



NEWSLETTER

Winter 2020

MassFM Annual Meeting Re-cap

October 22, 2020

In case you missed it, massFM held its first Annual Meeting virtually on October 22, 2020. The Annual Meeting supports our status as a regional chapter of the national ASFPM and is required as set forth in our bylaws. The event began with a training by the Georgetown Climate Center (GCC) on several climate change tools, part of the [Managed Retreat Toolkit](#), that the GCC has developed for managed retreat and legal aspects of equitable adaptation policy. Bob Seay of GBH News fame moderated a keynote panel discussion about floodplain management challenges and innovations across the Commonwealth. The panel consisted of experts in urban drainage issues, riverine hazards, and coastal flooding, including Anne Herbst, Senior Regional Environmental Planner at MAPC, Kimberly Noake MacPhee, Land Use/Natural Resources Program Manager at FRCOG, and Dr. Mark Borrelli, Director and Associate Scientist, CaPE Lab, Research Faculty at Provincetown Center for Coastal Studies.

The training and panel discussion was followed by the formal Annual Meeting, which provided a brief summary of the accomplishments of the past year, establishment of new policies or bylaw amendments, and nomination and election of a new board. Attendees were provided the option to stay past the formal presentations and participate in virtual networking.

Speaking of election of a new board, congratulations to the new [massFM board members](#), as follows:

Chair: Bin Wang

Vice Chair: Rosalie Starvish

Treasurer: Matt Shultz

Secretary: Noah Slovin

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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, and to sign up to receive future editions via email.

Contact: massfloodplain@gmail.com

What's to Come in 2021

As 2020 ends, we look towards a busy legislative year in 2021

Written by Joe Rossi, ANFI, CFM

Around this time each year, the flood insurance industry reflects on the past year's legislative action, and speculates on what legislative changes are on the horizon. Going into 2020, most believed that no major legislative reforms to the National Flood Insurance Program (NFIP) would be passed. However, no one could have predicted the challenges the world would face and the impact these would have on legislative priorities at all levels of government. Congress was faced with unprecedented challenges and had little choice but to once again extend the NFIP with no major legislative reform. When looking forward to 2021, there is potential for a busy legislative year around flood insurance while also anticipating one of the largest programmatic changes in the history of the NFIP.

Long-term NFIP reauthorization was not expected to be a top legislative priority during an election year. The NFIP was set to expire along with federal government spending on September 30th. Through the Continuing Resolution to fund the government, Congress pushed the NFIP's expiration date to September 30, 2021. Although there was no major NFIP reform in 2020, there was a flurry of stand-alone bills introduced. Many of these bills were filed in order to show intent for a refile in the new Congress. Bills such as S. 2088 which would reform the way communities handle repetitive loss properties, the FLOODS Act (S. 4462) which would improve reporting and integration of water-related data for users such as the federal government, and H.R. 8311 which would require a study of Risk Rating 2.0 before implementation. This only names a few. In addition to legislative bills, several reports were released by various groups such as the "Flood Mapping for the Nation" by the Association of State Floodplain Managers, "The First National Flood Risk Assessment" by First Street Foundation, "The National Flood Insurance Program: Challenges and Solutions" by the American Academy of Actuaries, and a study by the Government Accountability Office showing repetitive loss structures increasing by 43% in nine years. While 2020 came and went without major NFIP reforms, 2020 provided some insight on top issues and priorities for Congress in 2021.

With a new Administration and a new Congress in 2021, there will be a number of new policy priorities from leadership. It's expected that NFIP initiatives will come from the House Financial Services Committee under the direction of Chairwoman Maxine Waters. Chairwoman Waters touted her success with and prioritization of reforms to the NFIP in her bid to return as Chair. When Democrats took majority of the House in 2019, Ms. Waters focused on NFIP affordability, mapping, claims reforms, and the availability of loss data. In May of that year, the House Financial Services Committee passed a flood reform and reauthorization bill unanimously. The bill included a five-year reauthorization of the NFIP, increased mitigation funding, and access to claims information for NFIP and private flood policies. Some predict the same or similar piece of legislation could be reintroduced.

The focus would then be on the Senate. Should Republicans retain control of the Senate, Senator Patrick Toomey would likely become Chair of the Banking Committee which has authority over the NFIP. The committee's most recent work on the NFIP included a bill called "NFIPre", which was similar in some respects to the House bill, but the Senate bill included a few controversial measures such as capping Write Your Own compensation. The Senate could potentially be a blank slate in 2021 with opportunity to pass substantive reform.

