stuck doing GIS or running a HEC-RAS model in a cubicle, know that families and businesses depend on your expertise and precision. Faithfully administer and enforce your local codes – even when an applicant doesn't know what is good for them and argues that they shouldn't have to elevate. Keep pushing common-sense and No Adverse Impact floodplain management policies, even when elected leaders appear to be skeptical. We are very lucky in this profession to be doing worthwhile work and I salute all of you who work hard every day in this field – you make a difference!

Your partner in loss reduction,

Chad



## **News & Views-News You Can Use**

Reprinted News and Views August 2014

The FEMA Risk MAP team announced the **newly redesigned FEMA Flood Map Service Center**, the authoritative online public source for flood hazard information produced under the National Flood Insurance Program. In addition to a streamlined and intuitive user interface, the upgraded MSC provides a number of benefits to the public:

- **All products free** - All products and services are now completely online and free of charge, reducing costs to the public and costs to FEMA associated with processing payments, shipping physical media, and maintaining parallel systems for paying and fee-exempt customers;
- **Quick and easy downloads** - An enhanced map search allows the public to download their flood map, and any revisions or amendments to it, in a matter of seconds;
- **Everything in one place** - An integrated product search allows users to locate every flood hazard product available for their area of interest in just a few clicks;
- **Free subscriptions** - Free customized email subscriptions make it possible for floodplain managers, location officials, and others to know immediately when new information comes out for their community;
- **Direct Data Service Features** - Products-as-a-service enables access to hosted flood hazard information without ever having to navigate through the actual site, thanks to a standardized product URL format; and
- **Enhanced help features** - Tailored help text and responses to Frequently Asked Questions quickly guide first-time and novice users of the site to the information they need.

A factsheet summarizing the new and enhanced features may be found in the FEMA Library.

The MSC is one of the many tools used by FEMA to support partners, communities, and individuals as they work together to improve our capability to prepare for, protect against, and mitigate all hazards.



## **Top Ten Fourteen** **Reasons to Join the Community Rating System**

Reprinted from NFIP/CRS UPDATE June/ July2014

Not to be outdone by a certain late-night talk show host, the City of Ottawa, Illinois, has recently developed its own “top ten” list. But, as you can see by this excerpt from a presentation made by Mike Sutfin, CRS Coordinator for Ottawa, at the spring meeting of the Illinois AFSM, they couldn’t stop at ten. The city is a CRS Class 5, and here are their 14 reasons they think other communities should participate. You should join the CRS because it:

14. Gives a step-by-step manual to help your community;
13. Develops community friends united in fighting floods;
12. Develops friends in CRS who have done this and can help;
11. Develops agency partners to help you—Illinois Department of Natural Resources, CRS, U.S. Geological Survey, Federal Emergency Management Agency, U.S. Army Corps of Engineers, and more;
10. Helps your community learn about available resources for managing its flood hazards;
9. Helps others in your community be ready to fight the flood;
8. Encourages you to do what’s best for your community;
7. Cures flood amnesia;
6. Educates your residents;
5. Lowers insurance premiums;
4. Gives legitimacy when seeking grants;
3. Helps keep your flood problems from getting worse;
2. Is the right thing to do; and
1. Protects your community



### **Bring the CRS to Your Home Town In 2015**

Reprinted from NFIP/CRS Update June / July 2014

The CRS expects to conduct the field-deployed CRS course (L278), the same as the EMI’s E278, but tailored to local conditions), depending on funding availability. The 2013 CRS Coordinator’s Manual and increased interest by non-CRS communities are generating a growing demand for CRS training. A state, CRS Users Group, or organization that would like to host a course or discuss CRS training opportunities should contact its FEMA Regional CRS Coordinator (see [www.CRSresources.org/100](http://www.CRSresources.org/100)).

