

Flood News for Michigan Floodplain Managers

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2012 Annual MSFA Conference

Another year at the Doubletree Hotel Dearborn for the 2012 annual MSFA conference can be considered the biggest and maybe the best of past years. This was very appropriate as it was the MSFA's 25th year as an association. The conference had the most number of attendees with 150 registered including speakers, vendors, daily, and full-conference attendees. The varied program catered to the many general and specific interests represented by the membership. Subject areas included:

1. Workshop for "Building Public Support for Floodplain Management"
2. Ward's Stormwater Floodplain Simulation System Workshop
3. Certified Floodplain Manager® (CFM®) refresher and exam

4. Building Code Workshops
5. Community Rating System Update report
6. Community audits and violation resolution
7. Stormwater management via green infrastructure
8. New minor project categories and general permits for wetlands
9. Substantial improvements
10. Flint River restoration strategy and alliances
11. Using GIS for flood and hazard mitigation planning
12. Letters of Map Change (LOMC)
13. Vendors/Exhibitors
14. Scholarship awards recipient introduction
15. MSFA annual membership business meeting
16. Election of officers and board of directors

One annual action taken at the membership business meeting was the recognition of members receiving their "CFM®" title since last year's conference. There were ten members who were honored and recognized for that achievement. As shown in the following picture receiving their recognition plaques left to right were:

George Hosek, CFM, MSFA Executive Director presenting
Linda Burke CFM, MDEQ, Lansing
Cynthia Rachol, CFM, USGS, Lansing
James Ensign, CFM, Spicer Group, St. Johns
William Thompson, CFM, Lehner Findlan Associates, Clinton Township
Dana Burd, CFM, URS Corp., Grand Rapids
Scott Finlay, CFM, City of Troy,
Carol Thurber, CFM, Fazal Khan and Associates, Inc., Sterling Heights
David Smith, David P., CFM, Smith and Associates, Walled Lake



Not pictured were: Jorja Baldwin, CFM, Fort Gratiot Twp., Andrew Gerecke, CFM, City of Novi.

Michigan now has 73 CFM@s

This year the MSFA showcased a new annual special recognition award to be known as the “George Hosek MSFA Outstanding Service Award” in honor of the MSFA’s current Executive Director, Mr. George Hosek. The award is based upon nominations from the membership using the following criteria:

The recognition is awarded to a floodplain manager, local official, consultant, or other individual 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 and stormwater 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 stormwater and floodplain management in Michigan.
- ✓ Leadership and demonstration of both personal and professional character of the highest quality.
- ✓ Activities and work demonstrating a direct impact on improving the quality of life through better water resource management in accordance with the MSFA purpose and objectives (online at mi.floods.org).

This year’s recipient of the inaugural annual “George Hosek MSFA Outstanding Service Award” was Mr. Mark Walton, Service Hydrologist of the National Oceanic and Atmospheric Association, National Weather Service, Grand Rapids, Michigan. Following are a few of the reasons for Mark’s selection:

1. A Bachelor of Science degree in Watershed Management at the University of Wisconsin-Stevens Point, and M.S. in Natural Resources/Remote Sensing at the University of Michigan.
2. A charter member of the Michigan Committee for Severe Weather Awareness, and serves as a member of the NEXRAD Technical Advisory Committee.
3. Joined the National Weather Service in 1984, and for six years worked as a research hydrologist in the Hydrologic Research Laboratory of the National Weather Service Office of Hydrology.
4. Currently a hydrologist with the National Weather Service and manages the hydrologic program for the National Weather Service Forecast Office in Grand Rapids.
5. Likes water....and educating the public about water. He is best known for his fantastic work with developing, marketing and teaching the Ward’s Natural Science Floodplain Model.
6. Is an avid canoeist having had adventures to the Boundary Waters Canoe Area Wilderness, Apostle Islands, Lake Michigan, and various Michigan rivers.



*Mark Walton (right)
 “George Hosek MSFA
 Outstanding Service
 Award” winner with award
 namesake George Hosek
 (left).*

See the end of this newsletter edition for the award nomination form to submit to MSFA for next year’s recipient or go to the MSFA Web site of mi.floods.org to download the form.

One other special point of this year’s conference was the donation of a 25th year celebratory cake by John May/May and Associates. It was patterned after the Ward’s floodplain model that has been sponsored by the MSFA and marketed by Ward’s Natural Science Supply, Inc. The sales of the model provides the funding for the annual scholarships the MSFA awards to upper college classman studying some aspect of stormwater and floodplain management.



MSFA 25th Year Celebration Cake

ATTENTION MSFA MEMBERS AND NON-MEMBERS

The 2013 annual conference will be held in Battle Creek at the McCamly Plaza Hotel the week of March 4 – 8, 2013



Let's Talk About the NFIP

(from the NFIP eWatermark publication and By Kathy Hinkley)

You have been diligently searching for answers to questions about the NFIP on FEMA.gov, but, where do you go if you need to talk to a real person about the NFIP?

