Letters of Final Determination and Ordinance Amendment

The process of implementing a physical map revision is long and complicated. When a community (counties, cities, villages) receives a Letter of Final Determination (LFD) from FEMA, it is notification that the revision process is complete. Specifically, an LFD notifies the community that Special Flood Hazard Areas (SFHA) have been delineated, base flood elevations (BFE) have been set, all appeals and comments have been reviewed, considered and acted upon as appropriate, and the new Flood Insurance Rate Maps (FIRMs) will come effective in six (6) months. The letter also includes notification that the community must amend the current Floodplain Ordinance to include the new FIRMs by the effective date.

Communities participating in the National Flood Insurance Program (NFIP) are required to adopt floodplain ordinances meeting the minimum standards of NFIP in order to be considered compliant. The minimum NFIP standards are found in 44 CFR 59 – 60. A compliant ordinance includes the date and panel numbers of the current effective FIRM and the Flood Insurance Study (FIS). Therefore, every community that receives an LFD must amend its floodplain ordinance to adopt the new FIRMs.

These ordinances must also meet the minimum requirements of Chapter NR 116, Wisconsin Administrative Code, which exceed the NFIP standards for minimum elevation of structures, floodway development restrictions and dryland access requirements.

Communities can adopt amended ordinances at anytime after the issuance of an LFD. Once adopted, the new FIRMS become the effective map for regulatory purposes and can be used for issuing permits, etc. However, for insurance purposes, the old FIRMs remain in effect until the effective date of the new FIRMs.

Failure to adopt the new FIRMs and have the amended ordinance reviewed and approved by the DNR and FEMA by the effective date will result in immediate suspension from the NFIP. Suspension from the NFIP means that no new flood insurance policies may be written within the community and all existing policies will lapse upon renewal. Most types of federal disaster assistance and mitigation grants are also not available. The suspension will be lifted once the community adopts a compliant ordinance. The adoption should occur as soon as possible after the effective date. Once too much time has passed, the community will be required to submit an application to re-join the NFIP. As part of the application process, all building permits issued since the date of suspension will be reviewed by FEMA and the state for compliance.

For communities who have amended their floodplain ordinance since 2004 and used the DNR’s Model Ordinance, the ordinance amendment process should be relatively quick with only minor language changes required along with the new map dates. For those communities with older ordinances, the amendment process will take longer in order to incorporate the updates to the Model Ordinance and the new FIRMs. If your community has a pre-
NR 115 Update

The revision of the 40-year-old shoreland management rules (NR 115) will be sent for final approval by the Natural Resources Board and the State Legislature this spring. This will conclude the five-plus years the Department of Natural Resources has spent developing alternatives for the rules that set minimum standards for shoreland development. The most recent draft received 8,945 comments about various aspects of the rule from 2,381 individuals. A comment summary and Departmental response highlight the changes made, including the following two examples.

The impervious surface section received the most specific comments- half said parts were “too restrictive”, one-third said they “support” and about one-fifth said they “oppose because too permissive”. The most significant change is the addition of a relief valve for the 20% cap on impervious (hard) surface lot coverage. Development that meets specific conditions may be able to exceed the cap without applying for a variance. During the public hearing process, many people misunderstood the lot size requirements. The 20,000 square footage and 100 foot width only applies to lots created in the future. There was also concern that a 100 foot width might affect affordability and constrain building on odd shaped lots. To add some flexibility, now the 100 foot width must be taken as the average of three measurements taken at the OHWM, building setback and another location on the lot within 300-feet of the water.

Comments raised a range of miscellaneous issues, such as concern that the rules are one-size-fits-all; support for revising the inflexible rules; concerns about implementation costs for property owners and counties; and feeling that short-term financial restraints should not override long-term environmental, social, economic benefits. Many of these issues are addressed in the code. For example, allowing counties to define locally which surfaces are impervious based on soils and the performance-based mitigation system offer opportunities for counties to fit the rules to local conditions. Rather than requiring buffer restoration as the

Continued on Page 3 . . .
only form of mitigation, counties may allow a number of options as long as they meet performance standards. Another example of flexibility is that counties are allowed to set their own multifamily dwelling, mobile home park and campground lot sizes.

