



# Association of State Floodplain Managers, Inc.

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## The United States is at Risk! --What are our Options to Manage Flood Risk?

Every year the United States experiences floods, and flooding is the costliest natural hazard in the nation. The consequences of flooding include: loss of life; lost business revenue; federal, state and local government response and recovery costs; private and public property damage; public infrastructure damage; and environmental impacts to floodplain resources and functions. Consider:

- Annual flood losses from the last decade averaged \$10 billion. Flood events are getting more extreme. Future mega-flood events have the potential to cause upwards of \$700 billion in damage. (A new analysis indicates that a 200-year storm in the California's central valley would cost \$725 billion!) Many states have the potential for single flood events resulting in over \$1 billion in damage.
- Studies and historical data shows that between 25% and 60% of businesses do not reopen after a significant flood event, resulting in the loss of inventory, sales, productivity, profits, jobs, income and tax revenue. Agricultural losses result in higher food and feedstock prices, and strain already tight profit margins for farmers. Disaster assistance and disaster loss tax deductions increase the federal deficit and divert scarce resources from other programs at all levels of government.
- Personal impacts of flooding include physical and social impacts including lost jobs and wages, increases in bankruptcies, dislocation of communities, and mental health impacts (including increases in suicides). Communities often take years to recover from major flood events, and many never fully recover.

## Why Should Congress Care About Flood Risk?

Flooding occurs or has the potential to occur in every state and US territory. It impacts businesses, families, communities, and infrastructure. Federal taxpayer costs resulting from flood damage is rising.

Every year Congress must make decisions about program funding, policy priorities, and legislative initiatives. Currently, Congress faces several concurrent challenges: national debt, budget deficits, and the size and role of the federal government. With constrained budgets, political priorities must include stretching existing dollars and delivering services in cost-effective ways. In managing flood risks, a key issue is, "Who pays?" Whether it is direct payments for flood response and recovery or it is the future increased risk to other property owners due to land use decisions made today, our framework for flood risk management externalizes many of these costs away from those choosing to live or develop in flood hazard areas and on to the federal taxpayer.

## Basic Principles of Effective Flood Risk Management

- **Based on sound and evolving science.** For example the science of flood mapping, flood forecasting, and flood risk assessment is much better now than 20 years ago.
- **Identification of all flood hazards.** Flood hazards exist everywhere and beyond the FEMA identified 100-year floodplain. Flood hazards occur behind levees, downstream of dams, in suburban subdivisions and urban areas with undersized stormwater systems, shallow ponding areas, alluvial fans, around lakes and in coastal areas just to name a few.

- **STOP THE PROBLEM FROM GETTING WORSE.** Prevent at-risk development or modify development that is necessary in the floodplain to protect it to the greatest extent possible through effective floodplain management. Good planning and regulatory programs can minimize flood risk.
- **Break the cycle of damage-repair-damage through mitigation and flood insurance at all times but especially after a disaster.** For the built environment insurance and mitigation are effective in lessening the flood risk to property. An independent study requested by Congress shows that for every \$1 spent on flood disaster mitigation, society saves \$5 when the next flood event occurs.
- **Incentivize good behavior and actions, dis-incentivize bad behavior by communities and states.**
- **Floodplains provide valuable natural functions that contribute to the overall environmental health and quality of life--and use nature to reduce flood losses.**
- **Multiple approaches must be used to buy down flood risk.** For example, flood insurance along with flood warning/evacuation with elevation or structural measures like levees, can all combine to reduce risk.
- **Management of flood risk is a shared responsibility** that must occur at all levels of government.

## Framework of National Flood Risk Management in the United States

Virtually every department in the Federal government undertakes flood risk management, including:

- **Federal Emergency Management Agency (Dept. of Homeland Security)** – The National Flood Insurance Program, Stafford Act programs including disaster assistance and hazard mitigation, and the National Dam Safety Program.
- **US Army Corps of Engineers (Dept. of Defense)** – Various flood control programs, floodplain management and flood planning assistance programs, along with ecosystem restoration and protection programs.
- **United States Geological Survey (USGS – Dept. of Interior)** - Streamgaging network, including a direct funding of the National Streamflow Information Program (NSIP) and a cost shared cooperator program.
- **National Oceanic and Atmospheric Administration (NOAA – Dept of Commerce).** National Weather Service (NWS) providing river stage forecasts, NOAA administers the Coastal Zone Management Program and the Coastal Services Center provides communities and states technology/mgt strategies.
- **Natural Resource Conservation Service (NRCS – Dept. of Agriculture)** – Various land conservation and watershed programs with incentives to set aside highly erodible farmland, wetlands and flood risk lands.
- **Environmental Protection Agency** – Clean Water Act Stormwater Program regulating stormwater discharges and authorizing states to develop their own stormwater permitting programs.

Other Federal departments such as Transportation, Housing and Urban Development, and Treasury have roles as well. To coordinate these efforts, the **Federal Interagency Floodplain Management Task Force**, which had provided coordination throughout the 1980's, has been recently reconstituted to coordinate federal policies/programs.



*The mission of ASFPM is to promote education, policies, and activities that mitigate current and future losses, costs, and human suffering caused by flooding, and to protect the natural and beneficial functions of floodplains - all without causing adverse impacts. For additional information, please contact the ASFPM Executive Office at 608-274-0123 or visit ASFPM's website at [www.floods.org](http://www.floods.org).*