The good news is that FEMA has several call centers staffed with specialists to assist you. Below is an overview of each call center, describing what they do, and the types of questions they can answer.

The NFIP Help Center

The NFIP Help Center is a great place to start a general inquiry. The staff knows the answer to many questions, and can direct you to other NFIP areas according to your needs. There are two toll-free lines.

The first line is the general Information Line, 1-800-427-4661. This call center provides general information about the NFIP and answers questions about NFIP rules and regulations.

The second line, 1-866-395-7496, is the toll-free number listed on the Flood Insurance Reform Act (FIRA) packets which are mailed to all flood insurance policyholders upon renewal of their policy each year. These packets consist of the NFIP Summary of Coverage; the NFIP Flood Insurance Claims Handbook; the flood loss history for a property address; and the Acknowledgement of Receipt of the above three items. Callers who have questions on the flood loss history included in the FIRA packets should call this number for general questions on FIRA.

The NFIP Direct Servicing Agent (DSA)

The NFIP Direct is a program established by FEMA to allow any insurance agency the opportunity to write flood insurance coverage directly with the federal government if those agents are not affiliated with a Write Your Own (WYO) Flood insurance Company. The NFIP Servicing Agent assists and advises agents and adjusters who handle Direct Program policies. An insurance agent may obtain a flood insurance policy from one of these insurance companies or, if the agent chooses, directly with the federal government through the NFIP Direct Servicing Agent. The policy coverage and premiums are the same, no matter where it is purchased.

The NFIP Direct provides services for some specialized tasks, including the Severe Repetitive Loss Target Program and Group Flood Certificates of Insurance in conjunction with disaster assistance grants. Agents who place their business with the NFIP Direct should call 1-800-638-6620, for underwriting, accounting and agency/system assistance. For claims assistance, NFIP Direct Agents should call 1-800-767-4341.

FloodSmart.Gov – the Official Site of the NFIP

The FloodSmart call center assists property owners in locating flood insurance agents in their area. Property owners are driven to the call center through a variety of advertising campaigns via print, radio, and television. Insurance agents may join the FloodSmart agent's referral program through the agent's portal at www.floodsmart.gov.

Representatives give out agent referrals, send fulfillment packages, and track statistics to analyze the success of the TV ads, radio ads, print media, and other communications tactics. The primary toll free number is 888-379-9531.

You can also go to *(The link provided was broken and has been removed)*

to have a FloodSmart representative call you. FloodSmart also has a TTY number 800-427-5593 for the hard of hearing. The FloodSmart "Ask the Expert" address for email questions is FloodSmart@dhs.gov.

The FEMA Distribution Center

Insurance agents and other NFIP stakeholders who need paper forms or NFIP backgrounders and related public awareness materials, such as Answers to Questions about the NFIP and the NFIP Mandatory Purchase of Flood Insurance Guidelines can call the FEMA Distribution Center 1-800-480-2520 to order supplies. A list of documents available from the FEMA distribution Center can be found at the NFIP Publications page on the FEMA.gov site: <http://www.fema.gov/flood-insurance-library>.

WYO Companies

Agents selling through NFIP WYO companies should keep in mind that, as an insurance agent, your WYO company is your first point of contact for specific issues involving your customers. Agents with questions about policies should contact their WYO companies or, if their WYO company utilizes a servicing vendor to assist agents with underwriting, claims and other activities, agents should use those vendors for support. Contact information for WYO companies can be found here: *(The link provided was broken and has been removed)*. Kathy Hinkley began her work in flood insurance in 1993 in the private sector and joined FEMA in 2008. Currently, she is the COTR for the NFIP Help Center and Insurance Examiner for the NFIP DSA Call Center.

For Your Quick Reference:

NFIP Help Center:

General Information: 1-800-427-4661

FIRA Inquiries: 1-866-395-7496

NFIP Direct Servicing Agent

Policy Processing: 1-800-638-6620

Claims: 1-800-767-4341

FloodSmart

1-888 379-9531 or, to have a FloodSmart representative call you, go to
(The link provided was broken and has been removed)

TTY: 1-800-427-5593 (For those who have a speech disability or hearing loss)

Fax: 202-646-2818

Ask the Expert email questions: FloodSmart@dhs.gov

FMIX (FEMA Map Information Exchange):

1-877-336-2627

FEMA Distribution Center:

1-800-480-2520

WYO Companies:

WYO Principal Coordinators

(The link provided was broken and has been removed)

FEMA Disaster Assistance

Telephone: 1-800-621-FEMA (3362)

TDD: 1-800-462-7585

Fax: 1-800-827-8112

Turn Around Don't Drown®

(from NOAA National Weather Service site of <https://www.weather.gov/safety/flood-turn-around-dont-drown>)

What Is Turn Around Don't Drown® (TADD)?

