



NEWSLETTER

Winter 2022

massFM welcomes 2022!

We hope that our winter issue of the massFM newsletter finds you well and enjoying the winter season while looking forward to spring! In addition to enjoying our articles about the NFIP, CRS, post-disaster planning and our regional member spotlight, please take a few minutes to check out some of the interesting resource links we've compiled below. Maybe this will become a regular feature of our newsletter!

[USGS 2018 Nor'easters in Coastal MA](#)

[Test Your Flood Insurance Savvy](#)

[Climigration Network](#)

[WWF Natural & Nature-Based Flood Management](#)

[US Census Community Resilience Estimates](#)

[Stormwater Currency](#)

[United Nations University International Flood Mapping Tool](#)

[Australian Articles on Disaster & Resilience](#)



View of marsh and pathway across the salt marsh at high tide ,
Newbury, MA, 2/1/2022 (mycoast.org)

[ASFPM Green Guide for Community Resilience](#)

[Massachusetts Climate Resilience Design Standards Tool](#)

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

Coastal Connection

Uncertainty remains going into 2022

Written by Joe Rossi, ANFI, CFM

Before the start of 2021, many had hoped that the political and economic uncertainty of past years would begin to subside. This was specifically true of the National Flood Insurance Program (NFIP) and the flood insurance market. With a new congress and new president, those hopes were dashed with a continuation of no agreement on NFIP legislation by Congress. As of the writing of this article, the NFIP has now experienced 18 short term extensions. 2022 could extend 2021's flood insurance-related ebbs and flows.

When the new congress started in 2021, House Financial Services leadership announced that flood insurance reform would be a priority. At that time, the flood program was set to expire on September 30th. Early on, several reform bills were introduced that stalled in Congress. After the 2021 Congressional summer recess, Congress changed focus, leading to short term extensions of the flood program. In 2022, there may be more short-term extensions, but there is also hope for true reform. Several stand-alone bills along with the Biden Administration's continued focus on climate and flood related priorities has provided tremendous amounts of hazard mitigation funding through 2021. Congress seems poised to address flood insurance later in 2022, if only to extend the program longer than three months at a time.

While there has been uncertainty and change in the National Flood Insurance Program through its entirety, this year the Federal Emergency Management Agency (FEMA) will introduce phase two of the largest change in the program's history: Risk Rating 2.0. In phase two, starting April 1st, the NFIP will no longer allow existing policyholders to choose if they want to renew into Risk Rating 2.0 or not. Now, all existing policies with renewal dates on or after April 1st will either see decreases, or their first annual increase upon renewal. Many in the flood industry are concerned that this is when noise from policyholders will begin as increases start. But new data FEMA released shows that overall, Risk Rating 2.0 benefits more policyholders than if the NFIP remained status quo.

While many see the future of flood insurance transitioning to private insurance, the private flood insurance industry will also be met with challenges in 2022. The biggest challenge revolves around the Federal Housing Administration (FHA) acceptance of private flood insurance. Currently, FHA does not accept private flood insurance. In 2020, FHA released a proposed regulatory change that would allow FHA acceptance of private flood insurance. So far, the final rule has not been implemented. There is hope that the rule will be implemented in 2022. When it is published, it will allow those applying for FHA loans to find more competitive pricing and options with private flood insurance.

The risk of flood is one of the most destructive and unpredictable perils our society faces. Because of this, there will always a place for the federal government to be involved in flood coverage. But this involvement is met with challenges that change from year to year. In 2022, we anticipate flood insurance advances that will both help policyholders, but also require time to adapt as we move through this year.

Joe is the President of Joe Flood Insurance Brokerage.

Pre-disaster Prep for Post-Disaster Work

Written by Joy Duperault, CFM

Greetings. You may have noticed in the 2021 Community Rating System Addendum that for CRS communities there are now new credits (up to 140 points!) for having a post-disaster Substantial Damage Management Plan (SDP) in place. See Activity 512d guidance when you get a minute: https://crsresources.org/files/500/developing_subst_damage_mgmt_plan.pdf

The good news is that both FEMA and the Commonwealth have guidance for developing such a plan. Here are some things to consider as you begin to make a plan:

