

NHMA DRR-A Workshop

Outstanding Comments and Questions

Pre-Modules

Tom Hughes to Everyone: Hello, we're working through some of the room connection technical details. The presentations will begin at 9 am.

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Tom Hughes to Everyone: Please let us know if you have any questions.

To Tom Hughes: The presentations will begin at 9 am.

Hope Winship to Everyone: Please let us know if you have any questions.

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Hope Winship to Everyone: The presentations will begin at 9 am. Everyone is on mute until this time. Please let us know if you have any questions before we begin.

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Hope Winship to Everyone: The presentations will begin in a few minutes at 9 am. Everyone is on mute until this time. Please let us know if you have any questions before we begin.

Jennifer Gerbasi: Good morning. Thank you for allowing this to be online.

To Jennifer Gerbasi: Not a problem, thank you for joining.

David J Alamia Jr: Hi Hope, just checking in!

To David J Alamia Jr: Hi David, thank you for joining!

Tracy Oscavich: Tanya Hook with Lehigh County is here with me at Lehigh Valley Planning Commission - for attendance record and certificates

To Erin Capps: Hi Erin, I'll unmute you and Ed as soon as we start. I'll take back the presenter rights to do the surveys at the end of the module

To Tracy Oscavich: Thank you Tracy. Let me know if anyone else joins.

Tracy Oscavich: okay will do

David J Alamia Jr: yes good

Benton Best (Tioga County): Looks good on the webinar

Module 1

- Please provide all speaker contact information (Tracy Oscavich)
- Will there be an opportunity to complete the other course modules for the entire Ambassador's curriculum? (David J Alamia Jr.)

Module 2

- We may discuss this later but will there be a repository or resource library of templates for local ordinances, building codes, etc. that would promote risk reduction if implemented? (Benton Best)
- EVERYONE has issues with resilience. I think we need to back away from looking at specific groups of individuals and look at communities as a whole - a watershed approach in a way. (Cynthia Bardman)
- How do you overcome the belief of the people in a community that it will never happen to them? (Jodi Foster)
- My question is about how to raise the issues of bad development versus the local budgets -- that extra 1 - 2 % cost of doing it right -- versus the drain down of capacity to move forward with everything else (John Wiener)
- Does NHMA have a position on the budget problems of increasing frequency and expenses of extreme events? I am concerned over the conflicts of revenue restrictions and anti-tax policy with increasing costs and losses. (John Wiener)
 - Bob Gough notes that there are climate deniers, but there are no weather deniers. (John Wiener)

Module 5

- Timing and dependencies seem to be heavily emphasized. Does this relate back to business continuity planning with Recovery Time Objectives? (David J Alamia Jr)
- Where will we be able to find the recordings of these sessions? (Benton Best)

Module 4

- An observation: nationally. We face a very real crisis in soil - West Virginia might be unusual, but there are strong and frightening trends that affect food security and quality as well as hazards in rural and metro areas... (John Wiener)

Module 16

- He states that wind is cheap and easy to get. We have had homeowners refuse to elevate due to the increase in their homeowner policy (with wind) going up so high as to negate the flood insurance savings. Has anyone else seen this happen? Should wind be so high that it is choice limiting? These are structures on the gulf coast not within view of the water. (Jennifer Gerbasi)
- I understand why we would want businesses to be able to get coverage above \$500K, but I don't get why there would be a different cost for the 100% loss v. the 10% loss. If the two are about the same risk of happening, why wouldn't their cost be the same? Both will cost the NFIP \$500K, so unless he knows that the risk model doesn't show this payout and risk paradigm as being the same, why would it be on its face problematic? (Jennifer Gerbasi)

- Can the speaker provide more information on the National Catastrophe Insurance Program (NCIP) that supposedly insure flood losses? After the Memorial Day and Tax Day flood in Texas we had a few residential properties covered by NCIP and they needed letters from our permit/engineering department on water damage categories; i.e. Category 3 - black water because of impacts from a waste water facility that flooded. (David J. Alamia Jr.)

Module 8

- In Monroe County, we have had trouble getting in touch with our representative from DEP regarding FireWise. Is there anyway NHMA can help counties in the same position implement this program? (Maryellen Keegan)
- FYI, this may not be for this discussion, but the President's budget eliminates the PDM program, some of the CDBG grants, \$190 million from the FEMA mapping program, and possibly other programs I am forgetting. Maybe this has changed over the last two or three weeks, but this is my understanding. Some legislators are suggesting that we have personal savings accounts to self-insure for flood insurance, much like the way they think we can have a savings account for health insurance. These political approaches may change how we approach risk reduction. (Jennifer Gerbasi)

Evening Session

- Comments from John Wiener from chats:
 - I like the roadmap idea and am very impressed with the Wightman products -- Great that you all found her and her team.
 - An idea: I'd like some links right up front in Starting the Journey that access mapping and state and local information to allow users and readers to get a tailored view of local history, and especially, local growth of pop and exposures...
 - I think the stories are important and I hope there will be one that shows the before with damage and the after without from same flow or wind... The non-event we most desire... Great stuff!
 - Tom's remarks confirm for me the idea of using a lot of links and getting that sharp-edge risk message right up front if we can... Big cities have a lot of stuff likely easily available. Maybe a portal exists somewhere that helps with this?
 - Question for the group: Could we enlist help by asking assorted folks in education, various levels, state and leading agencies, and groups like public health to help tailor and translate local/ sectoral/ ethnic versions of the roadmap?
 - On the local awareness, one thing not well enough exploited yet is the amazing capacity to do graphics and simulations... Makes me want to hold some kind of contest for "Scare Your City Into Safety!" for Facebook and you-tube videos... Give prizes of recognition that universities and schools can brag about?
 - Is there any hope for a template (fill in the blanks kind of guide) that would lead to a plan that could be used for many of these mandatory shelf-stuffers?
 - Thanks -- What I am after is not that question of engagement (not that have solved it) - just wishing there was a way to cut the endless rewriting needed for all the different programs. Too many hours and trees and staff years on these rehashes...

