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National Policy Initiatives of ASFPM ~ 2016 Annual Report Larry A. Larson, P.E., CFM, ASFPM Senior Policy Advisor larry@floods.org

Your association is working on many national flood policy issues summarized here. Please note that Policy and Partnerships Program Manager Samantha Medlock J.D., CFM, is on detail to the White House Office of Management and Budget through the end of June 2016 (and possibly extended through December 2016). ASFPM has 14 policy committees, and dozens of volunteers representing ASFPM on national boards, advisory committees and information coordination groups.

This report summarizes the changes, challenges and efforts ASFPM has been involved in during Fiscal Year 2016.

Legislative and President's Administrative actions:

- 2017 NFIP Reauthorization - While FEMA has yet to implement a number of changes from the past two reform bills in 2012 and 2014, we are working with members, partners and Congress on possible ideas for reauthorizing the NFIP, which expires in September 2017. We know flood insurance affordability will continue to be an issue since the 2014 slowed the rate increases, but the march to full risk rates will continue. ASFPM expressed our concern that the 2012 reform did not address this, which led to some roll back in 2014. See ASFPM's reauthorization principles and priorities handouts.
- A private flood insurance bill is working its way through Congress (HR 2901 and S 1679). ASFPM has major concerns this will destabilize the NFIP if done wrong. Groups like the lenders are just realizing this bill needs to be fixed so NFIP and taxpayers are not left with big costs/inequity. The NFIP has already lost 400,000 policies, which reduces fee income for mapping, mitigation and floodplain management. We question the need for further changes, since the changes in the 2012 NFIP reform have already resulted in a significant increase in private companies selling "first dollar" cover on flood insurance. We are working with a broad range of partners to carefully vet the bill and to raise those concerns for consideration.
- A new WRDA 2016 is being proposed in Congress—In addition to authorizing numerous USACE projects it deals with policy elements of USACE programs. ASFPM's interest in WRDA is to promote nonstructural and nature based solutions; also tighten up how funds are spent on PL 84-99, (often 100% federal): levee safety program and grant cost share program to support state dam safety programs to repair/remove small dams and build state capability to manage dam risk, including dam failure zones.
- Attempts to water down or eliminate the Federal Flood Risk Management Standard continue. ASFPM is advising agencies implementing the standard as well as working to thwart misguided congressional attempts to stop implementation. The ASFPM Foundation held a forum to inform agency use of the climate-informed science approach (CISA).
- FY16 and FY17 federal budgets—The FY16 federal budget for flood mapping saw a significant increase, but it is still far below the authorized amount of \$400 million/year. Still, we are seeing increased support for mapping and mitigation in Congress. Rep. Maxine Waters is using ASFPM's Flood Mapping for the Nation report to propose \$1.5 billion per year for the next five years and map all communities in the nation. ASFPM supports programs, like the USGS's 3-DEP program to produce LIDAR for the nation and streamgaging program, USACE technical assistance programs like Silver Jackets, FPMS and PAS, and other programs in NOAA, HUD, EPA and others. All of this must happen in the reality of very tight federal budgets, so building coalitions to create many voices of support is an approach we continue to employ.

Working with federal agencies and partners to implement current programs/policies

- ASFPM officially provided comments on more than a dozen federal activities, usually in response to federal rule making. Some of these include comments on FFRMS implementation by various agencies, FEMA mapping standards, Bulletin 17C, Oregon Biological Opinion and Recommended Prudent Actions (RPA), State IA Eligibility Criteria, disaster deductible for the PA program, and the USACE's Five-year Research and Development Plan.
- ASFPM staff and leaders continue to participate in the National Academies/National Research Council on the Water Science Technology Board, as well as reviewing several technical reports on flood insurance affordability and negatively elevated structures.

- Flood mapping—new direction in 2012 law to include future conditions, improve map accuracy and include residual risk and dam inundation areas. ASFPM's mapping committee continues to provide comments twice yearly to FEMA on RiskMAP implementation. The Technical Mapping Advisory Council continues its work. ASFPM has number of members and staff involved —One key report says what FEMA mapping program must do to certify to Congress NFIP flood mapping program is “technically credible”. The 2012 law set out standards for the new National Flood Mapping Program that are excellent and need implementation.
- Implementing 2012 and 2014 legislative changes to the NFIP—bulk of those changes are with flood insurance or mapping. ASFPM's insurance committee continues to provide input and disseminate information twice yearly on NFIP insurance related changes.
- Flood Mitigation—support for mitigation in Congress has increased dramatically, driven mostly by surging flood insurance premiums and by increasing disaster costs. We are working with partners like HUD and others for new mitigation options focusing on assisting with flood insurance affordability.
- Increased Cost of Compliance—ASFPM continues to dialog with FEMA to fully use existing legislative ICC authority (from 2004). ICC is the fastest, most effective form of mitigation following a disaster. Three focus areas include raising \$30,000 cap, broaden what is eligible, and use other triggers that do not require substantial damage.
- ASFPM works with numerous partners on flood risk policy, including groups from the insurance, disaster, mitigation, environmental, taxpayers, resilience, state and local governments and others to promote good public policy that will support strong socially, economically and environmentally communities and states.

Other National Policy Initiatives

Increasing flood mitigation efforts: We are working with other federal agencies like HUD, EDA, NRCS, USACE and others so that communities and states have many tools to mitigate flood impacts. Mitigation of new development happens through community and state land use and building codes, so ASFPM has participated in the national building code update process. ASFPM is also partnering with the American Planning Association to develop recommended land standards for subdivisions. ASFPM, HUD and the National Association of Realtors (NAR) have signed a MOU to develop and disseminate outreach materials on using FHA's 203K loan program for flood hazard mitigation. Finally, building local and state capability are important and ASFPM continues to support the CAP-SSSE program at FEMA for floodplain management and the development of an equivalent program to support state mitigation offices. .

Carrying the message to Washington. A number of ASFPM members have traveled to DC to help their representatives understand how federal programs are working or not working at the local and state level. Representatives are especially interested in hearing from their direct constituents, so those visits can have great impact. Letters from those constituents are another effective means of helping them know which programs and actions are especially effective.

Community resilience: Resilience is almost becoming an overused word, but there are myriad public and private efforts to address resilience. This runs the gamut from White House initiatives to the 100 Resilient Cities of the Rockefeller Foundation that a number of our members have worked with or applied for. ASFPM has had dialogs with HUD and Rockefeller Foundation on their ongoing initiatives.

Disaster assistance programs: We must break Americans notion that the federal government will make you whole after a disaster---even if you refused to buy flood insurance. That perception continues to leave families, businesses and communities in danger of social, economic and environmental chaos. We build patchwork federal, state and local program to address what citizens could do if they would think carefully about where and how they build or buy. Perhaps that's what keeps us coming to work each day.

Find ASFPM positions on 400 national flood policies at [National Flood Programs and Policies 2015.](#)