

E-Edition - Natural Hazards Planner, Summer 2005

IN THIS ISSUE: Natural Hazards Outreach Materials, FloodSmart.gov, Disaster Planning for Small Businesses, Flood Vents, CFM Exams, Benefits of the NFIP, Pre-Disaster Mitigation Grants, Map Modernization, September training offered!!

FEMA Public Outreach Materials: Maybe you are looking for just that certain photo to illustrate a hazard impact or mitigation tool? Or perhaps you are working to build support for a hazard mitigation project and would like to show an example of how successful a similar effort was elsewhere? Well, you might try a visit to the FEMA website.

The FEMA Media Page at <http://www.fema.gov/media/> provides access to a series of Emergency Information Backgrounders, Public Information Sheets, and also the FEMA photo library. The online photo library contains thousands of photos and can be searched by keyword, location, date, etc. For example, a search on the word “flood” produced 1873 photos. Many of the photos available here can be downloaded, reproduced, and distributed for educational purposes without the need for further permission from FEMA. Copyrighted photos are marked as such.

For case studies of successful mitigation efforts, try the FEMA Best Practices Page at <http://www.fema.gov/fima/bp.shtm>. For example, a search on the word “Oregon” produced four stories (ok, so we have some work to do to get our success stories showcased here!). Or you can search by hazard type; a search for “earthquake” produced thirty stories. If you have a local success story to share, you can submit your information to FEMA via the website.

And while we are on the subject of outreach materials, you can also find a comprehensive listing of FEMA documents in the FEMA Publications Catalog. The Catalog is on-line at <http://www.fema.gov/library/femainfo.shtm>. Once there, scroll down the page to the “Internet Resources” section. You can also call the FEMA Publications Center at 1-800-480-2520.

Visit the FloodSmart.gov Website: Check out the NFIP website designed specifically for consumers, that is flood insurance consumers! The site offers information to property owners about flooding and the importance of purchasing flood insurance to protect investments. Through the site, property owners can learn about flood risks in their area, obtain an estimated premium for flood insurance, and find information on local insurance agents. <http://www.floodsmart.gov/floodsmart/pages/index.jsp>

DLCD staff decided to test out the site by checking on the flood risk for the Salem office. (For those who aren't familiar with our office, the building sits adjacent to Mill Creek in Salem.) FloodSmart.gov sent back a message saying that the property is at high risk for flooding and provided nearby insurance agents who could assist with a flood insurance policy. Of course, we should explain that the critical building equipment is on the roof and the floodplain office is “elevated” on the second floor.

Disaster Planning for Small Business Owners: If you work with small businesses in your area, you should consider pointing them in the direction of the Institute for Business and Home Safety (IBHS) for information about planning for disasters. IBHS has developed a disaster planning toolkit for small businesses that guides business owners through the process of reducing potential losses pre-disaster and recovering post-disaster. The toolkit can be found on-line at <http://www.ibhs.org/publications/list.asp?id=84>. Business owners can also request a single copy, free of charge, from IBHS at info@ibhs.org or at 1-866-657-4247.

Another Free Newsletter – the University of Colorado’s Natural Hazards Observer Looking for even more information about natural hazards management? You might want to sign up for the free, bimonthly newsletter from the University of Colorado at Boulder’s Natural Hazards Research and Applications Information Center. The *Natural Hazards Observer* covers current disaster issues; new international, national, and local disaster management, mitigation, and education programs; hazards research; political and policy developments; new information sources and web sites; upcoming conferences; and recent publications. You can subscribe online for printed, mailed copies at <http://www.colorado.edu/hazards/o/>. You can also read past newsletter at this site.

Flood Vents – Meeting the NFIP Requirements: DLCD received word that FEMA Headquarters intends to revise Technical Bulletin 1-93 – Opening in Foundation Walls. Technical Bulletin 1-93 provides FEMA’s guidance on the proper venting of buildings constructed on extended foundation walls or that otherwise have enclosed areas below the base flood elevation. The NFIP requirements are: (1) minimum of 2 openings, not on the same wall, for each enclosed area, (2) total area of openings = 1 square inch for each 1 square foot enclosed space, (3) bottom of openings no more than 1 foot above adjacent grade, (4) openings must operate automatically, i.e. without any human intervention, and (5) any screens or other covers must not impede the automatic flow of flood waters.

