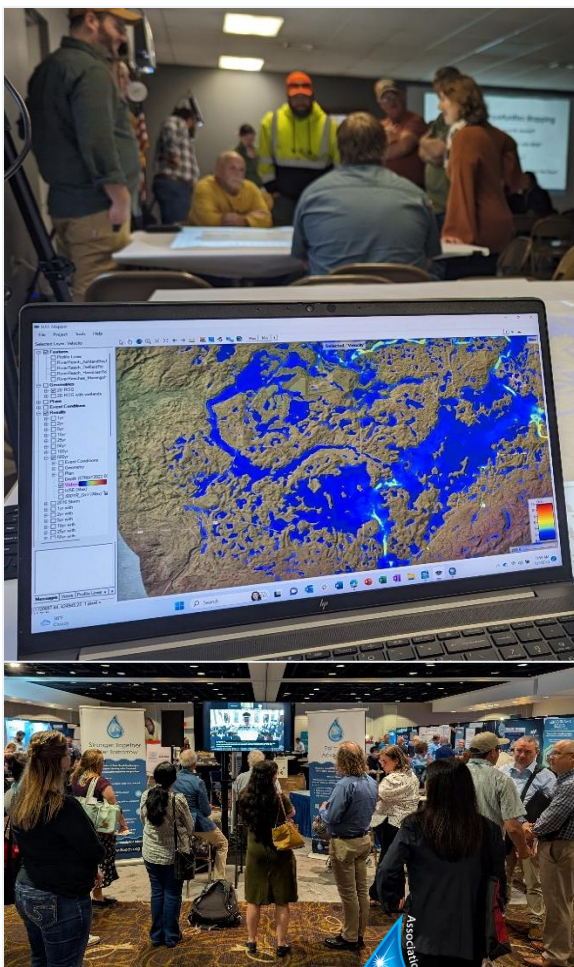




**ASSOCIATION OF STATE
FLOODPLAIN MANAGERS**

2025 State and Territory Floodplain Management Assessment

May 2026

no.floods.org/FPM2025

Cover Photos (clockwise from top left):

Participants viewing HEC-RAS output at the November 2023 Natural Flood Management workshop in the Marengo Watershed, Wisconsin; photo by Jeff Stone, ASFPM. Person standing in the rain; public domain image. View of the Trinity River and its floodplain in Dallas, Texas, May 2024, as seen from Reunion Tower; public domain image by IcedCowboyCoffee. Floodplain managers gather in the exhibit hall at the 2025 ASFPM National Conference in New Orleans, Louisiana; photo by Jason Hochschild, ASFPM.

2025 State and Territory Floodplain Management Assessment

May, 2026

no.floods.org/FPM2025

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The Association of State Floodplain Managers Inc. (ASFPM) published this report as part of its mission to promote education, policies, and activities that mitigate current and future losses, costs, and human suffering caused by flooding. Founded in 1977, the organization had over 21,000 members as of 2024, including members in 38 single-state or multi-state chapters. ASFPM supports professionals involved in floodplain management, flood hazard mitigation, flood preparedness, and flood warning and recovery. Members represent local, state, and federal government agencies, citizen groups, private consulting firms, academia, the insurance industry, and lenders.

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Table of Contents

Principles for Effective State Floodplain Management.....	1
About the Report	2
Principle 1	7
Description.....	7
Highlights.....	8
Survey Responses and Comparisons	9
Principle 2	20
Description.....	20
Highlights.....	21
Survey Responses and Comparisons	23
Principle 3	39
Description.....	39
Highlights.....	40
Survey Responses and Comparisons	42
Principle 4	62
Description.....	62
Highlights.....	63
Survey Responses and Comparisons	64
Principle 5	71
Description.....	71
Highlights.....	72
Survey Responses and Comparisons	73
Principle 6	91
Description.....	91
Highlights.....	92
Survey Responses and Comparisons	94
Principle 7	108
Description.....	108

Highlights.....	109
Survey Responses and Comparisons	110
Principle 8	118
Description.....	118
Highlights.....	119
Survey Responses and Comparisons	121
Principle 9	136
Description.....	136
Highlights.....	137
Survey Responses and Comparisons	139
Principle 10	151
Description.....	151
Highlights.....	152
Survey Responses and Comparisons	153

Principles for Effective State Floodplain Management

In 2003, ASFPM published “Effective State Floodplain Management Programs.” This landmark undertaking, which introduced the 10 guiding principles of effective management, was the first attempt by any organization to identify and record standards by which states could measure their floodplain management efforts. These principles, which take into consideration the differences between states, local governments, and geographical regions, are not meant to be the sole model that state programs should follow to accomplish effective floodplain management. Rather, they establish a set of standards that state programs can use to gauge accomplishments in achieving their goals of effective floodplain management. It is our assertion that all effective state floodplain management programs contain, at a minimum, components that are consistent with the 10 guiding principles listed below:

- | | |
|---------------------|--|
| PRINCIPLE 1 | State floodplain management programs need strong, clear authority. |
| PRINCIPLE 2 | State floodplain management programs should be comprehensive and integrated with other state functions. |
| PRINCIPLE 3 | Flood hazards within the state must be identified and the flood risks assessed. |
| PRINCIPLE 4 | Natural floodplain functions and resources throughout the state need to be respected. |
| PRINCIPLE 5 | Development within the state must be guided away from flood-prone areas; adverse impacts of development inside and outside the floodplain must be minimized. |
| PRINCIPLE 6 | Flood mitigation and recovery strategies should be in place throughout the state. |
| PRINCIPLE 7 | The state’s people need to be informed about flood hazards and mitigation options. |
| PRINCIPLE 8 | Training and technical assistance in floodplain management need to be available to the state’s communities. |
| PRINCIPLE 9 | The levels of funding and staffing for floodplain management should meet the demand within each state. |
| PRINCIPLE 10 | Evaluation of the effectiveness of state floodplain management programs is essential and successes should be documented. |

About the Report

This document is a summary of states' and territories' responses to the 2025 State and Territory Floodplain Management assessment undertaken by ASFPM with assistance from the University of Wisconsin Survey Center. Similar assessments in 1989, 1992, 1995, 2003, 2010, and 2017 allowed ASFPM to compile its national tally of the practices by which state and local governments manage floodplains.

This 2025 assessment focused on state-level practices in the floodplain management arena, and was divided into 10 sections according to the 10 guiding principles of effective floodplain management listed above.

Some of the questions from the prior (2017) round of the assessment were modified for clarity, or removed for the sake of reducing the burden on those taking the assessment. Several new questions, mostly on state floodplain management programs' access and use of FEMA National Flood Insurance Program (NFIP) data and privacy concerns, were added in 2025. The 39 states that completed 75% or more of the assessment in 2017 were provided with those responses as a way to save them time in completing the current round of the assessment.

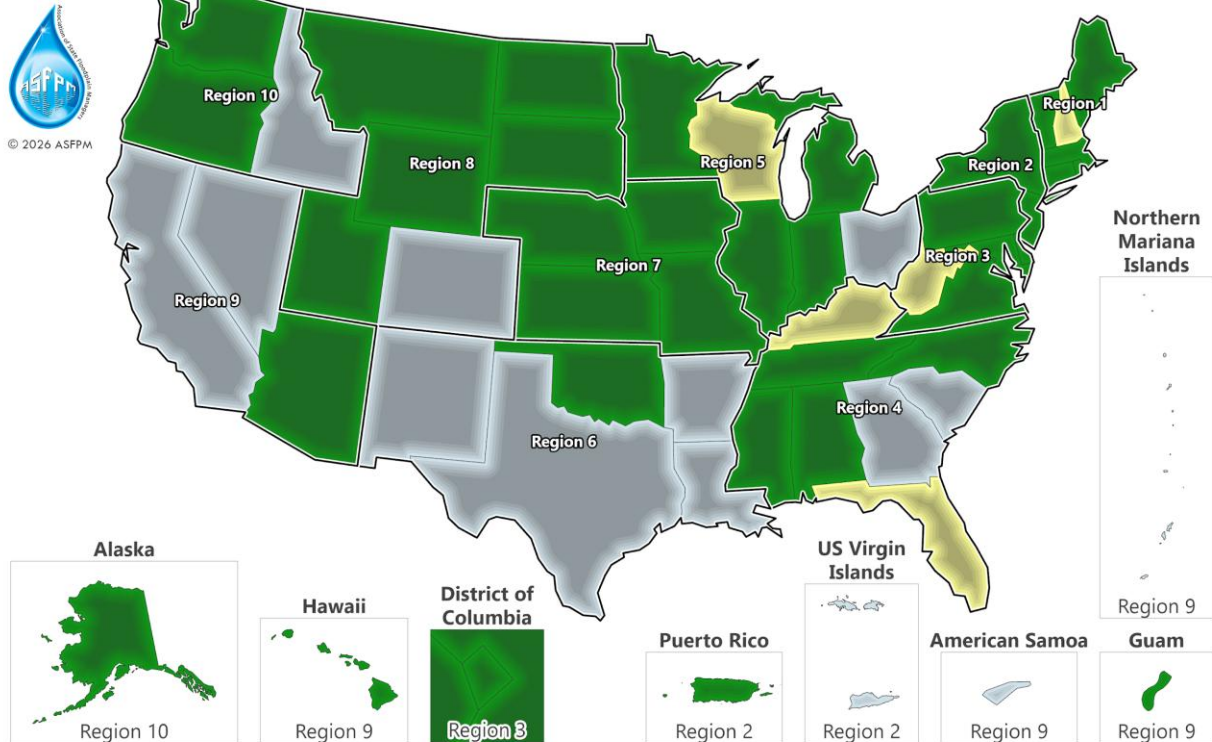
The assessment was completed between February and March 2025. A link to the questionnaire was sent to the lead floodplain manager in each U.S. state and major territory. 42 states/territories completed at least one question in the assessment, while 14 states/territories did not complete any of the questions in the assessment (see Map 1.1). All responses were included in the analysis. The responding floodplain management coordinators came primarily from state natural resources/conservation agencies, with some from water resources agencies and emergency management agencies (see Table 1.1 below).

<u>Agency</u>	<u>2003 Percent</u>	<u>2010 Percent</u>	<u>2017 Percent</u> <u>(n=39)</u>	<u>2025 Percent</u> <u>(n=42)</u>
Environmental Protection/ Natural Resources Agencies	61%	62%	62%	45%
Emergency Management/ Military Affairs Agencies	21%	16%	18%	21%
Planning and Community Development Agencies	16%	13%	5%	5%
Other agencies such as Public Safety, Planning Board, Water Resources, and Transportation and Development	2%	9%	15%	29%

Table 1.1. Primary Agency Operating the State Floodplain Management Program

Assessment Completion Status by State and Territory

State & Territory Programs Assessment 2025



Map 1.1. Geographic distribution of states that responded to the 2025 State and Territory Floodplain Management Assessment. States and territories in green completed all or a majority of the questions, while states and territories in yellow completed a portion of the assessment (their responses are included in the results). States and territories in gray did not answer any of the questions in the assessment.

Organization of the report:

Like the assessment itself, this report is divided into 10 sections according to the 10 guiding principles of effective floodplain management. The section for each principle in the report has three components: a description of the guiding principle, highlights of important/significant findings, and question-by-question summaries of 2025 assessment responses (and comparisons to 2017 results, as appropriate). Throughout this report, we have provided the text from the 2025 assessment questions, which are also available in the Appendix.

Disclaimers:

- Many comparisons between 2017 and 2025 results are not included in this report due to differences in how percentages were calculated; the 2017 report generally used a total N value of all respondents to the assessment, while 2025 used an N value of only the

number of responses to each individual question. In other words, non-responses were treated as “lazy no’s” in 2017 but not in 2025.

- In 2025, “yes” percentages were artificially high in some instances due to how the questions were formatted this round (“yes/no” rather than ‘check all that apply’) and some respondents skipping checking the “no” box when applicable. In these instances, the summaries talk about the number of respondents rather than the percentage. (This was most prevalent for questions that provided “other” as an option.)
- Perplexity AI was used for the initial summaries of assessment results; however, this output was thoroughly factchecked, corrected, and rewritten as needed for this final report.
- Not all states and territories completed the assessment, and there were a different set of states and territories who completed questions in 2025 versus 2017. Therefore, results for 2025 reflect the characteristics of the respondents who completed the assessment in that year rather than representing the situation in all U.S. states and territories, and comparisons between 2025 and 2017 results do not necessarily imply strong trends as there were different states/territories answering in different assessment rounds.

Acronyms:

For reference, the following is a list of acronyms that are used throughout this document. Each acronym definition is introduced the first time it appears in the text of the document, with the acronym used thereafter.

ASFPM	Association of State Floodplain Managers
BFE	Base Flood Elevation
BiOp	Biological Opinion
BLE	Base Level Engineering
BRIC	Building Resilient Infrastructure and Communities
CAC	Community Assistance Contact
CAP	Community Assistance Program
CAP-SSSE	Community Assistance Program - State Support Services Element
CAV	Community Assistance Visit
CCCL	Coastal Construction Control Line
CEC	Continuing Education Credit
CFM	Certified Floodplain Manager
CFR	Code of Federal Regulations
CFS	Certified Floodplain Surveyor

CISA	Climate-Informed Science Approach
CLOMR	Conditional Letter of Map Revision
CRS	Community Rating System
CTP	Cooperating Technical Partners
DEM	Digital Elevation Model
DFIRM	Digital Flood Insurance Rate Map
EMI	Emergency Management Institute
FEMA	Federal Emergency Management Agency
FFRMS	Federal Flood Risk Management Standard
FIRM	Flood Insurance Rate Map
FIS	Flood Insurance Study
FMA	Flood Mitigation Assistance
FTE	Full-Time Equivalent
GTA	General Technical Assistance
GIO	Geographic Information Officer
GIS	Geographic Information System
H&H	Models Hydrologic and Hydraulic Models
HMA	Hazard Mitigation Assistance
HMGP	Hazard Mitigation Grant Program
HUD	Housing and Urban Development
HWM	High Water Mark
I-Codes	International Building Codes
ISAA	Information Sharing Access Agreement
LOMA	Letter of Map Amendment
LOMC	Letter of Map Change
LOMR	Letter of Map Revision
NAI	No Adverse Impact
NASA	National Aeronautics and Space Administration
NFIP	National Flood Insurance Program
NOAA	National Oceanic and Atmospheric Administration
PDM	Pre-Disaster Mitigation

RL	Repetitive Loss
SD	Substantial Damage
SFHA	Special Flood Hazard Area
SHMO	State Hazard Mitigation Officer
SRL	Severe Repetitive Loss
TSF	Tiered State Framework
UHMAP	Unified Hazard Mitigation Assistance Program
USACE	U.S. Army Corps of Engineers
USGS	U.S. Geological Survey



Principle 1

State floodplain management programs need strong, clear authority.

Description

Effective state programs are stable and long-lasting. They are founded on clear legal authority, work cooperatively with local governments and other state and federal agencies, and are supported by adequate resources. Good state-level floodplain management programs allow evolution and improvements in response to changes such as major floods, new research and management techniques, and new federal programs and initiatives.

Whatever form the state/local relationship takes, an effective state floodplain management program provides for strong elements at both state and local levels. Effective state floodplain management programs extend into many facets of state government, and certainly extend far beyond simply performing the duties and responsibilities outlined in the National Flood Insurance Program (NFIP) regulations for "state coordinating agencies." An effective state program with strong leadership identifies all floodplain-related state and local activities and coordinates with all state agencies and the state legislature to effect programmatic changes ([ASFPM, "Effective State Floodplain Management Programs," 2003](#)).

Highlights

- The majority of respondents reported that their state or territory has enabling authority for key environmental and land-use policies (Question 2, Figure P1.1).
 - The most widely state-enabled policies reported were **floodplain management (95%)**, **public stream or wetland alterations (89%)**, and **disaster recovery planning (89%)**.
 - In contrast, fewer states reported authority for **climate change or adaptation planning (43%)** and **coastal zone management (50%)**.
 - These results suggest that state-enabling authority is more common for traditional land and flood management policies, and more limited for newer issues like climate change adaptation.
- From **2017 to 2025**, there has been a **clear shift toward using state legislatures** to establish statewide standards **for floodplain management, wetlands protection, and hazard mitigation coordination** (Question 3, Table P1.2 and Figure P1.2, Figure P1.3, Figure P1.4, and Figure P1.5).
 - There was a corresponding decrease in states reporting no statewide standards and Governor's Executive Orders also played a role, particularly in floodplain management, and their use remained relatively stable or saw modest increases.
- A **large majority (83%)** reported that changes in state laws and regulations since 2017 have **strengthened their floodplain management efforts** (Question 5, Figure P1.6).
 - By comparison, from 2010 to 2017, only 50% of states/territories reported that changes strengthened their floodplain management efforts. This suggests a possible encouraging trend toward strengthened floodplain management regulation at the state level.
- When asked who has authority to enforce local floodplain management standards? **Authority residing with the community** is consistently the top response across years (2010, 2017 and 2025), and **rose with each round** of the assessment suggesting a moderate but steady upward trend in local enforcement authority (Question 8, Table P1.4).
 - In 2025, **63%** of respondents indicated that the community has sole authority, up from **53%** in 2017 and **40%** in 2010.
 - "State has final authority" was chosen by only one respondent in 2025, similar to the very low rates in earlier years, indicating that this model remains rare.

Survey Responses and Comparisons

Q1. Division of authority for floodplain-related actions

Respondents were asked which description best matches the division of authority for floodplain actions in their state (Question 1; Table P1.1).

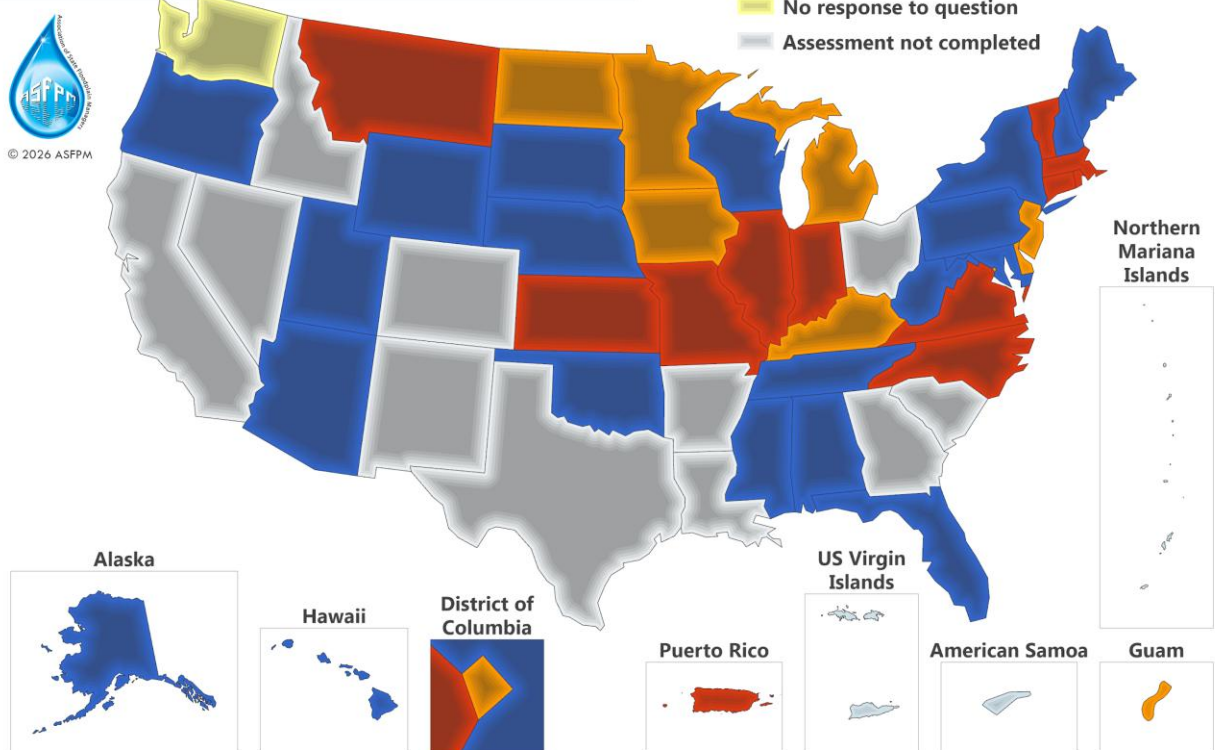
<u>Division of Authority</u>	<u>2017</u> <u>Percent (n)</u>	<u>2025</u> <u>Percent (n)</u>
The state explicitly or implicitly grants full regulatory authority to communities...	47% (18)	49% (20)
The state splits authority with communities...	26% (10)	29% (12)
The state and communities have overlapping or shared regulatory authority over the same area or same activities	26% (10)	22% (9)

Table P1.1. 2017 and 2025 results for Question 1 – Which one of the following best describes the division of authority for floodplain-related action in your state?

In 2025, about half of the states that responded grant full regulatory authority to communities, while the rest either split or share authority with communities. Over time, fewer states indicated that they grant full regulatory authority to communities (down from 61% in 2010 to 49% in 2025); and the proportion of states where authority is split, or where there is shared/overlapping authority, has increased slightly since 2010.

Q1. Division of authority for floodplain-related actions

State & Territory Programs Assessment 2025



Map P1.1. Results for Question 1 – Which one of the following best describes the division of authority for floodplain-related action in your state?

Q2. Statewide Standards and Enabling Authority

State-enabling authority is the ability for the state to pass a law by a legislative body that grants authority to a governmental agency or body to implement and enforce specific regulations and actions. The assessment asked whether states currently have state-enabling authority for specific land, water, and climate-related policies (Question 2; see Figure P1.1).

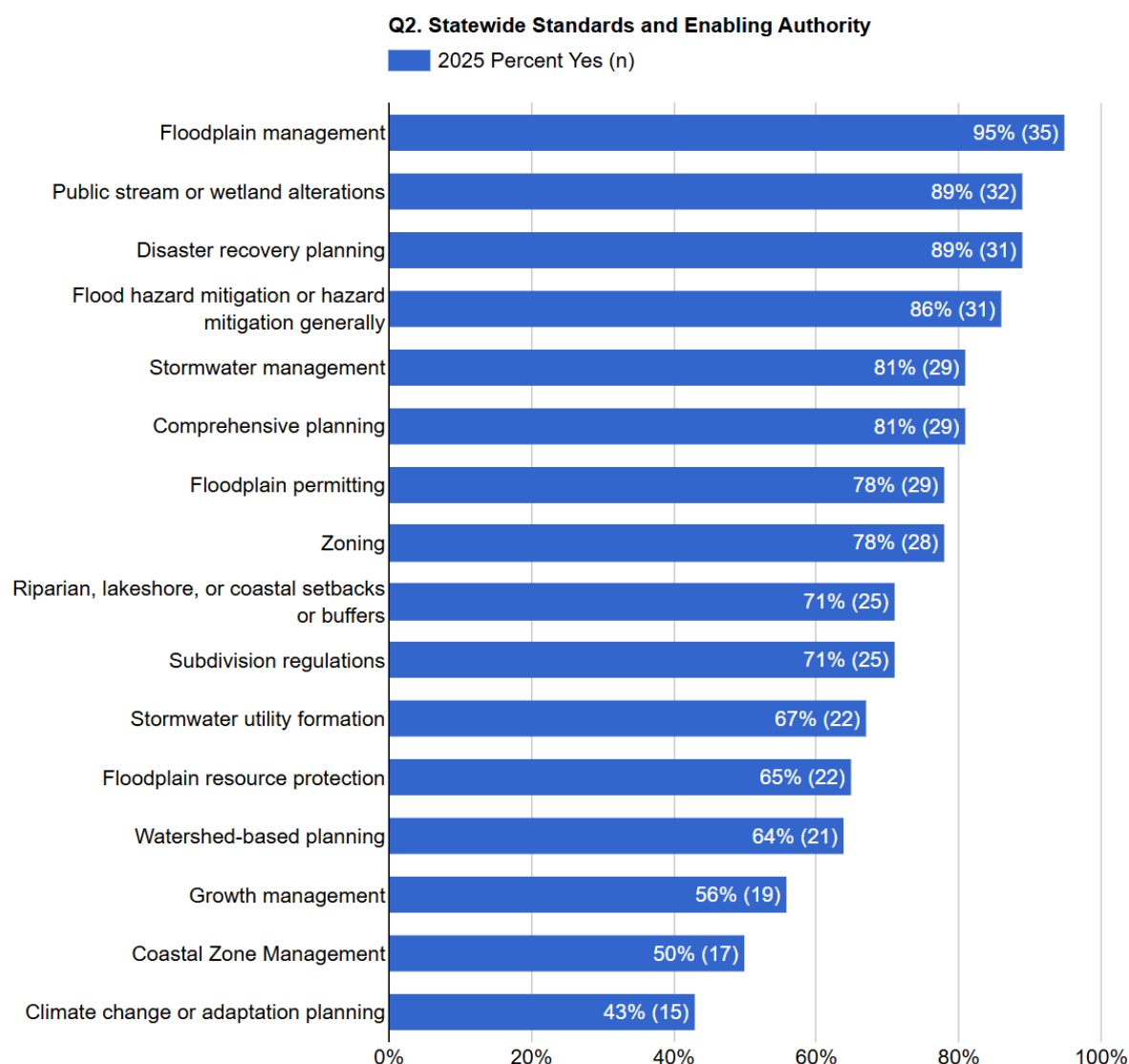


Figure P1.1. Results for Question 2 – Currently, does your state have a state-enabling authority for the following policies?

In 2025, the majority of respondents reported that their state has enabling authority for key environmental and land-use policies. The most widely reported state-enabled policies were floodplain management (95%), public stream or wetland alterations (89%), and disaster recovery planning (89%). In contrast, fewer states reported authority for climate change or adaptation planning (43%) and coastal zone management (50%). These results suggest that state-enabling authority is more common for traditional land and flood management policies, and more limited for newer issues like climate change adaptation.

Q3. Establishment of Statewide Standards

The assessment asked respondents how statewide standards were established for floodplain management, wetlands protection, hazard mitigation coordination, and other floodplain-related matters (Question 3; see Table P1.2).

For all of these activities, in 2025, the majority of responding states reported that they established standards by State Legislature's Order. Governor's Executive Order played a smaller, but notable, role—particularly in floodplain management. "Neither or not applicable" responses were highest for "other floodplain-related matters."

Comparing the 2025 results to those from 2017 among states who responded (Table P1.2), across all categories, there was a clear shift toward using state legislatures to establish standards, and fewer states reported having no statewide standards ("neither/not Applicable"). The use of executive orders was relatively stable or saw modest increases in most categories.

Activity	<u>Executive Order</u>		<u>State Legislature</u>		<u>Neither/Not Applicable</u>	
	<u>2017</u>	<u>2025</u>	<u>2017</u>	<u>2025</u>	<u>2017</u>	<u>2025</u>
Year	Percent	Percent	Percent	Percent	Percent	Percent
	(n)	(n)	(n)	(n)	(n)	(n)
3.1 Floodplain management	23% (9)	35% (13)	54% (21)	60% (22)	23% (9)	5% (2)
3.2 Wetlands protection	3% (1)	9% (3)	53% (17)	74% (25)	44% (14)	18% (6)
3.3 Hazard mitigation coordination	13% (4)	15% (5)	38% (12)	67% (22)	50% (16)	18% (6)
3.4 Other floodplain-related matters	15% (5)	15% (5)	15% (5)	58% (19)	69% (23)	27% (9)

Table P1.2. 2017 and 2025 results for Question 3 – How were statewide standards established for the following?

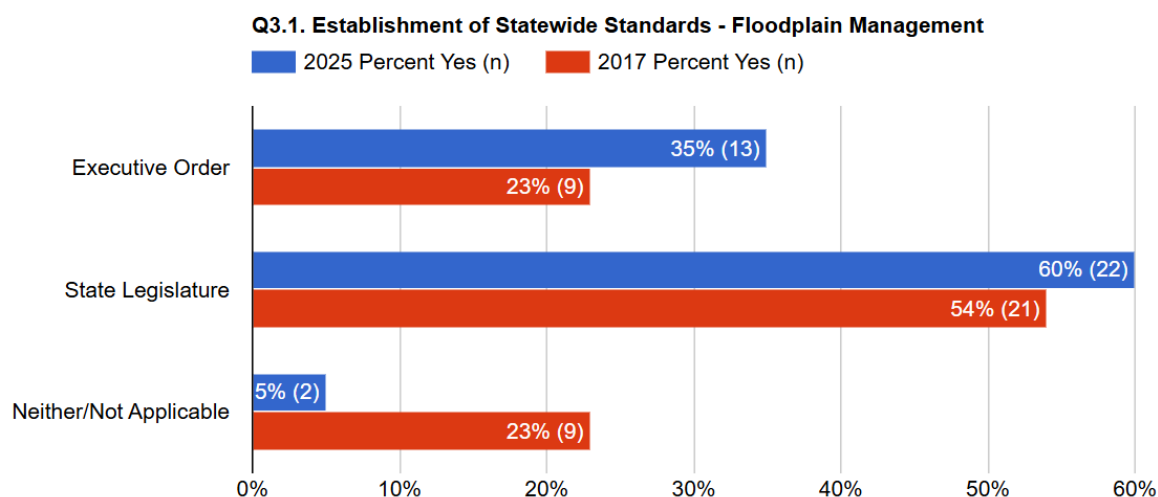


Figure P1.2. 2017 and 2025 results for Question 3 – How were statewide standards established for floodplain management?

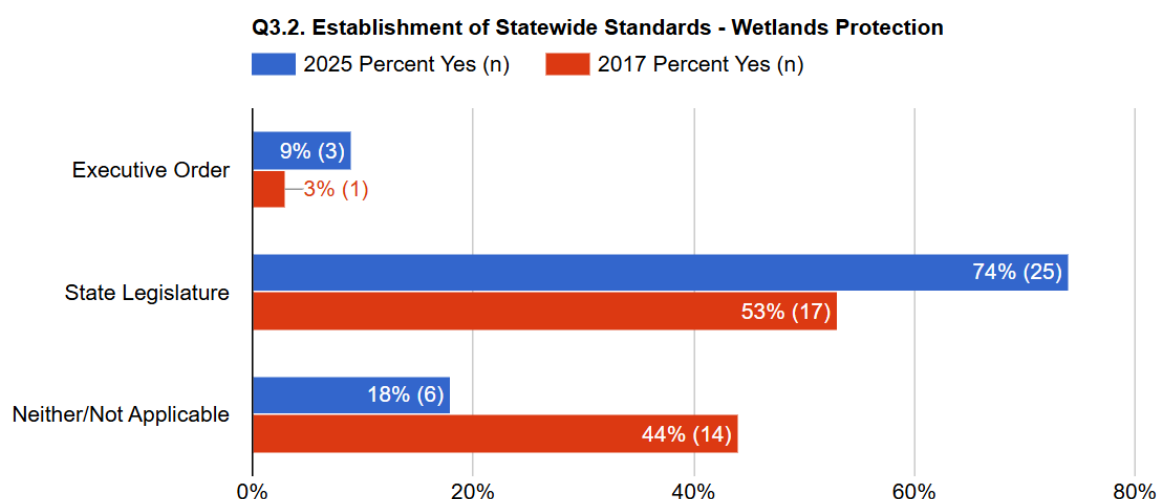


Figure P1.3. 2017 and 2025 results for Question 3 – How were statewide standards established for wetlands protection?

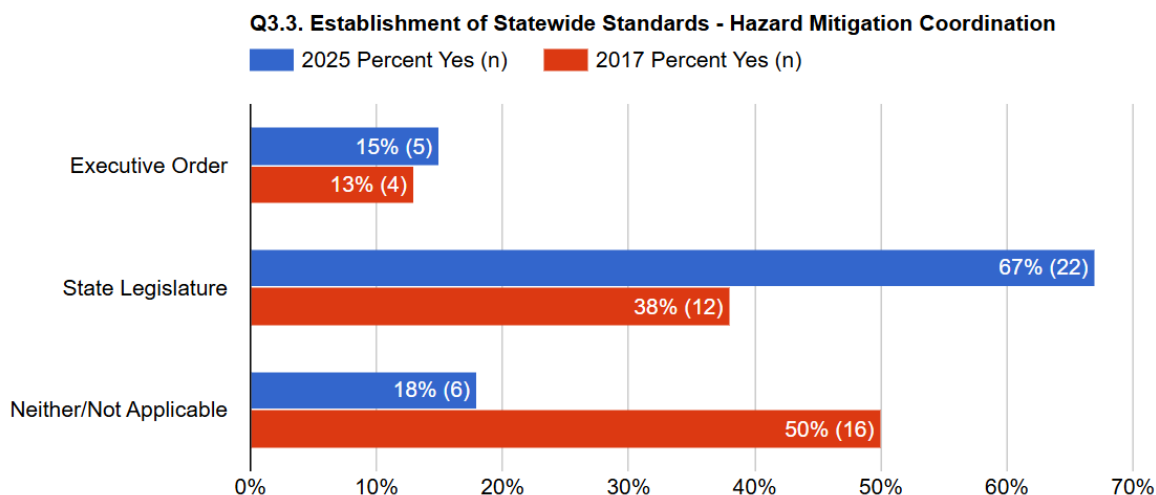


Figure P1.4. 2017 and 2025 results for Question 3 – How were statewide standards established for hazard mitigation coordination?

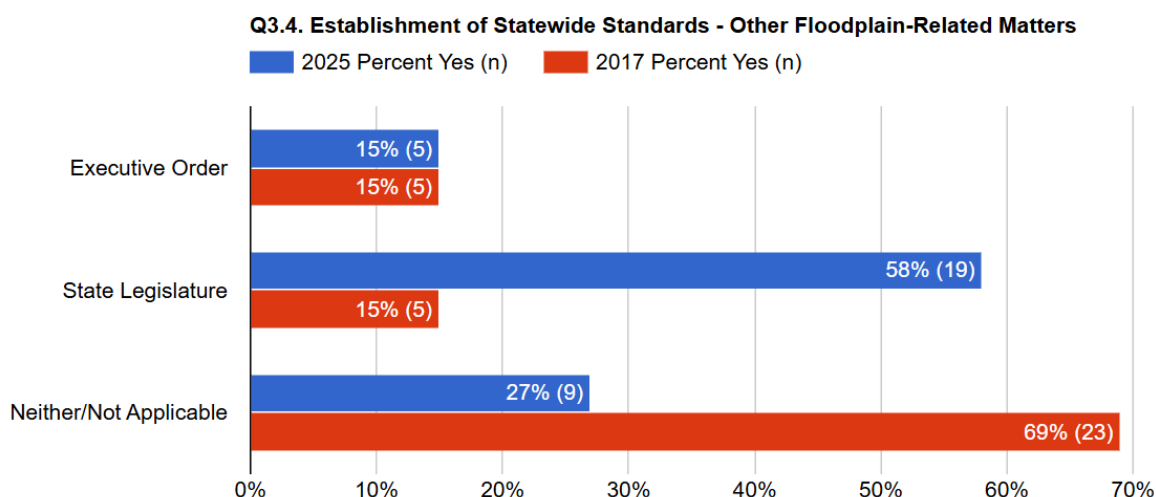


Figure P1.5. 2017 and 2025 results for Question 3 – How were statewide standards established for other floodplain-related matters?

Q4. Changes in state laws or regulations

Respondents were asked whether there have been any changes in state laws or regulations since 2017 that have affected floodplain management within the state (Question 4).

In the 2025 assessment, 46% of responding states reported changes in laws or regulations affecting floodplain management since 2017, while a majority (54%) reported no such changes. In comparison, in 2017, 42% of states/territories had reported changes since 2010. These results

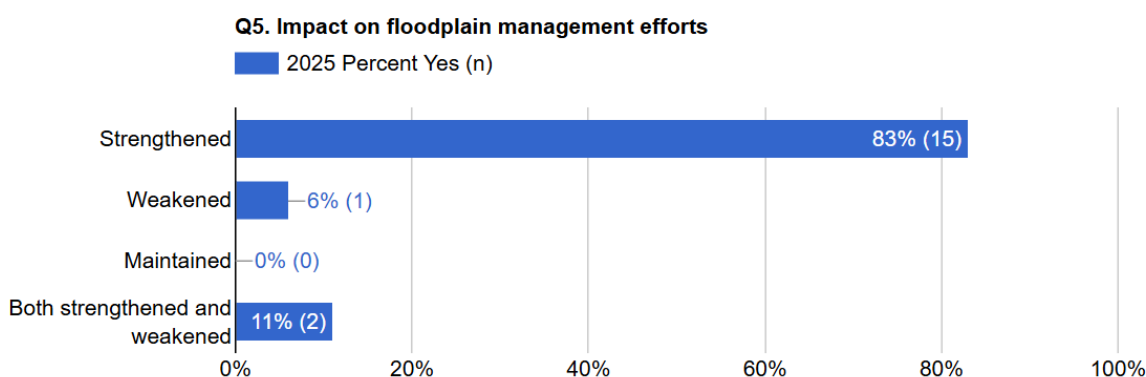


Figure P1.6. Results for Question 5 – How have the changes in state laws and regulations affected floodplain management efforts in your state?

By comparison, the percentage of states/territories that strengthened floodplain management efforts from 2010-2017 was only 50%. This suggests a possible encouraging trend toward strengthened floodplain management regulation at the state level.

Respondents who reported changes since 2017 were given the opportunity to elaborate on how specifically these state laws/regulations had changed (for verbatim responses, see Appendix, Principle 1, Q5). They identified a range of specific changes in state laws and regulations since 2017 that have strengthened floodplain management efforts. Their explanations highlight several key themes:

- Adoption of higher standards and updated ordinances
- Legislation or Executive Orders for stronger oversight
- Broader environmental and climate initiatives
- Expanded state authority and flexibility

Across these examples, the changes commonly involved:

- Raising building elevation and design requirements
- Ensuring state-owned or state-funded development meets federal (NFIP) or higher standards
- Broadening regulatory definitions and authority over flood-prone areas
- Addressing future conditions like climate change and sea level rise through statute

One state, Indiana, reported that recent regulatory changes have weakened floodplain management by allowing accessory and agricultural structures to be built with their lowest floors at the Base Flood Elevation instead of above it. Two other states, North Carolina and Florida, indicated that changes have both strengthened and weakened their floodplain management efforts. In North Carolina, new limits on local down-zoning authority have

weakened floodplain management; and in Florida, legislation identified as SB 250 (2023) was noted as a weakening factor.

Q6-Q7. Oversight and monitoring by state agencies

The assessment asked whether the following state agencies (see Table P1.3) have oversight or monitoring responsibilities for floodplain management regulations or standards for state activities (Question 6). Monitoring is defined as the review or oversight of activities that affect the floodplain, including local permitting and staff capabilities, as well as the actions of other state agencies.

In 2025, the type of agency most frequently reported as having oversight or monitoring responsibilities was Environmental Protection or Natural Resources agencies, with 83% of respondents indicating these agencies have monitoring/oversight roles in their state.

State Building Code (57%), State Dam Safety (54%), Water Resources Agency (53%), and Emergency Management (50%) also frequently have oversight responsibilities, but to a lesser degree than Natural Resources. Agriculture and Food Safety agencies were the least commonly reported (12%) as having such responsibilities. "Other" state agencies mentioned included the Alaska Department of Fish & Game, and the North Carolina State Construction Office.

State Agency	2025 Percent Yes (n)	2025 Percent No (n)
Environmental Protection or Natural Resources	83% (29)	17% (6)
State Building Code	57% (20)	43% (15)
State Dam Safety	54% (19)	46% (16)
Water Resources Agency	53% (19)	47% (17)
Emergency Management	50% (18)	50% (18)
State Transportation Agency	49% (17)	51% (18)
Housing, Community and Economic Development	43% (15)	57% (20)
Historic Preservation Office	34% (12)	66% (23)
Insurance Commissioner or Agency	34% (12)	66% (23)
Coastal Zone Management	30% (10)	70% (23)
State Planning Agency	27% (9)	73% (24)
Parks and Recreation	24% (8)	76% (26)
Agricultural Extension Service	21% (7)	79% (27)
Agriculture and Food Safety	12% (4)	88% (30)

Table P1.3. Results for Question 6 – Do the following agencies in your state have oversight or monitoring responsibilities for floodplain management regulations or standards for state activities?

Those who reported no state agency oversight in Question 6 were then asked where such authority lies, according to state law (Question 7). Only three respondents indicated that

authority would lie with local government and only one respondent indicated tribal government or federal government. No respondents selected regional government, special government district, or other authority.

Q8. Enforcement authority

For the question, "Which one of the following best describes who has authority to enforce local floodplain management standards?" (Question 8 in 2025), respondents answered as follows (see Table P1.4).

Enforcement authority residing with the community is consistently the top response across years, and rose with each round of the assessment. In 2025, 63% of respondents indicated that the community has sole authority, up from 53% in 2017 and 40% in 2010. This suggests a moderate but steady upward trend in local enforcement authority. "State has final authority" was chosen by only one respondent in 2025, similar to the very low rates in earlier years, indicating that this model remains rare.

