

# TMAC

## Technical Mapping Advisory Council Meeting

### Administrative Meeting

December 17<sup>th</sup>, 2020

#### **TMAC Members**

Doug Bellomo, Vice Chair

Nancy Blyler

Scott Giberson

David Guignet

Suzanne Jiwani

Carey Johnson

Carolyn Kousky

David Love

Robert Mason

Salomon Miranda

James Nadeau

Luis Rodriguez

Jonathan Smith

Jeff Sparrow, Chair

Joshua Stuckey

Michael Tischler

#### **Government Attendees**

John Ebersole, FEMA, Legal Advisor

Brian Koper, FEMA ADFO

Michael Nakagaki, FEMA, DFO

Sarah Abdelrahim, FEMA, ADFO

#### **Support Staff**

Henry Cauley, Team Deloitte

Alexis Richmond, Team Deloitte

Jen Marcy, Atkins Global

Molly Tuttle, AECOM

Phetmano Phannavong, Atkins Global

Ryan O'Conner, AECOM

#### **Subject Matter Expert**

Will Lehman, USACE

## **Purpose**

The purpose of the virtual Technical Mapping Advisory Council Administrative Meeting was to: (1) receive updates from Subcommittees 1 and 2 on their progress towards completion of the 2020 TMAC Annual Report, (2) receive a presentation on the feedback gathered from the stakeholder engagement focus groups, and (3) solicit a call for members to submit nominations for the next TMAC Chair.

## **Welcome, Roll Call, and Administrative Items**

Mr. Nakagaki welcomed everyone to the December 17, 2020 TMAC Virtual Administrative Meeting. Mr. Nakagaki informed the TMAC that the purpose of this meeting was for the TMAC to receive an update on the progress towards completing the 2020 TMAC Annual Report. Mr. Nakagaki called the roll to identify the TMAC members present or absent. Mr. Nakagaki also introduced the PM and PTS support staff, as well as the other FEMA attendees.

Mr. Nakagaki shared the agenda for the meeting with the TMAC. Mr. Nakagaki informed the TMAC that this would be an administrative meeting and highlighted the difference between an administrative and public meeting. The rules for an administrative meeting state that the TMAC may not conduct any deliberations, nor may it hold any formal votes. Mr. Nakagaki added that the next TMAC Public Meeting is currently scheduled for January 19<sup>th</sup> and 20<sup>th</sup>, 2021.

Mr. Nakagaki provided an overview on the use of Zoom for this meeting, including a reminder to use the raise hand function for any TMAC members that wish to speak. TMAC members should also use the Zoom chat box to inform the TMAC and DFO if they need to step away from the meeting momentarily.

## **Opening Remarks**

Mr. Jeff Sparrow, TMAC Chair, welcomed everyone to the TMAC Administrative Meeting and reiterated the purpose of the meeting today. Mr. Sparrow noted that Mr. O'Conner shared the latest draft of the 2020 TMAC Annual Report with the TMAC yesterday. Mr. Sparrow then turned the meeting over to Mr. Bellomo so that he could provide an update on the work of Subcommittee 1.

## **Subcommittee 1: Report and Recommendations**

Mr. Bellomo began the presentation by asking Mr. Love to provide his updates. Mr. Love noted the significant help that the subcommittee has received from Atkins and identified the written language that will be included in this section of the report to identify this as such. Mr. Love noted that the graphics included in the report were developed using analytical software tools. Mr. Love informed the TMAC that while the distinction between user and producer was helpful during the initial survey process, this distinction seems less important now that the data has been gathered. Mr. Bellomo questioned whether Mr. Love would be removing this distinction from the report. Mr. Love responded by stating that removing the distinction may allow for some of

the graphics within the report to be simplified. Mr. Bellomo agreed that he was unsure of the value of this distinction within the report.

Mr. Love then reviewed the concerns of both users and producers regarding shifting from binary to graduated risk. Four shared concerns were identified and have been included in the report. Mr. Bellomo asked why the text in section 1.5.1.2 was highlighted in blue. After discussion with the support team, it was determined that the blue highlight was used to draw attention to a section where additional information had been added. Mr. Love provided an overview of the stakeholder responses to the question of how FEMA can create a more consistent flood risk message. Mr. Love shared a brief overview of the stakeholder work but noted that Ms. Marcy would be providing a more in-depth presentation later in the meeting. Ms. Marcy did share that of the six key considerations that FEMA should prioritize to effectively transition to graduated risk identified by the focus groups, Equity (Technical Assistance) received the most feedback and linked to the other five considerations.

