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

- **Hurricane Sandy sustainable recovery**—ASFPM worked this matter heavily, all the way from the event, through the Sandy Supplemental disaster relief that included $60.4 billion in taxpayer funding, to policy requirements for rebuilding using taxpayer dollars, and including working with the states on sustainable recovery.

- **2012 NFIP Reform**—aka BW-12--This major reform bill was signed 6 July 2012, and is being implemented over the next few years. Numerous policy impacts as rate increases came into sharp focus when 30 to 40,000 structures were substantially damaged in the Hurricane Sandy area in the Northeast. The premium increases are driving better mitigation decisions by individuals and communities/states, but also create political backlash.

- **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 natural ecosystems.

- **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, and the other 94% help pay the costs through damages and disaster relief.

- **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 are greatly encouraged by reinvigoration of the Federal Interagency Floodplain Management Task Force (FIFM-TF), involving 10 or so key federal agencies working together.

- **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.
**Hurricane Sandy sustainable recovery**—Sandy moved into the Northeast US 26-29 Oct, 2013, causing wide spread damage, especially in New York and New Jersey, but also impacting a number of other states. The extent of damage was exacerbated because it hit parts of the area at high tide, with significant storm surge damaging 300,000 structures with 40,000 substantially damaged. ASFPM worked with impacted states/communities and the media to urge the recovery fully incorporate mitigation so communities can withstand future events. We issued a (Hurricane Sandy Recovery paper) make this a link to the paper laying out these principles. We also worked with the President’s Federal recovery Task Force, led by HUD secretary Shawn Donovan, urging use of sustainable principles in use of the federal funding. Other actions by ASFPM on the Sandy recovery are in the Executive Directors 2013 report.

**2012 NFIP Reform**—aka BW-12—This bill is known by the name of the two prime authors in the House: Biggert-Waters, or BW-12 for short. Congress focused on the $19 billion debt of the NFIP in this bill, so many premiums were raised to put the program on better financial standing. FEMA is working hard to implement these changes, and the backlash from the rate increases are resulting in many bills proposing to roll back or delay the premium increases, especially for low income property owners who truly cannot afford it. ASFPM has urged inclusion of a means tested voucher system in the BW-12 bill, but it was not included. Now we are urging such approaches to the affordability issue rather than rolling back true actuarial rates. Our paper on flood insurance affordability is (HERE--link). For more see Executive Director 2013 report.

**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 2012, led by Hurricane Sandy, the second costliest disaster in U.S. history. This followed a heavy year for disasters in 2011, when the U.S. had a record 14 weather catastrophes costing more than a billion dollars.

The top global disaster list in 2012 included the usual array of floods and earthquakes. It's rare for the United States to make these kinds of lists, but it made the list for 2012 because of Hurricane Sandy, where over 120 people died, over one million homes were severely damaged and hundreds of thousands of people were evacuated from large population areas in and around New York and New Jersey.

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.

WRDA 2013 is under discussion as this is written. It includes some important policy changes and a National Levee Safety Program. ASFPM has been heavily engaged in this matter, providing testimony and continual input. Sam—add a bit more

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.

**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? Budget sequestration adds to the reductions established in the budget request in FY13 and FY14, and 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. One would think the destruction from the 2010, 2011 and especially the 2012 floods would be reminders to Congress that there is essential value to basic science and hazard identification.

While ASFPM normally supports many agency budgets that deal with all aspect of floodplain management (from USGS streamgaging, to USDA Conservation Programs), again this year we see 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, and even worse, refuse to delegate programs to qualified states. 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. Federal agencies and all of us must work to develop policies and programs that will assist and reward those who do it right. 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 do.

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

- Inform efforts to implement the reform of the NFIP in BW-12.
- 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 one example.
- Support development and refinement of building safety standards and codes—and their enforcement.
- Deepen our ties and foster new relationships with academia, including expanding our library partnership with the Natural Hazards Center at UC-Boulder.
- Expand our ties with allied non-governmental organizations such as the National Emergency Management Association, the Association of State Wetland Managers, the Coastal States Organization, NAFSMA, IAEM, American Rivers, The Conservation Fund, 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 even better, 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.

Association of State Floodplain Managers, Inc.

www.floods.org