<u>Authority to Enforce Local Floodplain Management Standards</u>	<u>2017 Percent Yes (n)</u>	<u>2025 Percent Yes (n)</u>
Authority resides with community	53% (20)	63% (24)
Authority is shared between state and community	8% (3)	18% (7)
Authority is shared among state, community, and FEMA	26% (10)	11% (4)
Authority is shared between FEMA and community	8% (3)	5% (2)
State has final authority	5% (2)	3% (1)

Table P1.4. 2017 and 2025 results for Question 8 – Which one of the following best describes who has authority to enforce local floodplain management standards?

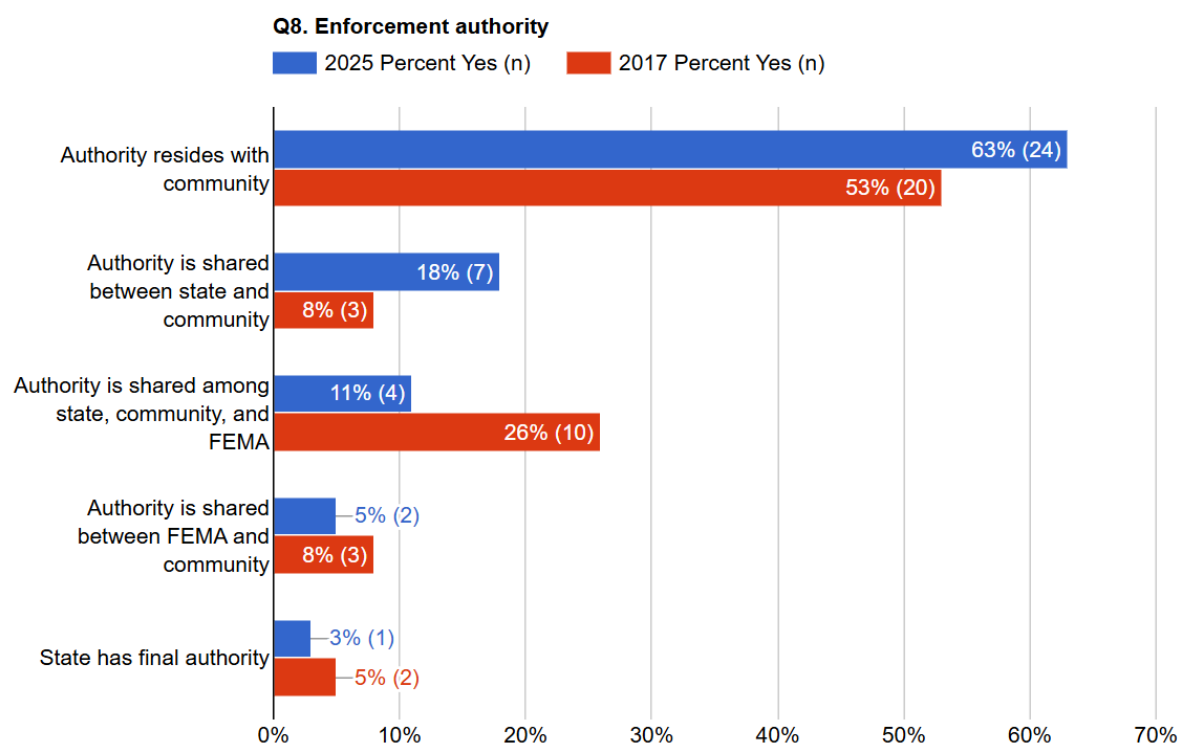


Figure P1.7. 2017 and 2025 results for Question 8 – Which one of the following best describes who has authority to enforce local floodplain management standards?



Principle 2

State floodplain management programs should be comprehensive and integrated with other state functions.

Description

Effective state floodplain management programs set a performance standard by ensuring not only that flood hazards are identified, avoided, minimized, and mitigated, but also that floodplain functions and resources are protected whenever state construction projects or state-funded projects are undertaken. In addition, state floodplain management programs should be comprehensive and be integrated with elements from many state agencies and programs.

Because the actions and policies of many state agencies can influence new development, mitigation of existing flood risks, and resource management, effective state floodplain management programs are not confined to a single office or agency ([ASFPM, "Effective State Floodplain Management Programs," 2003](#)).

Highlights

- States and territories are **moving toward more established, formal coordination** between floodplain management and core programs, especially Emergency Management, with 68% formally established (Question 10, Figure P2.1).
 - Other state programs with regular coordination/interaction indicated were environmental quality, natural resources protection, dam safety, levee safety, and transportation.
- From 2017 to 2025, there is a clear **trend toward more formal, regular, and structured coordination with federal partners**, most dramatically with FEMA and the Army Corps of Engineers (Question 11, Figure P2.2).
 - FEMA is the hub of formal floodplain management coordination – all responding **states generally have a strong and ongoing partnership with FEMA**.
 - The National Weather Service, U.S. Geological Survey (USGS), and NOAA's Office for Coastal Management round out the top 5 responses.
- States reported spending the highest level of effort for the following activities: **monitoring and technical assistance (10–25%)** and **education and training (15–25%)** (Question 12, Figure P2.3).
 - Activities with lowest effort were promoting flood insurance, protection of natural resources, and grant programs.
- When asked about the division of work between their state floodplain management program and their FEMA Regional Office (Question 14, Table P2.4), from 2017 to 2025, responses indicate:
 - **States are shown as taking on stronger roles** for Community Assistance Visits, community outreach, NFIP Workshops, Repetitive Loss, and insurance activities.
 - **A shift from states toward FEMA** related to engineering assistance and map update process.

Added in 2025, a series of new questions – Q15 through Q26 – covered state floodplain management programs' access and use of FEMA National Flood Insurance Program data and privacy concerns.

- **A majority (74%)** of respondents reported they had an Information Sharing Access Agreement or **ISAA** to obtain data related to Repetitive Loss properties or flood claims history (Question 15, Map P2.1).
 - In follow-up, those who reported that they **do not have an ISAA**, four states indicated that the **process was too cumbersome**, four states said that an

ISAA was **prohibited by their state's legal counsel or management**, and two states felt that it was not needed.

- Results show that states primarily use the **specific locations of buildings with flood claims history** for **mitigation planning (83%)** and **mitigation project prioritization (81%)** (Question 22, Figure P2.6).
 - The majority of respondents, 67%, rated it as **very or extremely important to have property addresses and flood claims history** for carrying out successful floodplain management in their state (Question 23, Figure P2.7).
- **Most respondents (82–95%) strongly support making FEMA's property-specific flood loss data public**, believing it would improve floodplain management effectiveness, with 95% saying it would help in prioritizing grant applications (Question 24, Figure P2.8).
- A **large majority (84%) favored transparency** when asked if the public benefits of **sharing property-specific flood claims data** outweigh property owners' privacy concerns (Question 25, Map P2.2). Only 16% prioritized confidentiality.

Survey Responses and Comparisons

Q9. State compliance with 44 CFR 60.25 requirements

The National Flood Insurance Program requires meeting all the requirements of 44 CFR 60.25, summarized at: http://edocket.access.gpo.gov/cfr_2002/octqtr/44cfr60.25.htm.

When asked whether their state is meeting the requirements of 44 CFR 60.25 listed in Table P2.1, responding states overwhelmingly indicated that they meet most of these requirements.

Requirement	2025 Percent Yes (n)	2025 Percent No (n)
Enact legislation enabling counties and municipalities to regulate development within flood-prone areas	97% (37)	3% (1)
Encourage and help communities qualifying for participation in the NFIP	100% (38)	0% (0)
Assist county and municipal public bodies and agencies in developing, implementing, and maintaining local floodplain management regulations	100% (38)	0% (0)
Provide local governments and the public with NFIP information on the coordination of local, Federal, and State floodplain management requirements	100% (38)	0% (0)
Help communities in dissemination of information on minimum elevation requirements	100% (38)	0% (0)
Assist in the delineation of riverine and coastal flood-prone areas and supply relevant technical information to the NFIP	97% (37)	3% (1)
Recommend priorities for Federal floodplain management activities based on the needs of localities within the State	97% (37)	3% (1)
Notify the NFIP of apparent irreconcilable differences between a community's local floodplain management program and the minimum requirements of the NFIP	89% (34)	11% (4)
Establish minimum State floodplain management regulatory standards consistent with those of the NFIP and other Federal and State environmental and water pollution standards for preventing pollution during flooding	84% (32)	16% (6)
Assure coordination and consistency of floodplain management activities with other State, area-wide and local planning and enforcement agencies	89% (34)	11% (4)

<u>Requirement</u>	<u>2025 Percent Yes (n)</u>	<u>2025 Percent No (n)</u>
Assist in the identification and implementation of flood hazard mitigation recommendations which are consistent with the minimum floodplain management criteria of the NFIP	97% (37)	3% (1)
Participate in floodplain management training opportunities and other flood hazard preparedness programs whenever practicable	100% (38)	0% (0)

Table P2.1. Results for Question 9 – Currently, is your state meeting the following requirements of 44 CFR 60.25?

Most of the requirements are met by 97–100% of states. Providing NFIP information on the coordination of local, federal, and state floodplain management requirements; helping communities disseminate information on minimum elevation requirements; and participating in training and preparedness programs were all indicated by 100% of respondents. Establishing minimum state floodplain standards consistent with the NFIP was the area with the lowest (but still high) compliance rate, at 84%.

Q10. Coordination with state programs

In Question 10, respondents were asked to describe the coordination or interaction between their state floodplain management program and the following state programs, listed in Table P2.2.

<u>State Programs</u>	<u>Regular and formally established Percent (n)</u>	<u>Regular but not formally established Percent (n)</u>	<u>As needed Percent (n)</u>	<u>Minimal or none Percent (n)</u>	<u>Not applicable Percent (n)</u>
Attorney general	5% (2)	5% (2)	54% (20)	32% (12)	3% (1)
Building codes or construction	16% (6)	24% (9)	35% (13)	19% (7)	5% (2)
Coastal or riverine erosion	31% (11)	20% (7)	11% (4)	17% (6)	20% (7)
Coastal zone management	19% (7)	22% (8)	14% (5)	6% (2)	39% (14)
Dam safety	39% (15)	29% (11)	18% (7)	8% (3)	5% (2)
Economic development	14% (5)	19% (7)	36% (13)	25% (9)	6% (2)
Emergency management	68% (26)	21% (8)	8% (3)	3% (1)	0% (0)
Environmental quality	43% (16)	22% (8)	24% (9)	11% (4)	0% (0)
Fish, game, wildlife	24% (9)	19% (7)	43% (16)	11% (4)	3% (1)
Geological survey	31% (11)	6% (2)	50% (18)	6% (2)	8% (3)

<u>State Programs</u>	<u>Regular and formally established</u> <u>Percent (n)</u>	<u>Regular but not formally established</u> <u>Percent (n)</u>	<u>As needed</u> <u>Percent (n)</u>	<u>Minimal or none</u> <u>Percent (n)</u>	<u>Not applicable</u> <u>Percent (n)</u>
Health	11% (4)	14% (5)	30% (11)	38% (14)	8% (3)
Housing	19% (7)	19% (7)	32% (12)	27% (10)	3% (1)
Insurance	24% (9)	32% (12)	27% (10)	16% (6)	0% (0)
Levee safety	32% (12)	16% (6)	14% (5)	16% (6)	22% (8)
Manufactured housing authority	11% (4)	14% (5)	29% (10)	26% (9)	20% (7)
Mining, mineral survey	8% (3)	5% (2)	30% (11)	35% (13)	22% (8)
Natural resources protection	43% (16)	22% (8)	22% (8)	11% (4)	3% (1)
Parks, recreation, forests	19% (7)	24% (9)	38% (14)	19% (7)	0% (0)
Planning	28% (10)	28% (10)	25% (9)	14% (5)	6% (2)
Shoreland or coastal management	19% (7)	32% (12)	14% (5)	8% (3)	27% (10)
Soil erosion	14% (5)	19% (7)	30% (11)	30% (11)	8% (3)
Stormwater management	30% (11)	22% (8)	27% (10)	19% (7)	3% (1)
Transportation	32% (12)	35% (13)	30% (11)	3% (1)	0% (0)
Wetlands regulation, protection	27% (10)	35% (13)	27% (10)	8% (3)	3% (1)
Other program. Please tell us:	15% (2)	15% (2)	0% (0)	23% (3)	46% (6)

Table P2.2. Results for Question 10 – How would you describe the coordination or interaction between your state floodplain management program and the following state programs?

In 2025, Emergency Management state programs were by far the most commonly reported as having regular coordination/interaction with respondents' state floodplain management programs, with 68% formally established and 21% not formally established. Other state programs with regular coordination/interaction included (Figure P2.1) environmental quality, natural resources protection, dam safety, levee safety, and transportation.

State programs where coordination/interaction is most often on an "as needed" basis were attorney general (54% as needed); geological survey (50%); and fish, game, wildlife (43%). State programs with many respondents reporting minimal or no coordination/interaction with state floodplain management programs were health (38% minimal/none) and mining/mineral survey (35%).

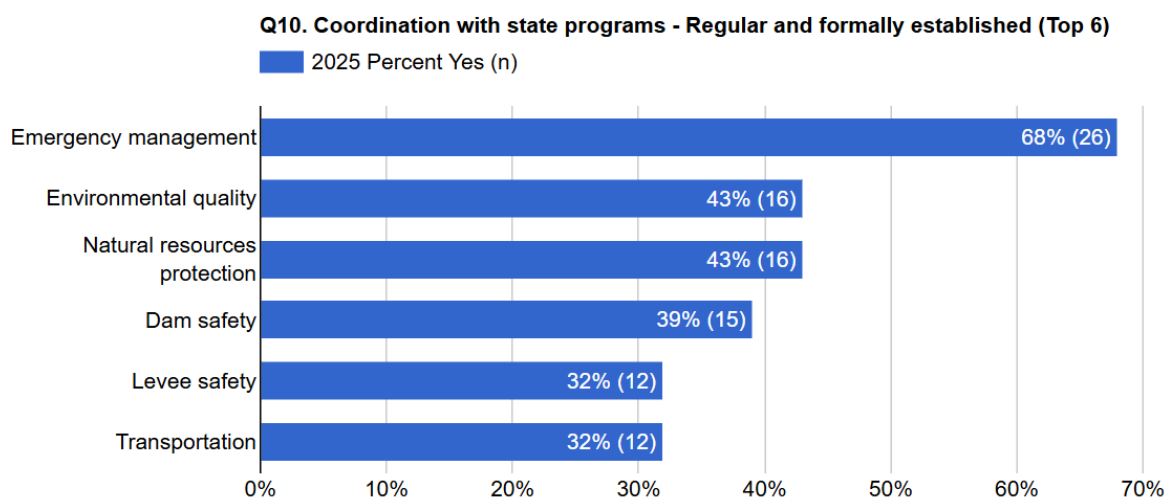


Figure P2.1. Top 6 results for “Regular and Formally Established” coordination for Question 10 – How would you describe the coordination or interaction between your state floodplain management program and the following state programs?

Compared to 2017, coordination and interaction improved across almost all core floodplain program interfaces. Regular, formally established coordination increased most notably in Emergency Management, Environmental Quality, Natural Resources Protection, Levee Safety, and Geological Survey. Regular but not formally established coordination grew for programs like Housing, Planning, Shoreline/Coastal Management, and Transportation. As needed coordination and minimal or no coordination generally decreased across categories, reflecting a shift from ad hoc to structured interagency relations.

Q11. Coordination with federal agencies

Question 11 then asked respondents to describe the coordination or interaction between their state floodplain management program and the federal agencies listed in Table P2.3.

Federal Agencies	<u>Regular and formally established</u> Percent (n)	<u>Regular but not formally established</u> Percent (n)	<u>As needed</u> Percent (n)	<u>Minimal or none</u> Percent (n)	<u>Not applicable</u> Percent (n)
Bureau of Indian Affairs	0% (0)	5% (2)	11% (4)	57% (21)	27% (10)
Bureau of Land Management	0% (0)	0% (0)	33% (12)	47% (17)	19% (7)
Bureau of Reclamation	3% (1)	3% (1)	16% (6)	57% (21)	22% (8)
Economic Development Administration	3% (1)	3% (1)	41% (15)	49% (18)	5% (2)
Environmental Protection Agency	8% (3)	17% (6)	44% (16)	31% (11)	0% (0)

<u>Federal Agencies</u>	<u>Regular and formally established</u> <u>Percent (n)</u>	<u>Regular but not formally established</u> <u>Percent (n)</u>	<u>As needed</u> <u>Percent (n)</u>	<u>Minimal or none</u> <u>Percent (n)</u>	<u>Not applicable</u> <u>Percent (n)</u>
Federal Emergency Management Agency	92% (35)	8% (3)	0% (0)	0% (0)	0% (0)
Federal Energy Regulatory Commission	0% (0)	3% (1)	32% (12)	59% (22)	5% (2)
Federal Highway Administration	5% (2)	14% (5)	32% (12)	49% (18)	0% (0)
Fish & Wildlife Service	3% (1)	22% (8)	41% (15)	32% (12)	3% (1)
Housing and Urban Development	8% (3)	24% (9)	49% (18)	19% (7)	0% (0)
Minerals Management Service	0% (0)	3% (1)	19% (7)	51% (19)	27% (10)
National Geodetic Survey	3% (1)	8% (3)	22% (8)	59% (22)	8% (3)
National Hurricane Center	5% (2)	14% (5)	19% (7)	24% (9)	38% (14)
National Marine Fisheries Service	3% (1)	8% (3)	19% (7)	38% (14)	32% (12)
NOAA Office for Coastal Management	16% (6)	24% (9)	32% (12)	16% (6)	13% (5)
National Park Service	3% (1)	8% (3)	33% (12)	36% (13)	19% (7)
National Weather Service	26% (10)	42% (16)	24% (9)	5% (2)	3% (1)
Natural Resources Conservation Service	11% (4)	19% (7)	41% (15)	27% (10)	3% (1)
Rural Development Administration	0% (0)	3% (1)	32% (12)	49% (18)	16% (6)
Small Business Administration	3% (1)	5% (2)	35% (13)	49% (18)	8% (3)
Tennessee Valley Authority	0% (0)	3% (1)	3% (1)	16% (6)	78% (29)
U.S. Army Corps of Engineers	58% (22)	34% (13)	8% (3)	0% (0)	0% (0)
U.S. Forest Service	0% (0)	16% (6)	32% (12)	43% (16)	8% (3)
U.S. Geological Survey	19% (7)	32% (12)	24% (9)	16% (6)	8% (3)
Wild & Scenic Rivers	3% (1)	3% (1)	19% (7)	57% (21)	19% (7)

Table P2.3. Results for Question 11 – How would you describe the coordination or interaction between your state floodplain management program and the following federal agencies?

Overall, the coordination between state floodplain management programs and federal agencies is highly variable and usually infrequent, except for a few key agencies. FEMA is the hub of formal floodplain management coordination – all responding states generally have a strong and ongoing partnership with FEMA. The Army Corps of Engineers, National Weather Service, National Oceanic and Atmospheric Administration (NOAA) Office for Coastal Management, and

U.S. Geological Survey (USGS) are much more connected and routinely coordinated than other federal agencies, although not as universally as FEMA. For most other federal agencies, coordination with state floodplain management programs is limited, infrequent, or not relevant for the majority of states, with high rates of “as needed,” “minimal or none,” or “not applicable” responses. Some of the federal agencies’ limited coordination with state floodplain management programs can be explained by geographic/jurisdictional limitations (e.g., Tennessee Valley Authority, Bureau of Indian Affairs).

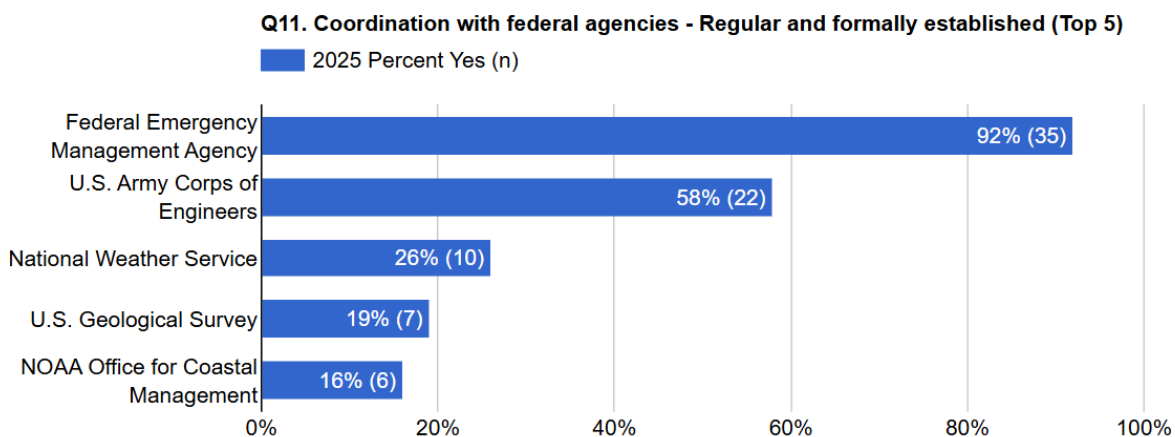


Figure P2.2. Top 5 results for “Regular and Formally Established” coordination for Question 11 – How would you describe the coordination or interaction between your state floodplain management program and the following federal agencies?

From 2017 to 2025, most federal agencies remain peripheral or engaged only as needed; however, there is a trend toward more formal, regular, and structured coordination with federal partners. For example, for the Army Corps of Engineers, formal coordination increased from 46% to 58%, and NOAA’s Office for Coastal Management and Housing and Urban Development (HUD) both saw marked increases in formal and informal regular coordination. The rise in “regular but not formally established” coordination implies improving consistency with agencies such as the National Weather Service, USGS, U.S. Forest Service, HUD, and others.

Q12. Allocation of effort

When asked “what percent of your state’s floodplain management program is devoted to the following” activities, (Question 12) participants were instructed to consider their program’s overall effort, including time, personnel, and funding for each of the activities listed in Figure P2.3.

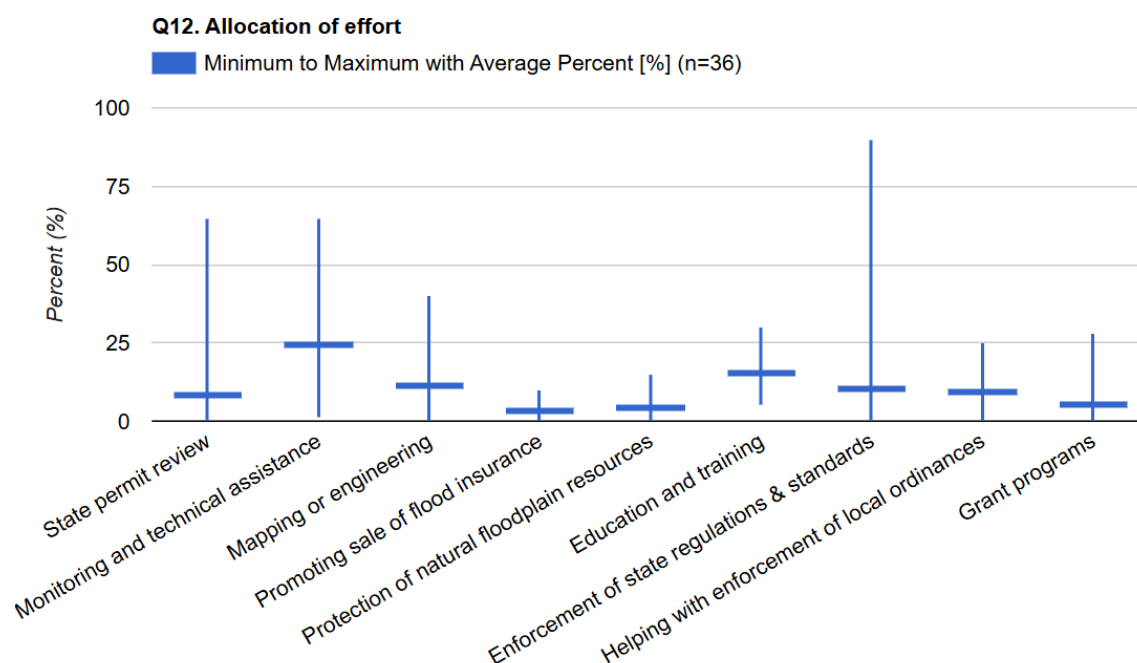


Figure P2.3. Results for Question 12 – Considering your program’s overall effort, including time, personnel, and funding, what percent of your state’s floodplain management program is devoted to the following? Vertical bars show the range of percentages and the horizontal lines show the average percentage.

Activities most commonly receiving the highest effort were monitoring and technical assistance (10–25%) and education and training (15–25%). Activities with lowest effort were promoting flood insurance, protection of natural resources, and grant programs. Most states cluster around 5–20% allocations for each activity.

It’s worth noting that some programs devote 0% of their resources to state permit reviews, mapping or engineering, promoting flood insurance, protecting natural floodplain resources and functions, enforcing state regulations and standards, helping with enforcement of local ordinances, and grant programs. It’s also worth noting that one state (Michigan) reported spending 90% on enforcement of state regulations and standards, Guam allocates 65% to state permit review, and Mississippi reports 65% of resources devoted to monitoring and technical assistance to local programs.

The majority of respondents reported spending little or no effort on “other” activities not listed in Figure P2.3, but a small group devote a notable share (15–35% of their effort) to other activities ranging from post-disaster teams to coastal resource protection. The most commonly cited “other” activity is coordination—whether with other agencies, states, or the federal government, followed by a mix of technical and regulatory support.

Since 2017, state floodplain management programs’ activities have remained stable or experienced only modest changes in their share of programmatic effort.

Q13. Grant program allocation of effort

In a follow-up question for those who indicated any efforts going towards grant programs, Question 13 asked what percent of their state's floodplain management grant program is devoted to the activities listed in Figure P2.4.

In 2025, respondents who spent effort on grant programs reported that "administration and reporting" activities consume the largest share of program resources (37% of effort on average), followed by "flood mitigation projects" (28% on average) and then "mitigation planning" (19% on average).

Most programs allocate relatively small-to-moderate percentages (5–30%) to both mitigation planning and flood mitigation projects; for administration and reporting, the highest concentration is in the 10–30% of effort range. Five programs (out of 28) – Rhode Island and South Dakota (45%), Alaska, Arizona and Maine (50%) – reported higher shares for mitigation planning, but these are outliers. Numerous states assigned no effort to flood mitigation projects (10% of states) or very high shares (75–90% of effort), reflecting a wide range of grant program focus on this activity. It is notable that 28% of respondents dedicate between 70–90% to administration and reporting, suggesting that the administrative burden is often substantial.

Eight states reported some of their state floodplain management grant program efforts going towards "other" activities. Several programs indicated they allocate over 75% effort on these other activities: Oregon (75%) and Massachusetts, Vermont, and Alabama (90%). The other activities that these programs allocated effort towards included: Community Assistance Program - State Support Services Element (CAP-SSSE) Statements of Work entirely, Community Assistance Visits/Community Assistance Contacts (CAVs/CACs), developing state minimum floodplain standards, supporting disaster response, education and training, promoting flood insurance, helping with local ordinance enforcement, etc.

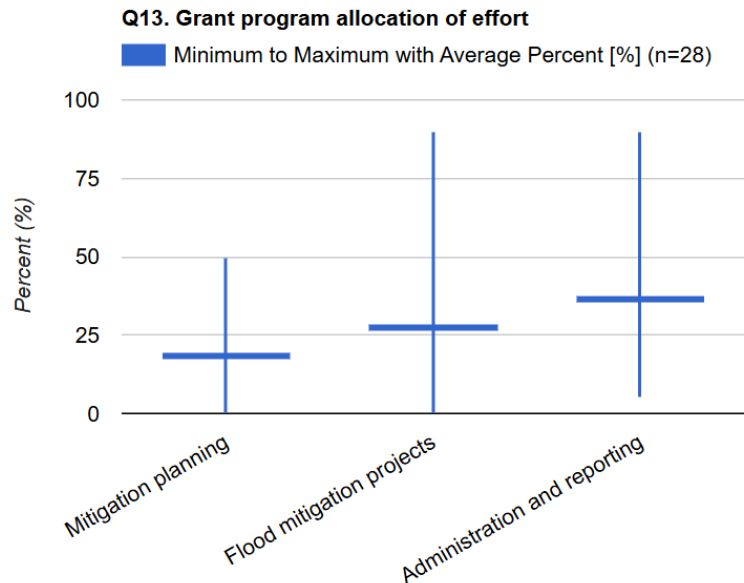


Figure P2.4. Results for Question 13 – What percent of your state's floodplain management grant program is devoted to the following? Vertical bars show the range of percentages and the horizontal lines show the average percentage.

Q14. Division of work with FEMA Region

When asked about the division of work between their state floodplain management program and their FEMA Regional Office (Question 14), responses broke down as shown in Table P2.4.

In 2025, most activities are state-driven, with states being "always" or "mostly" responsible in the majority of cases (particularly for CACs, CAVs, community outreach, general technical assistance, ordinance reviews, planning assistance, and NFIP-related workshops). Engineering assistance, insurance-related activities, map updates, and Repetitive Loss (RL) activities are reported as more evenly shared or leaning toward FEMA. Submit-for-Rate Applications is the one major activity viewed as primarily a FEMA responsibility.

Below is a comparative analysis showing how perceptions of responsibility between state floodplain management programs and FEMA Regional Offices have shifted over the 8-year period.

Table Comparison Key:

- State (Always State or Mostly State)
- FEMA (Always FEMA or Mostly FEMA)
- FEMA and State (Some State and Some FEMA)

Activity	2017	2025	Shift
Community Assistance Contacts	■ State-led (89%)	■ State-led (92%)	Stable, firmly state
Community Assistance Visits	■ Mostly State (74%), Split (24%)	■ Strong State (81%), Split (13%)	Shift toward State
Community Outreach	■ State-led (84%), Split (16%)	■ State-led (89%), Split (11%)	Strengthened State
NFIP Workshops	■ Mostly State (63%), Split (27%), FEMA (11%)	■ Mostly State (66%), Split (29%), FEMA (5%)	Shift toward State
Ordinance Reviews	■ State-led (84%)	■ State-led (82%)	Stable, firmly State
General Technical Assistance	■ State-led (92%)	■ State-led (92%)	Stable, firmly State
Engineering Assistance	■ Mostly State (60%), Split (18%), FEMA (18%)	■ State (52%), FEMA (21%)	Shift toward FEMA
Planning Assistance	■ Mostly State (65%), Split (22%)	■ Mostly State (68%), Split (18%)	Stable for State
Repetitive Loss	■ State (38%), Split (30%), FEMA (30%)	■ State (47%), Split (21%), FEMA (29%)	Shift toward State
Insurance Activities	■ FEMA-led (46%), Split (40%), State (14%)	■ State (34%), FEMA (32%), Split (32%)	Shift toward State
Map Update Process	■ State (37%), Split (43%), FEMA (20%)	■ FEMA-led (43%), State (29%), Split (29%)	Shift toward FEMA
Submit-for-Rate Apps	■ FEMA-led (45%), State (10%)	■ FEMA-led (62%), State (5%)	Shift toward FEMA

Table P2.4. 2017 and 2025 results for Question 14 – Who is responsible for the following activities? See comparison color key above table.

Summary of Changes (2017 to 2025):

- Shift toward states: Community Assistance Visits, community outreach, NFIP Workshops, Repetitive Loss, and insurance activities.
- Stable as State Responsibility: Community Assistance Contacts, ordinance reviews, general technical assistance, and planning assistance.
- Shift toward FEMA: engineering assistance, map update process, and Submit-for-Rate Applications.

NFIP Data and Privacy Concerns

The next series of questions covered state floodplain management programs' access and use of FEMA National Flood Insurance Program data and privacy concerns. These questions were newly added to the assessment in 2025. Participants were instructed to think about data that has property-specific locations and addresses of buildings with flood claims histories, such as Repetitive Loss and Severe Repetitive Loss designations.

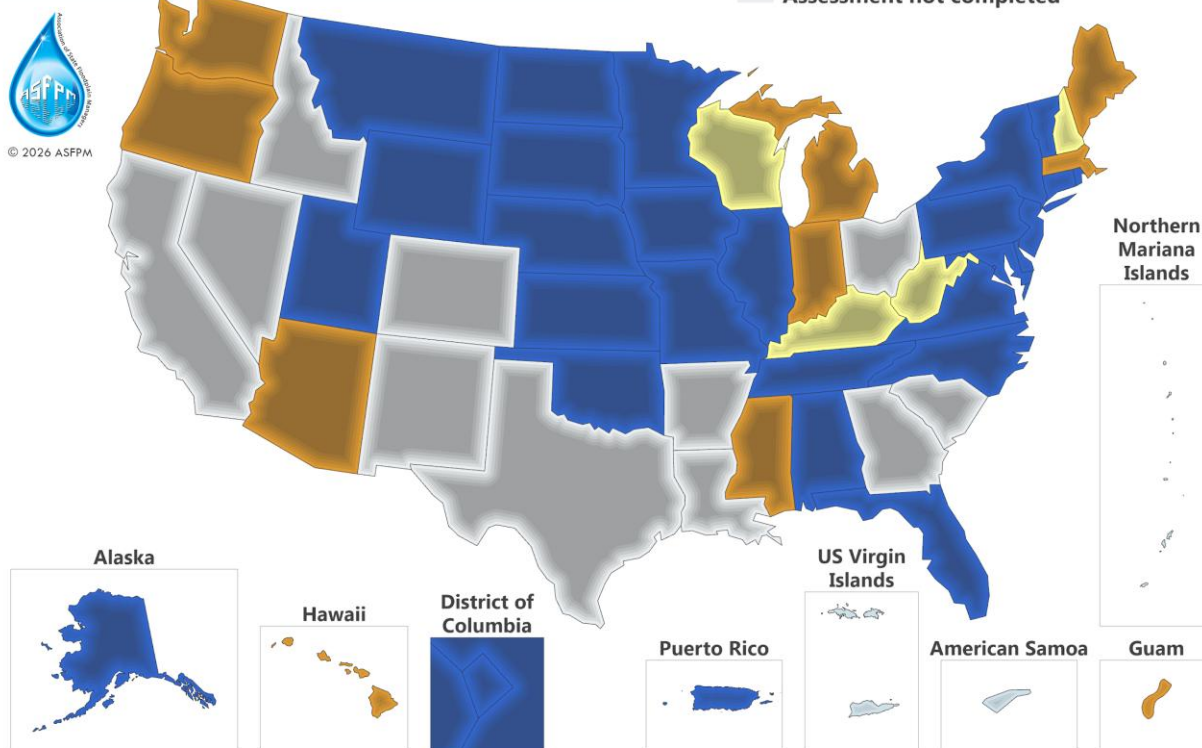
Q15-Q17. Information Sharing Access Agreement (ISAA)

This new series of questions began by asking "Does your state have an Information Sharing Access Agreement or ISAA to obtain information such as data for Repetitive Loss properties or flood claims history?" (Question 15); see Map P2.1.

In response, 74% of respondents reported that their state has an Information Sharing Access Agreement (ISAA) to obtain this type of data, while 26% reported that their state does not have an ISAA for this type of information. The key takeaway from these findings is that a strong majority of states represented in the survey (about three-quarters) have established mechanisms for accessing critical flood-related data.

Q15. Information Sharing Access Agreement (ISAA)

State & Territory Programs Assessment 2025



Map P2.1. Results for Question 15 – Does your state have an Information Sharing Access Agreement or ISAA to obtain information such as data for repetitive loss properties or flood claims history?

Those who reported that they do not have an ISAA were then asked which of the following reasons (listed in Figure P2.5) prevented their state floodplain management program from executing an ISAA (Question 16).

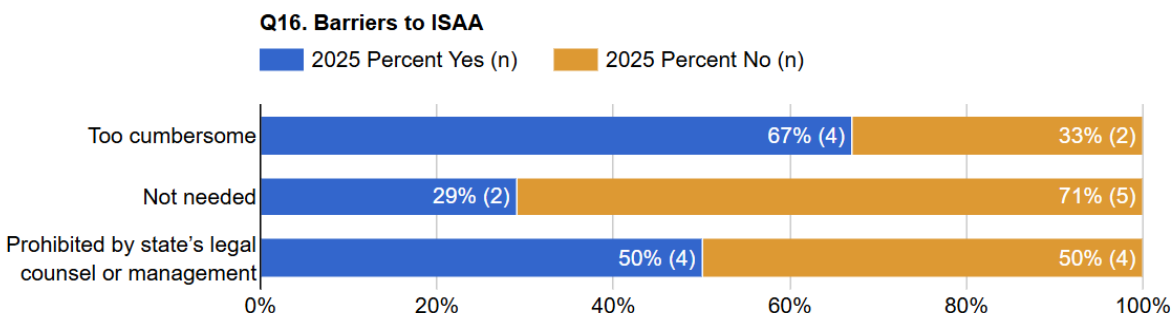


Figure P2.5. Results for Question 16 – Have the following reasons kept your state floodplain management program from executing an ISAA?

Four states indicated that the process was too cumbersome. Four states also identified that an ISAA was prohibited by their state's legal counsel or management. Two states felt that it was not needed, and two states also reported additional reasons – lack of access to the data by the state NFIP office, and FEMA not renewing the agreement despite the state's request.

Alternatively, states who reported that they did have an ISAA were asked whether the data they receive through their ISAA is provided in a timely manner (Question 17). 100% (28 respondents) indicated that the data they receive through their ISAA is provided in a timely manner, with no respondents reporting experiencing delays. This suggests that while implementation of an ISAA can be challenging (based on the prior question), once established, it consistently delivers data efficiently.

Q19-Q20. Routine Use Letter process

Next, participants were asked whether their state floodplain management program uses the Routine Use Letter process for state-specific data requests (Question 19). Most state floodplain management programs (65% of respondents) do not use the Routine Use Letter process for state-specific data requests. Only 35% of respondents indicated that their state does use the process.

A follow-up question (Question 20) asked respondents who answered "yes" to the previous question if the data they receive through the Routine Use Letter process is provided in a timely manner. All respondents who use the Routine Use Letter process (13 states) reported that the data they receive is provided in a timely manner (Question 21), with no respondents indicating otherwise.

Q22-Q23. Uses of flood claims history location data

When asked about the primary uses of specific locations and the property addresses of buildings with flood claims history for their state floodplain management program (Question 22), responses broke down as shown in Figure P2.6.

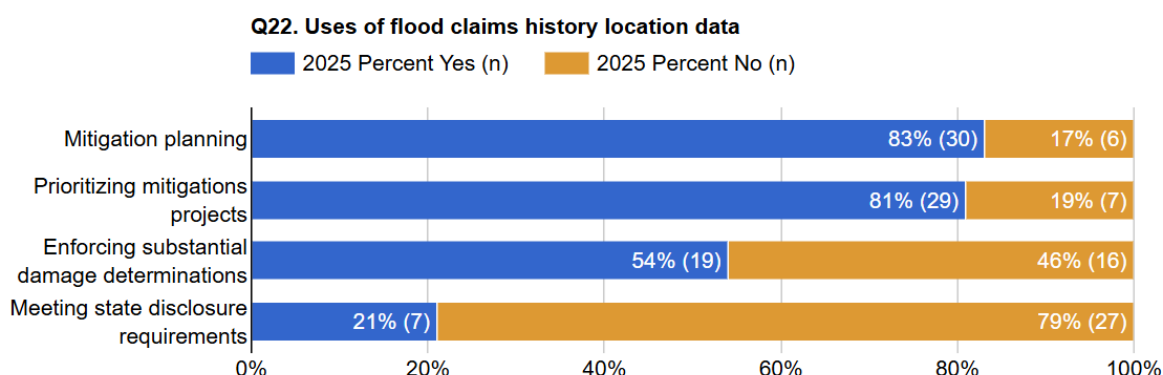


Figure P2.6. Results for Question 22 – What are the primary uses of specific locations and the property address of buildings with flood claims history for your state floodplain management program? Does your program use them for...

Results show that the respondents primarily use the location data for mitigation planning (83%) and project prioritization (81%) within their state floodplain management programs. Around half (54%) use it for enforcing Substantial Damage determinations, while only 21% use it for meeting state disclosure requirements. Six states reported using the data for other activities, e.g., hazard mitigation planning, Community Rating System requirements, state-specific programs and grants, understanding community support needs, and outreach and education efforts.

To gauge the importance of having property addresses and flood claims history for carrying out successful floodplain management activities in their state, respondents were then asked to rate the level of importance (Question 23; see Figure P2.7).

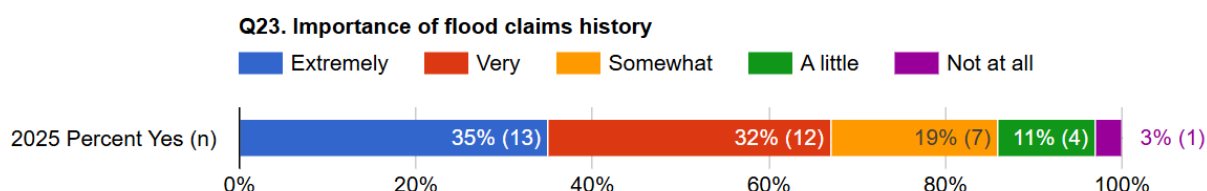


Figure P2.7. Results for Question 23 – How important to your program is having property addresses and flood claims history for carrying out successful floodplain management activities in your state?

