

Policies, Programs and Resources: What's New in the World of Floodplain Management

OFMA ANNUAL CONFERENCE

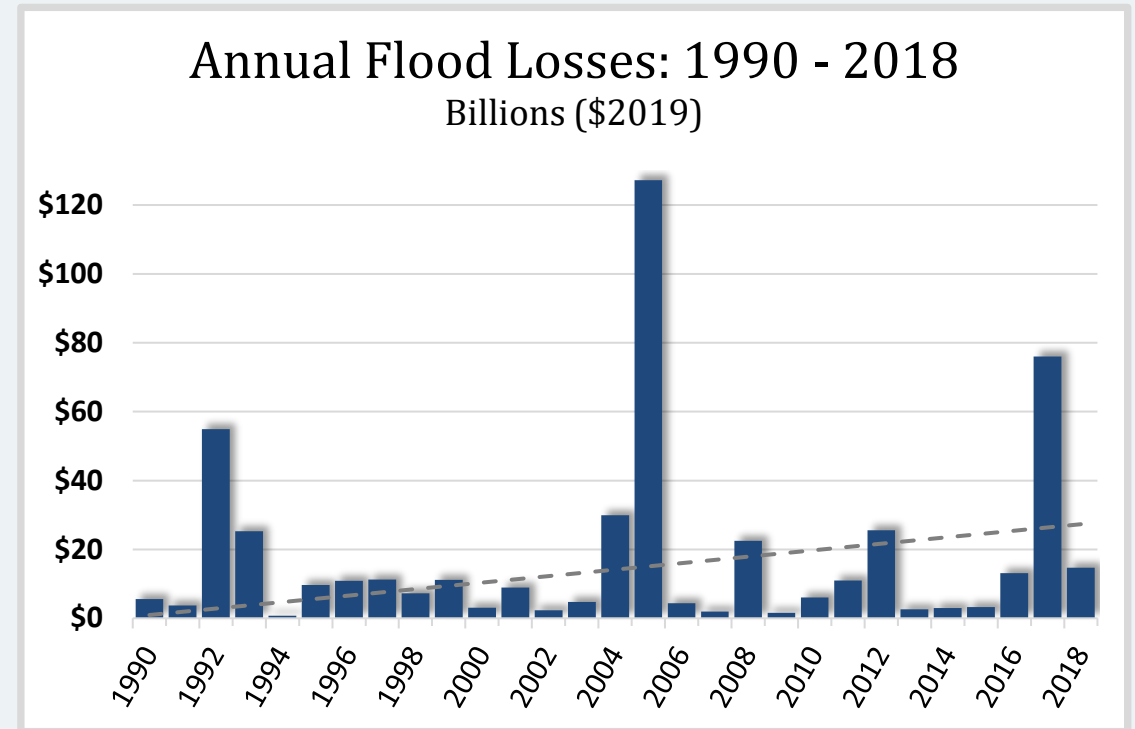
SEPTEMBER 22, 2025



Is flooding getting worse?

YES!

- Flooding is the number one natural disaster in the United States
- Annual flood losses roughly doubling per decade - now \$40+ billion/yr. \$200 billion in 2021 and 2022.
- 17.7 million properties are at risk of flooding (SFHA + nonmapped + pluvial areas) according to First Street
- New precipitation model shows 1-in-100 year flooding can now be expected every 8 years in some areas



CEMHS, 2019. Spatial Hazard Events and Losses Database for the United States, Version 18.1 [Online Database]. Phoenix, AZ: Center for Emergency Management and Homeland Security, Arizona State University.

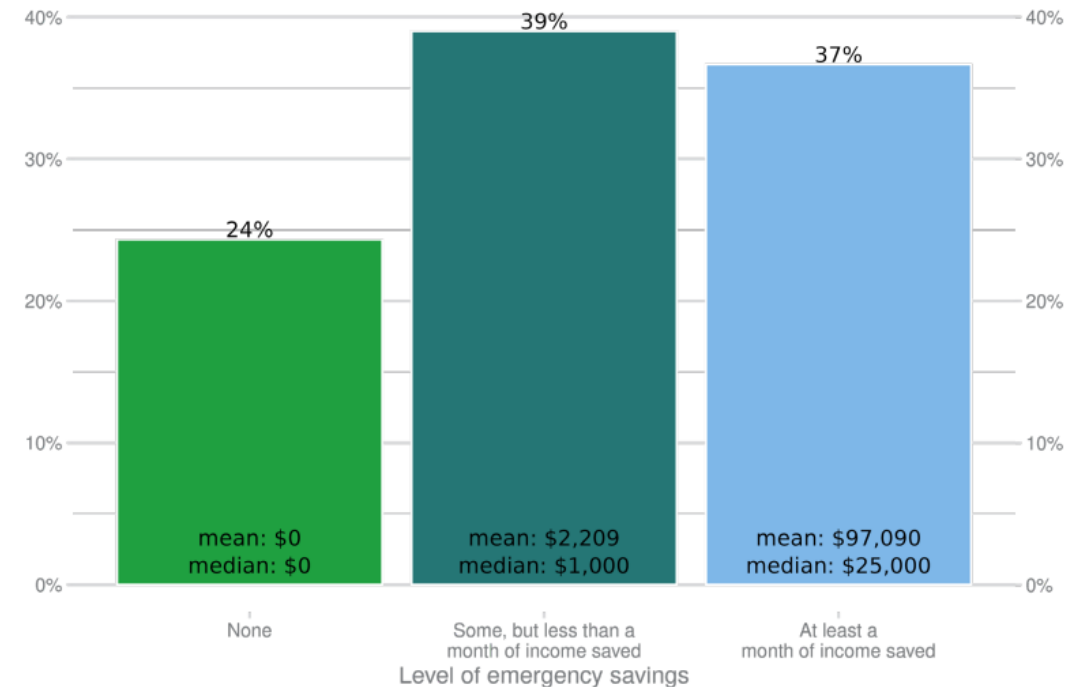
Is flooding getting worse?

YES!

