

# Flood News for Michigan Floodplain Managers

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

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Posted on MDEQ Floodplain Management/National Flood Insurance Web page.

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# **ASSOCIATION OF FLOODPLAIN MANAGERS (ASFPM)**

## **2016 Annual Conference**

*Dates:* **June 19-24, 2016**

*Location:* **Grand Rapids, Michigan, The DeVos Place Convention Center**

*Hosts:* **The Michigan Stormwater-Floodplain Association (MSFA) and  
The Illinois Association for Floodplain & Stormwater Management (IAFSM)**

*Theme:* **Great Lakes—Grand Partners**

[http://www.floods.org/ace-images/News\\_Views](http://www.floods.org/ace-images/News_Views) ASFPM would like to thank each and every one of you who participated in this year's Conference. You're the reason we do this and we couldn't do it without you. We'd like to send a special thank you to the Michigan Stormwater-Floodplain Association, Illinois Association for Floodplain & Stormwater Management, and all of the volunteers who helped plan, organize, and conduct the conference along with our Conference Program Chair Steve McMaster. Last, thank you to all of the Conference Sponsors for their continuing support to ensure the ASFPM National Conference remains the world's Premier Flood Conference.

### **Highlights:**

- **40th National Conference.**
- **996 registrants plus their guests.**
- **Total participation number of 1067.**
- **Representatives from 49 states, DC, and Puerto Rico.**
- **10 international representatives from 6 foreign nations.**
- **Greg Main Honorary Blood Drive:**  
Sixty-five flood risk professionals donated 66 pints of blood (60 donated for the first time at #ASFPM!) and 198 patients will receive live-saving blood thanks to the generous donors.
- **Scholarships supported the attendance of 51 Michigan people to the conference:**
  - 20 went because of FEMA money (\$9,975)
  - 4 because of ASFPM money
  - 27 because of MSFA money (\$13,425)
- **75 booths at the conference representing 60 companies:**



→ **Running of the Chapters Fourth Annual 5K Fun Run & Walk**

This year, 129 registered and 117 actually woke up at the crack of dawn to compete. Below are the top three women and top three men:

→ **WOMEN:**

- Michelle Phillips, Helena MT, 20:08.4
- Christine Estes, Washington DC, 22:07.3
- Karin Ohman, Alexandria VA, 23:05.4

→ **MEN:**

- Michael Bash, Lincoln NE, 18:43.3
- Nathan Campeau, Minneapolis MN, 18:54.3
- Dean Goodison, Raleigh NC, 19:15.4

→ **Annual silent auction:** This year it raised \$3,494 for the ASFPM Foundation.

→ **Silent and live auctions raised nearly \$27,000 in donations for ASFPM Foundation.**

## →Miscellaneous Conference Photos



**Adirondack chair for the ASFPM Foundation silent auction. Made by Mark Walton, Local Conference Program Committee Chair.**



**Special ASFPM Foundation Meeting.**



**ASFPM Silent Auction Area with hopefully winning bidders.**



**Michigan/Illinois/Volunteer Information Booth. (Do you think anyone will really show up? I certainly hope so; I gave up two golf outings.)**

**2017 ASFPM National Conference**

**April 30-May 5, 2017**

**Kansas City, MO**

**2017 Michigan Stormwater-Floodplain Association (MSFA)  
Annual Conference**

**February 28-March 3, 2017**

**The Radisson Hotel in Lansing, MI 48909**

## **FEMA's Emergency Management Institute (EMI)** **Continuing Education Opportunity**



FEMA's Emergency Management Institute (EMI) offers a diverse selection of more than 400 floodplain and emergency management courses available to local, state, and tribal floodplain and emergency managers, federal partners, volunteer organizations and first responders from across the country.

EMI also offers many more courses in Emmitsburg, Maryland, around the country, and through webinar training opportunities online. For additional information on EMI classes and webinars, please visit EMI's training calendar website at <http://www.training.fema.gov/emicourses/schedules.aspx> and its course catalog at <https://training.fema.gov/emicourses/>.

There are still seats available for floodplain management courses at EMI that have been pre-approved for Continuing Education Credits (CECs) for CFMs. EMI courses are offered at the beautiful Emmitsburg, Maryland campus. If you are a state, local, or tribal government employee you may attend the training for FREE with all expenses covered except meals (meal tickets approx. \$110/week).

### **E273 Managing Floodplain Development through the NFIP**

Date: OCTOBER 31 - NOVEMBER 4, 2016  
(12 Core CECs)

This is a basic NFIP four-day course that lays the foundation for working with the NFIP in application in the field, and is targeted for local, tribal, state, and federal floodplain managers. Topics covered include outreach, mapping (risk determination), rules and regulations, permitting, elevation certificate, substantial damage and substantial improvement, flood insurance, and legal issues, as well as other important topics.

**TO APPLY:**

Complete a FEMA Form 119-25-1, General Admissions Application, with student signature and signature of supervisor or sponsoring agency official. State and local participants must submit their application through the State Emergency Management Training office. Tribal representatives can submit their application directly to NETC Admission Office. FEMA Regional employees should submit their application to their Regional Training Manager (RTM). Mail, scan, or fax the application to:

NETC Admissions Office (Room I-216)  
National Emergency Training Center  
16825 South Seton Avenue  
Emmitsburg, MD 21727-8998  
Phone: (301) 447-1035 Fax: (301) 447-1658  
Email: [netcadmissions@fema.dhs.gov](mailto:netcadmissions@fema.dhs.gov)

FEMA's Emergency Management Institute (EMI) offers a diverse selection of more than 400 floodplain and emergency management courses available to local, state, tribal, floodplain, and emergency managers, Federal partners, volunteer organizations and first responders from across the country.



**Other Trainings and Conferences**

*Michigan Stormwater Floodplain Association 30<sup>th</sup> Annual Conference.* Spring 2017. Visit the NSFA website for more information at <http://mifloods.org/annual-msfa-conference/>.

Wisconsin Association for Floodplain, Stormwater, and Coastal Management (WAFSCM) Annual Conference. TBA, Fall 2016. Visit the WAFSCM website for more information at <http://www.wafscm.org/annual-conference/>.

Minnesota Association of Floodplain Managers Annual Conference. November 16-18, 2016, St. Cloud, MN. Visit the MnAFPM website for more information on this conference at <http://www.mnafpm.org/conference>.

## Webinars

(NFIP/CRS Update – 8 – July / August 2016)

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 pm EST / 10:00 am PST.

