August 15, 2008

Honorable John McCain
241 Russell Senate Office Building
Washington, D.C.  20510

Subject: Success Factors for Your Administration - Flooding and Disaster Response

Dear Senator McCain,

The occurrence of flood related disasters, and whether they are managed well or poorly, is a direct function of the methods and focus that a presidential administration opts to place on this policy area. The previous three administrations, including the current one, dealt with these issues in very different ways. All three faced serious flood disaster challenges, but only one will be viewed by history as having had an effective flood disaster management strategy and policy.

Hurricane Andrew, in 1992, demonstrated how weak leadership within the Federal Emergency Management Agency (FEMA), with few direct ties to the White House and ineffectual ties to the States, undermines response and recovery efforts.

The Midwest Floods of 1993, the largest regional riverine flooding experienced in decades, demonstrated how strong leadership within FEMA, closely aligned to both the White House and to the States, brought about an organized response, and perhaps one of the most creative and effective recoveries to date.

Hurricane Katrina demonstrated how even an experienced FEMA team can be rendered less effective by being moved into a department with little understanding of natural hazards. The resulting infighting distanced the White House from FEMA.

Effectively managing and mitigating flood disasters is a wholly non-partisan goal whose achievement represents the best that government has to offer its citizens. This only happens, however, when the government’s resources are organized and managed for success.

The following comments are based on this Association’s collective experience with flood disasters and their mitigation over the past decades, and are offered in the spirit of fostering discussion about improvements to existing approaches. ASFPM has 13,000 members and 27 State Chapters throughout the nation, whose focus is helping the 21,000 flood-prone communities in the nation reduce their flood losses and enhance those floodplain resources that reduce flood losses naturally. Please see our web site at [www.floods.org](http://www.floods.org).
FEMA Purpose and History
The Federal Emergency Management Agency (FEMA) is tasked with responding to, planning for, recovering from, and mitigating against natural disasters. The United States has a long history of natural disaster response dating back to the Congressional Act of 1803, commonly regarded as the first piece of national disaster legislation.

Up until 1979, emergency and disaster activities were fragmented. More than 100 federal agencies were involved in some aspect of disasters, hazards, water management, and emergencies. Parallel programs and policies existed at the state and local levels as well, compounding the complexity of national disaster relief. The National Governors Association sought to minimize the number of agencies with whom state and local governments were forced to work. The governors asked President Carter to centralize federal emergency functions. In response, FEMA was formed in 1979 by Executive Order 12127, merging many of the separate disaster-related responsibilities into a single independent agency.

Move an Independent FEMA to Cabinet Level Status
Placing FEMA in the Department of Homeland Security (DHS) in 2003 led to the following problems, all of which were predicted by this Association and by other professionals acquainted with the history, goals, and operations of FEMA, and all of which seriously hamper flood disaster mitigation, planning, response, and recovery:

- It introduced a layer of bureaucracy between FEMA, the White House, and the States, that culminated in a diminished responsiveness and effectiveness.
- It reduced the focus, resources, and capabilities FEMA could bring to natural hazards issues.
- It increased the nation’s vulnerability to natural hazards.

We would urge your administration to support legislation to remove FEMA from DHS and to take steps to elevate the stature of FEMA in your administration—up to and including creation of a cabinet post for the FEMA Director. An effective DHS for national security is warranted, but that security is best generated by a culture and a focus that are emphatically different from those that provide effective response to and mitigation of natural hazards.

Presidential Commission on Natural Hazards in the Year 2050
Explosive population growth (from 100-150 million additional people in the United States by 2050), diminishing federal funding resources, the growing insurance crisis, and issues such as climate change are beginning to render our existing systems for natural hazards management ineffectual. In essence, our tradition of disaster relief, meshed with more frequent and severe hazards such as flooding, and a rapidly increasing and more exposed public are all aligning to put this nation at level of risk that we can neither afford nor manage. This trend is reversible, but the nation will need time to make the necessary adjustments in policy and programs.