- Yet...
 - Federal disaster declarations are issued in less than 50 percent of flooding events, which means that federal post-disaster assistance and funding is not available more than 50% of the time.
 - More than 50% of American adults are currently unable to afford a \$1,000 emergency expense

FIGURE 1: NEARLY A QUARTER OF CONSUMERS HAVE NO EMERGENCY SAVINGS

Share of consumers in the three emergency savings groups with the mean and median emergency savings amounts



Emergency Savings and Financial Security: Insights from the Making Ends Meet Survey and Consumer Credit Panel. Consumer Financial Protection Bureau Office of Research Data Point No. 2022-01. 2022.

Who are Floodplain Managers?

- Emergency managers, planners, engineers, building code officials, zoning administrators and more
- Stormwater managers, dam safety managers, levee managers too!
- At any level of government, private sector, non-profit, academia, etc.
- All of you in this room!



Open House floodplain meeting for Marion County, KS, which took place in Hillsboro. Photo credit: Cheyenne Sun Eagle, CFM.

Where do ASFPM and ASFPM Chapters fit in?

- Over the past 40+ years, ASFPM has grown into a 6,800 member organization with 38 chapters
- A respected national voice in floodplain management practice and policy
- Chapters of ASFPM provide a critical forum for education, training, and policy advocacy at the state level



What do we want to achieve?

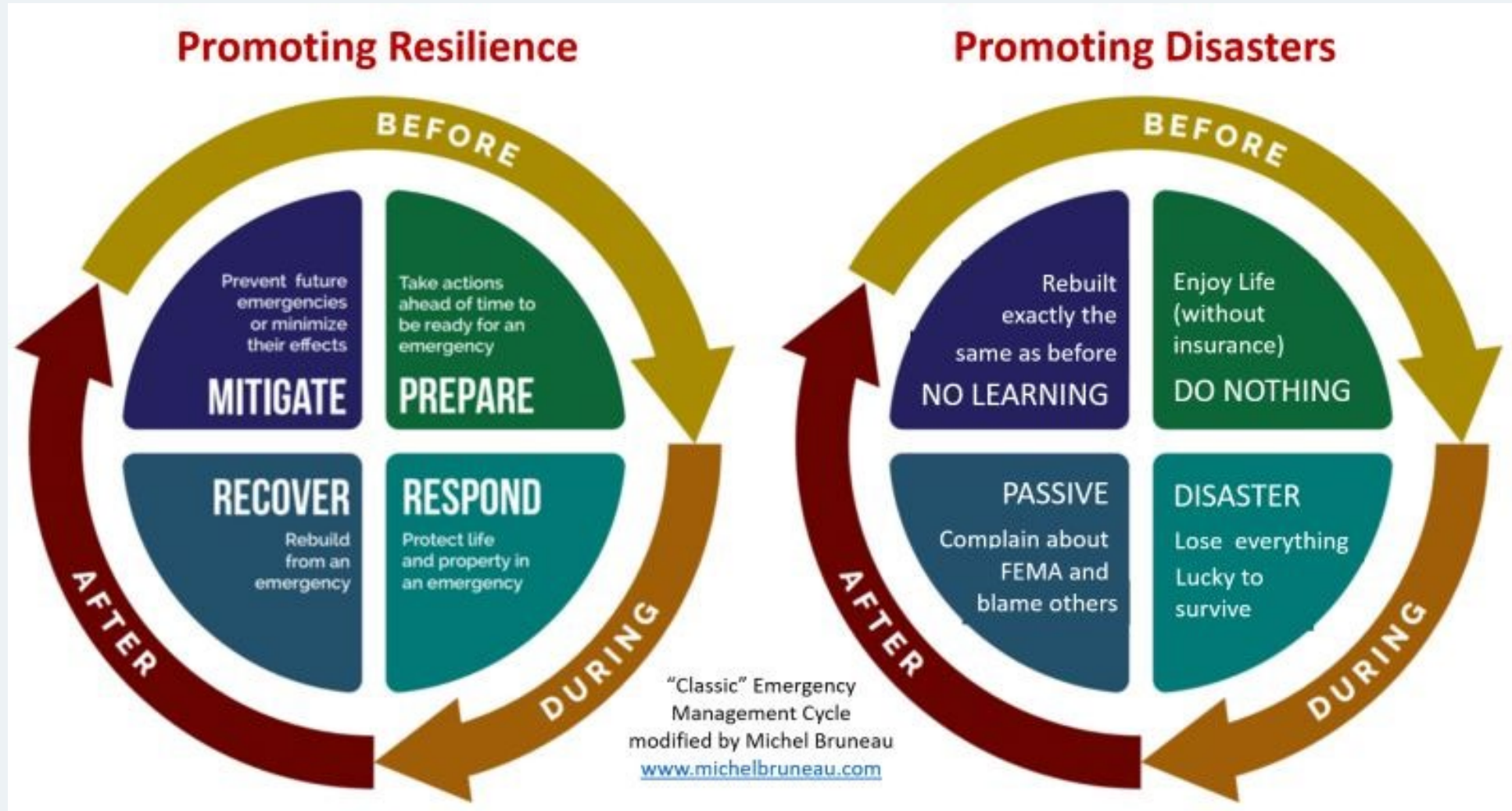
*ASFPM Mission: Promote education, policies and activities that reduce the losses, costs, and human suffering caused by flooding and protect the natural and beneficial functions of floodplains **without adversely impacting** the property rights of others*

ASFPM Vision: An adaptable nation resilient to flooding and prepared for tomorrow's changing climate.



Natural "green barriers" help protect this Florida coastline and infrastructure from severe storms and floods. Credit: NOAA

What do we want to achieve?



How do we achieve our goals?