**Preparing an Impact Adjustment Map - September 27, 2016**

**Flood Warning & Response (Activity 610) - September 28, 2016**

**Preparing for a Verification Visit - (1 hour and 15 minutes), October 18, 2016; December 20, 2016**

**The CRS and Class 4 Prerequisites - October 19, 2016**

**Introduction to the CRS - November 15, 2016**

**Developing a Program for Public Information and Insurance Coverage and Improvement Plan - November 16, 2016**

**Preparing for a Verification Visit - (1 hour and 15 minutes), December 20, 2016**

**The CRS and Coastal Hazards - December 21, 2016**

**The Role of the Community CRS Coordinator - January 17, 2017**

**Changes in the 2017 CRS Coordinator's Manual - January 18, 2017**

**Introduction to the CRS - February 21, 2017**

**Repetitive Loss Properties and the CRS - February 22, 2017**

**Preparing for a Verification Visit - (1 hour and 15 minutes), March 21, 2017**

**Changes in the 2017 CRS Coordinator's Manual - March 22, 2017**

**The Role of the Community CRS Coordinator - April 18, 2017**

**Repetitive Loss Properties and the CRS - April 19, 2017**

**Introduction to the CRS - May 16, 2017**

**The CRS and Coastal Hazards - May 17, 2017**

**Preparing for a Verification Visit - (1 hour and 15 minutes), June 20, 2017**

**Developing Outreach Projects for Activity 330 - June 21, 2017**

Some other anticipated webinars include **How FloodSmart Tools can help CRS Communities, Forming a User's Group**, and **Stormwater Management**. If you'd like to have a webinar on the FEMA Elevation Certificate, or a particular CRS 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

**The Community Rating System (CRS) (E278)** (field-deployed course is designated as L278)

September 19 - 22, 2016; March 20 - 23, 2017; June 26 - 29, 2017; September 11 - 14, 2017. 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, 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 Certified Floodplain Manager (CFM®), or have completed the National Flood Insurance Program course (E273), or be a full-time floodplain manager with over two years of specific floodplain management experience.

**Hazus-MH for Flood** (E172) November 28, 2016 - December 1, 2016; June 12 - 15, 2017

**Advanced Floodplain Management Concepts II** (E282) April 24 - 27, 2017

**Managing Floodplain Development through the NFIP** (E273) September 12 - 15, 2016; October 31, 2016 - November 3, 2016; May 22–25, 2017; August 21–24, 2017. E273 is also field deployed periodically. Contact your State NFIP Coordinator for more information [see <http://www.floods.org/index.asp?menuID=274>].

**Advanced Floodplain Management Concepts III** (E284) July 24 - 27, 2017

**Residential Coastal Construction** (E386) August 28–31, 2017

**Advanced Floodplain Management Concepts I** (E194) January 30 - February 2, 2017

**Unified Hazard Mitigation Assistance-Project Implementation and Programmatic Closeout** (E214) February 22 - 23, 2017; June 21 - 22, 2017

**Unified Hazard Mitigation Assistance-Developing Quality Application Elements** (E212) May 15 - 18, 2017

**Retrofitting Floodprone Residential Buildings** (E279) May 22 - 25, 2017. 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).

**Association of State Floodplain Manager (ASFPM)** - ASFPM has an online training program and training is added regularly. See <http://www.floods.org/n-calendar/webinars.asp> for more information.

## Bring the CRS to Your Home Town

The CRS conducts the field-deployed CRS course (L278, the same as EMI's E278, but tailored to local conditions) throughout the year, 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 ([www.CRSresources.org/100](http://www.CRSresources.org/100)).



## **NFIP Training Has Moved!**

(From 04 May 2016, FEMA's e-Watermark Updates)

NFIP Training courses for agents and claims adjusters, historically delivered as live classroom training or webinars, are moving online to the Distance Learning program at the FEMA Emergency Management Institute. That means training is now online. You can get started at [the NFIP Agent Training page](#).

The transition will continue throughout 2015. The first courses that became available in the spring of 2015 are as follows:

- The Basic Agent Tutorial
- The NFIP Claims Review for Adjusters
- EC Made Easy: An Overview of the Elevation Certificate

Why online? Full accessibility anytime at the location of choices – work, home, or anywhere in between that has Internet access! Additionally, the instructional materials and resources, such as job aids and handouts, are available online for download and review whenever the learner desires.

FEMA Distance Learning courses are open to anyone. Access is granted by setting up a user account with the FEMA Distance Learning Center and then simply registering for a course. EMI will provide assistance to anyone who experiences a technical difficulty. Courses may be retaken as a refresher at any time, day or night. Seminars and webinars that have long been favorites are now being converted to interactive online courses. Courses are accessible for those who have disabilities.

“We are anticipating that agents, adjusters, and other groups who are crucial NFIP stakeholders will like the convenience and ease of learning using an online system,” said Hugh Sanders, NFIP Training Contract Office Representative. Sonja Wood, who has been a trainer for the NFIP since 1995, remarked, “This is an important step in the evolution of how learning is made available by FEMA.”

The following NFIP courses are slated for rollout online before the end of 2015:

- The Basic Agent Tutorial
- NFIP Claims Review for Adjusters
- EC Made Easy: An Overview of the Elevation Certificate
- FEMA Mapping Changes
- The Elevation Certificate for Surveyors
- Theory of Elevation Rating
- Increased Cost of Compliance
- Coastal Barrier Resources Act
- Writing Commercial Exposures
- Insuring Condominiums
- Customer Service for Adjusters
- Introduction to Flood Claims
- Understanding Basement Coverage
- Introduction to Commercial Claims

Course content will be continuously updated as Program changes occur, meaning that materials are always current. In addition to online courses, informational videos will be available on FEMA.gov.

For more information, you can begin at [the NFIP Insurance Professionals page](#).

# Employment Interests

Check Out the Following ASFPM Website of Job Postings:

<http://www.floods.org/n-jobpost/index.asp>

## Risk MAP Spring 2016 Update - Michigan

FEMA's national Risk Mapping, Assessment, and Planning (Risk MAP) program is intended to result in local activities that reduce risk. In 2014, in partnership with the State of Michigan, FEMA Region V began an effort to engage cities in discussions about local risk reduction activities that result in safer communities. Since then, FEMA Region V and state representatives have been facilitating meetings with community officials, mitigation consultants, and regional stakeholders to define local mitigation activity implementation steps, challenges, and needed technical support. This effort enhanced existing mitigation planning efforts by identifying federal and state tools, resources, and technical assistance that may enable progress on local disaster risk reduction activities.

