ASSOCIATION OF STATE FLOODPLAIN MANAGERS, INC.



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The Honorable Jack Reed Senate Banking Committee 728 Hart Senate Office Building Washington DC 20510

Dear Senator Reed,

The Association of State Floodplain Managers is very pleased to advise you of our support for *S.1507*, *the State Flood Mitigation Revolving Fund (SFMRF) Act of 2017*. We are pleased to see the bill introduced with bipartisan support and believe that the bill addresses the critical need for flood mitigation with loans or grants for mitigation. There are hundreds of thousands of homes that were built at-risk before the NFIP existed and with rising sea levels and increased storm intensity, even newer homes will need mitigation to keep flood insurance affordable.

We are happy to see that the SFMRF Act has sensible reforms related to the broader flood risk reduction goals of the NFIP and how the flood insurance affordability can most effectively be addressed through flood mitigation. ASFPM has long argued the NFIP is the nation's primary tool for comprehensive flood loss reduction using the incentive of flood insurance availability, publically-available flood risk mapping, and flood mitigation funding to compel communities to adopt and administer flood risk reduction regulations. The NFIP is unique as a federal program and ASFPM has cautioned that any reform approach too narrowly focused on one element of the program like flood insurance, needs to carefully consider the impacts on the other three components.

ASFPM is particularly supportive of the following provisions:

- Utilizing the state's proven ability to work with communities to identify areas of needed mitigation and to administer the grants to effectively reduce the nation's flood risk;
- Allow states to further assist citizens and communities to reduce flood risk;
- Focus the allowable assistance on building specific nonstructural approaches and urge it include demolition costs for acquisition or relocation;
- Limit the assistance to only communities participating in the NFIP;
- Ensuring low-income citizens have priority for assistance to avoid blighted areas; and
- Require future flooding conditions be incorporated into funded mitigation.

Dedicated to reducing flood risk and losses in the nation.

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Association of State Floodplain Managers, Inc.

ASFPM and its 36 state chapters represent more than 17,000 state and local officials and other professionals engaged in all aspects of floodplain management and hazard mitigation, including mapping, engineering, planning, permitting, hydrology, forecasting and management of floodplain areas. All ASFPM members are concerned with reducing loss of life and property due to flooding.

We appreciate your good work to develop and advance legislation that will bring a creative approach to building state leadership in hazard mitigation and to financing the significant need for hazard mitigation in order to reduce disaster costs. This will make helpful improvements and continue to ensure the NFIP remains a strong comprehensive flood risk management program for the nation. If you have any questions, please contact me at *cberginnis@floods.org* or (608) 828-3000.

Very sincerely,

Chad Berginmis, CFM Executive Director