

The logo is a blue teardrop shape containing the acronym 'ASFP' in a stylized font. The full name 'ASSOCIATION OF STATE FLOODPLAIN MANAGERS' is written around the perimeter of the teardrop.

Association of State
Floodplain Managers

A Floodplain Managers Perspective

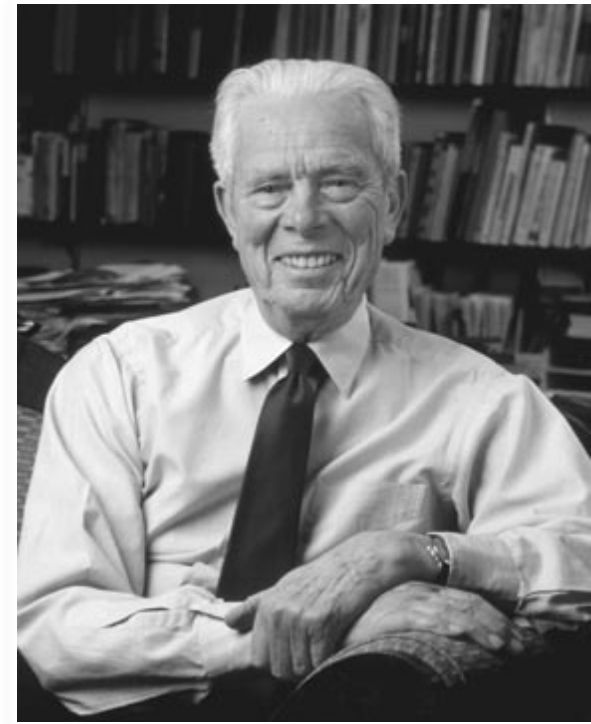
2014 Annual NFDA Conference



AND HE SAID

Floods are 'acts of God,' but flood losses are largely acts of man.

*1945 PhD Dissertation
Human Adjustments to
Flood by Gilbert F.
White*



ASFPM's Mission



Mitigate the losses, costs, and human suffering caused by flooding.

and...

Protect the natural and beneficial functions of floodplains.





What does ASFPM do?

- ✓ National CFM® Certification
- ✓ State Chapter Services & Support
- ✓ Legislative Activities
- ✓ Review National Flood Programs & Policies
- ✓ Work on National Policy Issues
- ✓ No Adverse Impact (NAI) tools/training
- ✓ Conferences & Events & Training
- ✓ Continuing Education Development





National Policy Issues

The broad problem of flood-loss reduction is that the rate at which flood losses are being eliminated by construction of engineering or land-treatment works is of about the same magnitude as the rate at which new property is being subjected to damage. - GFW





NFIP Reforms 2012 and 2014

- **BW-12**
 - Reauthorized the National Flood Insurance Program (NFIP) for 5 years through September 30, 2017
 - Focus was fiscal solvency of program
 - Signed July 6, 2012
- **Homeowners Flood Insurance Affordability Act (HFIAA) of 2014**
 - Retreat from some BW-12 provisions, set some longer glide paths to full risk rating
 - Signed March 21, 2014





Bad HFIAA Provisions

- **All policies get a new ANNUAL surcharge**
 - \$25 for primary residence properties
 - \$250 for non-residential properties and non-primary residential properties.
 - Surcharges would be deposited in the NFIP Reserve Fund, which was established to ensure funds are available for meeting the expected future obligations of the NFIP
- **New 1% goal**
 - FEMA is instructed to try and minimize the number of policies with annual premiums that exceed one percent of the total coverage provided by the policy
 - Existing V-Zone rates already exceed this!
- **Allows communities to be reimbursed for successful challenges to FEMA maps**



Good HFIAA Provisions

- **Requires an Affordability Framework**
- **Restores substantial improvement to 50% (was changed to 30% in BW)**
- **Study of Voluntary Community-Based Flood Insurance Options**
- **Requires mapping of non-structural flood mitigation features such forests, marshlands, etc.**
- **Requires FEMA to clearly communicate full flood risk determinations to individual property owners regardless of whether their premium rates are full actuarial rates**



HFIAA Bottom Line

- Preserves basic structure of BW-12, does not repeal most of it
- It modifies some annual increases and generally increases glide path to full actuarial rates
- Contrary to the name, it did not do much to address flood insurance affordability
 - Addressed immediately going to full risk rates upon sale or new policy . . . Good
 - Some provisions nibble around the edges
 - Lots of studies . . . no implementation or even pilots
 - Some peoples total policy costs will be higher under HFIAA than under BW-12!

All subject to FEMA's final interpretation!