TADD is a NOAA National Weather Service campaign to warn people of the hazards of walking or driving a vehicle through flood waters.

At right is an official sanctioned Department of Transportation, Federal Highway Administration Road sign. [Details on producing and using this sign are available here.](#)



Why is Turn Around Don't Drown® So Important?

Each year, more deaths occur due to flooding than from any other severe weather related hazard. The Centers for Disease Control report that over half of all flood-related drownings occur when a vehicle is driven into hazardous flood water. The next highest percentage of flood-related deaths is due to walking into or ear flood waters. Why? The main reason is people underestimate the force and power of water. Many of the deaths occur in automobiles as they are swept downstream. Of these drownings, many are preventable, but too many people continue to drive around the barriers that warn you the road is flooded.

What Can I Do to Avoid Getting Caught in This Situation?

Most flood-related deaths and injuries could be avoided if people who come upon areas covered with water followed this simple advice: Turn Around Don't Drown®.

The reason that so many people drown during flooding is because few of them realize the incredible power of water. A mere six inches of fast-moving flood water can knock over an adult. It takes only two feet of rushing water to carry away most vehicles. This includes pickups and SUVs.

If you come to an area that is covered with water, you will not know the depth of the water or the condition of the ground under the water. This is especially true at night, when your vision is more limited.

Play it smart, play it safe. Whether driving or walking, any time you come to a flooded road, Turn Around Don't Drown®

Follow these safety rules:

- Monitor the NOAA Weather Radio, or your favorite news source for vital weather related information.
- If flooding occurs, get to higher ground. Get out of areas subject to flooding. This includes dips, low spots, canyons, washes etc.
- Avoid areas already flooded, especially if the water is flowing fast. Do not attempt to cross flowing streams. Turn Around Don't Drown®
- Road beds may be washed out under flood waters. NEVER drive through flooded roadways. Turn Around Don't Drown®
- Do not camp or park your vehicle along streams and washes, particularly during threatening conditions.

Be especially cautious at night when it is harder to recognize flood dangers.



FEMA Map Service Center (MSC)

The FEMA MSC is the official government distribution center for digital flood hazard mapping products created by FEMA in support of the NFIP.

The MSC has been operating as such since May 3, 2010, when it was consolidated into what was then known as the FEMA Map Assistance Center (FMAC). The consolidation was designed to provide a one stop shopping opportunity for many products, services, and tools for supporting the NFIP.

One of the primary products available for one to use or obtain copies of are current effective, future preliminary, and historical flood maps for the U.S. and its Territories. These maps can be viewed online or one can create a FIRMette, which is a copy of a selected portion of the map of interest. The selected map portions can be printed to fit on smaller sheets of paper, i.e. 8 1/2" x 11", 8 1/2" x 14" or 11" x 17". FIRMettes have the same legal status as the normal size maps and can be used for all aspects of the NFIP, including floodplain

management, flood insurance, and enforcement of mandatory flood insurance purchase requirements.

In addition to viewing flood maps and creating FIRMettes, the MSC Web site allows you to view:

- Flood Insurance Study (FIS) reports, and
- Letters of Map Change, i.e. LOMAs, LOMRs, LOMR-Fs, CLOMAs, and CLOMRs.

The Web site also provides help pages that can aid you in:

- creating FIRMettes;
- locating flood maps; or
- finding contact information for other NFIP related resources.

All of this can be done free of charge! For a cost, electronic copies of flood maps are available.

The MSC can be contacted by calling 1-877-336-2627



FEMA NFIP Training

The FEMA internet Web site of *(the link provided was broken and has been removed)* provides training opportunity information about the NFIP which is targeted towards audiences of lenders, insurance agents, and claims adjusters.

Face-to-face workshop training opportunities are generally held on rotational schedules for certain geographical areas within the states. Visit the above site for the latest information about NFIP training opportunities. Feel free to contact by email: nfiptraininginfo@h2opartnersusa.com or call: 1-888-318-5112 with any NFIP training related questions you may have. Trainers will be happy to assist you.

Remember:

Homeowners don't have to live in a floodplain before they can buy flood insurance.
and
Homeowners insurance typically does not cover flood damage.



FEMA Map Information eXchange (FMIX)

(from FEMA's flyer fact sheet) **What is the FMIX?**

FMIX was created in March 2010 by consolidating the contact center for the MSC into the existing FMAC to provide a one-stop shop for a variety of information, products, services and tools that support the NFIP. The FMAC was created in January 1999 to respond to the enormous volume of inquiries FEMA received about the NFIP.

