

Technical Mapping Advisory Council

Public Meeting Notes October 22, 2024, 8:00 a.m. – 5:00 p.m. ET

TMAC Members

Vince DiCamillo, Stantec Consulting, Mapping Member, Chair Jamie Reinke, Nebraska Department of Natural Resources, State CTP Representative, Vice Chair Maria Cox Lamm, South Carolina Department of Natural Resources, NFIP Coordination Offices Ataul Hannan, Harris County Flood Control District, Local CTP Representative Jeff Sparrow, Moffatt & Nichol, Floodplain Management Member Ronald Jacobson, Coleman Engineering Company, Surveying Member Stephen S. Aichele, USGS, Geological Survey Representative Stacey Archfield, USGS, Department of Interior Designee Kim Dunn, T&M Associates, Professional Engineering Representative Colleen Kiley, North Carolina Department of Information Technology, State GIS Representative William Lehman, USACE, USACE Designee Glenn Nagel Heistand, Coordinated Hazard Assessment and Mapping Program, State CTP Brooke Seymour, Mile High Flood District, Regional Flood and Storm Water Member Jonathan Smith, Resource Inventory Division of NRCS, USDA Designee

Subject Matter Experts

Doug Bellomo, AECOM Scott Giberson, CoreLogic Flood Services Salomon Miranda, California Department of Water Resources

Government Attendees

Brian Koper, FEMA, DFO John Ebersole, FEMA, ADFO David Rosa, FEMA, ADFO Cadijah Walcott, FEMA, ADFO

Support Staff

Christine Brittle, ARC PTS Chyna Borja, PM Support Ethan Charlip, PM Support Sonia Clemens, Compass PTS Kerry Desmond, AECOM PTS Margaret Johnston, PM Support Erin Lauer, PM Support Necolle Maccherone, STARR II PTS Michelle McIntire, PM Support Grace Morris, STARR II PTS Mary Jo Mullen, STARR II PTS Shobha Pathmanathan, ARC PTS Dora Szalai, ARC PTS Ryan Slattery, ARC PTS Samantha McCullough, ARC PTS

Other Attendees

David Conrad, ASFPM Elizabeth Duffy, ASFPM Oriana Hart, City of Petaluma Water Resource and Conservation Manager

Purpose

The purpose of this Technical Mapping Advisory Committee meeting was to review feedback from previous listening sessions and discuss recommendations for TMAC's annual report.

Subcommittee Working Session

TMAC members participated in subcommittee meetings to review materials related to the TMAC agenda.

Welcome, Roll Call, Administrative Items, and Opening Remarks

Mr. Brian Koper, TMAC Designated Federal Officer, welcomed everyone to the meeting. After the roll call, Mr. Koper explained the requirements and protocols associated with this public meeting compared to previous administrative meetings. Administrative meetings solely discuss or receive administrative information, while Public Meetings provide notice in the Federal Register and allow the public to hear TMAC deliberation and submit public comment prior to votes.

Mr. Vince DiCamillo reviewed the agenda, noting the need for flexibility in the schedule over the two days of the meetings based on subcommittee progress. He reviewed overarching objectives for the TMAC including improving the technical credibility, usability and communication of flood hazard and flood risk data, and a smooth transition and change management process.

Listening Session Feedback Summary

Ms. Christine Brittle provided a recap of feedback obtained from the most recent listening sessions, which were held the week of October 11. The sessions included 86 participants from 33 states. Participants were generally excited about this transition, noting that there are concerns regarding the validity and accuracy of third-party products available on the market right now and excitement over the change management approach the TMAC is taking.

Ms. Brittle shared feedback including concerns over how risk is established and measured, the number of people impacted by flooding, and the impact that flooding has on local resources and infrastructure such as accessibility of food markets.

Ms. Brittle highlighted several comments that focused on the support needed from policymakers and elected officials to implement the discussed changes. She noted that many floodplain managers are restricted in their abilities without the support of elected officials and the need for communication and education efforts focused on these officials.

Ms. Brittle discussed feedback related to the current mismatch between FEMA's publicly available risk rating data and some insurance policy rates, and how these new tools can close that gap. There was also feedback from the sessions about how much access the public will have to that data.

