State Perspectives on Critical Water Issues: ASFPM Update

2016 NAFSMA Annual Meeting
Floods are 'acts of God,' but flood losses are largely acts of man.

1945 PhD Dissertation Human Adjustments to Flood by Gilbert F. White
ASFPM’s Mission

Mitigate the losses, costs, and human suffering caused by flooding.

and…
Protect the natural and beneficial functions of floodplains.
What does ASFPM do?

- National and State Policy Issues
- National CFM® Certification
- State Chapter Services & Support
- Develop Tools, Publications, & Resources for State and Local Floodplain Managers
- No Adverse Impact (NAI)
- Conferences & Events
- Training (ASFPM Webinar Series)
- Research
The broad problem of flood-loss reduction is that the rate at which flood losses are being eliminated by construction of engineering or land-treatment works is of about the same magnitude as the rate at which new property is being subjected to damage. - GFW
<table>
<thead>
<tr>
<th>Program</th>
<th>Administration</th>
<th>House</th>
<th>Senate</th>
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<tbody>
<tr>
<td>FEMA -Flood Mapping</td>
<td>$177.5 m</td>
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<tr>
<td>FEMA – Pre Disaster Mitigation (PDM)</td>
<td>$54.5 m</td>
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<td>$100 m</td>
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<td>FEMA – Flood Mitigation Assistance (FMA)</td>
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<td>USACE – Planning Assistance to States (PAS)</td>
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<tr>
<td>USACE – Floodplain Management Services (FPMS)</td>
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<td>$16 m</td>
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<tr>
<td>USACE – Natl Flood Risk Management (Silver Jackets)</td>
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Private Flood Bill

• HR 2901 / S 1679
• Supposed to address two specific concerns to make private flood insurance easier to write; instead it is major flood insurance reform
• Impacts
  – Communities could drop out of the NFIP because private flood easily available and no tie to NFIP participation = no FPM standards
  – Hurts mitigation programs (ICC and FMA) because no requirement for ICC / no requirement to pay into FMA
  – Hurts FPM and mapping because no requirement for Federal Policy Fee
  – Could result in substandard policies that lenders are forced to accept to meet mandatory purchase. Policy holders will be more dependent on disaster assistance
2017 NFIP Reauthorization

- NFIP expires 9/30/17
- Will need to be reauthorized by Congress
  - Will it be a series of short term reauthorizations or a long term one?
  - What will program reforms be?
- ASFPM working with several different groups / participating in coalitions to promote effective reforms (i.e., Natl Assoc of Realtors, Natl Emergency Management Assoc.)
- ASFPM developed Principles and Priorities documents for 2017 reform
• Final guidelines establish new flood risk standard for federal projects. Agencies have three options:
  – Freeboard approach 3 ft. for critical actions, 2 ft for everything else;
  – 500-year elevation; or
  – Climate informed science to develop new BFE
• Requires consideration of nature based alternatives
• FEMA proposed rule now out for public comment, closes October 20th.
• HUD, and a few other agencies may be doing rulemaking this year

ASFPM STRONGLY SUPPORTS AND HAS DEVELOPED WEBPAGE FOR INFORMATION LINKED TO ASFPM HOMEPAGE AT WWW.FLOODS.ORG
• Freeboard Value Approach (FVA) example
FHA 203K Loan

• FHA's primary program for the rehabilitation and repair of single family properties:
  – Flood mitigation activities are eligible based on guidance clarification made in fall of 2015
  – Combines financing for purchase or refinance and repairs into one loan
  – Can be used in cases where property owner finds flood insurance too expensive or generally to mitigate flood risk
  – Must be done by a FHA approved lender – they already exist throughout the country
  – Competitive mortgage rates

ASFPM has just signed a MOU with HUD to develop guidance and informational materials to promote this program nationwide. Stay tuned for more information!
• As a rule, ASFPM does not advocate in Congress for specific projects. However, we do focus quite intently on policy changes in WRDA
• PL 84-99: Primary focus is to ensure non-structural alternatives are automatically considered, not merely on a sponsor’s request. Also supportive of pursuing nature based solutions
• Very concerned about proposed changes to PL 84-99 to use program to increase LOP
• Very supportive of dam rehabilitation loan program
  – Aligns well with mitigation planning and floodplain management planning
  – Supports strong state dam safety programs
April 30 – May 5, 2017

• Important Dates:
  – Abstracts due October 31, 2016
  – Registration will open earlier this year
  – Adequate hotel room capacity
  – Exhibitors and sponsors prospectus now available! Contact ASFPM
Training: 2017 Other Events

- Coastal GeoTools
  - Feb 6-9, 2017
  - North Charleston, SC
  - Call for Abstracts open until September 26, 2016
  - [www.coastalgeotools.org](http://www.coastalgeotools.org)

- National Mitigation & FloodProofing Workshop 7
  - Aug 13-18, 2017
  - Iselin, NJ
  - Focus on Sandy Mitigation five years later
Research, Tools and Data

There's the floodplain. Now where do we go from here?
NAI How-To Guides

• Features:
  – 5 NAI level tools in each guide
  – Case studies and “How-To” information
  – Based on 7 building blocks in NAI Toolkit. Four guides complete: Mitigation, Infrastructure, Planning, and Education / Outreach

• Two guides in production: Mapping, and Regulations

• One guide to start in CY16: Emergency Services
Other Projects

• Subdivision Design and Flood Hazard Areas
  – Companion to 1997 Planners Advisory Service (PAS) Report with the same name
  – Focuses on subdivision process and recommends over 60 standards that can be used to maximize flood loss reduction
  – New PAS report will be out by end of the year

• Planning Information Exchange
  – Partnership with American Planning Association
  – 8 webinars over 2 years, both CFM and AICP credits
  – Webinar #5 will be in April/May “Know your Dam Risk!”

  • Past webinars on APA website at: www.planning.org
Other Projects

• Community Rating System (CRS) “Green Guide”
  – Develop resource guidebook for communities identifying CRS elements that have co benefits of CRS credits and protecting natural floodplain functions
  – Developing several case studies, show “how-to” implement specific elements
  – Deployed through workshops and webinars

• Community Floodplain Management Survey
  – Develop baseline of local program capacity and implementation issues
  – Format based on ASFPM’s State and Local Program Survey
  – Desire is statistically valid data nationally, regionally and possibly in each state
The present status of floodplain management does not encourage complacency ... On balance, progress has been far short of what is desirable or possible, or what was envisaged at times when the current policies and activities were initiated - GFW

www.floods.org

Credit given to the Natural Hazards Observer and Rob Pudim for all illustrations in this presentation