



Dangerous Opportunity

Inside this issue:

<i>Dangerous Opportunity</i>	1
<i>Rethinking the NFIP, NFIP Reform</i>	2
<i>NFIP Reform Phase I, Listening Session</i>	3
<i>Questions Answered—Backfilling a Basement</i>	4
<i>FEMA Updating CAC/CAV Guidance</i>	4
<i>FMAC + MSC = FMIX</i>	5
<i>Flood Restudies Reveal Increased Risk</i>	6
<i>Training Opportunities</i>	7
<i>NFIP by the Numbers</i>	8

Community Rating System in Nevada

Carson City	Class 6
Clark Co.	Class 6
Douglas Co.	Class 6
Henderson	Class 6
Las Vegas	Class 6
Mesquite	Class 7
No. Las Vegas	Class 6
Storey Co.	Class 8
Washoe Co.	Class 7

Premium reductions in Special Flood Hazard Areas:

Class 9	5%
Class 8	10%
Class 7	15%
Class 6	20%

These are indeed challenging times. Nevada continues to rank at the top of the lists among the 50 states for both unemployment and bankruptcies—an unwelcome distinction for the Silver State. In the south Las Vegas leads the nation’s cities with the highest listed foreclosures. Here in the north, the City of Reno recently eliminated over 200 city positions, another among many Nevada communities that have had to cut back, lay off employees and reduce services. Our Nevada economy, and indeed much of the national economy, has been in crisis.

But, as you may know, the Chinese word for “crisis” is composed of two characters, one meaning “dangerous” and the other “opportunity.” Looking farther down the road, most of us believe that we will eventually recover from our current economic recession. When that occurs, new development will also return and we have an opportunity to ensure that new development does not put additional Nevadans in the way of flooding and flood damages.

Over the past few years new Digital Flood Insurance Rate Maps (DFIRMs) have been released across Nevada. The map releases have brought attention to the mandatory purchase requirement for flood insurance. In some areas, changes to Special Flood Hazard Areas (SFHAs) have brought new properties into the requirement to purchase flood insurance.

When flood insurance policies are written, the policy premium depends in large part on the way the insured structure is built. Insurance underwriters consider not only flood zone but also such things as the lowest floor elevation, flood venting in the foundation, and details of the crawlspace construction. A basement or an inadequately vented crawlspace below BFE, both of which are violations of NFIP floodplain management building standards, have a profound impact on insurance rating and dramatically increase the annual flood insurance premium paid by the property owner. Conversely, each additional foot of freeboard (increased elevation of the lowest floor above the

base flood elevation or flood depth) can correspondingly reduce the policy premium.

There are numerous practices that local communities can implement to ease the impact of the flood insurance requirement on their constituents. Requiring and maintaining Elevation Certificates on structures in SFHAs provides the proper documentation for insurance agents to rate flood policies and eliminates the burden on property owners to hire a surveyor, in addition to providing proper documentation for community compliance with the NFIP. Adopting freeboard in the local ordinance, inspecting for and enforcing adequate flood venting and elevation, and ensuring that LOMRs and LOMR-Fs are processed are all actions that not only ensure NFIP compliance but also provide direct benefits to property owners buying flood insurance.

These are challenging times but hopefully an opportunity to improve floodplain management in your community.

*Kim Groenewold, PE, CFM
Nevada Floodplain Manager*

Rethinking the NFIP

Answers to Questions About NFIP Reform

FEMA is engaged in a comprehensive effort to address the concerns of the wide array of stakeholders involved in an ongoing dialog about the National Flood Insurance Program (NFIP). The initiative is a multi-staged process designed to engage stakeholders and consider the largest breadth of public policy options. FEMA believes this important process will ensure the program can efficiently and effectively meet the needs of the public. The results of this analysis will inform decisions regarding the future of the NFIP.

Why is FEMA undertaking this effort now?

After more than a decade of seeking input, identifying issues and conducting studies, FEMA believes that the time has come to undertake a critical review of the NFIP. With Congress considering significant reform of the program, FEMA is prepared to assist decision-makers by providing a comprehensive analysis that will both address issues of immediate concern and establish a solid foundation for the NFIP's future.

Who will be conducting the analysis?

FEMA established the NFIP Reform Working Group to identify and analyze options for the future of the NFIP. This internal work group is a cross-section of the Federal Insurance and Mitigation Administration.

