The Association of State Floodplain Managers (ASFPM), in collaboration with The Pew Charitable Trusts, today unveiled interactive maps that show where flood insurance rates are expected to decrease, increase, or remain the same — and by how much — under the Federal Emergency Management Agency’s (FEMA) new pricing structure: Risk Rating 2.0: Equity in Action.

Starting October 1, Risk Rating 2.0 will fundamentally change the way FEMA rates a property’s flood risk and prices insurance for the more than five million National Flood Insurance Program (NFIP) policyholders.

The new methodology incorporates more flood risk data variables to more accurately reflect a property’s individual flood risk, including the frequency and types of flooding, such as river overflow, storm surge, coastal erosion, and heavy rainfall — and the distance to a water source along with property characteristics, such as elevation and the cost to rebuild. Including a property’s replacement cost value in the new methodology was a major component in the delivery of equitable rates.
ASFPM developed the maps as a more user-friendly format for floodplain management professionals, practitioners, and local leaders to gain greater insight into the new rating system so they can better understand and communicate what’s occurring in their communities.

“There is a fair amount of information available on Risk Rating 2.0 but getting that data out of spreadsheets is challenging. This new tool should help,” said Chad Berginnis, ASFPM’s executive director. “Floods are this nation’s most frequent and costly natural disasters and the trends are worsening. It’s important that people know their risk and buy flood insurance to help protect their homes and businesses. It’s equally important that communities take steps to minimize flood risk.”

ASFPM used datasets from FEMA’s NFIP policyholder information to create the easy-to-use data visualization tool. The data are broken down across four categories — ranging from a decrease in premiums to an increase of $20/month or more. A color-coded scale indicates the percentage of policyholders in each category.

The state-level interactive map at no.floods.org/rr2changes breaks down projected premium changes for each state and territory. The interactive map also includes corresponding pie charts and data tables that provide policy and percentage change breakdowns. National totals are also included.

For those who wish to take a deeper dive, there is also an interactive map by zip code for existing single-family home policies at no.floods.org/rr2sfh and for all existing NFIP policies at no.floods.org/rr2all. The data compares a snapshot of policyholder premiums from May 31, 2020 with Risk Rating 2.0 premiums, applying statutory increase limits. The comparison does not attempt to estimate premium increases that might have occurred without the new Risk Rating 2.0 pricing methodology.

“These interactive maps will help local leaders and government officials understand how the new and more equitable flood insurance rates will be distributed,” said Laura Lightbody, director of The Pew Charitable Trusts’ flood-prepared communities initiative. “In many cases, people have been overpaying for flood insurance; these maps show us that almost 1.2 million policyholders will see decreases very soon.”

This is the program’s first pricing update in more than 40 years.

“Under Risk Rating 2.0, FEMA is fixing longstanding inequities in the NFIP’s flood insurance pricing and establishing a system that is better equipped for the reality of frequent flooding caused by climate change,” said David Maurstad, senior executive of the National Flood Insurance Program. “Risk Rating 2.0 is not just a minor improvement, but a transformational leap forward that enables FEMA to set rates that are fairer and ensures rate increases and decreases are both equitable.”

According to FEMA, only 4% of policyholders nationwide are expected to see substantive increases. In a national rate analysis of current policyholders, FEMA has said 23% will see premium decreases; 66% will see, on average, premium increases of $0-$10/month (which is around what the average is now); 7% will see, on average, premium increases of $10-$20/month; and 4% will see, on average, premium increases of $20 or more per month.

Background on Risk Rating 2.0
Risk Rating 2.0 will deliver rates that are actuarially sound, equitable, easier to understand, and better reflect an individual property’s unique flood risk. By communicating flood risk more clearly, the new methodology should help policyholders make more informed decisions on the purchase of adequate insurance and on mitigation actions to protect against flooding. FEMA is implementing the program in two phases:

- **Phase I** – New policies beginning Oct. 1, 2021 are subject to the new pricing methodology. Also beginning October 1, existing policyholders are able to take advantage of immediate decreases in their premiums when the policy renews.
- **Phase II** - Renewals of the remaining existing flood insurance policies will be written to the new plan starting April 1, 2022, allowing policyholders an additional six months to prepare for any adjustments.
2022 Conference: Call for Abstracts

It’s time to start developing the program for ASFPM’s 2022 Annual National Conference, and we need your help! Submit an abstract, or two, to share your flood mitigation story, tool, or resource. Go to the conference website and follow instructions. Submissions will only be accepted using the online form.

The website also provides helpful information on the selection process and expectations of presenters, so be sure to check out those tips!

The 2022 Conference will be held May 15-19 in Orlando, Florida. The conference theme is “Shining a Light on Mitigation,” so if you have an idea for an illuminating presentation, here’s your chance.

The Call for Abstracts seeks a broad range of professionals to submit for 30-minute concurrent sessions and/or 2-4 hour workshops that address issues, problems, and solutions associated with managing and communicating flood risk, making communities more resilient, and protecting floodplains and fragile natural resources.

Click here for more information and to submit your abstract. Submissions are due October 31. We recommend that you preview the questions asked on the online submittal form before filling it out. You’ll find links to preview the form for concurrent sessions and the workshop sessions toward the bottom of the Call for Abstracts page. Registration opens in February 2022.

Risk Rating 2.0: What Floodplain Managers Need to Know

An online workshop developed exclusively for ASFPM members.

Watch your inbox for registration details!

Two Dates Remaining

Tuesday, Oct. 19
12:00 - 2:30 p.m. Eastern

Wednesday, Nov. 17
1:00 - 3:30 p.m. Eastern

Presented by FEMA in collaboration with the ASFPM Flood Insurance Committee.
Congratulations to the City of Tulsa, which has moved up from a Class 2 ranking to a Class 1, the highest possible ranking in the National Flood Insurance Program’s Community Rating System. With Tulsa’s Class 1 rating, NFIP policies issued or renewed in the city limits are eligible for a 45-percent discount in premium costs starting in April 2022.

“Achieving a Class 1 rating is a credit to the diligence of our Engineering Services, Streets and Stormwater, and Development Services departments for their efforts to constantly improve flood mitigation in our community,” said Mayor G.T. Bynum. “Tulsa residents have the lowest flood insurance rates in the nation because of this commitment to protect lives and reduce property damage.”

Tulsa is one of only two communities nationwide to achieve a Class 1 rating, out of more than 1,500 cities and counties that participate in the voluntary Community Rating System. The other city, Roseville, Calif., first earned its Class 1 ranking in 2006 and was featured in a special project by ASFPM’s Flood Science Center spotlighting successful flood control initiatives.

“The Class 1 rating in the Community Rating System recognizes the city’s accomplishment of a comprehensive stormwater management program,” said City Engineer Paul Zachary. “To maintain this Class 1 rating will require an ongoing public and private commitment to develop, operate, and maintain the stormwater system, both structural and open space. This No. 1 rating is in stark contrast to a time when the City, in the 1970s and 1980s, was number one nationally in the number of federally declared disasters — nine times in 15 years.”

Activities in the Community Rating System are organized in four main categories: public information, mapping and regulations, flood damage reduction, and warning and response. Stormwater management, drainage system maintenance and floodplain development regulations all contribute to Tulsa’s Class 1 rating, which stays in effect for a three-year cycle.