The area of a flood vent covered by grills, grates, bars, louvers or the like is not to be included in the calculated area of opening. In other words, if screens or covers are placed over flood vents, then the overall area of openings must be increased accordingly. Vent product manufacturers general provide specifications that provide the net area of opening. In such cases, the local official can rely on the manufacturers specifications. If the flood vent used is made in the field by the builder and has some type of cover, then the local official will need to require or otherwise come up with an estimated net area of opening. Local floodplain administrators please note that FEMA expects the “total net area” calculations to be documented in community permit files.

Remember that local permit procedures should be designed such that information about the number and size of vents needed for a structure is flagged at an early stage. FEMA expects that the local government will be checking for the proper installation of flood vents during building inspections. Compliance with the NFIP requirements for flood vents should be verified before a certificate of occupancy is issued.

Certified Floodplain Managers (CFM) Exams Scheduled: DLCD has decided that it is time to once again offer the CFM exam in Oregon. DLCD has worked with the Association of State Floodplain Managers (ASFPM) to set up CFM exams. Exams will be held on September 27, 2005, from 1:00 PM to 4:00 PM. The exam will be offered in two locations: DLCD's Salem Office, 635 Capitol St. NE, Suite 150, in the "Basement Hearing Room" and Roseburg City Hall, 900 SE Douglas Ave., "3rd Floor Conference Room. (Our thanks to Les Wilson, CFM with the City of Roseburg for agreeing to proctor the exam in Roseburg!)

The ASFPM CFM program is designed to promote understanding of floodplain management subject matter in a manner consistent nationwide and to recognize individuals' specialized knowledge of floodplain management. The CFM exam consists of 120 questions in multiple choice and true/false formats. The exam is "closed book" and covers floodplain regulatory standards and procedures, flood insurance, floodplain mapping, natural and beneficial functions of floodplains, and the overall context of floodplain management. To prepare for the exam, you can use the NFIP study guide available on-line at http://www.floods.org/Certification/FEMA_480.asp and also the CFM exam preparation guide at <http://www.floods.org/Certification/certguid.asp>.

Those interested in taking the CFM exam **MUST register directly with ASFPM. Do not send applications to DLCD or the City of Roseburg.** Please be advised that all applications must be received by ASFPM no later than two weeks prior to the exam date! The CFM exam application form is available at <http://www.floods.org/pdf/certapp.pdf>. Please note that payment to ASFPM MUST be included for an application to be considered complete.

DLCD Flood Map Modernization Budget Package Approved: You may recall past newsletter articles about the FEMA Map Modernization initiative. Or perhaps you attended one of the DLCD/FEMA training sessions this year where Map Modernization was discussed. Well, DLCD is very pleased to announce that the 2005 Legislature has approved a map modernization budget package that is key to the Department's ability to effectively participate in the FEMA initiative. With the legislative approval in hand, DLCD is gearing up to recruit for a hazards mapping specialist as soon as possible after the Governor signs the Department's budget. The additional staff assistance will enable the Department's Natural Hazards Program to provide enhanced services to FEMA Region 10 and Oregon's local governments with respect to ongoing efforts to modernize Flood Insurance Rate Maps issued for Oregon.

Map Modernization – Preliminary Sequencing of Countywide Mapping Projects: On a nationwide basis, FEMA is making preliminary determinations about when to fund and how much to fund county-wide mapping projects. FEMA's proposed sequencing of mapping projects is found in Appendix A of the Multi-Year Flood Hazard Identification Plan or "MHIP". The MHIP describes FEMA's strategy for updating flood maps used for implementing the NFIP. You can access MHIP Appendix A on-line at

http://www.fema.gov/pdf/fhm/mh_appa_ver1_5.pdf. The data are organized by FEMA Region so look at the end of Appendix A for Region 10; Oregon data are on pages A-91 and A-92. (For a city, look under the county that the city is located within. FEMA's new county-wide format results in city and county mapping being done simultaneously.)

