



NEWSLETTER

Winter 2019/2020

MassFM Kickoff Tour: North Shore

Written by Noah Slovin, CFM

This past fall massFM continued its effort to reach floodplain professionals statewide by holding training and networking events around the Commonwealth. Our autumn event was held at the public library of beautiful Tewksbury, MA on October 10. This training program was initiated by massFM member Alicia Geilen, an Environmental Planner with the Northern Middlesex Council of Governments (NMCOG), and targeted municipal staff from communities located in the North Shore and Merrimack Valley regions of the state. Over 57 people attended!

The training agenda covered the four central components of the National Flood Insurance Program (NFIP): flood maps, flood insurance, floodplain regulations, and flood mitigation.

Eric Carlson, Assistant Director of the Flood Hazard Management Program at the Massachusetts Department of Conservation and Recreation (DCR) presented on Flood Insurance Rate Maps (FIRM), giving practical instructions on how to access, interpret, and petition for changes to a FIRM. He also gave an update on current FEMA map update work taking place in the region.

Continued on Page 2



Attendees gather for the presentation in Tewksbury

Massachusetts Association for Floodplain Management (massFM)

We educate, promote, & inform on practices related to floodplain management.

We welcome and encourage readers to send us notices of training and other events, articles or other contributions to share with others in our community.

Please visit our website at www.massFM.org for additional articles and resources, to sign up to receive future editions via email.

Contact: massfloodplain@gmail.com

MassFM Kickoff Tour: North Shore

Continued from page 1

Joe Rossi, CFM, ANFI, and Central Region Representative on the interim massFM board, highlighted the importance of promoting flood insurance, described potential changes to insurance ratings that will occur under the Risk Rating 2.0 system, and discussed the newest Elevation Certificate format.

Joy Duperault, CFM, the State Floodplain Manager and ex officio massFM board member at-large, gave an overview of floodplain regulations in Massachusetts, including those that come from the NFIP, the state building code, the state water protection act, and Massachusetts Title V laws. She discussed the role of municipal staff in implementing and enforcing regulations.

Michelle Rowden, the Northeast Regional Coordinator of the Massachusetts Vulnerability Preparedness program (MVP), and Marybeth Groff, Hazard Mitigation Planner at the Massachusetts Emergency Management Agency (MEMA), presented on hazard mitigation efforts underway at the state level. These include the MVP program, the 2018 State Hazard Mitigation and Climate Adaptation Plan, and FEMA HMA grants that are managed by MEMA.



Cookies, coffee, and cake provided by event sponsor Green International Affiliates, Inc.

Thank you to everyone who attended! massFM will continue bringing floodplain management professionals together in 2020, and looks forward to hosting a larger statewide conference! Keep an eye out for more events to come!

Noah Slovin is an Environmental Planner at Milone & MacBroom, Inc.

Other Local Training Events coming in early 2020:

The Annual American Meteorological Society conference in Boston from **January 12 to January 16th**. Visit annual.ametsoc.org for more information.



Stay tuned for information on massFM's First Annual Meeting coming in 2020!

What's a CFM?

Written by Joy Duperault

If you're a CFM, you probably get the question all the time: "What's a CFM?" This designation after your name means that you're a Certified Floodplain Manager. Huh?

CFMs are people who understand floodplains—they know what makes them tick, and more importantly, they know how to manage the development that takes place in those risky areas where flooding can wreak havoc on properties and people's lives. In Massachusetts there are currently 83 CFMs living here, and even more who work in MA from neighboring states. Across the country there are over 10,500 CFMs, almost half of whom are local government officials.



A CFM has been 'certified' as professionally knowledgeable by the national Association of State Floodplain Managers (ASFPM). ASFPM established the CFM program as a way to recognize those individuals who continue to educate themselves and maintain a high professional standing in the floodplain management world. You can visit the ASFPM site at www.floods.org to find out more about the CFM certification program.