City of Tulsa Engineering Services, Streets and Stormwater, Development Services and Park and Recreation departments, along with the Tulsa Area Emergency Management Agency, work together to increase Tulsa’s safety from floods. In addition, the Stormwater Drainage Hazard Mitigation Advisory Board and the Infrastructure Development Advisory Board provide insight from community volunteers with professional expertise.

Tulsa was also featured in a 2020 Headwaters Economics report, which shared case studies from the Midwest.
Policy Matters!

By Larry Larson, P.E., CFM
Director Emeritus – Senior Policy Advisor, ASFPM

Will the National Flood Insurance Program ever get every community in the nation mapped? Will the required five-year updates be done in a way that actually reflects community needs and map update needs?

As we all know, the NFIP has only mapped one-third of the floodplain miles in the United States. That equates to 1.4 million miles mapped and twice that number that is unmapped. The NFIP tends to remap the same communities it has already mapped because that is where the most flood insurance policies exist — so the mapping is driven by FEMA priorities, including insurance, rather than local needs of floodplain management, mitigation, or planned development.

The reconciliation bill in Congress includes $3 billion for flood mapping in addition to the annual map funding. The $3 billion is twice as much money as Congress has allocated for flood mapping in the past seven years combined, and it would remain available until expended. If this bill passes, what will FEMA prioritize for funding with this additional map funding?

Here are the Risk MAP priorities FEMA put out recently:

<table>
<thead>
<tr>
<th>Priority</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maintain 80% NVUE</td>
<td>After achieving a significant milestone in the program (80% NVUE), we must maintain that existing inventory of 1.1M stream miles so that flood hazard information meets current program needs.</td>
</tr>
<tr>
<td>Advance Ongoing Risk MAP Projects</td>
<td>There are over 1400 projects in progress at different stages in the regulatory production process. We will make progress every year to advance these projects closer to the finish line.</td>
</tr>
<tr>
<td>Modernize Risk MAP IT Infrastructure</td>
<td>This will allow us to keep up with current and future program requirements as well as comply with Federal security and privacy requirements.</td>
</tr>
<tr>
<td>Address Remaining Statute Requirements</td>
<td>Section 216 of the Biggert-Waters Act of 2012 requires FEMA to map areas of possible population growth, areas of residual risk (protected by levees and dams) inundation areas due to levee and dam failures, and future conditions.</td>
</tr>
<tr>
<td>Advance Future of Flood Risk Data (FFRD)</td>
<td>We will continue our exploration efforts through the FFRD initiative in support of a risk-informed NFIP and better meet the demands of our customers.</td>
</tr>
</tbody>
</table>

ASFPM recommends most of this funding should focus on the fourth bucket — meeting the requirements from the 2012 NFIP reauthorization bill that addresses future conditions and flood risk. Many of the other buckets are part of the mapping process which will naturally fall into place, for example getting the unmapped communities mapped. Focusing on future conditions will help make sure the maps are more accurate for longer periods of time. Even if communities do not immediately use the future conditions for flood risk management regulation, there will be layers of digital information on the new maps that communities can use for planning, mitigation, and development plans.

The current process of updating flood maps every five years does not appropriately reflect the changing priorities of communities and states priorities or take into account added runoff from development or increased rainfall intensity. Addressing those future conditions is key to this process. Flood risk mapping, just as all aspects of flood risk management, must be a local, state, and federal partnership.
Risk Rating 2.0: What Floodplain Managers Need to Know

Do you have questions about Risk Rating 2.0?

Join us for the online workshop Risk Rating 2.0: What Floodplain Managers Need to Know for an in-depth discussion on this new flood insurance rating methodology. Presented by FEMA, in cooperation with the ASFPM Flood Insurance Committee, ASFPM is making this program available to all ASFPM members. We’re offering the same workshop at three different times to ensure that all members who want to attend, will be able to do so. The September program had more than 600 participants.

This program was developed specifically for ASFPM members and will include issues that are most important to state and local floodplain management practitioners. It will also provide two Continuing Education Credits (CECs) for Certified Floodplain Managers.

Starting October 1, Risk Rating 2.0 fundamentally changes the way FEMA rates a property’s flood risk and prices insurance. The new methodology incorporates more flood risk variables to more accurately reflect a property’s individual flood risk, including flood frequency, multiple flood types—river overflow, storm surge, coastal erosion and heavy rainfall—and distance to a water source along with property characteristics such as elevation and the cost to rebuild.

Learning objectives: As a floodplain manager, increasing your understanding of Risk Rating 2.0 is important to our collective efforts to help educate community members, dispel any myths, and increase participation in the program.

By attending this workshop, you will:

- Receive an overview of Risk Rating 2.0
- Understand the key differences you need to know between the old and new rating systems
- Gain in-depth knowledge on the key rating variables affecting the new rates

Dates: Participants must register in advance and will be confirmed on a first-come, first-served basis. Each workshop can accommodate 1,000 participants. The two remaining online workshops will cover the same content and are available at these dates and times:

- Tuesday, Oct. 19 12:00 p.m. – 2:30 p.m. ET
- Wednesday, Nov. 17 1:00 – 3:30 p.m. ET

Length: 2.5 hours (including 30 minutes of Q&A)

Presenter: Shilpa Mulik, Program Specialist, Floodplain Management Division, FEMA

Registration: You must be an ASFPM member to attend. All members have been notified via email as to how to register. If you’re not a member, there’s still time join ASFPM and participate in the training.

Policy Briefing Webinars: If you’re an ASFPM member, be sure to join the ASFPM policy team each month for a review of the most pressing national policy issues of interest to the floodplain management community. Watch your inbox for details! Not a member? This is just one more reason why you need to join ASFPM. Learn more about member benefits here.
ASFPM Signs Letter Supporting Risk Rating 2.0

On Sept. 17, ASFPM, along with organizations representing fiscal conservatives, environmental groups, the reinsurance industry, and others, sent a letter to leadership in the U.S. Senate and House of Representatives urging implementation of Risk Rating 2.0, FEMA’s modernized rate-setting system for National Flood Insurance Program policies, as scheduled on Oct. 1.

The letter emphasized that the new methodology will provide more accurate and equitable rates for property owners, and unlike the existing rating system, which would lead to rate increases for all policyholders, will make nearly 1.2 million policyholders eligible for decreased premiums. Additionally, almost 90% of policyholders will see either decreases or monthly increases of $10 or less beginning in 2022. Read the letter

Final Rule for Mitigation Programs Issued

On Sept. 10, FEMA published the final rule that includes an update to the Hazard Mitigation Assistance programs and mitigation planning regulations. The rule incorporates requirements enacted by the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) and reflect uniform administrative requirements. ASFPM made five recommendations regarding the program regulations. A summary of each comment and FEMA’s response is provided in the final ruling.

FEMA implemented most of these changes administratively through an update to the Hazard Mitigation Assistance Guidance in 2013. Codifying the changes in federal regulations reduces mitigation program complexities. The updates include replacing outdated terms and definitions that better align with legal requirements in the Code of Federal Regulations Title 2 part 200: Uniform Administrative Guidance.