Many comments raised issues outside the scope of what the DNR is capable of changing. The biggest concern was that the law does not apply to all development in incorporated areas of the state. Only the State Legislature is empowered to change this through legislation. Concern was also expressed over agricultural runoff impacts on water. The State has separate regulations that address the distinct impacts from shoreland development and agricultural runoff.

The new rules and supporting information will be available on the website listed below once the final rule is submitted to the Natural Resources Board. If the Board approves the proposed changes, they will be sent to the Wisconsin State Legislature for its review and possible modifications. There may be an opportunity to appear before the Board and testify in front of the Legislature if hearings on the code are held. Once passed into law, counties will have two years to bring their shoreland ordinances into compliance and begin requiring property owners to follow the revised standards, which aim to protect clean water, healthy habitat and natural scenic beauty.

The documents referred to above can be found at: http://dnr.wi.gov/org/water/wm/dsfm/shore/news.htm

For further information contact: Toni Herkert at (608) 261-0161 or Toni.Herkert@Wisconsin.gov

**DNR Shoreland Stewardship Awards**

Wisconsin waterfront property owners who have taken steps to protect and improve their land will now be recognized for their efforts through a new Shoreland Stewardship Awards Program being administered through the Wisconsin DNR.

The Shoreland Stewardship Award recognizes waterfront property owners who keep Wisconsin lakes and rivers clean, healthy and beautiful by maintaining a natural low maintenance landscape or by restoring their shoreline. Winners are selected after they complete a rating criteria form and their property site is inspected by a DNR Water Management Specialist or other qualified expert.

The five finalists for the 2007 DNR Shoreland Stewardship Awards will be recognized in a special awards presentation on the “Cabin Life Stage” at 12:30 p.m., Saturday April 5 at the Lake Home & Cabin Show in the Coliseum building at the Alliant Energy Center in Madison. This year’s Awards recipients are: Carey and Ellen Celske, Green Bay; Thomas Flesch, Elcho; Sandy Gillum, Eagle River; Mark and Debra Koenig, Sheboygan; and Timothy and Mary Rusch, Jeerbrook. Each of the finalists will receive a commemorative plaque honoring their work and a copy of *Stories from the Shore*, a new DNR book that reminds people about the value of shorelines through their own experiences.

For more information on the Shoreland Stewardship Awards Program, contact Gregg Breese, DNR Shoreland Team Leader at 608-261-6430, or gregory.breese@wisconsin.gov.
Frequently Asked Questions About Proposed Changes to Shoreland Protection Rules (NR 115)

**Do the lot sizes, setbacks and other requirements in NR 115 constitute a new law?**
No. Counties have been following a state law requiring minimum development standards along shorelines since 1968, new annexations to municipalities since 1982, and newly incorporated cities and villages since 1994. By law the DNR must keep NR 115 current and help enforce it. When the revised NR 115 passes, counties must:

- Incorporate the most current NR 115 laws into their local ordinances within two years;
- Shift responsibilities from implementing some old to some new laws and;
- Continue to inspect waterfront properties and enforce the law when broken.

**My property is smaller than the new lot size rules. Can I still build on it?**
In most cases yes, but it depends on individual county standards. If your property has already been created, is a lot of record and you can meet the other dimensional standards in the rule, you will be able to build. Requirements that new lots be divided to be 20,000 square feet and 100 feet wide apply only to lots divided after the law is passed.

**What do I, a waterfront property owner, have to do when this law changes?**
After the law passes, you won’t have to do anything unless and until you want to make certain changes to your property, such as building an addition or paving a gravel driveway that exceed a certain size. If your planned improvements conflict with the law, you will be required to take actions to offset the impacts of your projects. For example, building a rain garden or removing hard surfaces from another area of your lot.

**What is an impervious surface?**
NR 115 defines impervious surfaces as any hard surface that prevents water from soaking into the soil or that lets water flow off it. Examples are given in the definition—such as rooftops, driveways and parking lots—but this list is not meant to be complete. Counties have the flexibility to specify which surfaces are impervious for their specific jurisdiction because physical land characteristics vary around Wisconsin, such as soil types.

**What is mitigation?**
Mitigation can be thought of as methods to offset potential development impacts to water quality and habitat and is only required when proposed changes to a property trip a trigger. Some triggers include exceeding impervious surface standards or requesting a reduced setback. No mitigation is needed for maintenance and repair of current structures. Overall, more options for development in the shoreland zone than the current law permits will be available with this system.

