

Testimony of the Association of State Floodplain Managers
Submitted by Chad Berginnis, Executive Director

Regarding the Fiscal Year 2027 Appropriations for the
Federal Emergency Management Agency

Submitted to the
House Committee on Appropriations
Subcommittee on Homeland Security

March 27, 2025

On behalf of the Association of State Floodplain Managers (ASFPM), representing over 22,000 state and local officials, engineers, planners, and hazard mitigation professionals nationwide, we appreciate the opportunity to submit testimony on **Fiscal Year (FY) 2027 appropriations for the Federal Emergency Management Agency (FEMA)**.

FEMA's mission is essential and increasingly consequential. Flooding alone now averages more than \$46 billion in direct annual damages nationwide. At a time when disaster frequency and severity are increasing, FEMA must be both adequately funded and operationally functional.

Over the past year, however, state and local partners have experienced significant operational and funding disruptions that have slowed mitigation, delayed mapping progress, and created uncertainty in core NFIP and grant programs. These include substantial delays in issuing Notices of Funding Opportunity (NOFOs), unsigned or lapsed NFIP support contracts, delayed reimbursements to state partners under cooperative agreements, and instability surrounding pre-disaster mitigation programs such as BRIC.

Appropriations alone will not resolve these concerns unless FEMA is directed to execute funds predictably and transparently. The Homeland Security Appropriations Subcommittees play a critical role in ensuring not only adequate funding, but also effective administration.

ASFPM respectfully urges the Subcommittees to provide robust FY2027 funding, while exercising strong oversight to ensure FEMA restores operational stability and accountability.

Support the National Flood Insurance Program and Its Core Functions

The NFIP's foundational pillars—floodplain identification and mapping, insurance, floodplain management regulations, and mitigation—are critical components of FEMA's broader emergency management mission. They mirror the emergency management cycle: preparedness, response, recovery, and mitigation. Any reform efforts must reinforce these core functions and ensure FEMA has the resources and capacity to serve disaster survivors, especially when local and state capabilities are overwhelmed.

ASFPM offers the following recommendations for FY 2027:

1. Fully Fund and Stabilize the Flood Risk Mapping Program – \$400 Million requested

Accurate flood mapping underpins the NFIP and is essential in community planning, infrastructure investment, insurance pricing, and hazard mitigation. Yet only one-third of the nation's stream and coastal miles are currently mapped, and many maps are outdated. FEMA also lacks resources to implement modern mapping requirements from the 2012 Biggert-Waters Act, such as future conditions mapping. Despite this, FEMA is poised to implement, on a national scale, a new modernized flood mapping approach that will more fully identify and effectively communicate multiple types of flood risks.

ASFPM requests:

- \$400 million for Flood Risk Mapping in FY2027, in addition to transfers from the National Flood Insurance Fund. We also recommend increasing the program's authorized amount to \$800 million annually, which reflects the true scale of need.
- Direction to FEMA to ensure timely execution of mapping contracts and to immediately issue NOFO's for the Cooperating Technical Partners (CTP) program for FY25 and FY26. The uncertainty erodes public confidence in the agency, impacts state and local governments and public and private development schedules, and delays the processing of map changes. Without predictable contract management, appropriated funds cannot translate into delivered flood risk data.
- Regular reporting to Congress on mapping backlogs and contract status

2. Strengthen and Stabilize Flood Mitigation Assistance (FMA) – \$175 Million requested

The FMA program directly reduces repetitive flood losses which substantially drive up NFIP debt. According to Pew Charitable Trusts, repeatedly-flooded properties account for just 1 percent of properties with National Flood Insurance Program policies but about 25-30 percent of flood claims. Mitigating these properties by elevating, relocating, or floodproofing them will have a direct impact in reducing claims to the NFIP. Unfortunately, FEMA has not issued a NOFO for the FMA program in 2025 despite Congress' approval and appropriation of funding.

ASFPM recommends:

- \$175 million for FMA in FY2027
- Clear direction to FEMA to issue a FY2025 NOFO immediately and FY2026 NOFO on schedule
- Oversight ensuring reimbursement delays are resolved
- Greater transparency regarding repetitive loss flooding histories to assist communities, prospective buyers, and lenders.