Mr. Mason noted that he likes the format of this section but that the blue box considerations lack additional context. He did agree that the green boxes added to provide context served this purpose. Mr. Giberson requested that the language “insurance-driven maps have failed communities” be removed from the report as he did not recall this specific language being used during the focus groups. Mr. Bellomo agreed, noting that there are many portions of the NFIP that someone could criticize but this then misses the larger success of the program.

Mr. Bellomo stressed the importance of section 1.6, Key Concepts. The purpose of this section is to clearly identify the meaning behind the language used in the report regarding ideas such as graduated risk. Mr. Mason agreed that there are several fundamental terms that need to be communicated clearly throughout the report. For section 2, Best Practices, the term “best” will be removed and will be replaced with “applied.” This change is necessary as the TMAC did not evaluate or rank the practices that are listed.

A very basic graphic has been developed for section 2.1 to support those who are visual learners. Mr. Mason noted that some material was added to better describe risk informed decisions and graduated depictions. Mr. Lehman provided additional context for the practices listed in section 2.2. Mr. Mason stressed the importance of this section as it expands on what is trying to be achieved with graduated depictions of flood risk. Mr. Guignet questioned that if the term “best” is removed, then the work of the First Street Foundation should be addressed and put back into the report because what they do is novel and new. Ms. Jiwani noted that some of the language and examples in the Subcommittee 1 version of the report are similar to what is covered by Subcommittee 2. The TMAC agreed on the need for authors of sections with similar content to connect with each other. Mr. Johnson agreed there are several redundancies throughout the report.

Mr. Nadeau experienced technical difficulties with his connection and Mr. Bellomo provided an overview of his section instead. Mr. Bellomo noted that there were several recommendations

listed, however it was unclear whether these were “big r” or “small r” recommendations. Mr. Stuckey then provided an overview of his section, 2.4. Mr. Stuckey noted that while much of this section has not changed, the authors did identify other potential incentive stakeholders, including developers and home and business owners. Mr. Mason stated the potential to include language on the impact of improved floodplain management and the impact on property value. Mr. Bellomo noted that a previous member of the TMAC from the City of Denver had done some work in this subject area.

Mr. Johnson asked that the term “1316 process” in section 2.4 be defined as some reading this report would be unaware as to what this means. Subcommittee 1 then concluded their presentation.

### **Focus Groups – Questions and Answers**

Ms. Marcy provided an overview on the process and results from the work with the focus groups. Ms. Marcy began by providing a background of the process. An online survey was conducted over the summer and received over 800 results. Of these 800, almost half indicated they would be interested in participating in a focus group. Five different focus groups were then formed: Mitigation/FPM, Insurance, Mapping, Cross Program A, and Cross Program B. The first three focus groups were topic-based and developed their own concerns and recommendations.

Ms. Marcy shared a visual that identified the different practices that the focus groups felt could change when moving to graduated risk. Ms. Marcy noted how some potential changes cut across all three focus groups, while other potential changes were shared by only two or were unique to individual groups. Ms. Marcy then identified which activities the focus groups were certain to change from the shift from binary to graduated, followed by areas of uncertainty regarding the shift from binary to graduated. After identifying the areas of known change, Ms. Marcy provided the results for how stakeholders felt those specific practices listed by the focus groups would change with a shift of the program. The same information was also presented for the activities of unknown change.

Ms. Marcy moved on to the recommendations from the focus groups, beginning with insurance and affordability. Of the 19 listed recommendations for this topic area, four were most strongly supported across the stakeholder groups, all related to addressing affordability. For the recommendation area of new products and services, 17 recommendations were provided, with four being the most heavily emphasized. Finally, for recommendations related to floodplain management, five recommendations and two sub recommendations were listed, with one being the most heavily emphasized.