Counties have the flexibility to tailor mitigation methods to their area, such as rain gardens, restored vegetation buffers, removal of structures from setback, erosion control or use of inconspicuous building materials. Although mitigation is a familiar concept for some counties, the DNR is creating a tool to support its implementation. This tool will be user-friendly for the property owner and save counties time in trying to decide what types of mitigation to use case-by-case.

**Will this law make me build farther away from the water than right now?**
No, the shortest distance or “setback” that structures—with some exceptions—need to be from the water is still 75 feet. This has not changed from the existing NR 115; you can
still build houses and other structures as close as 75 feet to the water. However, people have confused the setback requirement with the fact that some of the new rules have a reduced area of jurisdiction (or shoreland zone). For example the impervious surface rules apply only for the first 300 feet from the OHWM rather than the full 1,000 foot zone otherwise required for lakes.

**Do I have to stop mowing my lawn?**
No. However, giving yourself and your lawn mower a rest may be one of the best things you can do for your lake. It also may be the easiest thing for you to do if you want to make changes to your property that trigger the need to take offsetting actions. Unmowed areas or those restored to a natural condition can help keep rainwater runoff from entering the lake and harming water quality. It can attract songbirds and other wildlife to your property, and it may boost populations of beneficial, native predators such as dragonflies, waterfowl, and frogs that reduce mosquito larvae and other nuisance bugs.

**Will I be required to get a separate permit for land disturbing construction activities?**
No. The land disturbance permitting system proposed in the draft rules that were the subject of public hearings in summer 2007 has been dropped. The DNR determined the same goals could be achieved without a new permitting system and that the erosion control goals are adequately covered by other DNR and Department of Commerce permits. Therefore, no additional permit will be required by NR 115; however, counties may still choose to be more protective by having a specific land disturbing permit system for shoreland areas.

**There are many other sources of pollutants to lakes. Is NR 115 the only law that controls impacts to water quality?**
No. Shoreland property owners in unincorporated areas are not the only ones regulated to reduce impacts on water quality. Many other laws regulate non-waterfront activities and development in incorporated areas that contribute to water quality problems. Construction sites, agriculture, fertilizer use, and municipal and urban storm sewer systems are regulated by a variety of local, state and federal laws to reduce their impacts on water quality. However, the Legislature intentionally created shoreland zoning to protect this sensitive area adjacent to water bodies.

**How will revised shoreland protection rules affect my property values?**
The main purpose of zoning is to protect property values. Property values are expected to increase with the changes, based on studies in Wisconsin and Minnesota of what happens when more protective zoning is enacted. Home size, improvements and views of the water are factors people often consider primary to property value, but the studies show that clear water for fishing and swimming and the natural beauty associated with shoreland areas are also keys to enhancing a waterfront property’s value. And that the increased property values tied to clean water exceed the slight loss in value due to limitations on how a property can be developed. Realtors and builders remind us that the primary source of value in real estate is “location”. In the case of waterfront property the water is the location.

**How does shoreland zoning assist in the control of invasive species?**
The revised rules for shoreland zoning, such as buffers and mitigation, can help waterfront property owners fortify habitat and water quality for native species, enabling them to better compete against invasives. Otherwise, disturbed shoreline habitat and poor water quality make it more difficult for natives to be healthy and compete for their “territory” against invasive species. Wisconsinites have discovered how difficult and expensive it is to get rid of or control invasive species, so NR 115 offers proactive steps to help. For more information visit our website: www.dnr.state.wi.us/invasives.
2004 ordinance, our advice is to repeal the current ordinance and recreate it using the new state model. It will save you time and expense. For all communities, the amended ordinance must be adopted, and then reviewed and approved by the DNR and FEMA by the date stated in the LFD.

DNR staff are available to assist communities with the amendment process. Staff will review current ordinances and list recommended changes. Also, staff are available to talk to local officials about the state and federal regulations or to attend public meetings if needed, depending on staff availability. Communities can download an electronic copy of the state Model Floodplain Ordinance from the DNR website (http://dnrwi.gov/org/water/wm/dsfm/flood/communities.htm). It is strongly recommended that communities have DNR staff review the local floodplain ordinance well before the ordinance goes before the local governing body for adoption in order to ensure compliance with the NFIP and ch. NR 116, Wis. Admin. Code.