In Michigan, FEMA, the Michigan Department of Environmental Quality (MDEQ), and Michigan Homeland Security and Emergency Management have been working with STARR, FEMA's consultant, to discuss risk reduction options with Michigan communities, and develop a local implementation strategy for reducing risk from flooding or other hazards in the community. In addition, some communities have received technical assistance supporting local risk reduction efforts. Over the last few months, the team assisted the City of Wyoming and Plainfield Charter Township, where action support efforts included starting the process for requesting additional USGS gages to be installed to allow for better flood preparedness and risk decision making.

The program is now wrapping up efforts to support communities with local mitigation needs. Going forward, FEMA and the state will be considering additional technical assistance support and other efforts to help communities take action to reduce flood risk.

If you have any questions about the program, please contact any of the following project partners:

Byron Lane, MI DEQ, at [laneb@michigan.gov](mailto:laneb@michigan.gov)

Matt Schnepf, MI HSEM, at [schnepfm1@michigan.gov](mailto:schnepfm1@michigan.gov)

Tom Smith, FEMA RV, at [thomas.smith6@fema.dhs.gov](mailto:thomas.smith6@fema.dhs.gov)



## **The Surcharge and Requirement to Validate a Primary Residence for NFIP Policies**

### **The Homeowner Flood Insurance Affordability Act**

(04 May 2016, FEMA's e-Watermark Updates)

The Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) was signed into law by the President on March 21, 2014. This amendment to the National Flood Insurance Program (NFIP) enacted many changes, including an annual surcharge of \$25 on all new and renewal flood insurance policies for primary residences and \$250 for all others.

HFIAA slowed the elimination of subsidies authorized in the Biggert-Waters Flood Insurance Reform Act of 2012 and amended most of the provisions mandating that certain policies transition immediately to full-risk rates. To compensate for the decrease in revenue, the new law calls for the addition of a surcharge on all policies that will be collected until, with limited exceptions, all subsidies are eliminated.

The surcharge is a flat fee applied to all policies based on the property use of the insured building and is not associated with the flood zone in which the building is located or the construction date of the building (e.g., pre- or post-FIRM). The surcharge is in addition to a Federal Policy Fee that existed prior to the enactment of HFIAA and any applicable probation surcharge that may be applied to communities that fail to enforce the minimum floodplain management requirements of the NFIP.

Which surcharge applies to which policies?

- If the home is an owner-occupied single-family dwelling insured under the Dwelling Policy and it is the owner's primary residence, the \$25 surcharge applies.
- If the building is not an owner-occupied single-family dwelling insured under the Dwelling Policy and it is NOT the primary residence of the owner, the \$250 surcharge applies.

Here are a few examples to help understand what is involved:

- NFIP Dwelling Building coverage purchased by a landlord would include the \$250 surcharge. Keep in mind, the surcharge is intended to assist homeowners with their flood insurance costs. In a situation involving commercial use of a private home, such as a landlord situation, if even one of the units is the primary residence of the landlord, the \$250 surcharge still applies since the building is being used for profit by the landlord. The renter, who would have contents coverage only for their possessions, would pay only \$25 under the contents policy.
- The \$25 surcharge does not apply to 2-4 family dwellings unless the policy is written for contents only or the policy insures a specific condominium unit.
- A single-family detached building that is in the condominium form of ownership would have the \$250 surcharge. Keep in mind this would be under the Residential Condominium Building Association Policy (RCBAP), even though the unit is the owner's primary residence. Remember, this is not a Dwelling Policy. A high-rise insured under an RCBAP will be surcharged \$250.

You can always check with your underwriting office to make sure your assessment is correct. For more examples, please see the April 1, 2015 changes bulletin. [All NFIP bulletins can be found on the NFIP iService website.](#)

## Primary Residence vs. Non-Primary Residence

Keep in mind, for insurance rating purposes only, FEMA defines a primary residence as a building that will be lived in by an insured or an insured's spouse for more than 50 percent of the 365 days following the policy effective date. However, for loss settlement purposes, if the dwelling does not meet the definition of a "principal residence," then any claim for building damages will be paid using Actual Case Value (ACV). The Standard Flood Insurance Policy (SFIP) defines a principal residence that qualifies for Replacement Cost Value (RCV) coverage on the building as a building that, at the time of loss, is lived by an insured or an insured's spouse for either 80 percent of the 365 days preceding the loss or 80 percent of the period of ownership, if less than 365 days, and the building is insured for at least 80 percent of its replacement cost value.

It is important that insurance agents communicate the difference between "Primary Residence" and "Principal Residence" for rating and loss settlement purposes, so their customers are aware of the SFIP limitations in case they do not meet the 80 percent threshold. Even though the policy declarations page will indicate "primary" residence for rating purposes, for the purpose of adjusting a claim, a different assessment is involved.

The insurer can assist you with validating the property use.

The policyholder needs to provide verification of primary residence status through documentation to include one of the following: driver's license, automobile registration, proof of insurance for a vehicle, voter's registration, documents showing where children attend school, or homestead tax credit for primary residence. If they cannot provide the documentation, they need to submit a signed and dated statement to the insurer to verify the property use. Failure to do so will require the insurer to assume the non-primary status and apply the \$250 surcharge, and the building may be subject to a 25 percent premium rate increase. In either case, insurance agents should ensure that their customers understand the implications of not returning this very important documentation.

## Where To Go for Assistance

As always, insurance agents should work with their insurer to answer important questions about rating and underwriting risk, in or out of the floodplain, just as they would their other lines of insurance.

Please also use the [NFIP Flood Insurance Manual](#) for information on the NFIP underwriting rules and requirements, including rating and the basics of flood insurance.

A list of participating private insurance companies known as [Write Your Own Companies and their flood insurance contacts](#). For agents to have policies insured through the NFIP Direct Servicing Agent, please contact the Underwriting Department at 1-800-638-6620.

It is crucial that insurance agents remember to communicate with their customers as renewal time comes around. The documentation requirement for validating the residence status must be done prior to the effective date of the renewal. It is always a good idea to encourage policyholders to sign the letter or submit the supporting documentation at least 45 days prior to the policy expiration so they are not billed as a non-primary residence with a 25 percent premium rate increase and \$250 surcharge.

For more information, please visit:

[Flood Insurance Reform](#)

[Changes to the National Flood Insurance Program – What to Expect](#)

[FEMA.gov Insurance Agent Webpage](http://FEMA.gov)

[The.Agents.FloodSmart.gov Web/site](http://The.Agents.FloodSmart.gov)

[NFIP Bulletin – Homeowner Flood Insurance Affordability Act \(HFIAA\) Surcharge Reporting Guidance for the National Flood Insurance Program New Business and Renewals.](#)



## **“SEVERE WEATHER PREPAREDNESS”**

### THEME OF STATEWIDE POSTER CONTEST

Contact: Lori Conarton, Insurance Institute of Michigan (517) 371-2880

**LANSING, MICHIGAN** - to draw attention to the need for being prepared in the event of severe weather, the Michigan Committee for Severe Weather Awareness (MCSWA) is sponsoring its annual *Severe Weather Awareness Poster Contest*, open to all students currently enrolled in fourth or fifth grades. The deadline to enter was February 12, 2016.