Flood Mapping for the Nation

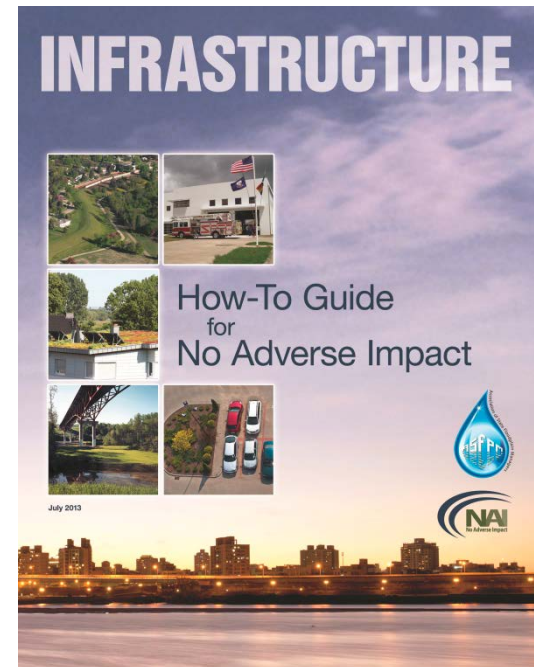


- March 2013 ASFPM Report
- Cost Model developed to:
 - Complete mapping inventory for entire country
 - **\$4.5 - \$7.5 billion**
 - Steady state maintenance cost (of the mapping data)
 - **\$116 - \$275 million**
- Recommended all flood hazard areas in country be mapped
- Recommended nationwide LIDAR
- Fits well with the Congressional authorization



NAI How-To Guides

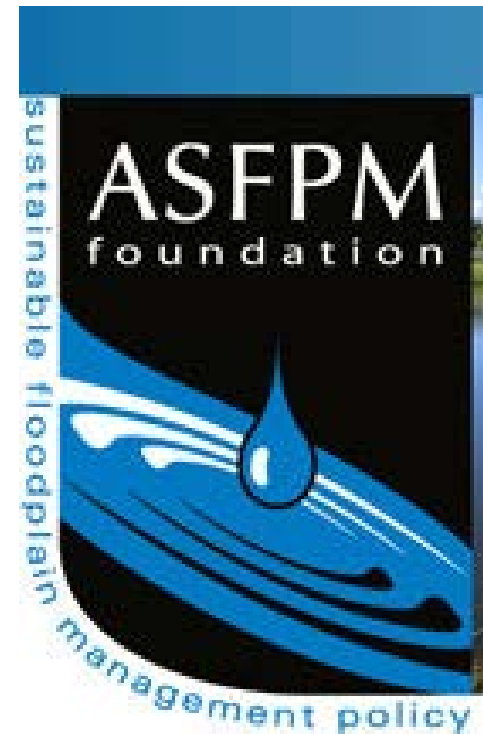
- Completed guides for infrastructure and mitigation
- Will be completing guides for planning and outreach this spring
- 5 tools in each guide
 - Siting new infrastructure
 - Retrofitting existing critical infrastructure
 - Effective management of local roads systems
 - Acquisition projects





ASFPM Foundation: Holistic Coasts Report

- Resulting from 2013 ASFPM Foundation Forum
- 6 key recommendations for policy makers
- Focus is on resiliency, state and local leadership, investments in science and data, and self responsibility





ASFPM Training

- Launched webinar series
- Field deploying basic floodplain management course (273) with help of ASFPM Chapters
- Conferences and events
 - ASFPM Annual Conference
www.asfpmconference.org
 - ASFPM Flood Mitigation and Floodproofing Workshop
October 26-31, 2014, Denver





Options and Actions to Address Flood Insurance Affordability





ASFPs Approach to Flood Insurance Affordability

- Mitigation is cornerstone of approach
- Uses many existing tools in the toolbox
- Requires participation and changes at Fed, State, Local levels
- Some items can be implemented now, some items need new/altered rules, regulations, programs



Options & Action

- Property Owners

- Identify what full-risk rate is; get an EC
- Look into effect of higher deductibles
- Look into rate-reducing mitigation actions; e.g.
 - Add vents
 - Use Breakaway walls
 - Fill in/up enclosures
 - Elevate

**PREMIUM AT 4 FEET BELOW
BASE FLOOD ELEVATION**

**\$9,500/year
\$95,000/10 years**



**PREMIUM AT
BASE FLOOD ELEVATION**

**\$1,410/year
\$14,100/10 years**



**PREMIUM AT 3 FEET ABOVE
BASE FLOOD ELEVATION**

**\$427/year
\$4,270/10 years**





Options & Action

- Communities and States
 - Join CRS/Increase CRS Rating
 - Be aware of potential mitigation grants
 - Provide technical advice and build capacity to do so
 - Have Certified Floodplain Managers on staff
 - Elevation Certificates
 - Building/Rebuilding to reduce flood risk
 - Redouble focus on mitigation planning and develop sound actions to mitigate risk