The update to outdated terms and definitions impacts FEMA’s Hazard Mitigation Grant Program and Flood Mitigation Assistance program regulations, as well as the property acquisition and relocation for open space and mitigation planning regulations.

The final rule goes into effect on Oct. 1 and can be viewed at Regulations.gov by using the Docket ID: FEMA-2019-0011.

NAMIC Releases BRIC Pocket Guide

The National Association of Mutual Insurance Companies has created the BRIC Pocket Guide to help communities design mitigation projects and best position themselves for funding from the federal Building Resilient Infrastructure and Communities program.

The guide is designed to help focus community governments on assessing their risks, collaborating with others inside government and out, and making use of the numerous tools available to maximize a project’s effectiveness.

The BRIC Program was created by the enactment of the Disaster Recovery Reform Act. The application period for FY2021 is now open with $1 billion in grants available. Twice as much as FY2020., which saw application requests of $5.5 billion.

Download the guide.
New International Guidelines for Nature-Based Flood Risk Management Solutions

The first International Guidelines on Natural and Nature-Based Features for Flood Risk Management were released Sept. 16, culminating a global effort led by the Army Corps of Engineers that took five years to complete.

The guidelines are said to provide practitioners with the best available information concerning the conceptualization, planning, design, engineering, construction, and maintenance of natural and nature-based features (NNBF) to support resilience and flood risk reduction for coastlines, bays, and estuaries, as well as river and freshwater systems.

The USACE led a team of 77 cross-sector organizations to create the guidelines. NOAA, the World Bank, the U.K. Environment Agency, and Rijkswaterstaat, the Netherlands’ ministry of infrastructure and water management, were among the contributors to the 1,017-page resource spanning 20 chapters.

“The publication is intended to inform and guide practitioners, organizations and communities seeking to enhance the performance of flood-risk management systems and achieve long-term risk mitigation,” said Dr. Todd Bridges, USACE lead for the effort. “The approaches in The NNBF guidelines can be used to increase the value produced by flood-risk management infrastructure investments; increase water infrastructure resilience and sustainability; and reduce infrastructure maintenance and repair costs.”

In the report’s introduction, Army Corps leader Lt. Gen. Scott Spellmon calls the document a “much-needed resource to pursue, consider, and apply NNBF for flood risk management while expanding value through infrastructure.”

You can download both the entire document and the 150-page overview here.

Coastal Risk Screening Tool Updated

The Coastal Risk Screening Tool from Climate Central lets users generate customizable, localized maps of projected sea level rise and coastal flood risks by year, water level, and elevation. Two recent upgrades to the tool include incorporating the newest sea level projections from the IPCC and the next generation of the organization’s digital elevation model.

Watch this tutorial on the features available to visualize coastal flood risks for nearly every coastline on Earth or visit coastal.climatecentral.org/ to get started with the maps and view areas at risk, sorting by year, water level, temperature, ice sheets, elevation, and affordable housing.
Forget Massive Seawalls, Coastal Wetlands Offer the Best Storm Protection Money Can Buy

By Robert Costanza

Coastal communities around the world are facing increasing threats from tropical cyclones. Climate change is causing rising sea levels and bigger, more frequent storms. Many coastal communities are pondering what to do. Should they build massive seawalls in a bid to protect existing infrastructure? Do they give up on their current coastal locations and retreat inland? Or is there another way?

In the US, the US Army Corps of Engineers has proposed building a 20-foot high giant seawall to protect Miami, the third most populous metropolis on the US east coast. The $6 billion proposal is tentative and at least five years off, but sure to be among many proposals in the coming years to protect coastal communities from storms.

But seawalls are expensive to build, require constant maintenance and provide limited protection. Consider China, which already has a huge number of seawalls built for storm protection. A 2019 study analyzed the impact of 127 storms on China between 1989 and 2016.

Coastal wetlands were far more cost effective in preventing storm damages. They also provided many other ecosystem services that seawalls do not.

**How wetlands reduce storm effects**
Coastal wetlands reduce the damaging effects of tropical cyclones on coastal communities by absorbing storm energy in ways that neither solid land nor open water can.

(Continued on page 10)
The mechanisms involved include decreasing the area of open water (fetch) for wind to form waves, increasing drag on water motion and hence the amplitude of a storm surge, reducing direct wind effects on the water surface, and directly absorbing wave energy.

Wetland vegetation contributes by decreasing surges and waves and maintaining shallow water depths that have the same effect. Wetlands also reduce flood damages by absorbing flood waters caused by rain and moderating their effects on built-up areas.

In 2008, colleagues and I estimated coastal wetlands in the US provided storm protection services worth US$23 billion a year. Our new study estimates the global value of coastal wetlands to storm protection services is US$450 billion a year (calculated at 2015 value) with 4,600 lives saved annually.

To make this calculation, we used the records of more than 1,000 tropical cyclones since 1902 that caused property damage and/or human casualties in 71 countries. Our study took advantage of improved storm tracking, better global land-use mapping and damage-assessment databases, along with improved computational capabilities to model the relationships between coastal wetlands and avoided damages and deaths from tropical cyclones.

The 40 million hectares of coastal wetlands in storm-prone areas provided an average of US$11,000 per hectare a year in avoided storm damages.

Pacific nations benefit most
The degree to which coastal wetlands provide storm protection varies between countries (and within countries). Key factors are storm probability, amount of built infrastructure in storm-prone areas, if wetlands are in storm-prone areas, and coastal conditions.

The top five countries in terms of annual avoided damages (all in 2015 US dollar values) are the United States ($200 billion), China ($157 billion), the Philippines ($47 billion), Japan ($24 billion) and Mexico ($15 billion). In terms of lives saved annually, the top five are: China (1,309); the Philippines (976); the United States (469); India (414); and Bangladesh (360).

Other ecosystem services
Coastal wetlands also provide other valuable ecosystem services. They provide nursery habitat for many commercially important marine species, recreational opportunities, carbon sequestration, management of sediment and nutrient run-off, and many other valuable services.

In 2014, my colleagues and I estimated the value of other ecosystem services provided by wetlands (over and above storm protection) at about $US135,000 a hectare a year. But land-use changes, including the loss of coastal wetlands, has been eroding both services. Since 1900 the world has lost up to 70% of its wetlands (Davidson, 2014).

Preserving and restoring coastal wetlands is a very cost-effective strategy for society, and can significantly increase well-being for humans and the rest of nature.

With the frequency and intensity of tropical cyclones and other extreme weather events projected to further increase, the value of coastal wetlands will increase in the future. This justifies investing much more in their conservation and restoration.

Robert Costanza, Professor and VC’s Chair, Crawford School of Public Policy, Australian National University. See full bio.

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Comment Period Extended for CRS

Due to the devasting effects of Hurricane Ida and other recent disasters, FEMA is extending the open comment period for the Community Rating System (CRS) Request for Information (RFI) in the Federal Register to October 22, 2021.

FEMA is seeking public feedback on a set of exploratory questions to inform improvements to the CRS. There are questions regarding the current program’s strengths and challenges and questions relating to:

- future conditions and risks,
- incentivizing communities to be more resilient,
- leveraging data and technology,
- approaches to support increased participation,
- collaboration and integration with other entities or programs, and
- barriers or equity issues that create challenges for communities.