The majority of respondents view having property addresses and flood claims history as important for carrying out successful floodplain management in their state. 67% (25 respondents) rated it as very or extremely important; 19% (7 respondents) considered it somewhat important; and a smaller portion, 14% (5 respondents), rated it as a little important or not at all important.

Q24-Q25. Benefits of publicly available property-specific data

The question (Question 24) was then posed “If FEMA were to make the property-specific data, such as repetitive loss and severe repetitive loss designations and flood claims histories, available to the general public, would that help floodplain managers evaluate or improve the effectiveness for...: (Figure P2.8)

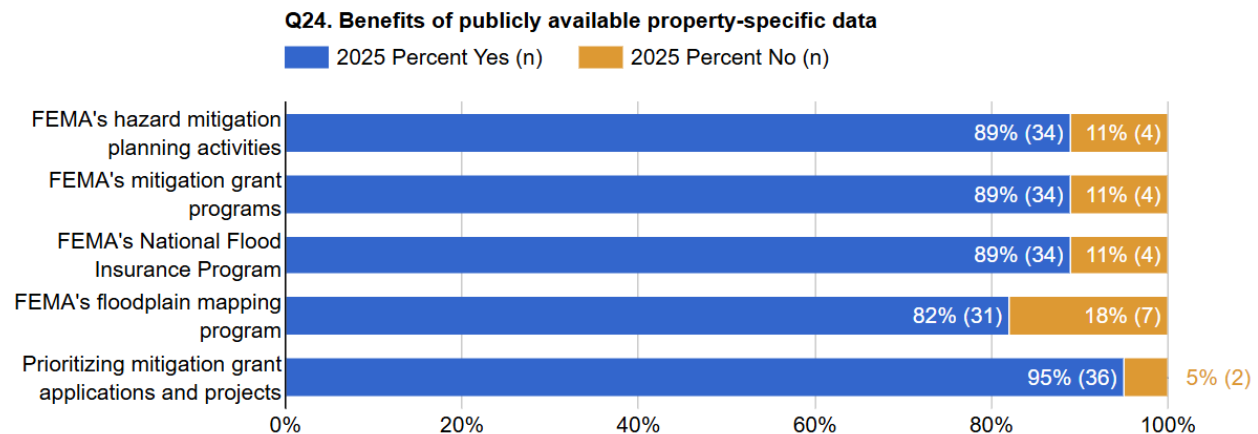


Figure P2.8. Results for Question 24 – If FEMA were to make the property-specific data, such as repetitive loss and severe repetitive loss designations and flood claims histories, available to the general public, would that help floodplain managers evaluate or improve the effectiveness for...

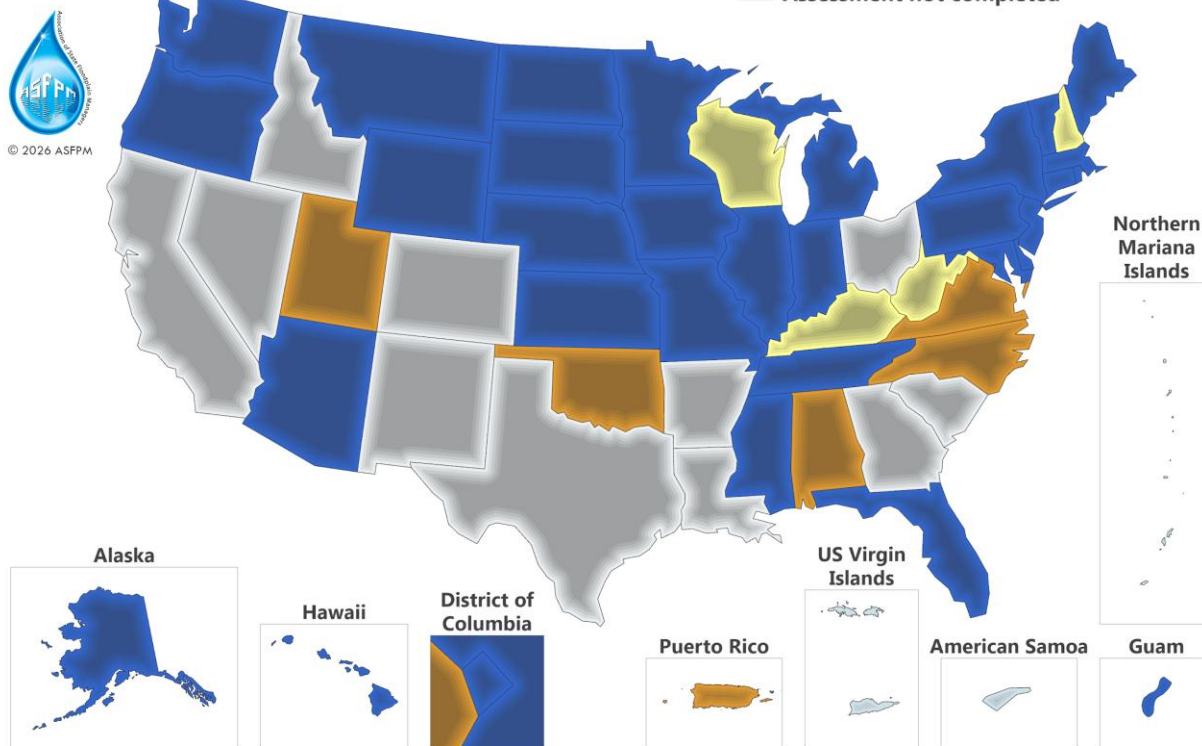
Most respondents indicated that making FEMA’s property-specific flood loss data public would help floodplain managers improve program effectiveness. Support was very high across all categories (82–95%), with broad agreement that public access to property-level FEMA flood loss data would enhance hazard mitigation planning, mitigation grants, the NFIP, and floodplain mapping. Prioritizing grant applications was indicated by the greatest percentage of respondents, with 95% believing that this would benefit from making property-specific data public.

Eight respondents indicated that having publicly available, property-specific flood loss data would help floodplain managers improve program effectiveness with other federal agencies and their programs, including HUD, USACE, USGS, and USFWS. Going further, the data could help with improper enforcement and/or bad flood hazard maps, create awareness for assistance requests, support federal disaster assistance, and provide evidence for buyouts.

Question 25 asked respondents to weigh in on whether the benefits of making property-specific flood claims data available to the public outweighs the interests of property owners to keep it confidential; see Map P2.2.

Q25. Pros and cons of publicly available property-specific data

State & Territory Programs Assessment 2025



Map P2.2. Results for Question 25 – Do you think that the benefits of making property-specific flood claims data available to the public outweighs the interests of property owners to keep it confidential?

A large majority of respondents indicated that they favor transparency over privacy when it comes to property-level flood claims data; 84% (32 respondents) believe that the public benefits of sharing property-specific flood claims data outweigh the privacy interests of property owners. Only 16% (6 respondents) prioritized confidentiality.

Q26. Comments on property-specific data and privacy

Respondents were then given the opportunity to share any additional comments they had about property-specific data and privacy in Question 26.

Most respondents strongly favored greater transparency and public access to property-specific flood loss data, citing community safety, informed decision-making, and improved mitigation planning. A minority expressed concerns about privacy risks and misuse if this information were made public to everyone. An overview of the pros and cons mentioned is below, in Table P2.5.

“Information will help people make informed decisions about property purchases.”

“How can communities plan or approach potential applicants for funding if they don’t know who is eligible?”

<u>Pros (Support for Public Access)</u>	<u>Cons (Concerns About Public Access)</u>
Informed Homebuyers & Transparency: • Buyers deserve to know flood history before purchase. • Prevents sellers from hiding damages or misrepresenting property conditions. • Flood disclosure should be mandatory, similar to other real estate disclosures.	Privacy & Potential Misuse: • Property-specific claims data could be abused if fully public. • Might unfairly stigmatize properties or misrepresent risk if misunderstood.
Public Safety & Risk Awareness: • Communities better understand and prepare for risk. • Reduces surprises for new homeowners unaware of past claims or NFIP insurance requirements.	Unintended Impacts on Property Owners: • Disclosure could reduce property values or make it harder for homeowners to sell. • Risk of unfair burden on current owners, even if they’ve mitigated damage.
Improved Floodplain Management & Planning: • Enables hazard mitigation planning, grant targeting, and project prioritization. • Helps identify RL and SRL properties for programs. • Leads to faster data access, less reliance on delayed state/federal processes.	Alternative Approach Suggested: • Keep data accessible to local officials and floodplain managers for planning, mitigation, and enforcement—but not released to the general public.
Consistency with Other Public Records: • Property tax values, sales prices, and natural hazard boundaries are already public.	

Table P2.5. Results for Question 26 – Please share additional comments about property-specific data and privacy.



Principle 3

Flood hazards within the state must be identified and the flood risks assessed.

Description

Flood hazard areas change over time through deliberate modification or as a result of natural changes in the watershed or the body of water itself. Flood hazards are varied and widespread, from riverine to coastal to dam/levee failures to tsunami inundation to alluvial fan flooding. An effective state floodplain management program ensures that the flood risks are known and that changing conditions are accounted for. Flood hazard areas need to be identified and delineated in order to:

- Avoid future flood damage and disaster costs
- Apply regulatory criteria
- Inform property owners and the public of possible risks
- Craft mitigation measures for existing at-risk development

Highlights

- Respondents overall **positively rated FEMA**, indicating coordination with FEMA (91% "good or better") and quality of flood data (81% "good or better") as strengths (Question 29, Table P3.3).
 - The **primary concern is the length of time to complete a flood study**, which scored lowest with 67% rating it "poor or fair" and 0% "excellent," indicating widespread dissatisfaction with project timelines.
 - There is also a desire to expand the extent of floodplains mapped, with 24% rating coverage "poor or fair."
- **Updating old flood engineering studies was identified as the most urgent flood mapping need** (Question 30, Table P3.4). Overall, 82% rated this as "quite a bit or a great deal" of a priority, emphasizing a widespread agreement on the need for modernization, consistent with its high priority status in 2017.
 - In follow up, (Question 31) when asked to list any other priority mapping needs – many states mentioned the need to transition or move toward **2D Base Level Engineering (BLE) mapping** or **include future conditions and sea level rise**. For example, New York highlighted the need to use the **Climate-Informed Science Approach (CISA)** for future conditions mapping and to inform freeboard.
- From 2003 to 2025, there is a continuing trend of **declining contributions to the U.S. Geological Survey stream-gaging program** (Question 32, Table P3.5).
 - 56% of respondents in 2025 indicated that their state does contribute funds for this purpose. In 2003, 76% of states contributed funds; by 2010, participation dropped to 69%; and in 2017, it fell further to 65%.
- Only half the respondents (51%) indicated that their state does **collect and document High Water Marks (HWMs)** in addition to any USGS post-flood activities to document and map peak flood conditions (Question 43, Figure P3.3); this is similar to the result in 2017 (49%), but significantly down from 2010 (72%).
- The number of states and territories indicating they are a **FEMA Cooperating Technical Partner (CTP) has remained steady** since 2010 (82%) and 2017 (87%) with only a slight decrease for 2025 (78%), which could be explained by different states or territories responding (Question 63).
 - Among the eight responding states that are not CTPs, responses to Question 67 indicate that staffing and funding limitations are the most significant barriers to CTP participation (Table P3.16).

- When asked which one of the following best describes the **status of Base Level Engineering (BLE)** in their state (Question 68, Figure P3.4), over half of responding states **(56%) reported that BLE data is already available for their state**, 31% indicated that they plan to develop BLE data, and 14% reported that they do not have plans to implement BLE in their state.

Survey Responses and Comparisons

Q27. State flood mapping program

The Principle 3 section of the assessment began by asking “Currently, does your state have its own flood mapping program?” (Table P3.1).

In 2025, a majority of states (55%, or 21 states) reported having their own flood mapping program, reflecting an increase from 46% (18 states) in 2017. This indicates modest growth in state-level flood mapping initiatives over the eight-year period. However, it’s worth noting that this does not necessarily reflect an actual shift since different states responded to this question in 2025 than in 2017.

<u>State flood mapping program</u>	<u>2017 Percent (n)</u>	<u>2025 Percent (n)</u>
Yes	46% (18)	55% (21)
No	54% (21)	45% (17)

Table P3.1. 2017 and 2025 results for Question 27 – Currently, does your state have its own flood mapping program?

Q28. Mapping flood hazards and features

The assessment then asked respondents whether their state’s flood mapping efforts include mapping the following flood hazards or features; the top 8 are listed in Table P3.2.

<u>Flood Hazard/Feature</u>	<u>2025 Percent Yes (n)</u>	<u>2025 Percent No (n)</u>
Base Flood Elevations or BFEs in A-Zone Areas	76% (16)	24% (5)
Dam inundation zones	57% (12)	43% (9)
Future conditions hydrology	50% (10)	50% (10)
Levee- and floodwall-protected areas	50% (10)	50% (10)
Closed basin lakes	38% (8)	62% (13)
Wetlands	30% (6)	70% (14)
Channel migration zones	29% (6)	71% (15)
Floodways with less than 1-foot rise	29% (6)	71% (15)

Table P3.2. Results for Question 28 – Do your state’s flood mapping efforts include mapping the following flood hazards or features? Percentage of states reporting that mapping efforts include these top 8 hazards or features.

Most of the states who responded to this question focus their flood mapping efforts on Base Flood Elevations (76% of states), dam inundation zones (57%), areas affected by future conditions hydrology (50%), and levee- or floodwall-protected areas (50%). Mapping of other specific flood hazards and features is much less frequent. No states include Coastal Construction Control Line (CCCL) and wildfire areas in their mapping. Critical area setbacks, erosion-prone coastal areas, and tsunami hazards are mapped by only 5% of responding states (one state each).

Four states reported mapping additional hazards/features:

- Illinois maps structures at risk of flood damage
- Nebraska provides dam inundation zones through its Dam Safety Division
- Vermont maps "River Corridors," which are the areas necessary to allow for stream equilibrium
- South Dakota referenced their online Flood Information system (<https://sdfis.org/>), which provides access to real-time stream conditions, flood forecasts, visualizations, inundation maps and flood-related data and information for communities in the Big Sioux River watershed.

Q29. Rating FEMA flood data

The next several questions on the assessment related to the state's entire inventory of FEMA flood data, including Flood Insurance Rate Maps, Flood Insurance Studies, and other FEMA products, and began by asking respondents to rate the following aspects, shown in Table P3.3.

<u>How would you rate each of the following?</u>	<u>Poor</u> <u>Percent (n)</u>	<u>Fair</u> <u>Percent (n)</u>	<u>Good</u> <u>Percent (n)</u>	<u>Very Good</u> <u>Percent (n)</u>	<u>Excellent</u> <u>Percent (n)</u>
Extent of floodplains mapped, that is the amount of mapped Special Flood Hazard Area or SFHAs vs unmapped streams	14% (3)	10% (2)	38% (8)	24% (5)	14% (3)
Quality of flood data, such as SFHA boundaries or engineering data	14% (3)	5% (1)	48% (10)	19% (4)	14% (3)
Length of time to complete a flood study from discovery to final FIRMs	19% (4)	48% (10)	14% (3)	19% (4)	0% (0)
Coordination with FEMA during the map update process	5% (1)	5% (1)	29% (6)	29% (6)	33% (7)
Coordination with FEMA's contractors during the map update process	0% (0)	19% (4)	19% (4)	43% (9)	19% (4)

Table P3.3. Results for Question 29 – FEMA flood data ratings.

Overall, respondents view most aspects of FEMA's flood data products positively, though there are concerns about the amount of time it takes to complete a flood study, and there's a desire for the extent of floodplains mapped to be expanded. Coordination with FEMA during the map update process was seen as a strength.

Extent of Floodplains Mapped:

- The majority of respondents consider mapping coverage good or better (76%).
- However, 24% rated it poor or fair, indicating room for improvement in coverage for unmapped streams.

Quality of Flood Data:

- 81% rated the data good or better, suggesting general satisfaction with the mapping and engineering data.

Length of Time to Complete a Flood Study:

- This item scored lowest overall, with 67% rating it poor or fair, showing widespread dissatisfaction with project timelines.
- No respondents rated it excellent.

Coordination with FEMA:

- Strong positive scores, with 91% rating coordination good or better, including 33% excellent.
- Only 10% saw coordination as poor or fair.

Coordination with FEMA's Contractors:

- Also viewed favorably, with 81% rating coordination good or better.
- No respondents selected "poor," but 19% rated it fair.

Q30. Prioritizing state mapping needs

Respondents were then asked to rate how much of a priority the following mapping needs (listed in Table P3.4) are for their state, on a scale ranging from "not at all" to "a great deal."

Mapping Need	Not at all Percent (n)	A little Percent (n)	Some- what Percent (n)	Quite a bit Percent (n)	A great deal Percent (n)
Acquiring high resolution elevation data, such as Lidar, to do better flood mapping	3% (1)	3% (1)	26% (10)	32% (12)	37% (14)
Mapping more floodplain areas than are currently shown on existing Flood Insurance Rate Map or FIRMs, such as rural areas or unmapped areas	3% (1)	18% (7)	11% (4)	42% (16)	26% (10)
Updating all maps to digital format, that is eliminate the unmodernized paper map inventory	22% (8)	3% (1)	14% (5)	8% (3)	54% (20)
Developing more Base Flood Elevations or BFEs where data doesn't exist	3% (1)	5% (2)	24% (9)	18% (7)	50% (19)
Updating old flood engineering studies, such as hydrologic or hydraulic models	5% (2)	8% (3)	5% (2)	24% (9)	58% (22)
Mapping of other hazards, such as dam failure zones, 500-year floodplains, or channel migration or erosion hazards	8% (3)	11% (4)	18% (7)	42% (16)	21% (8)

Table P3.4. Results for Question 30 – How much of a priority for your state are the following mapping needs?

The majority of respondents viewed all of the flood mapping needs listed as high priorities, with updating old flood engineering studies identified as the most urgent mapping need.

- The highest rated overall, 82% rated **updating old flood engineering studies** as quite a bit or a great deal, emphasizing widespread agreement that these studies need modernization. This was also a high priority in 2017.
- 69% rated **acquiring high-resolution elevation data** as a high priority (quite a bit or a great deal), reflecting strong support for more precise elevation data such as LiDAR.
- 68% rated **mapping more floodplain areas** as a high priority (quite a bit or a great deal), showing notable interest in expanding mapping to rural or unmapped areas. A small portion (21%) see it as a lower priority.
- 68% rated **developing more Base Flood Elevations** as a high priority (quite a bit or a great deal), underscoring a recognized need for more Base Flood Elevations. This was considered a high priority in 2017 similar to updating old flood engineering studies.
- 66% rated **mapping of other hazards** quite a bit or higher of a priority, showing notable support for mapping hazards beyond flooding. This was a low priority in 2017, indicating a slight increase in priority.
- 62% rated **updating all maps to digital format** as a great deal or higher of a priority. While a minority (22%) said it is not at all a priority, this may be explained in part by some states already having modernized maps.

Q31. Other priority mapping needs

Respondents were given the opportunity to list any other priority mapping needs for their state. Several states expressed an urgent need to update old, paper, or outdated studies. For example, Alaska noted that **only 24% of its state is mapped for Special Flood Hazard Areas (SFHAs)** and of those maps, several are paper or old USACE maps that don't have BFEs or floodways.

Many states mentioned the need to transition or move toward **2D Base Level Engineering mapping** or higher resolution mapping for improved modeling accuracy. Pennsylvania highlighted this point by indicating that 94% of their flood claims come from outside of the SFHA and that they feel the need for 2D modeling across the commonwealth. Several states noted filling the gaps in incomplete mapping coverage or mapping unmapped areas as additional priorities.

Some states mentioned interest in additional mapping needs such as:

- Future conditions and sea level rise. For example, New York highlighted the need to use Climate-Informed Science Approach for future conditions mapping and to inform freeboard value
- Ice jam and dam inundation
- Alluvial fan hazards
- Pluvial flooding
- Landslides and erosion hazards

See Appendix, Principle 3, Q31 for a complete and comprehensive table of all comments.

Q32-Q33. U.S. Geological Survey stream-gaging program

When asked whether their state contributes funds to the U.S. Geological Survey stream-gaging program, 56% of respondents in 2025 indicated that their state does contribute funds for this purpose (Table P3.5). This is consistent with the declining trend from prior rounds of the assessment. In 2003, 76% of states contributed funds; by 2010, participation dropped to 69%; and in 2017, it fell further to 65%.

<u>Stream-gaging program</u>	<u>2017 Percent</u> <u>Yes (n)</u>	<u>2025 Percent</u> <u>Yes (n)</u>
Q32. Does your state contribute funds to the U.S. Geological Survey stream-gaging program?	65% (22)	56% (20)

<u>Stream-gaging program</u>	<u>2017 Percent Yes (n)</u>	<u>2025 Percent Yes (n)</u>
Q33. Does your state operate a stream gaging program separate from the U.S. Geological Survey?	33% (11)	42% (15)

Table P3.5. 2017 and 2025 results for Questions 32 and 33 – Percentage responding “yes” to questions related to stream gaging programs.

They were then asked whether their state operates a stream-gaging program separate from that of the U.S. Geological Survey, with 42% of respondents (15 states) indicating in 2025 that they do so (Table P3.5). From 2003 to 2025, the share of states operating their own stream-gaging programs apart from the U.S. Geological Survey fluctuated without a clear long-term trend. While participation varied over time, the 2025 level is slightly higher than in 2003 (37%).

Q34. Comprehensive inventories of state buildings in flood hazard areas

Next, respondents were asked “Does your state maintain a comprehensive inventory of state buildings in flood hazard areas?” A comprehensive inventory of state buildings in flood hazard areas includes information such as first floor elevation, location coordinates, and building values. Between 2017 and 2025, fewer responding states reported maintaining a comprehensive inventory of state buildings located in flood hazard areas.¹ In 2017, 46% (16 states) answered “yes;” by 2025, only 37% (14 states) answered “yes.”

<u>State building inventory in flood hazard areas</u>	<u>2017 Percent (n)</u>	<u>2025 Percent (n)</u>
Yes	46% (16)	37% (14)
No	54% (19)	63% (24)

Table P3.6. 2017 and 2025 results for Question 34 – Does your state maintain a comprehensive inventory of state buildings in flood hazard areas?

¹ It’s worth noting that this does not necessarily reflect an actual shift since different states responded to this question in 2025 than in 2017.

Q35. Digital Elevation Model data meeting or exceeding NFIP requirements

Question 35 asked respondents whether any agency in their state maintains an inventory of available Digital Elevation Model data that meets or exceeds FEMA NFIP flood mapping requirements. From 2010 to 2025, the percentage of states reporting that an agency maintains an inventory of available DEM data adequate to support NFIP flood mapping declined overall. In 2010, 70% of states indicated they maintained such an inventory; in 2017, this increased slightly to 74%; and in 2025, the percentage dropped to 57%.²

Digital Elevation Model	2017 Percent Yes (n)	2025 Percent Yes (n)
Does any agency in your state maintain an inventory of available DEM data adequate to support NFIP flood mapping?	74% (34)	57% (37)

Table P3.7. 2017 and 2025 results for Question 35 – Percentage responding “yes” that an agency maintains an inventory of available DEM data adequate to support NFIP flood mapping.

Q36. State agencies’ inventory of DEM data for NFIP flood mapping

In Question 36, respondents were asked if the following state agencies (listed in Figure P3.1) in their state maintain an inventory of available DEM data adequate to support NFIP flood mapping.

² Same footnote as above.

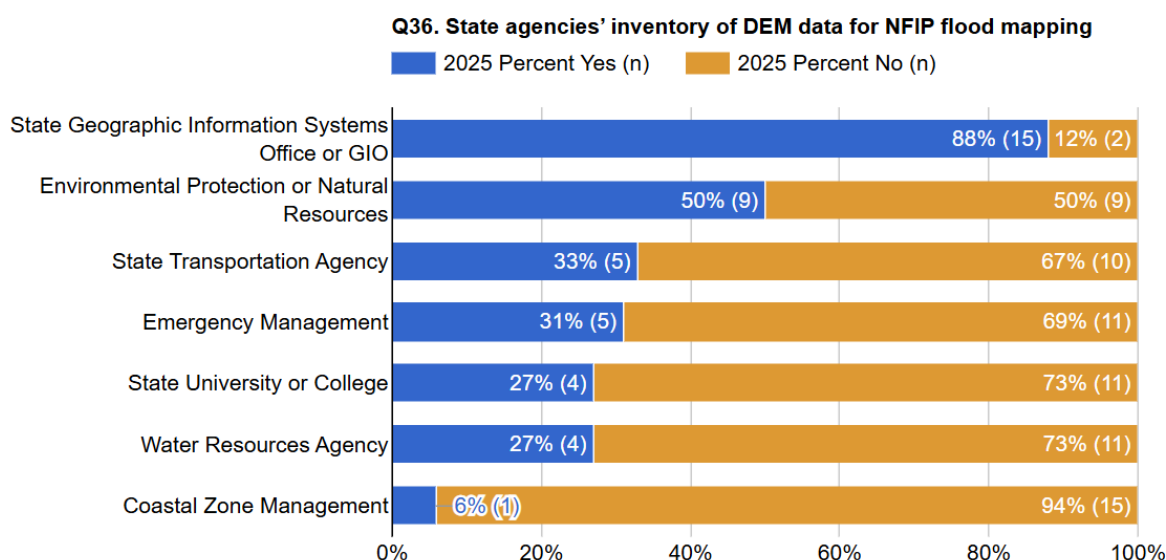


Figure P3.1. Results for Question 36 – Do the following state agencies maintain an inventory of available DEM data adequate to support NFIP flood mapping?

Responses indicate significant variation in DEM data management across agencies. DEM data management for NFIP flood mapping is most robust within GIS offices; 88% (15 of 17 responding states) indicated that they maintain such an inventory. Environmental protection/natural resources agencies were evenly split, with 50% (9 of 18 responding states) saying that they do so. Only 6% (1 of 16) of states reported state coastal zone management agencies maintaining an inventory of available DEM data adequate to support NFIP flood mapping. Minnesota reported having an interagency group that maintains a data inventory adequate for this purpose.

Q37. Flood maps for public inspection

When asked if they provide flood maps for public inspection on a walk-in basis (Question 37), 54% of respondents in 2025 indicated that they do so. Comparing results across years from 2003, 2010, 2017, and 2025, the data show a continuous downward trend over two decades, dropping from 100% to 95%, to 63%, and finally 54%. However, this could possibly reflect a shift toward online or digital map access.

Q38-40. Base Flood Elevation determinations

In 2025, 26% of respondents indicated that they provide Base Flood Elevation determinations upon request, i.e., generate a BFE where none exists (Question 38); see Table P3.8. This is down slightly from 32% in 2017.

Base Flood Elevation determinations	2003 Percent Yes	2010 Percent Yes	2017 Percent Yes (n)	2025 Percent Yes (n)
Q37. Do you provide flood maps for public inspection on a walk-in basis?	100%	95%	63% (24)	54% (20)
Q38. Do you provide BFE determinations on request (not interpreting flood maps; rather, generating a BFE where none exists)?	ND	ND	32% (12)	26% (10)

Table P3.8. 2003, 2010, 2017, and 2025 results for Questions 37 and 38 – Percentage of responding states that provide flood maps for public inspection on a walk-in basis; and provide BFE determinations on request.

"BFE Portal is free to the public. Either draft or effective data is used depending on the purpose of the request. Models can also be requested."

"We have all DFIRMs along with rough digitized FIRM data available on our online atlas for viewing: VT Agency of Natural Resources (VTANR) Natural Resource Atlas. This data is available on our Flood Ready mapper as well. Most local bylaws and state regs require the applicant to develop the necessary data if it is needed for a project."

"Our Flood Risk Information System (web application) utilizes water surface elevation rasters to provide BFE data to users. Visit <https://fris.nc.gov/>."

Respondents were then given the opportunity to share any additional comments about BFE determinations that they may have (Question 40). Many states have strong technical capacity for BFE analysis and support, while several others indicate it is the duty of local officials for determinations. Multiple states emphasize open data access and public transparency through web platforms (see Appendix, Principle 3, Q40 for all responses).

Q41-Q42. Hazus flood loss estimation software

Question 41 asked respondents whether their state uses FEMA's Hazus flood loss estimation software. Between 2010 and 2025, the percentage of states using FEMA's Hazus Multi-Hazard flood loss estimation software showed modest fluctuation. In 2010, 65% of responding states reported use; in 2017, usage increased slightly to 70% but then declined to 61% in 2025.

Those who reported using FEMA’s Hazus flood loss estimation software were then asked a follow-up question (Question 42; see Figure P3.2) about how Hazus is being used in their state.

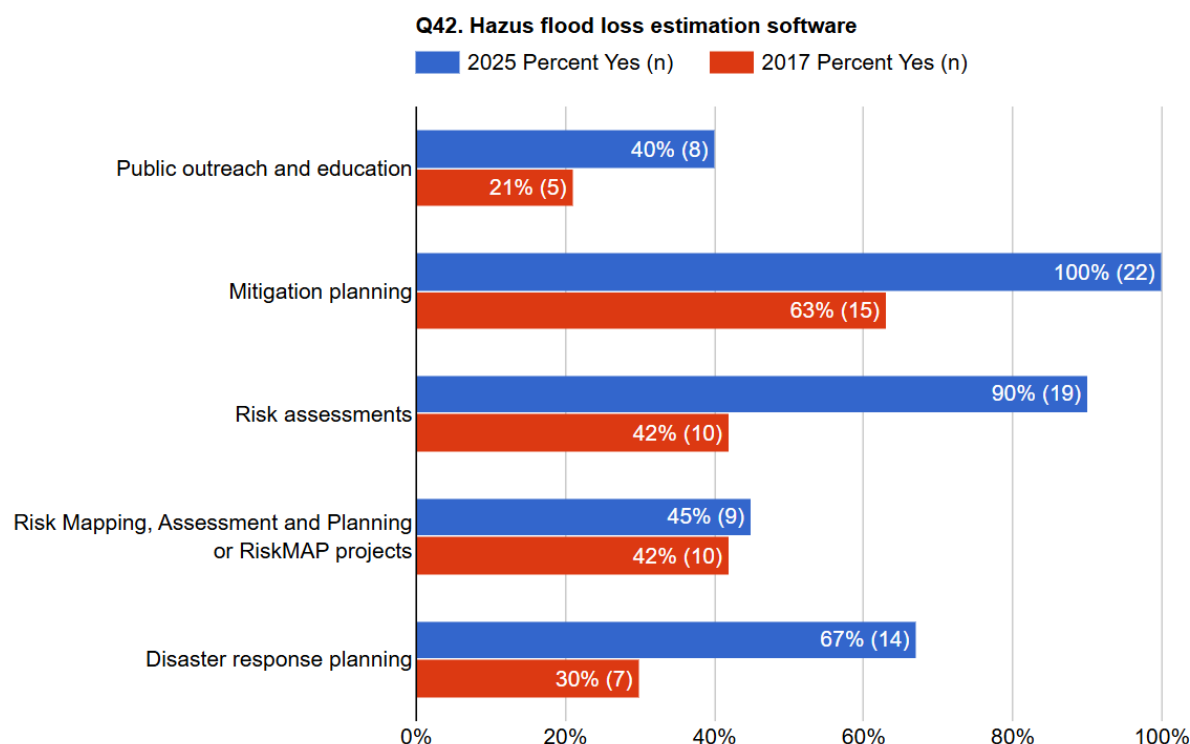


Figure P3.2. 2017 and 2025 results for Question 42 – Does your state use Hazus for...

From 2010 to 2025, states that used FEMA’s Hazus software expanded its applications significantly, particularly in planning and assessment functions.

Key Findings:

- Public outreach and education: Usage rose steadily from 18% (2010) to 40% (2025), suggesting increased emphasis on public engagement.
- Mitigation planning: This became a near-universal use by 2025, climbing from 70% (2010) and 63% (2017) to 100% (22 states).
- Risk assessments: grew markedly from 70% (2010) and 42% (2017) to 90% (2025), reflecting Hazus’s strong role in identifying and prioritizing risks.
- RiskMAP projects: first tracked in 2017 (42%) and slightly higher by 2025 (45%), showing modest growth.
- Disaster response planning: increased from 44% (2010) and a low of 30% (2017) to 67% (14 states) in 2025, indicating renewed integration into emergency preparedness.

Q43-Q45. High Water Marks collection, documentation & use

Transitioning to the topic of High Water Marks, respondents were asked if their state collects and documents HWMs in addition to any USGS post-flood activities to document and map peak flood conditions (Question 43). In 2025, 51% (19 respondents) indicated that their state does collect and document HWMs for this purpose; this is similar to the result in 2017 (49%), but significantly down from 2010 (72%) (Figure P3.3).

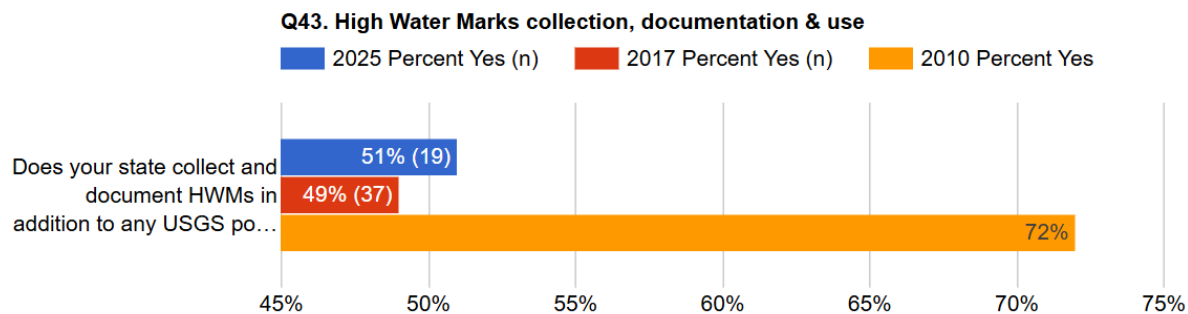


Figure P3.3. 2010, 2017 and 2025 results for Question 43 – Does your state collect and document high water marks or HWMs in addition to any U.S. Geological Survey or USGS post-flood activities to document and map peak flood conditions?

Those who reported that their state collects and documents HWMs were asked a follow-up question (Question 44): “Are these activities done entirely by the state, in partnership with local jurisdictions, or in partnership with a federal agency other than USGS, such as National Weather Service or FEMA?”

The responses indicate an even split among the three options. Of those who indicated “in partnership with a federal agency other than USGS,” four states identified U.S. Army Corps of Engineers (USACE) as a federal partner in the process, and one identified the National Weather Service (NWS).

Note that one state (Nebraska) mentioned that this is done through the Nebraska Silver Jackets, which did not fall under the category of any of the options provided. Oregon noted that the Oregon Emergency Management Agency is working with USACE to implement a new Survey123 (Esri) web application that can be used by local staff to collect and document High Water Marks.

Question 45 asked states that collect and document High Water Marks how those data are used to document and map peak flood conditions. The responses show that most states apply HWM data to **calibrate Hydrologic & Hydraulic (H&H) engineering models** and for **risk communication**, with a smaller portion using them for other specialized activities such as

permitting, dataset maintenance, and Substantial Damage Estimates, and as supplemental data in areas lacking detailed floodplain data.

Q46-Q48. Geo-referenced photos and images collection & use

Respondents were then asked if their state collects geo-referenced ground photos or images in addition to any USGS post-flood activities to document and map peak flood conditions (Question 46).

Less than half of responding states (44%) reported collecting their own geo-referenced ground photos beyond USGS efforts. The majority of states (56%), who indicated that they do not engage in additional photo or image collection, likely rely on USGS or other federal data sources for post-flood imagery.

Question 47 followed up with states that reported collecting geo-referenced ground photos or images (from Question 46), asking whether these activities are done entirely by the state, in partnership with local jurisdictions, or with a federal agency other than USGS (such as the National Weather Service or FEMA) (Table P3.9).

<u>Geo-referenced photo collection activities</u>	<u>2025 Percent Yes (n)</u>
Entirely by the state	38% (6)
In partnership with local jurisdictions	44% (7)
In partnership with a federal agency other than USGS. Please tell us what agency:	19% (3)

Table P3.9. Results for Question 47 – Are geo-referenced photo collection activities done entirely by the state, in partnership with local jurisdictions, or in partnership with a federal agency other than USGS, such as National Weather Service or FEMA?

Most responding states (44%) conduct geo-referenced photo collection in partnership with local jurisdictions, illustrating the importance of local collaboration in field data efforts. About 38% manage the process entirely within their state agencies. A smaller fraction (19%) coordinate with federal partners other than USGS, including NOAA and USACE. Overall, these results indicate that intergovernmental partnerships – especially at the local level – play a key role in how states document and map flood events using geo-referenced imagery.

Respondents who indicated that this is done "entirely by the state" were asked if the following state agencies (listed in Table P3.10) are involved in collecting geo-referenced ground photos or images (Question 48).

Among the six states that perform photo collection entirely in-house (Question 47), five responded to this question. Of those five, transportation and emergency management agencies were the most commonly involved, each cited by three states. Two

states selected state police agencies, and three respondents selected "other agency," indicating additional involvement from specialized state or territorial agencies focused on environmental, planning, agriculture, or fish and wildlife.

<u>State Agency</u>	<u>2025 Percent Yes (n)</u>	<u>2025 Percent No (n)</u>
Department of Transportation	60% (3)	40% (2)
Emergency Management	60% (3)	40% (2)
State Police	40% (2)	60% (3)
Other agency: Please tell us:	100% (3)	0% (0)

Table P3.10. Results for Question 48 – Are the following state agencies involved in collecting geo-referenced ground photos or images?

Q49-Q50. State-developed inundation maps

In Question 49, respondents were asked if their state develops inundation maps in addition to any USGS post-flood activities to document and map peak flood conditions, and 46% of respondents (17 states) reported that their state does so.

In a follow-up question (Question 50), those who responded "yes" to the prior question were asked "Are these activities done entirely by the state, in partnership with local jurisdictions, or in partnership with a federal agency other than USGS, such as National Weather Service or FEMA?"

Responses to Question 50 (Table P3.11) show a strong tendency toward federal and interagency collaboration rather than purely state-led efforts, with 56% indicating that they collaborate with a federal agency other than USGS, most frequently mentioning USACE, followed by the National Weather Service and FEMA. Only 25% (4 states) indicated the activities are done entirely by the state.

<u>Entity(ies) responsible for inundation map development</u>	<u>2025 Percent Yes (n)</u>
Entirely by the state	25% (4)
In partnership with local jurisdictions	19% (3)
In partnership with a federal agency other than USGS. Please tell us what agency:	56% (9)

Table P3.11. Results for Question 50 – Are these activities done entirely by the state, in partnership with local jurisdictions, or in partnership with a federal agency other than USGS, such as National Weather Service or FEMA?

Q51-Q53. Aerial & satellite image collection of flood extents

When asked in Question 51 “Does your state collect aerial or satellite images of flood extents in addition to any U.S. Geological Survey or USGS post-flood activities to document and map peak flood conditions?” 35% (13 states) reported that they do so.

Those who responded “yes” to the prior question were then asked in a follow-up (Question 52) if these activities are done entirely by the state, in partnership with local jurisdictions, or in partnership with a federal agency other than USGS, such as the National Weather Service or FEMA.

Among the 13 states that collect aerial or satellite images of flood extents, responses to Question 52 show that these activities are carried out through a mix of state, local, and federal efforts:

- 40% (6 states) conduct the work entirely by the state
- 33% (5 states) do so in partnership with local jurisdictions
- 27% (4 states) collaborate with a federal agency other than USGS, such as USACE, NASA, and NOAA

The respondents who indicated that collecting aerial or satellite images of flood extents was done “entirely by the state” were asked which state agencies were involved in collecting aerial or satellite images of flood extents (Question 53).

Among the four states that answered this question, two reported the Civil Air Patrol, the Department of Transportation, and the State Police; and one reported Emergency Management. Other agencies mentioned were a Bureau of Statistics and Plans, Agency of Agriculture, and Fish & Wildlife Department.

Q54-Q57. Engineering review of Hydrologic & Hydraulic models

Questions 54 through 57 (Table P3.12) relate to the engineering review and approval process of hydrologic and hydraulic or H&H models.

<u>Engineering review of Hydrologic & Hydraulic models</u>	<u>2017 Percent Yes (n)</u>	<u>2025 Percent Yes (n)</u>
Q54. Does your state floodplain management program conduct an engineering review of Hydrologic and Hydraulic (H&H) models developed to establish 1% chance flood elevations?	42% (16)	35% (13)
Q55. Do you issue a formal approval letter in conjunction with the engineering review?	42% (16)	73% (8)
Q56. Is your state engineering review equivalent to FEMA's engineering review?	71% (10)	64% (7)
Q57. Does your state have an engineering review checklist?	43% (6)	73% (8)

Table P3.12. 2017 and 2025 results for Questions 54 through 57 – Percentage responding “yes” to the questions related to engineering review processes.

Question 54 asked respondents whether their state floodplain management program conducts an engineering review of Hydrologic and Hydraulic (H&H) models developed to establish 1% annual chance flood elevations; 35% (13 states) reported that their state floodplain management program does this.

Those who reported that their state program conducts an engineering review of H&H models were asked whether they issue a formal approval letter in conjunction with the engineering review (Question 55). Among the 11 states that answered this question, 73% (8 states) issue a formal approval letter following the review.