Mitigation programs must operate on reliable timelines to be effective.

3. Restore Confidence and Stability in Pre-Disaster Mitigation (BRIC) – \$200 Million Plus 30% State Set-Aside

The Building Resilient Infrastructure and Communities (BRIC) program is the cornerstone of FEMA’s pre-disaster mitigation efforts. Recent uncertainty surrounding program continuation and implementation has disrupted efforts nationwide and has significantly eroded trust in FEMA and its ability to deliver the program. As the frequency, severity and recovery costs of disasters continue to increase, the need for comprehensive pre- and post- disaster programs like BRIC and the Hazard Mitigation Grants Program are crucial. There is no question that grants from these programs have provided many communities with the means to mitigate the next disaster before it strikes, while potentially saving taxpayers even more money going forward

ASFPM requests:

- \$200 million in direct appropriations in addition to the 6% disaster set-aside
- A minimum 30% of BRIC funds provided through state allocation
- Transparent implementation guidance and timelines

4. Restore NFIP Operational Capacity

Recent reports of contract lapses, delayed cooperative agreements, and CRS processing interruptions have undermined confidence in NFIP administration. The NFIP supports 4.7 million policyholders in more than 23,000 communities. Operational breakdowns at FEMA reverberate nationwide. Major contracts affecting both mapping and flood insurance are due to expire at the end of March 2026 and ASFPM is gravely concerned about the operational capacity of the NFIP should these expire, even temporarily.

ASFPM urges the Subcommittees to:

- Ensure FEMA maintains adequate staffing for NFIP operations
- Require reporting on contract status and processing backlogs
- Direct FEMA to restore full CRS functionality without delay and issue the FY26 NOFO for the Community Assistance Program (CAP-SSSE) in a timely manner

5. Fund an NFIP Means-Tested Affordability Program Through New Appropriations

ASFPM supports a means-tested affordability program funded outside the National Flood Insurance Fund to avoid undermining NFIP solvency. Premium assistance should be based on ability to pay, not arbitrary criteria such as construction date or location.

6. Cancel the NFIP’s Remaining Debt

The NFIP’s \$22.5 billion debt results in over \$600 million annually in interest payments. Debt cancellation or at least forbearance of the interest payment would free resources for mitigation, mapping modernization, and long-term program stability.

7. Fund the National Dam Safety Program – \$9.96 Million requested

With more than 90,000 dams nationwide, the National Dam Safety Program (NDSP) is a critical FEMA partnership with states and federal agencies. Increasing numbers of aging dams – along with changing basin hydrologies and precipitation – represent growing flood risks that must be monitored, managed and addressed. Sustained funding is necessary to support dam inspections, emergency planning, and risk communication. ASFPM urges Congress to appropriate \$9.96 million in FY 2026 to ensure this essential program can continue its work following the one-time boost from the IIJA.

As natural disasters become more frequent and severe, FEMA’s ability to respond effectively and serve survivors must be strengthened—not diminished. While capable states and communities can shoulder more responsibility, FEMA’s leadership and resources will always be necessary, particularly for catastrophic disasters. Any reform or budgetary decision must preserve, and ideally enhance, FEMA’s customer service capacity and ensure the agency is equipped to support the nation in times of greatest need.

Investing in FEMA’s core hazard mitigation and resilience programs is among the most cost-effective steps the federal government can take to reduce disaster costs, protect lives and property, and support state and local governments. Disaster resilience requires both robust funding and competent administration. ASFPM stands ready to work with the Committee to ensure FEMA’s programs function as Congress intends.

We appreciate the opportunity to share our recommendations with you and thank you for considering our suggestions. Please contact ASFPM Executive Director Chad Berginnis with any questions at CBerginnis@floods.org or (608) 828-3000. Our website is: www.floods.org.

Sincerely,

A handwritten signature in black ink, appearing to read 'Chad Berginnis', with a long horizontal flourish extending to the right.

Chad Berginnis
CEO & Executive Director