Options & Action

- **Communities and States**
 - Create state and local mitigation programs
 - Mitigation Rebate Programs
 - Grant programs that provide local match to federal programs
 - Duplicate underfunded federal programs
 - Implement higher standards
 - Freeboard (not just one foot anymore)
 - Standards for areas outside FEMA 100-year floodplain but where flood losses occur



South Holland, Illinois

Flood Assistance

Flood Articles

Floodplain Management Plan

Flooding & Flood Protection Information

Little Calumet River Flood Levels

FEMA Flood Protection Library

Flood Awareness Week

Keeping Your Home Out Of Deep Trouble

Planning, Development and Code Enforcement

16240 Wausau Avenue
South Holland, IL 60473
Phone: 708-210-2915
Fax: 708-210-2959

We encourage you to call with your questions.



Flood Assistance Program

Flood Articles and Information

Flooding and Flood Protection Information

Established in 1994, the Village's [Floodplain Management Plan](#) was created to provide technical and financial assistance to residents of South Holland. Due to this program being established, residents of South Holland now receive a 25% discount when purchasing Federal Flood Insurance.

In addition, the Village of South Holland has established a unique rebate program available to all property owners residing in South Holland, who wish to complete flood control support projects within their home.

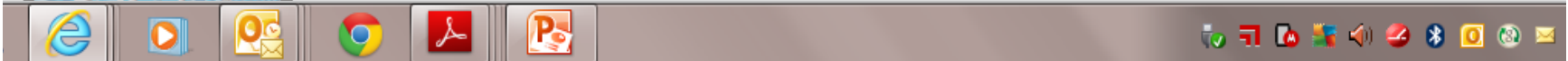
Rebate Program Details:

Objective: To promote and encourage flood awareness to residents of the Village of South Holland, so that proper steps may be taken to prevent future problems within the home, while providing financial assistance to encourage flood control projects to be completed.

Details: This program is designed to offer residents a 25% rebate on flood control projects, with a maximum rebate of \$2500.00 per home.

Qualifying Projects:

- Installation of overhead sewers
- Repair of foundation cracks
- Waterproofing of foundation walls
- Installation of drain tiles
- Diversion of downspouts
- Construction of flood walls





Conclusion

Floodplain managers have a responsibility to be educated and help citizens understand options

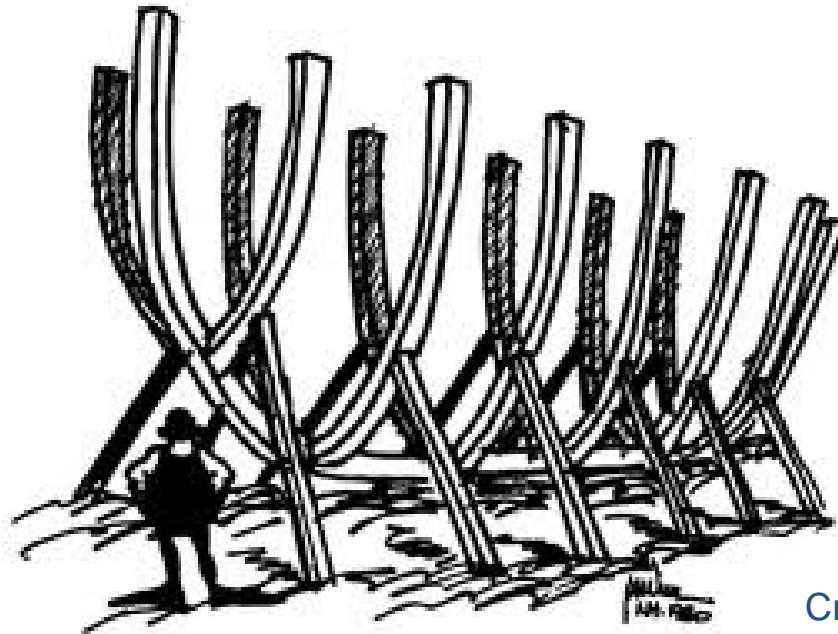


www.asfpmconference.org



Thank You

The present status of floodplain management does not encourage complacency ... On balance, progress has been far short of what is desirable or possible, or what was envisaged at times when the current policies and activities were initiated - GFW



Credit given to the Natural Hazards Observer and Rob Pudim for all illustrations in this presentation