Ms. Brittle discussed the need for clear communication and a communication plan, especially regarding changes in flood mapping guidelines that will be implemented at the ground level by thousands of communities. Feedback also noted that not all communities have the same capabilities, so there is a need to provide simple and clear communication that is easily usable and can be widely

disseminated. Ms. Brittle also noted comments regarding the overwhelming amount of available information and the need to keep the information clear and useful. She discussed feedback around rolling out new tools and data that can maximize the reach to communities and ways for FEMA to consider community feedback regarding data set inaccuracies.

Comments were presented around pilot communities that will test new tools and data. Feedback included the need for a large and diverse set of pilot communities to ensure that the products work in various settings and for different types and sizes of communities. This includes making these tools accessible online, incorporating existing FEMA tools, and creating a strong national template, so communities with varied capabilities could implement independently. Feedback also questioned whether these changes should be regulatory, discussed the constraints put on some communities by ordinance language, and how to incentivize the use of updated products.

Ms. Brittle focused on comments regarding the resources needed to aid in the rollout of these new tools, including community assistance needed on the ground level to support implementation. She mentioned questions about FEMA's current burden and the additional resources needed by the agency to implement these changes. She concluded her presentation by highlighting several tools and resources developed at local and state levels and how existing FEMA and other federal agency resources can be used alongside new tools for maximum efficiency. Ms. Brittle then opened the floor for comments or questions.

Ms. Maria Cox Lamm commented on how timing impacts the public's view of flood risk, including a story of her own experiences. Ms. Jamie Reinke and Mr. Ataul Hannan shared similar stories demonstrating the need to advance mitigation practices while the public is still focused on flood risk. Mr. Jeff Sparrow and Ms. Cox Lamm discussed the psychology of how people assess risk following disaster clean up and how the TMAC and FEMA could work to address the issue.

Notional Recommendations: Topic 2 - Effective Use of Comprehensive Flood Risk Data

Topic 2 - TMAC has collected significant stakeholder input to inform FEMA's intent to capture a more complete understanding of flood hazard and flood risk. This feedback has demonstrated there is significant variability in customers' capability to understand and use comprehensive flood hazard and flood risk data. As FEMA begins to ramp up national coverage of comprehensive flood hazard and flood risk data, it is requested that TMAC recommend an approach, including milestones, to ensure effective use of comprehensive flood hazard and flood risk data in a way that communities can use to effectively manage flood risk.

Mr. DiCamillo spoke about the history of the flood mapping program and its origins as a purposely simple program and how the advancement of the program over the last fifty years has created more complexity. He highlighted the need to balance the use of the most up-to-date tools and data available with ease of use for the thousands of communities across the country involved in the program.

Ms. Reinke discussed the progress made by Subcommittee 2 on Topic 2 recommendations. She discussed the need for communication and education as key pieces of the transition from the beginning and throughout the process. Community needs should be identified so change management can be thoughtfully implemented. The subcommittee identified the need to clearly

differentiate between flood *hazard* and flood *risk*, as well as between *floodplain* management and *flood risk* management, to help communities better evaluate and manage their risk. Ms. Reinke noted that changes in the regulatory landscape need to be clearly communicated, and that communication and outreach to state coordinating offices would be prioritized as they are directly training floodplain administrators.

The subcommittee also focused on ensuring that the data provided meets a variety of user needs, and data delivery works for the variety of NFIP-participating communities. The roll out would include implementation guidance and schedules with high-level milestones. Ms. Reinke also noted feedback indicating that there was an urgency for the data and that the TMAC might need to create an approach using the current regulatory framework. There is also a need for a communication and education plan within the change management plan that details the roll-out process and implementation of changes in communities that cannot implement independently or at all. There needs to be a focus on how FEMA can support communities through these changes.

Subcommittee 2 will be recommending a change management plan for implementing intentional change from a hazard-based to a risk-informed approach. If the communities are not involved in the planning and coordination, it's not likely to be successful, and FEMA needs to be prepared to support these communities. Ms. Cox Lamm mentioned feedback that advanced communities tend to take over conversations about these types of changes and processes, and she reiterated the need to include communities and stakeholders of varying knowledge levels to properly assess community needs.

Mr. Sparrow discussed the need for a carrot and stick approach to aid communities' abilities to implement these changes. He suggested potentially tying the risk management approach to hazard mitigation plans, along with recommending additional funding for plan development. Ms. Cox Lamm responded by pointing out that local emergency management and floodplain management are often handled by different people so the planning process should include a way to include floodplain managers in the discussion.