Posters needed to illustrate, according to contest sponsors, what individuals and families should do to prepare for Michigan severe weather, such as tornadoes, floods, snow storms, severe cold, lightning and thunderstorms.

The first place winner received \$200; second place was awarded \$100; third place received \$75; and honorable mention was awarded \$50.

Posters needed to be approximately 15 inches by 20 inches and submitted on quality poster or illustration board. The work was to be original and could be in any media with the exception of pencil, chalk, charcoal or glitter. All posters were to become the property of the sponsoring organization. The artists' names, grades, and telephone numbers, along with the name, address and telephone number of the students' school, and art instructors (if any), were to be provided on the back of the posters.

Entries were to arrive in the National Weather Service (NWS) office no later than February 12, 2016. Poster entries need to be packaged flat and mailed to NWS, 9200 White Lake Road, White Lake, Michigan 48386. Further contest information could be obtained by contacting Ms. Lori Conarton at the Insurance Institute of Michigan (517) 371-2880 or Mr. Rich Pollman of the NWS at (248) 625-3309, ext. 726.

The MCSWA was formed in 1991 to coordinate public information efforts regarding flood, tornado, and winter safety. The Committee includes representatives from the Insurance Institute of Michigan, NWS, Michigan State Police Emergency Management and Homeland Security, Michigan Emergency Management Association, DTE Energy, Michigan Sheriffs Association, Michigan Department of Environmental Quality, WDIV-TV in Detroit, State Farm Insurance, and Michigan Earth Science Teachers Association. To download a copy of the poster contest flyer, visit the Michigan Committee for Severe Weather Awareness web/site, [www.mcswa.com](http://www.mcswa.com).



## Severe Weather Poster Contest

(Reprinted with permission from the Michigan Committee for Severe Weather Awareness (MCSWA))

One of the most successful activities of the committee is its poster contest for severe weather awareness. This contest is open to any Michigan student enrolled in fourth or fifth grade. We received over 300 entries for the 2015 contest. The artwork portrayed here is that produced by this year's contest winners.

The committee is grateful for the continued support it receives from its member organizations, especially for the generous contributions of State Farm Insurance in supporting the development of this Severe Weather Awareness Week poster campaign. Their partnership and participation with the committee contributes significantly to accomplishing the committee's goal of increasing the public's awareness of severe weather.

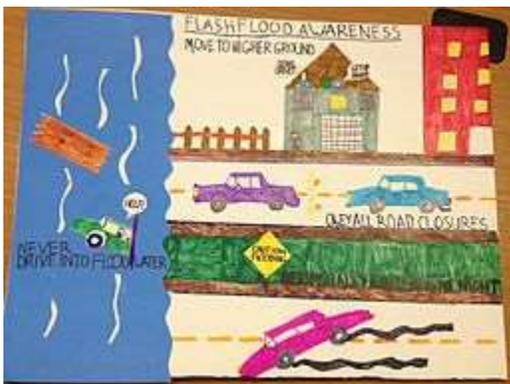
Because of the committee's efforts in developing the severe weather poster contest and several hazard awareness campaigns to inform Michigan residents of the importance of being prepared for severe weather, the MCSWA received the National Weather Association's Public Education Award for the year 2000.



Honorable Mention  
Danielle O'Neill  
Our Lady of Sorrows, Farmington Hills



2nd Place  
Joey Sosnowski  
Our Lady of Sorrows, Farmington Hills



3rd Place  
Alyssa Remy  
Traverse Heights Elementary, TC



First place  
Olivia Schuck  
Dodson Elementary, Canton

## United States Department of Agriculture (USDA) Seeks Partner Proposals to Protect and Restore Critical Wetlands



(Note: Photo proportion changed (widened) from original.)

The USDA announced the availability of \$15 million to help eligible conservation partners leverage local investments to provide technical assistance and financial resources for wetlands protection and improvements on private and Tribal agricultural land nationwide. The Wetland Reserve Enhancement Partnership is one way state and local governments, non-governmental organizations and Tribal governments collaborate with USDA's Natural Resources Conservation Service to increase the number of voluntary conservation projects for targeted, high priority wetland protection, restoration and enhancement. Local and regional WREP partners match federal funding and technical assistance to increase the assistance they can provide to eligible private landowners interested in enrolling their agricultural land into conservation wetland easements. WREP is a special enrollment option under *USDA's Agricultural Conservation Easement Program*. The deadline to apply is May 16. [Go here for more details.](#)



## Ugly is Not a Floodplain Violation

*By Chuck Chase, CFM, NFIP Specialist & Outreach Coordinator at Nebraska DNR  
Originally published in NeDNR's March 2016 Floodplain Management Today newsletter.*



(Note: Photo proportion changed (widened) from original.)

YES, I can easily see several floodplain violations. Unfortunately, “ugly” is not one of them. I began asking floodplain administrators about training needs soon after I started working at the Nebraska Department of Natural Resources. Violation and enforcement training has been the most requested training I have received. “What do we do if someone builds in a floodplain before we notice?” “What do we do if our Council refuses to prosecute?” “How do we handle irate citizens?” “How do we enforce this?”

I had the privilege of attending the Violations and Enforcement Class in Kansas. Steve Samuelson, my Kansas counterpart (and ASFPM's Region 7 Director), has put together a rather good class, and I hope to emulate the course in Nebraska.

We all know about the options in the ordinance dealing with fines and legal action, yet it is in everyone's best interest to gain compliance without these more aggressive tools. As Theodore Roosevelt said, "I have always been fond of the West African proverb: Speak softly and carry a big stick; you will go far", so I will address the "speaking softly" aspect of floodplain management, and save the "big stick" for a future article.

**Know your Ordinance.** Knowing your floodplain ordinance well will allow you to speak with confidence. You will be able to address issues with an air of collaboration without the hint of uncertainty. Some perceive this uncertainty as a reason to simply do what they want. People who say it is easier to get forgiveness than permission are usually working with someone who they feel will waver or be indecisive on an issue because they lack confidence in their own program. So know your ordinance. With knowledge there is power.

**Watch Your Body Language.** You truly want compliance with the ordinance due to buy-in, not by arm twisting. Therefore you should remain professional and avoid giving the impression you are above (or even below) the person you are dealing with. If they come to your office and stand there venting at you, you should stand also. If they have a seat, you have a seat. Some say crossing your arms is a sign of a mind closed. I don't know if that is true, but it is viewed that way, and perception is as good as reality. Don't cross your arms, maintain eye contact, hold the calls, and give the owner your attention.

