



vantage point

Sunset or Sunrise?



While we often think of legislated government programs as static, they do change over time.

Such evolution and opportunity for transformation are part of the dialogue in reauthorizing these programs. Every so many years there is a sunset on each government program, and this September is the due date for the National Flood Insurance Program (NFIP). While some may think of the NFIP as an ancient behemoth ready for the scrap pile, I see it as improving the lives of many as it adapts to changing conditions imposed by land development, sea level rise, erosion, and precipitation pattern changes. So I support reauthorizing the program, seeing a sunrise in its current efforts for dramatic changes, as will be described here.

Upon creating the NFIP back in 1968, Congress observed that “despite the installation of preventive and protective works and the adoption of other public programs designed to reduce losses caused by flood damage, these methods have not been sufficient to protect adequately against growing exposure to future flood losses.” [42 USC 4001(a)]

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As part of a resolution to this situation, rather than employ a “top down” dictate, the NFIP tried to encourage State and local agencies to adjust land use in areas subject to flood damages (lessening new development and armoring existing sites), while providing a consistent set of minimum protective measures that communities participating in the Program would have to meet to take advantage of the technical assistance and flood insurance coverage that the NFIP

offers. Congress also committed the NFIP to ongoing studies of flood hazards “in order to provide for a constant reappraisal of the flood insurance program and its effect on land use requirements.” [42 USC 4001(e)]

Over the years I’ve been immersed in it, the NFIP has evolved significantly. Starting with the first Technical Mapping Advisory Council to FEMA (TMAC), input from technical users of data developed through the NFIP has pushed the Program to improved quality base mapping as well as digital availability of entire or portions of Flood Insurance Rate Maps and the data within them—remember paper maps and how long it used to take to get them or their updates?

While FEMA must address many more hazards than floods, it serves as Floodplain Management Central in the U.S. It launches research into reducing flood risks, studies forms of messaging to accomplish those reductions, and sets a consistent framework for local management of flood hazards and flood risks. Studies of factors that increase or reduce risk of flood damages have often been through partnerships with other agencies (including the Army Corps of Engineers and the National Oceanic and Atmospheric Administration) to share resources and increase everyone’s knowledge base. Mapping accuracy, coastal erosion, riverine erosion, levee analysis—these are a small sample of collaborative research FEMA has undertaken and/or requested of the National Academy of Sciences.

While it was Congressional mandate to convene a second TMAC, the advisory group’s first four reports issued in its first two years (2015, 2016) are seen by FEMA as a beacon into the future. In January of this year, FEMA requested TMAC to provide additional guidance on three main issues arising from those four reports.

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Issue 1 addresses the floodplain management and mitigation impacts of transitioning away from the 1% annual chance flood hazard to providing structure-specific risk data (moving away from “in/out” determinations). FEMA requests TMAC to investigate the mapping tools that will be needed to support floodplain management with this change in approach. Additionally, what is the relevancy of the floodway concept in this context, and if floodways were no longer mapped, how would floodplain management standards (for maintaining an area capable of conveying the full flow of a 1% annual chance event) be enforced?

Issue 2 speaks to the need for changes in flood hazard mapping products to support a redesign of the flood risk rating structure. FEMA asks TMAC how to accomplish effective communication, display, and delivery of hazards and risks, particularly in two areas:

1. Residual risk impacted by dams, levees, or other manmade structures; and
2. Areas of changing risk due to event-driven coastal erosion.

Issue 3 notes that TMAC’s 2015 Future Conditions report raised significant issues, but also opportunities for information development and dissemination of future conditions information. Because of similar interests and varying perspectives of various Federal agencies, non-governmental organizations, States, and others regarding rising sea levels, erosional hazards, and other future conditions, FEMA now asks how much of the extensive work envisioned and outlined in TMAC’s recommendations is or could be fulfilled by other agencies and organizations?

Questions like these do not reflect a Program mired in the past. Instead, these changes in perspective and direction show progress in making the NFIP more responsive and effective in fulfilling its original and subsequently assigned missions. Please join me in actively supporting reauthorization of—and a new sunrise for—the NFIP. ■

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