Who does the FMIX support?

The FMIX supports FEMA headquarters and regional offices, property owners, federal, state and local community officials, as well as insurance agents, WYOs, lenders, realtors, engineers, surveyors, mapping partners and other stakeholders involved in producing, maintaining or using NFIP mapping products.

For more information on flood hazard maps, please visit: <http://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping>.

How do I contact the FMIX?

- Call 1-877-FEMA-MAP (1-877-336-2627)
- For general NFIP information, e-mail: FEMAMapSpecialist@riskmapcds.com
- For product information or to place an order, e-mail: MSCservices@riskmapcds.com

Other important NFIP toll-free numbers:

- For general flood insurance information: 1-800-427-4661
- To order any current FEMA publication: 1-800-480-2520
- For questions on flood policy coverage and rates: 1-888-435-6637
- For agent questions on policy coverage and rates: 1-800-638-6620

FMIX Map Specialists provide general NFIP and flood hazard mapping information and services, including:

- Program description, history, and purpose
- Program roles and responsibilities
- How to read a flood map
- How to obtain a flood map
- How to read a Flood Insurance Study (FIS)
- Zone definitions
- Community information and contacts
- Mandatory purchasing guidelines

Map Specialists also respond to a variety of mapping topics, including:

- NFIP and FEMA's flood hazard mapping programs
- Map amendments and revisions, which are written requests to modify a flood map and are also referred to as Letters of Map Change (LOMCs)
- Status of LOMC cases or studies, including historical LOMC facts, mapping reference information, and Letter of Determination Review (LODR) requests
- Flood hazard studies
- FEMA regulations and procedures
- Route calls to programmatic or technical subject matter experts for more detailed information
- NFIP mapping products

The FMIX is also a source for technical information, including:

- Elevation certificate support
- Hydrology and hydraulics
- Coastal information
- Mapping/GIS
- Technical bulletins
- Floodplain management regulations and ordinance administration
- Flood hazard mitigation techniques
- Development in floodplain

Hours of Operation

The FMIX hours of operation are Monday through Friday, 8:00 am through 6:30 pm Eastern Standard Time (Eastern Daylight Time). Self-service options are available 24 hours a day, seven days a week.

If you have interest in using the Live Chat option there are map specialists now available for online chat Monday through Friday, from 9 a.m. to 6 p.m. Eastern Time. To use Live Chat, visit the FMIX Web site at https://www.floodmaps.fema.gov/fhm/fmx_main.html or the Map Service Center Web site at <https://msc.fema.gov/portal/home>. You can also reach the FMIX by telephone at 1-877-FEMA MAP (1-877-336-2627) or by e-mail at FEMAMapSpecialist@riskmapcds.com.



Finding Flood Map Information

(from the NFIP eWatermark publication 5/29/2012)

The FEMA publishes Flood Insurance Rate Maps (FIRMs) for all communities participating in the NFIP. A FIRM is a community's official map on which FEMA has delineated both the Special Flood Hazard Areas (SFHAs) and the premium risk zones applicable to the community.

Private citizens, insurance agents, and brokers use FIRMs to locate properties and buildings to determine their flood risk and whether flood insurance is required or recommended. Community officials use FIRMs to administer floodplain management regulations and to mitigate flood damage. Lending institutions and Federal agencies use FIRMs to locate properties and buildings in relation to mapped flood hazards, and to determine

whether flood insurance is required when making loans or providing grants following a disaster for the purchase or construction of a building.

As an insurance agent, you may have support from your flood insurance company or its vender; or if you sell “direct,” from the NFIP Servicing Agent. This article provides some helpful tips about flood mapping, including how to find local maps, a little about other maps, changes to local maps, and how to find updated maps and historic maps. Finally, knowing some ways to navigate the FEMA.gov pages, the FEMA MSC site, and other map-related sites can help you understand the broader picture when it comes to flood insurance.

FEMA Letters of Map Change

If your client believes that the land where his or her building is located is elevated equal to or above the Base Flood Elevation (BFE), he or she may want to look into getting a Letter of Map Change (LOMC). The BFE is the computed elevation to which floodwater is anticipated to rise during the base flood. BFEs are shown on FIRMs. Communities use BFEs to meet regulatory requirements, which include determining the first floor elevation or floodproofing elevation of structures. The relationship between the BFE and a structure’s elevation plays a large part in determining the flood insurance premium. An LOMC is an official letter provided by FEMA that amends or revises the FIRM and confirms that the structure is officially excluded from the high-risk area (also termed the SFHA). There are several different LOMCs, including the following.

