



# NEWSLETTER

## Winter 2023

### RENEW YOUR 2023 massFM MEMBERSHIP

It is still early in the year and memberships run the calendar year, so please check to see if your membership is current. Renewal is simple, just follow the directions and fill out the Membership Application/Renewal Form on the massFM website at <https://www.massfm.org/sign-up-form>. If you are not sure of your membership status, send an email to massFM at [massfloodplain@gmail.com](mailto:massfloodplain@gmail.com) and include your membership ID number if you know it, and you will be notified of your current status. *Please note that if you registered for the 2022 massFM Annual Conference held in October 2022 and paid the combined registration and membership renewal fee then you already renewed your membership for 2023!*



#### **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](http://www.massFM.org) for additional articles and resources, and to sign up to receive future editions via email.

Contact: [massfloodplain@gmail.com](mailto:massfloodplain@gmail.com)

## From the State Floodplain Office

# Flood Mitigation You Can Do at Home

Written by Joy Duperault, CFM

Greetings. People ask all the time if there are inexpensive options to reduce flood damages to their residential structure. Of course the word ‘inexpensive’ is a relative term, but here are some ideas for ways you can reduce floods entering your home.

Flooding can cause sewage from sanitary sewer lines to back up through drain pipes entering your home, so install sewer backflow valves which are designed to block drain pipes temporarily and prevent return flow. Visit <https://www.mass.gov/doc/installing-sewer-backflow-valves/download> for more information.

You can raise your electrical system components such as service panels (fuse and circuit breaker boxes), meters, switches, and outlets, which can be easily damaged by flood water, especially if they're in your basement. Go to this FEMA Fact sheet for details: [https://www.fema.gov/sites/default/files/documents/fema\\_p-2181-fact-sheet-3-4-2-building-systems-electrical.pdf](https://www.fema.gov/sites/default/files/documents/fema_p-2181-fact-sheet-3-4-2-building-systems-electrical.pdf)

If you're fixing up the lower portion of your home where flooding has happened previously, use flood-resistant materials to limit future flood damages. Here's a FEMA Technical Bulletin about this: [https://www.fema.gov/sites/default/files/2020-07/fema\\_tb\\_2\\_flood\\_damage-resistant\\_materials\\_requirements.pdf](https://www.fema.gov/sites/default/files/2020-07/fema_tb_2_flood_damage-resistant_materials_requirements.pdf)

In 2014 FEMA published a very helpful guide called, “Homeowner’s Guide to Retrofitting.” You can find that here: [https://www.fema.gov/sites/default/files/2020-08/FEMA\\_P-312.pdf](https://www.fema.gov/sites/default/files/2020-08/FEMA_P-312.pdf)

A collection of overall tips on this subject (including purchasing flood insurance!) can be found in this FEMA brochure: [https://www.fema.gov/sites/default/files/2020-11/fema\\_protect-your-home\\_flooding.pdf](https://www.fema.gov/sites/default/files/2020-11/fema_protect-your-home_flooding.pdf)

There may even be federal grants that you can use if your home has flooded repetitively in the past. The Massachusetts Emergency Management Agency administers those grants, so if you're interested you can get more information here: <https://www.mass.gov/hazard-mitigation-assistance-hma-grant-programs>

Naturally as the state floodplain manager, I have to note that the absolute BEST way to avoid flood damages is to get yourself OUT of the flood hazard area! Our program office is happy to talk with you about your current flood risk; you can find our contact information at <https://www.mass.gov/guides/floodplain-management>

Stay safe, stay dry.

Joy is the Massachusetts State Floodplain Manager



## Homeowner's Guide to Retrofitting

Six Ways to Protect Your Home From Flooding

FEMA P-312, 3<sup>rd</sup> Edition / June 2014



# Updates to Local and State Hazard Mitigation Plan Guidance

*Written by Hailey Brim and Noah Slovin, CFM, SLR Consulting, US LLC*

On April 19, 2022, the Federal Emergency Management Agency (FEMA) released updated state and local hazard mitigation planning (HMP) policies for the first time since 2015 (state guidance) and 2013 (local guidance). Tribal HMP guidance remains unchanged since 2017. The updates focus on incorporation of three major themes: climate change, equity, and community resilience. Updates will be effective on April 19th, 2023.

## **Local HMP Guidance**

Local HMP risk assessment requirements were updated to include the effects of climate change and to consider the socially vulnerable populations. The probability of future events must be quantitatively defined, and must include the expected effects of climate change on the type, location, and range of anticipated hazards. Potential impacts of each hazard must consider climate change and social vulnerability.