- Educate around national, state, and local flood policy issues promoting an overall No Adverse Impact (NAI) approach and good public policy
- Deliver ongoing professional development and training events
- Improve the knowledge of floodplain managers through the Certified Floodplain Manager (CFM) Program
- Development of tools, publications, & other resources through the Flood Science Center and ASFPM Policy Committees
- Build collaborative partnerships

2025 Legislative and Policy – Summer/Fall Priorities

- **Several Program NOFOs stuck at FEMA, ASFPM focused now on CTP grants**
- **Future of FEMA**
 - Increase State and Local responsibility and capacity...how? FEMA Review Council
 - Improve FEMA Act passed House T&I Committee (HR 4669) a few weeks ago
 - Makes FEMA independent agency
 - Streamlines public assistance, shifts from reimbursement based to grant based
 - Mitigation reforms both positive and problematic. PDM/BRIC would become allocation based. ASFPM is focused on this area.
- **Stafford Act - Mitigation**
 - HMGP requests from governors not being declared
 - BRIC “canceled” – 20 state lawsuit – what next?
- **NFIP**
 - Monitoring for lapse – will get members information
 - Responded to request for information Sens. Booker and Cassidy

2025 Legislative and Policy – Summer/Fall Priorities

- **FY2025-2026 Appropriations**
 - Lookout for rescission packages and budget cuts for FY26
 - Is Congress pushing back? NOAA, FEMA budgets key!
- **Camps, Campgrounds, RV Parks**
 - Texas HB1/SB1 strengthens oversight and create new requirements
 - PA and WVa looking into better state standards or model ordinance standards – ASFPM is working with them to develop, will be posted on website soon
- **Updating ASFPM's National Flood Policies and Programs Document**
 - ASFPM's master policy guide
 - Call to members is out soliciting ideas

2025 Legislative and Policy Priorities

- NFIP Reform
- Federal Flood Risk Management Standard
- **ASCE-24-24 Outreach and Adoption**
- **Precipitation Updates (NOAA Atlas 15)**
- National Dam Safety Program/ National Levee Safety Program
- Digital Coast Act Reauthorization
- Farm Bill (Conservation/FPM Provisions)

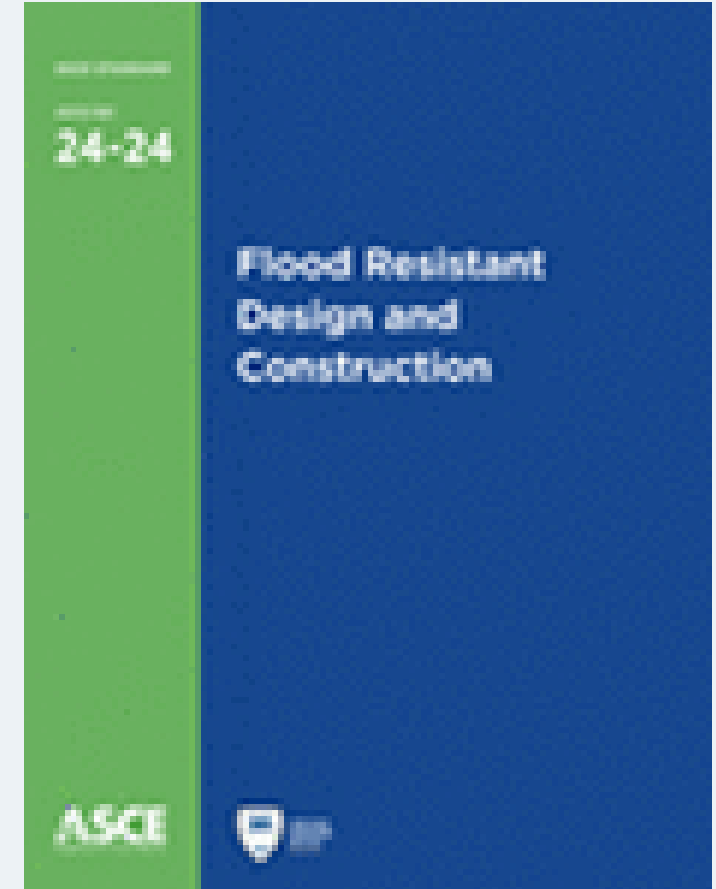
2025 Legislative and Policy Priorities

- Flood Insurance Rating/Affordability
- FEMA's use of large datasets (privacy, and for grant funding)
- 2024 WRDA Implementation
- State issues and trends (Disclosure Law Updates)
- Partnerships

ASCE 24-24

**New national flood
resilience standard**

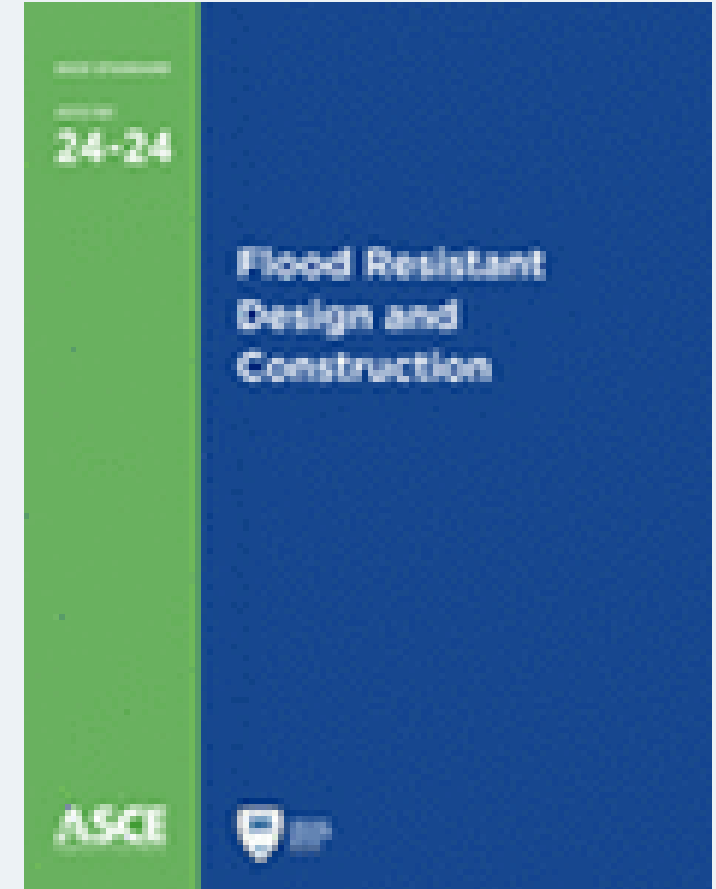
**Most comprehensive update
of flood standards since the
establishment of land use
and development standards
of the NFIP**



ASCE 24-24

What percentage of homes do you think should flood in a 50-year period?