Mr. Hannan discussed both the need and the challenges of creating simple tools that convey complex data. He mentioned the need for elected officials to be part of the process with the understanding that those officials change regularly. Mr. Ron Jacobson responded by highlighting the need to keep the communication and education part of the recommendation separate from the change management piece. Ms. Reinke brought up the IT and infrastructure challenges associated with these changes for communities, and how the recommendation can help with that issue.

Ms. Reinke documented the draft recommendations, which include the development of communications and education plans, conducting pilot projects, and FEMA supporting community implementation. Mr. Doug Bellomo commented that change management was recommended in the 2023 Annual Report and suggested referencing the previous recommendation to emphasize the need. Mr. Sparrow added that there will be a need for a federal requirement to implement these changes. The committee briefly discussed the need to incentivize communities and individuals to participate in FEMA programs and implement the recommended changes.

Notional Recommendations: Topic 1 - Validating FEMA's Technical Methodology

Topic 1 - To address recommendations from the National Academies and TMAC, and to support the evolution toward a risk-informed NFIP, FEMA is developing probabilistic approaches to better quantify flood hazard and risk, and the associated uncertainties in those estimates. It was requested that TMAC recommend an approach for reviewing and validating FEMA's Technical methodology for developing comprehensive flood hazard and flood risk data.

Mr. Jeff Sparrow presented the four Topic 1 recommendations drafted by Subcommittee 1. The recommendations are:

- an independent third party should review and validate FEMA's methodology;
- the validation approach should confirm that the appropriate methodology (fluvial, pluvial, alluvial, or coastal) is used;
- the validation approach should evaluate FEMA's modeling approach for future conditions; and,
- third-party validation should ensure that the data sources, assumptions, and methodology used by FEMA are publicly available and transparent.

Mr. DiCamillo mentioned the need for validation throughout the mapping process and Mr. Sparrow confirmed the inclusion in the recommendations.

Mr. Bellomo asked how the recommendations written by Subcommittee 1 related to the objectives laid out earlier in the day. The committee discussed the relationship to the objectives, the intention to connect previous recommendations in this year's report, how to validate the data in a way that fits the purposes of the product's users, and how validation of FEMA's methodologies should be presented. Mr. DiCamillo and the committee confirmed that Subcommittee 1 was on the right track with their recommendations.

The committee continued to discuss the need for the data used in FEMA's methodologies to be clear, valid and transparent, so users understand the results as well as the process. Transparency throughout the entirety of the process was emphasized. Mr. Will Lehman brought up the need for quality assurance and control related to any new or updated FEMA products to ensure that the validated data is used and presented correctly. The group also discussed the use of the term "future conditions" and how the ambiguity of that phrase can lead to a distorted view of the data and its practicality. Mr. Scott Giberson commented that the use of the word "future" will cause some to immediately discredit the data as speculation. He suggested making future conditions part of the validation, with the recognition that current conditions may be reflective of some future state or something similar.

Mr. DiCamillo reviewed the remaining agenda, briefly discussed the plan for the November and December TMAC meetings, and touched on the roles of committee members supporting the drafting and review of the final Annual Report.

Public Comment Period

Mr. Koper began the public comment period at 3:30 p.m. ET by opening the forum for public comments.

Public Comment from Mr. David Conrad:

"Hi, David Conrad from Association of State Floodplain Managers. I'll just say that I believe tomorrow Chad Berginnis wanted to make a statement and I'll just add at this point that I haven't been able to follow all the conversation today, but we're very encouraged at the work that the TMAC is doing. We're also very aware of the lessons that the that the nation is learning literally in real time, in response to Hurricane Helene and Hurricane Milton, and I think that's partly what we'd like to talk just a little bit about.

"We feel that the next report should be as well informed by that as can be. This is probably the third of mega-storms that we've had nationally in the last 15 years, and it does seem to me that it has a lot of lessons about mapping, where places that were mapped, places that weren't mapped, and the accuracy of those maps. So, we're just encouraging the TMAC to spend some time eliciting comments from folks and from experts about those storms and from what I could hear today, I think a lot of the discussion is aiming at those kinds of things. But there's no question in I think the minds of many of us at the Association of State Floodplain Managers that mapping has never been more important. We haven't mapped the entire nation by any means. We have tended to map the same places over and over again. We need to reach up further into watersheds. So those are all just kind of precursor thoughts and I'll just leave it at that. Thank you."

Anonymous Public Comment:

This comment was submitted via email and read to the TMAC by Mr. Koper.