They were also asked whether this state engineering review is equivalent to FEMA's engineering review (Question 56), and if their state has an engineering review checklist (Question 57). Of the 11 responding states, 64% (7 states) reported that their state engineering review is equivalent to FEMA's engineering review, and 73% (8 states) reported that they have an engineering review checklist.

Q58-Q61. Review of flood maps

Questions 58 through 61 (Table P3.13) relate to the review and approval process of flood maps.

When asked whether their state floodplain management program reviews proposed flood maps before they are adopted locally (Question 58), 81% (30 states) reported that their state floodplain management program does this.

<u>Review of flood maps</u>	<u>2017 Percent Yes (n)</u>	<u>2025 Percent Yes (n)</u>
Q58. Does your state floodplain management program review proposed flood maps before they are adopted locally?	79% (30)	81% (30)

<u>Review of flood maps</u>	<u>2017 Percent Yes (n)</u>	<u>2025 Percent Yes (n)</u>
Q59. Is the state review of proposed flood maps required by law?	19% (5)	17% (5)
Q60. Do you issue an approval letter in conjunction with the review or approval of proposed flood maps?	21% (6)	17% (5)
Q61. Does your state program maintain and/or regularly update a priority list for mapping/Flood Insurance Studies/restudies?	65% (24)	63% (22)

Table P3.13. 2017 and 2025 results for Questions 58 through 61 – Percentage responding “yes” to the questions related to proposed flood map processes.

Those who selected “yes” in Question 58 were then asked “Is the state review of proposed flood maps required by law?” in Question 59, and “Do you issue an approval letter in conjunction with the review or approval of proposed flood maps?” in Question 60.

Among the 29 responding states, only 17% (5 states) reported that the state review is required by law, and 17% reported that they issue an approval letter in conjunction with the review or approval of proposed flood maps.

Q61-Q62. Federal agencies assisting with FIS mapping needs

Question 61 asked whether respondents maintain and regularly update a priority list for mapping needs related to new Flood Insurance Studies or restudies, and 63% (22 responding states) reported that they do so.

Those who said “yes” were then asked whether the following federal agencies are able to assist in meeting those mapping needs for new Flood Insurance Studies or restudies (Question 62). For the responding states, FEMA and the U.S. Army Corps of Engineers (USACE) are overwhelmingly the primary federal partners assisting with mapping for flood insurance purposes, with little to no assistance from other federal agencies.

<u>Agency</u>	<u>2025 Percent Yes (n)</u>
Federal Emergency Management Agency	100% (22)
U.S. Army Corps of Engineers	82% (18)
U.S. Geological Survey	35% (7)
National Weather Service	20% (4)
Natural Resources Conservation Service	15% (3)

Table P3.14. Top 5 results for Question 62 – Are the following federal agencies able to assist in meeting those mapping needs for new Flood Insurance Studies or restudies?

Q63-Q67. FEMA Cooperating Technical Partner states

The next set of questions related to states' involvement in flood mapping efforts as part of FEMA's National Flood Insurance Program. This section began by asking "Is your state a FEMA Cooperating Technical Partner or CTP?" in Question 63, to which 78% (29 responding states) said "yes." The number of CTPs has remained steady since 2010 (82%) and 2017 (87%) with only a slight decrease for 2025, which could be explained by different states responding.

Those who indicated that their state is a CTP were then asked in what year their state became a CTP (Question 64). Responses show a wide range of program participation dates, spanning from the late 1999 to 2022. The earliest adopters out of the responding states/territories were Missouri, Kansas, New York, and Nebraska (in 1999); the most recent were Puerto Rico (in 2022), Pennsylvania (in 2018), and Tennessee (in 2017).

The states that identified as CTPs were then asked if they are receiving any funds from FEMA under their CTP agreement (Question 65). Of the 29 states/territories that responded, all but one state (Oregon) reported receiving these funds under their agreement.

Question 66 asked respondents whether their state is doing the following activities (listed in Table P3.15) using state resources only, under a CTP agreement, with both state resources and under the CTP agreement, or not doing the activity at all.

<u>Activity</u>	<u>State resources only</u> <u>Percent (n)</u>	<u>Under CTP agreement</u> <u>Percent (n)</u>	<u>Both state resources and CTP agreement</u> <u>Percent (n)</u>	<u>Not doing this activity</u> <u>Percent (n)</u>
Set priorities for mapping	14% (5)	44% (16)	22% (8)	19% (7)
Participate in pre-mapping scoping meetings	30% (11)	41% (15)	27% (10)	3% (1)
Participate in final meetings	33% (12)	42% (15)	22% (8)	3% (1)
Conduct engineering or floodplain delineation review	11% (4)	35% (13)	19% (7)	35% (13)
Approve the hydrology and hydraulic analyses for use within your state	11% (4)	28% (10)	19% (7)	42% (15)
Assist in base map acquisition	18% (6)	29% (10)	24% (8)	29% (10)
Process LOMAs	3% (1)	5% (2)	5% (2)	86% (32)
Process LOMRs	3% (1)	14% (5)	5% (2)	78% (29)
Conduct detailed studies to produce work maps used for DFIRMs	3% (1)	38% (14)	5% (2)	54% (20)

<u>Activity</u>	<u>State resources only</u> <u>Percent (n)</u>	<u>Under CTP agreement</u> <u>Percent (n)</u>	<u>Both state resources and CTP agreement</u> <u>Percent (n)</u>	<u>Not doing this activity</u> <u>Percent (n)</u>
Conduct approximate analyses or re-delineation projects that produce work maps for DFIRMs	0% (0)	35% (13)	11% (4)	54% (20)
QA/QC Preliminary DFIRMs	11% (4)	43% (16)	8% (3)	38% (14)
Produce DFIRMs	0% (0)	41% (15)	5% (2)	54% (20)

Table P3.15. Results for Question 66 – Is your state doing the following activities with state resources, under CTP agreement, both, or not doing the activity at all?

The results show overall that most responding states support planning and coordination functions related to mapping through their CTP relationships, and few undertake detailed engineering or map production tasks independently.

The most common CTP activities are:

- Set priorities for mapping – 44% are under CTP, plus 22% are under a combination of both CTP agreement and using state resources.
- Participate in pre-mapping scoping meetings – 41% under CTP, 27% under both.
- Participate in final meetings – 42% under CTP, 22% under both.

The Least commonly done activities overall are:

- Processing Letters of Map Amendment (LOMAs) – 86% of respondents reported not doing this activity.
- Processing Letters of Map Revision (LOMRs) – 78% reported not doing this.
- Producing Digital FIRMs or conducting detailed studies – over half of states (54%) are not performing these activities.

Some of the other activities mentioned by states as being done under CTP agreement alone included producing flood risk products and reviewing appeals. Hosting all models, future conditions H&H model development, and community engagement resource development were mentioned as being done under a combination of CTP agreement and using state resources. A couple of states mentioned that there is no CTP program in FEMA Region 1. Hawaii mentioned that their state does not do Base Level Engineering projects or education and outreach.

Respondents who indicated that their state is not a CTP were asked a follow-up (Question 67) about whether the following issues (listed in Table P3.16) prevented their state from becoming a CTP.

Among the eight responding states that are not CTPs (from Question 63), responses to Question 67 indicate that staffing and funding limitations are the most significant barriers to participation – 75% (6 states) reported office size and staffing limitations as a barrier, and 62% (5 states) cited lack or decrease of funding as a barrier. Three states highlighted again that FEMA Region I does not offer CTP funds to states.

<u>Barriers to becoming a CTP</u>	<u>2025 Percent Yes (n)</u>	<u>2025 Percent No (n)</u>
Administration and transaction costs to become a CTP outweigh the benefits	38% (3)	62% (5)
Office size and staffing limitations, including lack of technical expertise	75% (6)	25% (2)
Lack of or decreased levels of funding, including CTP funds and FEMA mapping funds	62% (5)	38% (3)
Other issues. Please tell us:	75% (3)	25% (1)

Table P3.16. Results for Question 67 – Have the following issues prevented your state from becoming a CTP?

Q68-Q69. Status of Base Level Engineering

Base Level Engineering generates watershed-wide flood hazard information built from foundation-level hydrologic and hydraulic engineering models, providing floodplain boundaries, flood depth, and water surface elevation grids.

When asked which one of the following (listed in Figure P3.4) best describes the status of BLE in their state (Question 68), over half of responding states (56%, 20 states) reported that BLE data is already available for their state, 31% (11 states) indicated that they plan to develop BLE data, and 14% (5 states) reported that they do not have plans to implement BLE in their state.

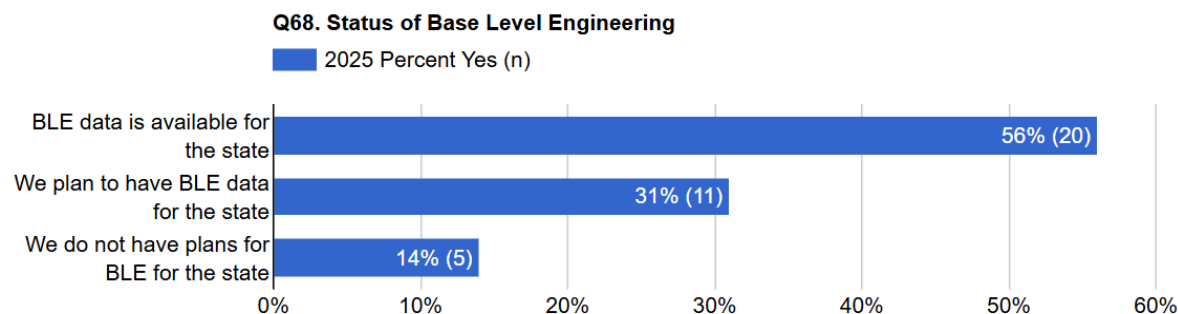


Figure P3.4. Results for Question 68 – Which one of the following best describes the status of BLE in your state?

Respondents were then given the opportunity to provide any additional comments related to BLE in their state (Question 69). Overall, states are at differing stages of BLE adoption, with the majority either expanding coverage or depending on FEMA-driven updates. A smaller subset

emphasized quality assurance and raised issues about BLE map accuracy, citing the risk of undermining credibility if low-resolution models are widely used. Several states noted partial coverage and the desire for statewide or “wall-to-wall” BLE data. A couple of states raised issues about BLE map accuracy, citing the risk of undermining credibility if low-resolution models are widely used. A few states are actively maintaining or expanding BLE datasets through state projects or CTP grants.



Principle 4

Natural floodplain functions and resources throughout the state need to be respected.

Description

Effective state floodplain management programs recognize the additional effort needed to manage floodplain resources and functions and allow for the fact that not all flood loss reduction techniques account for natural functions and resources. Effective state programs take a holistic approach to floodplain management—one that moves beyond simply protecting people and property to one that recognizes the value of allowing floodplains to function naturally, and enjoying the benefits when they do. Effective states coordinate and integrate their goals and activities with the many other state (and federal, local, and private) programs, agencies, and departments whose activities affect floodplain function, some of which are:

- Control of sediment and erosion
- Storage and conveyance of floodwaters
- Protection of water quality, wetlands, aquifer recharge, and open space
- Management of coastal areas, shorelines, overall growth, and stormwater
- Preservation of wild and scenic rivers, and rare and endangered species and habitat
- Preservation of cultural resources and agricultural lands
- Opportunity for public recreation

Highlights

- When asked about non-regulatory programs and activities they operate or authorize to **encourage protection or restoration of natural resources in flood-prone areas**, the most commonly reported activities were **habitat preservation/protection (83%)** and **public information programs (80%)** (Question 70, Figure P4.1).
- Wetlands (89%), riparian habitat or vegetation (86%), and recreation opportunities (86%) were **most commonly reported as protected or enhanced floodplain functions** by responding states (Question 71, Figure P4.2).
- A **strong majority (75%)** of respondents **promoted some form of green infrastructure** in their state or territory (Question 75. This was down from 83% in 2017.
 - In a follow-up question, nearly all responding states (96%) shared that they provide technical assistance or guidance on green infrastructure (Figure P4.5).
- **Farmland preservation tax breaks** (48% of responding states) and **forest preservation tax breaks** (43%) are the most common tax incentives states offer to conserve, preserve, or restore floodplain lands (Question 77, Table P4.1).
 - The least common is a tax return check-off for endangered resource protection (15%).
- The **most commonly used legal techniques** by responding states (Question 78, Figure P4.6) since 2017 to **conserve, preserve, or restore** natural floodplain functions or resources are **land acquisitions** (70%) and **easements** (64%).

Survey Responses and Comparisons

Q70. Programs/activities to encourage identification, protection, or restoration of flood-prone areas

Question 70 asked "Not including regulatory requirements, does your state operate or authorize the following programs or activities to encourage identification, protection, or restoration of the natural values or resources of flood-prone areas?" (Figure P4.1).

In responding states, habitat preservation/protection and public information programs were the most commonly reported, by 83% (30 states) and 80% (28 states) respectively. The least commonly reported were dune/beach restoration or protection, with 39% (13 states) and River Flow Advisory Commissions, with 26% (9 states).

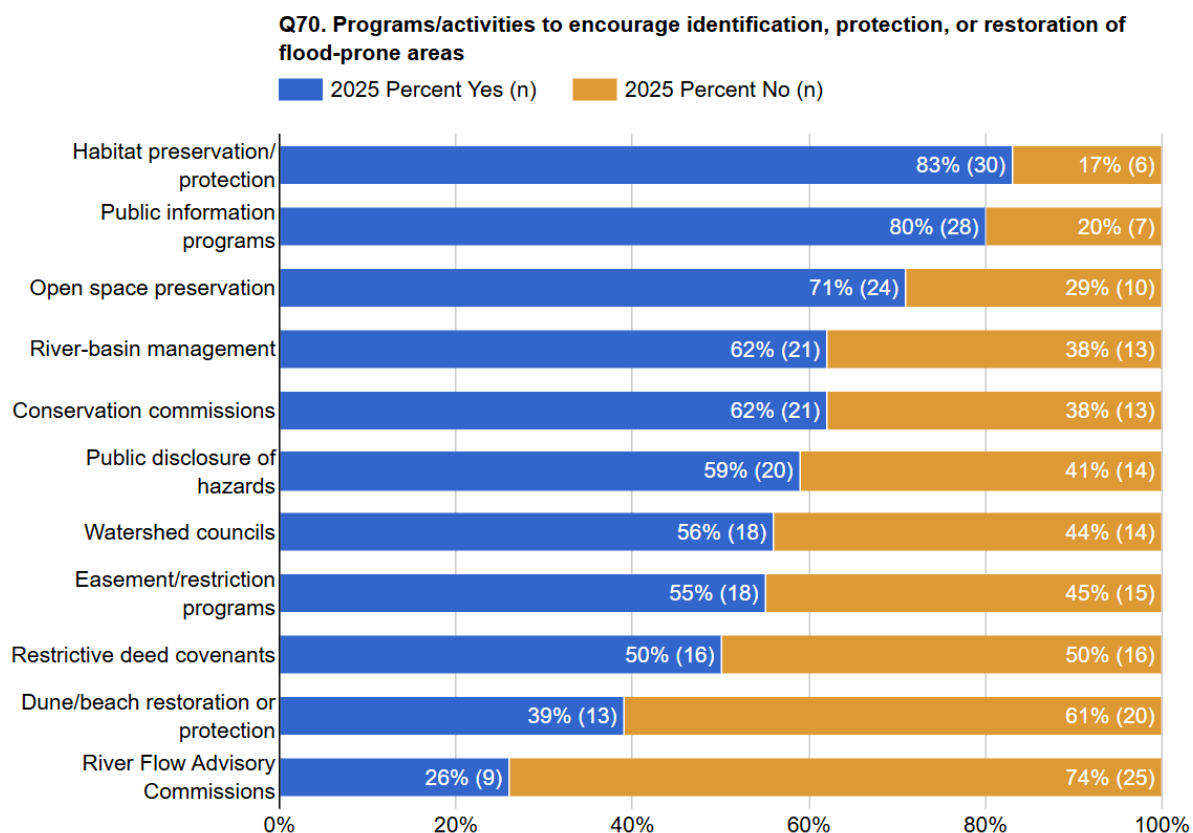


Figure P4.1. Results for Question 70 – Not including regulatory requirements, does your state operate or authorize the following programs or activities to encourage identification, protection, or restoration of the natural values or resources of flood prone areas?

Eight states mentioned “other” programs or activities, including:

- Water Resources Commission
- Drought Management Task Force
- Sustainable Water Management Initiative
- Beach Associations and coastal property programs
- Lakeshore protection regulations for large lakes
- Wetland and River Corridor easement programs
- Outreach/training on No Adverse Impact (NAI) principles
- Functioning Floodplain Initiative (floodplain restoration projects to reconnect rivers and floodplains)
- Riverkeepers
- Natural Resource Districts
- Silver Jackets interagency teams

Q71. Protection or enhancement programs for floodplain functions or resources

Question 71 asked respondents whether specific floodplain functions or resources (listed in Figure P4.2) are the focus of protection or enhancement programs in their state.

Wetlands (89%, 32 states), riparian habitat or vegetation (86%, 31 states), and recreation opportunities (86%, 30 states) were most commonly reported as protected or enhanced floodplain functions by responding states. Mangroves were the least frequently prioritized, with only 9% (three states) reporting this, likely in part because mangroves only exist in a few states. Alaska mentioned salmon habitat protection and subsistence use protections as an additional type of natural resource protection in their state.

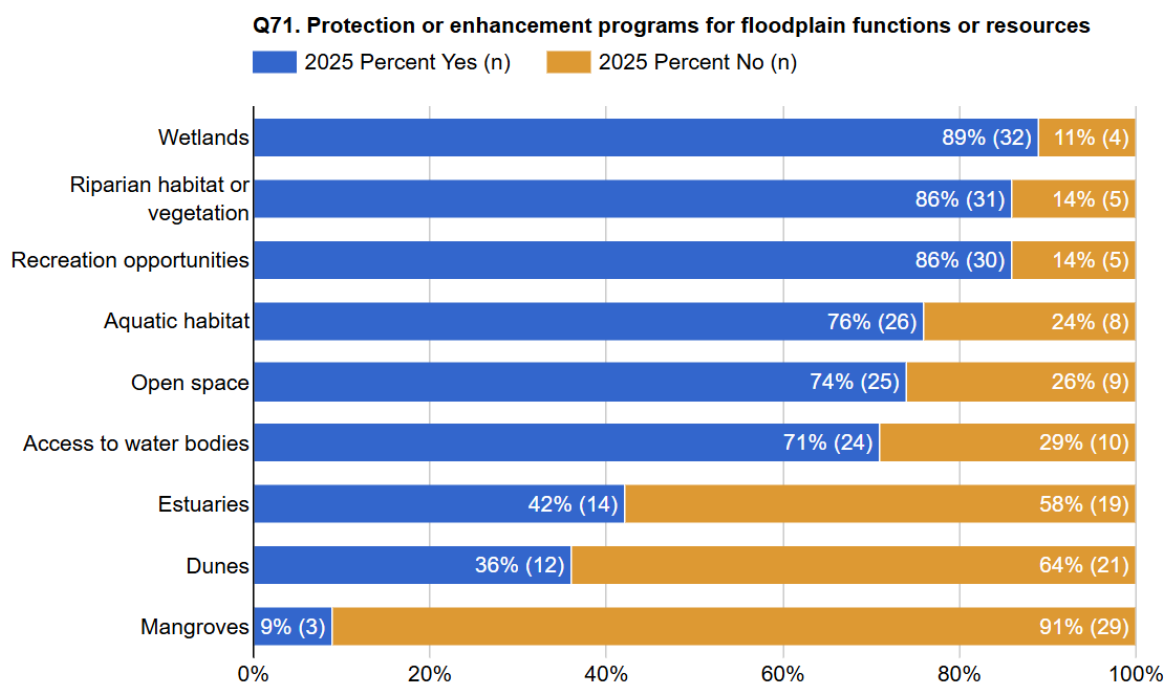


Figure P4.2. Results for Question 71 – Are the following floodplain functions or resources the focus of protection or enhancement programs in your state?

Q72. Funding or technical assistance for preservation/restoration of natural floodplain functions and resources

Question 72 asked whether states provide various types of funding or technical assistance (listed in Figure P4.3) to preserve or restore natural floodplain functions and related resources. Responding states most frequently reported providing funding or assistance for wildlife habitat protection or endangered species (72%, 23 states), followed by dam removal and restoration (71%, 24 states). Funds for marsh restoration were reported as receiving the least backing (47%, 15 states).

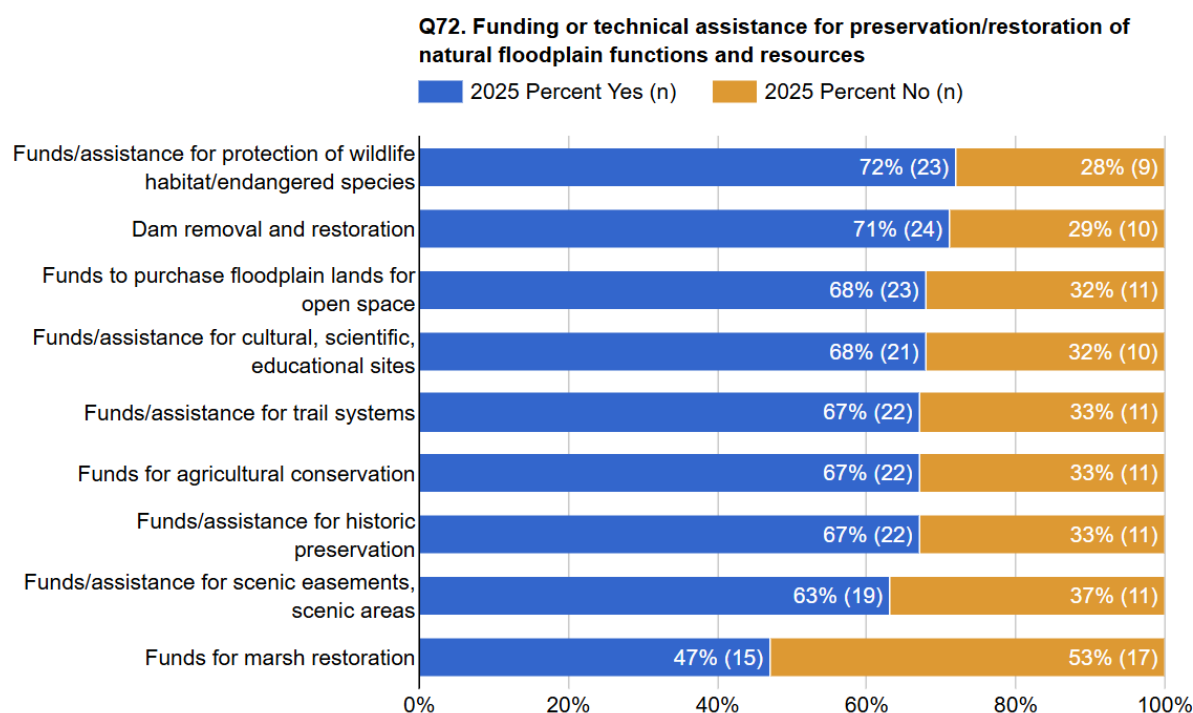


Figure P4.3. Results for Question 72 – Does your state provide the following types of funding or technical assistance for programs or activities that could be used to preserve or restore natural floodplain functions and resources including coastal and lakeshore?

Only three states mentioned other types of funding or technical assistance beyond the listed categories: funding for culvert assessment and improvements to meet stream preservation guidelines, conveyance enhancements, farm buyout programs, Total Maximum Daily Load water quality restoration, encroachment removal, and climate resilience funding for floodplain reconnection.

Q73. Programs or activities used to directly protect/restore natural floodplain functions and resources

Question 73 asked whether states have used specific programs or activities (listed in Figure P4.4) since 2017 to directly protect or restore natural floodplain functions and resources, including coastal and lakeshore areas. The most commonly used program is river, coastal, or marsh restoration, reported by 68% of responding states. Dam removal is also a major activity, implemented by 66% of states. However, levee removal (22%), and easements downstream of dams (17%), show more limited adoption. Farmland banking systems (12%) and mining reclamation in riparian areas (13%) are among the least used.

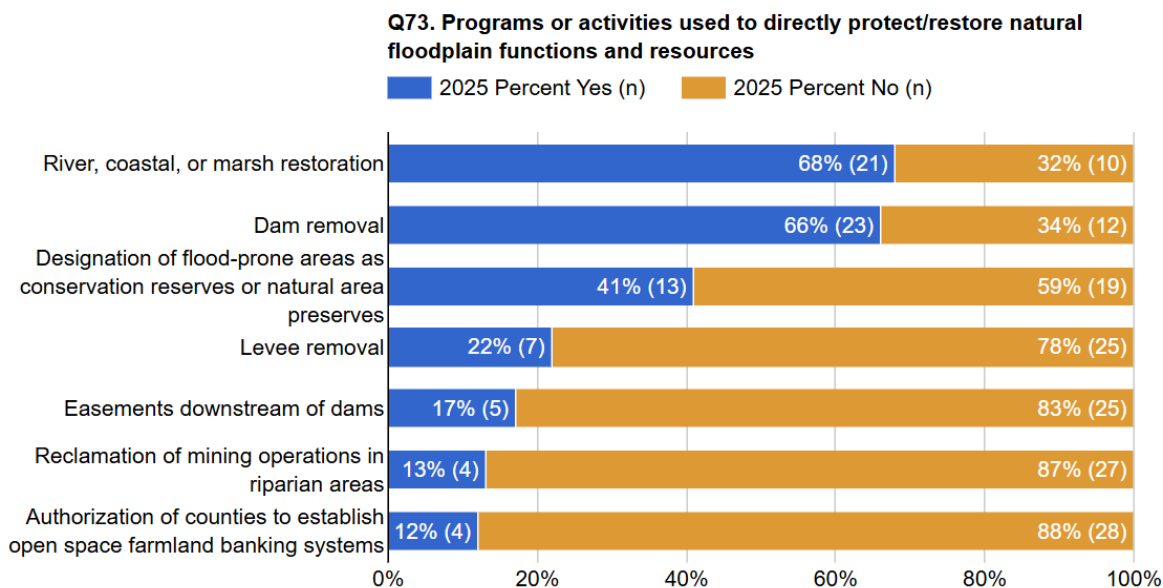


Figure P4.4. Results for Question 73 – Since 2017, has your state used the following programs or activities to directly protect or restore natural floodplain functions and resources including coastal and lakeshore?

Only one state (Vermont) reported other programs or activities beyond those listed, mentioning river corridor, floodplain, and wetland easements for natural restoration; river corridor mapping and regulations; farm or agricultural buyout programs; and state lands with water rights-of-way.

Q74. Ensuring that natural functions/resources of flood-prone areas are accounted for in decision-making

Question 74 asked "Does your state have a coordinating committee or other mechanism to ensure that the natural functions and resources of flood-prone areas, including lake and ocean coasts and watersheds, are accounted for in decision making?" The number of respondents answering "yes" to this question decreased from 34% in 2010 to 18% in 2017, and increased to 40% (14 states) in 2025.

Q75-Q76. State promotion of green infrastructure

Question 75 asked "Does your state promote green infrastructure?" In 2017, of the 30 states/territories responding, 83% promoted some form of green infrastructure. This fell to 75% in 2025.

In a follow-up question (Question 76), respondents who reported that their state does promote green infrastructure were then asked which methods they use to do so (listed in Figure P4.5). As in 2017, the method reported by the most states was “provide technical assistance or guidance on green infrastructure,” followed by “promote green infrastructure as a local flood management non-structural alternative.” Nearly all responding states (96%, 23 states) provide technical assistance or guidance on green infrastructure. Although incorporating green infrastructure into flood risk management is the least prevalent method, it still was reported by more than half (56%) of responding states.

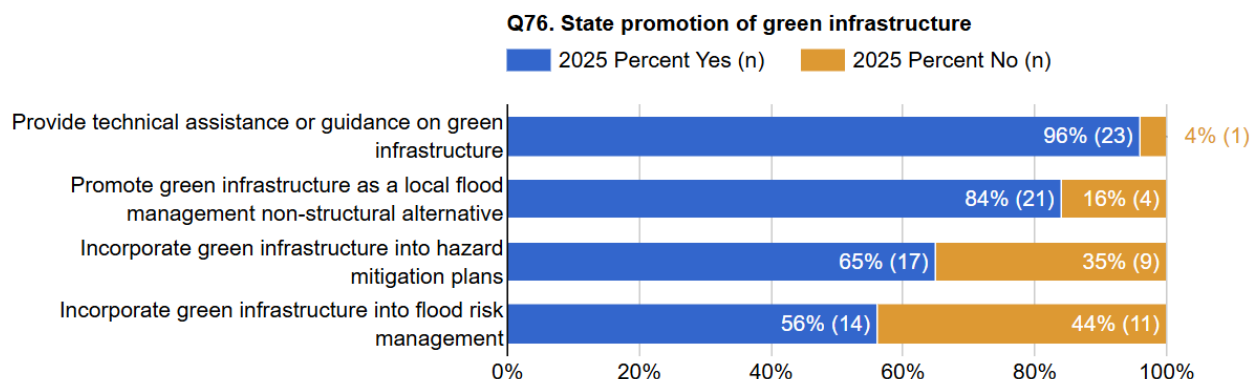


Figure P4.5. Results for Question 76 – How does your state promote green infrastructure?

Q77. Tax incentives for floodplain land conservation/preservation or restoration

The next question (Question 77) was about provisions in states’ tax codes that could apply to floodplain lands; it asked whether states offer the following tax incentives (listed in Table P4.1) to conserve, preserve or restore floodplain lands, including coastal and lakeshore areas, to their natural state or to donate them to be designated as public open space.

Farmland preservation tax breaks are the most common, available in 48% of responding states, followed by forest preservation tax breaks at 43% (12 responding states). The least common is a tax return check-off for endangered resource protection (15%). Three states reported having other tax incentives – Alaska and Minnesota indicated incentives happen at the local level, and North Dakota cited a state program that provides incentives for private lands open to sportspeople.

Type of Tax Break	2025 Percent Yes (n)	2025 Percent No (n)
Tax breaks for farmland preservation	48% (14)	52% (15)
Tax breaks for forest preservation	43% (12)	57% (16)
Tax breaks for purchase of easements	37% (10)	63% (17)

Type of Tax Break	2025 Percent Yes (n)	2025 Percent No (n)
Property tax breaks for open space or public donation	36% (10)	64% (18)
Tax breaks for wildlife habitat preservation	32% (9)	68% (19)
Income tax breaks for open space or public donation	19% (5)	81% (22)
Inheritance tax breaks for open space or public donation	19% (5)	81% (22)
Tax return check-off for endangered resource protection	15% (4)	85% (22)

Table P4.1. Results for Question 77 – Does your state have the following tax incentives to conserve, preserve or restore floodplain lands, including coastal and lakeshore areas, to their natural state or to donate them to public open space use?

Q78. Legal techniques applied to flood-prone lands

Question 78 asked respondents to identify legal techniques that have been applied to flood-prone lands since 2017, asking “Since 2017, besides tax incentives, has your state used the following legal techniques to conserve, preserve or restore natural floodplain functions or resources?” The most commonly used legal techniques by responding states are land acquisitions (70%, 23 states) and easements (64%, 21 states). Mitigation banking has also been widely used (52%), while rezoning is reported by 45% of states. Transfer of development rights (31%) and land swaps (22%) are less frequently used.

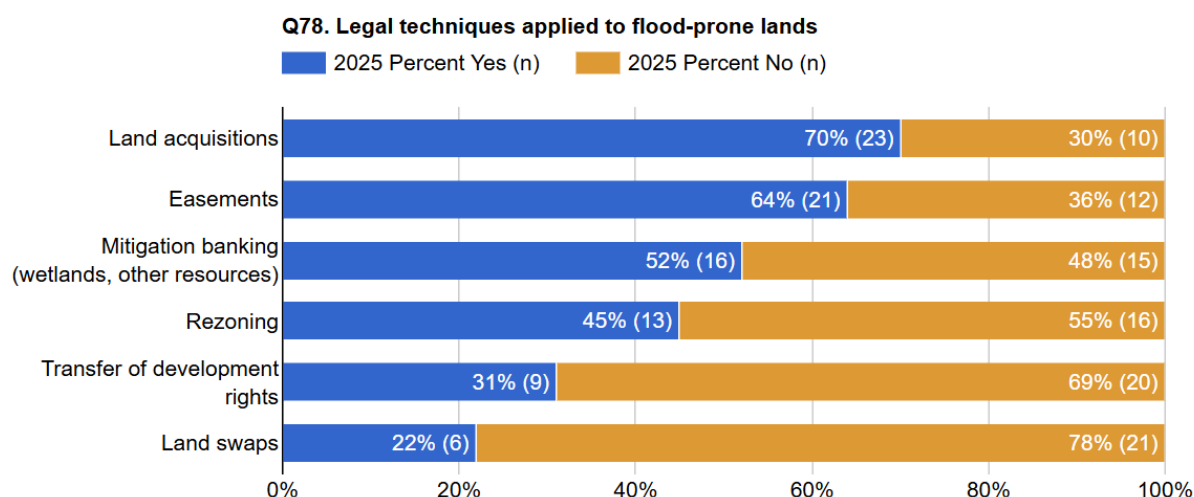


Figure P4.6. Results for Question 78 – Since 2017, besides tax incentives, has your state used the following legal techniques to conserve, preserve or restore natural floodplain functions or resources?



Principle 5

Development within the state must be guided away from flood-prone areas; adverse impacts of development inside and outside the floodplain must be minimized.

Description

Adverse floodplain impacts can be avoided or minimized if communities within the state have the authority, tools, and political will to guide development to less hazard-prone areas, or to examine the full extent of impacts—both on-site and off-site—when floodplain development is proposed. By guiding development away from flood-prone areas, the state protects its citizens.

- First, it protects landowners by requiring that their development activities meet certain standards to avoid flood damage to their property.
- Second, it protects the entire community by requiring that those activities do not adversely affect others.

Effective state programs apply land use management techniques directly through state regulation, or authorize and foster application of those techniques at the local level, including planning, zoning, risk assessment, growth management, impact analyses, subdivision regulations, and permitting programs. Besides requiring that floodplain development be built so that it withstands flood damage, effective programs acknowledge that watersheds and floodplains are complex natural systems, and that their interrelationship with human-caused actions and the impacts of each development on other property owners must be taken into consideration.

Highlights

- Most states that required **local land use plans** also required them to **address flood hazards (84%)** and, to a slightly lesser extent, the natural functions (67%) and resources (68%) of floodplains (Question 80, Figure P5.1).
- The most commonly **required floodplain management regulations** across states were **freeboard standards (72%)**, **dam failure warning/response systems (69%)**, **flood hazard disclosure (67%)**, and stormwater management (66%) (Question 82, Table P5.3).
 - Most responding states (64%) require one foot of freeboard above the BFE (Question 83, Table P5.4). Several jurisdictions (Montana, Indiana, District of Columbia, New York, Vermont) require two feet, and New Jersey requires three feet of freeboard.
- Roughly **30% indicated they believe federal activities or regulations are contributing to flooding problems** (Question 99, Figure P5.3). This is almost identical to the result in 2017, when 29% of respondents answered “yes” to the same question.
 - In follow-up (Question 100), respondents indicated that the **top federal activities or regulations contributing to flooding problems** included, levee construction or work within floodways, and some cited federal construction or infrastructure projects such as highways and the federal Department of Transportation **not having the Federal Flood Risk Management Standard (FFRMS)** in their statute.
- A **strong majority (73%)** of respondents indicated they have a **state-adopted building code** (Question 101); this is the same percentage as in 2017.
 - Almost all respondents (**96%**) reported that their state used a version of the **Building Code Series or International Codes (I-Codes)** as the basis of their building codes (Questions 102 and 104, Figure P5.4).
- Regarding state-adopted building codes, there is a relatively even split among states on **requiring local jurisdictions to administer** them: 37% require locals to administer without conditions, 20% with conditions, and 43% do not require it (Question 107, Table P5.8).
 - Where administration is required with conditions (Question 108), they often involve population size, or allow local jurisdictions to adopt a stricter code or amendments that do not weaken the state's requirements.

Survey Responses and Comparisons

Q79-Q80. Requirements for communities to develop comprehensive land use plans

Principle 5 began by asking whether communities are required by the state to develop comprehensive land use plans (Question 79). In 2025, just over half (53%) of the responding states said that communities are required by their state to create such plans; this represents little change over time since 55% of states reported this requirement in 2017.

A follow-up question (Question 80) was asked only of respondents whose states require communities to develop comprehensive land use plans. It examined whether those plans are required to consider specific flood-related factors (listed in Figure P5.1). In 2025, most states that require local land use plans also require them to address flood hazards (84%) and, to a slightly lesser extent, the natural functions (67%) and resources (68%) of floodplains. From 2017 to 2025, the percentage remained about the same for flood hazards, but increased by ~20% for natural floodplain functions and resources.

<u>2017 Percent</u> <u>Yes (n)</u>	<u>2025 Percent</u> <u>Yes (n)</u>
55% (18)	53% (19)

Table P5.1. 2017 and 2025 results for Question 79 – Are communities required by your state to develop comprehensive land use plans?

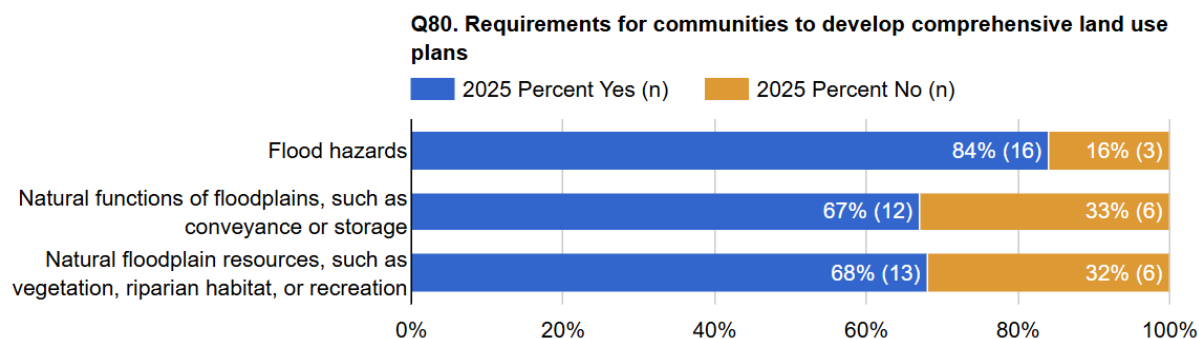


Figure P5.1. Results for Question 80 – Are there requirements for local land use plans to consider...

Q81. Responsibility for regulating various portions of the floodplain

Question 91 asked respondents who regulates different portions of the floodplain, offering four options: state only, community only, both state and community, or not applicable (see Table P5.2). The floodway and floodway fringe are most often jointly regulated or managed by

communities – nearly half (49%) of respondents said that the floodway is regulated by both the state and community, with 43% saying it is regulated by the community only. Results are similar for the floodway fringe, with 49% selecting community only and 43% both state and community.

For velocity zones, results are more divided; 37% said community only, 37% said not applicable, and 17% said both. For alluvial fans and erosion hazard areas, most respondents (66% and 60%, respectively) said “not applicable.”

Since 2017, there has been a shift away from the ‘community only’ regulating the floodway and floodway fringe, mainly toward shared regulation by both the state and community.

<u>Portion of the Floodplain</u>	<u>State only</u>	<u>Community only</u>	<u>Both state and community</u>	<u>Not applicable</u>
	<u>Percent (n)</u>	<u>Percent (n)</u>	<u>Percent (n)</u>	<u>Percent (n)</u>
Floodway	8% (3)	43% (16)	49% (18)	0% (0)
Floodway fringe	8% (3)	49% (18)	43% (16)	0% (0)
Velocity zones	9% (3)	37% (13)	17% (6)	37% (13)
Alluvial fans	6% (2)	23% (8)	6% (2)	66% (23)
Erosion hazard area	9% (3)	17% (6)	14% (5)	60% (21)

Table P5.2. Results for Question 81 – Who regulates the following portions of the floodplain?

Q82. Prevalence of the types of state floodplain management regulations

Question 82 asked respondents whether 18 different types of floodplain management regulations (see Table P5.3) are required in their state, and results show that some measures are common while others are rare. Freeboard standards are the most commonly required, reported by 72% of respondents (26 states). Dam failure warning or response systems and plans (69%, 24 states) and flood hazard disclosure (67%, 24 states) are also widely reported as required. Stormwater management or detention requirements are required in about two-thirds of states (66%, 23 states). X-zone drainage or protection requirements (15%, 5 states) and dry land access to new lots or developments (12%, 4 states) are the least frequently required regulations.