In the past, FEMA has heard from stakeholders about how highly-valued the CRS program is and that there are opportunities for continuous improvement. One reason FEMA is seeking input from the public now is to ensure the CRS program continues to meet the needs of all stakeholders, including those in underserved communities.

You can share your insights and perspectives by visiting the Federal eRulemaking Portal, using Docket ID: FEMA-2021-0021. Please follow the instructions on the page and contact the Regulations.gov Help Desk if you have technical issues. For additional information on the request for information, visit FEMA.gov.

BRIC and FMA Application Period Now Open

The application period is now open for the Building Resilient Infrastructure and Communities (BRIC) and Flood Mitigation Assistance (FMA) grant programs. Submissions are Jan. 28, 2022.

There is up to $1 billion in funding through the BRIC program for Fiscal Year 2021 for hazard mitigation activities. The Biden Administration doubled the program’s funding this year and implemented a number of changes to enhance funding opportunities for tribes and disadvantaged communities. Funds will be distributed in the following manner: State/Territory Allocation: $56 million (up to $1 million per applicant); Tribal Set-Aside: $25 million; National Competition for Mitigation Projects: $919,000,000 (estimated).

Any funds that are not awarded from the State/Territory Allocation will be re-allocated to the national competition. Visit the BRIC website for details on program priorities, changes for FY21, eligibility information, and additional resources.

The FMA grant program is making available $160 million in funding for Fiscal Year 2021 to reduce or eliminate the risks of repetitive flood damage to homes and buildings insured by the National Flood Insurance Program. Visit the FMA website for details on program priorities, changes for FY21, eligibility information, and additional resources.
Higher FFRMS Standard Tied to Hazard Mitigation Assistance Grants

A new interim FEMA policy requires certain structures in Special Flood Hazard Areas to conform to higher flood elevation standards if they use Hazard Mitigation Assistance (HMA) grant funds.

The interim policy partially implements the Federal Flood Risk Management Standard (FFRMS) by requiring higher flood elevations established by the Freeboard Value Approach for certain actions such as elevation, dry floodproofing, and mitigation reconstruction in the Special Flood Hazard Area. The Freeboard Value Approach is the Base Flood Elevation plus two feet.

The new policy went into effect Aug. 27 following the announcement of the new standard in the Fiscal Year 2021 Notices of Funding Opportunities for the Building Resilient Infrastructure and Communities (BRIC) and Flood Mitigation Assistance (FMA) programs. It also applies to the Hazard Mitigation Grant Program (HMGP) for any major disaster declared on or after Aug. 27, and assistance authorized for all 59 COVID-19 disaster declaration. With nearly $5 billion available through those three programs in FY2021, the positive impacts could be far-reaching.

In an interview with E&E News, ASFPM Executive Director Chad Berginnis called the policy significant. “We have larger floods that are going to occur in flood-hazard areas,” he said. “The extra freeboard gives us a buffer, it gives us more resilience and ultimately is going to lead to decreased costs from the standpoint that it won’t be damaged as much in the future.”

Under the interim policy, FEMA does not require the partial implementation FFRMS Freeboard Value Approach if using it would cause the project to be unable to meet applicable program cost-effectiveness requirements. Read the full announcement from FEMA.

FEMA Policy Change Will Reduce Barriers to Disaster Assistance

FEMA has taken a major step toward addressing racial and economic disparities in disaster aid by making it easier for low-income individuals and minority applicants to qualify for emergency cash after a disaster.

The new FEMA policy responds to years of research showing that the agency has rejected disaster aid applications at a much higher rate for minorities and the poor. For years, FEMA relied on records like deeds to prove that land belonged to disaster victims before it sent them money through its individual assistance program. The practice was meant to curb fraud. But many Black applicants, whose homes or land were inherited informally without written wills — a form of ownership known as heirs’ property — were also denied under the rules.

(Continued on page 13)
Under the new policy, FEMA will accept a wide range of documentation, including home repair bills, motor vehicle registrations, court documents, and letters from local schools, federal or state benefit providers, and social service organizations. Survivors may also now use a signed statement from a mobile home park owner and provide self-certification for mobile homes and travel trailers.

This expansion includes reducing administrative burdens for the hardest hit survivors. If survivors have successfully verified occupancy to FEMA from a previous disaster within the past two years, they will not need to verify occupancy again. Homeowners with the same address from a previous disaster only need to verify ownership one time. The agency has also expanded the date of eligible documents from three months to one year before the disaster.

In addition, FEMA has trained staff to verify documentation on-site while conducting home inspections. This will significantly decrease the burden on survivors by allowing FEMA to verify documents at the time of inspection instead of requiring the survivor to appeal a decision in writing.

FEMA also is expanding financial assistance to survivors who developed a disaster-related disability and now require special equipment, such as ramps or grab bars, to make their home safer.

These policy changes will apply to disasters declared on or after Aug. 23, 2021. Download FEMA’s Individual Assistance Program and Policy Guide, Version 1.1

New Educational Flood Insurance Videos

FEMA released four educational videos to help the public better understand the NFIP.

The Claims Process - Explains how to file a flood insurance claim after a flood, including:
- Documentation tips and reminders
- The role of a flood adjuster
- Cost estimate of damages and proof of loss

Basements - Describes how basements are defined under the program, including:
- National Flood Insurance Program’s definition of a basement
- Types of below-ground spaces which are considered a basement
- Types of items and basement furnishings which have coverage

Flood Risk - Provides an overview of tools and considerations for assessing flood risk, including:
- An introduction to FEMA’s Flood Insurance Rate Map and flood zones
- Considerations for homes outside of high-risk areas
- Urban flooding risks

When Flood Insurance is Required - Explains when flood insurance is required rather than when it is simply recommended, including:
- An introduction to Flood Insurance Rate Maps and Special Flood Hazard Areas.
- Mandatory purchase requirements for federally backed mortgages
- Insurance’s effect on eligibility for future disaster assistance
- Reasons to insure properties when there is no requirement

(Continued from page 12)
FEMA Updates Flood Insurance Manual

On Sept. 1, FEMA released the updated edition of the National Flood Insurance Program’s (NFIP) Flood Insurance Manual, one month before its effective date.

The manual presents guidance for FEMA’s new rating methodology, known as Risk Rating 2.0 – Equity in Action. The manual updates existing NFIP underwriting policies and processes to enable effective and consistent program implementation of the new rating methodology. Risk Rating 2.0 provides more accurate flood insurance premiums, better communicates flood risk to individuals, and promotes action to mitigate against flooding.

To complement the NFIP Flood Insurance Manual, FEMA released an Industry Transition Memorandum. The memo explains how transitioning from the legacy rating plan to the new methodology will occur and provides business, data, and information technology guidance for NFIP insurers and vendors on how to accomplish that transition.


There are also a series of bulletins issued by the NFIP to the Write Your Own (WYO) companies and others about the new Flood Insurance Manual. Visit the Floodsmart site to review the bulletins.

Additional FEMA Resources

New Toolkit for Natural Hazard Retrofit Programs
FEMA Region 9 created the Natural Hazard Retrofit Program Toolkit to help local jurisdictions shape retrofit programs tailored to their own community’s needs and hazards. Whether your community wants to create a program for seismic events, hurricanes, flooding, or other risks, the Natural Hazard Retrofit Program Toolkit can help you every step of the way. Download.