- a) 5%
- b) 10%
- c) 20%
- d) 40%



ASCE 24-24

What percentage of homes do you think should flood in a 50-year period?

	<u>Return Period</u>
a) 5%	975 years
b) 10%	475 years
c) 20%	225 years
d) 40%	98 years



ASCE 24-24

Four major changes:

1. Flood hazard area definition has been changed to include both the SFHA plus the 500-year floodplain. The new standards apply in both.



ASCE 24-24

Four major changes:

2. Risk based design flood elevations

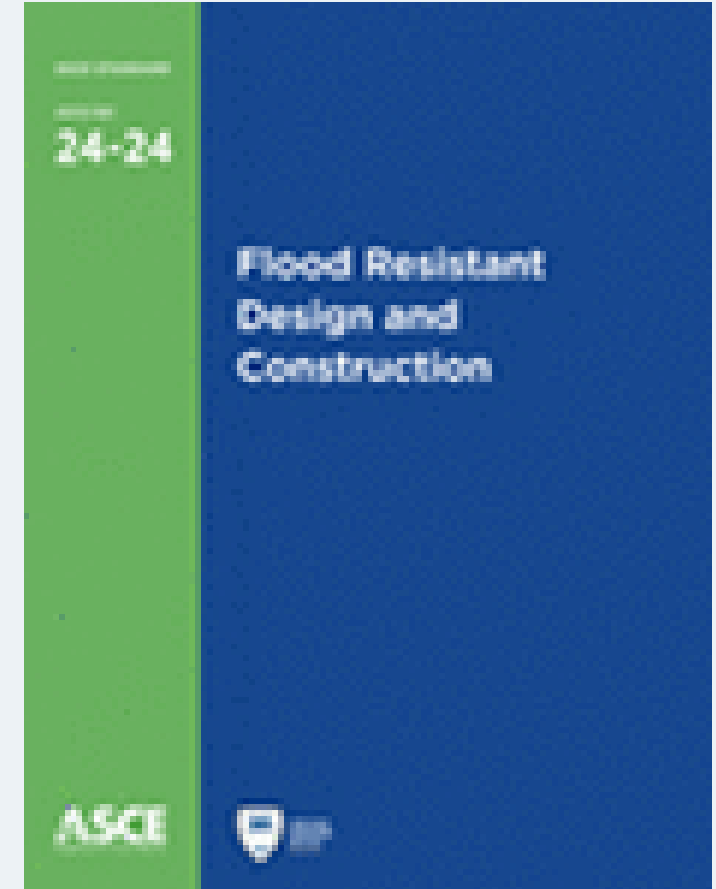
Building Risk Category	Design Basis
I	100 year
II	500 year
III	750 year
IV	1,000 year



ASCE 24-24

Four major changes:

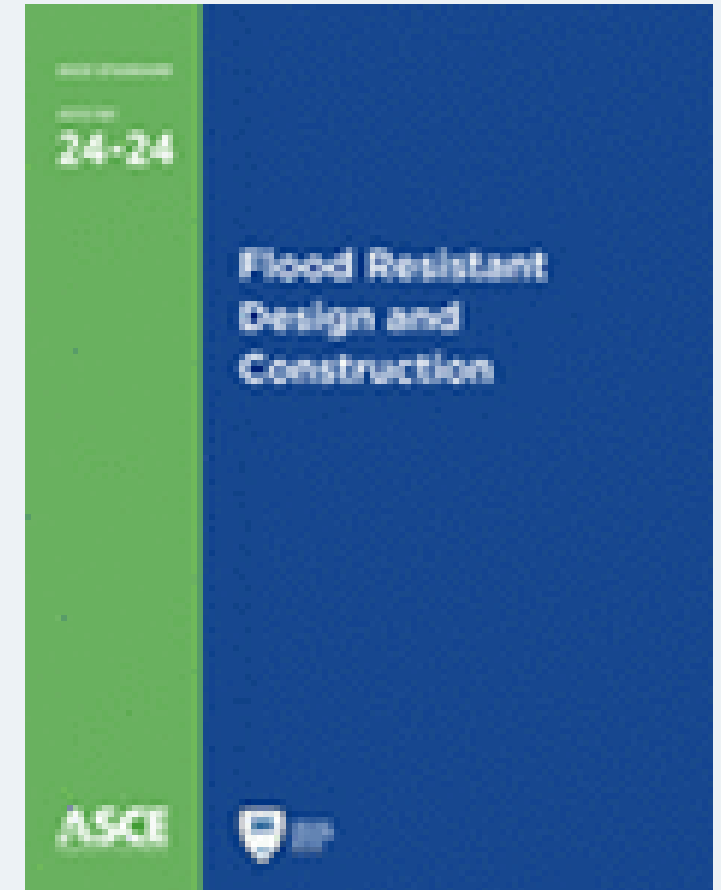
3. Requires climate change effects to be factored into coastal flood plain calculations
4. Requires ANSI 2510 certified products for the first time in some specific dry floodproofing applications, development and exercise of emergency action plans for deploying the system



ASCE 24-24

Implications and Next Steps:

1. Direct adoption into state/community floodplain regulations. Developing model language
2. Working to get into IBC/IRC 2027 edition
3. Often consensus standards adopted by reference into federal agency policies (i.e., FEMA mitigation or PA)




ASCE 24-24

ASFPM's ASCE 24-24 webpage under Resource Center tab with links to:

- The standard (free for ASFPM members)
- Web based calculator from LSU Ag Center
- April ASFPM webinar on the standard

ods.org/resource-center/flood-resistant-design-and-construction-asce-sei-24-24/

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 **ASSOCIATION OF STATE FLOODPLAIN MANAGERS** [Become a Member of ASFPM](#) [Portal Login](#)

Membership & Communities CFM® Certification Program Conferences & Events Training Center Research & Projects Policy & Advocacy Resource Center Career Center About ASFPM

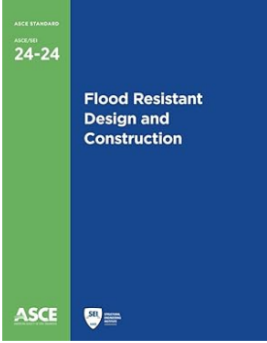
Exclusive Member Benefit: Free Access to ASCE 24-24

New flood standard is now free for ASFPM members (a \$165 value)

ASFPM is proud to offer members free digital access to the new **ASCE 24-24: Flood Resistant Design and Construction**, which establishes minimum requirements for building structures in flood hazard areas.

