

Technical Mapping Advisory Council (TMAC)

Virtual Administrative Meeting Notes

March 16, 2021, 11 AM – 3 PM ET

TMAC Members

Doug Bellomo, *AECOM, Chair*

Nany Blyler, *USACE, USACE*

Representative

Scott Giberson, *CoreLogic Flood Services, Flood Hazard Determination Member*

Dave Guignet, *Maryland Department of the Environment, State CTP Representative*

Robert Mason, *USGS, DOI Designee*

Salomon Miranda, *California Department of Water Resources, State NFIP Coordination Office Representative*

Jon Paoli, *Iowa Homeland Security & Emergency Management, GIS*

Representative

Jeff Sparrow, *Moffatt & Nichol, Mapping Member*

Joshua Stuckey, *Texas Public Infrastructure, Regional Flood and Stormwater Management Member*

Michael Tischler, *USGS, USGS Representative*

Subject Matter Experts

Will Lehman, *USACE, SME*

Government Attendees

Sarah Abdelrahim, *FEMA, ADFO*

John Ebersole, *FEMA, Legal Advisor*

Brian Koper, *FEMA DFO*

Michael Nakagaki, *FEMA, ADFO*

Luis Rodriguez, *FEMA, FEMA Designee*

Support Staff

Jen Marcy, *Atkins Global*

Ryan O'Conner, *AECOM*

Phetmano Phannavong, *Atkins Global*

Molly Tuttle, *AECOM*

Andrea Valladares, *Team Deloitte*

Sarah Vining, *Team Deloitte*

Presenters

Mike Grimm, *Assistant Administrator, RMD*

Peter Herrick, Jr, *RMD Communications*

Lead

Luis Rodriguez, *FEMA Designee*

Dr. Charles Yoe, Ph.D.



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Welcome, Roll Call, and Administrative Items

Ms. Sarah Abdelrahim, the TMAC ADFO, welcomed members and participants to the meeting and introduced the Government attendees and support staff. She then proceeded with a roll call of TMAC members and went through the day's agenda. Ms. Abdelrahim reminded everyone this meeting is an administrative meeting and therefore does not require a public registrar or public voting.

Opening Remarks

Mr. Doug Bellomo, the TMAC Chair, explained that the main purpose of the meeting would be to brief some topics that were discussed at the last meeting. He said that if there are other subject matters that are important, they should be shared. He said that during the portion of the meeting that discusses the TMAC path forward, they want to talk about the outline and stakeholder engagement plan. He would also like to land organizational structure that will allow us to get moving as a group of subcommittees. He wants to stay in tune in terms of who is doing what.

Mr. Scott Giberson asked for clarification on a possible briefing on the status of previous TMAC recommendations. He specifically wanted to know if Mr. Bellomo was referring to future recommendations. Mr. Bellomo clarified that it is based on about 30 recommendations, which include future conditions recommendations.

Since the meeting was ahead of schedule, Mr. Bellomo asked for additional thoughts or questions.

Mr. Jeff Sparrow discussed a concept that could be considered later in the meeting. He explained that they could split into two subcommittees, one that would focus on future conditions and the other that would focus on enterprise risk management. He said that both groups would lead back into stakeholder engagement and could potentially delegate to support staff. Mr. Bellomo mentioned that it was a good idea and that they would revisit the conversation later in the meeting.

Mr. Bellomo proceeded to ask if there were any thoughts on the tasking memo. Mr. Robert Mason asked if anyone knew more about membership and new committee council members. Mr. Bellomo said there was no new information and the expiration date for new members was on March 30th. Mr. Bellomo suggested the possibility of holding another administrative meeting before the 30th so that the current TMAC members could attend.

Mr. Bellomo mentioned that he would like everyone to consider how we should reach underserved communities or find a way to reach out to them more directly. He explained that it may also be good to engage other federal agencies and understand flood risk and enterprise risk management frameworks that other agencies may have in place. He said that this may not be possible, but it is something to consider. Mr. Mason added that some presentation or understanding with HUD would make a lot of sense since they have programs that deal with underserved communities. Mr. Scott Giberson agreed that HUD is a good place to start.