A Letter of Map Amendment (LOMA) is an amendment to the currently effective FIRM, which establishes that a property or structure is not located in an SFHA based on a comparison of the lowest lot/structure elevation to the BFE shown on the FIRM. The lot or structure’s elevation must be natural grade and not altered by fill. A LOMA is issued only by FEMA. There is no processing fee for a LOMA.

A Letter of Map Revision (LOMR) is an official revision to the currently effective FIRM. It is issued by FEMA and changes BFEs, flood zone delineations, and/or risk premium zones. LOMRs generally involve engineering review of new hydrology and hydraulic information, as well as topography (elevation) data. LOMRs are also issued for individual properties or structures when fill is placed to change the natural ground elevation but not the BFE. These LOMRs are called Letters of Map Revision based on Fill (LOMR-F). LOMRs are issued only by FEMA and involve a processing fee. For a listing of current fees, consult FEMA’s Flood Hazard Mapping Web site at <https://www.fema.gov/flood-map-related-fees>.

In addition to LOMCs, FEMA issues Letters of Determination Review (LODRs). While not an LOMC, a LODR is FEMA’s ruling on the determination made by a lender or third party that a borrower’s building is in an SFHA. A LODR deals only with the location of a building relative to the SFHA boundary shown on the FIRM. This letter is time-specific (it must be requested within 45 days from the date of the notice to the borrower requiring flood insurance) and must be requested by the lender and the property owner. There is a processing fee for LODRs.

For additional information about LOMCs or answers to other questions you may have, consult the Frequently Asked Questions page of FEMA’s Web site, accessible at:
<http://www.fema.gov/flood-hazard-mapping-frequently-asked-questions>.

How do you find local FIRMs?

There are several ways to find a local FIRM. If you want to find it electronically, the first step is to go to the FEMA Map Service Center (MSC) site at <https://msc.fema.gov/portal/home>.

Finding FIRMs with an address is easy. Start by entering your full address in the search box called *Product Search by...*, which is located in the upper left-hand side of the site. When complete, select the *Search by Street Address* button. The resultant page either will identify the FIRM on which your address is located or will return no results. If no results are returned, there may not be a FIRM produced on which that address is located and the address is too new to be identified by the site’s software. If the resultant page identifies a FIRM, choose the magnifying glass to view the map. If there are LOMCs associated with that area, you will see a notation (i.e., a “+” sign) to link to the LOMC.

You can search for all the local maps by using the “Product Catalogue” link on the red menu bar. On the main product page, you can link to map-related products offered at the MSC site, including FIRMs and Flood Hazard Boundary Maps (FHBMs). Though both identify the high-risk SFHAs, the FHBM is an older product than the FIRM. Under this topic, you can access the effective FIRM, future FIRMs (this category includes maps that will become effective in the next six months or less), and historic FIRMs (i.e., those superseded by a newer FIRM). Once you choose the map product you need, such as the historic map for your client to see if he or she may be able to grandfather to a lower-risk designation, you will work your way down from:

- Step one – choose the state.
- Step two – choose the county.
- Step three – choose the community.
- Step four – choose links to the current maps for that community and, if there are LOMCs associated with that area, you will see a notation to link to the LOMC (i.e., a “+” sign).

If you need assistance with the map, you can talk to a map specialist at FEMA’s Map Information eXchange (FMIX) at 1-877-336-2627. Some newer maps may have the BFEs on them, but not all do, especially if your area has an older map. Your agent may be able to help or you can contact the community floodplain coordinator. Ask at the local building code office; the staff there should be able to direct you from there.

Some maps are very modern, using a satellite image overlaid with road map imagery; and if there is an SFHA, it will be shown in blue with a full legend of symbols on the right. You can make a “FIRMette” – a small area map – for your client to see his or her immediate neighborhood. For more information about locating FIRMs or creating a FIRMette, consult the MSC website at <https://msc.fema.gov/portal/home> and select the *FIRMette Tutorial* located at the bottom of the right-hand side of the site.

Compendium of Flood Map Changes

The Compendium of Flood Map Changes is a list of all changes made to NFIP maps by FEMA, including Physical Map Revisions, LOMRs, LOMR-Fs, and LOMAs during a given six-month period. The compendium is updated twice each year (for the periods of January 1 through June 30 and July 1 through December 31) and is published as a notice in the *Federal Register*. The current and previous compendiums may be viewed or downloaded from FEMA’s Web site. Available maps go back to 1994, and can also be found at the FEMA site.

Future Maps

You may be interested in learning if a community is going to be receiving new FIRMs in the immediate future (i.e., six months or less). There are two ways to find this information. First, you can consult the Product Availability Page located on the MSC’s website at <https://msc.fema.gov/portal/home>. You can also consult the *Product Catalog*; by following the instructions provided in the *How do you find the local FIRMs?* section above.

