



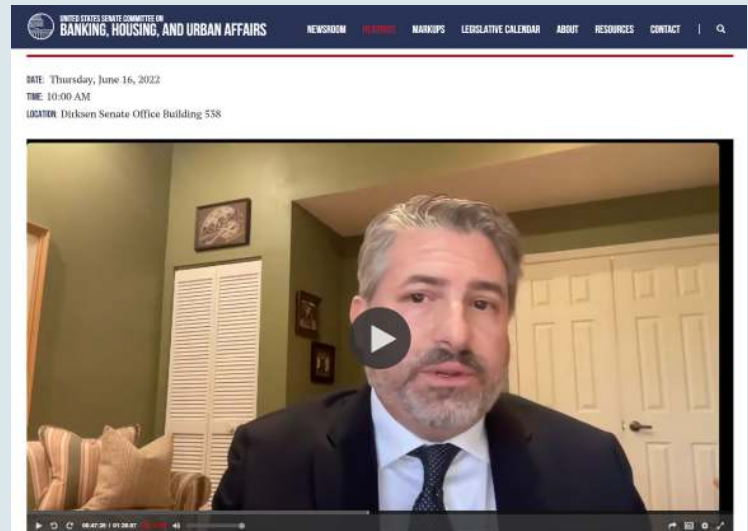
IDRT Director, Sam Brody, Testifies at US Senate Committee on Banking, Housing, & Urban Affairs about Reauthorization of the National Flood Insurance Program

From Dr. Sam Brody's testimony:

"The National Flood Insurance Program (NFIP) has been an effective tool for helping Americans bounce back after floods for more than 50 years, and it should be reauthorized. But the NFIP is an imperfect tool and needs enhancements so that it is more proactive and protective. An insurance-centered, recovery-focused NFIP will maintain the status quo of upwardly spiraling flood losses and continued drain on local and national economies. Incorporating into the current program a more proactive and protective strategy for flood risk reduction is imperative if the nation is to address its growing flood loss problem driven by development, changing rainfall patterns, sea level rise, and other issues. Fortunately, the existing FEMA-CRS program can meet this challenge without additional legislation, mandates, or regulatory requirements at the federal level. A CRS-styled program provides an opportunity to increase mitigation activities focusing on avoidance, planning, and risk communication that can effectively reduce losses while at the same time make insurance more affordable to homeowners.

There are several actions Congress and/or relevant agencies could consider to reform and reauthorize the NFIP so that it is more effective at reducing flood impacts:

1. Recognize that the human-built environment is exacerbating and at times entirely creating flood impacts, and that urban flooding is a major problem that needs to be addressed by the CRS and other existing programs. To this end, the Congress and the administration, in coordination with state governors, and regional, local, and tribal officials, should develop appropriate mechanisms to fund necessary repairs, operations, and upgrades of current stormwater and urban flood-related infrastructure.
2. Expand participation in the FEMA-CRS by removing barriers to entry and better promoting the effectiveness of the program. Currently, there are about 1,500 CRS communities out of over 22,000 eligible to join the program. One of the major issues facing interested communities is the lack of resources needed to hire a local coordinator and monitor the implementation of mitigation activities. Congress should allocate financial and technical resources to localities as a further incentive to join and successfully manage a CRS program to proactively reduce flood impacts over the long term. The goal should be that all NFIP communities become CRS communities and that what are now considered "higher standards" should become the baseline for localities managing flood risk across the U.S.
3. Promote and encourage increased effort for communities currently participating in the CRS. Effort matters when it comes to realizing the benefits of the CRS, both in terms of lower insurance premium rates and reduced flood losses over time. CRS communities already cover more than 65 percent of existing NFIP policies. However, most jurisdictions make minimal effort and tackle only the "low hanging fruit" of mitigation activities (Brody et al., 2009). Incentivizing added effort within the CRS by increasing the weight of points earned for more robust and effective strategies is one approach. For example, additional points could be assigned to adopting higher freeboard standards or open-space protection activities that most effectively avoid future flood losses. Another approach could be to subdivide activities into smaller, more incremental steps, with points attached to each step to make mitigation effort a less daunting proposition at the local level."



[Click to watch Dr. Brody's testimony at 47:30 minute mark.](#)