

# NEWSLETTER

## Fall 2020



## Save the Date! MassFM Annual Meeting

### October 22, 2020

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 this year's Annual Meeting, which will be held online on **October 22, 2020**. The event will begin with a training by the Georgetown Climate Center on several climate change tools that the GCC has developed for managed retreat and legal aspects of equitable adaptation policy. A keynote panel discussion will follow, moderated by Bob Seay of GBH News fame, about floodplain management challenges and innovations across the Commonwealth. The panel will consist of experts in coastal flooding, riverine hazards, and urban drainage issues. CFM credits will be available.

The training and panel discussion will be followed by the formal Annual Meeting, which will cover accomplishments of the past year, establishment of new policies or bylaw amendments, and nomination and election of a new board. The whole event will last for 3 hours, and be followed by an opportunity for virtual networking.

Speaking of election of a new board, the **call for nominations for new board members is open between September 1st and September 18th**. Only massFM members in good standing are eligible to nominate, to be nominated, and to vote for massFM board members. Voting will occur electronically **October 2nd through October 16th**. Visit [www.massfm.org/about](http://www.massfm.org/about) to learn about board positions, nominations, and voting. Email [massfloodplain@gmail.com](mailto:massfloodplain@gmail.com) to learn more.

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.

### 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

### FEMA Issues the Notice of Funding Opportunity for BRIC and FMA

*Written by Joe Rossi, ANFI, CFM*

On August 4, 2020, FEMA posted the 2020 Hazard Mitigation Assistance (HMA) Notice of Funding Opportunity for the Flood Mitigation Assistance (FMA) grant program and the new Building Resilient Infrastructure and Communities (BRIC) pre-disaster mitigation grant program.

This year there is \$660 million available for these two programs combined.

These two nationally competitive programs provide mitigation funding for the following activities:



#### **BRIC (\$500m available):**

- **Capability- and Capacity-Building Activities:** Activities that enhance the knowledge, skills, and expertise of the current workforce to expand or improve the administration of mitigation assistance.
- **Mitigation Projects:** Cost-effective projects designed to increase resilience and public safety; reduce injuries and loss of life; and reduce damage and destruction to property, critical services, facilities, and infrastructure.
- **Management Costs:** FEMA can provide financial assistance to reimburse the recipients and subrecipient for eligible and reasonable indirect costs, direct administrative costs, and other administrative expenses associated with a specific mitigation project or C&CB activity.
- **Non-Financial Direct Technical:** Assistance to communities to build a community's capacity and capability to improve its resiliency to natural hazards and to ensure stakeholders are capable of building and sustaining successful mitigation programs, submitting high-quality applications, and implementing new and innovative projects that reduce risk from a wide range of natural hazards.

#### **FMA (\$150m available)**

- Project Scoping to develop community flood mitigation projects and/or individual flood mitigation projects that will subsequently reduce flood claims against the NFIP.
- Community Flood Mitigation Projects to address community flood risk for the purpose of reducing NFIP flood claim payments.

The federal application period opens on **September 30, 2020**. The State application deadline is December 11, 2020. For details on the State's application deadlines, go to: [www.mass.gov/hazard-mitigation-assistance-hma-grant-programs](http://www.mass.gov/hazard-mitigation-assistance-hma-grant-programs).

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



## Did You Miss Our Virtual Networking Event?

In collaboration with the Massachusetts Ecosystem Climate Adaptation Network ([Mass ECAN](#)), massFM hosted an online networking event on the afternoon of July 30 to provide like-minded practitioners in the fields of climate adaptation and resiliency and floodplain management an opportunity to meet and mingle. The idea for a joint networking event began well before the COVID-19 pandemic hit, but our “new normal” forced the organizers to switch gears from planning an in-person “happy hour” gathering in western Massachusetts to an online format using Zoom, opening the event to participation from anyone regardless of location. Participants ranged from college students to well-seasoned professionals, from locations across Massachusetts. The event began with brief introductions to massFM and MassECAN’s “Slow the Flow” Expert Work Group and then shifted to a series of 15-minute breakout sessions of up to 4 people each using Zoom’s breakout meeting capability. Conversation prompts were provided to help break the ice, but most groups had no trouble conversing about flood-related topics on a personal and professional level. The event successfully allowed participants to make new acquaintances and re-connect with old friends and colleagues. Initial feedback has indicated that this event was well-received, so expect to see more of these in the future! Thanks to the organizers, Melissa Ocana, Rosalie Starvish, Julianne Busa, and Isaac Wolfson for making this event a success!

## September is Flood Awareness Month in Massachusetts!



The Massachusetts Legislature is declaring September Flood Awareness Month in Massachusetts. This is being done to align with National Preparedness Month, which is also September.

State nonprofits, state agencies, and others are providing educational events, along with coordinating their National Preparedness Events to include a focus on flood awareness.

Massachusetts has the highest number of repetitive loss properties in New England, and is repeatedly threatened with winter Nor’easters and Hurricanes. The month will kick off with a press conference and announcement of events at Long Wharf in Boston, and consist with a series of webinars and information to raise the awareness of flooding in our state.

A list of events, information, helpful links and more can be found on the home page for Flood Awareness Month in Massachusetts at [floodawareness.org](http://floodawareness.org).