What process will FEMA use in this analysis?

There are three phases of the process:

Phase I: Capture stakeholder concerns and recommendations from the NFIP Listening Session. *Completed*

Phase II: Create the NFIP Reform Working Group to conduct additional analyses of stakeholder feedback, develop the evaluation criteria, and create a portfolio of public policy alternatives. *Underway*

Phase III: Evaluate public policy alternatives using criteria developed in Phase II.

What is the timeline for this effort?

Phase I began with the NFIP Listening Session. The analysis of comments culminated in a report titled, "*Content Analysis of Breakout Session Comments.*"

Phase I concluded with release of a final report entitled "*NFIP Stakeholder Listening Session: Findings and Next Steps.*"

Phase II began in March 2010 with the formation of the NFIP Reform Working Group. The Working Group will conclude its initial analysis in May 2010.

Phase III will begin June 2010 and will last 18 to 24 months. The effort will result in a comprehensive NFIP reform package that will be delivered to Congress.

How does this work relate to efforts by FEMA and others in recent years?

The Working Group will consider the analysis, input and advice collected in recent years. In addition to input gathered from the Listening Session, other resources will include:

- *Call for Issues Status Report, (June 2000);*
- *Evaluation of the National Flood Insurance Program reports (2006);*
- Reports by the Government Accountability Office (GAO); and
- Review and analysis of scholarly works.

A number of national efforts addressing water resources are currently underway. Does FEMA intend to consider these initiatives?

The NFIP reform effort will consider initiatives internal to FEMA and across the Federal government. Examples include:

- The White House Long-Term Disaster Recovery Working Group;
- The Federal Inter-Agency Floodplain Management Task Force;
- The White House Task Force on Climate Change Adaptation;
- Updated Principals and Guidelines for Water and Land Related Resources Implementation Studies; and
- The review and update of the Executive Order 11988 – Floodplain Management.

Will FEMA engage stakeholders through this process?

FEMA will provide opportunities for comment and feedback to stakeholders throughout the process.

... FEMA believes that the time has come to undertake a critical review of the NFIP.



Craig Fugate, FEMA Administrator, addresses the 2010 NFIP National Flood Conference in San Diego

NFIP Reform, Phase I—Listening Session

An NFIP Listening Session was held November 5-6, 2009 in Washington, DC. The goals of this Listening Session were to engage invited stakeholders from Federal, state, local and tribal governments, associations, non-profits and the private sector, to hear about the key issues facing the program, identify common understanding between groups and document the diversity of opinions concerning the optimum implementation of the NFIP. In addition to the comments received during the Listening Session, FEMA also opened a comment period via the web for the public to submit additional comments for inclusion in future analysis efforts.

A comprehensive analysis was conducted of stakeholder comments received at the Listening

scribes the 12 themes found among all comments received at the 2009 NFIP Stakeholder Listening Session.:

Theme 1: Expand the risk pool

Theme 2: Modify the definitions and process for calculating risk, rates and coverage

Theme 3: Floodplain Management Plan standards and guidelines

Theme 4: Evaluate and improve the handling of Repetitive Loss Properties (including expedite a post-disaster buy-out option)

existing tools

Theme 7: Increase incentives (e.g. state, community and individual levels)

Theme 8: Improve risk maps

Theme 9: (insurance) Subsidies need to be addressed in a definitive manner

Theme 10: Overall take on the NFIP

Theme 11: Communication needs to become a priority

Theme 12: Miscellaneous (includes comments that touched on themes that were outliers when compared to the frequency of the other 11)

FEMA has convened an internal NFIP Reform Working Group comprised of a cross-section of Mitigation Directorate staff. The Working Group

is tasked with identifying and analyzing options for the future state of the NFIP. The results of this analysis will serve to inform the decision-making process regarding the future of the NFIP.

To view the to summary reports from the Listening Session, go to the FEMA website:

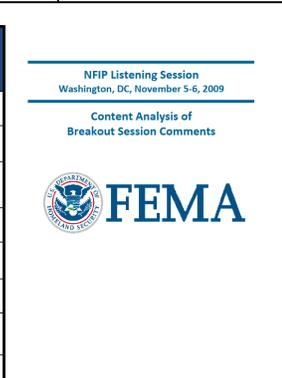
http://www.fema.gov/business/nfip/nfip_listening_session.shtm.

