

Becoming a Member of MnAFPM

Becoming a member of MnAFPM is easy. There is an application on our website at www.mnafpm.org/member.htm. Simply fill it out and mail it with your dues.

Annual dues are only \$30 for a full membership. A student membership is only \$10.

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Would you like to be more involved with MnAFPM?

The 2008 Conference Committee has openings for anyone that wants to be involved with planning the next conference. Contact Krysta Reuter at 651-266-1015 or Krysta.Reuter@CO.RAMSEY.MN.US for more information.



Minnesota Association of
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M I N N E S O T A Flood Flash



JANUARY 2008

2007 MnAFPM Conference

The 2007 Annual Conference was a success – the largest conference, to-date, for the association! A total of 112 people attended the conference. Thanks to all for attending and a special thanks to the conference planning committee for their work to make the conference a success.

What is a substantially damaged structure?

A building is considered to be substantially damaged when the total cost of repair equals or exceeds 50% of the pre damage market value of the structure. This includes an estimated fair market value for all donated labor and materials and the cost of any repairs that are deferred to a future date. Land value is excluded from this determination. The local permitting official is responsible for making sure that all permits issued in a community comply with minimum state and [National Flood Insurance Program \(NFIP\)](#) standards. A building permit is required from the local floodplain zoning authority to rebuild a substantially damaged structure. However, the permitting official may require the owner/applicant to supply necessary information to make a substantial damage determination. Generally a city would enforce floodplain zoning controls for an incorporated area, and the county would enforce floodplain zoning for all unincorporated areas of the county.

How does a community go about making a substantial damage determination?

Immediately after a flood, local officials should tour the floodplain and note damaged areas on a community map. Map notations can identify areas where either: 1) damages appear minimal (e.g., shallow flooding of short duration, no visible signs of

major structural failure) and substantial damage is not likely; 2) major damage/substantial damage is likely (e.g., deep flooding of long duration and/or evidence of major structural failure); or 3) borderline areas where substantial damage may or may not have occurred. As the cost of repair approaches the 50% threshold, the more exacting the substantial damage determination method must be. This may require a room-by-room, component-by-component cost of repair estimate by a qualified community official or a licensed building contractor. The community has the authority to require the building owner to provide a substantial damage determination from a licensed building contractor at no cost to the community.

Source:
www.dnr.state.mn.us/waters/watermgmt_section/floodplain/substantial.html

Map Modernization – Who Benefits?

Map Modernization touches a broad array of National Flood Insurance Program stakeholders who will see different benefits, including the following:

- Community planners and local officials gain an improved understanding of the flood hazards and risks that affect their community.
- Builders and developers have detailed information for making decisions on where to build safely and how construction can affect flood hazards.
- Insurance agents and companies, real estate agents and companies, and lending institutions have one-stop access to flood map updates and upcoming changes.
- Homeowners and business owners are able to make more informed decisions about their current flood risks

Source: www.fema.gov/plan/prevent/fhm/mm_benefit.shtm

2007 ASFPM National Conference

*Contributed by Nick Tomczik,
Program Lead, Benton County*

The National Conference for the Association of State Floodplain Managers was quite a change from the activities of Benton County, MN. Benton County is situated just north of the metropolitan corridor; including the eastern edge of St. Cloud. The County continues to expand in population and development of the landscape; Benton County is a rural county on the edge of urban change. Benton County is benefiting from my attendance at the conference and certainly a "thank you" is in order to the MnAFPM for the scholarship opportunity. The conference offered many informative plenary and concurrent sessions, providing an overall view of floodplain management.

Benton County Department of Development continually seeks cost effective opportunities to provide the County and its' citizens with the resources and knowledge needed for sensible development. The conference provided Benton County exposure to the Community Rating System of the National Flood Insurance Program. The Community Rating System provides communities the opportunity to reduce flood insurance premiums for policy holders by undertaking and documenting sound floodplain management. Benton County has already completed some of the eligible activities. I believe other communities would find that they, likewise, complete activities that are eligible or eligible with minor modification for the Community Rating System. This program looks to keep the floodwaters in check with proper and proactive administration providing some monetary for property owners.