Ms. Marcy presented incentives, organized into seven idea areas: ICC, CRS, Modernization of Risk, Grants, Insurance, NFIP Participation, and Private Investment. Within these seven columns a total of 17 potential incentives were listed. Finally, Ms. Marcy presented on the key concerns and key priorities. Four key concerns and five key priorities were listed. The key concerns also contained 17 concern-specific bullets, spread across the four concern areas.

Mr. Bellomo thanked Ms. Marcy for her presentation and commented on how valuable this information will be for the TMAC. Mr. Bellomo added that while one of the key priorities listed relates to the need for a plan to phase-in a new program, federal statutes are slow to change and thus questioned whether there are other tools that can be used to support decision making in the meantime. Mr. Rodriguez added that in regard to any transition, a rich engagement process will be needed. Mr. Rodriguez also asked Ms. Marcy to elaborate on how the various stakeholders feel about this potential change, with Ms. Marcy responding that overall, they are excited about the change.

Mr. Bellomo commented on how different regulators will respond to this new graduated data as it rolls out. Mr. Bellomo can envision many different scenarios where decisions are made based on this new data, up to and including litigation decisions. However, Mr. Bellomo also emphasized the importance of getting these conversations started and making the data and prototypes available so that the change process can move forward. Mr. Giberson added that state banking regulators will use this information and that banks may not be enthusiastic about having a patchwork of fifty different state regulators across the country interpreting this data differently. Ms. Marcy noted that in the past the TMAC has emphasized the need for information to be shared. While some of the raw data that went into the focus group work can be easily shared, other aspects of the data such as the focus group meeting materials are messier. Mr. Nakagaki noted that he would defer to the TMAC as to what they would like to be shared. Mr. Sparrow proposed providing a description of the work of the focus groups and the final slides as an appendix to the 2020 TMAC Annual Report, but was less sure about including the messier, raw meeting materials. Mr. Bellomo agreed with Mr. Sparrow and suggested creating some type of link where stakeholder opinions not captured in the current focus groups could be collected as people read and react to the findings within the report and the key priorities that came out of the focus groups.

Mr. Mason asked in the meeting chat box “is there any perception that homeowners who are outside of the SFHA but purchase insurance are better or lower risk for loans?” Mr. Giberson replied that he was unsure, but this is something that could be studied in the future. Ms. Marcy reminded the TMAC that all the visuals presented have already been shared but that she will also share her presentation from today.

Mr. Sparrow thanked everyone for their participation and the TMAC took at 15-minute break.

## **Subcommittee 2: Report and Recommendations**

Mr. Johnson began by thanking Ms. Marcy for all her work. Mr. Johnson noted that the section begins by providing historical context that was taken from the FEMA website. Following this section, the report then provides an explanation on probabilistic modeling. Mr. Johnson stated that now that both subcommittees will have shared their updated work the report can be pieced together. The section closes by noting that the purpose of the upcoming chapter is to articulate the framework for transitioning to the future of flood risk data.

Mr. Johnson stated that following the last TMAC meeting the decision was made to move the section on real and potential obstacles to the beginning of the chapter. Mr. Giberson added that he appreciates the TMAC's review of section 3.1 and that much of the duplicative language from before has been removed. Mr. Sparrow noted that the obstacles listed in this section should align with the language used in other parts of the report. Mr. Johnson added that the most interesting takeaway in his opinion was how well this section aligns with other portions of the report.

Ms. Jiwani questioned whether the paragraph highlighted in green under resource and funding limitations should be deleted due to version control issues. Ms. Tuttle responded that the version control issues have been addressed and that this section can remain within the report. Mr. Rodriguez asked for further clarification on the message the TMAC is trying to convey regarding resourcing and funding. Mr. Giberson responded that the message is the focus should be to ensure there is enough funding to complete the transition. Mr. Johnson added that language has been included to focus on the need for sustainable funding allocations.

Mr. Bellomo noted that it may be difficult to differentiate the buckets of work. One bucket is associated with administering the NFIP, while the other is the cost for producing more robust data sets. Both buckets are tangled up together and Mr. Bellomo questioned whether it is worth providing discussion on this topic as the second bucket cannot be done without the first bucket. Mr. Johnson agreed with a point made earlier by Mr. Rodriguez that the language in this section may need to be simplified and that the transitional framework is not fully developed yet.