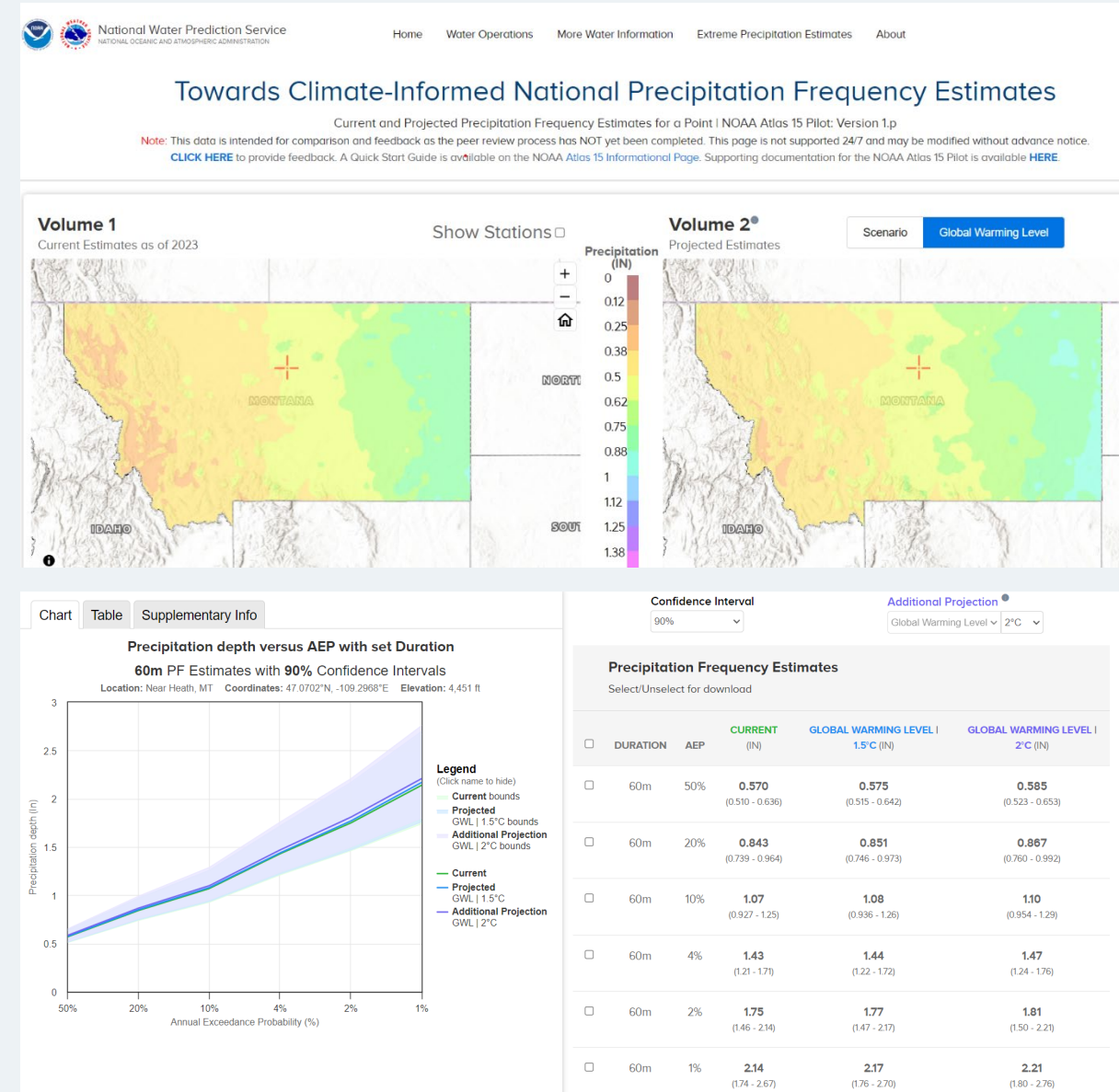
Published by the American Society of Civil Engineers, the new ASCE 24-24 redefines how we design and build in flood hazard areas — aligning with the latest data and practices to help communities reduce risk and future losses.

"This may be the most significant upgrade in the nation's flood loss reduction standards since the creation of the NFIP minimums in 1973."

