

**Ideas from PA Association of Flood Plain Managers (PAFPM)  
Regarding Possible Actions for Pennsylvania  
in response to  
Biggert-Waters Flood Insurance Reform Act of 2012**

The impact of Biggert-Waters Flood Insurance Reform Act of 2012 (BW12) goes beyond insurance for individuals and businesses, and into local ordinance enforcement, community sustainability and economic development. Although the legislation and the flood insurance program are national in origin, there will be outcomes of the reform that are unique to Pennsylvania, given our terrain and susceptibility to floods, and equally resultant from the way we govern ourselves.

The PA Association of Flood Plain Managers (PAFPM) held a work session on January 10, 2014 to brainstorm those aspects unique to PA. This briefing summarizes the most important of the meeting results – logical actions we can take to ensure that PA citizens, businesses, and communities can adapt to necessary changes in flood insurance. We did base our discussion on a few assumptions:

- NFIP reform will happen.
- The pace may change, and should be slowed.
- There are actions that we can take no matter what the pace.

The possible actions are divided into a few key areas, and are presented as ideas rather than policy recommendations; each idea needs further development and PAFPM will actively participate in that. All the responses depend on state leadership and assistance to local government.

**Pennsylvania-Specific Analysis** – FEMA’s flood insurance program is essentially driven down to the Pennsylvania municipalities that enforce flood plain ordinances. Even the insurance itself is essentially managed between FEMA, which sets the rates and owns the insurance funds, and insurance brokers who administer sales and claims locally. This is an unusually direct linkage around state agencies, and creates a situation in which analyzing what the real impacts might be nearly impossible statewide without supporting data from County government, regional economic development entities and banks.

- We do not even know how many people will be affected. An analysis of just how many people will be affected, and in which communities, requires the GIS data and expertise at Counties. That analysis will only happen with state-agency or legislative support, both technically and financially.
- There is a need to make BW12 affordable on a more gradual basis so that PA can respond in a measured way. Our federal delegation should support a longer phase-in of NFIP Reform.
- Counties and local municipalities can both assist and benefit from statewide All-Hazard Planning if they are equal partners, and their involvement is supported financially. This link has strengthened in the recent past but the process is still federally-driven rather than state-directed.

**Information Management and Dissemination** – FEMA’s flood insurance and flood mitigation programs are technically complex, and the fact that peoples’ homes and livelihood are involved make them emotionally charged. Wading through FEMA documents, federal and state regulations, engineering studies, and financial legalese make this topic prone to mis-information and misinterpretation.

- Networking of floodplain managers and land surveyors and engineers with Insurance and banking organizations should be encouraged and those groups need to collaborate in new ways.
- Clear and distinct messaging for each constituency - citizens, community leaders, professional organizations, and the media - should exist to combat the frequent misinformation present today. This should be coordinated and will certainly include existing messages and many media types.
- Information outlets need to be varied and robust, and will include defined roles for existing regional and statewide entities such as: the Center for Rural PA, Silver Jackets, PAFPM, PSATS, CCAP, PSAB, and the Susquehanna Greenways Partnership.

**State and Local Capacity and Resources** – PA has about 2400 communities in the flood insurance program and a total of two (2) FTE in the DCED bureau to provide outreach, training, and technical support to those local governments. FEMA support to that office is less than half of the allocation from the recent past and the future plans are for the same. Mitigation resources managed by PEMA (to fund property buyouts for example) come primarily after disasters and require 25% match, complex administration, and about two years in execution.

- Many more communities could benefit from FEMA's Community Rating System (CRS) in terms of lower flood risk and slightly lower insurance rates, but they don't have the time or resources to get through the process. Two other factors that pertain to CRS are that capacity within FEMA and DCED is inadequate for even a modest increase, and the enrollment process requires as much as two years.
- Many communities allowed both out-of-compliance development and post-disaster reconstruction in the past, and most often due to lack of timely knowledge. Increased and coordinated training for local flood plain administrators, coordinated at a County level is a worthwhile investment for the Commonwealth.

**Long-Term Integrated Response** – Our own statewide regulatory environment has separated regulation of floodplains and stormwater, inadvertently complicated rules over time, and ignored opportunities to collaborate among governments that arose from geospatial technologies. The advent of flood insurance reform should be a catalyst to simplify and modernize.

- The recent authorization of stormwater authorities and the ongoing development of MS4 regulations offer distinct opportunities to decrease flooding and increase water quality in the long run, but the best results will occur only if those are stated goals. CRS rules quantify the benefits of such integration.
- The state should encourage counties to take more of a role for floodplain management. Support to townships is simplified when a County agency takes a leadership role in planning and communications.
- Economic impacts on communities will be better understood and might be lessened with a focus on opportunities for proactive flood mitigation for cultural resources. Groups like Susquehanna River Heartland Coalition and PHMC would need support.
- The direct connections between Integrated Water Resources Management programs and the natural and beneficial functions of floodplains at both local and regional scale deserve more direct study and understanding.
- Regional stormwater authorities may move along faster if the nutrient off-site credit concept is passed.