The process for amending a local floodplain ordinance to adopt the new FIRMs is the same as for any ordinance adoption. The community will need to publish or post a Class II public notice – the publication of two (2) notices of public hearing with the final notice being published no less than seven (7) days prior to the public hearing. Also, the amended ordinance will need to be either published or posted after adoption. Other meetings or opportunities for public review and comment are at the discretion of the local community.

Once the amended floodplain ordinance has been adopted, a certified copy of the ordinance along with copies of the two notices of public hearing and proof of publication must be sent to Gary Heinrichs, WI DNR WT/3, P. O. Box 7921, Madison, WI 53707-7921. The DNR will then review and approve the adopted ordinance and send it on to FEMA Region 5 – Chicago for final approval.

On March 11, 2008, Wisconsin Act 72 was signed into law. This act modifies the ordinance publication requirements for all Wisconsin towns, villages, cities and counties. In summary, instead of requiring that the full text of a revised ordinance be either published in the community’s official newspaper, or posted if the community does not have an official newspaper, the act allows for a “summary” to be published or posted instead.

This summary must still be published as a Class I notice and contain the following information, in a brief, precise and plain-language description:

- the number and title of the ordinance;
- the date of the enactment;
- a summary of the subject matter and main points of the ordinance; and
- information as to where the full text of the ordinance may be obtained, including the phone number of the county, city or village clerk, a street address where the full text of the ordinance may be viewed, and a website, if any, at which the ordinance may be accessed.

It is important for communities to complete the ordinance amendment process early within the LFD six month period in order to allow enough time for both the DNR and FEMA to review and approve the amended ordinance by the effective map date. This is particularly important for those communities within the more urbanized counties. Also, LFDs may be issued for more than one county at a time leading to a large number of ordinances needing review at the same time. Remember, if you do not use the DNR model ordinance, the review process will take longer; please plan accordingly.

For more information on Letters of Final Determination and the ordinance amendment process, please contact either Gary Heinrichs (gary.heinrichs@wisconsin.gov) or Miriam G. Anderson (miriam.anderson@wisconsin.gov).
Federally backed flood insurance is available in over 3,600 communities and counties in FEMA Region 5. These communities and counties participate in the National Flood Insurance Program (NFIP), regulating new development in identified Special Flood Hazard Areas (SFHAs) in return for the availability of federal flood insurance. All homeowners’ and many small businesses insurance policies do not cover flood damage. These communities have close to half a million insurable structures in the flood hazard area, yet the number of flood insurance policies in effect in the Region is only 153,000, and a healthy percentage of those are for personal property, not buildings. Since 1974, federal law has required the purchase of a flood insurance policy as a condition of any loan from a federally regulated or insured lender, secured by improved real estate located in the SFHA of a participating community.

Statistically, over the life of a 30-year loan, the risk of flooding in the SFHA is 26%. Over the same period, the risk of fire is only 1%. Everyone carries fire insurance, even when the mortgage is paid off. Even the house next door to the fire station carries fire insurance. Even the fire station carries fire insurance. So why do so relatively few people, at risk, purchase flood insurance?

There are several reasons. Human nature (denial), our terminology (“100-year” floods), poor hazard identification and/or risk assessment, inability to interpret floodplain maps, failure of lenders to require flood insurance for new loans in the floodplain, assuming homeowners insurance covers flooding, and more. However, the single biggest reason for so few people being protected is insurance agents failing to aggressively market this protection. Homeowners policies specifically exclude flooding as a covered peril. We rely on our insurance professional to give us good advice, and to tell us what kinds of insurance we need, in what amounts, and at what costs. But when it comes to flood insurance, it seems that many insurance agents and brokers just don’t want any part of it. Perhaps they have had bad experiences obtaining and reading Flood Insurance Rate Maps, or getting local community officials to cooperate in providing Elevation Certificates. Even so, their responsibility is to tell us what we need to protect ourselves. Perhaps they don’t like the program, or the government rules, or the fixed commission, or are just confused. However, we depend upon agents to inform us of the need to purchase appropriate insurance protection and to offer this line of coverage. Yet, we hear that some agents and brokers try to talk their clients out of buying flood insurance! Have you ever had an insurance agent try to talk you out of buying insurance? Life, health, liability, auto, fire, theft, etc.? What sense does that make? But for some reason, that is exactly what happens, in many cases, with flood insurance.