Standard Flood Hazard Determination Form
FEMA released an updated Standard Flood Hazard Determination Form (SFHDF) with a new expiration date of Sept. 30, 2023. There were no major changes and it can be found on FEMA’s webpage of NFIP Underwriting Forms (which also has Risk Rating 2.0 and Legacy underwriting forms too).

Disaster Outreach Graphics for Social Media
If you’re doing outreach to your community following a hurricane, flooding, or other disaster, FEMA has a nice collection of social media graphics in multiple languages that can be used to communicate important information. Topics include: tips for tracking disaster-related costs, how to apply for disaster assistance, assessing storm damage, advice for renters, and more. Graphics are sized for Twitter, Facebook, and Instagram. Check them out.
FEMA’s National Risk Index Puts Hazard Risk Data at Your Finger Tips

By Casey Zuzak, casey.zuzak@fema.dhs.gov

FEMA recently announced the full application launch of the National Risk Index, an online mapping application that provides a holistic view of community risk through baseline relative risk scores. The Risk Index measures a community’s risk for 18 natural hazards, in addition to resilience, social vulnerability and expected annual loss. For a hazard to be included, it had to be profiled by at least 25 of the state hazard mitigation plans or considered a regionally significant hazard (e.g., tsunami, avalanche).

The Risk Index helps users understand natural hazard risk and to support informed risk reduction decisions for mitigation planning and emergency management. By providing standardized risk data and an overview of multiple risk factors, this interactive mapping and analysis tool can help communities, especially those with limited flood mapping and risk assessment capabilities, prepare for natural hazards.

Climate change is a top priority for this administration and FEMA. The Risk Index helps to advance the conversation on climate change and emergency response strategies by helping communities enhance disaster resiliency.

The tool was originally released in November 2020 at a limited capacity. Now, fully available for use by state, local, tribal, and territorial partners, the National Risk Index includes the ability to generate more customized analyses and reports, including community risk profiles and risk comparison reports for any county or Census tract. In addition, several data updates and access to more information about the development of the index is also available.

The Risk Index based ratings on data from the best available resources from 2014 through 2019. Routine updates are expected to keep ratings current.

The tool is free and easy to use, and data from the site can be downloaded. Visit FEMA’s National Risk Index webpage to learn more about the data and the natural hazards that may affect your community.
Alliances for Climate Action Forum to Examine Resilience, Climate, Equity & More

By Bradley Dean, bradley.dean@fema.dhs.gov

The Resilient Nation Partnership Network (RNPN), the Federal Emergency Management Agency (FEMA) and the National Aeronautics and Space Administration (NASA) will co-host the 6th Annual Partnership Forum this October. To reserve your spot, please click here.

The virtual series occurs every Wednesday throughout the month from 12 to 2 p.m. ET and will explore building “Alliances for Climate Action.” Attendees will have an opportunity to dive into various perspectives around this topic; engage with other industry peers; and identify future opportunities for collaboration.

Each week focuses on a different topic:
- October 6 – Our Future Vision
- October 13 – When Climate Moves Communities
- October 20 – Stories That Inspire
- October 27 – Financing Climate Action

Featured speakers include:
- Deanne Criswell – FEMA Administrator (invited)
- Sen. Bill Nelson – NASA Administrator
- David Maurstad – Deputy Associate Administrator, Federal Insurance and Mitigation Administration, FEMA
- Governor Charles D. Baker – 72nd Governor of Massachusetts
- Ko Barret – Vice-Chair Intergovernmental Panel on Climate Change and Deputy Assistant Administrator for Research, NOAA
- Dr. A.R. Siders – Assistant Professor, University of Delaware, Disaster Research Center
- Forbes Tompkins – Manager, Federal Policy, Flood-Prepared Communities, The Pew Charitable Trusts
- Thomas Smith – Executive Director, the American Society of Civil Engineers
- Andrew Wishnia – Deputy Assistant Secretary for Climate Policy, U.S. Department of Transportation

For a full list of speakers please visit the “Alliances for Climate Action” registration page.

The 2020 Forum, “Alliances for Equity,” drew representation from more than 500 organizations across resilience, mitigation and equity. We hope to make an even greater impact in 2021!

The RNPN is a unique network of organizations and individuals united to help communities take action and become more resilient. Its mission is to inform, educate and motivate communities to protect themselves from the loss of life, property and prosperity caused by natural hazards.

Learn more by visiting the RNPN website.
How Cities Are Managing Stormwater Flooding

Extreme rainfall events are becoming more frequent and more intense. An issue brief from the Wharton Risk Center looks how U.S. cities can manage increases in water volume and the associated risk of localized stormwater flooding.

The brief looks at the data, modeling, institutional, and financial challenges facing cities, and how they are responding to these challenges. It then outlines the supportive policies that are needed, such as regulations and planning, communication and outreach, emergency response programs, and increased uptake of flood insurance—that can help residents and businesses at risk from extreme rainfall events.

Key Findings:
- Stormwater has historically been managed only for water quality. Cities are now having to also manage stormwater for high volumes of water that flood streets and buildings and overwhelm stormwater systems.
- There is a regulatory gap in federal policies, technical support, and guidance since no single agency is focused on stormwater flooding.
- Cities will need to invest substantially in new stormwater infrastructure. Historically, these costs have fallen on ratepayers, which could put financial pressure on residents.
- As extreme rainfall continues to worsen, cities will need to combine infrastructure investments with additional supporting policies, including risk communication, improved planning, emergency response frameworks, and attention to flood insurance.

Download The Coming Storm: How U.S. Cities Are Managing Stormwater

Webinars and Online Trainings of Interest

Flood Damage Data Identifies Risk Issues with Highway Sound Barriers
Built environment barriers, such as roads, railroad tracks, and sound walls, have been known to flood despite being located miles away from known flood risk zones. This webinar with the Cooperating Technical Partners Information Exchange uses a case study on highway sound barriers to highlight some of the key triggers around urban flooding. Watch the recording.

Bridging the Equity Gap: Flood Resilience for the Whole Community
A monthly webinar series hosted by the U.S. Army Corps of Engineers – San Francisco District and the NFRMP’s Silver Jackets Program looks at “Bridging the Equity Gap: Flood Resilience for the Whole Community.” On Oct. 12, the program will focus on Impact of Floods on Wealth Inequality in the U.S. Sign up here. To learn about the webinar series and to watch past programs go here.

Conversations about Climate Change and Insurance
This past summer, the Wharton Risk Center hosted a series of webinars examining topics at the intersection of insurance and climate change. The conversations featured an array of panelists from across sectors to discuss issues ranging from the insurability of climate perils and the impacts on housing markets, to innovative new risk transfer approaches. All events were recorded and are available to watch here.

Investing in Our Future, Planning Now
A new training from FEMA addresses climate, population, and land use changes within your community’s hazard mitigation plan to increase overall resilience. Visit FEMA’s YouTube channel.
**The Federal Government Sells Flood-Prone Homes To Often Unsuspecting Buyers, NPR Finds**
There is no federal regulation requiring HUD to disclose flood risk to potential buyers. Most buyers find out their new house is prone to flooding when they are notified they must purchase flood insurance, which happens so late in the homebuying process that it is often too late to back out of the purchase.