Mr. Bellomo added that in terms of stakeholder engagement, we also need to determine the best way to engage.



SME Briefing #1

Planned Topic: FIMA Strategic Plan

Mr. Michael Grimm, the FEMA Assistant Administrator for the Risk Management Directorate, explained the FY2021 - FY2023 FIMA Strategic Plan. He said that the mission, vision, and aspiration are the same as before. He added that the green layer, which lists future conditions as one of the two cross cutting principles, hits a nexus with TMAC's work. He added that we want to align the tasking memo and the work being done with the strategies shown on the chart.

Mr. Grimm added that the four strategic outcomes columns guide mission objectives. If you look at last objective in column A, we are looking at how we can best improve conditions and increase accessibility of our programs to underrepresented communities, such as the Tribal Nations and Territories. Mr. Grimm added that the cross-cutting principles are intended to filter through the strategic outcomes mentioned in A, B, C, and D. Mr. Joshua Stuckey added that that on the quadruple investment in mitigation, the biggest hurdle to equity is the BCR, which instead of counting people, counts dollar value. Mr. Grimm said that we have a limitation on how the cost and equity factor is applied. He said that there are projects that do not come into that calculation, so discussions are being had and statutory requirements are being addressed. Mr. Grimm said this needs to be done through policy. In 2015, they did the aggregated benefits, and that policy was revised to improve benefits. Things like the discount rate for future value has also come up in discussions for future years. Mr. Grimm explained that we want to open those discussions so we know what we can do and where we need congress to step in. Under strategic outcome B, the mission objectives represent FFRD and Risk MAP. The first mission objective, with gray boxes, details with more plain language what we want to accomplish, such as transition to binary, innovation with FSF, trusted source, hitting NVUE, and trusting data. Mr. Grimm added that we have also been trying to align the tasking memo with this. He added that there is also the behavioral science piece in the second mission objective. They are determining how to best address behavioral barriers. The federal insurance director has been doing behavioral base projects and we want to identify the projects that can be brought together in an enterprise way to bring things together. The next three mission objectives are mainly related to Risk Rating 2.0. They discuss what is next for mapping and methodology. Mr. Grimm added that ERM is also addressed on the bottom left. We want to get ERM in FIMA more established in terms of budgeting and execution.

Mr. Grimm asked Mr. Luis Rodriguez if he missed anything, and Mr. Rodriguez said he captured most of it. Mr. Rodriguez mentioned that he wants to bring back the point that one of the directional pieces they have been thinking about is that future conditions is a key part of future of flood risk and TMAC has done a good job of continuing that work. They are interested in finding approaches that will get us into the graduated probabilistic information that we have been discussing.

Mr. Will Lehman asked "What's the greatest fear that would keep FIMA from achieving these goals?" To which Mr. Grimm said that one of the fears is around setting expectations. RR 2.0 is a generational change and that is huge. He added that they want to do the same with Risk MAP and the flood mapping program. They have been fortunate that congress has given them a good budget, but they have a lot of stuff in the pipeline and staff and Regions have not expanded, so they are thinking about that when considering future requests. There is



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also a lot in the pipeline that must be delivered but the challenge is how we will maintain adequate staffing to deliver projects. There is also still a lot of work to do on levees, unmapped inventory, and more.

SME Briefing #2

Planned Topic: Behavioral Science

Mr. Peter Herrick, the communications lead, discussed behavioral science. He explained that we have been operating for a long time under the belief that if we tell people what they need to do, they will do it. However, things do not exactly work like this. Mr. Herrick explained that we have started to adopt more behavioral science approaches because presentation of data does not equal changed behavior and eventually resilience. Mr. Herrick went into further detail on common responses to risk. He discussed Availability Bias, Representative Heuristic Errors, Optimism Bias, Projection Bias, The Charity Hazard Hypothesis, Status Quo Bias, and Hyperbolic Discounting.

Mr. Herrick also discussed the complex nature of how our brains receive and process information. He shared a wheel that talks about how we go about addressing things. He explained that it is important to figure out how to help people identify their risk. We want to relate everything back to what people care about. We may understand flood risk, but most people do not, and they find it difficult to process.