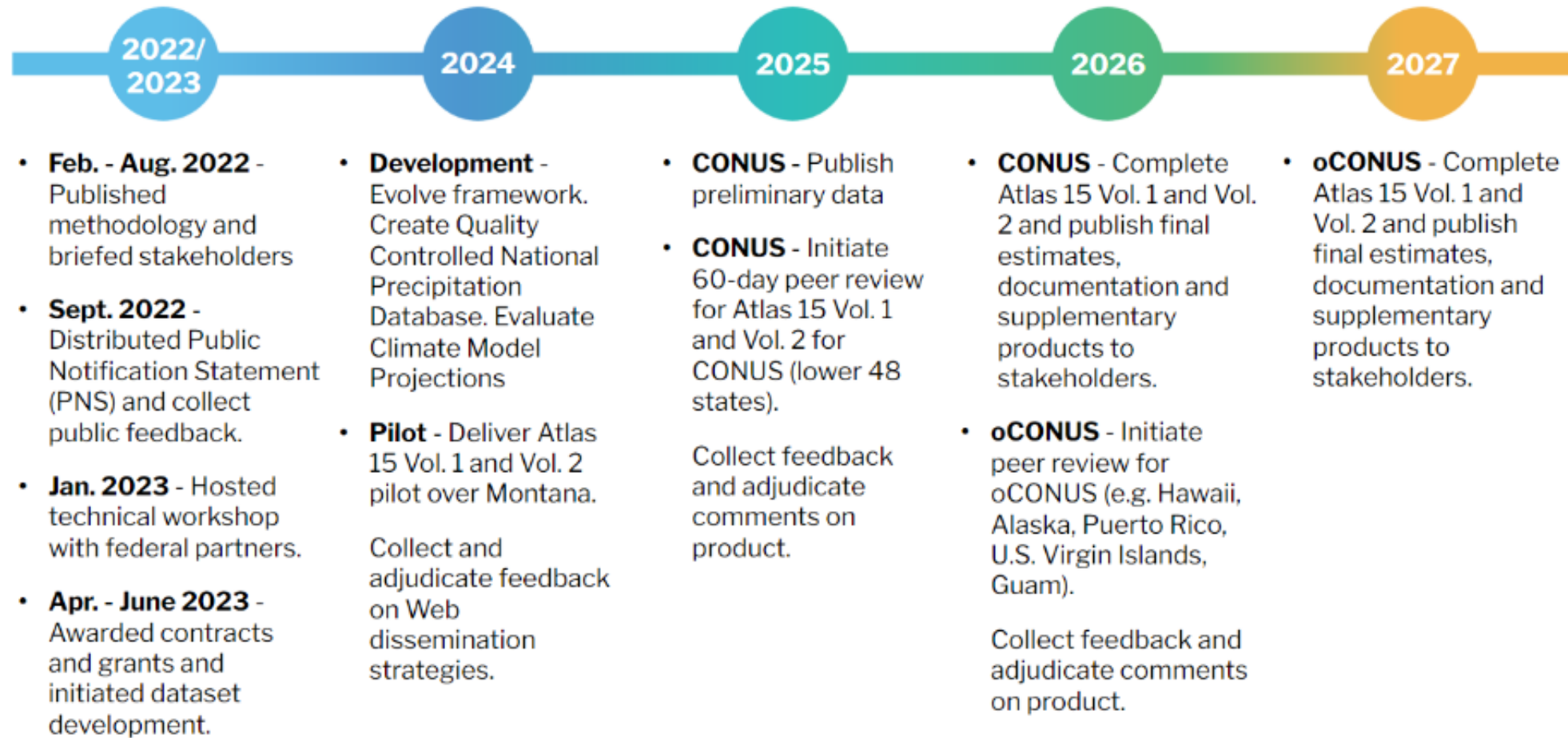


NOAA Atlas 15

- Funded through Bipartisan Infrastructure Law to create first national precipitation frequency atlas
- Volume 1 snapshot of current estimates based on historical observations. Will replace Atlas 14 when published
- Volume 2 will provide model-based precipitation frequency estimates projected into the future
- Montana pilot information available now!



NOAA Atlas 15



Communications and Outreach

- 18 newsletters annually 12 News and Views, 6 Insider
- Active on social media
- ASFPM website: Career Center
- ASFPM website: ASFPM Library
- ASFPM website: Legislative Tracker
- Flood Mitigation Certification Program
- [Reducefloodrisk.org](https://www.reducefloodrisk.org)



News & Views

- Monthly updates on the latest in floodplain management
- Subscribe for free



November 15, 2024 | vol. 37, no.10

CFM Milestone: Honoring Those Celebrating 25 Years of CFM Excellence

In May 1999, ASFPM held the first national CFM exam at the annual conference in Portland, Oregon. Twenty-five years later, there are nearly 11,000 CFMs in the United States and four other countries.

Across the program, there are 35 people who have remained an active CFM for 25 years or more. This is a significant achievement and their longstanding service to the floodplain management community deserves special recognition. [See the list of OG CFMs](#)