Development in the Benton County, as in other jurisdictions, is subject to an array of regulation. The interrelatedness of these regulations can be lost in the administration of any single rule creating disconnect between issues which are obviously related. I attended a concurrent session which included a talk called Gung Ho! Call for Floodplain and Wetland Managers to Pull Together by Edward Thomas, Esq., Rod Emmer and Jeanne Christie. Obviously, wetlands and their water retention time play an important role in addressing flood water issues. I found this presentation motivating to explore common goals and work with other managers in the administration of regulation to focus on those common goals.

A training workshop that stood out for me was one on elevation certificates. The workshop attendees included a wide range of professionals representing the insurance industry, assessors, floodplain managers, etc. Each expressed a slightly different view on the administrative documents and how it reflected on their respective job. This was great insight as to why certain entities needed specific parameters contained in the documentation.

The conference was a great learning experience to broaden my understanding of floodplain management and meet other professionals addressing similar issues. Thank you again to MnAFPM for the opportunity to attend the conference.

Community Rating System

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS:

1. Reduce flood losses;
2. Facilitate accurate insurance rating; and
3. Promote the awareness of flood insurance.

For CRS participating communities, flood insurance premium rates are discounted in increments of 5%; i.e., a Class 1 community would receive a 45% premium discount, while a Class 9 community would receive a 5% discount (a Class 10 is not participating in the CRS and receives no discount). The CRS classes for local communities are based on 18 creditable activities, organized under four categories:

1. Public Information,
2. Mapping and Regulations,
3. Flood Damage Reduction, and
4. Flood Preparedness.

Soucre: www.fema.gov/business/nfip/crs.shtm

Pat Lynch Joins the Minnesota DNR Floodplain Unit.

Late 2007 saw staffing changes in the Floodplain Unit of DNR Waters. In September 2007, long-time DNR Floodplain Hydrologist Tom Lutgen retired, following more than 30 years of service. Tom was instrumental in developing the state's floodplain management program, and was recognized for his many contributions by being named the recipient of the 2007 Floodplain Manager of the Year award presented at the 2007 MnAFPM conference in St. Cloud last fall. Tom's knowledge, insight, and knack for detail will be missed by his peers.

More recently, in December 2007, Ed Fick also retired after a long career in public service at both the state and federal levels. For the last several years of his career, Ed administered the DNR Flood Hazard Mitigation Grant Assistance Program and coordinated the DNR flood mitigation planning assistance program. With his assistance, millions of dollars in aid have been granted to communities throughout the state to reduce recurring and future flood damages through updated floodplain analysis, acquisition of structures, flood proofing, dike & levee analysis, storm sewer construction, and other structural improvements.

With the retirements of Tom and Ed, the DNR Waters Floodplain Unit took the opportunity to revise its staffing to better reflect the current and anticipated needs of the program. In November 2007, Pat Lynch joined the Floodplain Unit as its newest Floodplain Hydrologist. In this capacity, Pat will be responsible for administering the State Flood Hazard Mitigation Grant Assistance Program, the Flood Mitigation Assistance Program, and providing assistance to local units of government on a statewide basis

so that flood damages are reduced through activities such as floodplain ordinance adoption, administration and enforcement, training of local officials, flood delineation studies/amendments, technical assistance, disaster response and recovery assistance, hazard mitigation, information and education, and coordination with other federal and state agencies.

Pat began his career with DNR Waters in 1986 in the Water Permits Program, and spent the past 18 years as the DNR Area Hydrologist responsible for Scott and Dakota Counties in the south metro area. Prior to that, he worked for the U.S. Geological Survey Water Resources Division in St. Paul. Pat is a member of MnAFPM, and has held the position of MnAFPM Recording Secretary, as well as being a two-year member of the annual conference planning committee.



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**2007MnAFPM Conference Sponsors**