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massFM Annual Meeting Re-cap

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Regional Representatives

Western: David Azinheira

Central: Joe Rossi

Metro/North: Linda Hutchins

Southeast: Gabrielle Belfit

Cape & Islands: Shannon Hulst

Our mission at massFM is to create a forum for the exchange of local knowledge about floodplain management, to share that knowledge with the public, to inform municipal and statewide policies and procedures, and to improve the Commonwealth's ability to mitigate flood hazards now and in the future. massFM strives to be inclusive across multiple disciplines, regardless of means. We welcome you to join us.

Seeking Volunteers!

massFM encourages participation by its members in the various committees that keep us moving forward. We currently have space on our committees listed below. Click [here](#) if you are interested in sitting on a massFM committee in 2021.

- Membership Committee
- Sponsorship Committee
- Newsletter Committee
- Website Committee
- Events Committee
- Annual Conference Committee
- Communications Committee



Don't Forget to Renew Your Membership!

It's time to [sign up](#) to become a member, or to renew your membership, for 2021!

Despite the challenges of the year, massFM continued to thrive and grow. We held many virtual [trainings and events](#), published our quarterly [newsletter](#), and held our first [Annual Conference](#), which included the election of our first official board! We have also submitted paperwork to become an official state chapter of the national Association of State Floodplain Managers ([ASFPM](#)), and are expecting to hear back soon.

Your continued support is crucial to keeping our momentum growing so that we can serve floodplain management throughout Massachusetts and the region. massFM memberships renew annually on January 1st. We hope you will [join or renew](#)!

FEMA Flood Maps

Written by Joy Duperault, CFM

Due to questions and misunderstandings I've overheard of late, I thought I'd give a quick overview of the FEMA map updates that have happened in Massachusetts in recent years, and that are currently underway. At least from a state perspective...

FEMA is responsible for mapping all the floodplains of the nation—that's a huge job! Here's a couple of quotes from [ASFPM's 2020 Flood Mapping for the Nation](#) report:

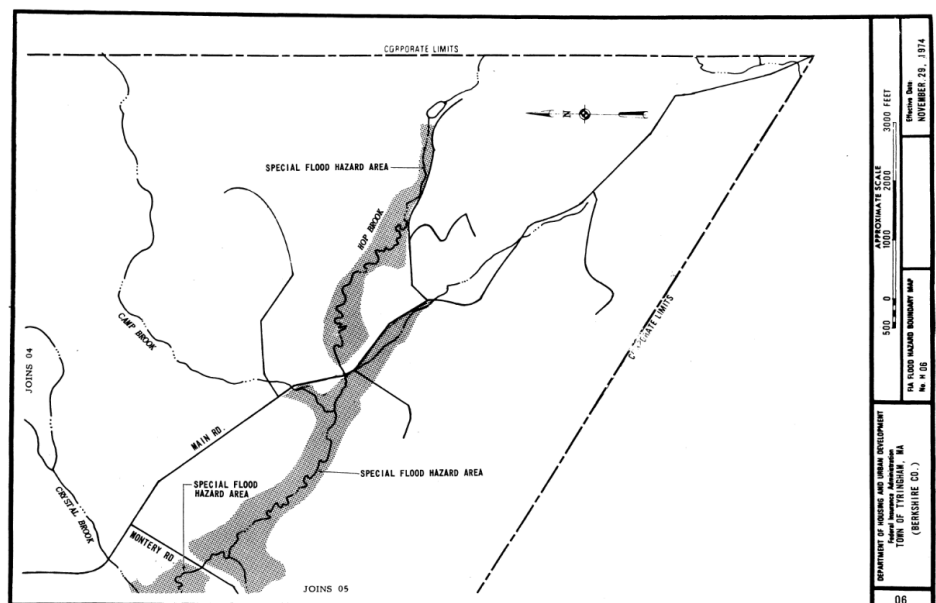
- Since 1969, the nation has invested \$6.6 billion (\$10.6 billion in 2019 dollars) in flood hazard mapping to date.
- Roughly 1.14 million miles of streams have been mapped out of the approximately 3.5 million miles of streams in the country, meaning only 33% of the rivers and streams in the country have [FEMA] flood hazard information available.
- Direct average annual flood losses have increased from approximately \$4 billion per year in the 1980's to roughly \$17 billion per year between 2010 and 2018.

You can see that \$6.6 billion isn't nearly enough to get the job done; FEMA received \$263 million in federal FY2019, a pittance of what they really need to get it right. It's estimated that to map the entire US it could cost as much as \$11.8 billion more (*ASFPM Flood Mapping for the Nation Report, January 2020, page 15*).

Each FEMA Region decides what they will and won't map with the money they're given. Here in Region I during the first part of this century, most efforts focused on remapping coastal areas since there's a greater flood risk there. So in most of eastern MA, you'll see map dates of between 2009 and 2016.