1. Who is on your SD Team? You'll need practiced coordination between local staff in order to carry out the work of substantial damage assessment.
2. How often do you gather together to "practice" a post-disaster scenario and discuss new SD materials and tools?
3. How prepared are you for a disaster that impacts your local floodplains? Do you:
 - Have a database or filing system for structures located in the FEMA floodplain?
 - Have at-hand recent or ongoing permitting information for these structures, including current building values?
 - Have records of previous damages in the SFHA?
 - Have local messages ready for dissemination regarding the need for permits for damage repair? About SD regulations?
4. Has your SD Team or staff taken the FEMA online training for SD and use of the SD Estimator tool?
5. Do you have a Memorandum of Agreement (MOA) in place that can be used if the disaster is far too large for local and state officials to handle? Is the MOA updated annually?
6. Do you have SD assessment "kits" ready for use? (e.g. materials/ equipment/ cameras needed to go out and conduct SD assessments as soon as the storm has passed)
7. Do you understand your rights to inspect, per the building code (e.g. 780 CMR 104.6 Right of Entry)?
8. Do you have written Standard Operating Procedures for the SD Team that include coordination with state and federal partners?
9. Does your plan include the methodology you've selected for estimates of construction costs and the evaluation of fair market value of the damaged structure?
10. Does your plan include steps for local messaging so that residents and business owners understand what is required of them in the damage repair realm?
11. Does your plan include a section on how to access additional resources should the disaster be too large for local control?

Knowing the answers to these questions means you're on the right path to developing a great SDP. For more information contact us! joy.duperault@mass.gov

Joy is the Massachusetts State Floodplain Manager

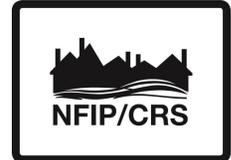
Community Rating System Corner

A Handy Place to Stay Current on CRS Matters

Written by Shannon Hulst, CFM, Floodplain Specialist and CRS Coordinator, Barnstable County and Woods Hole Sea Grant

Activity 420: Open Space Preservation

As if protecting open space didn't already have enough benefits, CRS credit is an additional value. Some land trusts even use CRS credit as part of their justification for protecting floodplain parcels!



Open space preservation in floodplains is one of the highest-earning activities in the CRS program and one of the easiest to estimate how much credit your community will earn for the effort. It is one of the most realistic ways to earn substantial credit, particularly in more rural areas like Cape Cod. Currently, all 9 towns that are in the CRS on the Cape earn at least one entire CRS class (500 points) from open space alone. In some towns, the number is closer to 1,000 points. These are rural or suburban areas with a lot of floodplain, but your community can benefit from open space too.

The most critical tool in earning open space credit is having good GIS data. Thankfully, the state of Massachusetts maintains good open space data through MassGIS, which puts Massachusetts communities at an advantage over other states. You should still verify the data with your Conservation or Natural Resources Department, but it's a great place to start: <https://maps.massgis.digital.mass.gov/MassMapper/MassMapper.html>.

Once you've got your parcels mapped, you can earn additional credit for those parcels that are kept in a natural state (not mowed or used for something like a ball field, golf course, or cemetery). This is worth the effort. You can also get credit for providing the deeds for deed-restricted properties, but this often takes an inordinate amount of time to sift through the deeds and then find the necessary language while not adding much credit. That being said, if you have a staff person or volunteer who just loves reading deeds, then this is the job for them!

If you're feeling particularly ambitious, there are some additional credits available in the open space activity as well. These include keeping as open space areas affected by coastal erosion or other special flood hazards, incentivizing open space preservation, low density zoning, and a natural shoreline protection program.

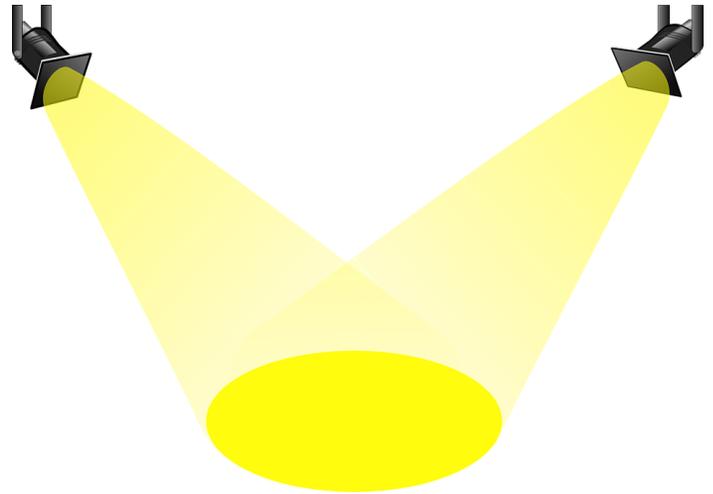
The Community Rating System (CRS) is a voluntary program within the National Flood Insurance Program that offers discounts on flood insurance in exchange for actions taken within a community that improve flood resilience. More information can be found at www.fema.gov/floodplain-management/community-rating-system and crsresources.org.