Further, the nation has experienced a growing shift in responsibility from individuals and local communities towards State and Federal governments for the problems of living with, responding to, and recovering from natural disasters, particularly floods. People willingly develop and live in areas that are simply too hazardous, and do not accept personal responsibility or take appropriate actions. Local governments (communities) permit development in “at-risk” areas, without taking the consequences into account. The result is increasing exposure to flood risk and levels of flood damage. This trend must be reversed in order to minimize flood risk in the future.

To reduce flood risk, historically the nation has relied on structural measures (such as dams, levees, channels, etc.) that “keep floods away from people.” Their use has resulted in additional development in floodplains, setting the stage for catastrophic flood impacts. We need to move more aggressively to the use
of nonstructural measures that, instead, keep the people away from the floods. Measures such as buyouts, elevation or relocation of flood-prone structures, and floodplain zoning set the stage for reducing the impacts of future floods.

We urge your Administration to establish a Presidential Commission charged with evaluating future potential risk related to natural hazards and begin to identify the long-term policy adjustments (through the year 2050) that will be necessary if we are to ensure the continuity and sustainability of our economy, our culture, our ecosystems, and our nation.

Improving Water Resource and Water Management Policies and Programs

Water resources for drinking, navigation, manufacturing, agriculture, and other uses are facing stresses never previously encountered by this nation. For approximately 25 years there has been an identifiable lack of coordination among the nation’s water resources programs. The stove-piping between and within such agencies as the U.S. Army Corps of Engineers, FEMA, the Natural Resources Conservation Service, the Tennessee Valley Authority, the Bureau of Reclamation, the Environmental Protection Agency, and others begins with the committee structure in Congress, and has led to a mirror stove-piped structure in the Office of Management and Budget. It is further replicated by the States, until, finally, it falls to the local level of government to attempt to integrate the various policies and programs before effective action can take place.

Improved coordination could be had through such simple steps as an updated Executive Order on how the federal government will reduce its impact on flood losses, the creation of a presidentially directed coordinating body of staff and policy makers, or even aligning water resource management agencies under a broad, common goal. Already populations are demanding more clean surface water and ground water than is available. Climate change and population explosion will only make this worse, bringing the potential to unravel a century of water resources investments. Strong and coordinated Federal leadership will be needed to work with States and between States to address this emerging and critical problem.

NFIP Reform and Catastrophic Disaster Insurance

Recently, the National Flood Insurance Program (NFIP) has been receiving a lot of attention. This program, enacted in 1968, establishes a quid pro quo whereby the Federal government underwrites flood insurance policies in exchange for communities’ adopting, administering, and enforcing land use and building standards in flood hazard areas. Overall, this program has served the country well. In aggregate, structures built to the minimum standards of the NFIP result in over $1.5 billion in avoided flood losses annually. Also, the program has been largely self sufficient, paying claims from program income while occasionally borrowing from the U.S. Treasury, but always paying borrowed funds back with interest (of course, the exception is the program’s $17 billion debt resulting from Hurricanes Katrina and Rita). Finally, the flood maps that identify flood hazard areas are the nation’s most comprehensive set of risk maps available.

The current draft NFIP reform legislation focuses on enhancing the self-sufficiency of the program and addresses the need to have those who live at risk of flooding pay for that risk. Also, these proposed reform measures recognize the broad array of flood hazards (coastal inundation, riverine, residual risk areas behind levees, etc.) and establish an ongoing mapping program that the ASFPM believes is critical. Finally, proposed reform legislation (the House version) includes poorly crafted policy directed at adding wind coverage to the NFIP. There is clearly a need to consider indemnification for wind damage along with other natural hazards in some broader context, but not as a simplistic “add on” to the NFIP. We believe there is an opportunity for the next administration to provide leadership in crafting a comprehensive, catastrophic disaster insurance mechanism that is tied to mitigation actions that reduce risk.
Continued funding for Science and Climate Change Research
Inadequate data and aging science and engineering are increasing the nation’s vulnerability to flooding, particularly as increased development encroaches onto flood-prone lands. Massive development in watersheds and coastal areas, coupled with changing climate, requires enhanced data collection and the development of forward-looking tools. Reliance on inadequate data and aging science is like navigating one’s car by watching the rear view mirror instead of looking out the windshield. We would urge your administration to invest in the science and data needed to manage our water resources and hazards effectively, starting with expansion of the nation’s stream gaging network and including research on regional impacts of climate change, which will provide information that communities and states need to adapt wisely.