**Listen.** Oftentimes the owner simply wants to be heard. Try paraphrasing what they say and repeat it back to them. Allow them to correct the parts you misunderstood. Listen to them; even empathize with them if you can. If mistakes have been made by your office, admit them. There is no need to be defensive. The ordinance is still the ordinance, and ultimately we are not looking for who is right or wrong, we are looking for compliance.

As I said earlier, empathize if you can. This does not require your capitulation. Here's a good example of how to possibly handle a situation with an angry citizen. "Barbara, I think if I were in your shoes I would feel the same way. I can see the difficulty. Let's take a look at what we need to do to comply with the ordinance."

Take good notes, but be cautious. If this issue goes south, your notes may end up as evidence. Keep them professional. Don't include opinions of the property owner. Keep them clean, do not deface them later by putting the families shopping list on the back or writing plans for the weekend in the margin.

**Empathy for the neighbors.** Often the concern is on property rights. A typical comment you might hear is: "It's my property and you can't tell me what to do!" If you have been listening and watching your body language, possibly you have positioned yourself to offer comments. See if you can get the property owner to empathize with his neighbors and his community. A response could be, "Harold, I think I'd feel the same way if it were my property." I know you own your place and don't need insurance. Yet, if we let folks violate this ordinance, we could get kicked out of the flood insurance program. Your neighbors won't be able to get flood insurance. Some young couple isn't going to be able to get a home loan. If this community gets hit with a tornado, this would impact relief money. That could devastate this community. You don't want that Harold. What can we do to bring this project into compliance?" Empathize with the owner and see if they will then find compassion for their community.

**Flood Insurance Rate Table.** If you have someone who is determined to build at ground level below the Base Flood Elevation (BFE), you might try pulling up the flood insurance rate table. When you show the constituent the difference in flood insurance premiums for a one-story home built 1 foot below BFE (\$6,700/year), and the same home built 2 feet above BFE (\$650/year), people start to grasp the situation.

This might demonstrate you are really trying to help them out. But even if the owner is not planning on purchasing flood insurance, it will still devalue their property, and bringing in a few feet of fill becomes a very good financial investment.

Calculating insurance rates is now done with so many variables that these tables are hard to find. Most of this is now simply found in the interworking of a computer program. Yet the current Flood Insurance Manual is available online and contains these rate tables (go to: <http://www.fema.gov/flood-insurance-manual>). Rates are found in Chapter 5. For the above rates, I used table 3B on page 7 to calculate the insurance for a \$150,000 home. You could use the same table to provide a ballpark figure for exactly the value of the structure being considered.

Hopefully, professionalism and good sense will prevail. If not, you will want to read my next article on more stringent actions (aka the Big Stick) when all else fails.

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## **The New NFIP “Flood Insurance Advocate” Information**

(Sections reprinted from December 2015 – “The Annual Report of the Flood Insurance Advocate”)

### **ICYMI: Office of the Flood Insurance Advocate (OFIA) Issues First Annual Report**

Dave Stearrett, the flood insurance advocate, released his department’s *first annual report*. In his “message” in the report, Stearrett said, “During our first calendar year (CY) of operations, the OFIA received a few hundred of e-mail inquiries at [insurance-advocate@fema.dhs.gov](mailto:insurance-advocate@fema.dhs.gov); spanning the four focus areas of the office — flood insurance (74%), flood hazard mapping (16%), floodplain management (7%) and HMA grants (3 percent). In general, the inquiries received were from our customers (policyholders and property owners). We also received referrals from Congressional representatives, as well as FEMA and Federal Insurance and Mitigation Administration leadership.

*“On December 22, 2014, the Federal Emergency Management Agency (FEMA) designated the Flood Insurance Advocate.”*

*“The Office of the Flood Insurance Advocate (OFIA) operated on an interim basis, and in June 2015, the OFIA was permanently established.”*

## **Background**

HFIAA, Section 24 (42 U.S.C. 4033), signed into law in March 2014, directed the FEMA Administrator to designate a Flood Insurance Advocate to advocate for the fair treatment of policyholders and property owners under the NFIP. (Pub. Law No. 113-80, Sec. 24 (March 21, 2014).) On December 22, 2014, FEMA established the OFIA on an interim basis, and in June 2015, the Administrator designated a Flood Insurance Advocate, and the OFIA was permanently established.

Consistent with Section 24 of HFIAA, the duties and responsibilities of the OFIA are as follows:

- **Obtain fair treatment** for NFIP policyholders and property owners when FEMA maps Special Flood Hazard Areas (SFHAs) and designates flood risk zones.
- **Educate** property owners and policyholders under the NFIP on individual flood risks, flood mitigation, measures to reduce flood insurance rates through effective mitigation, the Flood Insurance Rate Map (FIRM) review and amendment process, and any changes in the flood insurance program as a result of any newly enacted laws.

- **Assist** policyholders under the NFIP and property owners to understand the procedural requirements related to appealing preliminary FIRMs and implementing measures to mitigate evolving flood risks.
- **Assist** in the development of regional capacity to respond to individual constituent concerns about flood insurance rate map amendments and revisions.
- **Coordinate** outreach and education with local officials and community leaders in areas impacted by proposed FIRM amendments and revisions.
- **Aid** potential policyholders under the NFIP in obtaining and verifying accurate and reliable flood insurance rate information when purchasing or renewing a flood insurance policy.

In focusing on these duties and responsibilities, the OFIA seeks to take into account the advocacy-related activities already taking place across the organization, while acknowledging the limitations inherent to any organization during the early days of operations.

## The OFIA's Role

The OFIA reports to the FEMA Administrator and the Associate Administrator for FIMA. This structure allows the OFIA to maintain its autonomy within FEMA enables it to raise issues and concerns to the highest levels of FEMA and work directly with FEMA program offices on behalf of policyholders and property owners to address the most challenging and complex issues.

The OFIA's role is not to implement the NFIP, nor do the job of the program offices. The OFIA gets directly involved when a policyholder believes the outcome is unfair. The OFIA's long-term objective is to be fully engaged in only the most unique cases that are not readily solved by current policies and regulations.

Operating with a small staff, the OFIA's first year focused on establishing its position within FEMA. This included identifying the skillsets needed for the Advocate team, setting operational objectives, establishing policies and procedures that govern the OFIA's activities, and developing pathways to manage inquiries received by the office. The majority of the OFIA's staff comes from FEMA programs and has subject matter expertise in flood insurance, floodplain management, flood hazard mapping, and HMA grants. Staff experience spans decades of service and each staff member possesses a keen understanding of policyholders' and property owners' needs and challenges.