"I recommend being conservative in mapping, because we are experiencing climate change related disasters and they are much worse than predicted. Scientists acknowledge that they have underestimated the rapidity of warming and the melting of glaciers and ice sheets.

"For instance it might make sense that the entire coastline of America and inland for one mile is automatic flood zone. One mile on either side of a river, creek, and wash is automatic flood zone. No one should be allowed to build in these areas.

"There should be no residential structures built or rebuilt in these areas. Once a residence is totaled in these areas the land should be rewilded and provide a buffer until the sea actually inundates the area.

"We can't ignore the lives lost and property destruction from these disasters and acting tough saying we are going to rebuild is a risk and a waste of resources because it is going to get worse much worse. People should live in safe areas. We could put up thatched huts along the water for visiting and recreating but it should be public land all along the coastlines of America. Sure, have military bases, and commercial ports, but let's get people out of an obvious danger zone."

With no additional public comments, Mr. Koper adjourned the public comment period.

The TMAC briefly discussed the public comments as they relate to recent disasters and how the ideas presented could ultimately be incorporated into the committee's recommendations.

Next Steps and Adjourn

Mr. DiCamillo summarized the day's achievements. He discussed the progress that would be made by Ms. Reinke on Subcommittee 2's recommendations and a loose agenda for the next day of meetings. The committee discussed a rough timeline for sections of the draft report and scheduling of upcoming meetings. Mr. DiCamillo adjourned the meeting at 3:56 p.m. ET.

Technical Mapping Advisory Council

Public Meeting Notes October 23, 2024, 10:00 a.m. – 5:00 p.m. ET

TMAC Members

Vince DiCamillo, Stantec Consulting, Mapping Member, Chair Jamie Reinke, Nebraska Department of Natural Resources, State CTP Representative, Vice Chair Jeff Sparrow, Moffatt & Nichol, Floodplain Management Member William Lehman, USACE, USACE Designee Ataul Hannan, Harris County Flood Control District, Local CTP Representative Stephen S. Aichele, USGS, Geological Survey Representative Colleen Kiley, North Carolina Department of Information Technology, State GIS Representative Kim Dunn, T&M Associates, Professional Engineering Representative Stacey Archfield, USGS, Department of Interior Designee Maria Cox Lamm, South Carolina Department of Natural Resources, NFIP Coordination Offices Ronald Jacobson, Coleman Engineering Company, Surveying Member Glenn Nagel Heistand, Coordinated Hazard Assessment and Mapping Program, State CTP Brooke Seymour, Mile High Flood District, Regional Flood and Storm Water Member Jonathan Smith, Resource Inventory Division of NRCS, USDA Designee

Subject Matter Experts

Doug Bellomo, AECOM Scott Giberson, CoreLogic Flood Services

Salomon Miranda, California Department of Water Resources Government Attendees

Brian Koper, FEMA, DFO David Rosa, FEMA, ADFO John Ebersole, FEMA, ADFO Cadijah Walcott, FEMA, ADFO

Support Staff

Christine Brittle, ARC PTS Susan Ide Patton, AECOM PTS Sonia Clemens, Compass PTS Mary Jo Mullen, STARR II PTS Necolle Maccherone, STARR II PTS Chyna Borja, PM Support Ethan Charlip, PM Support Cindy Corvalan, ARC PTS Kerry Desmond, AECOM PTS Margaret Johnston, PM Support Michelle McIntire, PM Support Grace Morris, STARR II PTS Shobha Pathmanathan, ARC PTS Dora Szalai, ARC PTS Ryan Slattery, ARC PTS

Other Attendees

Chad Berginnis, ASFPM David Conrad, ASFPM Oriana Hart, City of Petaluma Water Resource and Conservation Manager

<u>Purpose</u>

The purpose of this meeting was to review feedback from previously held listening sessions and discuss recommendations for inclusion in TMAC's annual report.

Subcommittee Working Session

TMAC members participated in subcommittee meetings to review materials related to the TMAC agenda.

Welcome, Roll Call, Administrative Items, and Opening Remarks

Mr. Brian Koper, TMAC Designated Federal Officer welcomed everyone to the public meeting. After the roll call, Mr. Koper explained the requirements and protocols associated with this public meeting and he emphasized the procedures for public comments. Mr. Vince DiCamillo then reviewed the agenda and updated schedule for the day.