ASFPM Makes Policy Recommendations for Hurricane Recovery

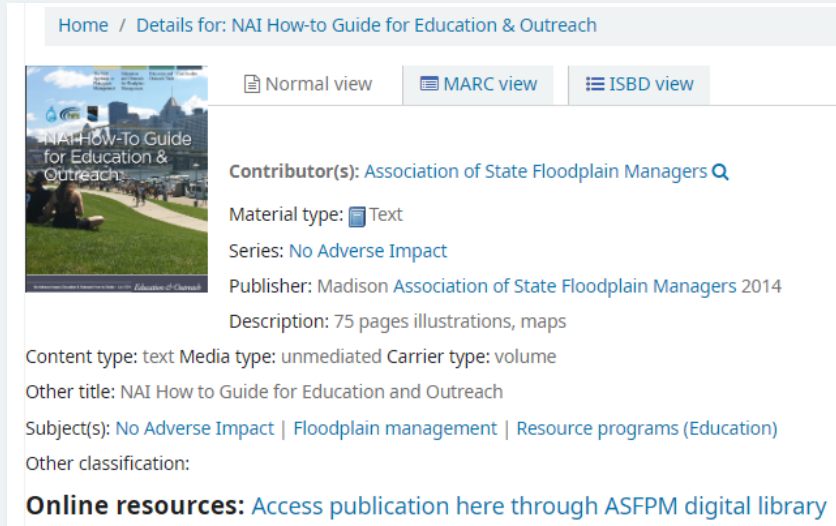
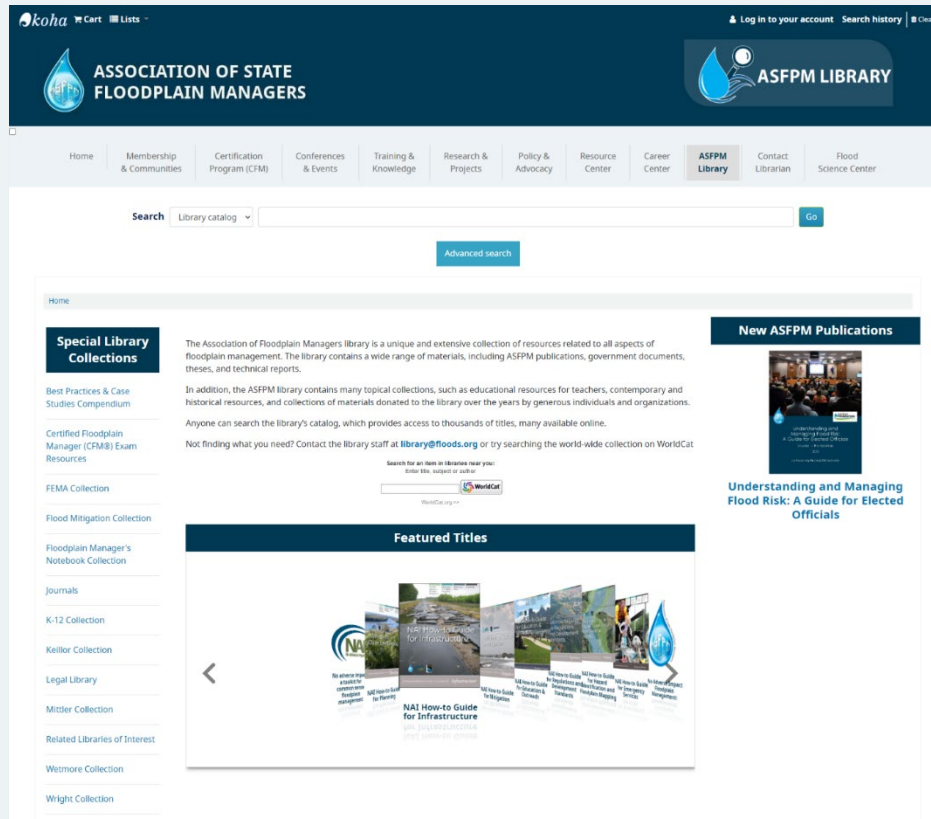
In the wake of Hurricanes Helene and Milton, ASFPM has submitted letters to House and Senate Appropriations Committees detailing two sets of policy recommendations: immediate actions needed in a disaster supplemental to aid affected communities, and strategic long-term measures to strengthen nationwide flood resilience. [Read more](#)

ASFPM Urges Support for Disaster Management Costs Modernization Act

The Disaster Management Costs Modernization Act would reduce the administrative burden and streamline how state and local governments manage recovery funding provided by FEMA. It has broad, bipartisan support in Congress. [Read more](#)

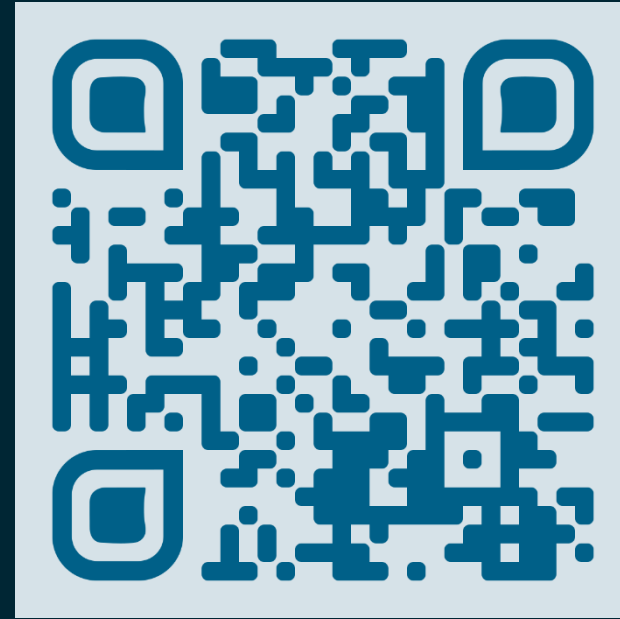
Community's Floodprint Plan Lays the Groundwork for a Flood-Resilient Future

The floodprint's goal was to strengthen the ongoing efforts of the city and state to address the city's frequent flooding. Since its approval, the city has used the floodprint to secure



The **ASFPM Library** and provides digital access to over 5,800 resources related to flood risk, flood education, flood mitigation, and more.

Reduce Flood Risk



www.ReduceFloodRisk.org

To help property owners and buyers in flood prone areas identify strategies to reduce their property's risk of flooding.

Mitigation Strategies

- Scroll past the filters to find mitigation strategies.
- Use the filters to locate mitigation strategies.
- Use the sort function to organize strategies by effort and cost.

Filter & Search

[→ Reset Filters](#)

Annual
Maintenance
Required



Action Required
If Flood Is
Imminent



Relative Cost



Level of Effort



☐ \$

☐ Professional

☐ \$\$

☐ DIY

Reduce Flood Risk

[About](#) [Flood Facts](#) [Resources](#)[→ Explore Strategies](#)

MITIGATION STRATEGY

Participate in an acquisition

\$\$\$\$ - \$\$\$\$\$

Professional

Single Property

Neighborhood



Overview

Acquisition, also known as a building or home buyout, is the purchase of an at-risk, flood-prone **structure**, plus any accompanying outbuildings, and the land on which the building(s) sit. Acquisitions are led by the local government. Any property acquired by a local government must be volunteered for sale by the owner and purchased at fair market value.

[← Back to results and filtering](#)

Single Property

Elevate the building on piers

Piers are a type of open foundation system constructed of concrete masonry units or cast-in-place concrete that has been reinforced with steel.

Professional

\$\$\$\$ - \$\$\$\$\$

☐ Compare

Single Property

Elevate the building on piles

Piles are a type of open foundation system, typically long cylinders constructed of wood, concrete or steel driven or bored deep into the ground.

Professional

\$\$\$\$ - \$\$\$\$\$

☐ Compare

Single Property

Elevate the building on solid perimeter foundation walls

Solid perimeter wall elevation involves extending existing foundation walls upward to create a crawlspace for floodwaters to flow under the structure.

