



# NEWSLETTER

## Summer 2020

### MassFM Annual Meeting: Coming this Fall!

While the national and statewide shutdowns due to the novel coronavirus have forced the cancellation or rescheduling of events, the Massachusetts Association for Floodplain Management (massFM) board is determined that they will not stop us from holding our first Annual Meeting this fall!

As part of our status as a regional chapter of the national ASFPM (and as set forth in our bylaws), we are required to hold an Annual Meeting every year. All are invited to these meetings which will cover accomplishments of the past year, establishment of new policies or bylaw amendments, and nomination and election of a new board. Under normal circumstances, the Annual Meeting would be integrated with an annual conference, a full-day event that would seek to bring together professional floodplain managers, engineers, mappers, architects, builders, vendors, planners, conservation folks and more from across the state to learn, network, and pick up swag from sponsors.

Our original plan this year was to host the annual conference, along with the annual meeting, in October or November, so as not to interfere with other large conferences and events taking place in our field. Given the uncertain future of group gatherings, and our unwillingness to put our members, guests, families, and venue staff at risk, we have decided to cancel that in-person event.

We are, however, moving forward with the Annual Meeting - online! Always striving to make attendance worthwhile, we still plan to learn (and earn CFM credits) together. The event will be two to three hours long, and include speakers, trainings, small-group networking opportunities, and maybe even a virtual field trip. Board members will report on what we have been working on all year.



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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](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)

## Your Mitigation Minute

### Flood Risk Awareness is Critical in our New World

*Written by Joe Rossi, ANFI, CFM*

Floods are the most common natural disaster in the United States. The Pew Charitable Trust recently reported that nearly half of U.S. states would be expected to experience significant flood events during the spring of 2020. In just the past few years, major flood disasters such as Hurricanes Harvey, Irma, Florence, and flood events in the Midwest have exhausted many response resources.

Now, with the COVID-19 outbreak the world faces an unprecedented threat to human health and safety. COVID-19, like any disaster, also threatens our economic well-being, as unemployment soars and an effective vaccine could be months, even years away. As a result, people who live in flood-prone areas must now consider the very real possibility of facing multiple and concurrent disasters.

In FEMA's most recent strategic plan, former FEMA Administrator Brock Long remarked, "We need to help individuals and families understand their personal roles in preparing for disasters and taking action – they are our true first responders". During the COVID-19 pandemic, our personal resources, preparedness and resiliency will determine how our community as a whole recovers.

April, a difficult month for many in 2020, has long been known as Financial Literacy Month, which stresses the importance of financial resilience in the face of adversity. If a natural disaster does hit, it is critically important to ensure we have the financial resources to weather and fully recover from such an event.

With many of us spending more time at home, we have a unique opportunity to review our insurance coverages, particularly home and flood. Many remain unaware that their homeowners' policy does not contain flood coverage. For those impacted by flood who do not have flood insurance, there are some limited federal resources available. For example, SBA loans and Hazard Mitigation Grant Program (HMGP) dollars become available when there is a presidentially declared disaster. More recently, the 203K loan program, which is a home renovation loan, has been used as a tool to perform mitigation activities such as elevating a home. Traditional lending is also available, and traditional loan to value ratios can determine its availability to an individual. A last resort would be to wait for individual assistance after a disaster from FEMA. But following Hurricane Harvey, that assistance averaged only about \$6,000 per household.

Flood Insurance continues to be your best financial recovery tool. Flood insurance is available any time, and with the right product, can be relatively inexpensive. Private flood insurance, as an alternative to the National Flood Insurance Program (NFIP), in some cases can offer more coverage with lower cost. To help lower NFIP flood premiums and flood risk, some communities have participated in the Community Rating System (CRS). CRS enables a community to reduce the cost of flood insurance for all of its citizens, provided the community performs certain risk reduction actions.