Notional Recommendations: Topic 1- Validating FEMA's Technical Methodology

Mr. Jeff Sparrow presented the Subcommittee 1 draft recommendations and guided the review of the four recommendations that were discussed on day one of the Public Meeting (October 22, 2024.)

During the discussion of Recommendation 1, Mr. Doug Bellomo suggested that the wording should make it clear that new or updated methodology does not invalidate the old methods. Mr. Sparrow and Mr. Will Lehman agreed, with Mr. Lehman adding that updates to methodology shouldn't trigger recompute of older data, but that there should be an established refresh rate to ensure that data remains up to date.

Mr. Bellomo discussed how two methodologies might give very different results even with the exact same inputs, and in these cases, most would assume that the more recent method is more accurate. He elaborated that different results could also be caused by more detailed information or faster computers. Mr. Ataul Hannan commented that just because methods are more advanced now, it doesn't mean the earlier maps aren't still accurate. He used the example of urban flood maps, where people believe the map to be wrong when it doesn't show all flood risk.

Mr. Bellomo added that any validation method should acknowledge the past, understand that the methods will continue to evolve in the future, understand the context of the methods developed in the past, and be as objective as possible when saying that those methods produced and would still produce valid results. Mr. DiCamillo moved on to discuss Map Modernization, the precedent of an independent contractor doing the work, and the validation process. He added that FEMA has multiple valid models that are appropriate to use in different contexts.

The four draft recommendations will be further discussed and refined during recurring Subcommittee Meetings, writing assignments will be determined, and graphics will be discussed. Mr. DiCamillo advised that funding recommendations should be included in multiple sections, including the Executive Summary.

Notional Recommendations: Topic 2- Effective Use of Comprehensive Flood Risk Data

Ms. Jamie Reinke presented the draft recommendations from Subcommittee 2, continuing the discussion from the previous day. She reviewed the comments and edits that were made during the discussion on day one and from the Subcommittee 2 working session.

The five recommendations were:

- 1. develop a communication and education plan;
- 2. develop a change management strategy;
- 3. conduct pilot projects;
- 4. develop tools and resources that meet user needs and address feedback; and,
- 5. develop a federal requirement for Risk Management.

Ms. Reinke, Mr. Scott Giberson, Mr. Hannan, and Mr. DiCamillo clarified that Recommendation 4 discusses the tools and resources provided for community implementation. It also recommends that communities provide feedback on suggested changes and that FEMA should address that feedback.

Returning to Recommendation 1, Mr. DiCamillo commented that the communication plan must be tailored to a variety of communities with a wide range of capabilities and capacities. Mr. Hannan added that it would be helpful for communications to be tailored to the varying languages and communication styles of different demographics. He also suggested that communication should be ongoing to ensure a consistent message and participation.

The group discussed the psychology of flood insurance, particularly the resistance individuals and communities have around purchasing flood insurance. Ms. Reinke noted that in her experience, flood insurance is often quickly dropped after it is no longer required, and that those who have flood insurance are better able to recover from flooding incidents. Mr. Hannan commented on the different viewpoints many communities have regarding fire insurance compared to flood insurance. Ms. Reinke commented that this is partly due to different messaging around fire damage and recovery compared to flood damage. Mr. Bellomo added that fire insurance is private and driven by the market, and that there is a perspective that the government mandates who does and does not need to buy flood insurance, it's how to make people understand the need for it.

Mr. Sparrow pointed out that the increasing cost of flood insurance is partly due to the increased awareness of flood risk. Mr. Sparrow and Mr. Giberson discussed that as the lending community is becoming more aware of flood risk, flood insurance rates will increase.

Mr. Stephen Aichele added that a federal mandate enforced at the state level could be a useful model, but that there would be resistance. He suggested that an ad campaign of flood recovery success stories might be better. This could be a way of demonstrating that flood insurance is not just another tax but is something that provides good results.

Ms. Reinke also stated the need for conversations about people being priced out of flood insurance and flood recovery and how not to leave communities behind. Ms. Maria Cox Lamm responded that some communities have failed to support lower income victims of flooding. While higher income households were able to elevate their structures, lower income families are often forced by pricing to move back in with no modifications. This creates a cycle that regardless of insurance, households might not be able to afford mitigation measures.

Plan to Finalize Recommendations

Ms. Susan Patton and Ms. Sonia Clemens provided a tentative schedule for the 2024 Annual Report preparation. The recommendations should be finalized and ready a vote by the November Public Meeting. The draft report should be ready for review by the January Public Meeting. A final draft should be complete by March to allow time for design and editing, with final submittal delivered by April. The TMAC subcommittees will schedule recurring meetings to support the report schedule.