Mr. Herrick also shared a community journey chart that shows what we want people to take away from conversations. We want to know our desired response and the barriers to reaching those desired responses. He added that we all we need to recognize that there are portions of this conversation that need to happen outside of the data and regulatory space.

Mr. Herrick also highlighted the collecting of data videos and other documents that are tailored to communities by empowering these communities. Story maps are also helpful to helping people understand information in different ways. It is not only about communicating dangers but also sharing resources.

Mr. Bellomo agreed with Mr. Herrick and asked if there any distinction between the way a group might act and the way an individual might act. Mr. Herrick said that when engaging with groups, you drive through their leaders so they can own things as well. You want to engage with people and groups and use them as a resource to empower people. There are many ways with which to engage groups. People are inherently skeptical of FEMA and mapping so rather than trying to convince them that we are good, it is better for us to empower someone that they trust. There are also groups that can influence other groups.

Mr. Stuckey asked Mr. Herrick “Once we get people to cross the threshold and now they’re a policy holder, what work is being done to understand that population? What do we know about that group?” Mr. Herrick responded that he does not have a full answer because that crosses many areas. Studies are being done to understand what those drivers are. A lot of work is being done to understand all the things that cause people to purchase or drop insurance. Mr. Herrick mentioned that he does not have much insight on exact details, but they are being careful about messages. His team is working on customer experience activities to learn more. FID Is trying to figure out why people add and drop policies and we are working on determining what the best delivery mechanisms are and best languages.



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Mr. Giberson asked Mr. Herrick, “Do you or others on FEMA staff have folks that are behavioral science experts? What underlies all of this and have there been discussions about how graduated flood risk can drive change to behavior?” Mr. Herrick said that we have leveraged behavioral scientists from contracts but do not have a specific FEMA designated behavioral scientist. In the requirements CERC has published, we have brought on an economist. For FFRD, he has been heavily involved because he hypothesized that getting away from binary risk will be a challenge and thus they have been working to develop a graduated risk viewer, though not much headway has currently been made on this tool. He added that the FIRM is a great tool but not for risk communications. There are different communications that need to be held with different audiences.

Mr. Salomon Miranda said that FEMA and the Regions sometimes do not touch base with a community unless something is being rolled out and asked how FEMA can revamp the community assistance program. Mr. Herrick said this runs under the Mitigation Directorate. What we are doing with the floodplain management group is to determine how we can do more. He does not have an answer but it’s something they are trying to determine how to tackle.

SME Briefing #3

Planned Topic: Enterprise Risk Management

Dr. Charles Yoe gave a presentation on Enterprise Risk Management (ERM). He explained that risk is everywhere, and some risks are universal. Some of the largest universal risks to all organizations are risk interruption, pandemic outbreak, and cyber security. He added that there are other risks that are tailored to some companies or individuals. It is important to know where you land regarding your awareness and involvement of risk management. Risk management is scalable and can be adopted by any enterprise of any size or definition.

Dr. Yoe explained that if top management does not buy into ERM, it will not work. ERM has 2 key components: It works from the top-down; and it is important to develop meaningful (real) strategic objectives. You also need to identify risks of loss and opportunities for gain. You should also identify the things that keep you from success, objective-by-objective. As you analyze each risk, you need to determine if it affects any of your objectives. After conducting risk analysis, you develop a profile of all the risks of concern to your organization. This risk profile is a qualitative effort that prioritizes risks for management and lets you see the severity of the risk. Another critical component is how much risk you are willing to accept. Taking risks without intentionally managing them or failing to take enough risk can lead to the organization’s failure. Dr. Yoe explained that then you want to compare your appetite for risk against your risk profile. The risks whose appetite does not match the profile will require you to develop risk management measures. The last step is to figure out if your risk management is working. You should monitor your risk management efforts and change what is not working.

Dr. Yoe added that there are some problems with traditional risk management. Sometimes risk falls between silos or affects multiple silos and its important to identify who is impacted by decisions. You also want to identify and manage Enterprise Risk. ERM helps align risk appetite and strategy, identify and select risk responses, ensure ownership and accountability for risk, and reduce surprises while seizing opportunities. He



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added that there are existing frameworks that can be used for ERM so there is no need to reinvent the wheel.

