



The EU Floods Directive may offer ideas for the future direction of the NFIP



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It has been widely acknowledged that part of the NFIP's reform should include moving toward a risk-informed approach to flood mapping. This position has been asserted by:

- NAS 2013 report "Levees and the National Flood Insurance Program: Improving Policies and Practices"
- Biggert-Waters Flood Insurance Reform Act of 2012
- Homeowner Flood Insurance Affordability Act of 2014
- Water Resources Reform and Development Act of 2014
- Recommendations from the TMAC, 2015 and onward
- FEMA/U.S. Army Corps of Engineers coordination and collaboration on levee modeling practices and safety since the issuance of the Water Resources Development Act of 2007.

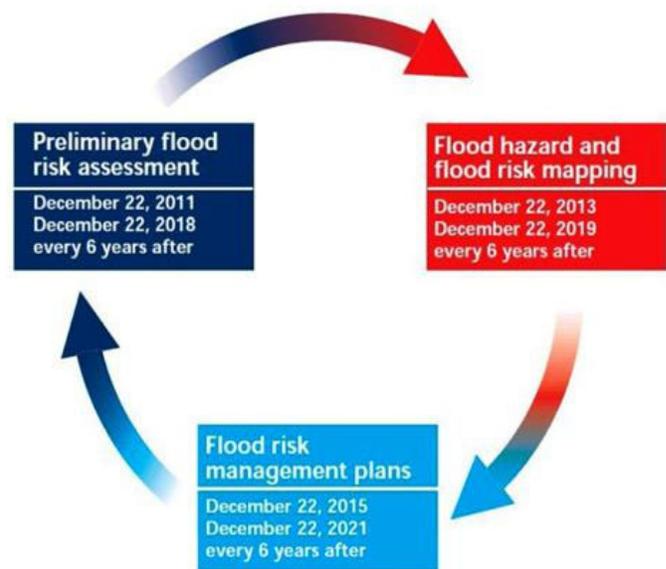
Over the last couple of years, there have been several presentations at ASFPM's annual national conference that show FEMA is making significant strides to move toward a risk-informed approach to insurance rates, modelling and mapping. As FEMA grapples with what these changes will look like in the future, it may be helpful to explore how other countries are regulating flood risk. ASFPM's International Committee has proposed a series of articles for this newsletter that look specifically at how flood risk is managed overseas, starting with Europe.

The EU established the "Floods Directive" in 2007, which expanded on the requirements of the "Water Directive" from 2000. Coming from an NFIP perspective, there are a couple of things about the Floods Directive that stand out on first read. First, at a total length of eight pages, it is a *very* short piece of legislation. Second, it lays out the goals and objectives, and establishes metrics that need to be met for compliance, but it does not prescribe how a member state complies with the order. This is analogous to FEMA setting in place guidance that each state would meet and deemed relevant to its situation (e.g. data availability, nature of hazards, population density, etc.).

Indeed, each country in the EU (under the principle of subsidiarity embodied in the EU treaties) approaches compliance with the Floods Directive in a way that works for it and its existing national legislation. The Floods Directive states explicitly that floods: cause fatalities, displace people, damage the environment, harm the economy, and that while flooding is a natural occurrence, human activity can exacerbate damage. It goes on to state that the goals are to reduce adverse effects to: human health and life, environment (water quality and ecology), and economic activity and infrastructure. While these statements seem obvious, they establish a proactive stance for dealing with flood risks that is lacking in the U.S. where the NFIP is highly reactionary.

The Floods Directive is broken down into eight chapters. Chapter I, V, VI, VII and VIII are primarily administrative in nature and contain general provisions, coordination with other directives, transitional measures, etc. Therefore, the flood risk products are defined as follows:

- Chapter II requires that each member state complete a “Preliminary Risk Assessment” by December 2011 (and every six years thereafter), and defines the elements that are to be contained in this assessment as watershed based make use of readily available information capture historical flood events assess the potential adverse consequences of future floods.
- Chapter III requires that each member state complete “Flood Hazard Maps” and “Flood Risk Maps” by December 2013 (and every six years thereafter). Flood Hazard Maps must assess low probability flooding (not explicitly defined), medium probability flooding (defined as the 100-year, or greater), and high probability flooding (where appropriate). Flood Risk Maps must take into account: the number of inhabitants affected, the type(s) of economic activity affected and environmental costs.
- Chapter IV requires each member state complete and publish watershed based “Flood Risk Management Plans” by December 2015 (and every six years thereafter). This must include “appropriate objectives” to reduce adverse consequences from flooding for: human health, the environment, cultural heritage and economic activity. Furthermore, the Flood Risk Management Plans must provide measures to reduce the likelihood of flooding, and focus on prevention, protection and preparedness.



Source: [Foundation for Applied Water Research \(STOWA\)](#)

The U.S. and the EU face different flood risk management challenges. Many of these challenges are contextual based on governance, history, geography, types of hazards, culture, etc. To learn from what others are doing, we must first understand how their context differs from ours. In the upcoming months, the International Committee will be presenting a series of articles in the newsletter that help bridge the contextual divide and show how member states in the EU are incorporating risk analyses into their management of flood prone areas. One such article, by Klaus Piroth, which can be found in this issue of the newsletter, discusses a recent Flood Risk Symposium on the German Risk Management of Extreme Floods working group.