- The plan is not most important -- the process of community capacity building is central... I think time with the PTA is better spent than rewriting for yet another whatever...
- Might stick in an appendix on BCA of planning - can be fabulous!
- Would like to comment that if not prominent, analogy to planning for vacation -- more fun, and everyone does it... Because everyone understands that the BCA of some planning is extraordinary. I'd like some box if not there with links to good information on how cheap planning is, compared to failures and losses... And all the good things including not being sued! Information on foreseeable hazards is a stick as well as a carrot...
- Add links to some model grant applications, model plans WITH some expert discussion of why this part is good, where they got that info, how they did this... Generic coaching to make it easy for newcomers to get something done...
- Given the efforts and remarkable resources here, work on making some sections "Welcome!" to newcomers, and some sections on "digging deeper" for when you're ready to get into a topic. I would also like to see some flags for "very difficult and get help on this."
- Comments from John Weiner from email:
 - I would keep the document as one resource but as Tom says, make it clear which sections are for whom...Some should be for newcomers and some for digging deeper and getting into the sources...with the depth available from linking and the fluidity of a doc on the web, I'd put in cross-references and a lot of expert tips... SO much NHMA expertise – I have been jammed on different stuff since the disaster deductible and have not looked at the road map yet but in case useful, I am commenting...By tips and such, I am thinking of the Dummies books and such – they use all sorts of ways to link, and I'm thinking of things like, what's the first place to look for...?
 - I suggest that we ask lots of groups to consider tailoring a version for their people – what does public health want to see most? How about K-3, 4-6, 9-12, etc. – W=Maybe the National Assn of Counties would like to tailor for their officials? Might be a good way to stir up interest and get interest in NHMA and RNN – Will have to be careful to avoid offering too much help that we don't have time to provide, but the idea of asking for help reaching folks seems worth a try.
 - I like the roadmap! Thought I would not, but I am impressed and I think Milet's Urge applies – it is consistent messaging with other documents and another form. I would put right up front some links to the local risk history and increasing risks through increasing exposure... Make it easy for a user to get a local view and to tailor for local uses if she is an Ambassador

Module 18

- Are there consistent specific models utilized - is it consistent? (Cynthia Bardman)

Module 19

No unanswered questions

Module 20

- Was there a shift in Katrina that congressionally delegated disaster funds were charged against the insurance program? Did the insurance companies pay out their claims, or need to borrow to pay them? I am trying to understand how the debt got so high, and if it is the flood program bearing the congressional delegation of funding rather than the demand from insured policyholders. (Jennifer Gerbasi)
- Is there more than 100 points available for freeboard in the CRS program? Last I checked, it was 100 points, only if there was also no fill allowed in the floodplain. (Jennifer Gerbasi)
- Has there been any improvement in the mortgage companies requiring the flood insurance from federal loans as required? (Jennifer Gerbasi)
- Do floodplain managers use the National Tree Benefit Calculator or some other mechanism to capture the loss of tree uptake when land is clear-cut for construction? This assumes that clearing requires a permit and the predevelopment condition is therefore known. (Jennifer Gerbasi)

Comment about the presentation:

- Last few minutes from David Mallory on the white board and points about the real information on F maps should be added to the module - Edelman testimony etc... that was great stuff and even more important thinking about changes in precipitation intensity and frequency of extremes...(John Wiener)
- I have not been able to see any of the links that are shown as "click to view," FYI. People can't click on them if they are viewing the presentations via webinar. Are the links in the Student Guide? (Jennifer Gerbasi)
- The information provided about floodways was confusing. The definition given and immediately discounted is the regulation, and participants need to understand the regulation before they learn what their standard should be. (Lee Brancheau)

Plug for ASFPM Talk by Jennifer Gerbasi:

- Engaging Private Enterprise to Promote Flood Safety
 - C2: Changing Attitudes About Higher Standards
 - States & Communities with Higher than Minimum Standards: What are We Seeing?
 - Engaging Private Enterprise to Promote Flood Safety
 - The Dollars & "Sense" of Flood Resiliency
- It is a talk about getting appraiser and mortgage companies to recognize and loan to support flood safety so that builders and buyers can afford to build and be safer.
- It is 3:45 on Tuesday with two other panelists

Feedback

- DRR many faces the same challenge as many groups and on-going associations: there are cost and environmental reasons to NOT travel, especially by air, but there are also great benefits from "face time" - real contact works better in person. This is a real debate for a lot of groups I am in... There seems to be some rough direction emerging that includes in-person at least at first, and then using more electronics... (John Wiener)

- The question on use only selected modules or try for all is complicated by wanting to know some well enough to use for comments and uses.... I think the work that has gone into this makes them too valuable to not use as much as possible - I hope they will be updated and annotated often! (John Wiener)