<u>Type of Regulation</u>	<u>2025 Percent Yes (n)</u>	<u>2025 Percent No (n)</u>
Freeboard standards above Base Flood Elevation or BFE	72% (26)	28% (10)
Dam failure warning or response systems & plans	69% (24)	31% (11)
Flood hazard disclosure	67% (24)	33% (12)

Type of Regulation	2025 Percent Yes (n)	2025 Percent No (n)
Stormwater management or detention requirements	66% (23)	34% (12)
Setback requirements from water-bodies: lakes, ocean, rivers	52% (17)	48% (16)
Compensatory storage requirements	51% (18)	49% (17)
Critical facilities protection beyond the BFE	50% (17)	50% (17)
Floodway encroachment standards more stringent than a 1-foot rise	46% (16)	54% (19)
Sensitive areas or watershed protection regulations	46% (16)	54% (19)
Floodplain, coastal, or watershed planning	42% (14)	58% (19)
Public awareness or outreach programs	35% (12)	65% (22)
Public availability of dam failure maps	32% (11)	68% (23)
Flood warning system program	32% (11)	68% (23)
Floodplain Open Space Preservation	27% (9)	73% (24)
Levee maintenance or failure emergency response	26% (9)	74% (25)
X-zone drainage or protection requirements	15% (5)	85% (29)
Dry land access to new lots or developments	12% (4)	88% (29)

Table P5.3. Results for Question 82 – Are the following floodplain management regulations required by your state?

Q83 & Q85. Freeboard requirements

Respondents who indicated that there are freeboard standards above Base Flood Elevation in their state were then asked how many feet of freeboard are required by this standard (Question 83). Most responding states (64%) require one foot of freeboard above the BFE. Several states (Montana, Indiana, District of Columbia, New York, Vermont) require two feet, and New Jersey requires three feet of freeboard. Massachusetts varies by zone, requiring three feet in coastal V-zones and two feet in A-zones. See Appendix, Principle 5, Q83 for individual state freeboard requirements.

These results are similar to those in 2017; however, no responding states required three feet of freeboard in 2017.

Those with critical facilities protection beyond the BFE were asked, in Question 85, how much freeboard is required in their state for various types of critical facilities, including water and wastewater treatment plants, hazardous waste facilities, hospitals or care centers, emergency operations centers, nursing homes, and schools or childcare centers.

Results show that the standards are remarkably consistent across facility types within each responding state, indicating that states generally apply a single statewide critical facility freeboard standard rather than varying by facility. Most states fall between one and two feet of freeboard, with only a few outliers implementing higher or special criteria. New Jersey stands out with their 3-foot above BFE freeboard requirement. Michigan also offers a higher standard of protection, requiring one foot above the 500-year flood level. New York requires two feet, unless a higher standard is mandated by ASCE 24 engineering codes.

<u>Level of Freeboard</u>	<u>Responding States with this Requirement Percent (n)</u>
1 foot	64% (16)
1 to 1.5 feet (1.0 plus any stage increase, which can be max of .5 feet)	4% (1)
1.5 feet	4% (1)
2 feet	20% (5)
3 feet in V-zones, 2 feet in A zones	4% (1)
3 feet	4% (1)

Table P5.4. Results for Question 83 – How many feet is the level of freeboard required by the state?

Vermont reported requiring two feet above BFE or the 0.2% annual chance (500-year) flood elevation. Pennsylvania reported requiring 1.5 feet of freeboard for all critical facilities, except for hazardous waste facilities, which are not permitted in the floodplain. Iowa requires one foot of freeboard above the BFE for wastewater and water treatment facilities, schools, and other facilities, but one foot above the 500-year flood elevation for hazardous waste facilities, hospitals, emergency operations centers, and nursing homes. Seven of the states that indicated that they had state freeboard requirements for critical facilities chose “not applicable” as responses for each of the critical facility types listed.

Q84. Maximum floodway surcharge allowed

Respondents who indicated that there are floodway encroachment standards more stringent than a 1-foot rise were asked in a follow-up (Question 84) how many feet are allowed as the level of maximum floodway surcharge under state law.

States that have stricter floodway encroachment standards than a 1-foot rise typically allow between 0 and 0.5 feet of surcharge, with several allowing no rise at all in the mapped floodway.

Puerto Rico, Massachusetts, and Michigan (once the floodway is established) allow 0 feet of additional rise, meaning no increase in flood levels is permitted in the floodway. Minnesota also applies a 0-foot limit if any rise would increase damage potential to existing insurable buildings. Illinois and Vermont specify a maximum surcharge of 0.1 feet, Indiana allows 0.14 feet, and New Jersey allows 0.2 feet, which are all substantially more restrictive than the typical 1-foot standard.

Q86-Q87. Responsibility for implementing floodplain management regulations

Question 86 asked “Who implements the following floodplain management regulations (listed in Table P5.5) in your state, regardless of if it is required?” The most common type of floodplain management regulation implemented by the state among responding states was dam failure warning or response systems & plans, with 23 respondents indicating this, followed by flood hazard disclosure, indicated by 22 respondents as being implemented by the state in their state. Dry land access to new lots or developments and X-zone drainage or protection requirements were the least commonly reported as being implemented by the state, with only six and three respondents reporting this, respectively.

The types of floodplain management regulations that were most commonly reported as being implemented by communities were: freeboard standards, compensatory storage requirements, and setback requirements, all indicated by 29 respondents; followed by floodplain, coastal, or watershed planning regulations, which were indicated by 28 respondents as being implemented by communities.

The type of floodplain management regulation least commonly implemented by communities was flood hazard disclosure (by 13 responding states); requiring making dam failure maps publicly available was also uncommon, with only 14 respondents reporting this. Note that these results are reported in terms of raw numbers instead of percentages since many respondents likely skipped choosing “no” when applicable, which skews percentages.

Type of Floodplain Management Regulation	<u>Implemented by State (n)</u>	<u>Implemented by Community (n)</u>
Dam failure warning or response systems & plans	23	17
Flood hazard disclosure	22	13
Stormwater management or detention requirements	20	24
Freeboard standards above Base Flood Elevation or BFE	20	29
Public awareness or outreach programs	20	24
Floodplain, coastal, or watershed planning	13	28
Floodplain Open Space Preservation	13	25
Public availability of dam failure maps	13	14
Sensitive areas or watershed protection regulations	13	24
Critical facilities protection beyond the BFE	13	25
Flood warning system program	13	27

Type of Floodplain Management Regulation	Implemented by State (n)	Implemented by Community (n)
Floodway encroachment standards more stringent than a 1-foot rise	12	23
Compensatory storage requirements	11	29
Setback requirements from water-bodies: lakes, ocean, rivers	11	29
Levee maintenance or failure emergency response	8	22
Dry land access to new lots or developments	6	21
X-zone drainage or protection requirements	3	20

Table P5.5. Results for Question 86 – Who implements the following floodplain management regulations in your state, regardless of if it is required?

Question 87 asked respondents to share any additional comments related to floodplain management regulations in their state, and many responses highlighted regulatory gaps and higher standards.

Michigan notes that state-enabling legislation does not allow communities to regulate all activities, with some projects (such as drain commissioner bridge projects in mapped floodplains) proceeding without floodplain review. Alaska describes relatively strong regulation and funding in tsunami zones and for anadromous waterbodies, but “very little” regulation outside those areas.

Some responses emphasize that their states apply floodplain standards that go beyond federal minimums or that they have long-standing regulatory frameworks; for example:

- Montana reports that higher standards for floodplain management have been in place since 1971.
- Nebraska highlights specific higher standards, including: prohibiting new structures for human habitation in the floodway, limiting allowable rise in A Zones to one foot, and prohibiting storage of hazardous materials anywhere in the floodplain.
- Utah notes that statewide adoption of the IBC/IRC and incorporation of the ASCE 24-14 freeboard requirements in building codes.

Q88. Facilities and activities within the floodplain preempted by the state

Question 88 asked whether specific facilities and activities located within the floodplain are preempted by the state—meaning that state law gives a state entity exclusive authority for regulation or oversight.

State property or facilities were by far the most likely to be preempted, with 71% of respondents indicating that these are preempted by the state within the floodplain. The next most common responses were forestry (by 48% of respondents), on-site waste disposal (47%), mining (44%), and transportation facilities (38%). The types of facilities/activities least likely to be pre-empted were small projects under \$50,000 (6%), setback requirements for small buildings (10%), and small drainage basins under 2 square miles (13%).

Other activities reported included: mineral resource exploration (ND), some residential uses (DC), and public power generation & transmission (VT). Results in 2017 were overall similar to those in 2025.

Q89. Additional comments related to floodplain regulation laws

Question 89 asked respondents to provide additional comments related to state floodplain regulations. Responses varied widely, reflecting different legal structures and degrees of state versus local authority across the United States. Some states emphasized local control or “home rule” systems where local governments handle most floodplain management, sometimes under general state guidance, while a couple of others noted more integrated systems where state laws or rules explicitly apply state and local floodplain standards.

A few states mentioned having limited or no state-level floodplain regulations. Several states mentioned specialized state regulations; for instance, Minnesota described state laws greatly limiting floodway uses, restricting pollutant storage, and wetland regulations. Common challenges mentioned include inconsistent alignment with federal standards and limited local capacity for technical review.

Q90-Q91. Automatic flood-map adoption prevalence

When adopting local floodplain regulations, communities must regulate to the most recent effective date of the NFIP map in their regulations. However, some communities are being allowed to provide language that allows the maps to be updated without having to update the ordinance. They accomplish this by providing automatic adoption language.

Question 90 asked respondents whether their state allows communities to provide for automatic flood-map adoption without having to formally amend local regulations or ordinances. In 2025, 32% of respondents (12 states) reported that their state allows automatic flood-map adoption. This result is similar to that in 2017, when only 28% of respondents (11 states) answered “yes” to allowing automatic adoption.

Q90. Automatic flood-map adoption prevalence

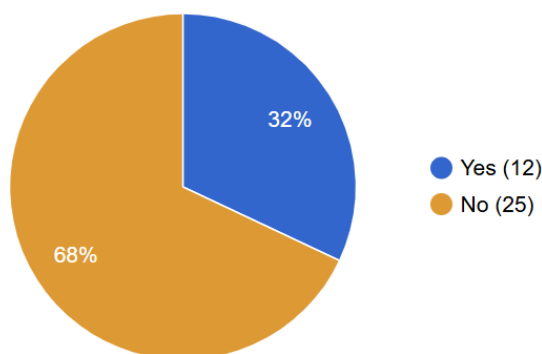


Figure P5.2. Results for Question 90 – Does your state allow communities to provide for automatic flood-map adoption without having to amend the local regulations or ordinances?

A follow-up (Question 91) asked states that allow automatic flood-map adoption to explain how their communities adopt regulatory flood maps when those maps are not included in their local regulations or ordinances.

Several states report using regulatory language that adopts “the most current” or “any revisions” to FEMA Flood Insurance Rate Maps (FIRMs), effectively incorporating updated maps. Washington state indicates that its auto-adopt approach is limited to Letters of Map Amendment (LOMAs) and Letters of Map Revision (LOMRs); full new maps still require a formal ordinance update.

D.C. notes that there is some legal ambiguity on this topic, while North Dakota’s water resources agency does not forbid but discourages automatic adoption.

Q92-Q95. State agencies’ compliance and floodplain regulations

The next set of questions were about state agencies’ compliance and floodplain regulations. It instructed respondents “In formulating your responses, you may wish to involve those agencies that are involved in permitting or enforcement of regulations. You may wish to contact the appropriate state agency staff to review and respond to the following questions. We ask that you please be as forthright as possible.”

When asked, in Question 92, whether they were aware of occasions when their state agencies did not comply with NFIP minimum floodplain management requirements, 43% (15 respondents) answered “yes.” This represents a possible trend of declining non-compliance over the years, since the percentage aware of non-compliance issues was 51% in 2017 and 62% in 2010.

Question	2025 Percent Yes (n)	2025 Percent No (n)
Q92. Are you aware of occasions when your state agencies have not complied with NFIP minimum floodplain management requirements?	43% (15)	57% (20)
Q93. Are state agencies required to obtain development permits from the community for state construction projects that impact floodplains within the local jurisdiction?	51% (19)	49% (18)

Question	2025 Percent Yes (n)	2025 Percent No (n)
Q94. In general, do state agencies obtain permits from the community for state construction projects that impact floodplains within the local jurisdiction, even though they are not required?	17% (3)	83% (15)
Q95. Are state agencies required to obtain development permits or approvals from another state agency for construction projects that impact floodplains?	78% (29)	22% (8)

Table P5.6. Results for Questions 92 through 95 – State agencies’ compliance and floodplain regulations.

Question 93 asked whether state agencies are required to obtain development permits from local communities for state construction projects that impact floodplains within the local jurisdiction. In 2025, 51% (19 respondents) said “yes,” while 49% (18 respondents) said “no.” This reflects little change over time, with 53% responding “yes” in 2017 and 48% in 2010, suggesting that requirements for such permitting remain relatively consistent.

A follow-up question for states that do not require state agencies to obtain development permits from the community for state construction projects asked whether, in general, state agencies obtain local community permits for construction projects affecting floodplains, even though they are not required to do so (Question 94). Among respondents who said state agencies are not required to obtain permits, only 17% (3 respondents) said that agencies do so voluntarily.

When asked (Question 95) whether state agencies are required to obtain development permits or approvals from another state agency for construction projects that affect floodplains, 78% (29 respondents) answered “yes” in 2025. This reflects an increase from 2017, when only 59% (22 respondents) reported that such permits or approvals were required.

Q96. Role of state floodplain management programs in the construction, permitting or approval process

Question 96 asked respondents about the role of their state’s floodplain management program in the construction, permitting, or approval process. Results show that the majority view the program as having an advisory function (54%), while a smaller portion report that it has both advisory and permitter roles (41%). Only 5% said that the program has no role, and none indicated that it serves strictly in a permitting role. This is similar to the result in 2017.

Q97. Prohibition of state agencies constructing in the floodway

Question 97 asked whether state agencies are prohibited from constructing in the floodway in their state. In the current results, 22% (8 respondents) answered “yes;” this represents an increase from 2017, when only 16% responded “yes.”

Q97	2025 Percent (n)
Yes	22% (8)
No	78% (29)

Table P5.7. Results for Question 97 – Are your state’s agencies prohibited from constructing in the floodway?

Q98. Additional comments related to state agencies’ compliance and floodplain regulations

Question 98 gave respondents the opportunity to provide additional comments related to state agencies’ compliance and floodplain regulations, including the permitting or enforcement of those regulations.

Several responding states mentioned laws or policies requiring state agencies to follow floodplain regulations. Some noted that agencies (such as Maine’s Department of Transportation) do not always obtain local permits. A handful of states mentioned recent or forthcoming updates to state floodplain management codes or rules.

"An updated Uniform Floodplain Management Policy was issued by the NC Department of Administration in January 2024 and became fully effective on February 1, 2025"

"State DOT lawyers contend they are exempt from any sort of local permitting."

A few respondents highlighted coordination challenges among state agencies, local governments, and FEMA. For example, Alaska mentioned that the Army Corps of Engineers in Alaska tells communities they do not need permits for emergency work, while the Governor announces publicly that no permits are required during disasters, sending conflicting messages. A couple of states (including North Dakota) reported efforts to improve guidance, education, and tracking systems for state agency projects in floodplains.

Q99-Q100. Federal activities/regulations contributing to flooding problems

Q99. Federal activities/regulations contributing to flooding problems

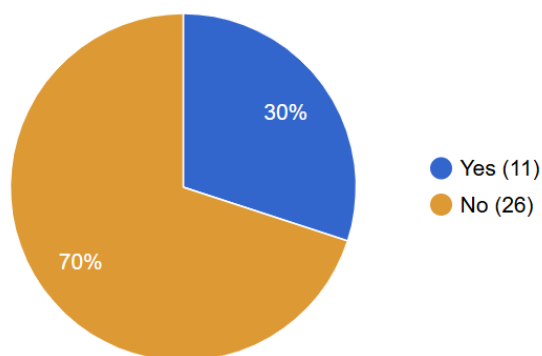


Figure P5.3. Results for Question 99 – Are federal activities or regulations contributing to flooding problems in your state?

Question 99 asked whether federal activities or regulations are contributing to flooding problems in the respondent's state. In 2025, 30% (11 respondents) indicated they believe federal activities or regulations are contributing to flooding problems. This is almost identical to the result in 2017, when 29% of respondents answered "yes" to the same question.

A follow-up question (Question 100) asked respondents who answered "yes" to list the top three federal activities or regulations they believe are contributing to flooding problems in their state. Several respondents pointed to U.S. Army Corps of

Engineers projects, including levee construction or work within floodways as contributing to flooding problems in their state.

Some cited federal construction or infrastructure projects in floodplains, such as highways, housing, and economic development projects funded or overseen by agencies like HUD, that they felt did not adequately comply with floodplain regulations. Utah mentioned the lack of a standard code for floodplain management (only guidance), as well as a lack of coordinated priorities, and the federal Department of Transportation not having the Federal Flood Risk Management Standard in their statute. Washington state highlighted outdated flood maps, noting that federal maps do not incorporate erosion hazards or future conditions/climate change.

"DOT not having FFRMS in statute. Lack of coordinated priorities."

"1) Outdated flood maps; 2) Federal flood mapping does not include erosion hazards; and 3) Federal flood mapping does not include future conditions/climate change"

Some respondents referenced federal land and resource management activities (for example, U.S. Forest Service or wildlife management areas) as contributing to localized flooding issues when project managers treat themselves as exempt from certain regulations. New York mentioned wildlife management areas, federal highways, and federal construction projects as causing issues.

Q101-Q106. State adoption of building codes

When asked, in Question 101, whether respondents' states had adopted a building code, 73% (27 respondents) answered "yes" in 2025; this is the same percentage as in 2017.

In a follow-up for respondents who indicated that their state has adopted a building code, Question 102 asked about the basis for each state's building code. Almost all respondents (96%, 26 respondents) reported that their state used Building Code Series or International Codes (I-Codes) as the basis of their building codes. Far fewer (only seven states) reported their state using National Fire Protection Association 5000 (note that the "yes" percentage is skewed higher by non-responses).

Only one state reported using another basis for their codes – Massachusetts reported using federal energy regulations.

Those who indicated using the National Fire Protection Association 5000 as the basis for their state building codes were then asked, in Question 103, whether their state had modified or deleted any of the flood provisions in codes based on the NFPA 5000; 29% (2 respondents) said "yes."

The survey asked states who use Building Code Series or I-Codes which versions of the I-Codes served as the basis for their state building codes (Question 104, Figure P5.4). Every responding state (100%) reported using the International Building Code (IBC). The International Residential Code (IRC) is used by 91%, and the International Plumbing Code (IPC) is also widely adopted at 86%. International Existing Building Code (IEBC) by 81%. Fewer responding states base their codes on the International Code Council Performance Code (ICCPC) and the International Green Construction Code (IgCC). IBC and IRC were the most commonly used codes selected in 2017 as well.

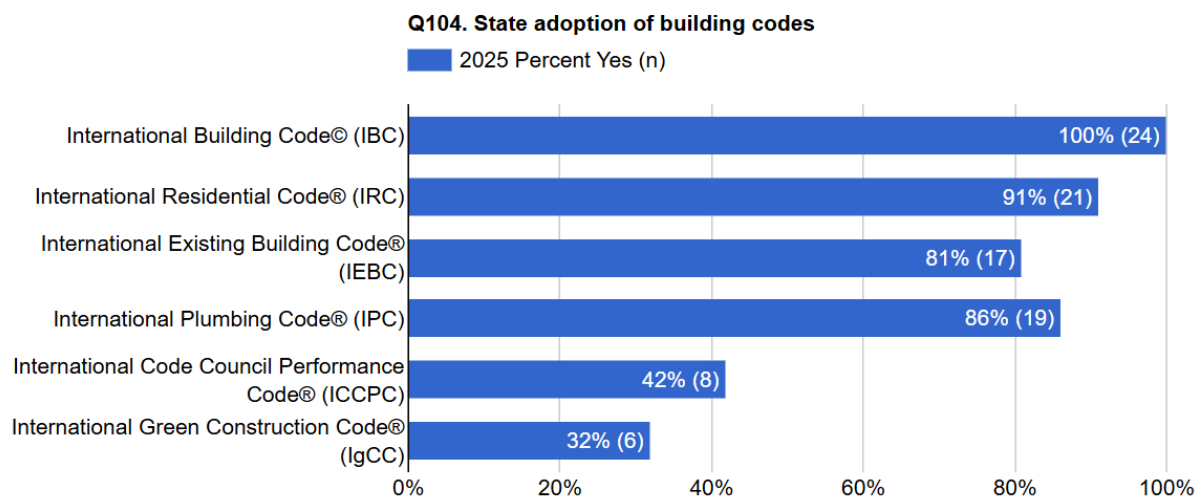


Figure P5.4. Results for Question 104 – Which versions of the I-Codes are the basis of your state building codes?

Another follow-up question for these states asked, in Question 105, which edition year of the I-Codes serves as the basis for their state building codes. Most states rely on more recent editions, with the 2021 I-Codes being the most widely used across nearly all categories (for the ICCPC, this was tied with the 2018 edition). Over half of respondents reported using the 2021 International Building Code (52%) and International Plumbing Code (53%), and exactly half reported using the International Green Construction Code.

The 2018 editions were the next most commonly used, particularly for the IEBC (47%). Few states still use older versions. In 2017, codes from 2015 and 2012 were most commonly used.

Question 106 went on to ask respondents whether their state had modified or deleted any of the flood provisions in their codes based on the building codes listed in Question 104. Only a minority of states reported modifying or deleting flood provisions within their I-Code-based building codes. About one-third made changes to the International Building Code (32%) and International Residential Code (35%), while far fewer modified the International Existing Building Code (12%), International Plumbing Code (6%, one state), or International Green Construction Code (one state). Overall, most responding states appear to retain the original flood provisions in the I-Codes without modification.

Q107-Q109. Local jurisdictions and state-adopted building codes

When asked in Question 107 whether their state requires local jurisdictions to administer the state-adopted building code, 37% of respondents reported that their state requires this without conditions, while 20% do so with conditions. The remaining 43% do not require local jurisdictions to administer the state-adopted building code, indicating a relatively even split between the number of responding states that do and do not require this of local jurisdictions.

Q107	2025 Percent (n)
Yes	37% (13)
Yes, but with conditions	20% (7)
No	43% (15)

Table P5.8. Results for Question 107 – Does your state require local jurisdictions to administer the state adopted building code?

For states that require local jurisdictions to administer the state adopted building code, but with conditions, Question 108 asked respondents to describe what conditions apply. Among states that require local jurisdictions to administer the state building code with conditions, implementation often depends on population size. Several states allow local jurisdictions to adopt the state code or a stricter version, sometimes with local amendments that cannot weaken state requirements. Others apply the requirement only to communities above certain population thresholds. Nebraska enforces the state code in jurisdictions that fail to adopt a comparable local version. In Minnesota, small municipalities can opt out of administration, though state building codes still serve as the statewide construction standard.

Q109	2025 Percent (n)
Yes	67% (10)
Yes, but with conditions	0% (0)
No, if they adopt a code, they must adopt a specified building code	27% (4)
No, they are prohibited from adopting any building code	7% (1)

Table P5.9. Results for Question 109 – Are communities allowed to adopt a building code of their choice?

"Counties are required to adopt the state building code with local amendments (which don't weaken the state building code)."

"State of Iowa has adopted the 2015 IBCs. Local jurisdictions have the option of adopting the state codes or a stricter code."

Respondents from states that do not require local jurisdictions to administer a building code were asked whether communities in their state are allowed to adopt a building code of their choice (Question 109; see Table P5.9). In states that do not require local jurisdictions to administer a building code, most communities are allowed to adopt a building code of their choice.

In 2025, 67% of respondents indicated that local communities have this option. A similar number of states responded with this option in 2010 and 2017.

Another 27% said that if a community does adopt a code, it must be a specified building code, while 7% reported that their state prohibits local adoption of any building code. No states reported allowing this but with conditions.

Q111-Q119. Levee permits, regulations, and maintenance

The questions and responses in this section focused on levees and their regulations and thinking about the agencies involved in permitting, regulating, or maintaining levees.

Question 111 asked "Does your state require permits for levee construction?" Most responding states require permits for levee construction, with 64% reporting a permit requirement. This is an increase from 2017, when 56% (20) of responding states required such permits.

Question	2017 Percent (n)	2025 Percent (n)
Q111. Does your state require permits for levee construction?	56% (20)	64% (23)
Q112. Does your state have or utilize levee design standards as a basis for permitting?	26% (8)	37% (13)

Question	<u>2017</u> Percent (n)	<u>2025</u> Percent (n)
Q113. In your state, if a proposed levee would raise flood heights on other properties or communities, would your state allow it to go forward in the permitting process?	9% (3)	3% (1) *
Q114. Is there a freeboard standard for levees in your state?	28% (9)	23% (8)
Q116. Does your state restrict development in levee "protected" areas?	0%	11% (4)
Q118. Are there any floodplain management regulations or other requirements in levee "protected" areas in your state?	18% (6)	17% (6)

Table P5.10. 2017 and 2025 results for Questions 111-114, 116 and 118 – Percentage responding "yes" to questions about levees.

***51% (18 states) selected "It Depends" (See below for Q113).**

Question 112 asked whether the states have or use levee design standards as a basis for permitting. About 37% of responding states reported having or using levee design standards as a basis for permitting. This represents an increase from 2017, when only 26% indicated having such standards.

Question 113 asked "In your state, if a proposed levee would raise flood heights on other properties or communities, would your state allow it to go forward in the permitting process?" Only one state said such projects would be allowed, while 51% said it would depend on specific circumstances.

Among those answering "it depends," states cited conditions such as requiring mitigation or compensation for affected properties, limiting increases to certain thresholds, or relying on local permitting authorities and floodplain regulations to control impacts. Some noted that only certain types of levees (such as small agricultural levees or projects without nearby structures) might be approved, while others emphasized that projects in FEMA-mapped areas or involving public waters would be closely reviewed and could be denied if they increase flood damage potential.

When asked, in Question 114, whether there is a state freeboard standard for levees, only a minority of responding states (23%) reported having this. This is similar to the result in 2017, when 28% (9 states) reported having such a standard.

Question 115 asked states with a freeboard standard for levees how much freeboard is required under that standard (see Table P5.11). Among the eight respondents, most require two or three feet of freeboard – half of respondents (four states) reported a 3-foot requirement, while 25% (two states) reported two feet. One state reported a 1-foot requirement, and another uses a different freeboard approach.

Question 116 asked respondents whether development is restricted in levee-“protected” areas in their state. Only a small share of states (11%) reported restricting development in levee-“protected” areas in 2025. This reflects a small change from 2017, when no states reported such restrictions.

Those who answered “yes,” were then asked whether the following types of development are restricted in levee-“protected” areas in their state (Question 117). Among the small share of states that restrict development in levee-“protected” areas, most apply those limits broadly across major land uses. Three of the four states reported restricting residential, industrial, and commercial development (75% for each category), while one allows each of these uses.

When asked, in Question 118, whether there are any floodplain management regulations or other requirements in levee-“protected” areas in their state, only a small minority of states (17%) reported having these in 2025. This is essentially unchanged from 2017, when 18% reported having these kinds of requirements.

Those who indicated that there are floodplain management regulations or other requirements in levee-“protected” areas were then asked to describe them in Question 119. Some respondents report that proposed regulations explicitly classify levee-protected areas as floodplains that must meet standard floodplain management criteria, while others apply their regular local floodplain ordinances within these areas. In at least one case, if a levee does not meet the criteria to be formally recognized for mapping purposes, all standard floodplain regulations apply as if the levee were not present, with limited exceptions for certain agricultural or accessory structures that may follow wet-floodproofing provisions.

Q115	2025 Percent (n)
1 foot	12% (1)
2 feet	25% (2)
3 feet	50% (4)
More than 3 feet	0% (0)
Other freeboard standards, such as tied to return frequency like a 500-yr event	12% (1)

Table P5.11. Results for Question 115 – What is the amount of the state freeboard standard for levees?

Q120-Q128. Dam permits, regulations, and maintenance

The questions and responses in this section focused on dams and their regulation. Respondents were instructed that “In formulating your responses, you may wish to include those agencies that are involved in permitting, regulating, or maintaining dams.”

Question 120 asked “Does your state have a stakeholders group that crosses agency jurisdictions that meets to discuss and review dam-related issues?” In 2025, about one-third of responding states (35%) reported having a cross-agency stakeholders group focused on

dam-related issues. This is very similar to 2017, when 37% (13 states) reported having such a group.

<u>Question</u>	<u>2017 Percent Yes (n)</u>	<u>2025 Percent Yes (n)</u>
Q120. Does your state have a stakeholders group that crosses agency jurisdictions that meets to discuss and review dam-related issues?	37% (13)	35% (12)
Q121. Does your state regulate the occupation of the area that would be inundated in the event of a dam failure?	9% (3)	11% (4)

Table P5.12. 2017 and 2025 results for Questions 120 and 121 – Dams and their regulation.

Question 121 asked respondents whether their state regulates the occupation of the area that would be inundated in the event of a dam failure. In 2025, only a small minority of responding states (11%) reported regulating this. This is a slight increase from 2017, when 9% reported regulating occupation in potential dam-failure inundation areas.

Among the four responding states that regulate occupation of dam safety inundation areas, all use multiple flood-risk controls. Every such state applies floodplain regulations, requires elevation of buildings, and requires emergency action plans in these areas. Half prohibit occupation entirely, and three-quarters require warning systems for people within potential inundation areas.

<u>Question</u>	<u>2017 Percent Yes (n)</u>	<u>2025 Percent Yes (n)</u>
Q123. Does your state provide resources for dam repairs?	38% (13)	54% (19)
Q125. Does your state provide resources for dam removals?	38% (13)	54% (19)
Q127. Does your state provide resources for dam failure inundation?	36% (12)	36% (12)

Table P5.13. 2017 and 2025 results for Questions 123, 125 and 127 – Dam repairs, removals, and failure inundation.

When asked, in Question 123, if their state provides resources for dam repairs, just over half of responding states (54%) reported in 2025 that they provide some form of resources for dam repairs. This marks an increase from 2017, when 38% of respondents reported having such support available.

Question 125 asked “Does your state provide resources for dam removals?” In 2025, just over half of responding states (54%) reported providing resources for dam removals. This represents an increase from 2017, when 38% of respondents reported that their state provided dam-removal resources.

When asked in Question 127 whether their state provides resources for dam failure inundation, about one-third (36%) of responding states in 2025 reported providing this. This matches 2017

results, when 36% of respondents also reported having dam-failure-inundation resources available.

Those who answered “yes” to Questions 123, 125, and 127 were then asked follow-up questions Q124, Q126, and Q128, respectively.

Question 124 asked whether resources for dam repairs are provided through grants, loans or

other resources (Table P5.14 above). It’s worth noting that the percentage indicating grants for this purpose **increased significantly – from 54% in 2017 to 93% in 2025**. For the other resources, states reported mechanisms such as guidance, state-revolving funds, conservation department funding, and legislative appropriations.

Question 126 asked whether resources for dam removals are provided through grants, loans, and other means (Table P5.14 above). Grants are available in nearly all of these states (94%), and 60% also make loans available for removal projects. It’s worth noting that the percentage indicating grants for this purpose **increased significantly – from 62% in 2017 to 94% in 2025**. Three states reported other forms of assistance, including use of clean water or other state revolving funds, legislatively appropriated funds, or case-by-case state support.

Question 128 asked whether resources for dam failure inundation are provided through grants, loans, and other means (Table P5.14 above). Among the responding states, about two-thirds provide grants (67%, six states), while a smaller share offer loans (22%, two states). Several states also reported using other means, such as contractual engineering services, emergency action plans and inspections, emergency response funding, modeling and mapping assistance, and FEMA pass-through grants.

<u>Resources for . . .</u>	<u>Grant</u> <u>Percent (n)</u>	<u>Loan</u> <u>Percent (n)</u>	<u>Other</u> <u>Percent (n)</u>
Q124. Dam repairs?	93% (13)	53% (8)	88% (7)
Q126. Dam removals?	94% (16)	60% (9)	75% (3)
Q128. Dam failure inundation?	67% (6)	22% (2)	86% (6)

Table P5.14. Results for Question 124, 126 and 128 – Resources for dam repairs, removals, and failure inundation.



Principle 6

Flood mitigation and recovery strategies should be in place throughout the state.

Description

Effective state floodplain management programs use post-flood mitigation and recovery strategies to break the cycle of flood damage and recovery followed by repeated flood damage. Immediately after a flood, citizens and government are most aware of the risks and far-reaching consequences of major losses, and additional funds can be leveraged for flood-reduction projects because governments feel compelled to assist immediately after a disaster. Effective state programs:

- Authorize or encourage temporary post-disaster moratoria on reconstruction and repair to create the time needed to assess damage and consider mitigation methods
- Set priorities for mitigation
- Consider alternative ways to recover while reducing future risk
- Have the ability to provide needed help to localities through pre-disaster training, mobilization of damage assessment teams, direct support, or agreements with other governments and organizations to provide staff and expertise

Highlights

- The proportion of states with **more stringent** or different reconstruction **standards than NFIP minimums has increased**, from 15% in 2017 to 27% in 2025, potentially signaling improvement in regulatory adoption over time (Question 129).
 - These more stringent standards include applying **freeboard requirements** (1–3 feet), **restricting or prohibiting rebuilding in floodways**, **extending lookback periods for cumulative damage**, and **requiring the entire building to meet current codes** for major foundation repairs.
- In 2025, 30% of respondents reported having a program to **mobilize volunteers for Substantial Damage determinations** (SDDs) (Question 132), potentially suggesting these efforts are mostly handled locally or ad-hoc, despite this percentage being an increase from 19% in 2017.
- When asked whether their state has a hazard mitigation council or a similar coordinating body (Question 137), 68% reported in 2025 that they have such a council.
 - The percentage of responding states with a hazard mitigation council or coordinating body has stayed fairly consistent over the years: 70% in 2017, 73% in 2010, and 69% going back to 2003 (Figure P6.2).
- **97% of respondents** reported that their state or territory **has a Silver Jackets Team** (Question 141).
- **73% of respondents** indicated their state **provides funding or other resources to carry out flood mitigation projects** (Question 143). This is similar to the result in 2017, when 70% responded “yes” to this question.
 - In follow up (Question 144, Table P6.3), most responding states reported using a variety of funding sources – funds from other programs, appropriated by state legislature (automatically and after a disaster), other grants, and through an established state mitigation program.
 - Most of the responding states (Question 146) focus on providing funds for federal match requirements (88%) and grants to communities (81%); only 21% provide grants to individual property owners, indicating this is much less common. 43% offer loans to communities, while just 9% provide loans to individual property owners (Table P6.4).
- **49% of responding states** (up from 41% in 2017) have a **mandate or program to plan for climate change adaptation**. Common efforts include assessing risk to infrastructure, natural features, private property, and critical facilities, as well as changing state programs/policies (Question 152, Table P6.5).

- The **vast majority of responding states (91%) provide technical assistance to localities**, making this the most widely conducted activity/program aimed at mitigating properties subject to **repetitive flood losses** (Question 154, Figure P6.6).
 - **Over half of states also have acquisition programs and provide funding.** Relocation and retrofitting programs are somewhat less common, with fewer than half of states providing these.

Survey Responses and Comparisons

Q129-Q130. Differences between states' substantial damage standards and NFIP minimum standards

The Principle 6 section of the assessment began by asking "Do you have a statewide standard for reconstruction of flood-prone buildings that have been substantially damaged that is more stringent or different than NFIP minimum standards?" in Question 129. The proportion of responding states with more stringent or different reconstruction standards than NFIP minimums has increased from 6 states (15%) in 2017 to 10 (27%) in 2025, potentially signaling improvement in regulatory adoption over time.

For states that answered "yes" to having statewide standards more stringent or different than NFIP minimum standards, respondents were asked to describe those differences, including details such as percent damage, applications to different flood zones, and how Substantial Damage standards are applied.

Five states mentioned that they apply freeboard requirements, ranging from one to three feet, and several other states restrict or prohibit rebuilding in floodways. One state mentioned that they have extended lookback periods (beyond 12 months) for calculating cumulative improvements or damage, and another requires the entire building to meet current codes if 50% or more of the foundation has to be repaired or will be altered. Table P6.1 provides the individual verbatim responses by state.

State	Response
MA	In addition to the NFIP regs for SI/SD we have a standard that applies if 50% or more of the foundation has to be repaired or is to be altered. In that case the entire building must meet the current codes.
MO	Only a freeboard standard +1 foot
IN	2 foot freeboard requirement
RI	10 communities in RI have longer SI/SD lookback periods than the minimum 12 months. We also enforce a foot of freeboard statewide
NJ	Higher requirements for state standards - BFE + 3 for riverine areas.
ME	1' freeboard, unmapped floodway is considered half the width of the flood zone on each side of a river, brook, or stream unless they choose to calculate actual floodway.
WA	State law prohibits substantial improvement of existing residences in regulatory floodways and channel migration zones, including repair of a substantially-damaged house.

<u>State</u>	<u>Response</u>
NE	Structures used for human habitation in the floodway may not be reconstructed once they have incurred substantial damage/improvements.
MN	Our state regulations prohibit new buildings and expansions of buildings in the floodway (with exceptions for some open space and water dependent use accessory structures). So if a building is Substantially Damaged, they cannot rebuild in that floodway spot.

Table P6.1. Results for Question 130 – Please describe the difference in your statewide standards from the NFIP minimum standards.

Q131. Post-flood mobilization activities done by state floodplain management programs

Question 131 asked whether various post-flood mobilization activities (listed in Figure P6.1) are carried out by state floodplain management programs. Overall, responses indicate that while most states engage actively in communication, training, and coordination, fewer participate in technical or field operations such as damage assessments or mitigation teams.

The most common post-flood mobilization activity done by responding states was participating in or conducting public meetings (92%, 33 states), followed by participating in Hazard Mitigation Grant Program mitigation briefings, sending notices to communities about post-disaster responsibilities, and training others to conduct Substantial Damage determinations (all of which were reported by 31 states). The least commonly reported activities were participating on public assistance 406 mitigation teams (34%, 12 states) and recording High Water Marks (41%, 14 states).

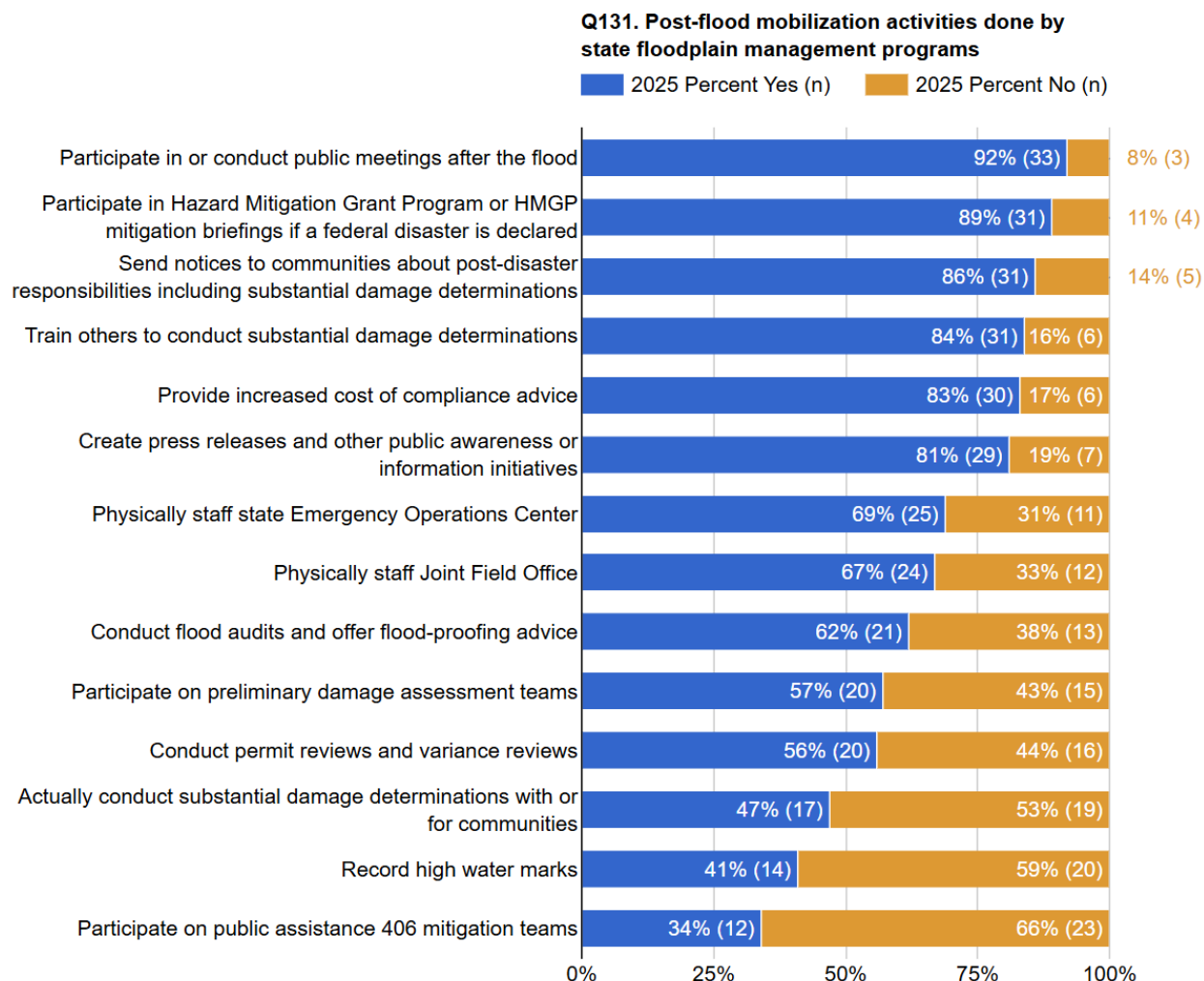


Figure P6.1. Results for Question 131 – Are the following post-flood mobilization activities done by the state floodplain management program?