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

massFM Spotlight on Regional Members Western Region

Written by David Azinheira, PE, CFM, Senior Engineer at Tighe & Bond and massFM Western Regional Representative and Albert "Al" Giguere Jr., Chair of the Westfield Flood Control Commission

An interview with Albert "Al" Giguere Jr., December 16, 2021



I had the pleasure of interviewing Albert "Al" Giguere Jr., a massFM member from the Western Region. Al is the Chair of the Westfield Flood Control Commission and has been involved with this part-time municipal role since 2012. In his primary vocation Al has served in public safety for nearly 24 years, including 22 (and counting) with the Massachusetts Trial Court. Although he has a young family he actively volunteers in his community as Shriner's Clown "Mr. G.", Chapter Advisor for TeKoa Chapter of DeMolay (youth group), as a member of National Weather Service (NWS) Skywarn Program, and as a member of Westfield's Community Emergency Response Team (FEMA-CERT). Al grew up in Chicopee, Massachusetts and has lived in Westfield for about 14 years. He and his team have developed a public outreach program utilizing social media, local news outlets, and official channels to advocate for capital investments and policy changes to improve Westfield's Flood Control Program. Al takes great pride that this outreach has increased awareness of flood control benefits and issues for residents and public officials in Westfield.

What do you think the most important floodplain issue is for the western region?

For much of the Western Region, Floodplain Protection vs Floodplain Development is my overall largest concern. It's been a "good" couple of years since the Flood of 1955, so it is not easy for most people to imagine what a flood really looks like, the power water has, or the devastation left behind after the water recedes. The Westfield River Watershed (and others nearby) are "Rapid Rise - Rapid Fall Watersheds" due to their rate of elevation descent and narrow river valleys. This geography reduces the time residents and municipalities have to react to unexpected situations. Developmental pressures are also increasing on these formerly rural floodplains so a better-balanced regional approach by our state would be helpful.

If you heard today there was a flood warning for Westfield, what would your top concern be?

Ensuring that our municipality was adequately preparing itself for the scope of the event and maintaining open communication with our neighboring municipalities, National Weather Service (NWS), the Massachusetts Emergency Management Agency (MEMA), and our flood control partners at the Massachusetts Department of Conservation and Recreation (DCR) Office of Dam Safety (ODS), the U.S. Army Corps of Engineers (USACE), U.S. Department of Agriculture (USDA) Natural Resources Conservation Service (NRCS) and Springfield Water and Sewer Commission (SWSC).

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Regional Spotlight

Continued from page 5

Can you describe some benefits of having an appointed official based flood protection organization (such as the Westfield Flood Control Commission)?

Most communities have phased-out public flood control in Massachusetts, but there are several important benefits to having appointed flood control boards/commissions:

- 1) Public awareness, involvement, and oversight increases when regular people are appointed to public bodies.
- 2) Flood control issues are less likely to be pushed to the back of the list behind items more visible to the public (like paving roads).
- 3) Public boards and commissions offer diversified viewpoints that embody their community.

In your opinion, what is the City's greatest challenge with the respect to flood mitigation ?

Adequate funding and modernizing our flood control systems, policies, and overall program to meet needs of the next 100 years, versus still thinking in terms of 1950's standards (when many of riverine flood control systems in the region were designed by the USACE). In addition, climate change issues are a concern, but Westfield could be ahead of the game if we capitalize on available grants, programs, and accommodate modernized practices into City policy.

Where I live fun facts...

Westfield is interesting because it is technically a City of approximately 41,000 people but has a smaller town feel.



Stanley Park, Westfield (Wikimedia)

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



Seeking Volunteers!

massFM encourages participation by its members in the various committees that keep us moving forward. *Click [here](#) if you are interested in sitting on a massFM committee in 2022.*



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January 2022 Blizzard

Winter 2022 was relatively calm and mild until a blizzard brought record-breaking snow and coastal flooding to Massachusetts between January 28-30. Over 30 inches of snow were reported on the south shore, power outages were caused by high winds, and coastal flood-prone areas were damaged by astronomically enhanced high tides.

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.