*“As the OFIA looks forward into 2016, our highest priority continues to be the establishment of a more formalized framework to advocate for the fair treatment of policyholders and property owners.”*

## Moving Forward

As the OFIA looks forward into 2016, our highest priority continues to be the establishment of a more formalized framework to advocate for the fair treatment of policyholders and property owners. Conducting case management is only one facet of the Advocate's role. To fully implement all of the OFIA's planned functions; the office needs to obtain sufficient staff, continue putting operational support systems in place refine and make processes more efficient, and increase its engagement with the program offices in areas that are of notable concern.

Yet underlying all of this, the OFIA has a continued need for access to timely, credible data. Access to, understanding of, and analysis of data are a priority for the OFIA. It is only through data analytics that a deeper understanding of the evolving issues facing FEMA's customers is made possible. In the coming months, the OFIA will be working with FEMA leadership and the program offices to identify, generate, and access timelier, relevant, and active data sets to gain a full understanding of how the NFIP interacts with its customers. Only through a robust data analysis effort will the OFIA be equipped to provide insight into the key issues and trends that compel NFIP customers to seek assistance.

During calendar year 2015, the OFIA staff identified a range of issues that appeared to have significant underlying impact across the inquiries submitted to the office. These include:

- **Severe Repetitive Loss Properties (SRL).** It has been brought to the attention of the OFIA that numerous properties have been incorrectly classified as SRL. As a result, those policyholders are being subjected to significant premium increases. The OFIA will be looking at ways to identify those properties and explore avenues to have them properly categorized.
  - **Flood Insurance Agent Education.** A high percentage of inquiries submitted to the OFIA indicated that the information received by policyholders from their insurance agents was inaccurate and/or incomplete. The OFIA is statutorily responsible for aiding potential policyholders under the NFIP in obtaining and verifying accurate and reliable flood insurance rate information when purchasing or renewing flood insurance. In order to meet this mandate, the OFIA will be researching the sufficiency of current insurance agent education standards and requirements.
- Consistency Across Regions Related to Mapping Outreach and Messaging.** Policyholders and property owners continue to struggle with understanding the impacts to their property following a map revision. As there is not a common suite of materials used to educate the public, property owners and policyholders do not receive consistent information on the insurance implications, the requirements to purchase flood insurance, and the flood map review and amendment processes. The OFIA will be working with the regions to identify opportunities to drive greater consistency in messaging, materials, and outreach to policyholders and property owners throughout the mapping process.

During the coming year, the OFIA will be researching these issues to understand their broader impact across policyholders and property owners, making necessary recommendations to address these impacts and working with the Directorates on identified improvements. Finally, Advocate staff will maintain insight and participate as appropriate on FEMA's efforts related to the implementation of flood insurance reforms, the ongoing customer experience initiative, and NFIP's 2017 reauthorization.



## **From the Director's Desk**

**Chad Berginnis, CFM**

**Executive Director, ASFPM**

**Dam, I love my job!**

The spring brings many things: nourishing rains (or sometimes too much), the ending of winter (at least way up here at ASFPM HQ in Wisconsin), and for me, spring conference season for many ASFPM chapters. I prioritize going to a few chapter conferences each spring and fall to meet our members, talk to those of you working in the field and learn something new.

It is with that mindset that I was very excited to attend the joint *North Carolina/South Carolina* chapter conference this year. Every couple of years or so these two chapters hold a joint conference allowing even more sharing of lessons learned, innovative techniques, and cutting edge technology. I was very interested in the part of the program that analyzed the October 2015 flood event in South Carolina.

To summarize the event – In the first week of October 2015, a multiple-day rain event developed from the interaction of a frontal system and Hurricane Joaquin, resulting in up to 31 inches of rain. This event, mostly inland, created a flood of record on many smaller streams and rivers. The epicenter of the event was the Gills Creek Watershed. However, unlike many other significant inland floods, this had a very unique component – significant amount of dam failures. As of the writing of this column there have been 47 dam failures, including seven high-hazard dams, 16 significant-hazard dams, and 24 low-hazard dams.

It was observed that 16 of the dam failures may have been influenced by a dam breach upstream on the same watercourse. Unfortunately one person lost their life as a result of these dam failures, but it could have been much worse. In talking to ASFPM members after the flood, as well as listening to presenters at the conference, four issues resonated with me:

1. Very few of these dams had inundation mapping associated with them, nor did downstream property owners understand that there was any flood risk;
2. Some of the failed dams had a road traversing them, and in a few instances the road was the only point of ingress and egress to some properties/lots;
3. Areas where dam failures washed out roads means people need to take alternate routes, which can increase drive time by an hour; and
4. Emergency Action Plans associated with dam failures were not understood by *Community Associations* representatives and not communicated with residents of developments that owned the dams.

There are an estimated 85,000 dams in the country, and while every state but one has a dam safety program, they are chronically understaffed and underfunded. As a result, the focus of these programs is largely on permitting, inspection, and repair of regulated dams. The gap that is left, however, is the flood risk management around dams. It can be downstream in areas designated as emergency spillways or in the area that will be flooded should the dam fail (dam failure inundation zone), or upstream of a dam/reservoir in areas that can be inundated during large flood events as the storage capacity of the dam is used up. The bottom line is this unique type of flood risk that floodplain managers should be concerned about. But how do you address a risk not identified on flood risk maps you use?

First we must overcome two challenges. One of the yet-to-be-implemented elements of the 2012 NFIP Reform Act was the requirement to map residual risk areas – not only areas protected by levees and dams, but also failure inundation zones. Currently, one of the optional flood risk products available under the RiskMAP program is mapping dam failure zones. However, dam failure zones are not yet being systemically identified or published in any FEMA mapping product. The second challenge is the public availability of inundation zones. Still, many federal agencies have restrictions on the availability of this data usually limiting it to emergency managers. Why not make it available to the thousands of downstream property owners whose lives could be in jeopardy should one of these dams fail? ASFPM strongly believes that the public benefits of the widespread availability of inundation mapping far outweighs any risk related of the data falling into the hands of somebody wanting to inflict harm or injury.