While discussing report structure and content suggestions, the TMAC agreed that the recommendations should be straightforward and easy to understand. Mr. Vince DiCamillo stated that the report should be written in a singular voice, finding a balance between overly formal and overly casual. The tone of the report should follow along the lines of last year's report. Mr. DiCamillo and Ms. Reinke indicated that the report will include a section for terminology and an introductory chapter covering the differences between flood hazard management and flood risk management. Report writers should keep this in mind to ensure there is not repeated information in later chapters. Ms. Christine Brittle will develop an appendix for findings from the listening sessions.

The report should evaluate the NFIP's ability to communicate hazard and risk to technical and nontechnical audiences, making sure it covers the wide spectrum of the intended audience. The communication and education plan should be applicable to a wide range of communities, and the outreach plan should provide clear directions.

Ms. Mary Jo Mullen and Ms. Clemens discussed the graphics that will be included in the finalized report. Some FEMA graphics from the last report can be updated and used along with contractor graphics to support the chapter on flood hazard risk. One of the PTS contractors has already created some graphics from the listening sessions that will be included in the finalized report.

Public Comment Period

Mr. Koper began the public comment period at 11:30 a.m. ET, opening the forum for public comments.

Public Comment from Mr. Chad Berginnis:

"My name is Chad Berginnis. I am the executive director of the Association of State Floodplain Managers, and I wanted to make a public comment today as it relates to flood mapping issues post Helene and Milton. In the aftermath of Helene and Milton, ASFPM has been getting a lot of requests to talk to media, as well as just thinking a little bit about some of the lessons learned that we have from these two back-to-back events.

"One of the things that I think these two hurricanes do is present an opportunity to highlight where we still need to get to when it comes to flood mapping in the country. The southern Appalachians are not unlike anywhere else in the Appalachians or in rural areas where the extent of the flood mapping that we have there is quite limited compared to the overall flood hazard areas that actually exist. ASFPM has long advocated for getting the job done mapping the country, and from a timing standpoint we're also well aware that FEMA's future flood risk data initiative is showing a lot of promise in terms of really explaining and understanding the big picture of flood risk.

"So, in the aftermath of Helene and Milton, one of the things that ASFPM will continue to advocate to policy makers as well as the media is making sure that FEMA has adequate resources to get the job done flood mapping the country. At a minimum, we'd love to see in some sort of disaster supplemental the funding to at least get the job done in the seven declared states, if not some bigger initiative. And we think that the future of flood risk data as a platform or a framework really does a good job in terms of it getting all the data to communities without having to delay with all the regulatory pieces. Then can be utilized by communities, even if it's not mandatory at this point.

"I just wanted to share a few of the thoughts of where ASFPM is at right now when it comes to answering these larger questions of things like resiliency, community resiliency, individual resiliency, insurance uptake. At the end of the day, you can't even begin to have a conversation on any of that if you don't have good flood risk data. Everything else is built upon that foundation. Thank you."

Public Comment from Mr. David Conrad:

"I know I made a few comments yesterday, and today I thought I would respond to some of the conversation that was going on this morning among the members. On the issue of communication, most of the discussion thus far seems to be on communication in order, or primarily, related to impressing upon the public the importance of purchasing flood insurance. I think that's just one piece of the communication, an important one, but I would urge that the other kind of side of the coin is the public is increasingly concerned about flooding problems. Now couldn't be a better time to be communicating about the need for higher standards, improved standards, for even identifying areas that are of such high risk that they maybe should be avoided or in some instances moving out of the dangerous areas wholesale. On a communication level, the land use and standards education or/and communication with the public is equally important to the arguments that "you have higher risks than maybe you thought and you need flood insurance."

"I just came across an article yesterday that ran in the Virginian Pilot, and I recalled that in 1998, I was at the National Wildlife Federation and I and a couple of my colleagues published a 200-page report called Higher Ground, where we looked at the repetitive loss situation in depth. We thought when we published that report it would cause the whole nation to recognize that the repetitive loss areas were probably the most likely areas for attention and mitigation including moving back from the from the high-risk areas. We just learned from the Virginian Pilot that of the approximately 7,000 Virginia properties in the state, only 554 of those properties have actually been mitigated, and three quarters of those repetitive lost properties are in the Hampton Roads area. Of those, 841 are severe repetitive loss areas. The majority, 689, have not been mitigated. There are huge costs associated. So, I think we just haven't made as much progress on that front, and that would be another area of important public education in order to bring about some higher standards and a more helpful and aggressive mitigation attitude among our all levels of government."