**More flooding is coming. Here’s how cities can prepare.**
Designing a flood-resilient city in the age of rapidly escalating climate change requires thinking more comprehensively — each part of the urban landscape needs to play a role.

**True Stories of Managed Retreat From Rising Waters**
As more communities face threats from rising sea levels and climate-induced flooding, a rich 140-year history of relocation projects offers valuable insights.

**Lessons from Hurricane Ida**
Hurricane Ida is just that latest in a decades long string of catastrophic storms and floods that have sparked an outcry to reform the way we manage flooding and natural disasters as a nation.

**Post-Ida failures show why we need to adapt**
The core problem with disaster resilience is that politicians and bureaucrats use the concept as a means to avoid the tough questions about the structural issues that make people vulnerable to catastrophes such as hurricanes in the first place: If your community struggles to rebuild, a finger is often pointed at a lack of community resilience.

**Building Resilience, BRIC by BRIC**
Project selections suggest that BRIC—like many other programs before it—is primarily protecting areas with highly valued property, rather than people in disadvantaged communities. To meet its self-described mandate, FEMA must continue to adapt its process so that it delivers support to the communities that need it most.

**How Government Can Address Growing Disaster Costs**
The U.S. pays for disaster assistance through a complicated intergovernmental system that relies on funding from different agencies—from emergency management to housing to transportation. Experts share insights about how rising costs, disaster assistance policy, and the changing climate intersect.

**A.R. Siders on Efforts to Reform Taxpayer-Funded Federal Disaster Relief Policies**
In a C-SPAN interview, A.R. Siders of the University of Delaware Disaster Research Center talked about costs incurred by U.S. taxpayers for natural disasters and efforts to reform federal disaster relief policies.

**FEMA’s New Flood Insurance Policy Is Fairer—and Rewards Mitigation**
On Oct. 1 the first phase of FEMA’s new flood risk rating system will take effect. The overhaul is overdue and will better reflect actual flood risk while incentivizing prevention. As a result, nearly 1.2 million NFIP policyholders will see decreases in insurance premiums.

**FEMA Restores Potentially Lifesaving Flood Standard**
Moving forward, FEMA will require any non-critical infrastructure project funded by one of the agency’s Hazard Mitigation Assistance (HMA) programs to be flood-safe a minimum of two-feet above the height of a 100-year flood. Under existing FEMA regulations, critical infrastructure is required to be protected to the level of a 500-year flood event when using funds from these same HMA programs.
**NEWS BRIEFS**

**Dems seek ‘historic’ changes to U.S. flood program**
Congressional Democrats are moving toward enacting two measures that could vastly expand access to flood insurance and give communities a more accurate picture of their flood risk through better maps.

**Climate Change Is Bankrupting America’s Small Towns**
Climate shocks are pushing small rural communities, many of which were already struggling financially. Rather than bouncing back, places hit repeatedly by hurricanes, floods and wildfires are unraveling: residents and employers leave, the tax base shrinks and it becomes even harder to fund basic services.

**Encouraging Resiliency With Auto-Enrollment in Supplemental Flood Insurance Coverage**
Can private insurance encourage homeowners to adapt their properties in order to reduce escalating flood losses from climate change? A recent study found substantial demand for a novel supplementary flood insurance product that funds low-cost adaptations to reduce future damage when rebuilding after a flood—and shows that auto-enrollment increases that demand.

**STATE NEWS**

**ILLINOIS**
**The Town that Flood-Proofed Itself**
Ottawa, Illinois learned how to keep its residents out of harm’s way. But on the river’s edge, safety has often required sacrifice. And the city’s experience shows that in an increasingly volatile climate, achieving safety is not an endpoint; it is a continual way of life.

**LOUISIANA**
**A dozen residential developments inside floodplain up for consideration**
In Baton Rouge, concerns over drainage and flooding have led the council to tighten the rules governing new construction in the floodplain, but the new rules won’t apply to any of the projects up for approval this week because they were filed before the ordinance went into effect.

**Areas hardest-hit by Ida need a fundamental change in how they’re protected, official says**
Louisiana officials are discussing new ways to safeguard areas outside the state’s flood protection system that suffered severe destruction from Hurricane Ida's brutal landfall.

**NEW JERSEY**
**New Jersey eyes $16B plan for gates, elevations for flooding**
In what would be one of the most ambitious and costly efforts any U.S. state has yet taken to address back bay flooding, New Jersey is considering a combination of gates that could be slammed shut when major storms approach as well as the elevation of 19,000 homes. It’s not without controversy.

**NORTH CAROLINA**
**Over $4.2 Million Approved to Elevate Homes in Dare County**
The grant will be used to pay for the elevation of 31 flood-prone homes located within the special flood hazard area (Zone AE). The funding became available through FEMA’s Hazard Mitigation Grant Program, which reimburses 75% of eligible project costs and the remaining 25% covered by the state.

**More than $7.2 million approved to acquire flood-prone homes in Lumberton**
The money will be used for the purchase and demolition of 50 homes in Lumberton that have been repeatedly flooded over the years. Removing the homes and converting the parcels to open space will allow natural floodplain functions and allow the homeowners to relocate to safer ground.
TEXAS

**Texas Water Utilities Provide a Snapshot of Financial Conditions and Prospects for Addressing Infrastructure Needs in 2021 and 2022**

The respondents ranked the need to replace aging infrastructure as the top driver for new capital projects, while the need to meet future demand based upon population projections ranked second. Climate change ranked last, although 42% of respondents later indicated they are concerned about the impact of climate change on their operations.

VIRGINIA

**What will climate change do to Hampton Roads? 10 takeaways from new state report**

Flooding, storms and extreme heat will worsen in coastal Virginia throughout the rest of the century — and the consequences stretch across the commonwealth, according to a new report.

**Staunton City Council gives green light on flood mitigation strategy**

One year after flooding devastated Staunton causing an estimated $3.1 million in damage, the city has a plan. Floodplain Administrator John Glover says there is no way to completely flood-proof Staunton, but he’s hoping this holistic approach will put the community on a path to resilience.

WISCONSIN

**Six decades after last big flood, La Crosse not resting**

The city of La Crosse hasn’t experienced a flood that triggered a flood insurance claim in nearly six decades, but the city’s floodplain manager doesn’t want the city or its residents to become complacent.

**U.S. Senate Hearing on Natural Disasters**

Extreme flooding, shoreline erosion, rising water levels, and dam failures. Michigan has experienced all of these in recent years – sometimes at historic levels. In testimony before the U.S. Senate Committee on Homeland Security & Governmental Affairs, Jerry Hancock, executive director of the Michigan Stormwater-Floodplain Association, spoke about many of these issues as he outlined five areas where preparedness and mitigation can be improved, and the collective effort needed from individuals, communities, states, the federal government, and the private sector to make it happen.

“Simply put, we can’t prepare or mitigate if we don’t know where current and future hazard areas are located,” said Hancock, who serves as the stormwater and floodplain programs coordinator for the City of Ann Arbor, Michigan. "For floodplain managers, this means we must have a nationwide program of updated rainfall frequency and have a robust set of flood maps that identifies all flood hazards as was envisioned by Congress when it passed the national flood mapping program.”

