

Mitigation Works

Flood

- ▶ “Nationwide, structures built to NFIP standards are estimated to suffer 80% less damage than other structures, and save more than \$ 1 Billion in flood damages annually.”
- ▶ “With its devastating combination of water, mud, and sewage, the damages caused by flooding are particularly wrenching.”
- ▶ “Fortunately, flooding is a natural hazard for which damages can be prevented. Starting in 1993, with the strong support of the Congress and President Clinton, FEMA initiated a new mitigation strategy to deal with our nation’s floodplains. In implementing this strategy, we have confirmed that the best way to ensure that a home will not be flooded again and again is to elevate the home above the flood elevation or to remove the building altogether, either by relocating it or by demolition.”
- ▶ “It’s time to think of water as an asset, not the enemy. It’s time to think not just about reducing loss, but about stewarding resources. It’s time for a national flood policy in which the conservation of landscapes is placed on equal footing with the construction of levees, a flood policy founded on a holistic view of the flood plain and focused on its beneficial use.”
- ▶ “The structural approach to floodplain management has, for too long, pitted protection of the environment against protection of our people when we know the two must work hand in hand.”
- ▶ “The beneficial use of the flood plain is our best protection against floods. The preservation of wetlands protects a natural sponge for floodwaters. The conservation of coastlines retains a natural barrier to hurricanes. Smart decisions about building — decisions that take the total, integrated impact on the floodplain into account — will keep people and property out of harm’s way.”
- ▶ “If we build wholesale in floodplains, property will be destroyed, people will be hurt and the price tag will be enormous. If we degrade the environment, we will bring about more weather events and erode our natural protection against those that occur.”

Flood

- ▶ “Repetitive flood losses are a very serious problem, both for homeowners in floodplain areas and for the National Flood Insurance Program (NFIP). Nearly forty percent of all flood insurance claims payments are made for losses to just two percent of the insured properties. In an average historical loss year, the NFIP pays out about \$675 million in claims. Of that \$200 million is paid to properties that have been flooded before. We need to turn this cycle around by extending a helping hand to families in the floodplain. In return, we ask them to take more responsibility for the choices they make. It’s fair and it’s the right thing to do. ”
- ▶ “For many years, many people have thought of wetlands as useless swamps full of mosquitoes. But wetlands play a critical role in the ecosystem, acting as a natural sponge to absorb high levels of water flow and reducing the chances of flooding. Sadly, the EPA estimates that more than half of the wetlands in the lower 48 states have been destroyed. We must continue to protect and reclaim our wetlands to reduce the incidences of flooding that occurs in the built environment.”
- ▶ “The time has come to face the fact that this Nation can no longer afford the high cost of natural disasters. We can no longer afford the economic costs to the American taxpayer, nor can we afford the social costs to our communities and individuals.”

Senior FEMA Officials

- ▶ “Comprehensive planning, zoning, and subdivision control are a local government’s primary land use tools. They can serve as a foundation for the community to address floodplain development concerns.”
- ▶ “Mitigation, successfully applied, contributes both to flood resiliency and to long-term sustainability.”

Association of State Floodplain Managers

Flood

▶ "Operating together with common goals, governments business, and private citizens can make sound floodplain management a reality throughout the nation."

A Blueprint for Change, Sharing the Challenge: Floodplain Management into the 21st Century

▶ "The Congress...declares that it is the continuing policy of the Federal Government, in cooperation with State and local government, and other concerned public and private organizations to use all practicable means and measures, including financial and technical assistance, in a manner calculated to foster and promote the general welfare, to create and maintain conditions under which man and nature can exist in productive harmony, and fulfill the social, economic and other requirements of present and future generations of Americans."