Despite these challenges, there are things floodplain managers can do. If there is a silver lining to the timing of the South Carolina event, it coincided with an important partnership project being undertaken by ASFPM and the American Planning Association – a second volume to an important Planning Advisory Service Report Subdivision Design for Flood Hazard Areas (the original one published in 1997). As part of research for that report, this issue of dam flood risk emerged as significant. The new joint ASFPM-APA PAS report that will be released this fall identifies some strategies and standards that communities can consider. For example, the research identified a recent law in the Virginia that requires developers to help pay for costs to upgrade a dam if their downstream development increases the hazard classification of the dam (the standards are adopted in community's subdivision regulations). Research shows other communities have adopted standards related to ensuring proper maintenance easements, and that *Community Associations* have enough reserve funds to pay for necessary dam repairs if they are a dam owner.

ASFPM and APA are also partnering on a webinar series called the Planners Information Exchange. Our May 6 webinar is titled, "*Know your Dam Risk*" and will focus on some of the perceptions and misperceptions of dam risk and risk management techniques around dams. Your state dam safety program often has an educational and outreach element that can communicate to dam owners about keeping their dams in good repair. Finally, don't overlook your own floodplain management programs.

Work with your local emergency manager to have an inventory of the available dam failure inundation mapping and have that available to the public or developers who may be applying for permits. Have public information available on dam risk, like the excellent publication developed by FEMA and the *Association of State Dam Safety Officials* called, “*Living With Dams: Know Your Risks.*” Or read about best practices and consider some recommended strategies from ASFPM’s report “*A Strategy to Reduce the Risks and Impacts of Dams on Floodplains.*”

Sadly, as a nation we only tend to focus on the flood risk associated with dams in the aftermath of a tragic dam failure. Our nation’s dams are getting older and deteriorating, contributing to increased risk. Managing dam risk is far too large a job for local emergency managers or state dam safety managers to handle alone. The nation’s floodplain managers need to get involved and be part of the solution!

Your partner in loss reduction,

**Chad**

USGS Fact Sheet 024-00, March 2000

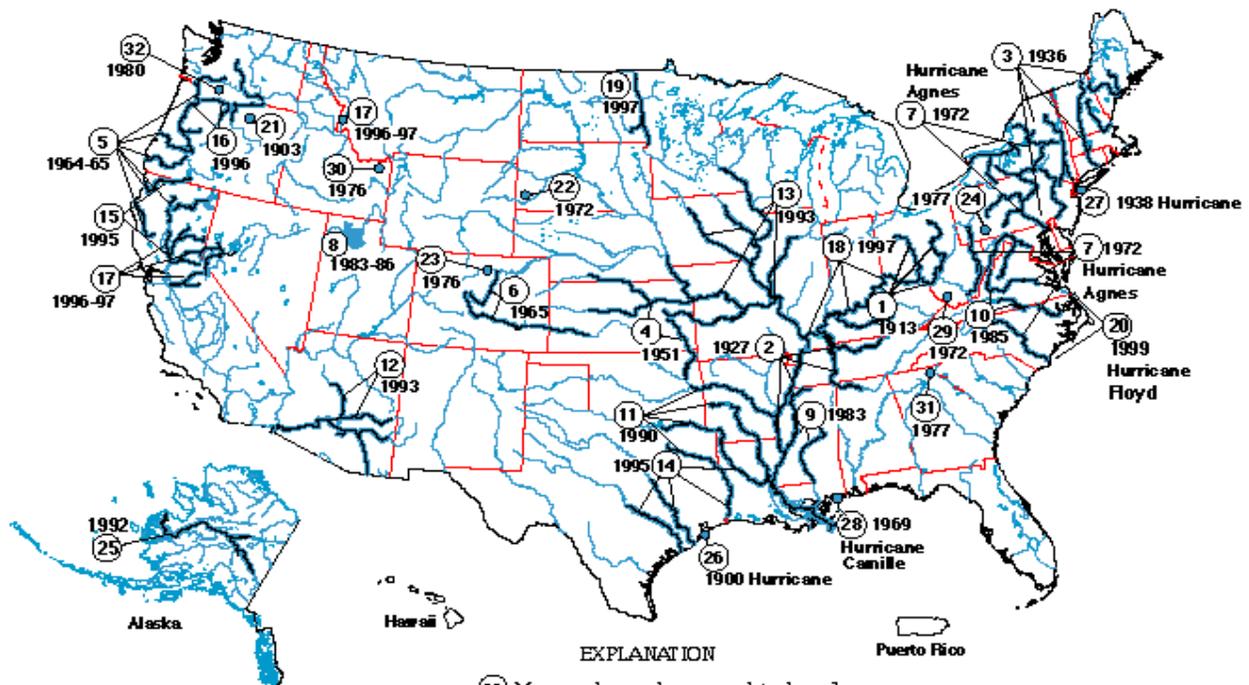


## **Significant Floods in the United States During the 20th Century - USGS** **Measures a Century of Floods** - *Charles A. Perry*

(The following are excerpts of interest from Mr. Perry’s article/fact sheet.)

*During the 20th century, floods were the number one natural disaster in the United States in terms of the number of lives lost and property damage. For more than 110 years the U.S. Geological Survey (USGS) has measured floods for the Nation’s benefit while supplying additional streamflow data with its extensive stream-gaging network. Thirty-two of the most significant floods (in terms of number of lives lost and/or property damage) in the United States during the 20th century are listed according to the various types of floods. Internet sites for acquiring near-real-time streamflow data and other pertinent flood information are provided.*

During the 20th century, floods were the number-one natural disaster in the United States in terms of number of lives lost and property damage. They can occur at any time of the year, in any part of the country, and at any time of the day or night. Most lives are lost when people are swept away by flood currents, whereas most property damage results from inundation by sediment-laden water. Flood currents also possess tremendous destructive power, as lateral forces can demolish buildings, and erosion can undermine bridge foundations and footings, leading to the collapse of structures. The accompanying map and table locate and describe 32 of the most significant floods of the 20th century.



**DO NOT DRIVE THROUGH FLOODWATERS!**

Water 1 foot deep  
  
**Extremely dangerous**

1,500 pounds buoyancy force  
 Water 2 feet deep  
  
**Fatal**

Vehicle begins to float when the water reaches its chassis, which allows the lateral forces to push it off the road.

Muddy water hides washout  
  
**Fatal**

Washed-out roadway can be hidden by muddy water allowing a vehicle to drop into unexpected deep water.

