Federal Flood Risk Management Standard

National Waterways Conference 2015 Annual Meeting

Roy Wright
Deputy Associate Administrator for Insurance and Mitigation
September 18, 2015
Common Purposes for Insurance and Mitigation

- Bring data and analysis to inform and motivate individuals to take a risk reducing action they’re not inclined to take.
- Help people, communities, and our organization prepare for likely events that we hope will never occur.
- Aid survivors by effectively and efficiently delivering on our policy contract, avoiding frustration and confusion.
- Deliver benefits to the taxpayer, the policyholder, and the nation based upon sound business practices and trust bestowed upon us.
- Improve the health of our organization to better enable excellence in the delivery of our program and mission.

FEMA
RiskMAP
Increasing Resilience Together
Our Focus

RISK MANAGEMENT
- Credible data
- Risk communications

MITIGATE RISK
- Changing the Risk Profile
- Actions that Spur More Actions

INSURANCE
- Litigation and Claims
- NFIP Transformation
“It is the policy of the United States to improve the resilience of communities and federal assets against the impacts of flooding. These impacts are anticipated to increase over time due to the effects of climate change and other threats. Losses caused by flooding affect the environment, our economic prosperity, and public health and safety, each of which affects our national security.”

- Executive Order 13690
Federal Flood Risk Management Standard

Flexible Approach:

- Utilizing best-available, actionable data and methods that integrate current and future changes in flooding based on science;
- Two or three feet of elevation, (depending on criticality), above the 100-year, or 1%-annual-chance, flood elevation; or
- 500-year, or 0.2%-annual-chance flood elevation

Jan 30, 2015
President signs Executive Order 13690

Feb 5, 2015
Draft revisions to 1978 Floodplain Management Guidelines are published for comment

Mar - Apr 2015
Listening Sessions conducted across the country and virtually

May 6, 2015
Deadline for public comment on draft revised Guidelines

June 6, 2015
Agencies submitted draft Implementation Plans to the National Security Council staff
Applying the Standard

- Federal agencies will continue to implement Executive Order 11988, but replace the 100-year base flood elevation with the elevation component and corresponding horizontal floodplain of the Federal Flood Risk Management Standard for projects that use Federal funding for new construction, substantial improvement, or to address substantial damage to a structure or facility.
We Listened, and This Is What We Heard

Impact of EO 13690 on permitting and financial transactions

Need for consistency across agencies

Importance of leveraging existing programs and resources

Need for clarity on roles, definitions, and processes
Clarifications We’re Making

- The comments and input are currently being reviewed, discussed, and addressed by a MitFLG working group. These comments spanned many topics. Some of the major topics included:
  - Scope and applicability of E.O. 11988 and the FFRMS and the associated implications for implementation
  - The concept of best available data and information, especially as it relates to the climate-informed science approach and mapping information available to determine the floodplain
  - Questions about the impact of E.O. 13690 on the National Flood Insurance Program (NFIP) and other Federal Emergency Management Agency (FEMA) programs
  - Concerns about consistency in implementation across federal agencies
  - Requests for clarification or additional information on critical actions and nature-based approaches
  - Suggestions and questions about the development of agency-specific guidelines and implementation plans
  - Questions and suggestions about how other levels of government should be involved in the process and, in particular, how state, local, tribal, or territorial standards will be addressed
  - Clarification on how E.O. 13690 applies to leveed areas
May - August 2015
MitFLG continues to revise the Guidelines based on the input that was received

September 2015
MitFLG will then provide the recommendations on the Guidelines to the Water Resources Council (WRC), who will finalize and issue the Guidelines

Ongoing
After the WRC issues final Guidelines, Agencies will update policies, procedures, and/or regulations for implementing the Executive Orders. Those agency and program-specific updates are anticipated to provide for additional public engagement