The TMAC considered David Conrad's public comment and concluded that it is better to begin conversations by discussing flood risk and mitigation than by discussing flood insurance.

With no additional public comments, Mr. Koper adjourned the public comment period.

Notational Recommendations: Topic 2 Continued

Ms. Reinke presented the drafted recommendations from Subcommittee 2, which are still being finalized and will need input from both Subcommittee 2 meetings and editors. The group discussed the recommendations.

On Recommendation 2, there was some discussion about who would be responsible for the Change Management Strategy. On Recommendation 3, it was mentioned that FEMA already has pilot programs with levels of probabilistic data. The group considered the two areas of Recommendation 3 and whether they should be kept separate.

For Recommendation 4, Mr. DiCamillo commented that the wording "users of all backgrounds" is intended to mean users of all capability levels, with technical or non-technical backgrounds. Ms. Clemens and Ms. Reinke discussed information from the listening sessions series and how it could be used to identify the intended audience. Ms. Reinke commented that she doesn't know what the feedback process would look like, as FEMA already has processes in place. Ms. Necolle Maccherone asked for clarification, and Ms. Reinke responded that the lower capacity communities may both be intimidated by a more formal process and less likely to participate. Mr. DiCamillo suggested that an informal optional poll may be a better option, reaching out directly to the communities for feedback. Ms. Cox Lamm agreed that some communities may be less likely to participate in the Community of Practice. She also commented that the higher capacity communities, who are more likely to respond, are more likely to be able to utilize the data to manage their own needs.

Ms. Christine Brittle added that some listening session attendees reported that they would like people to be able to edit the flood risk data themselves. Ms. Reinke responded that users editing data is tricky, because regulatory products can't be updated without due process. Ms. Colleen Kiley suggested that even if the flood data is not editable by users, other information such as building footprints could be used to update the risk layer. However, Ms. Reinke brought up that having these layers be editable by users could slow the process. Mr. Ataul Hannan and Ms. Reinke discussed the tension between watershed-wide analysis and the needs of other departments who want to use the same model, particularly as it relates to the scalability of modeling.

For Recommendation 5, Ms. Kim Dunn asked if there was a way to incorporate the local flood risk strategies into a larger plan or spatial map that pulls into a central location. Ms. Reinke responded that many of these plans are already multi-jurisdictional. The conversation then moved onto the Community Rating System program, which reduces flood risks and costs but puts a heavy reporting burden on the communities, which is often not feasible for smaller communities.

Ms. Dunn commented that mandating a plan may not work, and that offering communities a variety of options allows for more ownership over the planning process and a higher likelihood that it would be implemented. Ms. Maria Cox Lamm suggested tying these plans as a federal requirement to participation in the National Flood Insurance Program.

Subcommittee 2 has scheduled recurring bi-weekly meetings to continue work on the recommendations before the November Public Meeting.

ASFPM Conference

The 2025 ASFPM conference will include the TMAC topic of transition from flood hazard management to flood risk management. The conference occurs after the TMAC Annual Report will be published, so the discussion and possible polling at the ASFPM Conference would be very informative.

Ms. Necolle Maccherone presented the draft ASFPM abstract, which is due at the end of the month. The TMAC presentation would walk through the final recommendations from the perspective of a federal and state subject matter expert. Initial reactions and feedback could be gathered during the Q&A session and through polling. It was noted that the presenters must make it clear that the TMAC is advisory council and is not speaking on behalf of FEMA. The same paper and presentation from the ASFPM Conference can also be used at state conferences. The TMAC also discussed the pros and cons of having a TMAC booth at the ASFPM Conference.

Next Steps and Adjourn

Mr. Vince DiCamillo reviewed the schedule for upcoming Public and Administrative Meetings. After reviewing the availability of other TMAC members, the dates were narrowed down to one week each in December, January, and February.

After a brief non-binding vote led by Mr. Vince DiCamillo, the TMAC agreed to move forward on the five recommendations presented by Subcommittee 2.

Mr. DiCamillo summarized the day's achievements for the TMAC members and provided reminders on next steps and the report writing schedule. The meeting adjourned at 2:30 p.m.