In his opening statement, Committee Chairman Gary Peters (D-MI) talked about the urgent need to strengthen our disaster preparedness and resiliency across the country. “Severe storms, extreme flooding, and devastating wildfires cost our nation billions of dollars every year,” said Peters. “But we can strengthen our disaster response efforts, and save taxpayer dollars, by making smart, forward-looking investments in mitigation before a disaster strikes.”

*Watch the recording of the Sept 29 hearing and download witness testimony here.*
Focused Adaptation: A Strategic Approach to Climate Adaptation in Cities

Cities are facing growing risks as a result of climate change. Many are in high-risk locations such as coastlines and floodplains, and most face a threat from climate hazards beyond the scope of past experience.

To help cities to navigate the many adaptation strategies available for improving resiliency, this report by C40 Cities and McKinsey Sustainability identifies 15 high-potential actions across five climate hazards – extreme heat, drought, wildfire, inland flooding, and coastal flooding. The actions were identified to work for many types of cities, based on their risk-reduction potential, cost, feasibility, and stakeholder complexity.

A city’s adaptation plan should consider the following high-impact actions:

Four high-potential systemic-resilience actions

- Risk assessment: hazard maps, impact assessment, and spatial analysis
- Incorporating climate risk into urban planning
- Early-warning systems and protocols
- Climate insurance provision and alignment

High-potential actions for each of five hazard types

- **Extreme heat**
  - Street trees
  - Cool surfaces

- **Inland flooding**
  - River-catchment management

- **Coastal flooding and storm surges**
  - Coastal nature-based barriers
  - Coastal artificial barriers

- **Drought**
  - Water-conservation behavior programs
  - Water-system efficiency

- **Wildfires**
  - Development planning
  - Preventive forestry management

Exhibit 2 from Focused Adaptation: A strategic approach to climate adaptation in cities
This summer I had the opportunity for an in-person internship with Michael Baker International that came through my professional networking with members of the ASFPM Foundation. This was only financially possible because the foundation invited me to stay at its DC-based corporate apartment for the months I was there. Travelling to and living in the historic Washington, D.C. area this summer was one of the most positive and enriching experiences I have ever had. That, coupled with the tremendous team I worked with at Michael Baker and my mentor, Allison Andrews, reinforced my desire to pursue civil engineering. I am profoundly grateful to the ASFPM Foundation for the opportunity to expand my knowledge and learn how my degree can be applied in a real-world setting.

The two main projects that I worked on were determining the Base Flood Elevation (BFE) for a 100-year flood in different areas and working on the hydraulics and hydrology of a bridge project. I learned much about the different types of programs and analysis methods that can be used to determine the BFE, and how to determine whether a structure or property was above or below that BFE. I also learned how to use HEC-RAS and the process of determining the impact of a bridge on water surface elevations and pier scour. Learning hydraulics and hydrology in a practical setting this summer has helped prepare me for my senior classes at Colorado State University. My on-the-job understanding of hydraulics and hydrology has transformed the theoretical knowledge of the textbook. Equally exciting was the opportunity to travel to downtown Washington to see the FEMA headquarters firsthand!

Throughout the summer, I was able to go in person to my internship and explore the Washington area, paying close attention to the COVID requirements that kept me safe. One of the most meaningful places to me was the National Mall, with the profound writings of those who walked before me and are honored in all the memorials and monuments. Experiencing the view at the top of the Washington Monument was one of my favorite things in that it showed me the bird’s-eye view of our nation’s beginnings in the form of this beautiful city, and how it still thrives today. It was especially interesting to learn about the different ways that flooding has affected the monuments and memorials and how floodplain management has helped prevent some catastrophic events.

As I toured Washington and floated on the Potomac River on the ferry, the bridges and water management projects were something to behold. Touring around Old Town Alexandria, VA and going to the wharf to look out over the Potomac River was a fulfilling experience as I contemplated the older technology and methods that have been displaced by the current civil engineering methods. I look forward to continuing to work with Michael Baker for the depth of projects they manage for their clients, and count it a privilege to be a part of the ASFPM Foundation. My partnering with both organizations has allowed me to learn more about floodplain management than I would have by simply reading a college textbook or sitting in a classroom! I am grateful to the ASFPM Foundation for the tremendous opportunity and the scholarship, which allowed me to take my desire to help others, which sprang from my family’s challenges with Hurricane Katrina 16 years ago, and see it come to fruition.
News from the ASFPM Foundation

This past year has presented many challenges as we navigate our new normal – in large part due to COVID-19. In spite of these challenges, the Association of State Floodplain Managers Foundation has accomplished a great deal because of the individuals, ASFPM chapters, and companies that made a donation to the foundation. Because of this generosity, we continue to take important steps to realize our mission: To advance education, policy initiatives, and projects that promote reduced flood risk and resilient communities.

The ASFPM Foundation wants to personally extend a heartfelt “thank you” for the generous donations and support in 2020/2021, and we look forward to continuing our important work in the coming year, which can only happen with your continued support.

It goes without saying that the floodplain management community owes a great deal of its success to the dedication and hard work of our corporate partners. They not only provide financial support, but also support their staff’s contribution of time and energy to actively participate on foundation committees, conduct policy events, and plan and carry out special projects. The ASFPM Foundation recognizes that without the financial contributions of our corporate partners, we would not be as successful in accomplishing our mission. Just this past year alone, the following corporate partners donated more than $77,000:

- AECOM
- Anderson Consulting Engineers
- ATCS
- Atkins North America
- CDM Smith
- Dewberry
- Enginuity Engineering Solutions
- Flood Control America
- FM Approvals
- French & Associates
- Guidehouse
- H2O Partners
- Halff Associates
- Harney Peak
- HDR Engineering
- ICF
- Jacobs
- Meshek & Associates
- Mead & Hunt
- Michael Baker International
- Moffatt & Nichol
- Molly O’Toole & Associates
- NIYAMIT
- P. Oz Consulting
- Ogilvy
- SmartVent
- Stantec
- Tetra Tech

Because of your generosity in time and money, you have made it possible for the foundation to accomplish the following important initiatives:

- In February 2020, the ASFPM Foundation released a report titled “Urban Flooding: Moving Towards Resilience,” to document important discussions by world class experts who attended the foundation’s sixth assembly of the Gilbert F. White National Policy Forum. The report showcases the in-depth engagement on urban flooding issues by more than 100 experts from local, state, and federal agencies; professional associations; environmental groups; and private organizations. The report can be downloaded from the ASFPM Foundation website.

- In June 2020, the ASFPM Foundation announced the award of its 2020-2022 Future Leaders Scholarship to Elizabeth Lacey at the ASFPM Virtual Conference. Elizabeth is entering her third year in the Civil Engineering Honors Program at Colorado State University in Fort Collins, Colorado. She is the second of many students we hope to financially support in the future through the award of a $20,000 per year scholarship. Our goal is to develop future leaders in the floodplain management field through the Future Leaders Scholarship. Elizabeth’s acceptance message can be found on the ASFPM Foundation Website. On the prior page of this issue of New & Views, Elizabeth writes about her summer internship experience.
• The ASFPM Foundation again partnered with FEMA Region VIII and Earth Force to sponsor the 2020 Rocky Mountain Environmental Hazards Challenge, now referred to as the Rise Challenge. This is annual competition combines project-based learning with the latest research in science, technology, engineering, and mathematics (STEM) education. As we work with Earth Force and Region VIII, we know that expanding the Challenge is an important goal, and your donations will help to accomplish that goal.