Dr. Yoe explained that ERM is relatively new. The insurance industry first embraced it in the '50s, finance did it by the '90s, and many agencies and businesses are embracing risk management now. He also shared that ERM has been spreading in government. 37 federal agencies, including FEMA, are addressing ERM.

SME Briefing Q&A

Mr. Bellomo said that he was struck by how siloed FEMA was about flood risk management. He asked Dr. Yoe if he had any thoughts on scalability. Dr. Yoe said that when you begin to do ERM, you may find that flood risk is too spread out. You may not be able to make immediate progress, but awareness is the first step. Mr. Rodriguez followed up to his question and asked, "If we can't wrap our heads around what it means to manage flood risk in the country, is there such a thing as an integrated ERM application that might help?" Dr. Yoe said that ERM is ready for that but he does not know if all organizations are ready. It may make more sense to begin wherever you can.

Mr. Jeff Sparrow asked if Dr. Yoe knew of communities that had successfully implemented ERM. Dr. Yoe is not aware of communities or States that have implemented ERM successfully. Dr. Yoe added that it has been successful in the private sector but is still fairly new in the public sector.

Mr. Bellomo asked how uncertainty is treated within an ERM framework. Dr. Yoe explained that uncertainty is in the risk. If you have a strategic objective, you want to evaluate what is keeping you from accomplishing that objective. You may get a few risks that are more important and in the process of identifying your appetite, you may want to intentionally account for uncertainty so that you can move in that direction. Mr. Bellomo added that there is an appetite to move away from point estimate.

Mr. Dave Guignet asked, "If everyone has to do a hazard mitigation plan but how do we wrap ERM into that?" Dr. Yoe said that it depends on what the overarching concept is.

TMAC Path Forward

Mr. Bellomo started the second portion of the meeting will discusses the TMAC's path forward. Mr. Sparrow mentioned that the survey, webinars and focus groups worked well last year but he is not sure if we should start with surveys again. Maybe we could continue to do webinars and focus groups. Mr. Bellomo agreed and said that we could get more substance from direct engagement and communication. On the other hand, if we are looking to understand sentiment or proposed new processes, the surveys are handy as long as they're well designed.

Mr. Guignet said that he agrees with Mr. Sparrow's idea that we should not start from the beginning. Mr. Giberson added that as it relates to underserved populations, we should get some input as the most effective form or medium. He thinks a survey may be most effective. He also sees some value in surveys but understands the issues with them. Mr. Jon Paoli said that he sees value with insurance and realtor groups regarding where we are and where we are headed. Mr. Miranda added that a survey may be a starting point for disadvantaged



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communities. It is also important to understand what areas are within the SFHC. A survey may serve the purpose of gauging the level of interest that these communities have. Mr. Miranda also asked how to best engage with tribal communities. Mr. Bellomo said that we could work with HUD.

Mr. Bellomo concluded that although we should not eliminate surveys, we don't necessarily have to start with them. We could maybe start with the webinars. Ms. Jen Marcy said that other surveys may be helpful and its possible to add to the original group of 400 participants. At this point, all methods of stakeholder engagement are still on the table. Mr. Bellomo added that we can just apply the right tool to meet the objective and we should also get a subject matter briefing on how we will engage with underrepresented communities. This perspective should not only be federal but also state, local, and territorial. Mr. Guignet added that we may want to use ASFPM meeting to gauge more feedback, since that is where most input came from last year.

Mr. Sparrow raised the idea of two subcommittees. One for future conditions and one for Enterprise Risk Management. Then there could be a sub-subcommittee on stakeholder engagement. Mr. Robert Mason said that it makes sense to have that split. Mr. Guignet agreed.

Closing Remarks

Mr. Bellomo closed the meeting and asked Ms. Abdelrahim to send out a doodle poll out so that we can get these liaisons moving and are able to do targeted outreach on stakeholder engagement at places like ASFPM. He added that we may have another administrative meeting before we reach out to subject matter experts.