The following letter by Edward L. Connor, Deputy Associate Administrator for Federal Insurance, is from the June 1, 2014, updated NFIP Flood Insurance Manual. It provides a good summary of highlights for insurance agents to be aware of, about the 2012 Biggart-Watters Insurance Reform Act and the 2014 Grimm-Waters Homeowner Flood

April 2014

Dear NFIP Flood Insurance Manual User:

This edition is a complete reissue of the NFIP Flood Insurance Manual, updated with program changes that become effective June 1, 2014. All pages display the new date, and change bars identify the updated information. This release of the NFIP Flood Insurance Manual reflects changes required for the implementation of the Biggart-Watters Flood Insurance Reform Act of 2012 (BW-12).

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 BW-12 and makes additional program changes to other aspects of the program not covered by that Act. Many provisions of BW-12 remain and are still being implemented. Because the enactment of the Homeowner Flood Insurance Affordability Act of 2014 occurred when the June 2014 Flood Insurance Manual was close to completion, the NFIP will be issuing adjustments to this edition of the Manual at a later date to address the changes required by the new Act.

Significant revisions include the following:

- Updates to the NFIP Servicing Agent Contact Information and NFIP Bureau and Statistical Agent Regional Offices (REF Section).
- Revised primary residence definition and new underwriting requirement to verify the eligibility for primary residence (GR, APP, PRP, and DEF Sections).
- Clarification of rules regarding tenant's coverage and only one policy per building (GR, END, and CN Sections).
- New maximum limits for Other Residential buildings (RATE and PRP Sections).
- Revised deductible amounts, deductible factors and changes to the minimum deductible (RATE and CONDO Sections).
- Inclusion of the 2014 edition of the Residential Basement Floodproofing Certificate (CERT Section).



- New Renewal Notice requirement to include a message on the back of the Renewal Notice about the advantage of using certified mail to submit premium payments (REN Section).
- Revised Cancellation Reason Code 9 to include a Letter of Map Revision under the same rules for a Physical Map Revision (CN Section).
- Updates to the Community Rating System Eligible Communities list (CRS Section).

Thank you for your continued support of the NFIP.

Sincerely,  
Edward L. Connor  
Deputy Associate Administrator for Federal Insurance





## Michigan Stormwater-Floodplain Association Outstanding Service Award Guidelines

The Michigan Stormwater-Floodplain Management Association (MSFA) was formed in 1987 in response to a need expressed by floodplain professionals for a common forum, and a network that supports and improves their management of Michigan's storm water and floodplains. The MSFA recognizes professionals contributing to better storm water and floodplain management through the annual presentation of the *MSFA Outstanding Service Award*. In addition, MSFA will nominate the award winner for consideration at the national level through the Association of State Floodplain Managers (ASFPM) award program.

**Please help the MSFA in recognizing outstanding local, regional and state programs and professionals, by nominating one of Michigan's floodplain management leaders!**

### MSFA Outstanding Service Award Criteria

The *MSFA Outstanding Floodplain & Stormwater Management Service Award* will be awarded to a floodplain manager, local official, consultant, or other individuals who has gone above and beyond normal expectations and duties to promote MSFA's goals. This award is designed to honor an individual whose contributions have resulted in an outstanding local program or activity for comprehensive floodplain & storm water management, or unique programs that encourage flood impact awareness and reduction. The recipient of this award will serve as a role model and inspiration to other floodplain and storm water management professionals.

- ✓ The recipient will be selected based upon his/her outstanding accomplishments in, or contribution to the field of storm water and floodplain management in Michigan.
- ✓ The recipient will be selected based upon his/her leadership and demonstration of both personal and professional character of the highest quality.
- ✓ The activities and work undertaken by the recipient shall demonstrate a direct impact on improving the quality of life through better water resource management in accordance with the MSFA purpose and objectives (on-line at [mi.floods.org](http://mi.floods.org)).