National Environmental Policy Act of 1969

(CRS Intro Description) The CRS recognizes and encourages community floodplain management activities that go beyond those mitigation actions required for participation in the NFIP. Such activities can fall under one or more of the following categories: Mapping and regulations; Flood damage reduction; Flood Preparedness; and Public Awareness. Communities are assigned a class rating based on the activities they implement. The communities then receive insurance premium discounts in five percent increments based on the assigned class. Discounts range from five percent (Class 9) to forty-five percent (Class 1). Participating CRS communities provide benefits to all their residents -insured or not- and thereby reduce the need for taxpayer-funded flood response and recovery efforts. CRS also acts as a catalyst for communities to take on new floodplain management activities, over half of the CRS communities have improved to Class 8 (10 percent discount) or better since 1990. Currently, over 900 communities participate in the CRS, saving over \$78 million dollars annually to 2.7 million NFIP policyholders.

The following case study communities on this CD actively participate in the Community Rating System:

Flood

Community Rating System

Birmingham, AL (Class 7, 15% Discount)

Grand Forks, ND (Class 5, 25% Discount)

Tulsa, OK (Class 3, 35% Discount)

Westport, CT (Class 8, 10% Discount)

Dade County, FL (Class 6, 20% Discount) 14 other communities cited in case study within County are Class 5-8, 10-25% Discounts)


- ▶ “We knew from the devastation of 1984 and really prior to that when Tulsa... in little more than a decade had over nine declared federal disasters declarations that the wisdom of continuing to build in the floodplain was being seriously questioned and rightfully so.” **Tulsa Mayor Susan Savage**
- ▶ “Tulsa has just become the nation’s first Class 3 community under the NFIP Community Rating System (CRS). Tulsa’s floodplain management program has been ambitious, creative and bold. It represents the type of natural hazard management that FEMA is trying to foster and provides an example to the nation of what a community can do to protect its residents from becoming disaster victims.” **Senior FEMA Official**
- ▶ “Protecting life and property is our core business and we are proud that King County’s Flood Hazard Reduction Plan is producing results at home and is also a national model used by other communities. We’ve taken a comprehensive approach that includes levees to protect homes and businesses in floodplains, strict regulations and mapping that prevents inappropriate new development and a system to warn people when the rivers rise to flood levels.” (King County Executive Ron Sims November 16, 1999 on King County receiving a Class 6, 20 % Discount. The County has subsequently improved to a Class 4, (30% discount) effective October 1, 2001).
- ▶ “The CRS has become an important tool for mitigation as well as a mechanism for integrating mitigation with insurance. This is consistent not only with grading systems that have been successfully employed for many years in the insurance industry, but also with new industry initiatives

Flood

The background image shows a row of three houses. The house on the left is a light blue two-story house. The middle house is a two-story house with a brick chimney. The house on the right is a two-story house with a porch. The houses are partially submerged in floodwater, with the water level reaching up to the second floor of the houses. The word 'Flood' is written in large, white, serif font across the top of the image.

for relating insurance premiums to local community efforts to reduce losses due to natural hazards.
2000 CRS Report to Congress

In addition to the benefits of the CRS's basic approach of encouraging and crediting floodplain management activities, the CRS also helps reduce disaster losses in a wide variety of ways, such as acting as a model for Project Impact communities, supporting research into mitigation activities, emphasizing stronger multi-hazard building codes, and encouraging all-hazards planning. **2000 CRS Report to Congress**

- ▶ "The CRS Program has been very beneficial in developing an effective floodplain management program." **Community Survey Respondent i.e. anonymous community official**
 - ▶ "The CRS program has been a great help to our community in organizing our flood fighting efforts." **Community Survey Respondent i.e. anonymous community official**
 - ▶ "CRS communities have earned the award of lower flood insurance premiums as well as peace of mind. Thanks to the efforts of their local officials, property owners should experience less flood damage in the future." **Senior FEMA Official**
- 
- The bottom part of the image shows two people in waders wading through floodwater. They are carrying a black inflatable raft with a dog on it. The water is murky and the scene is hazy, suggesting a flood.