



Association of State Floodplain Managers, Inc.

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National Policy Initiatives of ASFPM ~ 2012 Annual Report

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Here is a summary of some of the many national policy issues your Association is working on. More details below.

- **Flood risk management** –We always ask decision makers at all levels to consider the entire spectrum of sustainable mitigation and recovery solutions/approaches, with a focus on using natural floodplain systems. This approach adjusts where and how we develop and live instead of adjusting nature's systems.
- **Who benefits and who pays for at-risk development?** –We do a poor job in this nation of balancing the “who benefits and who pays” for natural hazard risks and damages. If there was a better balance it would drive smarter development/mitigation decisions. Only about 6% of the nation's population lives in the 100 year floodplain, but the other 94% help pay the costs.
- **Federal budget priorities** – Federal funding drives not only what federal agencies work on, but too often which actions communities and states will address on their own because they are addicted to federal dollars or have not maintained sufficient local/State capability. Budget realities have profound impacts on programs of importance to reducing the nation's flood risk, saving lives and protecting natural floodplain functions.
- **Federal agency coordination** – ASFPM consistently urges federal agencies to collaborate to provide synergy and effectiveness. In this respect we see great encouragement by reinvigoration of the Federal Interagency Floodplain Management Task Force (FIFM-TF), involving 10 or so key federal agencies.
- **Building state, regional and local capability for flood risk management** – This should include incentives and disincentives for ongoing actions of state and local programs that go above and beyond federal minimums to reduce or increase future risk, as well as initiatives they undertake to rebuild communities in the post-disaster environment that can either mitigate or ignore the damages wrought by the disaster. Proper mitigation in every phase of emergency management reduces the need and cost for future response and recovery.
- **Partnerships with others** – When promoting national policy issues, it helps decision makers to hear mutual support from more than one organization or interest, so we form partnerships with others with common goals.

All of these issues impact how citizens, communities, and states address, or do not address, flood losses and how they prepare for, mitigate, and recover from disasters, including floods. Besides this report, there is more information on our website and in our white papers, testimony, and other papers produced by our staff and member volunteers.

Flood risk management – Flood disasters have had dramatic impact abroad and at home in the past few years. Natural hazard disasters resulted in billions of dollars in damages in 2011. As far as natural disasters are concerned, it seemed difficult to experience a year worse than 2010. With a string of devastating earthquakes in Haiti and Chile, and then several massive volcanic eruptions in Iceland and Indonesia, along with the usual flooding, landslides and tropical storms. But 2011 did its best to live up to 2010's natural havoc as Mother Nature continued its retaliation against human development from Japan to Africa to the United States. The U.S. had a record 14 weather catastrophes costing more than a billion dollars: five separate tornado outbreaks, different major river floods in the Upper Midwest, the Missouri and the Mississippi River, drought in the Southwest and a blizzard that crippled the Midwest and Northeast, and then Hurricane Irene, whose major damage was from torrential rains in the Northeast states. So far, 2012 is following form.

The top global disaster list in 2011, (with deaths in parentheses), included the Japan earthquake/tsunami (15,000), drought in Africa (30,000), floods in Thailand (800+) and a typhoon in the Philippines (1,200+). It's rare for the United States to make these kinds of lists, with the exception perhaps of Hurricane Katrina in 2005. But it made the list for 2011 because of a combination of unusual and severe weather events that in total caused the country [\\$35 billion in damages](#) and killed more than 700 people. Numerous tornadoes, flooding, droughts and a blizzard have all combined to at times cripple regions of the United States. On April 27, [more than 300 tornadoes](#) — four of those reaching the highest level on the tornado severity scale — ripped through the Southeast, leveling whole towns and killing 321 people. The unprecedented tornado outbreak was quickly followed a month later, on May 22, by another level-five tornado in Joplin, Missouri that wiped out the town and killed 158 people. Add to that a devastating winter blizzard in the Midwest, Hurricane Irene on the East Coast and a massive drought across the South, and 2011 becomes one of the worst years for natural disaster in United States history.

Flood trends in the US continue to result in increasing loss of property and resources due to development in high risk areas, changes in watershed development and more intense storms. Continuing investment of billions of dollars in high flood-risk areas, followed by billions of dollars in federal taxpayer disaster relief, means that we have not yet successfully adapted to this ever present and changing risk and have often made things worse by our human decisions and actions.