Theme 5: Make historical data readily available to the general public (e.g. claims, premiums and other rate data)

Theme 6: Mitigate risk using

Most Frequent Themes (in order)	# of Comments	% of Overall Comments
Theme 11: Communication needs to become a priority	266	21%
Theme 8: Improve risk maps	260	20%
Theme 2: Modify the definitions and process for calculating risk, rates and coverage	194	15%
Theme 3: Floodplain Management Plan standards and guidelines	119	9%
Theme 1: Expand the risk pool	102	8%
Theme 9: Subsidies need to be addressed in a definitive manner	96	7%
Theme 10: Overall take on NFIP	88	7%
Theme 7: Increase incentives (state, community and individual levels)	58	5%
Theme 6: Mitigate risk using existing tools	35	3%
Theme 12: Miscellaneous (includes comments that touched on themes that were outliers when compared to the frequency of the other 11)	28	2%
Theme 5: Make historical data readily available to the general public (e.g. claims, premiums and other rate data)	20	2%
Theme 4: Evaluate and improve the handling of Repetitive Loss Properties (including expedite post-disaster buy-out option)	19	1%

Session. Using a multi-step process, key themes and sub-themes were identified across all of the topics and breakout sessions for both days. The following list de-



The results of this analysis will serve to inform the decision-making process regarding the future of the NFIP.

Questions Answered—Backfilling a Basement

The following is an excerpt from an email response by Sarah Owen, Natural Hazards

Program Specialist, FEMA Region 9, to an inquiry regarding requirements for backfilling a sub grade crawlspace (basement) to achieve compliance with NFIP crawlspace standards.

Hi Susie,
I have heard back from HQ that you can fill your basement with clean fill, free of vegetative mat-

ter. There doesn't seem to be any specific compaction needed anymore. But common sense

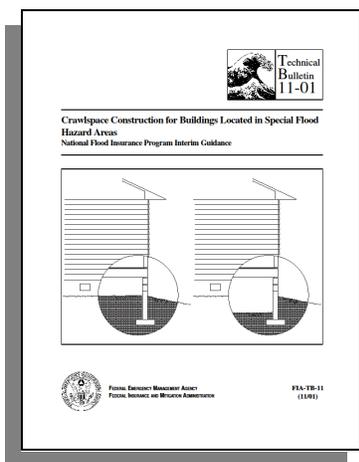
needs to be used; I think the fill needs to be compacted, by hand or shovel if necessary, so that it will hold up longer than loose fill. It needs to be filled to make it compliant with TB-11, which does include having proper drainage. Crawlspace complying with TB-11 are rated higher by insurance but not as high as those which do not comply with TB-11. Your agent should be able to quote the different rates with or without the compliant crawlspace.

Sarah Owen, Planner
FEMA Region IX

Note that an NFIP community wishing to allow below-grade crawlspace construction must

adopt provisions outlined in FEMA Technical Bulletin 11-01 (TB-11) in its community floodplain management ordinance or building and development standards. Also note that buildings with below-grade crawlspaces will have higher flood insurance premiums than buildings that have the FEMA preferred crawlspace construction, with the interior elevation at or above the lowest adjacent exterior grade.

In both cases of at-grade or below-grade crawlspaces, adequate flood venting below base flood elevation (BFE) or base flood depth is required for NFIP compliance.



... buildings that have below-grade crawlspaces will have higher flood insurance premiums than buildings that have the preferred crawlspace construction ...

FEMA Updating CAC/CAV Guidance

FEMA has developed a draft update to the NFIP Guidance for Conducting Community Assistance Contacts (CACs) and Community Assistance Visits (CAVs) which was originally published in 1989. This document provides guidance to FEMA regional and State staff conducting CACs and CAVs of NFIP communities. FEMA has been updating this document during the past year with the assistance of a user workgroup made up of representatives from each FEMA Region and four NFIP State Floodplain Managers. This draft document is available on the Association of State Floodplain Managers web site at:

http://www.floods.org/PDF/FEMA/CAC_CAV_Draft_Guidance_Update_91409.pdf.