In a nutshell, CFMs must first register with ASFPM to take the national exam, which can be taken anywhere in the country. Once a person passes the exam and becomes a CFM, they must maintain at least a minimum number of educational credits every two years to remain a CFM.

CFMs can be found in all fields related to floodplain management—they are engineers, planners, conservation workers, architects, stormwater and public works staff, environmental consultants, community development directors and more. You can count on a CFM to bring the "healthy floodplain" perspective and knowledge of best practices to planning meetings, hazard mitigation grant applications, natural restoration projects, coastal development review, erosion control studies, climate change meetings, etc. They're everywhere!

And because they're required to attend regular training events, CFMs will know where you can get the latest floodplain management education. Sources for this type of training include the following:

massFM website: www.massfm.org

ASFPM: www.floods.org

NFIP Community Rating System: crsresources.org/training

Your state NFIP coordinating office: 617-626-1406

FEMA's Emergency Management Institute: training.fema.gov

Welcome to the world of CFMs!!! We need all the floodplain professionalism we can have in this great Commonwealth.

Joy is the Director of the Department of Conservation & Recreation Office of Water Resources' Flood Hazard Management Program, the State National Flood Insurance Program Coordinator & Deputy Hazard Mitigation Officer.

Community Rating System Corner

A Handy Place to Stay Current on CRS Matters

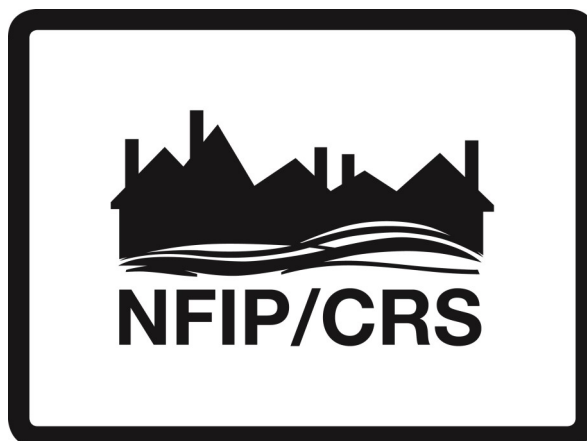
Written by Shannon Hulst, CFM

Map Information Service (CRS Activity series 320), rewards communities for providing callers with information on flood risk. To get minimum credit, staff must tell the inquirer the information needed to write a flood insurance policy. If a community is willing to share more information, such as Conservation resource or repetitive loss areas, it can earn up to **90 points**. Most communities pursue this activity because it is a relatively low resource investment for significant credit. However, there are a few things that communities tend to struggle with. Let's take a look.

- **Record keeping:** This activity often has communities scrambling for their records at recertification time. To make things easier, you can get a sample log from the crsresources.org website, or talk to neighboring communities or your ISO representative about what works for them. You might also consider a separate email folder for those inquiries that come in via email.
- **Too many people fielding inquiries:** This happens when multiple departments and multiple staff in each department receive these calls and visits. There are two ways to handle this: 1) Have staff direct all inquiries to one person (such as the CRS Coordinator), or 2) provide training for all relevant staff, then create a cheat sheet about what each inquirer needs to be told. These cheat sheets can be handy for the CRS Coordinator, too!
- **Liability concerns:** Sometimes a structure is so close to the edge of the floodplain on the map it's hard to tell whether it touches the floodplain. To cover concerns of liability, a community can: 1) work with municipal Counsel to add a disclaimer to information provided, and/or 2) after consulting with Counsel, tell the inquirer more detailed information is required which can be obtained through an Elevation Certificate from a surveyor or official Flood Hazard Determination from a lender.

As always, more detailed information can be found in the CRS Manual.

Shannon is the CRS & Floodplain Coordinator for Barnstable County through the Cape Cod Cooperative Extension & Woods Hole Sea Grant



Your Mitigation Minute

Flood Insurance in 2020 - Where are we going, what are we doing?

