

Association of State FloodPlain Managers
2809 Fish Hatchery Road, Suite 204 Madison, WI 53713
Phone: 608-274-0123 Fax: 274-0696
Website: *www.floods.org* Email: *asfpm@floods.org*

Resolution on High Risk Areas

WHEREAS, the Association of State Floodplain Managers has completed preliminary work to identify high risk areas and analyze the status of floodplain management for these areas; and

WHEREAS, simplifying assumptions for floodplain management made by Federal agencies, States, and local governments in the late 1960's have resulted in serious understatement of hazards in 20-30% of the Nation's floodplains; and

WHEREAS, these simplifying assumptions include: 1) Flood state is the only damage factor, 2) Only clear water flooding occurs, and 3) The Channel (or shore line) configuration is stable; and

WHEREAS, these simplifying assumptions, while necessary at the time, failed to consider: 1) Velocity, 2) Debris in the water (ice, rocks, trees, etc.), 3) Rapidity and duration of flooding, and 4) Erosion and other changes in the flood channel; and

WHEREAS, as a result of these assumptions, flood mapping, regulatory standards, and insurance rating, are inadequate for a significant portion of the Nation's floodplains; and

WHEREAS, failure to correctly map and regulate high risk areas, without consideration of additional risk and loss potential is causing and will cause an escalation of insurance claims and disaster losses; and

WHEREAS, growth potential is substantial in high risk areas including: barrier islands (e.g., much of the developed Gulf and Atlantic coastline); areas subject to subsidence (e.g., New Orleans and Houston – Galveston); alluvial fans (30% of the arid southwest and Colorado); and areas prone to mud floods (California coast and Wasatch front); and

WHEREAS, increased market penetration for flood insurance in high risk areas will likely lead to massive increases in losses (out of proportion to premiums) in high growth areas such as Los Angeles County, Clark County, New Orleans, Houston - Galveston, Denver, and Salt Lake City, unless insurance premiums and land management standards are adjusted to reflect the special risk; and

WHEREAS, the state of knowledge with regard to mapping and management of high risk areas has progressed sufficiently in the last 15 years to permit a variety of low-cost actions to reduce losses including mapping as part of the remaining map studies and remapping effort, upgraded land management, and increased insurance rates; and

WHEREAS, there are continued methodological problems which need research and field testing;

NOW THEREFORE BE IT RESOLVED, that this Association recommends:

1. That FEMA, in cooperation with other Federal agencies and states, develop a national policy for addressing areas, where special risk factors (velocity, debris, unstable channels) pose significant threats to life and property.
2. That such a policy supplement rather than replace existing policies pertaining to flood stage.
3. That an interagency task force be established to develop this policy with Association assistance.
4. That such a policy not only recognize the importance of such areas but set forth a process to develop improved maps, land management standards, actuarially sound insurance policies, and post-disaster mitigation plans and guidelines.
5. That such a policy be based upon further research and investigation that will:
 - a. Examine, in depth, disaster payments and insurance claims for high-risk areas to determine the magnitude of existing losses.
 - b. Determine growth potential in these areas (using the Donnelly Study and other approaches) and future damage potential including potential losses due to increased flood insurance penetration.
 - c. Determine the effectiveness of land management techniques in such areas (e.g. elevation on pilings vs. elevation on fill) and needed improvement through post disaster surveys and laboratory modeling.
 - d. Determine cost-effective combined approaches for individual types of areas including mapping, land management standards, insurance, etc., through demonstration projects. These might best be initiated in communities and states in need of immediate assistance and willing to assist in these efforts.

Adopted in draft form this 15th day of June, 1984 at the annual meeting of Association of State Floodplain Managers in Portland, Maine.