A couple of states reported providing assistance on an as-needed basis. States indicating “other” post-flood mobilization activities also mentioned providing inundation mapping for communities with forecasted high water events (Nebraska), providing access to the Substantial Damage Estimator app for data collection (Vermont), budgeting for multiple emergency flood assistance visits yearly and engaging in pre/post-event emergency meetings (Alaska), participating in post-wildfire flood risk assessment and outreach (Utah), and supporting their state Emergency Management Agency in flood mitigation and recovery coordination and assisting in post-flood information sharing, e.g., about flood insurance, mold abatement, survivor resources (Massachusetts).

Q132-Q136. State volunteer programs to help communities with Substantial Damage Determinations

Question 132 asked whether states have a program for mobilizing volunteers, such as floodplain managers, building officials, or engineers, to help communities in their state perform Substantial Damage Determinations (SDDs) following flood events.

In 2025, only 30% (11 states) reported having such a program; however, this is an increase from the result in 2017, when 19% of the respondents indicated that they have a program for mobilizing volunteers. Since the majority of responding states do not have formal volunteer mobilization programs, this suggests that Substantial Damage efforts are typically handled locally or on an ad-hoc basis.

A follow-up question (Question 133) asked states that reported having a volunteer mobilization program how many times the program had been activated since 2017. Overall, among the limited number of responding states with volunteer mobilization programs, most have used them fewer than five times since 2017. But Oklahoma reported that their program was activated five times, and Virginia estimated 5-7 times since 2017.

Four respondents (Pennsylvania, Massachusetts, District of Columbia, and Minnesota) reported that their program had not been activated at all since 2017. Tennessee reported that it was activated once, and Rhode Island and Alaska reported three times, although Alaska noted that "It's more of a public service email or department emails to all staff for help, and for tribal and government resources that work together post-disaster."

Another follow-up question (Question 134) asked states with a volunteer mobilization program whether their floodplain management program regularly trains volunteers to assist with Substantial Damage Determinations. Only a small number of states with volunteer programs (27%, 3 states) reported conducting regular training to prepare volunteers for this duty.

In 2025, only one state indicated that its volunteer program has the capacity or permissions to send volunteers beyond state boundaries, and nine reported that their state's volunteer program cannot (Question 135). This is similar to the result in 2017, when only two states reported that their program can be used to send volunteers outside of the state in the event of a large-scale U.S. disaster.

Those with a volunteer mobilization program were also asked how many volunteers, maximum, could be expected to be mobilized during a large in-state flood event through this program (Question 136). Responses varied widely, with many states uncertain or lacking formal estimates. Four states were unsure of the number, Washington D.C. said none, Pennsylvania reported six volunteers, Virginia 7–10 volunteers, Oklahoma 20, and Tennessee 25.

Q137-Q140. State hazard mitigation councils

When asked whether their state has a hazard mitigation council or a similar coordinating body (Question 137), 68% (25 states) reported in 2025 that they have such a council. The percentage of responding states with a hazard mitigation council or coordinating body has stayed fairly consistent over the years: 70% in 2017, 73% in 2010, and 69% going back to 2003 (Figure P6.2).

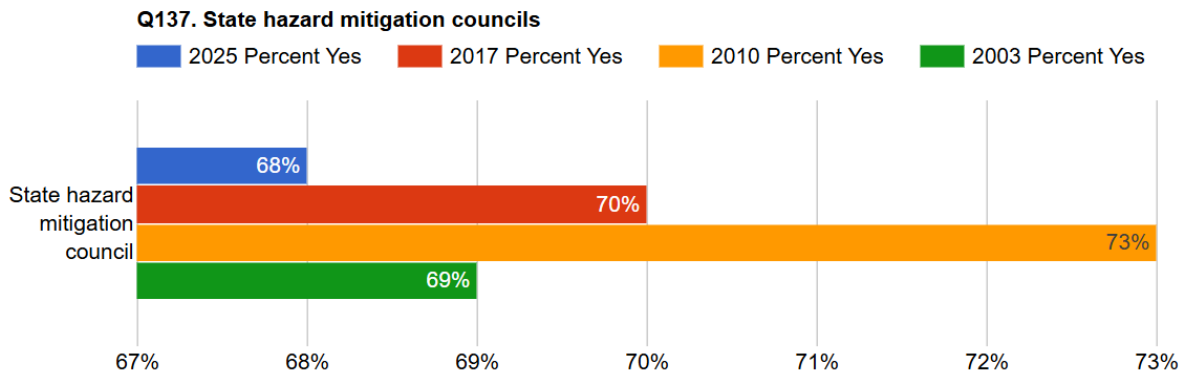


Figure P6.2. 2003, 2010, 2017 and 2025 results for Question 137 – Does your state have a hazard mitigation council or similar coordinating body?

Among the states that reported having a hazard mitigation council or similar coordinating body, respondents were asked how that body was created (Question 138). 29% (7 states) reported that their state hazard mitigation council or similar coordinating body was established by executive order, and 17% (4 states) said it was created through legislative action (Table P6.2).

State hazard mitigation council created by	2025 Percent Yes (n)
Executive order	29% (7)
Legislative action	17% (4)
Some other way, please tell us:	54% (13)

Table P6.2. Results for Question 138 – How was your state hazard mitigation council or similar coordinating body created?

More than half of respondents (54%, 13 states) said that it was formed in some way other than executive order or legislative action – examples included interagency agreements, formation within an existing emergency management agency, informal collaborations or teams of state agency representatives, advisory councils or task forces. This is similar to the results in 2017.

States that reported having a hazard mitigation council or similar coordinating body were then asked to describe the group's roles and responsibilities (Question 139). The responses overall point to these councils serving as multi-agency coordinating bodies responsible for planning, prioritizing, and advancing hazard mitigation strategies, funding, and implementation across the state.

See all state responses in Appendix, Principle 6, Q139.

States with a hazard mitigation council or similar coordinating body were also asked to list the stakeholders represented (Question 140). Common stakeholder groups mentioned by respondents include:

- State government agencies (such as transportation, environment, health, emergency management, energy, commerce, housing, forestry, agriculture, and natural resources) and in some cases elected officials
- Federal agencies, including FEMA, NOAA, USACE, and others.
- Local governments and counties

Non-governmental organizations, such as the Red Cross, participate in some states. Utilities, public transit, historic preservation organizations, and universities also appear as members in various states.

"Kansas Division of Emergency Management's Planning and Mitigation Bureau works with municipal, state, federal, and non-governmental organizations, and private-sector partners on a variety of emergency management planning, logistics, mitigation and geospatial systems issues."

"The SHMC, led by the director of the South Dakota Office of Emergency Management, is responsible for developing and implementing hazard mitigation plans. The team's mission is to enhance intergovernmental partnerships to address flooding and other hazards in South Dakota. The SHMT facilitates strategic, integrated life-cycle risk management, including response, recovery, preparedness, and mitigation actions."

Q141. State-led Silver Jackets Teams

The U.S. Army Corps of Engineers supports state-led Silver Jackets teams through its Flood Risk Management Program. Silver Jackets are interagency teams that facilitate collaborative solutions to state, territory, or tribe flood risk priorities. When asked if their state has a Silver Jackets Team, 97% of respondents (36 states) reported that it does.

Q142. Coordination between NFIP State Coordinators and State Hazard Mitigation Officers

Question 142 asked states to describe the nature of coordination or interaction between the NFIP State Coordinator and the State Hazard Mitigation Officer in the context of mitigation planning. Most responding states report regular and often formal coordination between these

key mitigation roles – 59% (22 states) reported that their coordination is regular and formally established, and 27% (10 states) said the coordination is regular but not formally established. Only one state reported minimal or no coordination or interaction (Figure P6.3).

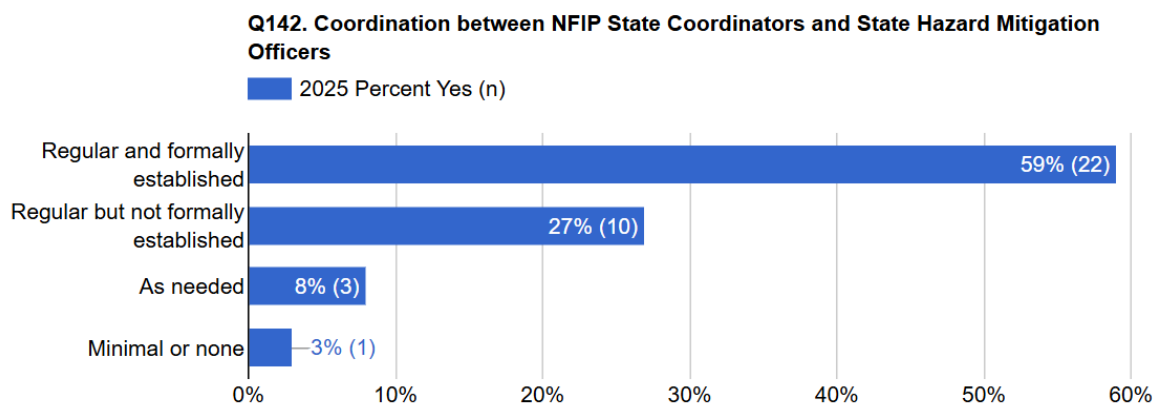


Figure P6.3. Results for Question 142 – How would you describe the coordination or interaction between the NFIP State Coordinator and the State Hazard Mitigation Officer in the context of mitigation planning?

Q143-Q147. State funding or other resources for flood mitigation projects

When asked whether their state provides funding or other resources to carry out flood mitigation projects, 73% of respondents (27 states) answered "yes" in 2025, indicating they do provide such support. This is similar to the result in 2017, when 70% responded "yes" to this question.

Among states that provide funding or other resources for flood mitigation projects, a follow-up question (Question 144) examined specific sources of this funding, asking whether it comes from the following sources, listed in Table P6.3.

Most responding states reported using a variety of funding sources – funds from other programs, appropriated by state legislature (automatically and after a disaster), other grants, and through an established state mitigation program. Service fees, such as stormwater fees, was the least common source of funding to carry out flood mitigation programs.

Eight states listed other sources of funding, mentioning state-funded grants for specific projects such as coastal resilience projects, dam removal/repair, culvert replacement/upgrades; state cost-share programs; federal grants like Building Resilient Infrastructure and Communities (BRIC) and Flood Mitigation Assistance (FMA), legislative provisos, state bond acts, and unique funding sources like Clean Water Legacy or community-level sales tax.

<u>Funding Source</u>	<u>2025 Percent Yes (n)</u>	<u>2025 Percent No (n)</u>
Funds from other programs that might be available, such as Community Development Block Grant Disaster Recovery or CDBG-DR	83% (19)	17% (4)
Funds appropriated by state legislature, automatically provided through an existing program	79% (19)	21% (5)
Funds appropriated by state legislature after a disaster	78% (18)	22% (5)
Other grants	77% (17)	23% (5)
Funds are available through an established state mitigation program	71% (17)	29% (7)
Service fees, such as stormwater	32% (6)	68% (13)

Table P6.3. Results for Question 144 – Does the funding that is reserved to carry out flood mitigation programs come from the following sources?

States that indicated funding is available through an established state mitigation program were asked to provide further details about these funds in Question 145. Several states offer grants or funds specifically for flood mitigation, sometimes as match for federal programs like BRIC or Hazard Mitigation Grant Program (e.g., Connecticut’s Climate Resilience Fund, North Dakota’s 10% match for 404 mitigation funds, South Dakota’s 10% match, North Carolina’s match for HMGP, Minnesota’s Flood Hazard Mitigation Grant program, and Utah’s Disaster Relief Grants). Dedicated funds or programs exist, often with annual appropriations or established by legislation (e.g., Virginia’s Community Flood Preparedness Fund, New Jersey’s annual flood control appropriation, Arizona’s Governor’s Annual Emergency Fund, New York’s \$1.1 billion Environmental Bond Act). Some state disaster relief and hazard mitigation grant programs manage federal grants and rank applicants for funding (e.g., most of Alaska’s federal grants run through its Division of Community and Regional Affairs or Division of Homeland Security and Emergency Management, and Kansas established an agency managing FEMA Hazard Mitigation Assistance grants).

States that provide funding or other resources for flood mitigation projects were asked about the specific mechanisms used to distribute funds in Question 146 (Table P6.4) – “Are the funds for flood mitigation projects provided through the following mechanisms?”

Most of the responding states focus on providing funds for federal match requirements (88%, 23 states) and grants to communities (81%, 21 states); only 21% provide grants to individual property owners, indicating this is much less common. 43% offer loans to communities, while just 9% provide loans to individual property owners.

Three states cited other funding mechanisms, such as grants to tribes, flood districts, NGOs, land conservation entities (in partnership with towns), watershed districts, Soil & Water Conservation Districts, lake associations, or other organizations.

States that provide funding or other resources for flood mitigation projects were also asked to name their existing mitigation programs and explain how funds are disbursed to carry out flood mitigation projects (Question 147).

Several states use competitive grant programs, where communities (and sometimes NGOs, tribes, or other organizations) apply for funding through established state programs such as Massachusetts' Municipal Vulnerability Program, Division of Ecological Restoration, or Vermont's Flood Resilient Communities Fund. Funds may be provided as matching funds for federal programs (e.g., Alaska's Disaster grants for matching federal grants and North Dakota's cost share through the Water Commission). Some states have specific funds or appropriations, such as Iowa's State Mitigation Program (from sales tax or General Assembly appropriations), or New York's Environmental Bond Act.

"NYS Environmental Bond Act set aside up to \$1.1 Billion for Flood Mitigation activities. These funds are being funneled through various state agencies and state programs to achieve the state's flood resiliency goals."

"The Flood Control Program receives state appropriation every year to conduct activities for flood risk reduction studies and projects."

<u>Funding Mechanism</u>	<u>2025 Percent Yes (n)</u>	<u>2025 Percent No (n)</u>
Funds are provided to help with non-federal share of existing federal mitigation programs	88% (23)	12% (3)
Grants to communities	81% (21)	19% (5)
Loans to communities	43% (10)	57% (13)
Grants to individual property owners	21% (5)	79% (19)
Loans to individual property owners	9% (2)	91% (20)

Table P6.4. Results for Question 146 – Are the funds for flood mitigation projects provided through the following mechanisms?

Q148. Involvement of state floodplain management offices in reviewing/evaluating mitigation project applications

Question 148 asked states to describe the involvement of their floodplain management office in reviewing or evaluating mitigation project applications. Most responding states involve their floodplain management office either on a regular, formal basis (41%, 15 states) or as needed

(also 41%, 15 states) in the mitigation project application review process. Only two states reported minimal or no involvement in the process.

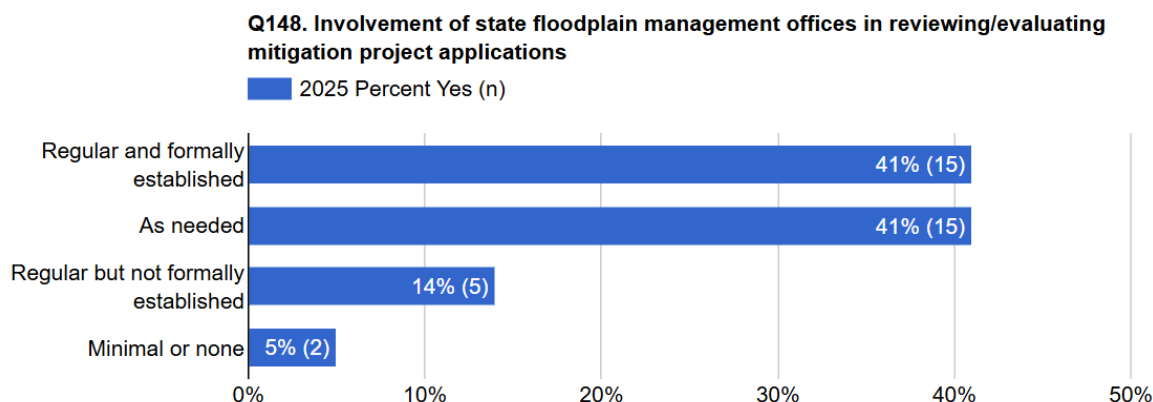


Figure P6.4. Results for Question 148 – How would you describe the involvement of your state floodplain management office in reviewing or evaluating mitigation project applications?

Q149-Q150. Aspects of the Hazard Mitigation Assistance program administered by state floodplain management programs

FEMA's Hazard Mitigation Assistance (HMA) program provides grant funding for communities looking to protect against losses from disasters, and in advance of disasters. Related to flooding, these funding opportunities include the Building Resilient Infrastructure and Communities (BRIC), Flood Mitigation Assistance (FMA), and Hazard Mitigation Grant Program (HMGP).

Question 149 asked respondents whether their state floodplain management program administers any aspect of the HMA program. The vast majority of responding states (84%, 31 states) reported that their floodplain management program does not administer aspects of the Hazard Mitigation Assistance program.

A follow-up question (Question 150) asked states whose floodplain management program does not administer any aspect of the Hazard Mitigation Assistance program whether their state floodplain management program has any input into HMA program decisions. Most responding states (77%, 24 states) report that their floodplain management program provides input on Hazard Mitigation Assistance program decisions, even though it does not directly administer them.

Q151. Functions or tasks performed by states under the HMA program

States that do not administer the FEMA HMA program were also asked which of the following functions or tasks (listed in Figure P6.5) they perform under the HMA program (Question 151).

Most responding states provide key support activities in the HMA process, particularly in reviewing and prioritizing applications (83% and 77%, respectively), outreach (79%), and plan development (77%), while technical tasks like Benefit-Cost Analysis and environmental review (33% and 29%, respectively) are less common. Three states reported performing other functions, such as developing outreach materials, serving on selection committees, supporting project review or development, or informal coordination with state programs.

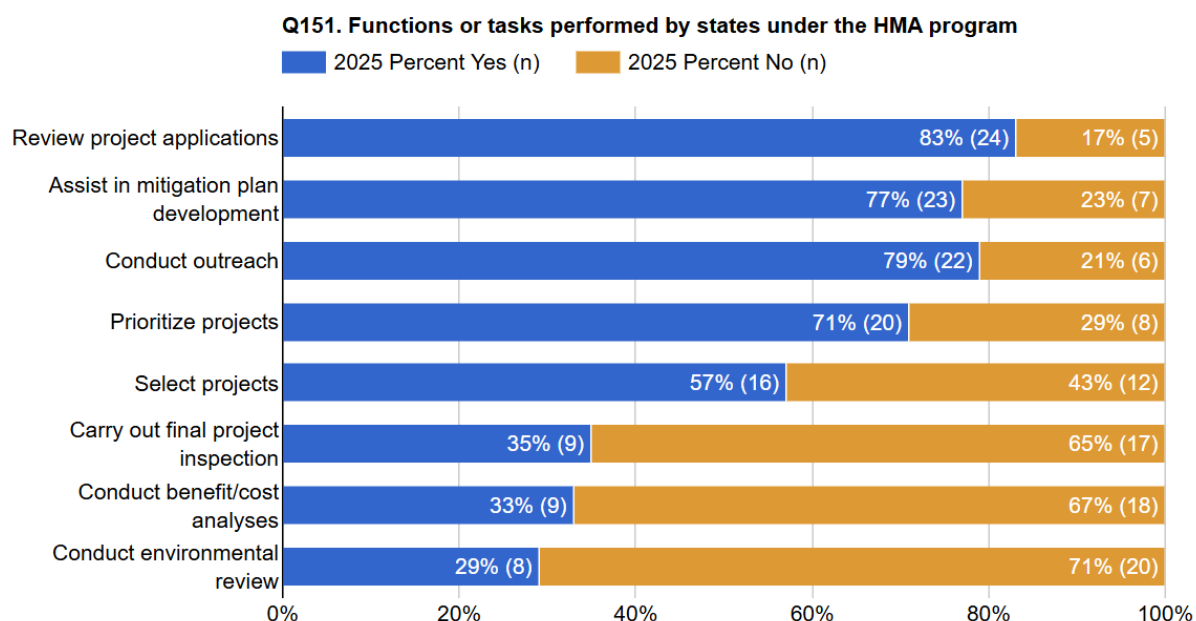


Figure P6.5. Results for Question 151 – Does your state perform the following functions or tasks under the Hazard Mitigation Assistance program?

Q152-Q153. State climate adaptation mandates/programs

When asked whether they have a mandate or program to plan for adaptation to climate change, almost half of respondents (49%, 18 states) answered "yes." This is a slight increase from 2017, when 41% of responding states answered "yes" to this question.

For states with a mandate or program to plan for climate change adaptation, a follow-up question (Question 153) asked which specific efforts (listed in Table P6.6) are included with regard to flood-prone areas.

Assessment of risk to infrastructure, natural features, private property, and critical facilities are widespread among these states, along with changes to state programs or policies to account for increased flood risk. However, mapping updates, for both coastal and floodplain mapping, are less commonly included as part of climate adaptation planning.

State climate adaptation mandates/programs	2025 Percent (n)
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Yes	49% (18)
No	51% (19)

Table P6.5. Results for Question 152 – Does your state have a mandate or program to plan for adaptation to climate change?

Climate Adaptation Effort	2025 Percent Yes (n)	2025 Percent No (n)
Changes to state programs or policies to account for increased flood risk	88% (15)	12% (2)
Assessment of infrastructure at risk from rising sea level or more intense storms	83% (15)	17% (3)
Assessment of natural features potentially impacted from rising sea level or more intense storms that reduce or mitigate flood risk	87% (13)	13% (2)
Assessment of private property at risk from rising sea level or more intense storms	81% (13)	19% (3)
Assessment of critical facilities	76% (13)	24% (4)
Assessment of threats to life	69% (11)	31% (5)
Revisions to floodplain mapping	44% (7)	56% (9)
Revisions to coastal mapping	38% (6)	62% (10)

Table P6.6. Results for Question 153 – Does the program to plan for adaptation to climate change include the following efforts with regard to flood-prone areas?

Four states provided other examples of climate adaptation efforts, including legislative mandates for review of existing and creation of new flood risk resources (Massachusetts); dedicated climate change resilience coordinators, and climate adaptation tools (Oregon); Nebraska's Priority Climate Action Plan; and new statewide minimum flood hazard standards (Vermont).

"We have a climate change resilience coordinator, climate friendly and equitable communities program (CFEC), and sea level planning resources, adaptation guide and sea level rise impact assessment tool for Oregon." (edited)

<https://www.coastalatlus.net/index.php/tools/planners/sea-level-rise>

Q154. Activities or programs to mitigate Repetitive Loss properties

Question 154 asked states whether they conduct any of the following activities or programs (listed in Figure P6.6) to mitigate properties subject to repetitive flood losses.

The vast majority of responding states (91%, 32 states) provide technical assistance to localities, making this the most widely conducted activity/program. Over half of states also have acquisition programs and provide funding. Relocation and retrofitting programs are somewhat less common, with fewer than half of states providing these.

Some states noted additional efforts, such as legislative work for future acquisition programs, prioritizing acquisition over retrofitting, providing technical assistance for federal grant applications, using state match for FEMA programs, and creative approaches through grants for resilience or conservation.

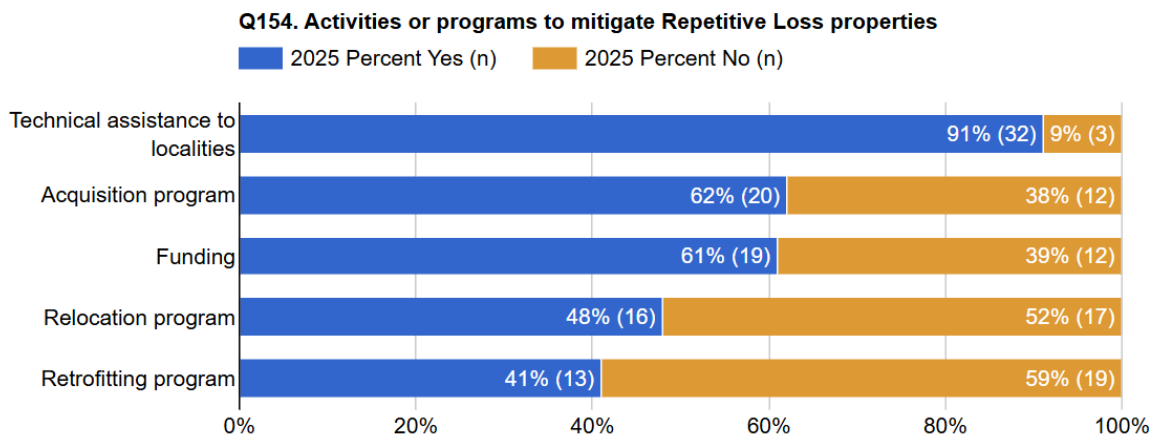


Figure P6.6. Results for Question 154 – Does your state conduct the following activities or programs to mitigate properties that are subject to repetitive flood losses?

Q155-Q157. Authority for declaring moratoria after a disaster

Question 155 asked states which one of the following (listed in Table P6.7) best describes who has authority for declaring moratoria on repair or redevelopment after a disaster. Most responding states (68%, 23 states) indicated that local communities hold the main authority for declaring post-disaster moratoria, while some states (26%, 9 states) allow both levels of government to take action. Only two states (6%) reported that the state has sole authority.

A follow-up question (Question 156) asked states with authority (either solely or shared with communities) to declare moratoria after a disaster if their state had actually used this authority since 2017. Almost all states (91%, 10 states) with the authority to declare moratoria after a disaster have not done so in the past several years.

Another follow-up question to these same states then asked whether communities have used their authority to declare moratoria on repair or redevelopment after a disaster since 2017 (Question 157); 23% (seven respondents) answered "yes," indicating that communities in their state have used this authority.

<u>Authority for declaring moratoria after a disaster</u>	<u>2025 Percent Yes (n)</u>
State has authority	6% (2)
Communities have authority	68% (23)
Both state and communities have authority	26% (9)
Neither state or communities have authority	0% (0)

Table P6.7. Results for Question 155 – Which one of the following best describes who has authority for declaring moratoria on repair or redevelopment after a disaster?



Principle 7

The state's people need to be informed about flood hazards and mitigation options.

Description

An effective state provides the appropriate authority and encourages use of informational tools for flood hazards. Better informed citizens, property owners, private sector entities, public officials, and government agencies are more likely to make sound decisions about whether and how to develop and redevelop property, and how to make sound land and home purchases.

Although many tools to inform the public are best applied at the local level, states have a number of roles, especially to actively support local public information efforts, whether they be training workshops, printed materials, newsletters, media coverage, or websites. Some tools for informing the public are most effective if required by state statute or regulation, such as disclosure during property transactions, recording flood history on property deeds, and continuing education for professionals.

Highlights

- The most common **outreach activities** reported by responding states are **maintaining a dedicated floodplain management website** (100%) and **working with legislatures or other governing bodies** (83%), followed by using social media platforms (69%) and issuing newsletters (64%) (Question 158, Table P7.1).
 - The average number of newsletter subscribers for state floodplain management programs increased from 900 in 2017 to 2,100 in 2025, with some states reaching over 10,000 constituents (Question 159).
 - **Mapping and data portals, including interactive flood maps and hazard assessment tools**, are reported as the most popular features on state floodplain management websites (Question 163).
- When asked if their state requires **flood hazard disclosures for real estate transactions**, 65% of respondents reported that flood hazard disclosures are required, compared to 2017, when only 44% of states had disclosure requirements (Question 169, Figure P7.3).
 - A follow-up question asked **how the flood hazard to be disclosed is determined** (Question 170, Table P7.3). Most respondents (58%) said that their **disclosure laws rely only on the seller's knowledge**, while 42% said their laws require both the seller's knowledge and consultation of available flood studies and maps.
- Question 171 asked states to provide any additional comments about their real estate flood hazard disclosure policies, challenges, or recent changes (see all Verbatim Responses, Table P7.4). Several provided more details, including in some cases how those requirements were developed or implemented. Other states highlighted **limitations of current disclosure laws**, including:
 - Reliance on seller knowledge rather than comprehensive data
 - Lack of requirements to disclose prior flood claims or disaster assistance
 - Buyers are often expected to research risks themselves
 - Lack of requirements for realtors to undergo training on the topic

Survey Responses and Comparisons

Q158-Q163. Outreach activities on flooding or floodplain management

Question 158 asked whether state floodplain management programs conduct specific outreach activities (listed in Table P7.1) to increase public awareness of flooding and floodplain management. The most common outreach activities reported by responding states are maintaining a dedicated floodplain management website (100%, 36 states) and working with legislatures or other governing bodies (83%, 29 states). Conversely, only 6% (two states) send flood information welcome packets to new residents or homeowners, and none hold retrofitting open houses.

Nine states reported using other outreach methods, including email campaigns, engagement with beach associations, participation in public or local meetings, exhibit booths at state conferences, and realtor and homeowner training sessions.

<u>Outreach Activity</u>	<u>2025 Percent Yes (n)</u>	<u>2025 Percent No (n)</u>
Maintain a floodplain management-oriented website	100% (36)	0% (0)
Work with the legislature or other governing bodies	83% (29)	17% (6)
Provide information through social media	69% (24)	31% (11)
Promote flood awareness day, week, or month on its own or in conjunction with severe weather or hurricane awareness	69% (25)	31% (11)
Issue a newsletter	64% (23)	36% (13)
Issue press releases	57% (20)	43% (15)
Set up booths at malls, fairs	50% (17)	50% (17)
Reach out to homeowners or homeowner groups	41% (14)	59% (20)
Initiate public television spots or interviews	29% (10)	71% (24)
Send welcome packet with flood information to new residents or homeowners	6% (2)	94% (32)
Provide a retrofitting open house	0% (0)	100% (33)

Table P7.1. Results for Question 158 – Does your state floodplain management program conduct the following outreach activities for public awareness of flooding or floodplain management?

In a follow-up to those who reported **issuing a newsletter**, Question 159 asked how many subscribers the newsletter has. The number of subscribers reported by respondents in 2025 ranged from 150 (in Tennessee and Maryland) to 10,184 (Minnesota); the average number of subscribers was 2,100. This is an increase from 2017, when the average number of subscribers was 900.

Another follow-up question (Question 160) asked how state floodplain management programs distribute their newsletters, giving respondents a list of distribution methods to choose from. The vast majority of respondents (96%) distribute newsletters electronically, making it the dominant method; about half the responding states post on a state agency website, and only a small minority (16%) still use hard copies.

Question 161 asked states that use **social media for floodplain management outreach** which platforms they actively use (choices listed in Table P7.2). Facebook is universally used by all responding states (100%, 22 states), making it the primary social media platform for outreach. X (formerly Twitter) is the next most common, used by 71% of respondents (15 states). TikTok is rarely used, with only one state reporting any presence there.

<u>Social Media Platform</u>	<u>2025 Percent Yes (n)</u>	<u>2025 Percent No (n)</u>
Facebook	100% (22)	0% (0)
X (formerly Twitter)	71% (15)	29% (6)
Instagram	52% (11)	48% (10)
LinkedIn	50% (10)	50% (10)
TikTok	6% (1)	94% (15)

Table P7.2. Results for Question 161 – Do you use the following social media platforms?

Three states reported using other platforms: the District of Columbia uses Nextdoor, Oregon uses GovDelivery for distributing newsletter content to its floodplain manager network, and Hawaii operates a custom WordPress blog site. Contrast this to 2017, when of the 14 respondents who shared information about what types of platforms they use, only six used Facebook solely, one used Twitter solely, and seven used both Facebook and Twitter.

In a follow-up question for those who reported that their state maintains a **floodplain management-oriented website**, Question 162 asked how often they update this website. Most responding states (61%) update their websites less often than monthly, followed by monthly (22%), and weekly (14%). Only one state reported updating their website daily.

Another follow-up question (Question 163) for these states asked respondents to identify the most popular feature or product on their floodplain management-oriented websites. Many states (and one territory) reported their mapping and data portals as top features, including interactive flood maps, flood hazard assessment tools, and online viewers.

Examples include Puerto Rico's "Report Your Flood" and Standard Flood Determination tools, Indiana's Floodplain Information Portal, and Nebraska's Floodplain Interactive Map. Several states mentioned model bylaws or ordinances, training videos, on-demand workshops, or NFIP learning resources as popular features.

Q164-Q165. Public outreach activities on natural floodplain functions and resources

Question 164 asked whether state floodplain management programs conduct specific types of public outreach (listed in Figure P7.1) related to natural floodplain functions and resources in riverine, coastal, and lakeshore areas. In 2025, most responding states reported engaging in at least some outreach, but participation varies significantly by activity. The most common outreach activity among responding states is working with the legislature (61%), and nearly half conduct public workshops (45%). Only a small percentage initiate public television spots/interviews (15%), promote beach cleanup (12%), advocate wildlife/nature walks (6%), or set up adopt-a-stream programs (3%).

In contrast, in 2017, the most frequently used approach was setting up booths at malls and fairs (52%). Other outreach activities mentioned in 2025 included featuring natural floodplain functions in a Missouri e-bulletin, dune grass planting in Delaware, and using websites and technical assistance materials in Maine.

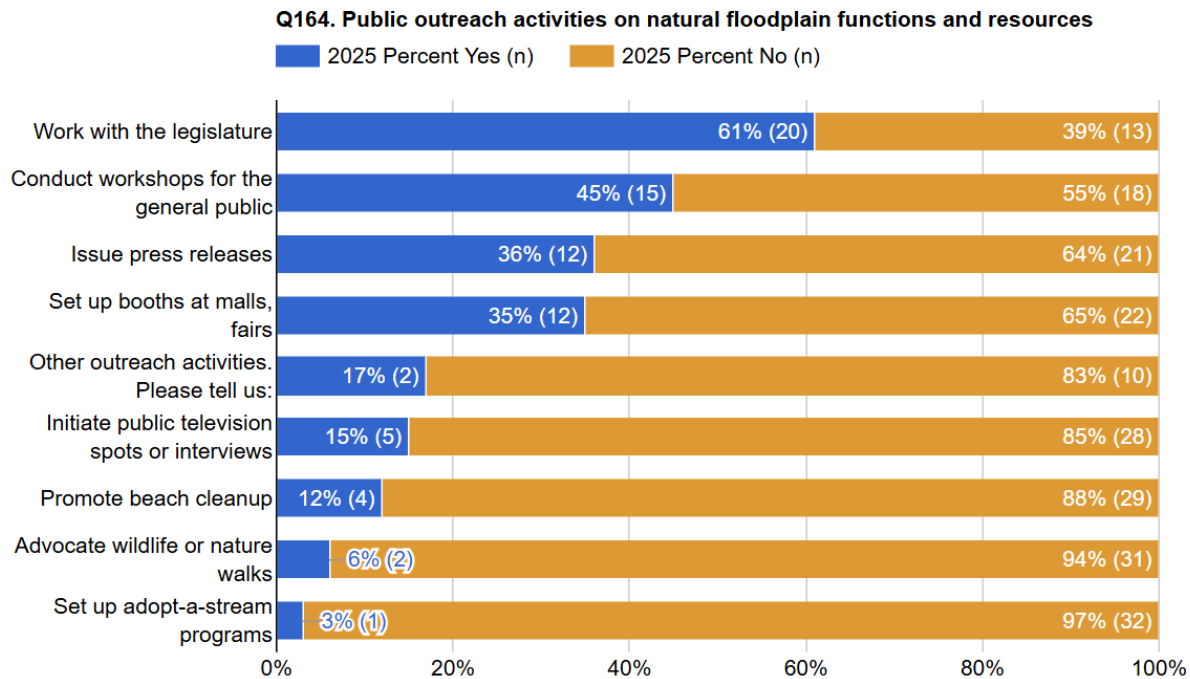


Figure P7.1. Results for Question 164 – Does your state floodplain management program conduct the following outreach activities for public awareness of natural floodplain functions and resources in riverine, coastal and lakeshore areas?

For states that conduct workshops for the general public, a follow-up, two-part question (Question 165) instructed respondents to think about the workshops their program conducted each year for the general public since 2017, asking “On average, how many workshops did your

program conduct each year?” and “On average, how many people attend your workshops each year?”

Programs reported conducting between three and 50 workshops per year, with most states falling between four and 20. Minnesota mentioned a transition from in-person to virtual formats prompted by the COVID-19 pandemic.

Respondents reported a wide range in attendance of these workshops, ranging from 15 to 800 attendees. Michigan and Minnesota noted that while most workshops are small, some virtual events or conference presentations can attract hundreds (up to 600 in MI, up to 800 in MN).

Q166-Q167. Public outreach materials and assistance

Question 166 asked whether state floodplain management programs produce outreach materials—such as press releases, media kits, handouts, or brochures—or otherwise assist communities in their public awareness efforts.

Q166. Produce outreach materials (n)

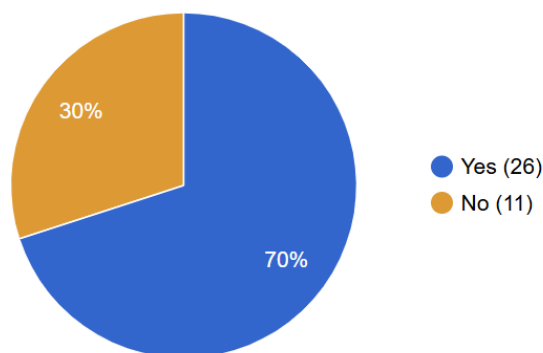


Figure P7.2. Results for Question 166 – Does your state floodplain management program produce materials, such as press releases, media kits, handouts, or brochures, or otherwise help communities in their public outreach activities?

In 2025, a clear majority of programs, 70% (26 states), reported that they produce or provide such materials. This has stayed relatively steady over time, with 71% (27 states) reporting producing these materials in 2017, and 72% reporting producing them in 2010.

A follow-up question (Question 167) asked states that produce outreach materials to describe what materials their program has produced or how the program has helped communities in their public outreach activities since 2017. Many states have produced Quick Guides, toolkits, and manuals addressing topics such as post-flood recovery, flood damage assessment,

Substantial Damage evaluation, and NFIP basics.

Several programs prepare and distribute press releases or social media content to raise awareness of flood risks, mapping updates, and permitting processes. Some programs have invested in online resources, including story maps, and campaign websites such as Nebraska’s #NebraskaReady initiative and Minnesota’s “Climate Trend Impacts on Lakes and Rivers” site. A few states highlighted creating brochures, flyers, posters, and mailers as part of their outreach work.



Story Map: Nebraska Flooding: March 2019. Nebraska Department of Natural Resources, March 11, 2024 (<https://arcg.is/mCDB> - last accessed: December 8, 2025)

Q168. Coordination with the private sector for public outreach efforts

The assessment then instructed respondents to think about ways that public outreach efforts raise awareness of floodplain management or floodplain resources in collaboration with the private sector – for example, fast food placemats, grocery bags, church activities, or Home Depot workshops. Question 168 asked whether state floodplain management programs collaborate with the private sector on these sorts of outreach efforts.

In 2025, 27% (10 states) reported participating or coordinating with private sector partners in such outreach efforts, compared to 2017, when only 13% (5 states) reported private sector collaboration, meaning that participation has roughly doubled among responding states between assessment rounds.

Q169-Q171. Real estate disclosure requirements

When asked, in Question 169, if their state requires flood hazard disclosures for real estate transactions, 65% of respondents (24 states) reported in 2025 that flood hazard disclosures are required, compared to 2017, when only 44% of states had disclosure requirements (see Figure P7.3). This may reflect heightened awareness of the need for flood risk transparency to aid homebuyers. However, over one-third of states still lack such requirements, leaving many property buyers without formal notice of potential flood hazards.

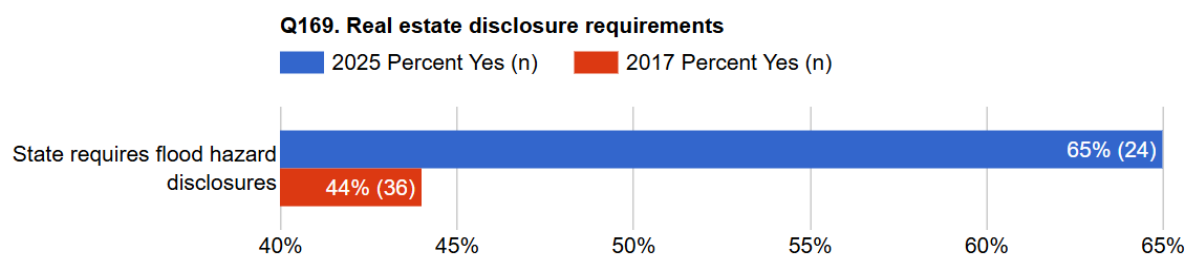


Figure P7.3. 2017 and 2025 results for Question 169 – Does your state require flood hazard disclosures for real estate transactions?

A follow-up question (Question 170) asked states with real estate flood hazard disclosure requirements to identify how the flood hazard to be disclosed is determined (See Table P7.3). Most respondents (58%, 14 states) said that their disclosure laws rely only on the seller's knowledge. No responding states reported disclosures based solely on map or study consultation without seller input. However, a significant share — 42% (10 states) — said their laws require both the seller's knowledge and consultation of available flood studies and maps.