Written by Joe Rossi, ANFI, CFM

Many leaders in the insurance industry anticipated that 2019, much like 2018, would be a tumultuous year for flood insurance. They were correct, and uncertainty will continue into 2020. Congress's actions (or inactions) influence the whole industry. More recently, the NFIP has been suffering from a lack of a long term reauthorization by Congress. The program has been propped up by short term extensions and proposed reform measures that have received mixed reactions from all industries. To add to the uncertainty, FEMA's new rating system, Risk Rating 2.0 which has seen immense pressure by Congress to be halted, has now been postponed into 2021. What's ahead in 2020? Its important to review 2019 to see where 2020 takes us.

Attempts at reform of the NFIP started at the beginning of 2017. But after Hurricane Harvey, Congress focused on disaster appropriations and passed multiple short term extensions. Back in May, the House Financial Services Committee passed a flood reform and reauthorization bill unanimously. Within the House bill, key pieces of reform include a five year reauthorization of the NFIP and access to claims information for NFIP and private flood policies. Additionally, the House bill includes the Private Market Parity Act language, which allows those who leave the NFIP for a private policy, to return to the NFIP with no penalty such as the loss of grandfathering.

In July, the Senate released the NFIPre bill which includes some similar provisions to the House bill. However, it includes controversial measures that have been long standing issues with the House such as capping Write Your Own (WYO) compensation and does not include the Private Market Parity Act language. With two conflicting bills, there has not been a full vote of the House or Senate on either. There appears to be a stalemate with no clear path forward. There is consensus that no long term reauthorization will occur until after the 2020 election. This means more short term extensions, with possible short expirations as Congress remains indecisive on the future of the NFIP.

As we near 2020, politicians and stakeholders have turned their attention to Risk Rating 2.0 which has been a planned redesign on how FEMA will rate structures. FEMA recently postponed Risk Rating 2.0, which was supposed to be implemented in October of 2020. On November 1st, a letter was sent by a coalition of legislators asking FEMA to consider the consequences of perceived rate increases associated with Risk Rating 2.0's implementation. On November 7th, FEMA postponed Risk Rating 2.0. Questions have been raised on whether the new rating structure will ever be fully implemented.

With Congressional inaction, postponement of new NFIP programs, and a new frontier in private flood, uncertainty continues to exist. Flood is America's most common peril, and insuring against it has never been easy. Going in to 2020, insuring against flood will still be one of America's greatest challenges, with no singular easy solution.

Joe is the Chair of the MA Coastal Coalition.

Winter Greetings

From the Membership/Sponsorship Committee

Sincere thanks to all of those who have supported massFM in our first year as an organization. As we look ahead to the coming year, many exciting things are planned. We'll be holding more trainings across Massachusetts, offering articles of interest on industry trends and case studies through this quarterly newsletter and planning our first annual massFM conference for late summer/early fall 2020. There will be many opportunities for Members to be involved and Sponsors to show their support! We'll be holding elections in September to elect a new board of directors and submitting our paperwork to become a State Chapter of Association of State Floodplain Managers.

Your support is crucial to keeping the momentum growing so that we can serve the community of floodplain managers throughout the region.

Did you know that massFM memberships and sponsorships are made on an annual basis? Memberships and Sponsorships will expire on December 31, 2019.

Members will receive a significant discount for all trainings and the annual conference, have voting rights, and most important opportunities to network with fellow "floodies" through events and participation of massFM committees and boards. ***A huge THANK YOU to returning and new members for your support!***

Please consider renewing your membership support by accessing our online membership page at www.massfm.org/join.

Our Sponsors provide the financial support to host events and keep the "door" of massFM open. More importantly, our Sponsors provide support by lending their most critical assets – a talented group of individuals from a variety of private and public sector organizations who work behind the scenes to keep massFM growing, relevant and accessible. ***THANK YOU to all of our sponsors and massFM's support team, what a great adventure!***

Please consider renewing your sponsorship support. New sponsors are always welcome! Information on massFM sponsorship can be found here www.massfm.org/corporate-sponsors

Best Regards,

The membership/sponsorship committee

Join Us TODAY