### MSFA Outstanding Service Award Application and Instructions

- ✓ Complete the MSFA Outstanding Service Award application.
- ✓ Attach a one-page summary of the nominee's qualifications and activities.
- ✓ Publications, photographs, videos, letters of recommendation and project descriptions may be submitted to support your nomination (all submitted materials will become the property of MSFA).
- ✓ Submit application, description and supporting materials to:

Michigan Stormwater & Floodplain Management Association  
P.O. Box 14265  
Lansing, Michigan 48901-4265

You may direct any questions to Awards Coordinator, Thomas Smith at 616-364-8491



**The deadline for submittal of annual nominations is November 1, 2015**



Michigan Stormwater-Floodplain Association

Outstanding Service Award Application

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Name of Nominee \_\_\_\_\_

Address \_\_\_\_\_

Phone No. \_\_\_\_\_ Employer \_\_\_\_\_

Employer Contact/Phone \_\_\_\_\_

On a separate page, please describe the qualifications and activities of the nominee. Please address the award criteria and provide specific information, including any substantiating materials, which support your nomination.

Nominated by \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_ E-mail \_\_\_\_\_

Fax \_\_\_\_\_ Date Submitted \_\_\_\_\_

Submit nominations to:

Michigan Stormwater & Floodplain Management Association  
P.O. Box 14265  
Lansing, Michigan 48901-4265

DEADLINE: November 1, 2015



## Michigan Stormwater-Floodplain Association 2015/2016 Scholarship Application

The Michigan Stormwater-Floodplain Association (MSFA) is the Michigan Chapter of the Association of State Floodplain Managers (ASFPM). MSFA began in 1987 to promote the common interest in floodplain and stormwater management, enhance cooperation among various local, state and federal governmental agencies, and to encourage effective and innovative approaches to managing the State's floodplain and stormwater management systems. The Association's mission is to mitigate the losses, costs and human suffering caused by flooding and to promote wise use of the natural and beneficial functions of floodplains. MSFA supports comprehensive nonstructural and structural management of Michigan's floodplains and related water resources and the concept of "No Adverse Impact". MSFA members represent local, state and federal government agencies, citizen groups, private consulting firms, academia, the insurance industry, and lenders. MSFA's goals are to help the public and private sectors:

1. Reduce the loss of human life and property damage resulting from flooding.
2. Preserve the natural and cultural values of floodplains.
3. Promote flood mitigation to prevent the loss and encourage wise use of floodplains.
4. Avoid actions that exacerbate flooding and or stream degradation.
5. Promote a watershed approach to stormwater management.
6. Promote the use of best management practices to minimize accelerated erosion and control sedimentation.

### Applicant Criteria:

1. Full time Junior, Senior or Masters Student in Biosystems, Civil, or Environmental Engineering, or related Natural Resources Planning program with a specialization related to the mission and goals of the MSFA at a Michigan University.
2. Have a cumulative grade point average of 3.0 or above at the end of Spring Semester 2015.

Along with this completed form you **MUST** also attach:

1. A copy of your program of study showing courses remaining and a photocopy of your transcript.
2. A current resume that includes a statement of your career objectives and your graduation date.
3. A one-page typed essay highlighting your academic achievements, extracurricular activities, past and present work experiences, the occupation you propose to pursue upon graduation and your level of commitment to the mission and goals of the MSFA.
4. Letter of recommendation from a faculty of your department.

The academic year 2014/2015 award amount is \$1500. Applicants can expect a response in January 2016.

Questions may be directed to any MSFA Board Member listed under Contacts at <http://mi.floods.org>.

Scholarship recipients will be recognized at the 2016 MSFA Annual Conference, March 4 – 7, 2016, McCamly Plaza Hotel, Battle Creek, Michigan. Awardees are required to participate in the conference as an MSFA guest (conference fee and lodging will be covered by MSFA). MSFA board members will assist you in meeting other conference attendees, including vendors and prospective employers.

Name (last, first, middle): \_\_\_\_\_

Local Address: \_\_\_\_\_

Permanent Address: \_\_\_\_\_

Local Phone: \_\_\_\_\_ E-mail: \_\_\_\_\_ University Attending: \_\_\_\_\_

Are you currently on any type of financial aid? (Please circle) Yes No

Have you received any other scholarships awards for academic year 2014/2015? Yes No

If yes to either, describe financial aid package and/or scholarship award received on a separate page and attach it to your application.

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**APPLICATIONS MUST BE POSTMAKED BY: Friday, November 1, 2015**

Mail to: MSFA, PO Box 14265, Lansing, MI 48901-4265