Overall risk awareness and disaster prevention are paramount during this time. Just because we socially distance from each other, it does not mean that floods and other natural disasters will "distance" as well. Understanding evacuation routes, having a personal emergency kits, and knowing which disasters are most likely to strike are simple things that help lessen a disaster's impact. Looking around your home and, for example, moving valuables out of the basement to prevent flood damage or securing outdoor items that can turn into projectiles and debris, can lessen damage. Making sure our basement sump pumps work and having backups and directing drainage

## MassFM Annual Meeting: Coming this Fall!

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The event will culminate in elections for a new board, open to all members in good standing.

Keep an eye out in the coming months for more information about the Annual Meeting, as well as for the call for nominations, which will be made about a month before the meeting. We cannot stress enough how important this event is! 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, both for the conference and as a voting member.

## Flood Risk Awareness is Critical in our New World

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In an effort to keep our nation insured for floods, in March the NFIP announced that a flood policy with an expiration date between February 13, 2020 and June 15, 2020 would have an extended grace period for payment from 30 days to 120 days. Additionally, the NFIP is offering the policyholder the option of remote claims handling as an alternative to in-person claims handling.

We need to maintain our physical and emotional health during these unprecedented times, but we also need to maintain our awareness that floods and other disasters still happen. The inevitability of concurrent disasters throughout the U.S. in this time of pandemic, will vitally threaten our response and recovery resources. However, if we all work together by utilizing all available resources and recognizing our flood risk, we can be more resilient as a community and as a nation.

*Joe is the Chair of the MA Coastal Coalition.*

### Other Events of Interest Coming this Fall:

The 2020 National Coastal and Estuarine Summit goes virtual **September 29 to October 1**. Visit <https://estuaries.org/summit/> for more information.

The American Shore & Beach Preservation Association (asbpa) is hosting the 2020 National Coastal Conference online on **October 13 to 16**. Sign up at <http://asbpa.org/conferences/>.





# Social Justice and Equity in Floodplain Management

This article is an abbreviated version of a paper written by Noah Slovin, CFM. For the full paper, go to <https://bit.ly/30q7rr7>

Written by Noah Slovin, CFM

*“...protection from the social forces that create inequitable exposure to risk becomes just as important, if not more so, than protection from natural hazards.” - (Michel Masozera et al, 2007)*

Given global protests against racial injustice taking place this spring, you may be wondering if we, as professionals in the field of floodplain management, have a role to play in reducing inequality. I would argue that we do.

One’s vulnerability to flood hazards is influenced by a variety of factors, including the likelihood of being exposed, the ability to act, and access to social and institutional services for assistance. Nearly all of these factors have been found to be influenced by population characteristics including socio-economic status, race and ethnicity, age, whether one rents or owns, the type of building in which one lives, education, health status, social dependence, and special needs. Research shows that socially marginalized communities are more likely to be exposed to hazards, such as flooding, and less likely to be able to withstand, adapt to, and recover from those hazards.

Additionally, public flood mitigation efforts often overlook, or even directly harm, marginalized communities. Hazard mitigation initiatives may directly harm marginalized communities by forcibly displacing them or increasing risk where they live in order to decrease it elsewhere. A specific example was the abandoned New Orleans “Green Dot Plan,” which recommended replacing (predominantly black, low income) neighborhoods with open space to mitigate flooding elsewhere.

Hazard mitigation efforts may also indirectly harm marginalized groups by not including them. Protection may disproportionately help higher income areas over lower income neighborhoods. Adaptation may be framed as a private responsibility, rather than a public good; this leaves adaptation in the hands (and wallets) of individual residents, inevitably making it less accessible to lower income and marginalized people. Marginalized communities may not be involved or engaged in planning efforts. Even if mitigation actions are implemented to protect marginalized communities, those actions may drive up property values because of the very protection they provide: neighborhood-scale protections, retrofitting individual buildings, and resilient housing policies such as density developments and building code ordinances, have all been found to lead to rising property values. In all of these cases, low-income residents can be left behind and displaced.