No substantive changes have been made to the NFIP since 2004, despite major flood events and a debt of \$17.75 billion. After several years of unsuccessful attempts, it is unclear if Congress may pass some reform in 2012; however, Congressional action this spring would not allow for meaningful consideration of FEMA's recommendations under its "Rethinking the NFIP" initiative. Those significant adjustments would need to be part of the next NFIP Reform. Levee accreditation continues to be an issue, as is affordability of flood insurance, program debt, subsidized flood insurance rates, and mandatory purchase requirements. The ASFPM continues to be engaged in NFIP reform conversations with FEMA, Congress, and partner organizations. We continue to work with Congress to achieve needed reforms to incentivize higher state and local development standards, phase in actuarial rates for flood insurance, and authorize an effective flood-mapping program, as well as addressing the insurance affordability issue for low income people. ASFPM testimony on NFIP is on our web: <http://www.floods.org/index.asp?menuID=334&firstlevelmenuID=187&siteID=1#Testimony>

In WRDA 2007, Congress did establish a National Levee Safety Committee, which submitted some recommendations to Congress in 2009. Although the report and recommendations fall short of what will be needed for an effective national levee risk management program, we continue to work with the Administration and Congress to address levee risk management within the context of a national flood risk management strategy and framework.

ASFPM is encouraged by and has been participating in and promoting the Corps of Engineers' new flood risk management program. Important activities include Silver Jackets, the national levee database, and risk communication initiative. ASFPM believes these programs have the potential to further the objectives of integrated and comprehensive flood risk management. Additionally, ASFPM has initiated contacts with the US Dept. of Housing and Urban Development, EPA and DOT, specifically encouraging them to address natural hazards in their sustainability initiatives. ASFPM works closely with National Oceanic and Atmospheric Administration (NOAA) on the Digital Coast initiative and coastal NAI, and continues to partner with other agencies involved in flood risk management, including the USGS and NRCS.

We are working with agencies and Congress to address the policy and political nexus with flood maps, levees, and flood insurance. The many flood maps being issued where levees cannot be accredited are creating a backlash to not issue the maps or to delay mandatory insurance for many years in these residual risk areas. Flood risk management in this nation must be multi-agency and multi-government and must actively involve the private sector if we are to be successful in reducing flood costs and human suffering. ASFPM meets frequently with the leadership of the Corps of Engineers, FEMA and others to discuss the flood risk policy nexus of agencies' policies and programs.

Who benefits and who pays for at risk development and disaster costs? – One question we should all be prepared to address is **"WHO PAYS?"** Does 94% of the population not living at flood risk pay the bulk of the costs for the 6% who do? We continue to be dismayed that some members of Congress see mapping and management of flood risk areas and restoration/utilization of natural floodplain functions for reducing flood risk as antithetical to economic development. They often use the tough economic times as further reason why we should not impose flood risk maps, regulations, or flood insurance on property owners who build, buy, or live in high risk areas - and many honestly (but erroneously) believe that those factors delay or stop economic growth! Only 6% of the nation's population lives at risk of flooding, but that is the people legislators hear from. All of us have a responsibility to help them hear from the 94% who pay for many of the costs,

but receive little or no benefits. Some of these current flood policies may help a few of their constituents, but may silently hurt many of their other constituents who are not even aware of it.

All of us in the profession spend lots of time debating exactly where the 100 year flood hazard area is, how to protect one building, how to build and maintain a levee, whether one building is in or out of the 100 year floodplain, or how to protect a certain natural resource. . . . But in the end, all the issues we struggle with each day are usually decided on how the economics are viewed by those making development decisions. Arguing about the flood level, the mapping notes, or how the natural resources add to the community's sustainability becomes just so much noise if the only people involved are those who gain economically, and if the reality of who will pay now or in the future is not part of the discussion.

The 500-pound gorilla in this mix is the post disaster federal assistance, which rushes in when flood disasters occur. These federal disaster dollars too often reward those communities and states who do little or nothing to reduce their flood risk—again and again. We encourage all ASFPM members to get involved in this dialogue. The effort to incorporate mitigation in all aspects of building and rebuilding is important not only to those living and working at risk along our rivers and coasts, but to all of us who contribute to disaster response and rebuilding efforts following disasters. ASFPM is represented on the FEMA Administrator's National Advisory Council and in that capacity is participating in a "bottom up review" exercise of the Public Assistance program, which is critical to this concept.

Federal budget priorities – One thing is certain in the current budget climate – there will be winners and there will be losers. The questions have become "where" and "how much" to cut? Reductions established in the budget request in FY12 and FY13 impact virtually all programs of importance to flood risk management including: FEMA Flood Mapping, FEMA Mitigation Programs, USGS Streamgaging Programs, USACE Flood Programs "Planning Assistance to States" and "Floodplain Management Services", NRCS Conservation Programs, and NOAA Coastal/Climate Change programs. Perhaps the destruction from the 2010 and 2011 floods can be reminders to Congress that there is value to basic science and hazard identification. Nonetheless, it will be important we be an ever present voice for these important programs.

While ASFPM normally supports many agency budgets that deal with all aspect of floodplain management (from USGS streamgaging, to USDA Conservation Programs), of particular focus this year is continuing cutbacks in the FEMA Flood Mapping Budget as well as the elimination of the National Pre-Disaster Mitigation Program. ASFPM is a leading voice in the nation highlighting the importance of flood mapping as well as mitigation programs to reduce flood losses.