Flood insurance complaints are the number one errors and omissions insurance claim against agents. They can correct this immediately by attending training, learning how easy it actually is to write a policy, and by understanding the true risk of flooding to their clients. Everyone faces some flood risk. It is only reasonable to expect our insurance professionals to explain that risk and offer us protection. FEMA and the DNR are ready to assist the insurance professional in offering flood insurance to the public.

For more information about purchasing flood insurance, visit FEMA’s flood insurance website: www.floodsmart.gov.
Preparing for Spring Flooding - Homeowners

While floods can occur at any time, spring is a time of greater risk. Everyone, whether a homeowner, farmer, business owner, dam owner or local government should take steps to prepare for high water and the potential problems.

Flooding can result in:
- damage or destruction of buildings;
- contamination of private wells and drinking water;
- potential public safety hazards downstream if dams fail or are damaged;
- washed out driveways and culverts;
- manure contaminated run-off resulting in water quality problems and potential fish kills.

While the best thing to do to protect a home or business from flooding is to either avoid building in the floodplain or elevate and reinforce the structure, there are several things that can be done before a flood occurs.

The most important thing to do is to determine what is a structure’s flood risk? To find out if a structure is located in an area at risk for flooding, contact the local Zoning Administrator. Every community that participates in the NFIP has on file a Flood Insurance Rate Map (FIRM) which depicts areas determined by FEMA to be at risk to flooding. Communities may also have information about areas which are not shown on the FIRM, but have flooded in the past. Some communities have placed their FIRMs on the community website. FIRMs for all communities can be found at FEMA and the DNR. To view FIRMs on-line go to either www.fema.gov or http://dnr.wi.gov/org/water/wm/dsfm/section/mapindex.htm.

Other quick and relatively inexpensive things you can do to protect your home or business are:
- Elevate the furnace, water heater, electric panel, air conditioner and other utilities if susceptible to flooding.
- Install “check valves” in sewer traps to prevent flood water from backing up into the drains of your home.
- Construct interior barriers to stop low level floodwater from entering portions of a basement or building.
- Seal walls in basements with water proofing compounds to avoid seepage.
- Remove inventory or important papers and possessions from the basement or other areas vulnerable to flood waters.
- Back up important computer files and store in a secure off site location.

DNR has produced a brochure entitled Living in the Floodplain: What You Need to Know – Who You Need to Know. If you would like a free copy of this brochure, please call (608) 267-7694 and ask for publication DNR Pub-WT-851-2006.
Preparing for Spring Flooding - Dam Owners

Spring can present special problems for dam owners. The warming temperatures can bring not only higher water levels from melting snow, but also ice floes as the ice on rivers and lakes breaks up.

DNR dam safety staff work year-round with dam owners to inspect dams and assure they have the proper emergency action plans in place. Dam owners are reminded that with warmer temperatures on the way, it’s time to get their dam ready for spring runoff and the potential for flooding.

Dam owners can prepare for the possibility of flooding by:
• locating and reviewing the Emergency Action Plan (EAP) for the dam;
• creating an Emergency Action Plan if a formal one in not currently in place;
• having emergency contact phone numbers handy such as for law enforcement, local emergency government, the Statewide Warning Center (800-943-0003), dam operators and their backup and the DNR dam safety engineer for the county in which the dam is located;
• coordinating dam operation with up stream and downstream dam owners.

• confirming there are contingency plan procedures (back-up operations and emergency operations) in place. This should include contacting local resources like contractors, utilities, etc.;
• beginning to monitor ice flow and water levels early;
• beginning operation of the dam in a timely manner to reduce the risk of gate failure and/or damage;
• referring to dam safety and floodplain zoning maps for an estimate of lands that might be flood if a dam failure analysis map has not been created.

If flooding does occur, DNR dam engineers in the field and at the State Emergency Operations Center will coordinate efforts to evaluate and stabilize dams stressed by the high water and debris. Additional crews will be available to do quick assessments of dams in areas affected by flooding.

If a dam emergency develops at a dam, the Statewide Warning Center should be contacted immediately at (800) 943-0003. In an emergency situation, daily dam updates will be available from Wisconsin Emergency Management (http://emergencymanagement.wi.gov).