Do you know when your county is scheduled for map modernization? Do you have concerns about the project timing or estimated federal funding? Or maybe you have questions about the FEMA mapping process and how you can ensure that your community is involved in the process? If so, contact your state NFIP coordinator to discuss (that's Christine at 503-373-0050 X250 or at christine.valentine@state.or.us). Or contact John Graves, Map Modernization Specialist at the FEMA Region X office at 425-487-4737 or at john.graves1@dhs.gov)

The mapping schedule proposed by FEMA is based on various factors, including things like population, number of flood insurance policies, growth, and to some extent also on state and local government input received to date. The schedule is somewhat fluid; FEMA updates it at least every six months. Input from Oregon communities can and will likely influence the project sequencing so don't be shy about letting DLCDC and FEMA know about any questions or concerns you might have!

Participation in the National Flood Insurance Program (NFIP): In Oregon, all cities and counties with special flood hazard areas identified on FEMA Flood Insurance Rate Maps (FIRMs) participate in the NFIP. Participation means that cities and counties have agreed to adopt, implement, and enforce local regulations meeting or exceeding minimum floodplain standards set forth in federal regulations. In exchange, the Federal government makes flood insurance available within the city or county as a financial protection against flood losses. Federal disaster assistance is also available to repair or restore public infrastructure and buildings and for individuals and families impacted during a federally-declared flood disaster.

NFIP participation has been the primary mechanism for Oregon's local governments to demonstrate compliance with Statewide Planning Goal 7-Natural Hazards with respect to flood hazards. Goal 7 requires that local governments inventory and address natural hazards by adopting local comprehensive plan policies and regulations designed to protect life and property from hazards.

But even without the Goal 7 requirement, Oregon cities and counties would have ample reason to participate in the NFIP. Following are handout pages for your use that explain the benefits of NFIP participation and the implications under federal law of non-participation. DLCDC has prepared these handouts for local NFIP administrators to use as needed to address questions about NFIP participation asked by your local elected officials, citizens, or others.

Benefits of Participation in the NFIP



NFIP participation provides significant benefits to communities and citizens relating to property protection and financial security:

1. **Development** that complies with the minimum NFIP standards is **less likely to experience major damage**. Studies have shown that, on average, buildings that meet the NFIP standards sustain approximately 75 percent less damage than those that do not.
2. **Citizens and businesses in the community can obtain flood insurance** through the NFIP. This is important because federally insured and regulated lenders must require that structures located in mapped flood hazard areas be insured against flood damages.
3. **People who have flood insurance have a significant advantage over those who have no financial support or those who have to get loans to help repair and rebuild**. Homeowners' insurance explicitly excludes damage from floods, and non-NFIP flood insurance is hard to find. But it is easy for most home and business owners to get NFIP flood insurance. NFIP insurance coverage is available for residential and non-residential buildings and for structures and contents. Also, NFIP flood insurance is available in all areas of participating communities. This is especially significant given that about 25 percent of NFIP claims paid have actually been for property outside of the special flood hazard areas regulated under the NFIP.
4. **NFIP policies include coverage that provides a claim payment to help defray the cost of bringing a flood-damaged building into compliance** with community floodplain management requirements. This is called "Increased Cost of Compliance" coverage.
5. **Federal disaster assistance is available** to repair or restore public infrastructure and public buildings in flood hazard areas if damaged by a disaster that is declared by the president. Individuals and families can also receive federal disaster assistance.

Source: various FEMA publications
Date: 7/2005
Created by: Department of Land Conservation & Development



Implications of Non Participation in NFIP



Under federal law, communities that have been provided a Flood Insurance Rate Map (FIRM) by FEMA may elect to not participate in the NFIP. But a decision to not participate under the federal law comes with very serious implications for the non-participating community and its citizens. In addition, the community would not be addressing the state requirements of Goal 7-Natural Hazards.