Mr. Rodriguez stated that part of the message should be that there are two lines of thinking regarding funding: the program has and will continue to accomplish a lot and so continued investment is needed, but at the same time efficiencies need to be found so that the price does not keep increasing for the sake of increasing. Mr. Giberson thanked everyone for their feedback on this section and stated they would keep it in mind as they continue to finalize this portion of the report.

Subcommittee 2 then presented on the statutory and regulatory requirements section, noting that additional language and a table had been added. Mr. Johnson described the effort to review Federal agency regulations to identify NFIP-related statutes and regulations. The full results of this effort created a list three pages long. Mr. Johnson asked Mr. Rodriguez whether this list is what he had previously envisioned. Mr. Rodriguez responded that FEMA has done a lot of work on this type of data collection and it might be best left for FEMA to continue to do this work. Mr. Giberson questioned whether the full list should be included in the report or as an appendix and Mr. Sparrow agreed the list should be an appendix.

Mr. Johnson provided an overview of the remaining sections of the chapter, including communicating flood risk, gaining public trust, and a summary of the chapter. Mr. Tischler then presented on section 3.2 and opportunities for leveraging geospatial advancements. Mr. Tischler

highlighted Alaska as a unique example for the challenge of geospatial coordination. Mr. Tischler also touched on the section about improving the national building footprint database.

Mr. Rodriguez noted that it was difficult to understand the framework to transition and that it appeared there were multiple framework suggestions. Mr. Rodriguez questioned whether there was a summary of what the TMAC considers to be a part of this transitional framework. Mr. Johnson replied that this is a missing piece, and that Subcommittee 2 needs to come together to address this gap.

Ms. Jiwani commented that part of the transition plan needs to highlight the portions of the current program that need to be kept. Mr. Bellomo suggested the visual of an equation to explain the future program, where the equation contains all the elements of the current program, minus the elements no longer needed, plus clear incentives and clear data. Providing the minus sign in the equation will help show those controlling the budget that when you assign dollars to those different elements, those elements being removed help cover the cost of the new elements being added. Mr. Bellomo added that this would not need to go into specific costs but can be used to help define the transitional framework from another perspective.

Mr. Mason stated that he was unsure of what should be in the future program but accepts that the need is there to address the comments and concerns of stakeholders and that the current program elements do not do this well. Mr. Rodriguez added that a clear path forward is needed and suggests incorporating a statement about the need to maintain the current tools of the program until better tools are defined.

Mr. Sparrow noted that in the recommendations sections there are “big r” and “little r” recommendations and questions why some of the recommendations are bolded. Mr. Johnson replied that some are in bold for the sake of transparency to call attention to the fact that they were added later in the writing process. Subcommittee 2 then concluded their presentation.

### **Call for Chair Nominations**

Mr. Nakagaki informed the TMAC that the time had come to solicit nominations for TMAC Chair. Mr. Nakagaki noted that Mr. Sparrow has been TMAC chair for the past two terms and that he is up for renewal this year. Mr. Nakagaki stated that anyone interested in being TMAC chair or nominating someone else to be TMAC Chair should email Mr. Nakagaki by early January.

### **Next Steps/Closing Statements**

Mr. Sparrow thanked the TMAC for their work today. Mr. Sparrow asked Ms. Richmond to incorporate the track changes on the current version of the 2020 Annual Report and to share this updated report with the TMAC following the meeting. Mr. Sparrow requested that the TMAC members review the report and provide comments before January 4<sup>th</sup>. The subcommittees will then resolve any additional comments between January 4<sup>th</sup> and January 11<sup>th</sup>. The final draft of the 2020 TMAC Annual Report will be distributed on January 14<sup>th</sup> and the TMAC will review

and vote on the report at the January 19<sup>th</sup> and 20<sup>th</sup> virtual public meeting. Mr. Sparrow noted that the schedule for completing the report will be shared via email as well.

Mr. Sparrow noted that while there is still much work to be done the report is moving in the right direction. Mr. Sparrow added that when reviewing the report, authors of sections with similar content should reach out to one another to coordinate directly on the language being used.

Mr. Sparrow closed the meeting by wishing everyone a safe holiday and Happy New Year.