<u>Flood hazard disclosure for real estate transactions</u>	<u>2025 Percent Yes (n)</u>
It is tied to seller knowledge only	58% (14)
It requires consultation of available flood studies and maps	0% (0)
It requires both seller's knowledge and consultation of available studies and maps	42% (10)

Table P7.3. Results for Question 170 – Which one of the following best describes the required flood hazard disclosure for real estate transactions?

The Principle 7 section of the assessment closed with an open-ended question (Question 171) that asked states to provide any additional comments about their real estate flood hazard disclosure policies, challenges, or recent changes (see all Verbatim Responses - Table P7.4). Several states provided more details on their flood disclosure requirements, including in some cases how those requirements were developed or implemented.

Other states highlighted limitations of current disclosure laws, including:

- Reliance on seller knowledge rather than comprehensive data
- Lack of requirements to disclose prior flood claims or disaster assistance
- Buyers are often expected to research risks themselves

"Updated Flood Disclosure was developed through coordination of Natural Resources Defense Council and NC Real Estate Commission. The revised language became effective on July 1, 2024"

"Iowa's real estate disclosure form asks if a property is in the 1% or 0.2% annual chance floodplain and if a property has experienced a prior flood."

- Lack of requirements for realtors to undergo training on the topic

Some states noted ongoing or pending legislative efforts, but Virginia reported that this has been voted down in their legislature every year.

State	Verbatim Response
PA	We have legislation being moved through to potentially be enacted that would require realtors to take floodplain management classes and provide any flood risk, repetitive loss, or SRL information to potential homeowners.
MA	We have been working on draft legislation for disclosure but do not have it yet.
CT	Disclosure needs updating. Question on disclosure asks if property is in the floodplain. Often public does not know to look at a flood maps. No questions on if property has flooded, initiated a flood claim, or initiated a federal disaster assistance request.
IA	Iowa's real estate disclosure form asks if a property is in the 1% or 0.2% annual chance floodplain and if a property has experienced a prior flood.
VA	This has been voted down in legislature every year
DE	realtors expect the buyer to research the property before purchase
NJ	Flood Disclosure law passed in NJ
OR	ORS 90.228 & ORS 105.464 Notice to buyer made by seller (I believe) disclosures: Is the property in a designated floodplain? []Yes []No []Unknown Note: Flood insurance may be required for homes in a floodplain.
ME	Questions about insurance & disaster assistance are only required of the current seller. Amounts are not required to be disclosed. Map only needs to provided if it is in digital format.
AK	This is a requirement with Flood Insurance Division for property disclosures but not closely monitored for accuracy.
DC	we have found that this is a great requirement on paper, but in practicality is pretty useless. What you really want is to make sure all property buyers know where to go to look at all environmental risks (Floods, landslides, fire, etc.).
NY	NYS updated the flood disclosure requirements and forms for both properties owners as well as renters
NE	Nebraska Real Estate Commission Seller Property Condition Disclosure Statement includes the following questions related to floodplains: 8.a Is the real property in a flood plain? Yes / No / Do Not Know 8.b Is the real property in a floodway? Yes / No / Do Not Know
HI	Hawaii State Seller's disclosure law requires notification of properties within the SLR exposure area. https://www.hawaiiirealtors.com/recent_news/what-you-should-know-about-the-new-sea-level-rise-disclosure-requirements/

<u>State</u>	<u>Verbatim Response</u>
VT	Established in law in 2024 (Act 181) requires: for real property: disclosure of SFHA/0.2% AC floodplain, damage from flooding, landslides or riverine erosion, whether the current owner has flood insurance. before initiating a rental agreement: whether the property is in the SFHA or had flood damages manufactured home/mobile home lot leases: whether any portion of the MHC is in the SFHA sale of MH as personal property (not affixed to the land): whether the home has been subjected to flooding. https://floodready.vermont.gov/news/flood-disclosure-rental-agreements-and-real-estate
NC	Updated Flood Disclosure was developed through coordination of Natural Resources Defense Council and NC Real Estate Commission. The revised language became effective on July 1, 2024.
MN	Since it's only tied to seller knowledge, it's very weak.

Table P7.4. Results for Question 171 – Please share any additional comments related to real estate disclosure and flooding.



Principle 8

Training and technical assistance in floodplain management need to be available to state's communities.

Description

Effective state programs assess community needs and provide ongoing training opportunities, as well as access to technical assistance. In most communities, floodplain management is just one of many responsibilities that are handled by a small number of staff. The administration of floodplain provisions, however, can be quite complex, and the consequences of inadequate attention can have negative impacts on the community in terms of costs, legal actions, and losses. Alternatively, communities who show leadership and dedicate proper resources can inspire positive actions that benefit the whole community.

Specific actions that effective state programs take include:

- Producing a reference manual to inform local officials about floodplain management
- Monitoring how communities administer regulations, including violation enforcement
- Supporting community efforts to participate in the Community Rating System
- Holding workshops and training
- Encouraging local staff to become Certified Floodplain Managers (CFMs)
- Supporting state-level professional associations
- Producing newsletters and webpages
- Remaining accessible to local staff

Highlights

- Community Assistance Contact (CAC) frequency should be based on risk: Respondents preferred more frequent CACs (every 2–4 years or annually) for communities with floodplain management problems or experiencing growth, and less frequent contacts (every 5–7 years) for those with little development or a small policy count (Question 173, Table P8.1).
- Similar to the results for CACs above, respondents preferred shorter intervals (every 2–4 years) between Community Assistance Visits (CAVs) for communities with problems or growth, and longer intervals (five years or more) for stable or low-activity communities (Question 174, Table P8.2).
- When **prioritizing the order of community monitoring visits**, "suspected violations/known compliance issues" (97%), "admin suggests visit" (84%), and "new/inexperienced floodplain admin or staff" (81%) were rated as extremely or very important by the highest percentages of respondents (Question 177, Table P8.3).
- **Most respondents (64%) felt positively about the support received from their FEMA Regional Office** (Question 180, Figure P8.4) to address enforcement needs ("very often" or "extremely often").
 - Of the 11% of states that reported "rarely" receiving the support they need, their frustration was with FEMA's **lack of action or slow follow-up when communities refuse to resolve violations**, suggesting the need for more active use of probation/suspension, a need for increased FEMA staff, and faster response times. Similar concerns about the need for FEMA to enforce actions and respond in a timely manner were also raised in 2017 (Question 181).
- An **unmet need for more floodplain management assistance** (Question 183) was reported by 76% of states (identical to 2017), with the **most frequently cited specific needs being training (85%), enforcement (68%), and mapping (65%)** (Question 184, Table P8.5).
- Question 190 asked respondents how much interest there would be in their state for Emergency Management Institute (EMI) field-deployed trainings. **E273 Managing Floodplain Development through the NFIP** received the highest interest overall, with 75% indicating "quite a bit" or "a great deal."
 - Staffing is the greatest challenge for getting EMI field-deployed training, followed by funding. Additional challenges include high costs for travel and time away, difficulty finding instructors, and internet reliability in remote locations (Question 191, Table P8.9).

- **75% of states have developed new publications or tools since 2017** to provide technical assistance for reducing flood losses and protecting natural floodplain functions (Question 192).
 - These resources include guidebooks, manuals, worksheets, and applications covering topics such as **Substantial Damage/Substantial Improvement**, model ordinances, climate data and resilience, and **guidance for new floodplain managers** (Question 193).

Survey Responses and Comparisons

Q172. Methods states use to monitor local floodplain management programs

Question 172 asked states which of the following methods (listed in Figure P8.1) they use to monitor local floodplain management programs. For 2025, the top response was general email or phone contact (95%), followed by CACs, CAVs, and complaints, all with 92%. In 2025, eight states reported using other methods, including: soliciting feedback during training or follow-up meetings, responding to external agency requests, reviewing under state environmental or permitting laws, and notifications of potential violations identified found in Letters of Map Change applications.

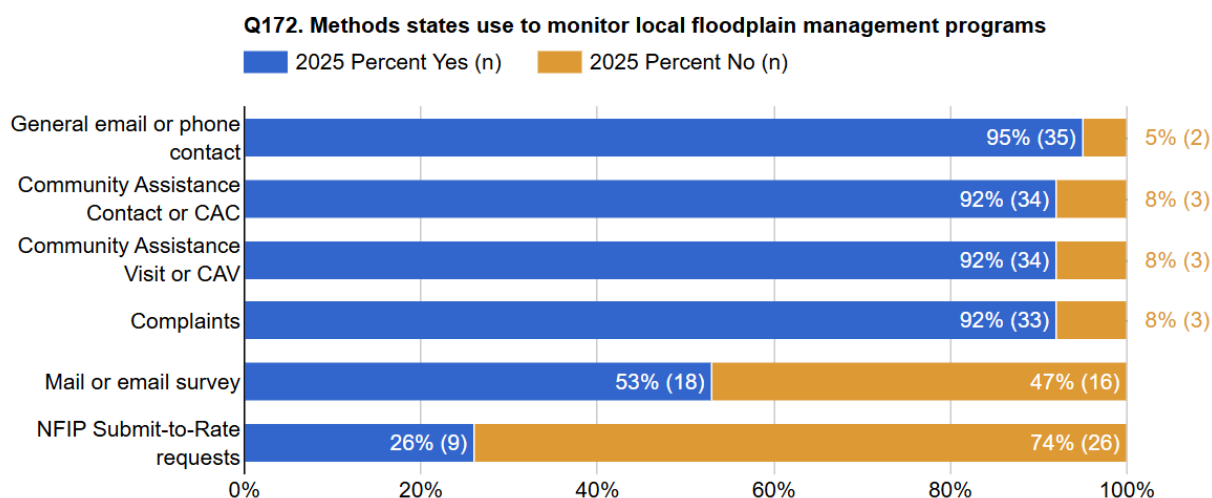


Figure P8.1. Results for Question 172 – Does your state use the following methods to monitor local floodplain management programs?

Q173. Ideal frequency for Community Assistance Contact

Question 173 asked respondents how often NFIP communities should receive a Community Assistance Contact under various circumstances, listed in Table P8.1. Results show a clear trend toward more frequent contacts in communities with higher risk or activity levels, and less frequent contacts where conditions are stable or low risk.

For communities with a history of floodplain management problems, the majority (53%) recommended every 2–4 years, and 39% said annually, indicating support for close oversight. Likewise, for communities experiencing growth, 60% supported a 2–4-year interval, and another 23% favored annual contact—reflecting the need for active engagement. For communities with little or no development activity, most respondents (49%) favored a CAC every 5–7 years, with only 11% preferring annual contact; and for communities with a small policy count, most (60%) preferred every 5–7 years, suggesting less need for frequent contact.

<u>Community Circumstances</u>	<u>Every year</u>	<u>Every 2 to 4 years</u>	<u>Every 5 to 7 years</u>	<u>Every 8 years or more</u>
	<u>Percent (n)</u>	<u>Percent (n)</u>	<u>Percent (n)</u>	<u>Percent (n)</u>
Little or no development activity	11% (4)	14% (5)	49% (17)	26% (9)
History of floodplain management problems	39% (14)	53% (19)	8% (3)	0% (0)
Community is experiencing growth	23% (8)	60% (21)	11% (4)	6% (2)
Community has a small policy count (e.g., five)	11% (4)	20% (7)	60% (21)	9% (3)

Table P8.1. Results for Question 173 – Ideally, how often do you think NFIP communities should have a Community Assistance Contact or CAC?

Q174. Ideal frequency for Community Assistance Visits

Question 174 asked respondents how often NFIP communities should receive a Community Assistance Visit under various community circumstances, listed in Table P8.2. Similar to the results for the prior question on CACs, respondents preferred shorter intervals (every 2–4 years) between CAVs for communities with problems or growth, and longer intervals (5 years or more) for stable or low-activity communities.

<u>Community Circumstances</u>	<u>Every year</u>	<u>Every 2 to 4 years</u>	<u>Every 5 to 7 years</u>	<u>Every 8 years or more</u>
	<u>Percent (n)</u>	<u>Percent (n)</u>	<u>Percent (n)</u>	<u>Percent (n)</u>
Little or no development activity	6% (2)	6% (2)	44% (16)	44% (16)
History of floodplain management problems	11% (4)	75% (27)	14% (5)	0% (0)
Community is experiencing growth	8% (3)	61% (22)	28% (10)	3% (1)
Community has a small policy count (e.g., five)	6% (2)	6% (2)	56% (20)	33% (12)

Table P8.2. Results for Question 174 – Ideally, how often do you think NFIP communities should have a Community Assistance Visit or CAV?

Q175. How often NFIP communities are monitored

Q175. How often NFIP communities are monitored (n)

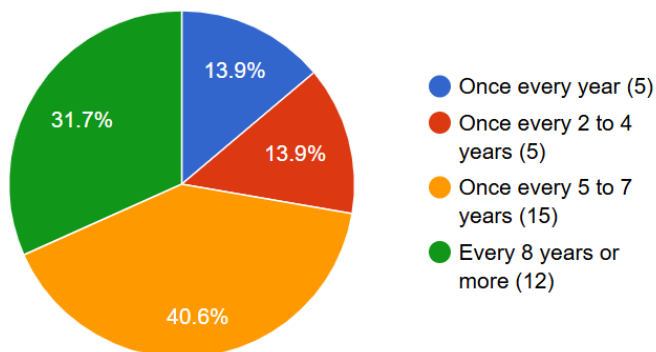
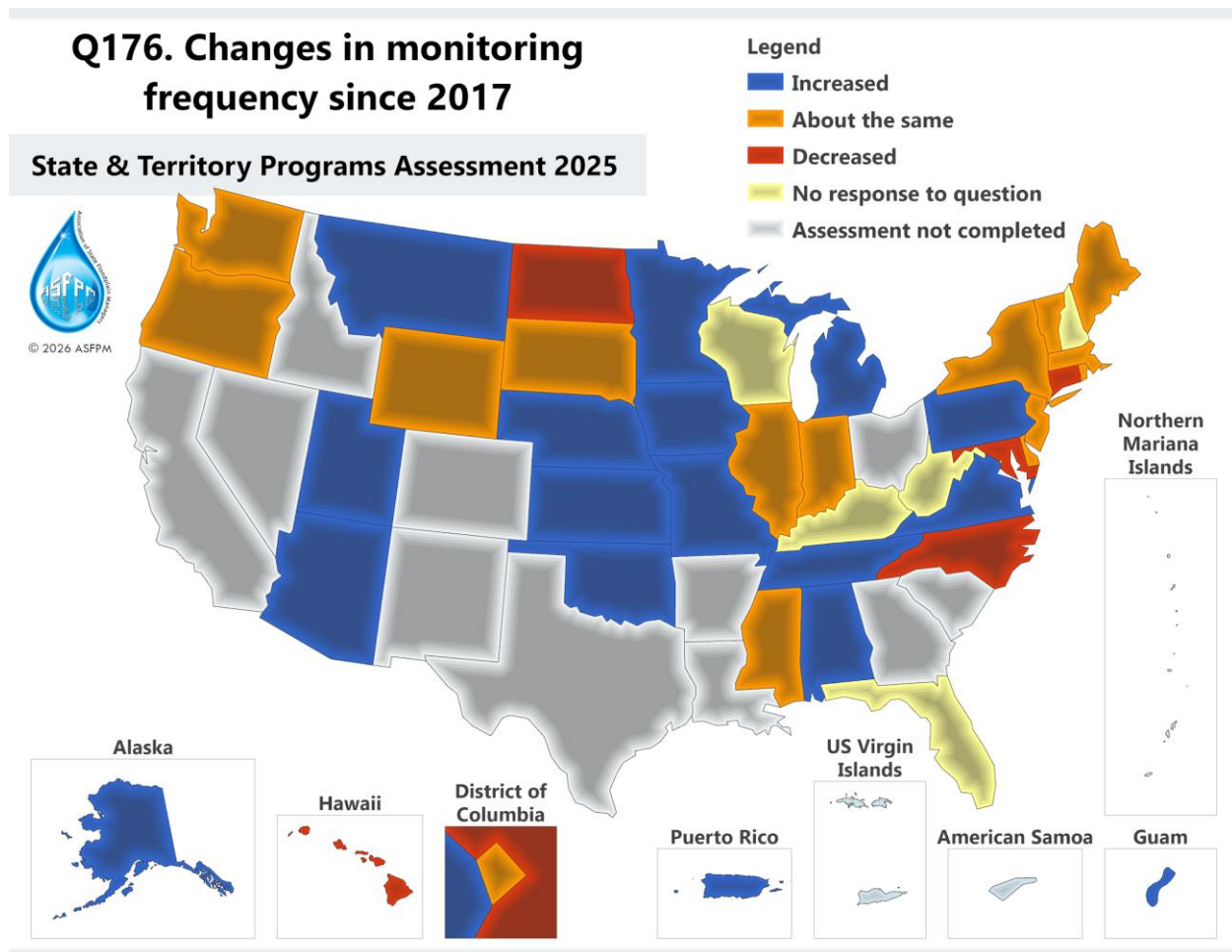


Figure P8.2. Results for Question 175 – On average, how often are NFIP participating communities monitored in your state?

When asked, in Question 175, how often NFIP participating communities are monitored in their state, most respondents indicated that monitoring occurs once every five to seven years (41%). About one-third (32%) said it happens every eight years or more, while smaller portions reported monitoring once every year (14%) or every two to four years (14%). Overall, the results suggest that NFIP community monitoring generally happens less frequently than every five years in most states.

Q176. Changes in monitoring frequency since 2017

Question 176 asked how the frequency of monitoring NFIP participating communities had changed in their state since 2017 (see Map P8.1). Nearly half of respondents (46%) observed an increase, while only a small portion (14%) saw a decrease; 41% said it stayed about the same.



Map P8.1. Results for Question 176 – How has this frequency changed since 2017?

Q177. How states prioritize community monitoring visits

Question 177 asked respondents to rate the importance of various factors (listed in Table P8.3) when prioritizing the order of community monitoring visits. The options ranged from "not at all" to "extremely" important.

"Suspected violations/known compliance issues" (97%), "admin suggests visit" (84%), and "new/inexperienced floodplain admin or staff" (81%) were rated as extremely or very important by the highest percentages of respondents. "BFE requests" and "Submit-to-Rate requests" had the highest proportions of respondents selecting "not at all" or "a little" important (66% and 62% respectively).

In 2017, when asked to rank the types of methods their state uses for setting priorities for community monitoring visits, “community contact suggests need for a visit” and “FEMA guidelines (regional request)” were reported as the two top methods used for setting priorities.

Method	<u>Not at all</u> <u>Percent</u> <u>(n)</u>	<u>A little</u> <u>Percent</u> <u>(n)</u>	<u>Somewhat</u> <u>Percent</u> <u>(n)</u>	<u>Very</u> <u>Percent</u> <u>(n)</u>	<u>Extremely</u> <u>Percent</u> <u>(n)</u>
BFE requests	46% (16)	20% (7)	23% (8)	9% (3)	3% (1)
Admin suggests visit	0% (0)	6% (2)	11% (4)	31% (11)	53% (19)
Ordinance updates/issues	0% (0)	6% (2)	28% (10)	50% (18)	17% (6)
Public citizen request	8% (3)	19% (7)	39% (14)	25% (9)	8% (3)
Complaints	3% (1)	8% (3)	28% (10)	47% (17)	14% (5)
Date since last visit	3% (1)	6% (2)	14% (5)	37% (13)	40% (14)
Development activity (growth)	0% (0)	9% (3)	29% (10)	49% (17)	14% (5)
FEMA Region request per guidelines	0% (0)	9% (3)	26% (9)	40% (14)	26% (9)
Flood loss history (events, claims, disasters)	0% (0)	11% (4)	37% (13)	34% (12)	17% (6)
New/inexperienced floodplain admin or staff	0% (0)	0% (0)	19% (7)	42% (15)	39% (14)
New/recertifying CRS program	6% (2)	14% (5)	33% (12)	33% (12)	14% (5)
New/updated flood maps or studies	6% (2)	11% (4)	40% (14)	31% (11)	11% (4)
Number of flood insurance policies	9% (3)	23% (8)	43% (15)	17% (6)	9% (3)
Number of LOMC or LOMA	17% (6)	22% (8)	47% (17)	11% (4)	3% (1)
Repetitive/Severe Repetitive Loss properties	8% (3)	11% (4)	39% (14)	39% (14)	3% (1)
Population	11% (4)	28% (10)	36% (13)	25% (9)	0% (0)
Submit-to-Rate requests	38% (13)	24% (8)	18% (6)	21% (7)	0% (0)
Suspected violations/known compliance issues	3% (1)	0% (0)	0% (0)	44% (16)	53% (19)

Table P8.3. Results for Question 177 – How important is each of the following in prioritizing the order of your community monitoring visits?

Q178. Entities responsible for follow-up on local NFIP violations

Question 178 asked respondents whether FEMA or the state (listed in Figure P8.3) are responsible for follow-up when an NFIP violation is found through local program monitoring. Results showed that most respondents (92%) believe the state has responsibility for follow-up on NFIP violations, with somewhat fewer (57%) saying that FEMA has that responsibility.

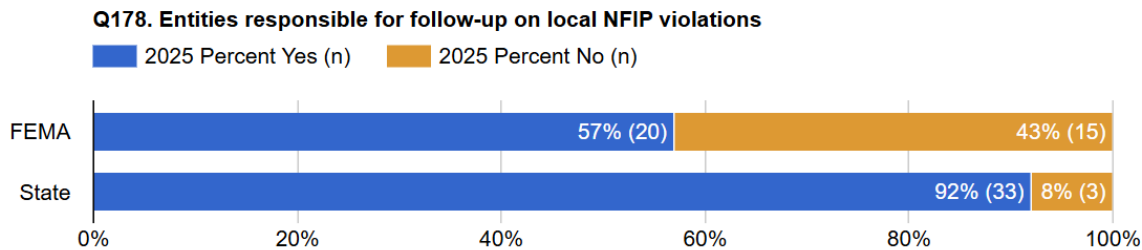


Figure P8.3. Results for Question 178 – If in the course of monitoring local programs you find an NFIP violation, are the following responsible for follow-up?

Q179. Process for acting on NFIP violations

Question 179 asked respondents to "Please explain the process or steps taken when acting on NFIP violations." Most responding states reported that they begin by contacting the local community or Floodplain Administrator to discuss the violation, seek clarification, and encourage voluntary correction through meetings, calls, or emails. It's common for states to request documentation and set deadlines for remedial actions, issuing letters or notices of violation with specific timelines depending on severity.

Some states offer technical assistance, guidance, or advice to help communities understand and remedy violations. If community cooperation stalls or compliance is not reached, states escalate issues to FEMA for higher-level intervention; this can include referring the case for enforcement, probation, or potential suspension from the NFIP. Many states keep internal spreadsheets or databases to track cases, monitor progress, and document communication and outcomes.

See Appendix, Principle 8, Q179 for a complete list of state and territory responses.

Q180-Q181. Rating the support from FEMA Regional Offices

When asked, in Question 180, how often they receive appropriate and necessary support from their FEMA Regional Office to address enforcement needs in their state, results show that most

respondents felt positively about the support they receive, with “very often” as the most common response at 39%, followed by “extremely often” and “sometimes” with 25% each. Rarely only received 11% of the responses, and none indicated “never.”

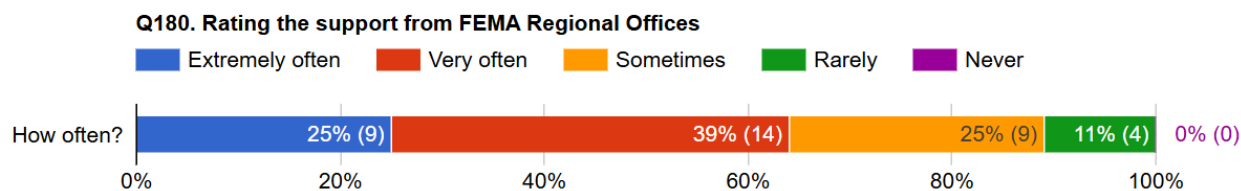


Figure P8.4. Results for Question 180 – How often do you receive the support you consider appropriate and necessary from your FEMA Regional Office to address enforcement needs in your state?

A follow-up survey question (Question 181) asked respondents what additional support they need from their FEMA Regional Office to address enforcement needs in their state, targeting those who said that they consider the support received to be appropriate and necessary “never,” “rarely,” or “sometimes.”

In 2025, many respondents expressed frustration with FEMA's lack of action or slow follow-up when communities refuse to resolve violations. Some suggested FEMA should use probation or suspension more actively against non-compliant communities to create stronger deterrents. Multiple states mentioned a need for more staff and faster response times from their Regional Office. Some respondents noted a lack of recent on-site FEMA visits or Community Assistance Visits, making enforcement discussions harder.

Similarly, in 2017, respondents highlighted the need for FEMA to enforce actions against violations, such as probation and for FEMA to respond in a timely manner regarding enforcement.

Q182. Activities done by state floodplain management programs

Question 182 asked whether state floodplain management programs accomplish specific activities (listed in Table P8.4), noting that these activities can be accomplished with or without a Community Assistance Program agreement with FEMA.

Technical assistance, map assistance activities, and workshops are provided by every responding program. Most responding states (over 90%) conduct activities like maintaining community information systems, ordinance reviews, outreach, and coordination meetings with high reported rates. Public affairs and media work is accomplished by only 65% of responding states, marking this as less consistent across states.

Five states reported other activities, including training, multi-agency coordination (e.g., Silver Jackets), post-disaster assistance, helping with grant applications and management, and community engagement efforts.

In 2017 and 2010, the question was phrased as "Please indicate which of the following activities your state floodplain management program accomplished under your Community Assistance Program (CAP) agreement with FEMA." Since this question was modified in 2025 to include activities "accomplished with or without a Community Assistance Program or CAP agreement with FEMA," direct comparison across years is not possible.

However, the top response in 2017 was 'CRS activities' with 97%; followed by CACs, regional coordination meetings with states, outreach, ordinance review, general technical assistance, map assistance, and public affairs and media work, all with 95%. In 2010, workshops, ordinance review, and general technical assistance all were indicated by 100% of respondents; followed by outreach, maintain community information system, and map assistance with 98%.

Activity	2025 Percent Yes (n)	2025 Percent No (n)
General technical assistance	100% (37)	0% (0)
Map assistance activities	100% (37)	0% (0)
Workshops	100% (37)	0% (0)
Outreach	97% (36)	3% (1)
State interagency coordination efforts	97% (36)	3% (1)
Maintain Community Information System	95% (35)	5% (2)
Ordinance review	95% (35)	5% (2)
Regional coordination meetings with states	95% (35)	5% (2)
Community Assistance Calls or CAC	92% (34)	8% (3)
Community Rating System or CRS support	92% (34)	8% (3)
Community Assistance Visits or CAV	89% (33)	11% (4)
Public affairs and media work	65% (24)	35% (13)

Table P8.4. Results for Question 182 – Does your state floodplain management program accomplish the following activities?

Q183. Need for more floodplain management assistance to communities

When asked (in Question 183) whether there is an unmet need for more floodplain management assistance to communities in their state, 76% (28 respondents) said "yes." These results are identical to those from 2017.

Q184. Specific unmet needs for floodplain management assistance to communities

Q183. Need for more floodplain management assistance to communities (n)

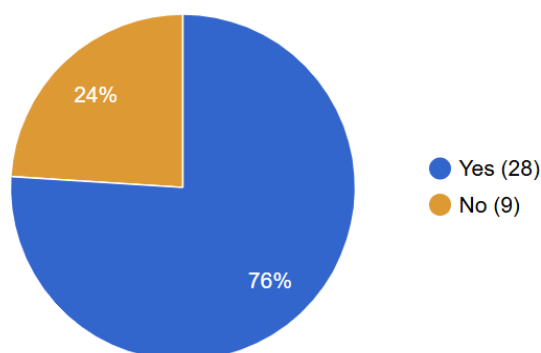


Figure P8.5. Results for Question 183 – Is there an unmet need for more floodplain management assistance to the communities in your state?

Respondents were then asked, in Question 184, if various types of community floodplain management assistance needs (listed in Table P8.5) remain unmet. Training (85%), enforcement (68%), and mapping (65%) stand out as the most frequently cited unmet needs among respondents. General technical assistance, ordinance assistance, and ordinance review were the least likely to be listed as unmet, with about a quarter or less responding "yes" for these categories.

In comments from respondents, several noted resource constraints – even if technical needs are "met," staff and time limitations

mean some tasks are deprioritized. Examples of "other" unmet needs include flood hazard disclosure work, promotion of flood insurance, hydrology & hydraulics technical assistance, and support for regional environmental guidance.

Community Needs	2025 Percent Yes (n)	2025 Percent No (n)
Training	85% (22)	15% (4)
Enforcement	68% (17)	32% (8)
Mapping	65% (15)	35% (8)
Community Assistance Visits or CAV	46% (11)	54% (13)
Community Assistance Calls or CAC	33% (8)	67% (16)
Community Rating System or CRS support	33% (8)	67% (16)
Habitat evaluation	27% (6)	73% (16)
Ordinance assistance	24% (6)	76% (19)
Ordinance review	24% (6)	76% (19)
General Technical Assistance or GTA	21% (5)	79% (19)

Table P8.5. Results for Question 184 – Do the following types of community needs for floodplain management assistance remain unmet?

Q185. Input/training on floodplain management issues for allied professionals' licensing programs and examinations

The assessment instructed respondents in Question 185 that some state floodplain management programs provide input or training on floodplain management issues to allied professionals' licensing programs and examinations, asking "for each type of allied professional (listed in Table P8.6), indicate if your state floodplain management program provides: 1) Input for licensing or exams; 2) Training for licensing or exams, and 3) Training for Continuing Education Credits." Respondents were also instructed to select all that apply for each type of professional.

Training for CECs related to floodplain management was the primary way that states provided input to allied professionals, with a strong majority (60–85%) for most of the allied professional groups, including emergency managers, architects, planners, engineers, and code officials, while manufactured housing installers and lenders were the exceptions.

Overall, only a few states provided input or training to allied professional groups for licensing or exams. The 2017 results across all three categories were similar to those indicated in 2025.

<u>Allied Professional</u>	<u>Input for licensing or exams</u>	<u>Training for licensing or exams</u>	<u>Training for CECs</u>
	<u>Percent (n)</u>	<u>Percent (n)</u>	<u>Percent (n)</u>
Architects	0% (0)	18% (2)	82% (9)
Attorneys	0% (0)	20% (1)	80% (4)
Building contractors	10% (1)	30% (3)	60% (6)
Building officials	4% (1)	17% (4)	79% (19)
Code enforcement officers	4% (1)	17% (4)	79% (19)
Elected officials	9% (1)	18% (2)	73% (8)
Emergency managers	0% (0)	19% (4)	81% (17)
Housing inspectors	0% (0)	22% (2)	78% (7)
Insurance agents	6% (1)	18% (3)	76% (13)
Landscape architects	17% (1)	33% (2)	50% (3)
Lenders	25% (1)	50% (2)	25% (1)
Manufactured housing installers	0% (0)	100% (2)	0% (0)
Plan examiners	10% (1)	30% (3)	60% (6)

Allied Professional	<u>Input for licensing or exams</u> <u>Percent (n)</u>	<u>Training for licensing or exams</u> <u>Percent (n)</u>	<u>Training for CECs</u> <u>Percent (n)</u>
Planners	5% (1)	10% (2)	85% (17)
Professional engineers	4% (1)	11% (3)	85% (23)
Professional land surveyors	9% (3)	16% (5)	75% (24)
Real estate agents	5% (1)	23% (5)	73% (16)
Stormwater managers	8% (1)	15% (2)	77% (10)

Table P8.6. Results for Question 185 – For each type of allied professional, indicate if your state floodplain management program provides input for licensing or exams, training for licensing or exams, and training for Continuing Education Credits or CECs.

Q186-Q187. Training for community floodplain managers since 2017

Question 186 asked whether state floodplain management programs had conducted any trainings for community floodplain managers since 2017. Out of 37 respondents, 97% (36 states) reported that they had held such trainings, while only one state reported that they had not.

In a follow-up for those who indicated that their state floodplain management program held trainings for community floodplain managers since 2017, Question 187 instructed respondents to think about these trainings. The first part of the question asked, on average, how many community floodplain manager trainings their program held each year; the second part of the question asked, on average, how many community floodplain managers were trained each year.

<u>Training for community floodplain managers</u>	<u>2025 Percent (n)</u>
Yes	97% (36)
No	3% (1)

Table P8.7. Results for Question 186 – Since 2017, has your state floodplain management program held any trainings for community floodplain managers?

Q187. Training for community floodplain managers since 2017 - Number of workshops

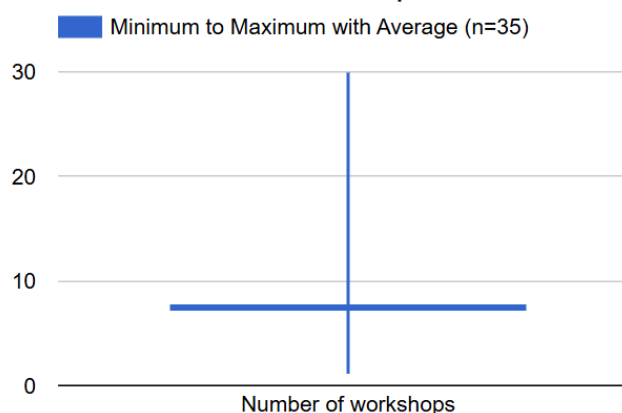


Figure P8.6. Results for Question 187a – On average, how many community floodplain manager trainings did your program hold each year?

Since 2017, the average number of workshops reported was 7.7, with most states falling within the 2–15 range. (Figure P8.6 - The vertical bar represents the range, and the horizontal bar is the average number of trainings). This is a bit higher than in the 2017 assessment, when the average number of workshops held per year for local government floodplain managers was 5.5, with a range of 0-20 workshops per year.

Overall, states reported holding anywhere from one to over 30 community floodplain manager trainings per year, and states reporting notably high numbers were Montana (30+), Missouri (25), Nebraska (17), and Utah (14).

In the 2025 assessment, respondents reported an average of about 125 community floodplain managers trained per year, ranging from three to 600. States commonly reported training 30–250 floodplain managers each year (see Figure P8.7, where the vertical bar represents the range, and the horizontal bar is the average number of floodplain managers trained). The high outliers came from more populous states – New York (500+) and Massachusetts (600) – however, Nebraska (425) also stood out as training high numbers of floodplain managers despite its relatively small population. A couple of respondents from places with smaller populations reported single-digit numbers: DC (three) and Delaware (eight).

Q187. Training for community floodplain managers since 2017 - Floodplain managers trained

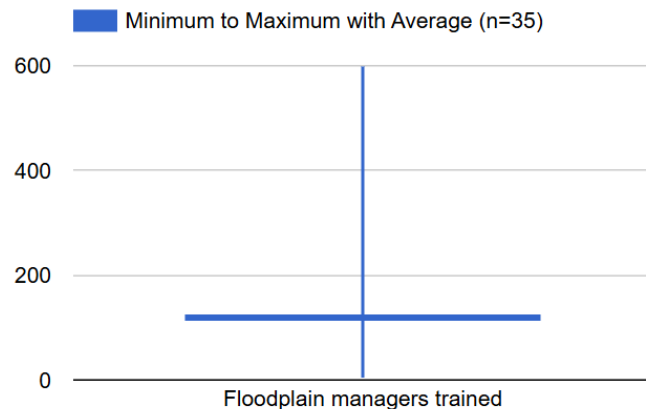


Figure P8.7. Results for Question 187b – On average, how many community floodplain managers were trained each year?

Q188-Q189. Continuing Education Credits for community floodplain manager or allied professional trainings

When asked, in Question 188, whether continuing education credits (CECs) are awarded for any of their program's community floodplain manager or allied professional trainings, 86% of respondents (32 states) reported that they do offer CECs, while 14% (5 states) reported that they do not. In 2017, 84% of the 37 respondents answered "yes" and 16% "no," similar to the results in 2025.

A follow-up survey question (Question 189) asked whether CECs for their program's community floodplain manager trainings are awarded under certain certification programs (listed in Table P8.8). Among responding states, CECs for state program's community floodplain manager trainings are most commonly awarded under CFM certification programs (97%), followed by

Professional Engineer and Public Land Surveyor certification programs, which were both indicated by a little over half of respondents. Certified Stormwater Manager and Legal Credits programs are much less likely to award CECs for these trainings. “Other” certification programs mentioned were for Building Officials and county and municipality treasurers.

<u>Certification Program</u>	<u>2025 Percent Yes (n)</u>	<u>2025 Percent No (n)</u>
Certified Floodplain Managers (CFM)	97% (31)	3% (1)
Professional Engineer (PE)	59% (13)	41% (9)
Public Land Surveyor (PLS)	57% (13)	43% (10)
Realtors	52% (11)	48% (10)
American Institute of Certified Planners (AICP)	48% (10)	52% (11)
Emergency Management	29% (5)	71% (12)
Code Enforcement	28% (5)	72% (13)
Insurance agents	26% (5)	74% (14)
Legal Credits (CLE)	12% (2)	88% (14)
Certified Stormwater Manager (CSM)	6% (1)	94% (16)

Table P8.8. Results for Question 189 – Are the CECs for your program’s community floodplain manager trainings awarded under the following certification programs?

Q190. Interest in flood-related Emergency Management Institute field-deployed training

Question 190 asked respondents how much interest there would be in their state for four types of flood-related Emergency Management Institute field-deployed trainings. E273 Managing Floodplain Development through the NFIP received the highest interest overall, with 75% indicating “quite a bit” or “a great deal.” E279 Retrofitting Flood-Prone Residential Buildings had a balanced distribution, with about half (46%) reporting “some” interest and roughly one-third (35%) showing greater enthusiasm. E278 National Flood Insurance Plan/Community Rating System drew less interest, with most respondents (60%) indicating “some” interest and only 20% expressing strong interest.

Several respondents suggested other training topics:

- Train-the-trainer programs
- Coastal construction

- GIS support for local communities
- Advanced topics in NFIP, floodplain mapping, surveying, Elevation Certificates, and floodplain administrator duties

It's worth noting that multiple states expressed interest in coastal construction training.

Q191. Challenges with holding flood-related EMI field-deployed training

Respondents were asked in Question 191: "How much of a challenge is each of the following in terms of holding flood-related EMI field-deployed training in your state?" They were given the opportunity to rate each factor (listed in Table P8.9) as: none, a little, some, quite a bit, or a great deal. Staffing poses the greatest challenge faced by respondents, with 73% indicating "some" or greater, and the largest share (30%) selecting "a great deal." Funding is at least "some" challenge for the majority (67% selected some, quite a bit, or a great deal). Community interest is less of an obstacle, as 54% chose "none" or "a little."

Several states mentioned other challenges such as high costs for travel, hotels, and time away for 4-day courses for both instructors and participants; difficulty finding instructors and aligning dates; and internet reliability in remote locations.

Challenge	<u>None</u> Percent (n)	<u>A little</u> Percent (n)	<u>Some</u> Percent (n)	<u>Quite a bit</u> Percent (n)	<u>A great deal</u> Percent (n)
Funding	11% (4)	22% (8)	32% (12)	16% (6)	19% (7)
Staffing	14% (5)	14% (5)	24% (9)	19% (7)	30% (11)
Community interest	27% (10)	27% (10)	30% (11)	11% (4)	5% (2)
Other challenges	17% (2)	0% (0)	0% (0)	17% (2)	67% (8)

Table P8.9. Results for Question 191 – How much of a challenge is each of the following in terms of holding flood-related EMI field deployed training in your state?

Q192-Q193. Publications/tools designed for communities by states

When asked (in Question 192) whether they had developed any publications or tools since January 1, 2017, to provide technical assistance to communities for reducing flood losses or protecting natural floodplain functions, 75% of respondents (27 states) answered yes, indicating they have developed such resources.

A follow-up survey question asked states that answered "yes" to having developed publications or tools since January 1, 2017, to provide the names and dates of those resources (Question 193). States reported producing a wide range of publications and tools, listing mostly guidebooks (e.g., Quick Guides), manuals, websites, applications, and other materials, often noting updates or new releases within the last few years. These covered topics such as Substantial Damage/Substantial Improvement, post-flood recovery, permitting, floodways, model ordinances, climate data and resilience, real-time flood forecasting, flood hazard mitigation, BFE determination, wetland-finder tools, and guidance for new floodplain managers.

See Appendix, Principle 8, Q193 for a complete list of state and territory resources and links.

**Floodplain Management Desk
Reference, Floodplain
Management Ready Reference,
Substantial Damage
Management Plan, Flood
Recovery Guide**

**Base Flood Elevation Portal,
Climate Change Tool, Flood
Observation Reporting Tool,
Community Draft Webmaps**



Principle 9

The levels of funding and staffing for floodplain management should meet the demand within each state.

Description

Effective state floodplain management programs recognize that it is not enough to rely on federal funding to meet state needs or effectively reduce flood costs and damage. Effective state floodplain management programs are the result of state executive and legislative branches that have committed adequate staff and funding to the necessary program elements and agencies.

States that have been the most effective at floodplain management have assessed the needed level of funding and staffing, based on factors appropriate to their states, such as flooding, local administration, and the anticipated functions of staff members.