## Significant Floods of the 20th Century

[M, million; B, billion]

Flood type	Map no.	Date	Area or stream with flooding	Reported deaths	Approximate cost (uninflated)	Comments
Regional flood	1	Mar.-Apr. 1913	Ohio, statewide	467	\$143M	Excessive regional rain.
	2	Apr.-May 1927	Mississippi River from Missouri to Louisiana	unknown	\$230M	Record discharge downstream from Cairo, Illinois.
	3	Mar. 1936	New England	150+	\$300M	Excessive rainfall on snow.
	4	July 1951	Kansas and Neosho River Basins in Kansas	15	\$800M	Excessive regional rain.
	5	Dec. 1964-Jan. 1965	Pacific Northwest	47	\$430M	Excessive rainfall on snow.
	6	June 1965	South Platte and Arkansas Rivers in Colorado	24	\$570M	14 inches of rain in a few hours in eastern Colorado.
	7	June 1972	Northeastern United States	117	\$3.2B	Extratropical remnants of Hurricane Agnes.
	8	Apr.-June 1983 June 1983-1986	Shoreline of Great Salt Lake, Utah	unknown	\$621M	In June 1986, the Great Salt Lake reached its highest elevation and caused \$268M more in property damage.
	9	May 1993	Central and northeast Mississippi	1	\$500M	Excessive regional rain.
	10	Nov. 1985	Shenandoah, James, and Roanoke Rivers in Virginia and West Virginia	69	\$1.25B	Excessive regional rain.
	11	Apr. 1990	Trinity, Arkansas, and Red Rivers in Texas, Arkansas, and Oklahoma	17	\$1B	Recurring intense thunderstorms.
	12	Jan. 1993	Gila, Salt, and Santa Cruz Rivers in Arizona	unknown	\$400M	Persistent winter precipitation.
	13	May-Sept 1993	Mississippi River Basin in central United States	48	\$20B	Long period of excessive rainfall.
	14	May 1995	South-central United States	32	\$5-6B	Rain from recurring thunderstorms.
	15	Jan.-Mar. 1995	California	27	\$3B	Frequent winter storms.
	16	Feb. 1996	Pacific Northwest and western Montana	9	\$1B	Torrential rains and snowmelt.
	17	Dec. 1996-Jan. 1997	Pacific Northwest and Montana	36	\$2-3B	Torrential rains and snowmelt.
	18	Mar. 1997	Ohio River and tributaries	50+	\$500M	Slow-moving frontal system.
	19	Apr.-May 1997	Red River of the North in North Dakota and Minnesota	8	\$2B	Very rapid snowmelt.
	20	Sept. 1999	Eastern North Carolina	42	\$6B	Slow-moving Hurricane Floyd.
Flash flood	21	June 14, 1903	Willow Creek in Oregon	225	unknown	City of Heppner, Oregon, destroyed.
	22	June 9-10, 1972	Rapid City, South Dakota	237	\$160M	15 inches of rain in 5 hours.
	23	July 31, 1976	Big Thompson and Cache-la-Poudre Rivers in Colorado	144	\$39M	Rash flood in canyon after excessive rainfall.
	24	July 19-20, 1977	Conemaugh River in Pennsylvania	78	\$300M	12 inches of rain in 6-8 hours.
Ice-jam flood	25	May 1992	Yukon River in Alaska	0	unknown	100-year flood on Yukon River.
Storm-surge flood	26	Sept. 1900	Galveston, Texas	6,000+	unknown	Hurricane.
	27	Sept. 1938	Northeast United States	494	\$306M	Hurricane.
	28	Aug. 1969	Gulf Coast, Mississippi and Louisiana	259	\$1.4B	Hurricane Camille.
Dam-failure flood	29	Feb. 2, 1972	Buffalo Creek in West Virginia	125	\$80M	Dam failure after excessive rainfall.
	30	June 5, 1976	Teton River in Idaho	11	\$400M	Earth dam breached.
	31	Nov. 8, 1977	Toxoca Creek in Georgia	39	\$2.8M	Dam failure after excessive rainfall.
Mudflow flood	32	May 18, 1980	Toute and lower Cowlitz Rivers in Washington	60	unknown	Result of eruption of Mt. St. Helens.

Floods are the result of a multitude of naturally occurring and human-induced factors, but they all can be defined as the accumulation of too much water in too little time in a specific area. Types of floods include regional floods, flash floods, ice-jam floods, storm-surge floods, dam- and levee-failure floods, and debris, landslide, and mudflow floods.

### Regional Floods

Some regional floods occur seasonally when winter or spring rains; coupled with melting snow, fill river basins with too much water too quickly. The ground may be frozen, reducing infiltration into the soil and thereby increasing runoff. Such was the case for the New England flood of March 1936, in which more than 150 lives were lost, and property damage totaled \$300 million.

Extended wet periods during any part of the year can create saturated soil conditions, after which any additional rain runs off into streams and rivers, until river capacities are exceeded. Regional floods are many times associated with slow-moving, low-pressure or frontal storm systems, including decaying hurricanes or tropical storms. Persistent wet meteorological patterns are usually responsible for very large regional floods, such as the Mississippi River Basin flood of 1993, wherein damages were \$20 billion.

### **Ice-Jam Floods**

Ice-jam floods occur on rivers that are totally or partially frozen. A rise in stream stage will break up a totally frozen river and create ice flows that can pile up on channel obstructions such as shallow riffles, log jams, or bridge piers. The jammed ice creates a dam across the channel over which the water and ice mixture continues to flow, allowing for more jamming to occur. Backwater upstream from the ice dam can rise rapidly and overflow the channel banks. Flooding moves downstream when the ice dam fails, and the water stored behind the dam is released. At this time the flood takes on the characteristics of a flash flood, with the added danger of ice flows that, when driven by the energy of the floodwave, can inflict serious damage on structures. An added danger of being caught in an ice-jam flood is hypothermia, which can quickly kill. Ice jams on the Yukon River in Alaska contributed to severe flooding during the spring breakup of 1992.

### **Flood Facts**

- Most flood-related deaths are due to flash floods.
- Fifty percent of all flash-flood fatalities are vehicle related.
- Ninety percent of those who die in hurricanes drown.
- Most homeowners' insurance policies do not cover floodwater damage.

Individuals and business owners can protect themselves from property losses by purchasing flood insurance through FEMA's National Flood Insurance Program.

Some information in this fact sheet was obtained from U.S. Army Corps of Engineers, FEMA, and The National Weather Service.

### **For additional information contact:**

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### **Top 10 Facts Everyone Needs to Know About the National Flood Insurance Program (NFIP)**

1. Everyone lives in a flood zone.
2. Flood damage is not covered by homeowners' policies.
3. You can buy flood insurance no matter what your flood risk is.
4. There is a low-cost policy for homes in low- to moderate-risk areas.
5. Flood insurance is affordable.
6. Flood insurance is easy to get.
7. Contents coverage is separate, so renters can insure their belongings too.
8. Up to a total of \$1 million of flood insurance coverage is available for non-residential buildings and contents.
9. There is usually a 30-day waiting period before the coverage goes into effect.
10. Federal disaster assistance is not the answer.