FMAC + MSC = FMIX *FEMA Map Information eXchange*

On March 1, 2010, the FEMA’s Map Service Center (MSC) and the FEMA Map Assistance Center (FMAC) were consolidated into the FEMA Map Information eXchange, or FMIX. The consolidation should increase efficiency and provide a one-stop shop for a variety of information, products, services and tools that support the National Flood Insurance Program (NFIP). Now, for answers to most any flood hazard mapping question, you may call the FMIX. The toll free number for the FMIX is the same as before, **1-877 FEMA MAP (1-877-336-2627)** or you may email a map specialist at **FEMAMapSpecialist@riskmapcds.com**.

The FMIX provides information to the public about NFIP rules, regulations, and procedures. Map Specialists respond to inquiries from Federal, State, and local officials and the general public, and inform callers about the following:

- Requirements necessary to meet NFIP criteria for Letters of Map Change (LOMCs), Physical Map Revisions, appeals, protests, and community compliance;
- Preliminary and Revised Preliminary Flood Insurance Study reports and Flood Insurance Rate Maps;
- Requests for technical and administrative support data;
- LOMC Revalidation Letter and Re-issuance Processes;
- Map Change and Data Request Processing Fees; and
- Letters of Determination Review (LODRs).

The FMIX is often the first point of contact between FEMA and various flood map users. The FMIX's goal is to provide the appropriate information to callers to help them understand the technical issues involved in a particular situation. In addition to taking incoming telephone calls, Map Specialists respond to mapping-related e-mail inquiries, and also review and process Letter of Map Amendment (LOMA), Letter of Map Revision Based on Fill (LOMR-F), and LODR requests.

The FMIX is also a good place to obtain FEMA publications or to obtain assistance with finding publications in the FEMA Library. The publications that are most frequently requested include the following: the most recent NFIP regulations; *Appeals, Revisions, and Amendments to National Flood Insurance Program Maps: A Guide for Community Officials*, and FEMA pamphlets and brochures that address the map amendment and map revision processes.

The FMIX hours of operation are Monday through Friday, 8:00 AM through 6:30 PM Eastern Standard Time, except for holidays. Self-service options are available 24 hours a day, seven days a week.



Floodplain Management Association Annual Conference

*When the Shoe Doesn't Fit...
Adapting to New Regulations*

**November 2-5, 2010, Loews Resort
Henderson, Nevada**

Flood Restudies Reveal Increased Risks for Some Clark County Residents

By Andrew Trelease, Clark County Regional Flood Control District



January 2010 flooding of Las Vegas Wash at Desert Rose Golf Course

Although the changes to the flood zones are not expected to become effective until the summer of 2011, the District believes the risk of flooding is present now.

The Clark County Regional Flood Control District (District) works to construct drainage infrastructure to reduce the risk of flooding in our community. As new facilities are constructed, flood insurance studies are performed to analyze the revised risk of flooding. Since 1995, more than 50 square miles of Special Flood Hazard Areas (SFHA) have been removed from the Flood Insurance Rate Maps (FIRM) in Clark County. Since flood insurance is cheaper the lower the risk, the District tries to remove high hazard areas whenever possible.

The District is constantly gathering information on the relationship and response of rainfall-runoff. With the aid of advanced computer modeling, we can better predict the frequency and volume of flooding in the community. Sometimes that information leads us to believe the flooding risks are greater than originally anticipated. When this happens it is the District’s responsibility to communicate the risks to the public.

The District is currently working with FEMA on a Physical Map Revision (PMR) which will include changes to several FIRM panels. Among these changes are three areas where

the SFHA will be shown to increase:

- At the Las Vegas Wash, approximately 1,400 homes will be added into the SFHA due to increases in the regulatory flow which were revealed by improved modeling technologies now better suited to analyze this complex watershed.
- Flooding hazards on Gowan Road between US 95 and Rancho Road were restudied due to information gathered during actual rainfall events. Approximately 200 homes will be affected by the map change.
- During the nationwide effort to certify flood control levees, the District found a facility along the Muddy River that did not meet FEMA levee criteria. As a result, approximately 200 homes will be added to the SFHA in the Moapa Valley until the levee can be rebuilt.

believes the risk of flooding is present now.

“We would like to communicate the risk to the community so they might choose to purchase flood insurance prior to flash flood season,” says Kevin Eubanks, assistant general manager at the District.