How, then, can we protect marginalized communities from natural hazards without causing undue burden or displacement? The following list present suggestions identified in the literature.

**Strengthen Communities Before Events:** The most important way to protect marginalized communities is to address their marginalization. Support community-based organizations, which are often essential first lines of defense during and following disasters; they check on residents, distribute supplies, and facilitate resident interactions with public services and bureaucracy.

**Protect Public Services:** Ensure that disaster-specific services, such as D-SNAP and Disaster Unemployment Assistance, are sufficiently funded and will be accessible after a disaster. Work to make other social services hazard resilient, including healthcare, health insurance, food and shelter assistance, and public transit. Make the community’s affordable housing stock hazard resilient and safe.

**Increase Participation & Awareness:** Raising awareness and appreciation of hazard risk allows people to change behaviors and protect themselves. Require hazard zone disclosure to homebuyers at the time of purchase, providing specifics about the geography, severity, and chances of occurrence of flooding. Solicit community participation in hazard assessment, mitigation planning, and the recovery process; bringing more voices to the table helps ensure the needs of all populations are addressed.

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## Urban Flooding

Written by Joy Duperault, CFM

I recently virtually attended the annual National Flood Conference, which generally offers topics related to flood insurance and flood risk. One of the best sessions was about urban flooding, which is on the rise across the nation due to increased development of urban areas and to increased heavy rain events. More rain on more impervious surfaces—go figure!



A number of folks across the country have been researching this topic over the past few years, so I thought I'd share some of these reports and studies to give you a good picture of the problem:

- Dr. Sam Brody (Texas A&M University) and Dr. Gerald Galloway (University of Maryland) published this 2-volume first ever national assessment report (2018) based upon a research survey. *“The Growing Threat of Urban Flooding: A National Crisis”* can be found online at <https://cdr.umd.edu/urban-flooding-report>. This publication is an excellent place to begin to understand the challenges we face.
- In 2019, ASFPM’s Foundation published a summary report titled *“Urban Flooding: Moving Towards Resilience”*, based on the 6th Assembly of the Gilbert F. White National Flood Policy Forum, which you can read here:

<https://www.asfpmfoundation.org/ace-images/UrbanFloodingReport.pdf>.

- Chad Berginnis, executive director of ASFPM, added to the conversation by referencing a 2019 consensus study published by the National Academies of Sciences, Engineering, and Medicine, titled *“Framing the Challenge of Urban Flooding in the United States.”* You can purchase this book at <https://www.nap.edu/catalog/25381/framing-the-challenge-of-urban-flooding-in-the-united-states>.
- Finally, while slightly off-topic but of similar concern is this report, published in 2018 by the Union of Concerned Scientists: *“Underwater: Rising Seas, Chronic Floods, & the Implications for US Coastal Real Estate”* found at

<https://www.ucsusa.org/sites/default/files/attach/2018/06/underwater-analysis-full-report.pdf>.

Now you have your summer reading list! Truly though, I believe that urban flooding will soon become the most critical flood issue in the Commonwealth, whether from rising seas or heavy precipitation—we’ll need to find resources to study and address urban flooding over the coming decade in order to reduce flood losses in our densely developed areas. And on that note, if you haven’t already checked out FEMA’s new grant program called “Building Resilient Infrastructure & Communities” (BRIC), look here: <https://www.fema.gov/bric>.

P.S. You can also always search ASFPM’s Flood Sciences Center for data and other information on topics such as urban flooding: <https://www.floodsciencecenter.org/>.