The coming year brings a renewed commitment to the work that we do, which can only be accomplished because of your generosity and commitment to make our nation a more resilient one. For more information about the ASFPM Foundation, its important initiatives, and ways to help sustain us either financially or through your active participation, please visit the ASFPM Foundation website. You can also contact George Riedel, ASFPM Foundation Donor Coordinator, at george@asfpmfoundation.org.

**Important Foundation Reminders**

We wanted to take this opportunity to remind *News and Views* readers about several important Foundation initiatives:

• **Giving Tuesday** - Again this year, the foundation will participate in the national Giving Tuesday event, with all donations going toward our Future Leaders Scholarship. Make sure to put **Tuesday, November 30** on your calendar and consider a donation.

• **Speaking of the Future Leaders Scholarship** - Applications for the 2022-2024 Future Leaders Scholarship will be available by November 1, 2021 on the scholarships page on the Foundation’s website. The Future Leaders Scholarship is a two-year scholarship of up to $20,000 per year. Students entering their junior year in a four-year undergraduate degree program or entering the last two years of a five-year or dual degree undergraduate program in the fall semester of 2022 are eligible. Applications are due by February 1, 2022. We continue to look for the best and the brightest to make sure we sustain a strong floodplain management community into the future. If our current and past FLS recipients are any indication, we are well on our way! So please encourage your family, friends, and colleagues to consider applying — all are welcome!
A Convergence of Art, Recreation, and Flood Mitigation Unveiled in Denver

By Margaret Doherty, Community Planner, FEMA Region 8

FEMA plays a critical role in providing communities with reliable and accessible information about flood risk and mitigation. To connect with broader audiences, FEMA explores unique opportunities to grow our toolbox to improve communication. FEMA Region 8 recently launched ArtWorks, a new initiative that seeks to create art that tells a story, is eye-catching, and interactive, while communicating the importance of flood risks and mitigation. The pilot project, Community Forms, converges public works, art, and recreation to rethink flood risk solutions and communication.

RedLine Contemporary Art Center facilitated the initial call for art. The selected project concept was Community Forms, which serves as a drainage system, art installation, skatepark, creative play space, and community gathering spot. The work is curated and produced by Black Cube Nomadic Contemporary Art Museum and designed by local artist Matt Barton. Community Forms is an outdoor site-specific art installation in the Denver, Colorado, River North neighborhood. Located adjacent to the South Platte River, the sculptural intervention features abstract curvilinear forms that provide a social space for gathering and creative play—but also channels stormwater through the site.

The Denver Post reviewed the installation and wrote, ““Community Forms” doesn’t just challenge skaters to consider who they are, where they fit in and what motivates them. It also asks everyone to think twice about the rigid definitions we have for community spaces. Our tendency is to label things clearly as sites for “work” or “play” or “commerce” or “transportation.” But this piece doesn’t allow that dismissive categorization. It’s art but not art, a skatepark but not a skatepark. And, at the same time, it’s a drainage ditch that invites everyone to see their own personal place in the ecosystem.”

FEMA Region 8 contributed $54,000 to the inventive and multifaceted project. The specific site location in Denver experiences large amounts of snowmelt, which has contributed to water becoming

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stagnant in the area. With the installation of *Community Forms*, water will be redirected into bioswales—vegetated ditches that collect and filter runoff. While it functions as a drainage ditch, it also furthers FEMA’s goal of encouraging communities to think outside the box about what forms risk management can take.

The art brings community together to experience an innovation solution, improves long-term sustainability, and leads to greater public understanding of flood risk. The interpretive signs on the site share information on flood mitigation, watersheds, and the context for the artwork. As the first ArtWorks installation in Region 8, *Community Forms* is an important milestone in bringing programmatic and artistic expression of risk management to neighborhoods within the region.

For more information, please contact Margaret Doherty at Margaret.doherty2@fema.dhs.gov.
Welcome New Members

Adam R. Thomas
Allison L. DeJong
Andrew D. McLean, P.E.
Bahareh Inanloo, P.E.
Bryan Jason Pryor
Carl P. O’Brien, P.E., PP, CME, CPWM
Carolyn M. Collins
Chad M. Minnick, MPA
Charles E. Hunt, Jr., GISP
Chelsea E. Cottingham, CFM
Cody D. Stults
Coleane Shepheard
Conner Dunteman
David L. Smith, GISP
Dylan L. Nacht
Emily Johnson
Gary Beswick
Gina A. Agosta
Giselle Hipolito
Hanako M. Ueda
Heather M. Wadman
Jason Cauley
Jason R. Rotter
Jeffrey L. Davis
Jesse D. Gourevitch
Jesse E. Walker, P.E., RLS
Jonathan M. Pettus
Karen M. Sullivan
Kayla M. Vackner
Laura E. Ricu, P.E.
Mason J. Clark, P.E.
Matthew M. Voss, P.E.
Meghan R. Arpino
Meredith A. Miller
Michael J. Fowler
Michael R. Scott
Nicholas Perez-Alvarez, AICP, LEED AP ND
Nicolette Scott
Peter S. Miley
Ryan A. McGowan, P.E., PP, CME
Ryan C. Halligan
Samantha Politano
Sanjay Shenoy, GI, CGP-E
Scott T. Olsen, CFM
Todd E. Taylor
Walter F. Johnson
William A. Methvin
William E. Nelson
William Nelson Bauer

ASFPM members come from a diverse cross-section of the floodplain management community. Together they represent all 10 FEMA regions, 50 states, U.S. territories, local, state, tribal and federal government, private industry, nonprofit and academia.

Not yet a member? Check out the benefits of joining ASFPM.

MEMBER NEWS

Joshua Lippert, CFM, floodplain manager for the City of Philadelphia, was interviewed last month following widespread flooding in the city. “Floodplain maps by FEMA are dated the day they become effective. The 2007 map for the Schuylkill River is actually data from the late 1990s, so it’s extremely dated. There is a lot more risk that is potentially greater than shown on some of those products,” Lippert said. Read the article.

Lisa Foster, CFM, floodplain administrator for Florida’s Pinellas County, was interviewed about the county achieving a Class 3 CRS rating from the NFIP. Pinellas County is one of just two communities in Florida to achieve this high of a ranking and as a result policyholders in unincorporated Pinellas County property will get up to a 35% discount on flood insurance premiums. Read the article.

News & Views October 2021
ASFPM Editorial Guidelines

ASFPM accepts and welcomes articles from our members and partners. “The Insider” and “News & Views” have a style format, and if necessary, we reserve the right to edit submitted articles for space, grammar, punctuation, spelling, potential libel and clarity. If we make substantive changes, we will email the article back to you for your approval before using. We encourage you to include artwork with your article in the form of photos, illustrations, charts, and graphs. Please include a description of the art, along with the full name of who created the art. If the art is not yours originally, you must include expressed, written consent granting ASFPM permission to use the art in our publications.

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