In spring 2009, the District sent out individual letters to every parcel affected by the map change along Las Vegas Wash. These letters explained the reasons for the change and encouraged residents to purchase flood insurance as soon as possible. The letters also invited residents to call the District or visit the website to get additional information.



January 2005 flooding on the Muddy River

Closer to the effective date of the map change, another round of letters to all impacted property owners and an “open house” are planned to answer questions and ensure residents the District is doing everything possible to protect their lives and property from flooding.

Although the changes to the flood zones are not expected to become effective until the summer of 2011, the District

Training Opportunities

Floodplain Management and Duties of the Local Administrator

Dates & Times: May 26, 8:30 AM to 4:00 PM
Location: City of Redding Community Center, Redding, California
Presented by: California Department of Water Resources
Cost: Free
For More Info: Go to website: <http://www.water.ca.gov/floodmgmt/lrafmo/fmb/fas/nfip/workshop/dwr.cfm>

Hazard Mitigation Grant Application Workshop

Dates & Times: May 20, 8:30 AM to 4:30 PM
Location: Division of Emergency Management, Carson City, Nevada
Presented by: Nevada Division of Emergency Management and Nevada Division of Water Resources
Cost: Free
For More Info: Contact Karen Johnson, kijohnson@dps.state.nv.us

Hazard Mitigation Grant Application Workshop

Dates & Times: June 7, 8:30 AM to 4:30 PM
Location: Clark County Government Center, Las Vegas, Nevada
Presented by: Nevada Division of Emergency Management and Nevada Division of Water Resources
Cost: Free
For More Info: Contact Karen Johnson, kijohnson@dps.state.nv.us

L273—Managing Floodplain Development Through the National Flood Insurance Program and CFM Exam

Dates & Times: June 7-10, 8:30 AM to 5:00 PM; CFM Exam June 11
Location: Crown Plaza Ventura Beach Hotel, Ventura, California
Presented by: FEMA Region IX and California Department of Water Resources
Cost: No cost for course. Participants are responsible for travel costs
For more info: Contact Garrett Tam-Sing, garrett@water.ca.gov or Sarah Owen, Sarah.Owen@dhs.gov

FEMA Elevation Certificate

Dates & Times: June 22, 8:30 AM to 12:30 PM
Location: Calpine Community Center, Calpine, California
Presented by: California Department of Water Resources
Cost: Free
For More Info: Go to website: <http://www.water.ca.gov/floodmgmt/lrafmo/fmb/fas/nfip/workshop/dwr.cfm>

E278—National Flood Insurance Program/Community Rating System

Dates: October 25-29
Location: Stockton, California
Presented by: ISO and City of Stockton
Cost: No cost for course. Participants are responsible for travel costs
For More Info: Contact Eric Elias, eric.elias@ci.stockton.ca.us



Al Jankowiak, City of Henderson, provides instruction to students at the March L273 class presented in Las Vegas, a field deployed version of the Emergency Management Institute course E273 entitled Managing Floodplain Development Through the NFIP

NDWR

NEVADA FLOODPLAIN MANAGEMENT NEWS

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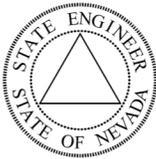
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Nevada Floodplain Management News is a publication of the Nevada Floodplain Management Program.

The Nevada Floodplain Management Program was established in the Department of Conservation and Natural Resources, Division of Water Planning by the 1997 Nevada State Legislature after the need for a statewide flood management program became apparent when damages from the 1997 New Years Flood on the Truckee River were assessed.

In the Spring of 2001 the Nevada Floodplain Management Program was transferred within the Department of Conservation and Natural Resources and was later confirmed by Governor's Executive Order, dated April 10, 2003, to its current residence within the Division of Water Resources under the direction of the Nevada State Engineer.

NFIP by the Numbers



The following numbers were reported by Edward L. Connor, Acting Federal Insurance and Mitigation Administrator, National Flood Insurance Program, during his opening remarks at the recent NFIP, National Flood Conference in San Diego, California.

42—Years of existence of the NFIP

467—New NFIP communities in 2009

5.6 million—NFIP policyholders

1.1 trillion—Dollars of exposure of the flood insurance pool

18 billion—Dollars of the current NFIP program debt to the U.S. Treasury

20.77 billion—Dollars of the borrowing cap for the NFIP

3.2 billion—Dollars of income each year from insurance policy premiums