



Submit your own items or suggestions for future topics to column editor Rebecca Quinn, CFM, at rcquinn@earthlink.net. Comments welcomed!

Every spring and summer, people who live and work in hurricane-prone and flood-prone areas should pay attention to various public service announcements, special recognition months, hurricane season predications, flood safe and hazard awareness initiatives, and the latest NFIP FloodSmart campaign.

But what about your local government? For many ASFPM members, that means your employer. Let's take a few minutes to consider some "get ready" things your community might want to do in the coming months, if you haven't already done them.

First, let's talk about buildings owned by governmental entities – public buildings. Used here, "public buildings" includes everything: municipal office buildings, emergency operations centers, libraries, schools, fire stations, police stations, vehicle maintenance shops, park visitor centers, etc. For the purpose of this discussion, we can also include buildings owned by private nonprofit entities, such as hospitals, community clinics, halfway houses, homeless shelters, and food banks. You get the picture: these are the buildings where, every day, the work that helps our communities and citizens get done what needs to be done.

In my opinion, one of the most productive parts of helping communities undertake the hazard mitigation planning process is having them identify vulnerable public buildings. Every one of the 20 or so plans I've facilitated includes this step. Occasionally there were some big surprises when we compared building locations to the mapped special flood hazard area and discovered some pretty significant and important facilities exposed to flooding.

In those communities that have flood-prone public buildings, I encouraged them to include a mitigation action to further examine vulnerability. Just knowing a building is "in" the mapped special flood hazard area doesn't give you enough to know whether there is, indeed, a vulnerability that puts the building and its function at risk. You really need to look at each building individually to answer some questions, such as what is the base flood elevation compared to the ground elevation (depth of flooding), what is the type of building and foundation, can water actually make its way into the building, how is the building used and how vital are the contents, and other questions. The best resource to help answer these and other important questions is the vulnerability checklist found in FEMA's Risk Management Series. The most recent is in FEMA P-424 (don't let the fact that it is written for schools put you off – the chapter on flooding is applicable to any building, regardless of occupancy).

<http://www.fema.gov/library/viewRecord.do?fromSearch=fromsearch&id=1986>

There's something else I encourage local governments to do after they have a sense of the degree of vulnerability of their public buildings: check their property insurance coverage. The same advice goes for private nonprofit organizations.

Did you know that neglecting to have adequate insurance coverage for flood damage could end up "costing" your community a million dollars? It flows from the Stafford Act (Sec. 406(d)), the federal law that governs disaster assistance administered by FEMA. This quotation comes from the *Public Assistance Policy Digest* (FEMA 321, see below): "In a flood disaster, FEMA will reduce public assistance grants by the maximum amount of insurance proceeds an applicant would receive for an insurable building located in an identified floodplain that is not covered by Federal flood insurance." In plain language: it's like having a million dollar deductible if your government-owned building (or building owned by private nonprofit) is in a mapped special flood hazard area but is not covered by flood insurance. The million dollars is a combination of the NFIP's \$500,000 max coverage available for nonresidential buildings plus the \$500,000 max coverage for contents of nonresidential buildings.

Some municipal insurance policies (or self-insurance programs) may already cover flood. Years ago, in Maryland, a representative of one of the municipal insurance pools told me they covered flood damage – but only above the maximum coverage available from the NFIP. This is where your community's risk manager should get involved to find out about existing coverage and to look at vulnerability and probability of flooding. That way, an informed decision can be made about whether to purchase NFIP flood insurance policies or take the risks associated with going without.

There's another way local floodplain managers can help protect communities with public buildings at considerable risk of flooding. FEMA grant programs can be used to fund eligible and cost-effective mitigation projects to protect flood-prone public (and nonprofit) buildings. The four most obvious are: Flood Mitigation Assistance and Repetitive Flood Claims (for buildings with NFIP insurance); Pre-Disaster Mitigation (if funded this year!); and Hazard Mitigation Grant Program (available after major disasters are declared). The Severe Repetitive Loss program can't be used because it is limited by statute to one- to four-family residential properties that have received a specific number and value of claims (and multi-family properties, if defined by FEMA).

FEMA's mitigation grant programs can fund retrofit dry floodproofing of existing buildings. But remember, you'll need a structural evaluation, careful design, and consideration of how feasible it is to implement any measures requiring "human intervention." Again, a good resource to help figure all this out is FEMA P-424, but building owners should also seek advice from a structural engineer who has experience with floodproofing projects. There are other types of activities that reduce future flood damage that may be feasible depending on the size, location and type of building, including elevate-in-place or relocation. Check with your State Hazard Mitigation Officer to learn more about the grant programs.