Remember: You can always contact your community building code and zoning office, or the local floodplain manager’s office. They should be involved if there are any map changes being planned. Knowing what is planned can help you and your clients save money and have peace of mind.

For More Information:

For more information or additional mapping assistance, you can:

- Email a map specialist at FEMAMapSpecialist@riskmapcds.com.
- Call a map specialist at the FEMA Map Information eXchange, toll-free, at 1-877-FEMA MAP (1-877-336-2627).
- Chat with a map specialist, Monday through Friday, 9:00 a.m. to 6:00 p.m. Eastern Standard Time; go to <https://msc.fema.gov/portal/home> and use the link in the center of the page for a live chat.
- Register to receive updates on FEMA Flood Hazard Mapping activities via email.

Links to Information:

For additional information about LOMCs or answers to other questions you may have, consult the Frequently Asked Questions page of FEMA's website, www.fema.gov/flood-hazard-mapping-frequently-asked-questions.
FEMA Compendium of Flood Map Changes - <https://www.fema.gov/compendium-flood-map-changes>
Everything Flood Mapping – *(The link provided was broken and has been removed.)*
NFIP Flood Hazard Mapping page – www.fema.gov/national-flood-insurance-program-flood-hazard-mapping
FEMA MSC site – <https://msc.fema.gov/portal/home>



FloodSmart Offers Online Tools and Resources to Communicate Flood Risk

(by FloodSmart staff)

Floodplain and stormwater managers in Michigan are on the front lines of defense against the devastating consequences of floods. Providing information about the risk of flooding to residents and business owners is an important part of the job.

As floodplain and stormwater managers statewide can attest, many citizens are not convinced that their property could be flooded. They don't understand why they are at risk and what the financial implications of a flood can be. Helping property owners understand their flood risk and getting them to take action to prepare, mitigate, and purchase flood insurance remains an ongoing challenge for floodplain managers.

FloodSmart, the marketing arm of the NFIP, has developed a series of Web-based tools and resources to answer that challenge. Floodplain and stormwater managers can use them to illustrate the risk of flooding and the steps that citizens need to take to reduce their risk.

The tools bring the flood story to life for both residents and business owners. They are shareable, which means you can link to them in communications, or include them on your own community's Web site. To find them, go to www.FloodSmart.gov and click on "toolkits" in the left margin. Here is some of what is available:

(The links provided were broken and have been removed.)

- **Cost of Flooding** – Interactive tool that illustrates the financial consequences of a flood based on how deep the water may be in a house.
- **Flood Risk Scenarios** – Illustrates common causes of flooding through animated scenarios.
- **Levee Simulator** – Animated tool that helps explain how levees work and how they can fail.
- **Widgets** – Short animations that educate about the risks of flooding and direct users to where they can learn more.
- **Testimonials** – Online videos from people who have experienced flooding and give compelling, first-hand accounts of the consequences of flooding.
- **Toolkits** – A downloadable library of Spanish language material, general flood insurance information and Flood Map Update outreach guidance. The Flood Map Update toolkit includes template outreach material for community officials to communicate the changing flood risks to different stakeholders, the public, the media and internally throughout the mapping timeline.

MSFA members are an important resource for helping local citizens better understand the risk of flooding and the role of flood insurance. These FloodSmart tools and resources can help do just that. Do not wait— start using them today. For more ideas about using them and downloading them onto your Web site, contact FloodSmart at info@femafloodsmart.com.

The Community Rating System (CRS) Training (E278)

(from June 2012 NFIP/CES Newsletter)

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 or states. Note that this course now uses the 2012/2013 CRS Coordinator's Manual (in draft form), which will become effective in 2013.

Prerequisite: To enroll in the CRS course, you must be a Certified Floodplain Manager (CFM), or have completed the National Flood Insurance Program course listed below (E273), or be a full-time floodplain manager with more than three years of experience specifically related to floodplain management.

Kansas City, Kansas (FEMA Region VII)September 24–28, 2012
Contact Melissa Mitchell at (913) 573-8664 or melmitchell@wycokck.org
Jefferson Parish, Louisiana (FEMA Region VI) October 15–18, 2012
Contact Charlene Jones at (605) 736-6950 or cjones@jeffparish.net
Lincoln, Nebraska (FEMA Region VII)October 29—November 1, 2012
Contact Bill Jones at (402) 471-3932 or bill.jones@nebraska.gov
Emergency Management Institute (Emmitsburg, Maryland)April 1- 4, 2013
..... May 13 -16, 2013
..... July 29 - August 2, 2013

Contact your state emergency management training office, EMI at (800) 238-3358 or 301-447-1035, or see <https://training.fema.gov/emi.aspx>.

