What We’ve Heard

- **NFIP moving toward fiscal soundness**
  - Subsidies and grandfathering phase out
  - “Triggers” for actuarial rating

- **Risk MAP picks up where Map Mod left off**
  - Focus shift from regulatory products (FIRMs/FIS) to increased risk awareness and reduction

- **Actions, actions, actions!**
  - “Wide net” has been cast to identify mitigation actions to reduce risk
History Repeats Itself
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Biggert-Waters NFIP Reform Act

- Authorizes NFIP through September 30, 2017
- Flood Insurance Rate Changes
- NFIP Reserve Fund
- Streamlines FMA, RFC, and SRL programs into one program
- CDBG eligibility for flood insurance outreach activities and community building code administration grants
- Establishes national flood mapping program
  - Authorizes $400 million per year
Biggert-Waters NFIP Reform Act

- FEMA – 80% of flood insurance policies **not** affected by Section 100205 of BW12
- In Kentucky – 52% not affected...
  - Source: ASFPM
What does this mean?

- Changes…they are a comin’
- Floodplain management / flood insurance
- Climate
- Understanding Risk
- Mitigation
- New guidance being developed
BW12 as an Opportunity?

- YES!
  - Target Repetitive Loss and Severe Repetitive Loss properties
    - Severe repetitive loss structures that refuse mitigation will incur premium increases
  - Proper flood insurance rating
    - Elevation Certificates
  - Incentivizes risk awareness and reduction
    - Community Rating System (CRS)
    - Mitigation
Other Interesting Items

- Benefit Cost Analysis in 1% annual chance floodplain
  - Acquisition of structures less than $276,000
  - Elevation of structures costing less than $175,000

- Do not need a separate benefit cost analysis for FEMA HMA eligible projects

- Flood Mitigation Assistance (FMA) grants
  - 90/10 cost share for repetitive loss properties
  - 100% Federal for severe repetitive loss properties

- Do you know where your RL and SRL properties are??
  - If not, we have the technology…
Four Letter Words…

- FIRMs
- Insurance
- Regulations
- Planning
- Zoning

- Can’t
Why the Four Letter Words?

- Ignorance?
- Apathy?
- Economics?
What can (will) we do?

- Prepare
- Plan
- Innovate
- Engage
- Mitigate

PREPARATION

"By failing to prepare you are preparing to fail."
Benjamin Franklin
Prepare

- Networks have been developed at the state and federal level to provide local officials the tools they need to better manage risk
- Lean on others who have expertise
- You’re not alone…
  - We all share similar goals
- We are always looking for better delivery systems to aid local officials and the public
- Benefit: a more informed community can make better decisions about reducing risk
Plan

- Planning is a multi-faceted street
  - Comprehensive planning
  - Mitigation planning
  - Transportation planning
  - Dinner plans

- Plans aren’t created just to check a box
  - Become familiar with your plan
  - Research
  - Provide input
  - Identify needs
  - Make changes if needed
Innovate

- General rule: bureaucracy is wasteful and time consuming
- “Buck the trend”
- Strive to accomplish what works best in YOUR community
- Lots of examples are out there and ripe for “cherry picking”
  - New Orleans stormwater/flood management
    - Based on Dutch practices
  - Louisville MSD
    - Maple Street acquisitions
  - Frankfort
    - Transportation/stormwater/flooding
Engage

- Leadership in your community
- Federal/State/Regional partners
- Community officials
  - Floodplain Administrators
  - Emergency Managers
  - Planning and Zoning
  - Public Works
  - Building Inspection
  - GIS
- Public
Interesting Tidbits

- **FEMA conducts annual surveys among local officials on flood risk awareness**

- **Findings:**
  - 70% of local officials get info from flood maps
  - Officials communicate risk through community meetings and website postings
  - Less than 1/3 of local officials communicate flood risk annually
    - 28% communicate every few years
    - 16% **never** communicate
  - Most communication comes from floodplain and emergency managers
  - Multi-hazard planning
    - 74% of emergency managers contribute
    - 62% of local planners
    - 59% other local officials
    - 57% city council or planning commission
    - 50% of floodplain managers
Interesting Tidbits

- People want to hear about risk from news outlets and through mailings
  - Local news (76%)
  - Mailings (30%)

- People expect to hear from the mayor/other elected officials and local media

- People get risk of flooding information from local media and insurance agents
What Does this Tell Us?

- We aren’t being as effective as we can in communicating risk
- Engage local news outlets better
- Local officials need to collaborate better on the mitigation planning process
- Message is out there – we don’t need to reinvent the wheel
Mitigate

- Use every opportunity that may arise!
- Disasters
- When other significant events occur
  - Substantial damage/improvement
    - Use ICC
  - Use ordinance as a tool

- With infrastructure improvements
  - Transportation
  - Sewer
  - Green Infrastructure
  - Don’t defer improvements!

- CHAMPS

Failure is simply success training
Mitigation Action Examples

- **Local Plans and Regulations**
  - Zoning and Ordinances
  - Building Codes
  - Incentives for Risk Reduction
  - Natural Hazards Integrated into Other Plans
    - Capital Improvement Plans
    - Comprehensive Plans
    - Stormwater Management
    - Floodplain Management

- **Natural Systems**
  - Forest/Vegetation Management
  - Open Space Preservation
  - Protect and Restore Natural Functions
  - Soil Stabilization or Erosion Control

- **Structure and Infrastructure**
  - Acquisition
  - Elevation
  - Flood Control/Management
    - Culvert Expansion/Modification
    - Bridge Expansion/Modification
    - Detention/Retention Basins
    - Dams/Levees
    - Drainage Improvements
    - Green Roofs
    - Permeable Paving
    - Rain Gardens
  - Retrofit
    - Structural
    - Non-Structural
  - Safe Rooms
  - Underground Utilities
Where do we go from here?

- **Continue on the same path**
  - Accept the status quo
  - Gotta get out of this flood insurance requirement
  - My flood insurance premium has gone from $400 to $28,000
  - Wait for the government to help
    - Complain when it doesn’t

- **Blaze a new trail**
  - Inspire and embrace innovation
  - Better understand risk
  - Collaborate
  - Share experiences, successes and failures
  - Be a resource for leadership and residents
  - Catalog and track major events and milestones
  - Ask questions
Questions and Answers

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