March 17, 2020

The Honorable Shelley Moore Capito
Chairwoman
Subcommittee on Homeland Security,
Committee on Appropriations
U.S. Senate
Washington, D.C. 205150

The Honorable Jon Tester
Ranking Member
Subcommittee on Homeland Security,
Committee on Appropriations
U.S. Senate
Washington, D.C. 20510

Dear Chairwoman Capito and Ranking Member Tester:

As your subcommittee begins consideration of the fiscal year 2021 (FY21) budget for the Department of Homeland Security, we ask that you to seriously examine the Administration’s request for discretionary appropriations related to the Federal Emergency Management Agency’s (FEMA) flood risk mapping program.

Our organizations, which all share a strong commitment to improved floodplain management and flood preparedness, therefore, urge appropriators to set the Fiscal Year 2021 funding level for flood risk mapping at $400 million. In our view, this is the minimum amount of annual appropriated funding required as a down payment on a multi-year effort to improve the nation’s understanding and management of flood risk. The $400 million should be in addition to any amounts allocated to mapping from revenues derived directly from the flood insurance policy fee.

As you know, flooding has become the nation’s costliest and most common natural disaster. Over the past several years, flooding associated with tropical storms and hurricanes as well as record-breaking rainfall in coastal and inland areas has caused unprecedented damage, compelling Congress to enact disaster supplementals exceeding $50 billion.\(^1\) Moreover, 2019 was another historic year for billion-dollar weather and climate-related disasters, with costs estimated at $45 billion, and of that, costs for flooding were estimated at $20 billion.\(^2\) This level of loss underscores the vulnerability of communities nationwide and the crucial role the federal family plays in increasing the Nation’s understanding of flood risk and the need to reduce this risk. FEMA’s flood maps are key to that effort.

FEMA’s flood maps are the vehicle for the nation to identify flood risk areas, manage flood risk, and meet the National Flood Insurance Program (NFIP) requirements. Up-to-date and technically credible flood maps are essential to understanding, avoiding, and minimizing the risk of damages, loss of life, and taxpayer costs from disasters.

Flood maps are used in the insurance program and are partially paid for directly from revenues derived from the flood insurance policy fee, yet they are critical for far more than NFIP policyholders. The maps allow states and local communities to guide growth and development in areas least likely to flood, are used by engineers, transportation planners, and others to identify priority areas for enhanced flood protection,

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help emergency personnel respond to flooding, and serve as a guide for sensible recovery post storm.

While the techniques for assessing flood risks have changed for the better in recent years, many maps still do not meet FEMA’s current engineering standards or the enhanced criteria called for by Congress in 2012. Some communities rely solely on cumbersome and outdated paper maps, and while flood risk can change dramatically over time, many maps have not been updated for decades. At the same time, many rural, but growing, areas have no maps at all. Here’s a snapshot of the nation’s current flood mapping:

- Only about a third of the nation’s 3.5 million stream miles have been mapped.
- Roughly 3,300 of the 22,000 communities participating in the NFIP have flood hazard maps that are over 15 years old.
- More than 6,500 communities do not have any flood maps at all.
- According to FEMA data on completed flood maps, only 13 states currently have one-half or more of their flood maps verified to meet the Agency’s own standards for technical credibility.

Earlier this year, the Association of State Floodplain Managers (ASFPM) assembled an expert panel to review the status of the nation’s flood maps. That panel estimates that the cost of completing a full set of flood maps for the nation could range from $3.2 billion to $11.8 billion. Once the nation achieves full flood map coverage, the experts say, map maintenance and map updating costs would drop to a range running between $107 million to $480 million annually.

These numbers stand in stark contrast to the $100 million requested in the Administration’s budget. The language in the budget justification states that its request would put the Agency “... on track to complete required map updates by the end of 2021.” The extensive data on unmet mapping needs does not support this projection. Data indicates the requested amount will not even allow NFIP to maintain maps for one-third of the nation’s floodplains, will slow down the updates for many communities, and will eliminate the possibility of FEMA expanding the inventory of maps to help more localities assess and mitigate future flood risks.

We urge you to support strong investments in risk mapping in order to better prepare for and protect people and property from, flooding; minimize disruptions to the economy; and curb long-term costs to the federal taxpayers.

Thank you for taking our views into account. Please do not hesitate to contact The Association of State Floodplain Managers Washington Liaison Merrie Inderfurth: merrie@floods.org or 703 448-0245 with questions.

Cc: Members of the Senate Appropriations Subcommittee on Homeland Security

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American Rivers
Association of State Floodplain Managers
Association of State Wetland Managers
Enterprise Community Partners
Environmental and Energy Study Institute
National Wildlife Federation
Natural Resources Defense Council
The Pew Charitable Trusts
The Nature Conservancy
Union of Concerned Scientists