Another FEMA program that isn't thought of as a source for mitigation funding is FEMA's Public Assistance program (often referred to as "PA" or "Section 406" funding). Public Assistance is activated when the President declares major disasters. Most of the time PA funds are used solely to repair and restore damage to public and nonprofit facilities and buildings. (PA covers much more public damage than just buildings, but for the purpose of this article, that's enough.) I don't know all the details, but it is possible to obtain funds to help pay for mitigation, in addition to what's required for repairs to restore buildings to their pre-damage condition. It seems to me that if a community has already examined vulnerability of flood-prone public buildings – especially if done by a structural engineer – that community would be in a pretty good position to take advantage of Section 406 mitigation funds. Learn more by contacting your State emergency management agency.

Public Assistance Policy Digest

FEMA 321 / January 2008

Post-Disaster Public Assistance. Keeping up with FEMA's Public Assistance policies may not be high on your list of things to do – but when that next flood hits your community you may be scrambling to learn more. A summary of Public Assistance program policies is the *Public Assistance Policy Digest* (FEMA 321). More detail is in the complete *Public Assistance Guide* (FEMA 322). And when the water is lapping at your door, reach for the *PA Applicant's Handbook* (FEMA 323). State emergency management agencies are on the front line to help communities deal with all of the post-disaster requirements <http://www.fema.gov/government/grant/pa/policy.shtm>.

Look for flood-related topics including:

- Mitigation under Public Assistance (Sec. 406) – see above
- Flood insurance requirements – see above
- Eligibility of facilities for replacement (50% rule)
- Rehab assistance for levees and other flood control works

Flood Insurance. What's 5,553,095 and counting? You got it – the number of NFIP flood insurance policies in force as of the end of April. As far as insurance companies go, that makes the NFIP one of the largest – if not the largest – property insurer in the U.S. But those of us on the ground know it's a far cry from the total number of homes and businesses that are in mapped flood hazard areas and at-risk of flood damage. A theme in the current FloodSmart campaign is "What could flooding cost me?" An interactive tool allows online users to see the cost of flood damage "inch-by-inch." The numbers reflect damage to typical single-family homes, so it isn't the best tool to estimate expected impacts to public buildings – but it's still sobering to see how costly even just a few inches can be. www.floodsmart.gov





Disaster Safety & Mitigation Week. Every year, the International Code Council, joined by FEMA, the Federal Alliance for Safe Homes, and other sponsors promote May as Building Safety Month. This year, one week was dedicated to disaster safety and mitigation. Of course, floodplain managers consider every day a good day to mitigate against future flood damage. Unfortunately, as disaster-related losses continue to rise, it'll take more than one week or one month to change how most people think about protecting their families, businesses and properties.

<http://www2.icc-foundation.org/bsm>

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Risk MAP to Launch Third Annual Survey: Survey Recipient Participation Encouraged

Starting in late July and continuing over the next few weeks, Risk MAP is conducting its third annual survey of chief elected local officials and Tribal officials to:

- *Understand their flood risk awareness*
- *Identify the steps they've taken to reduce their communities' flood risk*
- *Determine how they share flood risk information with their constituents*
- *Understand how FEMA can make it easier for them to communicate about flood risk.*

This year, FEMA has added questions on riverine flooding, multi-hazards, and new questions on flood insurance. The resulting information will allow FEMA to continue to refine its communications and outreach efforts. We encourage you to mention the survey to your CEO's and Tribal officials and stress the importance of their participation. The more responses FEMA is able to collect, the better able it will be to help improve communication about flood risk nationwide. See the [Risk MAP homepage](#) for more.

FEMA Adds New "Recovery Lessons Learned & Information Sharing" to FEMA.gov

The new FEMA.gov website has added a new page, "Recovery Lessons Learned & Information Sharing" for information exchange from the disaster recovery community. FEMA outlines the focus of the page as:

This page will serve as a national online network for the exchange of ideas surrounding the Disaster Recovery Community. We encourage feedback and contributions to help develop a "one stop shop" for those involved in planning, capacity building and disaster recovery operations. Please submit your comments or materials via the email address to Kevin.Burr@fema.dhs.gov.

Be sure to save the link and share your own disaster recovery lessons learned.



October 2012 Revisions to the NFIP Flood Insurance Manual Posted Online

The revisions to the *NFIP Flood Insurance Manual* that will become effective on October 1, 2012, have been posted for your reference to the [NFIP website here](#).