Implementation of the 2012 Community Rating System (CRS) Coordinator's Manual

(from 2012 NFIP/CRS March Newsletter)

The draft of the 2012 edition of the CRS Coordinator's Manual is now posted on *posted link broken, deleted* Web site. The Manual will not take effect until the second half of 2012. This allows all communities time to review their programs and to determine how they can improve their CRS classification under the new Manual.

While all the details are not available until the draft Manual is posted, a "Summary of Changes" document that highlights the major changes in each activity can be downloaded from the Web site. Also, materials from presentations and webinars are posted on the Web site.

In general, the Manual changes promote more flexibility in credit for local programs and increased credit for addressing protecting life safety, preserving floodplain natural functions, and future conditions (including climate change). After the Manual goes into effect, participating CRS communities will need to meet new prerequisites and credit criteria at their next cycle verification visit. No new requirements, including annual recertification requirements, will take effect until the Insurance

Services Office (ISO)/CRS Specialists review them one-on-one with their communities at the cycle visits. As with all verification visits, the ISO/CRS Specialists will work with communities to identify additional activities eligible for CRS credit that the community might not have previously received.

The changes in the Manual will impact each CRS community differently. Some communities will see an increase in credit for their activities (e.g., Activity 420 (Open Space Preservation) credits are increasing). Other communities will see a decrease in credit for certain activities (e.g., Activity 320 (Map Information Service) credits are decreasing). It is likely that some communities with marginal CRS Class 9 programs will have to identify new CRS credits in order to remain a Class 9.

We are aware that communities are concerned that they may be adversely affected by the changes in the CRS. However, we are also aware that many communities do not request credit for all the activities they are currently implementing. Therefore, it is expected that many communities can improve their scores by seeking credit for activities that they are currently implementing but haven't sought credit for in the past. There will also be opportunities for new credits, especially credits for protecting life safety and natural floodplain functions.

Michigan community CRS coordinators should speak with Mr. Scott Cofoid ISO/CRS Specialist to understand how and when the changes will impact their community. Scott's contact information is: email: scofoid@iso.com, his phone/fax # is 815-220-1002, and his cell # is 815-715-9233.



2012 CRS Coordinator's Manual Web Site

(from 2012 CRS Newsletter)

CRS has a temporary Web site (*posted link broken, deleted*) which was created to provide information on the changes to the 2012 CRS Coordinator's Manual. Four menu tabs should be noted:

1. "Outreach and Feedback" – "Manual Change Webinars" has the webinar schedule. On the schedule page is a link to register.
2. "Outreach and Feedback" – "Webinar Presentations" are PDF versions of the PowerPoints used during the webinars. There is now a link to a video version of the 330/370 public information webinar available with sound on YouTube.
3. "Activity Information"-- are some old and new guidance documents on the activities. This includes the new paper "Developing a Program for Public Information," under the 300 Series.
4. "Community Self Assessment" -- contains an updated version of the CRS Community Self Assessment that provides more guidance for the user.

It is intended that *posted link broken, deleted* will be replaced by a larger Web site with more information on the CRS and the credited activities. It is further planned that this will be on a FEMA.gov or FloodSmart.gov/CRS site. Until that time, *posted link broken, deleted*, will have the resources referenced in the Manual as they become available.



Integrated Public Alert and Warning System

Wireless Emergency Alerts

(from NOAA National Weather Service)

In weather emergencies, warnings can save lives. But traditional warning methods such as television, radio and outdoor sirens don't always reach everyone.

Beginning in June 2012, emergency officials will have a new way to send warnings directly to cell phones in affected areas — Wireless Emergency Alerts (WEAs).

These short messages may look like a text message, but unlike texts, which are sent directly to your phone number, these warnings will be broadcast to all phones within range of designated cell towers through the Commercial Mobile Alert System (CMAS).

The alerts will tell you the type of warning, the affected area, and the duration. You'll need to turn to other sources, such as television or your NOAA All-Hazards radio, to get more detailed information about what is happening and what actions you should take.

Key Things to Know:

- WEA messages may look like a text, or appear over your home screen.
- The alert message will include a unique ringtone and vibration.
- You will never be charged for WEA messages.
- Emergency alerts will not interrupt any calls or downloads in progress. If you're on the phone when the alert goes out, you'll get the message when you end your call.
- You need not have GPS or any other special features turned on to receive the alerts.
- The system does not identify your location or phone number – it simply sends the message to all devices in a given area.
- If you're on the road and enter an area with an active warning, you'll receive a WEA message as soon as you come within range of one of the affected cell towers.



Illustration only. Actual message appearance will vary.

Is your phone ready for WEA?

If you have an older model phone, you will likely not receive Wireless Emergency Alerts. Some, such as newer-model iPhone and Android phones, will soon receive software updates that add this feature.

It is expected that all cell phones manufactured in the future will have WEA capability.

