Floodplain Regulations
Annual Status Report

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Introduction

The Floodplain Regulations Committee is dedicated to supporting and improving sensible floodplain regulations on the local, state and federal levels in order to reduce flood damage.

The committee plays an integral role in attaining the association’s overall goal of helping the public and private sector reduce the loss of life and damage to property from flooding, preserving the natural and cultural values of floodplains, and avoiding actions that exacerbate flooding, including creating adverse impacts to the community.

Working closely with other committees, particularly those within the Mitigation Pod, this committee seeks to improve the synergy between regulations and other key aspects of floodplain management along with educating and sharing best practices in regulatory standards across ASFPM members.

Key Accomplishments

The Floodplain Regulations Committee has been working hard with other Committees, FEMA and ASFPM leadership in the following areas:

1) Risk Rate 2.0 (RR2.0). As the full rollout of FEMA’s RR2.0 has progressed, it has become increasingly clear that there are significant implications to floodplain regulations. Although insurance and regulations are separate components of the national Flood Insurance Program (NFIP), they work hand in hand to collectively improve protections to life and property along with minimizing the cost of flood insurance. However, RR2.0 has taken away the ability to accurately quantify the premium savings as a result of any higher regulatory standards.

The Floodplain Regulations Committee has been working hard to find solutions to these issues through ASFPM’s RR2.0 workgroup and has participated in many meeting with FEMA to brainstorm tools that would help.

The committee was also part of a small symposium, hosted by ASFPM, bringing together many different perspectives of floodplain management and flood insurance. The purpose of this symposium was to begin work on a tool that would help local floodplain managers quantify and explain cost benefit of mitigation in this new world of RR2.0. This tool, which would be developed by FEMA, is seen as a critical need to both assist with mitigation activities but also help communities quantify the benefits of higher regulatory standards at a community level. Work is ongoing in this initiative.

2) Climate Change. The committee has been working very closely with the Climate Change Taskforce to talk through the issues impacting floodplain regulations as we face more extreme and frequent impacts of climate change. The group is working hard to raise
awareness of climate change and its impacts on all of the work being done by ASFPM’s policy committees. A webinar has been planned for late March 2023 which will discuss how climate change interacts with several of the policy committees, including Floodplain Regulations.

Priorities

Priorities for the next couple of years include the two items above but with added emphasis on how floodplain regulations can adapt to the changes in the floodplain world.

A main priority for the next year will be to develop a catalogue of possible higher regulatory standards used across the country for local and state floodplain manages to use to help develop and strengthen their own local regulations.

We are also committed to support FEMA’s and Congress’s efforts for comprehensive reform to the NFIP which we believe should include updating of the statutory minimum floodplain regulations to become more reflective of the world we live in and the challenges we face in terms of climate change.

We will continue to provide comments on draft language and respond to requests for information and comments as needed to ensure floodplain regulations are represented and provide feedback as policy and regulations continue to evolve.

Recommended Actions

The committees recommended actions for the upcoming year are as follows:

- Further develop the membership of the committee and increase engagement activities through regular emails, updates and a quarterly meeting (at minimum)
- Continue to engage with other committees and the RR2.0 working group to further understand and help improve the interaction between floodplain regulations and RR2.0.
- Continue to engage with the climate change taskforce to promote awareness of the impact of climate change on floodplain regulations and how that differs in the different areas of the country.
- Develop and publish a database of higher regulatory standards, complete with suggested ordinance language, to assist communities further enhance their floodplain management regulations across the country.