1. **NFIP flood insurance is not available** to citizens and businesses in the community.
2. **Federal agencies cannot provide grants and loans for construction, reconstruction, repair, rehabilitation, or additions** to buildings in mapped special flood hazard areas, including such agencies as Housing and Urban Development, the Environmental Protection Agency, the Small Business Administration, and Health and Human Services.
3. **Direct federal loans to residents and developers for properties in flood hazard areas are not available** from government programs such as Veterans Affairs (VA) and the Federal Housing Administration (FHA).
4. **Only non-federally regulated lenders may elect to issue loans** for properties in flood hazard areas but are required to notify borrowers that federal disaster assistance will not be provided in the event of a flood disaster. However, **these non-federally regulated mortgage lenders may be unwilling to make loans** from properties in flood hazards areas if the flood risk cannot be readily addressed through procurement of a NFIP flood insurance policy.
5. **Federal disaster assistance will not be provided** in identified flood hazard areas for permanent restorative construction. This means that public buildings damaged by flooding (and possibly also by other disasters) are not eligible for federal disaster assistance.
6. **Individuals and families will receive only limited federal disaster housing assistance** when a major disaster is declared. Federal grants and assistance for repairs will not be available.

Source: various FEMA publications
Date: 7/2005
Created by: Department of Land Conservation & Development



Oregon Finds Success – Again! – with the Pre-Disaster Mitigation Grant Program:

The FEMA Pre-Disaster Mitigation grant program provides assistance to States, local governments, and Tribal governments in implementing cost-effective hazard mitigation activities. Two types of grants have been available - *project* grants for communities with FEMA approved all-hazard mitigation plans and *planning* grants to support all-hazard mitigation planning. In past years, the State and Oregon communities have benefited from both project and planning grants. And Oregon's success is continuing.

FEMA has indicated its intent to fund 13 of 16 grant applications submitted from Oregon under the federal fiscal year 2005 Pre-Disaster Mitigation Grant Program. FEMA is still considering funding for another Oregon project. The types of projects are varied and include seismic retrofits, floodplain restoration, regional hazard mitigation planning, urban fuel reduction, etc. The amount of federal funding requested varies from around \$31,000 up to \$3,000,000 per project. FEMA hopes to begin completing environmental reviews and obligating the grant funds this month.

This exciting news comes from the Oregon Office of Emergency Management (OEM), which acts as the state coordinating agency for the Pre-Disaster Mitigation grant program. Congratulations to OEM and all the sub-grantees for their success in crafting competitive project proposals! For more information, contact Dennis Sigrist, State Hazard Mitigation Officer at 503-378-2911 X22247 or dsigrist@oem.state.or.us.

Pre-Disaster Mitigation Grant Funding for Fiscal Year 2006: Given Oregon's success to date with the Pre-Disaster Mitigation grant program, you may want to learn more about the next round of program offerings. The FEMA website indicates that up to \$150 million may be available nationwide for federal fiscal year 2006. The grant dollars would be used for competitive grants, technical assistance, and program support for hazard mitigation activities that complement a comprehensive mitigation program. Availability of the funds is dependent upon Congressional appropriation, which FEMA expects by October 1, 2005, and reauthorization of the program, expected by December 31, 2005. Grants are to be awarded on a competitive basis. For more information about this FEMA grant program, you can download a program guidance document that addresses program requirements, eligibility and grants management at: <http://www.fema.gov/fima/pdm.shtm#2006>. Additional information will also ultimately be posted on the OEM website: <http://www.oregon.gov/OOHS/OEM/>. OEM will work with local government mitigation planning committees to roll-out the PDM grant program for federal fiscal year 2006 and expects to hold at least two workshops on benefit-costs analysis need to support proposed projects.

Floodplain Meeting Scheduled In Salem, September 28! Register Today!: DLCD, in conjunction with FEMA Region 10, has scheduled the last floodplain training for federal fiscal year 2005. **Please see the following announcement for more information. Registration is required (but no charge for attending!).** Continuing education credits will be available for Certified Floodplain Managers.