Federal agency organization and coordination – The lack of collaboration between federal agencies and programs flows from a lack of general policy direction from Congress to establish a national flood risk policy, and even beyond that, lack of an integrated and comprehensive national water policy. For example, we point out in testimony that any national levee safety policy will function best within the context of an overarching national flood risk management strategy, and it risks failure without that context.

Despite this lack of Congressional Direction, ASFPM has been encouraged by the Executive Branch's recent collaboration. The work of the *Federal Interagency Floodplain Management Task Force (FIFM-TF)* continues under the leadership of Jo Ellen Darcy, Assistant Secretary of the Army for Civil Works, and Craig Fugate, FEMA, who pulled together the key federal agencies to discuss integration and collaboration of programs and policies impacting floodplain management. This is an important effort, which we will continue to support and encourage.

Building state and local capability for flood risk management – The nation's current flood risk management model relies heavily on federal, top-down approaches, especially for funding. However, the most effective tools in reducing future risk rest with state and local government land use, building codes, and mitigation programs. Many federal programs and policies do not build state and local capability, but continue to rely on federal top down efforts. There are few incentives in current programs to encourage states or locals to go beyond minimum federal standards for development in high risk areas, let alone foster innovation/integration of programs in the context of future changes to achieve multiple objectives - such as improving water quality and balancing long term economic, social, environmental, or recreational objectives. States have the authority and the responsibility to reduce flood risk to existing development and to prevent the increase in future risk from new development and redevelopment. Structural projects like levees or dams can increase flood risk on other properties if not done right. Federal agencies and all of us must work to develop policies and programs that will assist and reward those who do that. Concepts that ASFPM has been discussing with several agencies and Congress include sliding non-federal cost shares to reward good behavior and delegation of federal programs to states that have adequate capability.

Partnerships with others – Members of ASFPM continue to be represented on groups of national policy experts, from the National Academy of Sciences Committees to strategic planning focus groups for numerous agencies and programs. We also lead and participate in coalitions that support major initiatives to advance good public policy for flood risk such as the Natural Floodplain Functions Alliance and the National Mitigation Alliance. The number of our members doing this is too numerous for us to list, but we do want to thank each and every one of them for volunteering their time and expertise. Volunteers are the backbone of ASFPM and what sets us apart from many organizations. We have literally hundreds of volunteers who spend many hours for the profession in our name, some spending perhaps hundreds of hours for the organization as their professional contribution. We do our best to recognize each of you, because without you and our committed ASFPM staff, we could not have the credibility and impact we have.

Additionally, during the past year, we have continued to engage in national policy initiatives to achieve the following:

- Inform efforts to reauthorize and reform the NFIP, and address the recommendations anticipated through FEMA’s efforts to “Rethink” the NFIP’s major policy approaches.
- Actively engage with new federal partners on transportation, housing, and other federal infrastructure investments to identify opportunities to craft incentives, promote resilient communities, and prepare the nation for the impacts they will experience of a changing climate.
- Support needed revisions to the Stafford act related to post disaster local permitting and mitigation
- Identify opportunities to prevent or reduce continued federal investment in practices that contribute to the nation’s overall exposure to flood risk.
- Maintain effective relationships with inter-jurisdictional policy bodies, such as the Interagency Levee Task Force, and the Federal Interagency Floodplain Management Task Force (FIFM-TF), among many others.
- Engage the dam safety community and improve coordination between dam and levee risk management programs where appropriate. The need to identify dam failure zones on flood maps is an example.
- Support development and refinement of building safety standards and codes—and their enforcement.
- Deepen our ties and foster new relationships with academia, including exploring a new library partnership with the Natural Hazards Center at UC-Boulder.
- Expand on our ties with allied non-governmental organizations such as the National Emergency Management Association, the Association of State Wetland Managers, the Coastal States Organization, IAEM, American Rivers, The Conservation Fund, Restore America’s Estuaries, The Nature Conservancy, and many others.
- Develop and support broad coalitions with partners who have common interests and goals, such as the Flood Mapping, Stafford Act, and USGS coalitions, as well as the Natural Floodplain Functions Alliance

The ASFPM leadership carries the messages from our members and Chapters throughout the nation, from our many partner organizations and from disaster-impacted areas to key decision makers in Washington, DC and elsewhere as they consider what changes in national policy and programs would be effective to reduce the catastrophic consequences of the next major natural hazard disaster. We know those events will come, perhaps even more frequently and with more intensity as changes occur in development, population and climate. We believe the nation can change the consequences of such events, and can change catastrophic disasters into events that, while they may cause damage, will show we have communities that are resilient and sustainable. That will not come easily or without leadership or debate. However, the cost in lives, suffering, and damages are far too great for us to ignore them or simply tweak existing programs or policies. Bold actions will be needed, and ASFPM will use our members’ collective expertise to lead in any way we can. We ask you to join the effort in any way you are able.

Your Association will represent our members’ needs and concerns on these issues at all levels, and we will continue to seek your input and involvement in policy development. Please provide your thoughts to your ASFPM Board representative and to the ASFPM Executive Office.

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