But in the western half of our state, some communities are still using the old black and white paper maps from the early 1970's and 80s. They have no digital data like the wonderful [National Flood Hazard data Layer](#); this can make local enforcement difficult or expensive.

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Community Rating System Corner

A Handy Place to Stay Current on CRS Matters

Written by Shannon Hulst, CFM

Community Rating System (CRS) Addendum

The CRS program was scheduled to release its regular Manual update in 2021 but shifted instead to releasing an Addendum. This 2021 Addendum allows the program to keep things simpler and update a few items without having to put us all through the pain of relearning a new Manual. Keep an eye out for a new Manual in the future.

What do you need to know about this 2021 Addendum? A few important items:

- Effective date: January 1, 2021; but not applicable to communities until their first Cycle Visit after January 1, 2021
- New prerequisite: One foot of freeboard is now required for any community with a rating of a Class 8 or better. The good news for Massachusetts communities? This is already part of our building code, so we do not have to worry about adopting a new regulation. As long as the building departments in CRS communities are vigilant about enforcing those freeboard requirements, there will be no problems.
- Changes to Elevation Certificates: CRS communities used to submit Elevation Certificates for official review with their 5-year Cycle Visits. From now on, they'll submit them annually with the recertification documentation. There are also new Construction Certificate Management Procedures that will have to be developed; look for a template for that from the CRS program in the coming months.

In addition to these items, there are changes to existing activities and opportunities for new credit related to the Endangered Species Act, substantial damage plans, flood insurance promotion, sea level rise planning, and watershed management plans. More detail on these items will be available when the 2021 Addendum is released. In the meantime, helpful trainings are available through CRSresources.org.

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



Other Events of Interest Coming this Winter:

Registration opens for the [ASFPM 45th Annual National Conference](#) in **February 2021**. The conference will be held in Raleigh, North Carolina on May 9-13, 2021.

[Flood Expo](#) is scheduled for **February 10 & 11, 2021** at the Miami Beach Convention Center.

NFIP in 2021

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The biggest potential change in 2021 may not be legislative, but rather programmatic. Since 2018 experts have been discussing the arrival of a new NFIP rating system called Risk Rating 2.0. The new system is a redesign on how FEMA will rate policies based on graduated risk assessment and modeling rather than binary flood zones as it exists in the current system. In 2020, FEMA postponed its planned October 1 implementation by one year. The new implementation date of October 1, 2021 is bringing some skepticism, however, as many parts of Risk Rating 2.0 remain unknown. Additionally, key members of Congress, such as Senator Schumer and Senator Menendez, have expressed concerns over possible large increases in rates caused by Risk Rating 2.0. In 2021, there will most likely be a focus on Risk Rating 2.0, both in its potential implementation, and in Congressional efforts to further postpone it.

Regardless of any progress made legislatively or programmatically to the NFIP in 2021, the flood industry, industry stakeholders and policyholders are unified: Congress needs to act on long term reauthorization to end the cycle of short term extensions. Even in the most volatile political climates, flooding affects everyone. Congress must act to reform and reauthorize the NFIP responsibly in 2021, with or without action on Risk Rating 2.0. Our country demands a better response to flooding and short-term extensions to address our most common natural disaster is not adequate.

Joe is the Chair of the MA Coastal Coalition.

FEMA Flood Maps

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These days FEMA Region I has turned their attention to watershed-wide maps for the Commonwealth—an approach which makes great sense. Maps are no longer bound by local jurisdiction, but by the watershed within which the water falls. Right now, FEMA is updating maps for these watersheds in MA: Blackstone, Cape Cod, Charles, Chicopee, Deerfield, Farmington, Housatonic, Hudson-Hoosic, Merrimack, Middle Connecticut, Millers, Nashua, Quinebaug, Shetucket, and Westfield River.

For each of these watersheds, FEMA is “cleaning up” the maps—meeting with communities to correct mistakes, using recent LiDAR topo work to match up stream flow and other floodplain dynamics, placing a recent Google photo base under the mapped floodplain and even throwing a few dollars toward a study here or there where desperately needed.

A new study might be funded where there’s been significant development in an urban area, where a culvert has been upgraded since the last map, or maybe where the community feels there’s been a serious mis-mapping of a critical portion of their floodplain. In this round, these studies are limited by the federal funding available overall, but if communities have additional money to put toward the analysis, then the study could be more robust. FEMA has also been focusing on a few levees across the state where the new map will show no flood protection offered by the levee—in these instances, the community has an opportunity to certify the levee as a part of the map update process. For more information on levee updates, see FEMA’s publication entitled “[Analysis and Mapping Procedures for Non-Accredited Levee Systems](#).”

If you have questions about FEMA flood maps that can’t be answered in the [Flood Map Service Center](#), you can reach FEMA Region I at fema-r1-info@fema.dhs.gov.

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.