- Altoona Dam, Eau Claire County
DNR Website for Mapping Status

The Department of Natural Resources has developed a website to provide communities and others with information regarding the Flood Map Modernization Program in Wisconsin. The website contains information on project status, the public open house schedule, the comment and appeal process, post preliminary map process and other mapping related issues.

Links to FEMA’s website are included. The FEMA sites are for information on Letters of Map Change and the Map Service Center.

For further information regarding the Flood Map Modernization Program contact:

Amanda Schwoegler - Process Issues amanda.schwoegler@wisconsin.gov
Bob Watson - Technical Issues robert.watson@wisconsin.gov
Eric Kuklewski - FEMA eric.kuklewski@dhs.gov

The website is located at: http://dnr.wi.gov/org/water/wm/dsfm/flood/mapping.htm.

Scheduled Flood Risk Open Houses

The purpose of Flood Risk Open Houses is to present the preliminary Flood Insurance Rate Maps to local officials and the public for review and comment. The open houses also provide an opportunity for FEMA and the DNR to provide local officials with information on ordinance adoption and floodplain management.

At the afternoon meeting for local officials, FEMA will present information on how the maps were made and the procedure for filing appeals or comments as well as information on the next steps in the mapping process. Staff from FEMA’s mapping contractor and the DNR will be available to answer questions regarding the maps and the NFIP.

At the evening meeting, the preliminary FIRMs will be available for the public to review. Staff from FEMA’s mapping contractor and the DNR will be available to answer questions regarding the maps and the NFIP.

April 2, 2008  Monroe County
Monroe County Court House Annex  Basement Meeting Room 112 S. Court Street  Sparta 3:00 PM Local Officials Meeting 6:00 PM Open House for Public

April 16, 2008  Wood County
Wood County Court House Auditorium 1st Floor 400 Market Street  Wisconsin Rapids 2:30 PM Local Officials Meeting 6:00 PM Open House for Public

May 28, 2008  Rusk County
Rusk County Community Library Bloedow Room 418 Corbett Avenue  West Ladysmith 3:00 PM Local Officials Meeting 6:00 PM Open House for Public
DNR Staff Changes

DSF Section Moves
The Dam Safety and Floodplain Management Section has moved from the 2nd floor to the 3rd floor of GEF 2 at 101 South Webster Street in Madison. Mail should now be addressed:

Staff Name
WI DNR WT/3
P. O. Box 7921
Madison, WI 53707-7921

Flood Insurance Agent Training Seminars
FEMA provides training for insurance agents on the insurance side of the National Flood Insurance Program. Three seminars will be held in Wisconsin this spring: May 20 in Wausau, May 21 in Fond du Lac and May 22 in Wisconsin Dells. The seminars are sponsored by the Independent Insurance Agents of Wisconsin. For further information contact: Dan Helbach, IIA-WI at 800-362-7441

FEMA L273 Course for Local Officials
August 12-15, 2008 - Managing Floodplain Development Through the National Flood Insurance Program (FEMA L273), Pleasant Prairie, WI.
FEMA’s L273 course is designed to provide an organized training opportunity for local officials responsible for administering their local floodplain ordinance. The course will focus on the NFIP and concepts of floodplain management, maps and studies, ordinance administration, and the relationship between floodplain management and flood insurance. Those attending should be local officials responsible for administering local floodplain management ordinances including but not limited to floodplain management administrators, building inspectors, code enforcement/zoning officers, planners, city/county managers, attorneys, engineers and public works officials.

No fee will be charged for attending the course. However, students will be responsible for all costs associated with food and lodging. The course is limited to 35 and priority will be given to local officials. Students are required to attend all 4 days of the course. For further information or to obtain an application, please contact either Gary Heinrichs (gary.heinrichs@wisconsin.gov) or Miriam Anderson (miriam.anderson@wisconsin.gov).

Certified Floodplain Managers Exams
May 19 and 23, 2008 - ASFPM Annual Conference, Reno-Sparks, NV.
Application to take the CFM exam must be made at least two weeks in advance through the Association of State Floodplain Managers at: www.floods.org/Certification/certcal.asp or cfm@floods.org

2008 Conference
The 32nd Annual National Floodplain Managers Conference will be held May 18-23, 2008 in Reno-Sparks, Nevada. The theme of the conference will be "A Living River Approach to Floodplain Management." A list of presenters and papers can be found on the ASFPM website: www.floods.org. Early bird registration deadline for the conference is March 31, 2008.