### Other Events of Interest Coming this Fall:

The 2020 National Coastal and Estuarine Summit goes virtual **September 29 to October 1**. Visit [estuaries.org/summit/](http://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 [asbpa.org/conferences/](http://asbpa.org/conferences/).



## Are We Really Ready?

*Written by Joy Duperault, CFM*

After living in Florida for 40 years, dodging and being hit by hurricanes and incredible tropical storms, I've learned a few things about recovering after the wind and flood have done their damage and moved on...

And this is the MOST IMPORTANT THING I learned: if you have good insurance coverage, you'll be OK. You'll be able to deal with the damages, adjust to a new normal, and carry on with your life. People who don't have good insurance coverage—that's another story altogether.

So when I look at the statistics here in MA with regard to flood insurance, I have to wonder how long it will take for recovery after "the big one" hits our coastal region, or our Connecticut Valley region, or any of the other fabulous and beautiful streams and rivers we have here in the Bay State. If having flood insurance coverage is required for best recovery, then I think we might be in trouble.

Here are some numbers for you:

- As of 5-11-20, there were 58,712 active NFIP policies in MA, with an average annual premium of \$1,280. This insurance covers more than \$15.8 billion in property value, both coastal and inland, from flood damages.
- The coastal counties have 49,385 policies (82% of state total); property covered by flood insurance in these coastal counties= \$13.1 billion (83% of state total.)
- 1,405 properties on MA coasts are in the very high risk flood zone (V zone.)
- In 2018 there was \$45.69 billion dollars in general building stock in coastal MA—this was the current value of those properties in 2018, not the replacement costs. This means that far more than \$32.5 billion dollars' worth of coastal property in MA is not covered for flood damages.

The discrepancy between building stock and flood coverage in inland areas was even greater. Of course, these numbers need to be tempered by the following considerations:

- Not every property is at the same risk of flood damage, nor does every property need full flood coverage. Some may have private coverage, which is not reflected in the numbers above.
- Some properties are "high and dry" from flood risk, and hopefully have good wind coverage in their homeowner insurance.

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Scituate 2014 Source: Boston Globe. Photo credit: David L. Ryan

## Community Rating System Corner

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

*Written by Shannon Hulst, CFM*

### **Activity 340: Hazard Disclosure**

Are local real estate agents in your area interested in helping improve flood resilience and decrease flood insurance costs? Here's their chance! Hazard disclosure refers to letting a potential buyer know about the flood risk of a structure before the sale gets to closing, when the lender would inform a buyer. This can mean informing potential buyers of location in the floodplain, of a past history of flooding, requiring flood risk be recorded on a deed or plat, disclosing other flood-related hazards like erosion, and more.

The most common credit is for a standard practice among real estate companies of disclosing early on in the process the floodplain location of a property and the fact that flood insurance will be required with a federally-backed mortgage. This can be done through a carefully crafted MLS listing, or with letters from real estate companies that serve the community indicating they will adhere to this practice. In either case, examples should be provided.

The Cape Cod and Islands Multiple Listing Service has incorporated the language and information necessary to obtain credit in the CRS program for all participating communities. When the time comes for a 5-year Cycle Visit or a community submits a first-time application, the Cape Cod and Islands Association of Realtors provides a map showing properties for sale in the floodplain for the relevant community, as well as the listings for those properties that show flood insurance is required.

As always, more detailed information can be found in the CRS Manual. For the most recent information, changes, trainings, and more from the CRS program, read the latest [NFIP/CRS Update newsletter](#).



*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).



## Are We Really Ready?

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After Hurricane Harvey in Texas, a 2018 CoreLogic study found that total residential flood damage was more than \$2.3 billion. BUT 70% of damages from Harvey were NOT insured. This means that Houston neighborhoods will be recovering from Harvey most likely through 2027—ten years after the storm. Those owners who had good flood insurance have already repaired, rebuilt, or moved on, but the others...

Just something to think about the next time you have a conversation with someone who is considering whether or not to put a little flood insurance coverage on their flood-prone property... for a property-specific discussion about flood risk, have them send me an email: [joy.duperauld@mass.gov](mailto:joy.duperauld@mass.gov). We can at least look at all the maps together!

*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.*



Nor'easter satellite image by NOAA March 21, 2018



## Are You Looking For a New Job?

*Climate Change Outreach Specialist – Urban Forestry Program*

The Northern Institute of Applied Climate Science and Michigan Technological University are advertising a Climate Change Outreach Specialist position (Research Scientist I), based remotely, term 12 months. This position would join the [Climate Change Response Framework](#) team with a special focus on synthesizing and communicating how a changing climate may affect forest ecology and management in urban areas. The position will translate science into practical educational outreach to natural resource managers within the Midwest and Northeast regions of the U.S. Questions about this position can be directed to Leslie Brandt at [leslie.brandt@usda.gov](mailto:leslie.brandt@usda.gov). Please find more details and apply through Michigan Tech: [forestadaptation.org/job](http://forestadaptation.org/job).

***massFM is working on a formal policy for including job postings in future newsletters. Do you have a position you'd like to advertise? Email [massfloodplain@gmail.com](mailto:massfloodplain@gmail.com) to include it in the next newsletter.***