Check with your service provider to find out if your phone is WEA-capable. AT&T, Cricket, Sprint, T-Mobile and Verizon all have information about the new alert system and their compatible phones on their websites. Search for WEA (Wireless Emergency Alerts) or CMAS (Commercial Mobile Alert System) to find your provider's list of WEA-capable phones.



Cell tower geography may lead to over warning

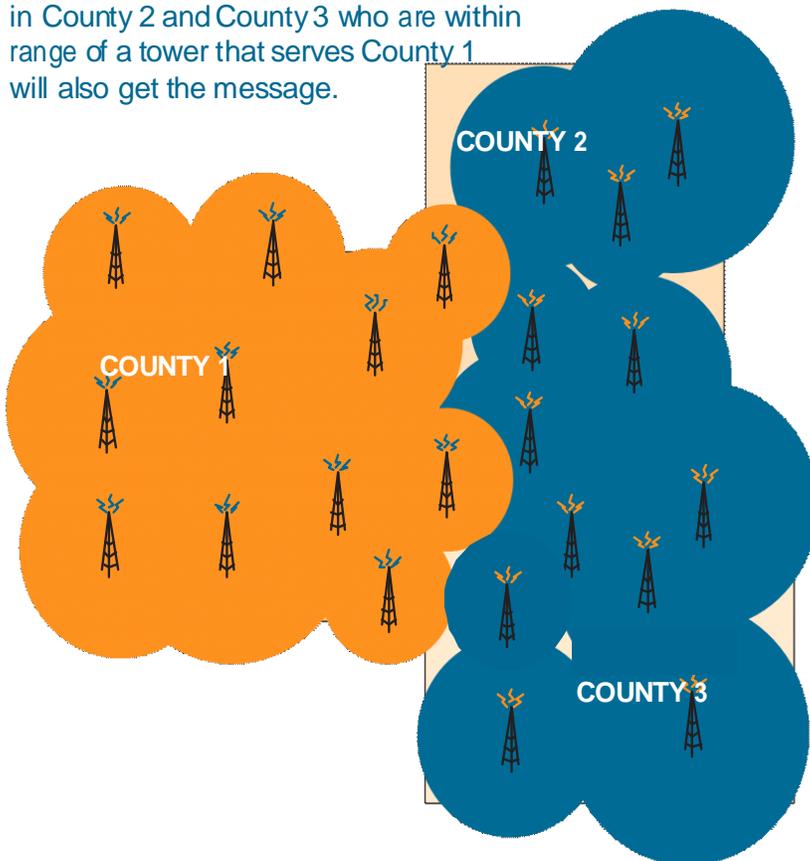
Because cell towers broadcast in a radius, or circle, their coverage areas don't line up neatly with county boundaries. This means you may receive warnings for an adjacent county if you're within a few miles of the border.

The alerts are delivered directly from cell tower to cell phone through a one-way broadcast. The Commercial Mobile Alert System does not track or locate individual cell phones or phone numbers — it simply broadcasts to all phones within range. Unfortunately, in some cases, this may result in over warning.

For example, if a tornado warning is issued for a particular county, it will go to all towers that serve that county.

Towers in urban areas generally serve a radius of two to five miles, and in rural areas up to 10 miles, so the warning message may reach a little beyond the warning boundaries.

As this simplified illustration shows, when a warning is issued for County 1, people in County 2 and County 3 who are within range of a tower that serves County 1 will also get the message.



Wireless Emergency Alerts: Three Types of Warnings

The Commercial Mobile Alert System (CMAS) can be used to broadcast three types of emergency alerts:

- **PRESIDENTIAL ALERTS** — Issued by the U.S. President in the event of a nationwide emergency.
- **IMMINENT THREAT ALERTS** — Typically issued by the National Weather Service; tornado, flash flood and blizzard warnings are some of the warnings that will initially be sent by the NWS.
- **AMBER ALERTS** — Issued by law enforcement to share information about a child abduction.

To learn more, contact your wireless service provider.



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 stormwater and floodplains. The MSFA recognizes professionals contributing to better stormwater 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 and stormwater 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 stormwater management professionals.

- ✓ The recipient will be selected based upon his/her outstanding accomplishments in, or contribution to the field of stormwater 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 (online at mi.floods.org).

MSFA Outstanding Service Award Application and Instructions

- ✓ Complete the MSFA Outstanding Service Award application (below).
- ✓ 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, Tom Smith at 616-364-8491

The deadline for submittal of annual nominations is November 1, 2012



Michigan Stormwater-Floodplain Association
Outstanding Service Award Application

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, 2012

**Michigan Department of Environmental Quality
Water Resources Division
P.O. Box 30458
Lansing, MI 48909-7958**

Flood News for Michigan Floodplain Managers

**A Newsletter of the
Water Resources Division
Michigan Department of Environmental Quality**