ANNOUNCEMENT
NETWORK MEETING FOR LOCAL FLOODPLAIN PROGRAMS
WILLAMETTE VALLEY

The Oregon Department of Land Conservation and Development (DLCD), in conjunction with the DHS-Federal Emergency Management Agency Region 10, hereby announces the fourth in a series of “network meetings” for local government floodplain administrators. Other interested parties are also welcome to attend.

Willamette Valley Floodplain Administrators Meeting

Wednesday September 28, 2005

10 AM to 3 PM, including a working lunch

Comfort Suites, 630 Hawthorne St. SE (located just off I-5 exit #253/Hwy. 22)

YOU MUST REGISTER WITH DLCD NO LATER THAN CLOSE OF BUSINESS ON SEPTEMBER 21, 2005 TO BE GUARANTEED A LUNCH**

*****There is no registration cost for these meetings but registration is required. To register, please fill out the attached registration form and mail or fax (503-378-5518) to DLCD care of the Natural Hazards Program. Alternatively, you can send your registration information to christine.valentine@state.or.us, but please be sure to include all requested information.***

Proposed Agenda

FLOODPLAIN MANAGEMENT UPDATES – We will provide key updates regarding implementation of the National Flood Insurance Program through local programs.

FLOOD HAZARD MAP MODERNIZATION – We will provide technical information and outreach materials regarding FEMA’s national initiative to produce digital Flood Insurance Rate Maps for all NFIP communities.

ROUND TABLE – We want to hear from local floodplain administrators about technical assistance needs, local implementation or enforcement issues, local success stories, etc.

Who Should Attend: These meetings have been designed for local floodplain administrators and other local government staff that work with development in flood hazard areas. This may include but not be limited to local planners, building officials, and emergency managers. State, federal, and tribal government staff interested in floodplain management are also welcome to attend. Registration is open to all parties, including individuals from other areas of the state.

Continuing Education Credits: DLCD has arranged for continuing education credits for Certified Floodplain Managers (CFMs) via the Association of State Floodplain Managers (ASFPM).

WORKSHOP REGISTRATION FORM
NETWORK MEETING FOR LOCAL FLOODPLAIN PROGRAMS
WILLAMETTE VALLEY – September 28, 2005

There is no registration cost for the trainings. But DLCD requests that you complete and return this registration form to allow us to plan accordingly for attendance and the working lunch. We need the following information from you.

NAME: _____

ORGANIZATION: _____

MAILING
ADDRESS: _____

PHONE
NUMBER: _____

FAX
NUMBER: _____

E-
MAIL: _____

CIRCLE YOUR WORKING LUNCH SANDWICH PREFERENCE:

Roast turkey

Roast beef

Ham & Cheese

Veggie

For additional information, contact Christine Valentine at DLCD's Salem office, (503)-373-0050, Ext. 250. Please fax your completed registration form to (503)-378-5518. Or you may mail it to:

Natural Hazards Program
Dept. Land Conservation and Development
635 Capitol St. NE, Suite 150
Salem, OR 97301-2540



Or you may register by sending the above requested information to:
christine.valentine@state.or.us

RETURN TO DLCD BY SEPT. 21, 2005 FOR A GUARANTEED LUNCH!!!

Contact Us:

Have Questions? Comments? Ideas for or contributions to future editions of this newsletter? You can contact the Natural Hazards Program at the DLCD Salem office, 635 Capitol St. NE, Suite 150, Phone: 503-373-0050 X250. You can also send replies to DLCD care of christine.valentine@state.or.us.

Editor's Notes:

The DLCD website address is: www.oregon.gov/LCD/index.shtml. A copy of this e-edition newsletter is posted under the Natural Hazards Program section of the website (<http://www.oregon.gov/LCD/HAZ/index.shtml>) along with lots of other information about floodplain management and other natural hazards.

DLCD's Natural Hazards Program would like to thank Dennis Sigrist, OEM for contributions to this edition. Also, thanks again to Les Wilson, CFM, City of Roseburg for his assistance with CFM exams.

Funding for the production of the newsletter come from FEMA Region 10 through the CAP-SSSE and MMMS programs.