Other changes include recognition of the importance of adopting and enforcing building codes and land use and development ordinances, as well as stronger alignment with the National Flood Insurance Program (NFIP), Community Rating System (CRS), and Flood Risk Mapping program. The guidance also provides an improved explanation of the full scope of a plan update, including final plan adoption, which will help communities and funding sources “right-size” plan update scopes.

## **State HMP Guidance**

The updated state policies similarly require consideration of equity and climate change impacts. The policy states that “acknowledging equity in mitigation planning can help achieve fair outcomes and actions for all communities, including underserved communities and socially vulnerable populations”. The update also requires that states describe building code adoption and enforcement, land use, NFIP administration, and flood risk mapping.

## **Stakeholder Engagement**

Both state and local HMP policy updates include expansion of the definition of stakeholders to be engaged in the planning process. This includes representatives of businesses, academia, private organizations, nonprofit and community-based organizations that work with underserved communities, as well as members of the public.

## **Alignment with FEMA Grant Programs**

Updated guidance aims to better align HMPs with the requirements of FEMA grant programs such as Building Resilient Infrastructure and Communities (BRIC), Hazard Mitigation Grant Program Post-Fire, and High-Hazard Potential Dams (HHPD) Grant Program.

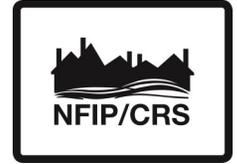
## **Summary**

Overall, the updated guidance is expected to help communities and states better scope planning, address climate change, work towards equity, and build resilience. More information is available on the FEMA website: <https://www.fema.gov/emergency-managers/risk-management/hazard-mitigation-planning/updates>

*Hailey is a Staff Climate Resilience Consultant and Noah is a Senior Climate Resilience Planner at SLR Consulting. Noah is the Clerk of massFM.*

## Community Rating System Corner

### A Handy Place to Stay Current on CRS Matters



Written by Shannon Hulst, CFM

#### **Activity 510: Floodplain Management Planning and Hazard Mitigation Planning**

Floodplain Management Planning, including Hazard Mitigation Planning, can be a great source of credit for CRS communities. This activity falls close to the low-lying fruit category because it's often something communities are already doing, but it does take some extra effort during the Hazard Mitigation Planning process to ensure your community earns CRS credit for the plan. Every step in FEMA's Multi-Hazard Mitigation Planning guidance (pursuant to the Disaster Mitigation Act of 2000) must be followed; if one step is skipped, the maximum CRS credit available for this activity is 50 points. Following all steps, a community can earn a maximum of 382 points in this category. While this maximum credit is rare in New England, communities on the Cape and South Shore have recently earned close to 300 points for their Hazard Mitigation Plans. Recall that 500 points are needed to advance to the next class in the CRS, so 300 points gets a community most of the way there.

Hazard Mitigation Plans, which can be combined with Municipal Vulnerability Preparedness Plans in Massachusetts, are a great way to take a close look at the potential flood hazards faced by your community and think critically about how to address them. Once you put an action item into your Hazard or MVP Plan, it becomes eligible for federal or state funding. The Hazard Mitigation Plan is required in order for a community to receive post-disaster funding from FEMA in addition to making a community eligible for other sources of FEMA funding. Because Hazard Mitigation Planning has multiple benefits, it is worth putting some effort into.

One final word of advice for earning CRS credit for a Hazard Mitigation Plan: at every annual verification, a community earning this credit must provide a summary of any updates (or lack thereof) with the other annual recertification materials. It's simple, but does require gathering the planning committee members and reviewing the mitigation actions in the plan. It often catches communities off guard and they're left scrambling at the last minute. So if you pursue CRS credit for your Hazard Mitigation Plan, don't forget your annual summary!

There are other creditable plans in Activity 510, including flooding-specific plans, repetitive loss area analyses, and natural floodplain functions plans. For more information, see section 510 of the CRS Coordinators Manual.

The Community Rating System (CRS) is a voluntary program within the National Flood Insurance Program that offers discounts on flood insurance in exchange for actions taken within a community that improve flood resilience. More information can be found at <https://crsresources.org/manual/>.

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

## Coastal Connection

### Risk Rating 2.0: Private Flood Insurance

*Written by Joe Rossi, ANFI, CFM*

For the last several years, the Florida insurance market has seen significant increases in property premiums due to insurance fraud, natural disasters, and increasing reinsurance costs. The emerging insurance crisis has forced several special legislative sessions in the past year. The most significant occurred in December 2022 when a new package of bills was signed into law by Gov. Ron DeSantis with hopes of easing insurance premiums. However, a small subsection of the legislation forces policyholders of the Florida public insurance program—Citizens Property Insurance Corporation (Citizens)—to carry flood insurance, regardless of their flood zone or flood risk.