Investment in Infrastructure
The nation’s economy is dependent on sound and functioning infrastructure. By everyone’s account, our infrastructure is in terrible condition today. We fully anticipate that there will be significant attention devoted to the repair, rehabilitation, reconstruction, and reform of infrastructure during your administration. Our recommendation is two-fold. First, investments in infrastructure are primarily a local responsibility, and to the greatest extent practical the Federal government should not convey the notion that any repair or upgrade will be shouldered solely by the Federal government, even though there clearly will be some need for support through loans, incentives for strong local and State action, seed grants, or funding proportional to the Federal interest. Second, there needs to be a strong policy that encourages sustainable actions or that eliminates using infrastructure as an enticement to lead people to build or live in areas vulnerable to natural disasters. Development, in most cases, follows the infrastructure. Any funding for infrastructure upgrades should be predicated on meeting multiple goals, such as increasing public safety, reducing hazard exposure and improving environmental and economic sustainability.

Disaster response. hazard mitigation and long term recovery
Historically, disaster assistance programs in the United States have been directed at returning people and communities back to normal as quickly as possible after a disaster. Unfortunately, in our rush to do this, we too often restore them to their previous at-risk condition. This was again demonstrated with the catastrophic disasters caused by Hurricanes Katrina and Rita. Although it will always be necessary for the federal, state, and local governments to have programs to administer assistance after disasters, the ASFPM believes that the post-disaster recovery period should be used as much as possible to encourage, facilitate,, and reward actions that lessen the potential damage from future floods, and that build overall local resiliency.

The Robert T. Stafford Act is an amended version of the Disaster Relief Act of 1974 that created the system in place today, by which a Presidential disaster declaration after an emergency triggers financial and physical assistance through FEMA and other federal agencies. Both direct disaster assistance and mitigation assistance are made available through the Stafford Act to individuals, businesses, and communities. By definition, mitigation assistance is that which results in long-term enhancements in public safety and property damage. Although disaster assistance will provide resources for repairing damaged property, additional mitigation assistance is used to make the damaged property more resilient to the impacts of the hazard. For example, disaster assistance may provide funds to repair a school; additional mitigation funds might be used for the purchase of hurricane shutters or to retrofit the building to make it more resistant to flooding.

One important concept that is now integrated into the Stafford Act is that of pre-disaster mitigation. The concept is that it is important to take mitigation action before a hazard event occurs. Thus, pre-disaster mitigation grant programs and hazard mitigation planning initiatives are key components of the nation’s overall strategy for loss reduction. The Act serves as the cornerstone of disaster response by the federal government; however, it is in need of revisions to fully incorporate all response and recovery actions that are needed by the impacted communities.
Mitigation provides $4 in benefits to the nation for every dollar invested, according to a recent independent study. Your administration will be able to leverage federal mitigation dollars to reduce future disaster costs. As such, both pre-disaster and post-disaster mitigation will be important.

**Conclusion**

Should your campaign staff and/or transition team desire to meet with us and be briefed on these topics or other similar matters, please contact Larry Larson, ASFPM Executive Director at 608-274-0123 or larry@floods.org. You should be aware that we will be sharing these ideas with other organizations and those hosting debates in order to emphasize during this campaign the importance of these issues.

Thank you for your attention.

Sincerely,

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ASFPM Chair
Mississippi State Floodplain Manager

Larry A. Larson, P.E., CFM
ASFPM Executive Director