Floodplain management programs use this information to develop budgets that include salaries, operations, mapping, mitigation grants, and other activities. States seek creative ways of obtaining funds and generating revenue.

Highlights

- Since 2017, a **majority of states (69%) reported an expansion of their floodplain management programs** (Question 194), often adding staff, enhancing training, and implementing new tools to address climate risk and resilience goals (e.g., D.C.'s FloodSmart Homes program and Vermont's 2024 Flood Safety Act).
 - However, some states also cited increased administrative obligations, particularly those stemming from the CAP-SSSE Tiered State Framework (Question 195).
- A **majority of respondents served less than eight years in their current position as the State Floodplain Manager**, in both 2017 (55%) and 2025 (68%), indicating a relatively higher turnover or newer staff from 2017 to 2025.
 - The average tenure in 2025 (7.7 years) was slightly lower than in 2017 (8.4 years). (Question 196, Figure P9.1)
- **State and territory floodplain managers are well educated** with nearly all respondents (94%) possess a bachelor's degree or higher, with 43% reporting having a four-year college or bachelor's degree, representing the largest group, followed by 32% with a master's degree (Question 198, Figure P9.3).
- Overall **capacity of state floodplain management programs increased for a majority of states** (62%) between 2017 and 2025 (Question 204), primarily due to federal or state funding boosts, such as FEMA's CAP-SSSE TSF incentives, which enabled states to add staff (Question 205).
 - This added capacity led to greater outreach, expanded training, and improved technical assistance.
 - Conversely, some states faced challenges, including staff turnover and retention difficulties linked to uncompetitive salaries, budget constraints, and increased administrative requirements (Question 206, see Call Out).
- Since 2017, a **majority of respondents (57%, or 21 states) reported an increase in program funding** (Question 209, Figure P9.6).
 - Federal program adjustments (CAP-SSSE, TSF, CTP) were the most cited factor for funding changes (Question 210).
 - **Climate change, flooding events, and disaster response needs** prompted funding increases in several states.
- **Funding changes since 2017 primarily improved overall program capacity**, often leading to new staff hires in states like Alabama, Utah, Vermont, and Washington (Question 211). Increased funding also enhanced outreach and local community assistance.

- However, **a few respondents reported neutral or counterbalancing effects**. For instance, one respondent noted a decrease in CAP funding offset by an increase in other funding, while another shifted work from district offices to the central office due to increased administrative burden.
- In 2025, **41% reported the involvement of other state agencies**, compared to only 24% in 2017 (Question 212).
 - While over half of states still have limited cross-agency coordination, this **suggests an increase in involvement by other state agencies**, most commonly including Emergency Management, Natural Resources, and Environmental Protection.

Survey Responses and Comparisons

Q194-Q195. Changes to state floodplain management programs since 2017

Question 194 asked respondents whether their state floodplain management programs had changed in the following ways, listed in Table P9.1, since 2017. Program expansion was the most frequent form of change among respondents; a majority of respondents (69% or 25

respondents) reported adding new programs or functions to their floodplain management efforts. Program reduction was less common, with only 26% indicating that programs or functions had been discontinued or abolished since 2017. Just 18% said that activities had continued despite discontinued funding.

In a follow-up, Question 195 asked those who answered yes to any of the items in the prior question to explain how or why programs or functions have been added, discontinued, abolished, or not funded. States that reported changes to their floodplain management programs since 2017 most often described expansion of capacity and new initiatives, but also increased administrative obligations. States commonly added staff positions, enhanced training and outreach, and implemented new tools or programs to address climate risk, updated flood data, and broader resilience goals, while some noted that legislative actions and post-disaster mandates significantly reshaped program scope.

<u>Type of Changes</u>	<u>2025 Percent Yes (n)</u>	<u>2025 Percent No (n)</u>
Programs or functions added	69% (25)	31% (11)
Programs or functions discontinued or abolished	26% (9)	74% (26)
Funding for programs or functions discontinued, but activities continue	18% (6)	82% (28)

Table P9.1. Results for Question 194 – Since 2017, has your state floodplain management program changed in the following ways?

"FEMA CAP funding has not kept up with cost of living, will only fund one staff person with fringe and benefits. No way to hire more staff, only maintain staff."

"Changes to CAP-SSSE program, including the Tiered State Framework assessments and Activity Planning and Pricing Tool, have increased the administrative workload for our program."

Some highlights include D.C. establishing a new FloodSmart Homes program; Vermont's 2024 Flood Safety Act, which established a statewide minimum floodplain standard that towns would need to adopt to participate in the NFIP; and Nebraska requiring an evaluation of the flood impacts and potential opportunities for future mitigation to occur, prompting the 2021 update to the Nebraska State Flood Hazard Mitigation Plan in accordance with the statutes. Conversely, a few states cited increased administrative burdens stemming from the CAP-SSSE Tiered State Framework; Hawaii withdrew from the CAP-SSSE grant program entirely.

"Additional time and resources are spent supporting Climate Change, Sea Level Rise, and future flood risk including the implementation of the Community Risk and Resiliency Act and the NYS Environmental Bond Act."

Q196-Q197. Floodplain Manager Experience

Question 196 asked "How long have you served in your current position?" Respondents across U.S. states and territories reported a wide range of tenure lengths in their current positions, from less than one year to over 25 years. Most respondents have served multiple years in their current positions, with a majority serving less than eight years in both 2017 (55%) and 2025 (68%). In 2025, average experience was about 7.7 years and a median of around 4.5 years. In 2017, the average number of years that respondents reported having served in their current position was 8.4 years, slightly higher than reported in 2025.

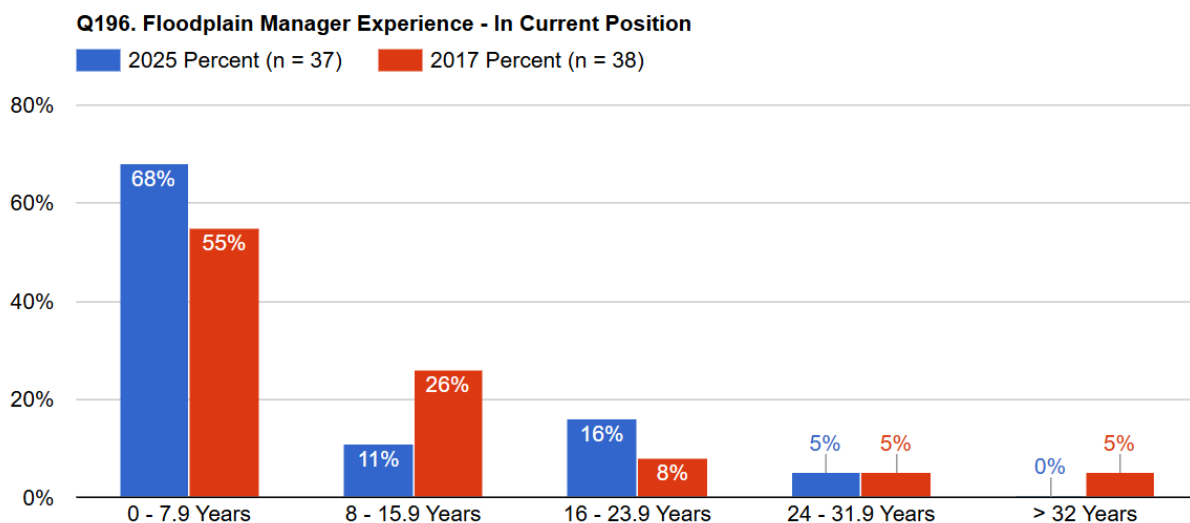


Figure P9.1. 2017 and 2025 results for Question 196 – How long have you served in your current position?

Question 197 asked "Including time in your current position, plus any prior experience with floodplain management, how long have you worked in floodplain management?" In 2025, the average amount of experience in floodplain management reported was 15.8 years, which is a

slight increase from 14.8 years in 2017. In 2025, responses varied widely, ranging from 13 months (Guam) to 35 years (Minnesota).

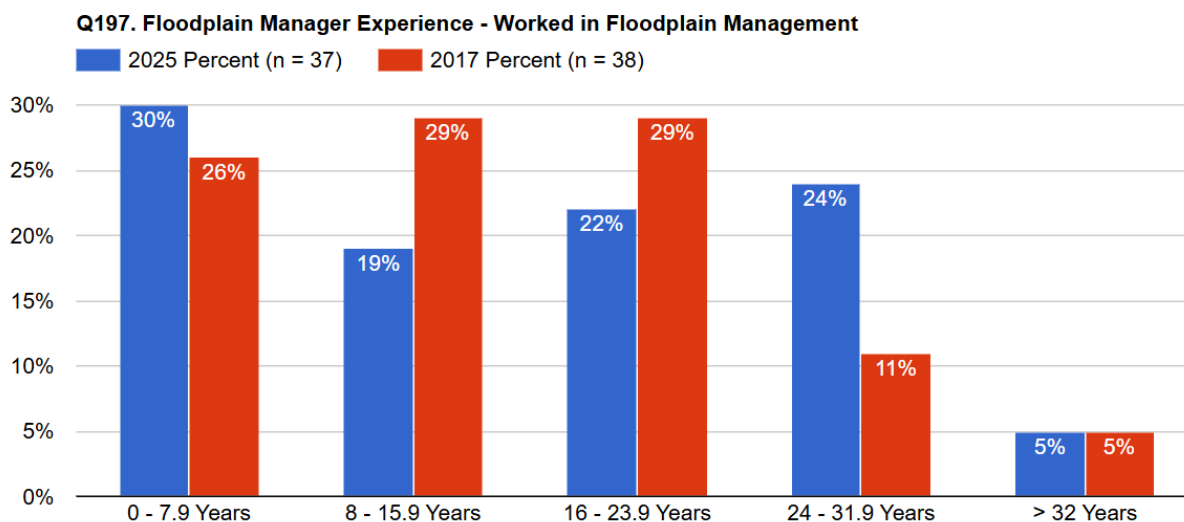


Figure P9.2. 2017 and 2025 results for Question 197 – How long have you worked in floodplain management?

Q198. Floodplain Management Staff Education

The assessment then asked respondents, “What is the highest level of education you have completed?” (Q198). Nearly all respondents (94%) possess a bachelor’s degree or higher, with 43% (16 respondents) reporting having a four-year college or bachelor’s degree, representing the largest group, followed by 32% (12 respondents) with a master’s degree. No respondents indicated completion of only high school, a GED, or trade school. The data suggest that NFIP Coordinators tend to be highly educated.

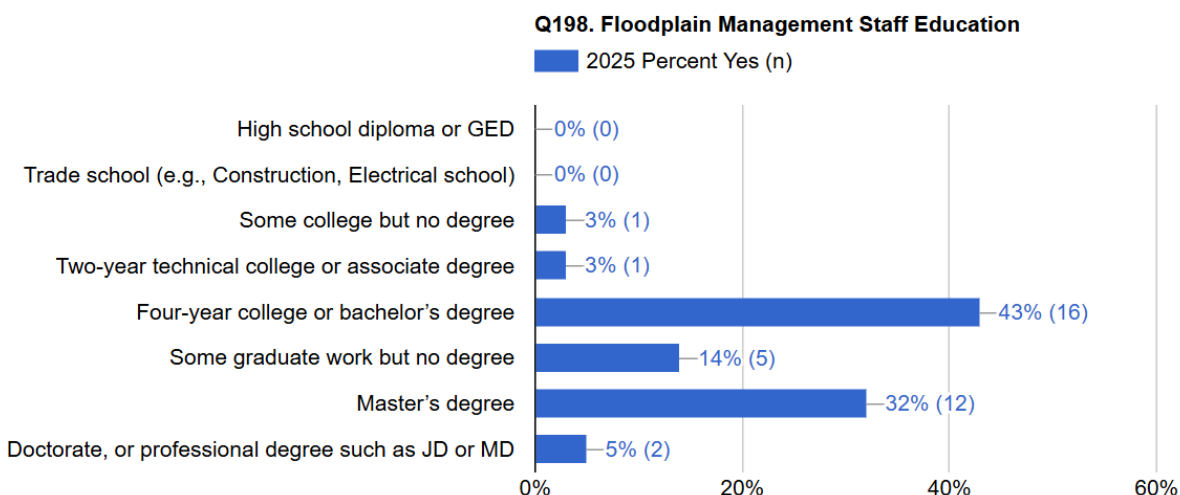


Figure P9.3. Results for Question 198 – What is the highest level of education you have completed?

Q199-Q201. Floodplain Management Staff - Full-time

Question 199 asked states how their floodplain management program staff time is allocated to the following responsibilities, including NFIP coordination, state regulations or permit administration, state or NFIP flood mapping, mitigation assistance program administration, and other responsibilities. Respondents were instructed to report the number of full-time equivalent (FTE) staff persons per year, and if floodplain management staff also have other responsibilities, to estimate their combined floodplain management work in terms of FTEs.

State regulations or permit administration had the highest average number of FTEs reported in 2025, with 2.6; however, the majority of respondents (23%) reported no staff (0 FTE) specifically assigned. The average was brought higher by one outlier that reported 27 FTEs (Minnesota). NFIP coordination had the second highest average number of FTEs, at 2.5. Responses indicate that most programs devote between one and three FTEs, with one FTE reported by 25% (9 states) and three FTEs by 17% (6 states). In contrast, in 2017, the top result was state or NFIP flood mapping, with an average of 2.4 FTEs responsible for this activity.

Other responsibilities reported in 2025 included training and coordination, grant management, data acquisition, special projects, legislative reports, flood warning and outreach, and watershed efforts.

<u>Program Activity</u>	<u>2017 Average Number of FTEs</u>	<u>2025 Average Number of FTEs</u>	<u>2017 Range of FTEs</u>	<u>2025 Range of FTEs</u>
NFIP Coordination	1.8	2.5	0-8	0-7
State regulations/ permit administration	1.5	2.6	0-20	0-27
State or NFIP flood mapping	2.4	2	0-20	0-10
Mitigation assistance program administration	0.6	1.2	0-5	0-8
Other	2.5	1	0-15	0-6

Table P9.2. 2017 and 2025 results for Question 199 – How is your floodplain management program staff time in FTEs allocated to the following responsibilities?

Question 200 asked respondents to identify the number of full-time equivalents representing various disciplines, listed in Table P9.2, within their floodplain management programs. Engineering showed the broadest distribution, with only 29% reporting no engineers and 12% of respondents reporting large teams—up to 10 FTEs.

Engineering also had the highest average number of FTEs reported (2.9) among the disciplines. Although over two-thirds of respondents (68%) reported no hydrologists or geologists, a few noted higher counts (one program reported 30 FTEs), bringing the average number of FTEs up to 1.9, and making it the second highest average among the disciplines. About 69% reported at least some planners, most commonly 1–3 FTEs, indicating that planning perspectives are also an important part of floodplain management program staffing. Conversely, the vast majority (89%) reported no architects or landscape architects on staff.

These results are similar to those in 2017, when engineers were the top result and architects were the least commonly reported.

Other disciplines reported in 2025 included lawyer, project manager, geographer, aviation, and IT professionals.

<u>Discipline</u>	<u>2017 Average Number of FTEs</u>	<u>2025 Average Number of FTEs</u>	<u>2017 Range of FTEs</u>	<u>2025 Range of FTEs</u>
Engineers	3	2.89	0-40	0-10
Hydrologist or geologist	0.2	1.88	0-4	0-30
Planners	0.9	1.77	0-5	0-8
Natural Resource Professionals	0.6	1.4	0-5	0-7
Other technical	0.5	1.32	0-10	0-10
GIS	0.6	1.26	0-4	0-4.5
Support (e.g., clerical, admin.)	0.2	0.79	0-3	0-3
Other	0.2	0.74	0-2	0-2
Emergency Managers	0.1	0.64	0-1	0-3
Architects, landscape architects	0.03	0.18	0-1	0-2

Table P9.3. 2017 and 2025 results for Question 200 – How many FTEs represent each of the following disciplines?

Question 201 asked respondents to report the number of FTE staff in their state's floodplain management program by their highest level of education completed.

Among responding states, floodplain management programs are staffed primarily by individuals with bachelor's or master's degrees. Bachelor's degree (four-year college) was the most common education level reported. Nearly all respondents (97%) indicated some FTEs at this level, with reported values of up to 20 FTEs, and an average of 4.5 FTEs with this level of

education. Four-year college or bachelor's degree was also the top result in 2017, with 4.8 as the average number of FTEs reported as having this level of education, similar to the 2025 result.

<u>Degree</u>	<u>2017</u> <u>Average</u> <u>Number</u> <u>of FTEs</u>	<u>2025</u> <u>Average</u> <u>Number</u> <u>of FTEs</u>	<u>2017</u> <u>Range of</u> <u>FTEs</u>	<u>2025</u> <u>Range of</u> <u>FTEs</u>
Four-year college or bachelor's degree	4.8	4.5	0-42	0-20
Master's degree	1.8	2.8	0-6	0-28
Some college but no degree	0.4	0.7	0-3	0-3
High school graduate or GED	0.7	0.7	0-5	0-3
Doctorate or professional degree	0.1	0.7	0-1	0-3
Some graduate work but no degree	0.4	0.5	0-3	0-2
Two-year technical college or associate degree	0.1	0.3	0-1	0-2
Trade school (e.g., Construction/Electrical)	NA	0.2	NA	0-2

Table P9.4. 2017 and 2025 results for Question 201 – What is the breakdown of the number of staff FTEs in your state's floodplain management program by highest level of education completed?

Q202. Floodplain Management Staff - Experience

Respondents were asked to report the total combined years of floodplain management experience among their program's staff. For example, three staff members with five years each would equal 15 collective years of experience. Respondents reported a wide range of collective experience levels, from eight years to 300 years. The most frequently reported totals were 10–16 years, suggesting that several responding states have small teams with moderate tenure. The average was 61.3 years combined experience, influenced by a small number of programs that reported exceptionally high totals (130+ years), reflecting either larger staff sizes or highly experienced teams.

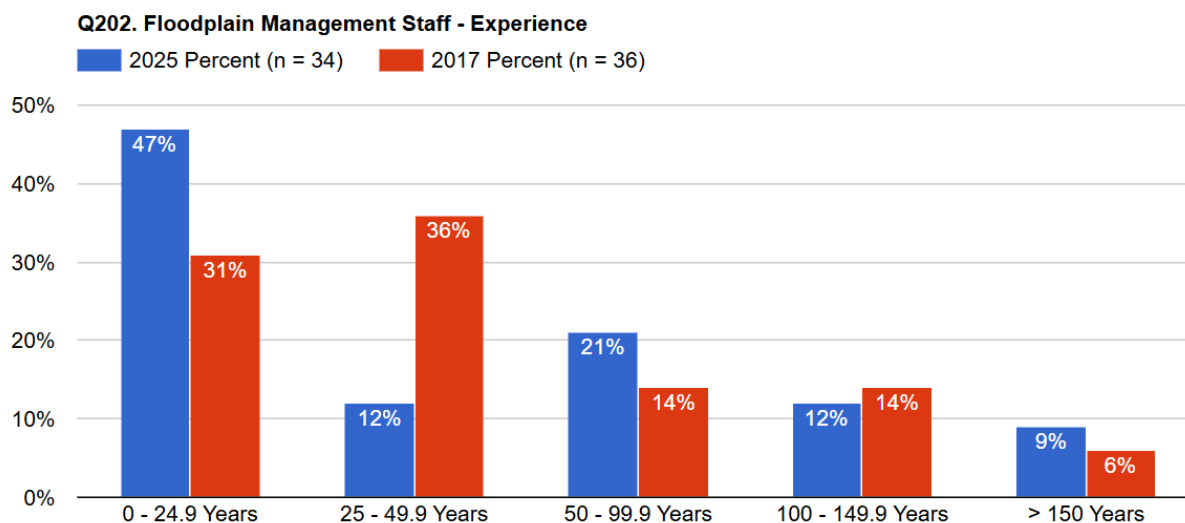


Figure P9.4. 2017 and 2025 results for Question 202 – How many years of collective floodplain management experience does your state’s floodplain management staff have?

Q203. Floodplain Management Staff - CFMs

Question 203 asked “How many Certified Floodplain Managers (CFMs) are on your state’s floodplain management staff?” While most states maintain at least one Certified Floodplain Manager, staffing levels vary considerably, ranging from 0-10 CFMs on staff among responding states. The average number of CFMs on staff per state is 3.1, and Illinois reported the highest number of CFMs (10) on staff. In 2017, more than three-quarters (76%) of respondents indicated that the number of CFMs within their floodplain management staff ranged from 0 to 4.9.

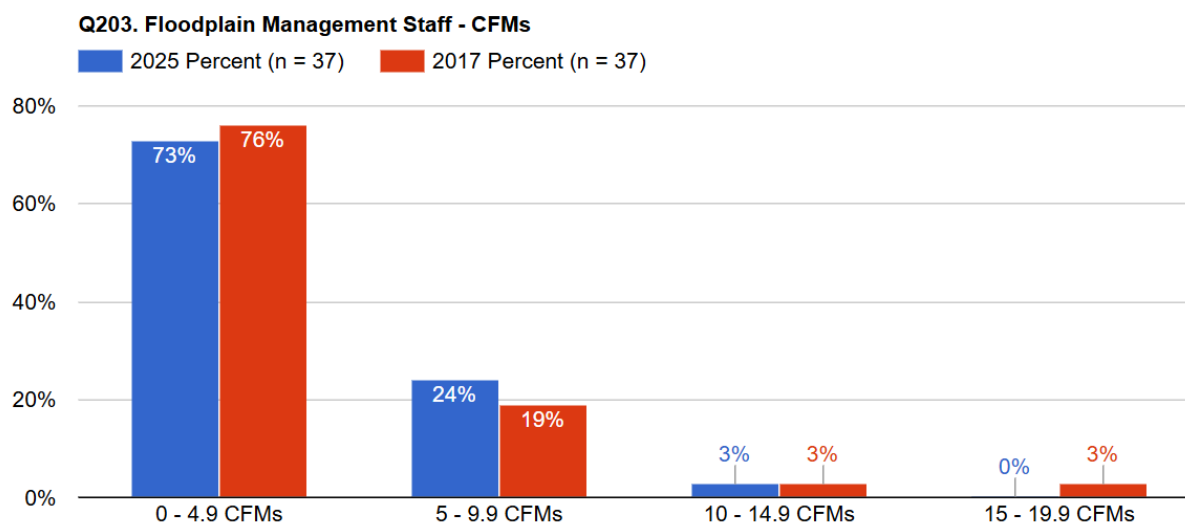


Figure P9.5. 2017 and 2025 results for Question 203 – How many Certified Floodplain Managers (CFMs) are on your state’s floodplain management staff?

Q204-Q206. Changes in capacity of state floodplain management programs

Q204	2025 Percent (n)
Increased	62% (23)
Decreased	16% (6)
Stayed about the same	22% (8)

Table P9.5. Results for Question 204 – Since 2017, how has the overall capacity of your state’s floodplain management program changed?

Question 204 asked respondents how their state’s floodplain management program capacity—defined as having enough people to work on needed tasks and projects—has changed since 2017.

Most respondents (62%) reported an increase in overall capacity from 2017-2025, while only 16% indicated a decrease. The remaining 22% reported that their program capacity has remained about the same. These results are encouraging compared to those from 2017, when only 38% of respondents reported an increase in capacity since 2010.

Respondents whose state floodplain management program capacity had increased or decreased since 2017 were asked to identify what external factors or events have affected their state floodplain management program’s staffing levels (Question 205).

Funding changes were the most commonly cited factor. Many states noted increases in federal or state funding, particularly through FEMA’s CAP-SSSE, Tiered State Framework (TSF) incentives. These funding boosts allowed some states to add employees. Conversely, budget constraints and insufficient CAP-SSSE or state funds limited growth in a few other states. Several respondents also highlighted staff turnover and retention challenges, often linked to uncompetitive salaries.

Additional external influences included natural disasters and climate-related events and rising administrative requirements, which spurred temporary or sustained increases in staffing needs.

"Because of the Advanced Tier in the TSF, the state was given more funding, and the floodplain management section was able to hire 1.5 new staff members."

"State pay isn't competitive anymore so new engineers are quitting more often now. FEMA is constantly adding more requirements and more documentation to CAP to the point where CAP is out of line when compared to other federal funding sources."

Another follow-up (Question 206) asked states to describe the impact of the changes in their floodplain management program's staffing levels since 2017. Many states reported that added staff capacity allowed for greater outreach, expanded training opportunities, and improved technical assistance to communities.

A few states reported adverse effects such as diminished technical knowledge among staff, difficulty retaining qualified staff, or not having sufficient staff to match the increased workload; budget constraints and salary competition were mentioned as contributing factors.

"Increased outreach capabilities, more direct engagement with communities, expanded training catalogue, better collaboration between mapping and NFIP coordination initiatives, improved distribution of workloads both in mapping and NFIP coordination"

"In particular due to salary levels, it is difficult to keep engineers on staff."

Q207. Changes in capability of state floodplain management staff

Question 207 asked respondents to assess changes in the overall capability of their state's floodplain management program since 2017, where "overall capability" refers to employees' ability to perform the work expected of them to the required standards (see Table P9.6). A majority of respondents (57%, n=21) reported that their program's capability has increased since 2017, while 41% (n=15) indicated it has stayed about the same; only 3% (n=1) reported a decrease in capability from 2017-2025.

Q207	2025 Percent (n)
Increased	57% (21)
Decreased	3% (1)
Stayed about the same	41% (15)

Table P9.6. Results for Question 207 – Since 2017, how has the overall capability of your state's floodplain management program changed?

Q208-Q211. Funding

Question 208 asked respondents to report the amount of funding their state floodplain management programs received from each of the sources listed in Table P9.7 during the last fiscal year. State funding for grant programs, such as cost-sharing, had the highest average budget, at almost \$2 million; however, most respondents (79%) indicated no state grant program funding, and the average was influenced by one outlier of \$37 million (Washington state).

Funding from FEMA’s Cooperating Technical Partners (CTP) Program had the second highest average, at more than \$1 million dollars. Nearly half of respondents (46%) reported no CTP funding, while the remaining programs reported a wide funding range—from \$40,000 up to \$10 million. Funding from FEMA’s Community Assistance Program (CAP) ranged from \$0 to approximately \$504,000. About 9% (3 respondents) reported receiving no CAP funding.

Nearly all states reported some level of state support. The amounts ranged from \$0 to over \$1.7 million, with a few nominal contributions (under \$100). Only 8% of respondents indicated no state funding for operations.

Compared to 2017, there were modest increases in funding from CTP, CAP, and state funding for staffing/operations (with dollars adjusted for inflation). Other funding sources mentioned in 2025 included state appropriations from the legislature and the Hazard Mitigation Grant Program.

Type of Resource	Average Budget Size in Dollars		
	2017	2017 (\$2025)*	2025
State funding for grant programs if applicable, such as cost-sharing mitigation funding	-	-	\$1,854,917
CTP FEMA funding	\$584,953	\$769,068	\$1,032,319
FEMA funding under the CAP	\$160,150	\$210,558	\$242,581
State funding for staffing/operations	\$144,470	\$189,942	\$234,311
Other funding sources	\$3,500	\$4,602	-
Other federal funding sources, such as grants	-	-	\$12,049
Other state funding sources, such as fees for state permits or premium tax on flood insurance policies	-	-	\$0

Table P9.7. 2017 and 2025 results for Question 208 – In the last fiscal year, how much funding did your program receive from each of the following sources? (* Accessed 12/29/2025 - <https://www.minneapolisfed.org/about-us/monetary-policy/inflation-calculator>)

Question 209 asked respondents “Since 2017, how have the overall funding levels of your state’s floodplain management program changed?” A majority of respondents (57%, or 21 states) reported an increase in program funding since 2017. Only 19% (7 states) reported a decrease, while the remaining 24% (9 states) stated that funding levels have stayed about the same (Figure P9.6).

A follow-up (Question 210) asked states whose floodplain management program funding had increased or decreased since 2017 to identify external factors or events influencing those changes. Federal program adjustments were the most frequently cited factor. Many states referenced the Community Assistance Program – State Support Services Element, Tiered State Framework, and Cooperating Technical Partners grants as primary drivers of funding increases or decreases. Climate change, flooding events, and disaster response needs prompted funding increases in several states.

Q209. Funding

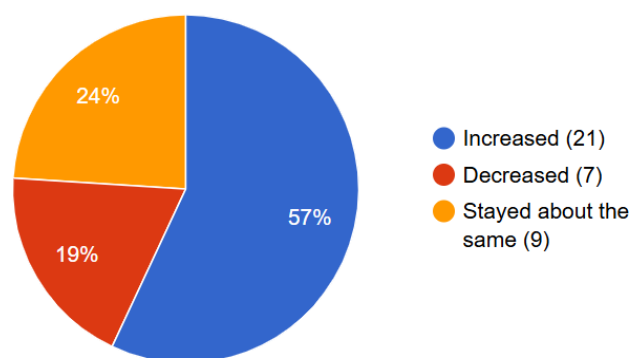


Figure P9.6. Results for Question 209 – Since 2017, how have the overall funding levels of your state's floodplain management program changed?

In another follow-up for those same respondents, Question 211 asked what the impact of the changes in their state floodplain management program's funding levels has been since 2017. Most states reported hiring new staff, improving overall program capacity. Examples include Alabama, Utah, Vermont, and Washington, which added multiple positions or regional staff. Several states cited improved ability to conduct outreach and offer assistance to local communities as a benefit of increased funding.

However, a few respondents described neutral or counterbalancing effects. For example, New York and North Dakota saw mitigated or variable impacts due to staffing changes or cost adjustments, Montana experienced decreases in one funding source (CAP) but increases in another (MAP), and Michigan saw a shift in work from district staff to central office staff due to increased administrative burden.

Q212. Other state agencies involved in floodplain management

Question 212 asked respondents whether other state agencies are involved in statewide floodplain management activities. In 2025, 41% (15 respondents) reported the involvement of other state agencies, compared to only 24% in 2017. While over half of states still have limited cross-agency coordination, this suggests an increase in involvement by other state agencies.

Q212	2025 Percent (n)
Yes, other state agencies involved	41% (15)
No, no other state agencies involved	59% (22)

Table P9.8. Results for Question 212 – Are there any other state agencies involved in statewide floodplain management activities?

Following the question about whether other state agencies are involved in statewide floodplain management activities, respondents who answered “yes” were asked in Question 212 to list up to three agencies and estimate the number of full-time equivalents working in floodplain management within each.

Across the responses, a wide range of state agencies were identified, commonly including Emergency Management, Natural Resources, and Environmental Protection. Coastal Zone Management and Transportation departments were mentioned by a few states. Fish and Game and Public Works departments were also mentioned, along with specialized offices such as the Bureau of Statistics and Plans (Guam), the Puget Sound Partnership (Washington), and the Office of Climate Science (Massachusetts).

Reported staffing levels varied considerably—from 0 FTEs (likely indicating nominal involvement or uncertainty) to over 24 FTEs in more active agencies (e.g., Massachusetts Department of Environmental Protection).



Principle 10

Evaluation of the effectiveness of state floodplain management programs is essential and successes should be documented.

Description

An effective state program finds ways to tally and keep records on aspects of floodplain management in its jurisdiction, such as creating an inventory of flood-prone properties; documenting damage avoided and successful mitigation projects post-disaster; keeping an account of the acres of floodplain lands preserved in a natural state or otherwise protected; monitoring community program administration; and tracking the progress of mitigation projects. Such data are essential to evaluating how effective programs are and adjusting programs to be even more effective.

Measuring successful floodplain management is not a straightforward process, in part because success is measured by floods and damage that do not occur and by floodplain benefits that are difficult to measure. However, an effective state program can find ways to calculate different aspects of the status of floodplain management within its jurisdiction by examining overall impacts (or outcomes) and program operations.

Highlights

- Overall, **few states have developed formal metrics for evaluating management outcomes** (Question 214).
 - The highest reported management outcome tracking was for "increased floodplain acreage in open space" (18%), while "lower actual flood losses, both direct and indirect" was the lowest (9%). In 2017, the results were similar, with few states having formal metrics.
- Of responding states, **only a small number** reported having **established quantitative measures** to identify direct flood-related losses or costs (Question 215), or have **developed methods to measure** indirect flood-related losses or costs (Question 216) – most states do not systematically track these data.
- **Most states have not tracked or gathered specific data** since 2017 to set baseline metrics for floodplain management progress (Question 217, Table P10.4).
 - The most common data tracked relates to mitigation (30%) and identification of flood-prone lands (26%) or structures (27%).
- **Most states do not formally evaluate progress toward the outcomes** listed in Table P10.5, according to responses to Question 218. The most evaluated outcomes were "improved water quality, natural storage, and recharge" (23%) and "preserved natural habitats, forests, or wetlands" (22%).
- When asked whether state floodplain management programs currently **evaluate specific operational components** of their programs, approximately two-thirds of responding states reported incorporating reviews of staffing levels, specific activities, and budgets into their program evaluations (Question 219, Table P10.6).

Survey Responses and Comparisons

Q214. Metrics tracking the state floodplain management program outcomes

The Question 214 asked whether states have established metrics to track specific outcomes related to their floodplain management programs. Overall, few states have developed formal metrics for evaluating outcomes. The highest reported tracking was for "increased floodplain acreage in open space" (18%, 6 states), while "lower actual flood losses, both direct and indirect" was the lowest (9%, 3 states). Three states also reported tracking "other management outcomes," including the average permit review time, number, and types of enforcement actions, and number of permits issued; the participating communities in good standing; specific mitigation projects; and annual training requirements.

Management Outcome	2025 Percent Yes (n)	2025 Percent No (n)
Lower actual flood losses, both direct and indirect	9% (3)	91% (29)
Lower potential for future losses, both direct and indirect	12% (4)	88% (28)
Improved natural floodplain functions and resources	15% (5)	85% (29)
Increased floodplain acreage in open space	18% (6)	82% (28)

Table P10.1. Results for Question 214 – Has your state established any metrics to track the following outcomes for its floodplain management program?

In 2017, nine states provided feedback on management outcomes. Seven reported that they track outcomes to lower potential for future losses, with five states indicating they track to "lower actual flood losses..." and "improve natural floodplain functions and resources."

Q215. Measures identifying direct losses and costs

Question 215 asked whether states have established specific measures to identify direct losses and costs for evaluating floodplain management outcomes. Overall, only a small number of responding states in 2025 reported having established quantitative measures to identify direct flood-related losses or costs – most states do not systematically track these data.

"Physical damage sustained by buildings, cost of repairs" and "physical damage of government buildings, such as waste water plants" were the most frequently tracked measures, at 18% (six states) each, but still reported by fewer than one in five responding states. Almost no states

monitor personal belongings or business inventory losses, with only 3% (one state) reporting that their state does this.

<u>Measure</u>	<u>2025 Percent Yes (n)</u>	<u>2025 Percent No (n)</u>
Physical damage sustained by buildings, cost of repairs	18% (6)	82% (27)
Loss of personal belongings and business inventory	3% (1)	97% (32)
Physical damage of government buildings, such as waste water plants	18% (6)	82% (27)
Catastrophic losses due to failure of flood control levees, floodwalls, or dams	9% (3)	91% (30)
Costs of repairs to infrastructure, including provision of temporary services	6% (2)	94% (30)

Table P10.2. Results for Question 215 – Has your state established any of the following measures to identify direct losses and costs toward evaluating outcomes?

In 2017, eight states provided feedback about direct losses. Seven reported that there were no established measures to identify direct losses, with one responding state indicating “loss of personal belongings and business inventory” as a measure used to identify direct losses and costs. One participant who reported both “none established” and “other” described their state emergency management agency as being “better able to respond.”

Q216. Measures identifying indirect losses and costs

Question 216 asked whether states have created measures to identify indirect losses and costs as part of evaluating floodplain management outcomes. Very few responding states have developed methods to measure indirect flood-related losses or costs. In 2025, the most common category tracked is emergency response costs, but even this was only reported by 16% (5 states).

<u>Measure</u>	<u>2025 Percent Yes (n)</u>	<u>2025 Percent No (n)</u>
Costs for emergency response, such as evacuation, search and rescue operations, or police and fire patrols	16% (5)	84% (26)
Costs for recovery, such as capital projects postponed or loss of government services	10% (3)	90% (28)
Costs associated with loss of use or access of buildings, such as lost business income, lost tax revenue, or lost wages	6% (2)	94% (29)
Reduced property and home values for flooded areas	6% (2)	94% (29)
Increased environmental costs associated with cleanup after floods	3% (1)	97% (30)

<u>Measure</u>	<u>2025 Percent Yes (n)</u>	<u>2025 Percent No (n)</u>
Increased health costs to the community, such as hospital visits for physical or mental health injury	3% (1)	97% (30)

Table P10.3. Results for Question 216 – Has your state established any of the following measures to identify indirect losses and costs toward evaluating outcomes?

Q217. Developing baseline metrics for measuring progress

Question 217 asked whether states have tracked, inventoried, or gathered specific types of data since 2017 to establish baseline metrics for measuring progress in floodplain management. Most responding states have not done this since 2017. The areas most commonly tracked relate to mitigation efforts (30%, 9 states) and identification of flood-prone lands (26%, 8 states) or structures (27%, 8 states). The least commonly tracked type of information is on potential growth or undeveloped flood-prone lands, with only 3% (1 state) reporting this.

<u>Type of Information</u>	<u>2025 Percent Yes (n)</u>	<u>2025 Percent No (n)</u>
Mitigation costs, efforts, and results	30% (9)	70% (21)
"At-risk" flood-prone structures, such as amount, types, location, or value	27% (8)	73% (22)
Flood-prone lands	26% (8)	74% (23)
Developed flood-prone lands in flood hazard, such as amount or types	23% (7)	77% (23)
Post-flood information, such as community, flood year, water-body, or structures affected	21% (6)	79% (23)
Protected or preserved flood-prone lands, such as amount or types	20% (6)	80% (24)
Documented damage, losses, cost of repairs, including personal property	20% (6)	80% (24)
Potential growth or undeveloped flood-prone lands, such as amount or location	3% (1)	97% (29)

Table P10.4. Results for Question 217 – Since 2017, has your state tracked, inventoried, or gathered information for any of the following in order to develop baseline metrics for measuring progress?

Q218. Evaluating outcomes

Question 218 asked whether state floodplain management programs currently assess progress toward any of the outcomes listed in Table P10.5. Most of the responding states indicated that they do not formally evaluate progress toward these outcomes. The most commonly evaluated outcome was “improved water quality, natural storage, and recharge,” at 23% of responding states; followed by “preserved natural habitats, forests, or wetlands,” with 22% of responding states reporting this.

The least commonly evaluated outcome was “increased attractiveness and higher property values near open space and recreation,” with zero states reporting evaluating progress on this outcome. Two states reported “other” outcomes: Alaska tracks the average cost of single-family homes for NFIP insurance premiums, and Oregon does Pre-Implementation Compliance Measures for FEMA’s Biological Opinion (BiOp) “no net loss” to evaluate natural and beneficial functions.

Outcome	2025 Percent Yes (n)	2025 Percent No (n)
Improved water quality, natural storage, filtration, and groundwater recharge	23% (7)	77% (24)
Preserved natural habitats, forests, or wetlands	22% (7)	78% (25)
Fewer at-risk buildings in floodplains	16% (5)	84% (26)
Fewer critical facilities in floodplains	16% (5)	84% (26)
Reduced losses and flood costs	16% (5)	84% (26)
Enhanced fisheries and reduction of sediment loading	13% (4)	87% (27)
Home and business owners have more money more quickly after a flood due to increased purchase of insurance	3% (1)	97% (30)
Savings to U.S. Treasury and taxpayers for fewer casualty losses, disaster declarations, or emergency costs	3% (1)	97% (30)
Increased attractiveness and higher property values near open space and recreation	0% (0)	100% (31)

Table P10.5. Results for Question 218 – Currently, does your state floodplain management program evaluate progress toward any of the following outcomes?

Q219. Evaluating operational components

Question 219 asked whether state floodplain management programs currently evaluate specific operational components of their programs. Around two-thirds of responding states reported incorporating reviews of staffing levels, specific activities, and budgets into their program evaluations; none identified other operational components beyond these core areas.

<u>Operational Component</u>	<u>2025 Percent Yes (n)</u>	<u>2025 Percent No (n)</u>
Staffing levels	62% (20)	38% (12)
Specific activities	59% (19)	41% (13)
Budget	66% (21)	34% (11)

Table P10.6. Results for Question 219 – Currently, does your state floodplain management program evaluate the following operational components?

Q220. Most recent evaluation of state floodplain management program outcomes/operations

Question 220 asked states to identify when they last conducted an evaluation of their floodplain management program outcomes or operations. The most commonly reported year (by 10 states) was 2024 that evaluations took place in responding states, followed by 2025 (four states). Only a few responses pre-date 2023. The least recent evaluation took place in 2021, reported by one territory.

Q221. Reasons for evaluating outcomes/operational effectiveness

Question 221 asked states why their floodplain management program outcomes or operations were evaluated. Nearly half (45%, 13 states) indicated that they conduct evaluations because of strategic planning compliance. Only 10% (three responding states) indicated that they were required by law through a legislative mandate to conduct evaluations. Seven states reported "other" reasons, including FEMA's Tiered State Framework review, FEMA audit, their annual budgeting process, and Silver Jackets evaluation.