While proving to be controversial, this new requirement will give coverage to those who may not have thought they needed flood insurance. Requiring homeowners to have flood insurance has been one of the primary ways that the National Flood Insurance Program (NFIP) has gained policyholders and protected American households. Congress passed the Flood Disaster Protection Act (FDPA) in 1973 establishing the mandatory purchase requirement, in which those with federally backed mortgages within FEMA's high-risk flood zones are required to carry flood insurance.

Shortly before the FDPA was passed into law, Hurricane Agnes had hit the East Coast. At the time, there were only 95,000 active flood insurance policies nationally. Since the passage of the FDPA, the number of flood insurance policies with the NFIP significantly increased from 95,000 in 1972 to 1.2 million in 1977, and up to 4.9 million in 2021. However, mandatory purchase requirements from the federal level alone cannot protect all Americans from flooding.

The new Citizens requirement has a phased in approach. The first phase of the new Citizens law will require all households with a new Citizens policy located in a high-risk zone according to FEMA flood maps to purchase a flood insurance policy starting in April 2023. Property in a high-risk zone currently insured by Citizens must purchase flood insurance by their renewal starting June 2023. All other risks have a phased-in approach that stretches from 2024 to 2027.

Regardless of how Florida homeowners may feel about the new law, it is a giant step forward in Florida homeowners becoming more resilient against the peril of flood. Nationally, only 4% of homes carry flood insurance, according to E and E News, which notes that in Florida, that number is around just 19%. Considering Citizens has over 1.3 million policyholders, that means 30% of Florida homeowners would have flood insurance by 2027 when the phase-in timeline is complete. Even though some argue that 100% of Floridian homeowners should be covered for flood risk, 30% is a major accomplishment. The decision by the Florida legislature sets a precedent for other state insurers and private homeowners carriers—and the flood insurance market will make that decision even easier.

In the last 10 years, the number of private flood insurance options have exploded making flood insurance more available, more affordable and with additional coverages. It is estimated that over 200 companies now offer private flood options. Further, the number of active private flood insurance policies, increased from 431,323 in 2020 to 561,871 in 2021, a 30% increase, according to the NAIC private flood insurance data call.

*Continued on page 6*

## Coastal Connection, cont'd.

No matter how the discussions around mandatory purchase are framed, one thing is clear: Mandatory purchase requirements have covered flood losses that would otherwise have been uninsured. According to CoreLogic, the estimated uninsured flood losses from Hurricane Ian will be about \$17 billion. In turn, these uninsured losses end up being funded by taxpayers through congressional appropriations and FEMA disaster funding. Though flood insurance premiums can be expensive, it can be cheaper for an insured to pay a flood insurance premium than face the devastation of an uninsured loss. If other private and state insurers follow Florida's lead, the U.S. could become a country where the uninsured losses from a flood disaster become a footnote rather than the headline.

*Joe is the President of Joe Flood Insurance Brokerage.*





## RISE Challenge

2021 – 2022

*The RISE Challenge engages young people in developing community resilience to environmental hazards. Young people are increasingly concerned about community resilience and combating the impact of climate change – and they want to start now. The Challenge meets this need by equipping your people to lead projects that increase their own community’s ability to both prepare and mitigate the effects of natural disasters.*

*In 2019, the ASFPM Foundation partnered with Earth Force and FEMA Region VIII to sponsor the Rocky Mountain Environmental Challenge (RMEC). The RMEC was a competition in Fort Collins, Colorado that combined project-based learning with the latest research in science technology, engineering, and mathematics (STEM) education. With the support of the ASFPM Foundation, the RMEC has grown into the RISE (Resilience, Innovation, Sustainability, Environment) Challenge in three states and positioned to grow to several more in coming years.*

*The 2021-2022 RISE Challenge was held in three states: Colorado, Illinois, and Montana. Over 35 projects were submitted and 475 students were directly involved with the projects. As part of the RISE Challenge, Earth Force cultivates relationships with local government officials and community leaders for student project support and resources for educators. ASFPM Foundation representatives, along with local ASFPM members and ASFPM Chapters help engage local city and stormwater staff from involved communities. State and local stormwater professionals assist in the judging of student projects and provide local content information.*

*The top five projects in each state receive a dollar prize award for their project. All prize money was donated by the ASFPM Foundation. Members of the ASFPM Foundation have served as judges for the RMEC and RISE Challenge. The RISE Challenge: 2021-2022 Report can be found here [https://www.asfpmfoundation.org/ace-images/RISE%20Challenge/2021-2022\\_RISE\\_Challenge\\_Report\\_\(2\).pdf](https://www.asfpmfoundation.org/ace-images/RISE%20Challenge/2021-2022_RISE_Challenge_Report_(2).pdf).*

## We would like to extend a Thank You to our Sponsors!



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.