*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*

### **Activity 330: Outreach Projects**

Outreach Projects (CRS Activity series 330) are a community's opportunity to earn credit for the outreach that they provide to their constituents. While outreach credit has changed and diminished in recent years, this should still be a no-brainer for most communities. There is a lot of important information about flooding, flood insurance, floodplains, floodplain construction, etc. that would be helpful for the public to know. While towns can no longer get substantial credit for several outreach projects, some simple actions that take minimal effort on the part of the town can be implemented to earn this credit. The credit is based on the number of places throughout town where the information is available (e.g. the Town Hall and library) and which topics it covers. There are six topic options available in the Manual (know the hazard, insure property, protect people, protect property, build responsibly, protect floodplain functions), and additional topics may be credited if a community creates a formal Program for Public Information with stakeholder input and a committee to design outreach.

If you want to create your own town-specific information, go for it! If not, there is creditable information available from other federal and state resources. The Massachusetts Homeowners Handbook for Coastal Hazards is a great option; it covers all topic areas and is specific to Massachusetts. Copies are available from Woods Hole Sea Grant, MIT Sea Grant, and others.

If your community has repetitive loss properties, be sure to draft your annual mailing to cover topics credited in the CRS Manual as well. This will ensure maximum credit for this required mailing. A sample letter is available from [CRSresources.org](http://CRSresources.org).

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*



## We'd like to hear from you!

*From the Communications Committee*

massFM strives to provide useful information, news, and updates pertaining to floodplain management in Massachusetts and nearby states. We welcome our membership to submit brief articles for publication in this newsletter, on topics related to the science, policy, or practical application of floodplain management!

If you have something that you'd like to share, please contact us at

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



## Social Justice and Equity in Floodplain Management

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**Equitable Distribution of Resources:** Unequal access to political power and social services can be mitigated by explicitly incorporating social justice concepts into planning documents, and by clarifying agency responsibilities before an event, to prevent subconscious biases from causing some communities to be overlooked. Recovery and mitigation funding mechanisms can be more equitable by requiring a certain percentage of disaster recovery grants be spent supporting Low-Moderate Income communities, and by basing grant disbursement on the costs of repairs rather than the values of homes (as is it now for CBDG-DR funds). Access to loans and financial incentives can be made easier for low-income populations by reducing bureaucracy and lowering credit standards following a disaster. Investment can be made in flood mitigation retrofits specifically for low-income housing, and a means-tested voucher program can be instituted for low-income residents to implement flood protection and to buy insurance.

**Reframe Goals:** Mitigation planning and project implementation can sometimes lose site of the larger goal. One problem is the use of conventional cost-benefit analysis, which undervalues low-income areas and discourages capital investments there. Additionally, plan and project goals are often defined circularly, with the goal of a plan being to “have a plan,” or the goal of a mitigation project being to “build a levee.” The true goals of these efforts are to protect people and communities; there should never be a situation in which completion of a community project causes harm to that very community.

**Support the Local Economy:** Mitigation and recovery projects are often very expensive, and are completed with state and federal funding coming from outside the community. This is an opportunity to go beyond simple hazard mitigation and support the local economy. Municipalities can hire local contractors for mitigation projects, and only those that pay a living wage. Job training programs can be run to train local residents to perform this work, giving them skills that will last beyond the project.

**Large Scale Infrastructure:** While hazard protection projects may have the secondary consequence of increasing property values, it is less likely for a large-scale flood-protection infrastructure project to do so than it is for a property-specific retrofit project.

**Retreat with Care:** In some cases, flood mitigation requires relocation away from hazard zones. When this is necessary, make sure it is done with equal consideration for all communities and public participation in the decision-making process. Find ways to maintain the community identity through the relocation process and support those affected by the retreat as they establish new communities.

In summary, keep these five main conclusions in mind to have social justice and equity shape floodplain management:

1. Address Social Marginalization, not Just the Hazard.
2. Make Social Services Resilient to Hazards.
3. Use Hazard Mitigation as an Economic Opportunity.
4. Focus on Large Scale Infrastructure over Individual Home Retrofits.
5. Remember Why We're Doing This.

It is always hard to know for sure what unintended consequences significant hazard mitigation efforts may have on marginalized communities. Being careful to consider those communities and their needs, and to include them in the planning processes, will help.

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