Professional

\$\$\$\$ - \$\$\$\$\$

☐ Compare

Single Property

Elevate or abandon lowest interior floor

When a structure's original lowest floor is converted to an open foundation or enclosed area for parking, storage, or building access.

Professional

Neighborhood

Install an opening barrier

Opening barriers are panels, plates, doors, or other barriers used to prevent floodwaters from entering a structure via an opening in a wall.

Professional

Neighborhood

Participate in an acquisition

Acquisition is the purchase of at-risk, flood-prone structure(s) and the land on which the building(s) sit by the local government.

Professional

ReduceFloodRisk.org identifies an array of flood mitigation options allowing users to filter and compare them, much like you would do on a Home Depot website

Certification Program



- Over 11,000 CFMs worldwide
- CFM program now transitioned to fully digital!
 - Exams now 24/7/365
 - Take the exam on your schedule
- CFM Exam Study Workshops (quarterly live and on-demand)
 - Participants have 15% higher pass rate

Under Development


- New exam based on job task analysis findings – launch in 2026
- Micro-credentialing & Digital badging – launch in 2026
- Online CFM Community (aka LinkedIn for CFMs)

Training Program

- In-person 273 course offerings
- Expanded on-demand course offerings
 - NFIP-101
 - Professional Skills – 8 units
 - Project Management – 8 units
 - Disaster Preparedness
 - Mental Health and Wellness – 3.5 units
- Hosting state-specific on-demand courses (Indiana, others?)

Under Development


- Preferred training provider program
- Leadership Development & Team Management courses
- Peer-to-peer learning and Mentoring

A graphic for the Project Management course featuring a dark background with white icons and text. The icons include a checklist, a target, a gear, and a bar chart. The text includes 'INITIATE', 'EXECUTE', 'PLAN', 'PRIORITIES', 'GOAL', and 'MONITOR & CONTROL'. The title 'PROJECT MANAGEMENT' is prominently displayed in the center.

Project Management

This course provides both basic and advanced topics of project management from scoping to scheduling and reporting.

★ 4.9 · 16 ratings

A graphic for the Professional Skills course featuring a group of four professionals (three women and one man) in business attire, smiling and standing together.

Professional Skills

This collection of content provides fundamental skills for all floodplain management professionals.

★ 4.7 · 7 ratings

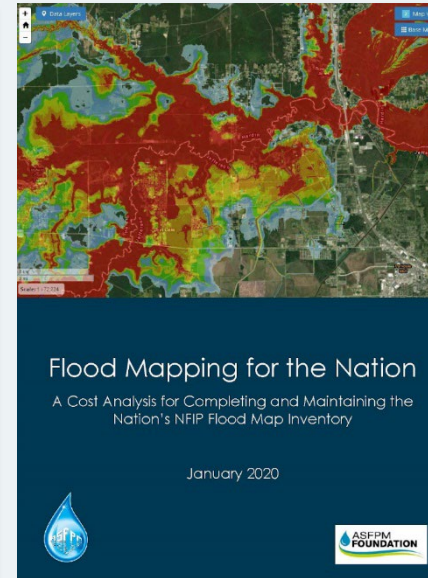
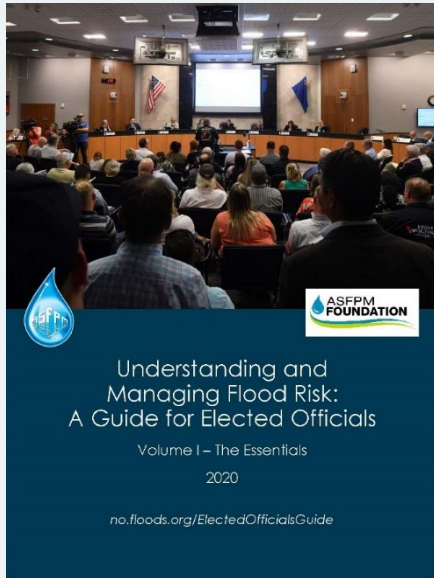
Conferences and Events



ASFPM 50th Annual Conference, Milwaukee, WI
May 31-June 4, 2025

Call for Abstracts will open in September, Abstracts due on Halloween!

Flood Science Center Research & Products



Learn about all our projects at
floodsciencecenter.org

FSC delivers state-of-the-science research products in reports and websites to help your community understand flood risk and prepare for flood events.



Community Resilience Guide for Repetitive Flood Loss

This guide will help local floodplain managers reduce flood risk by providing resources to help communities thrive in cases of flooding events.



Training



Case Studies



Tools and Data



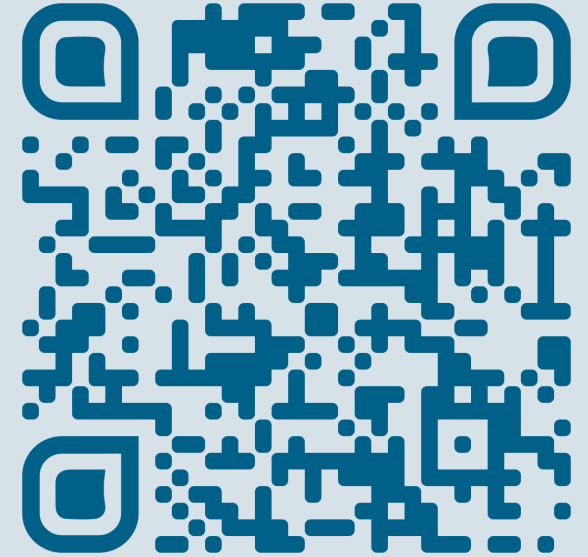
Library



Background

In this Guide...

You will find resources, training, and other forms of assistance that local floodplain managers, planners, and other local officials can use to delineate, monitor, communicate, and reduce flood risk in their communities.



To enhance community capacity to understand and mitigate NFIP repetitive loss properties via training and information exchange. On-demand course developed in 2023 to walk through CRS Rep Loss Area Analysis.



No Adverse Impact Legal Guide

A web-based guide for
floodplain management



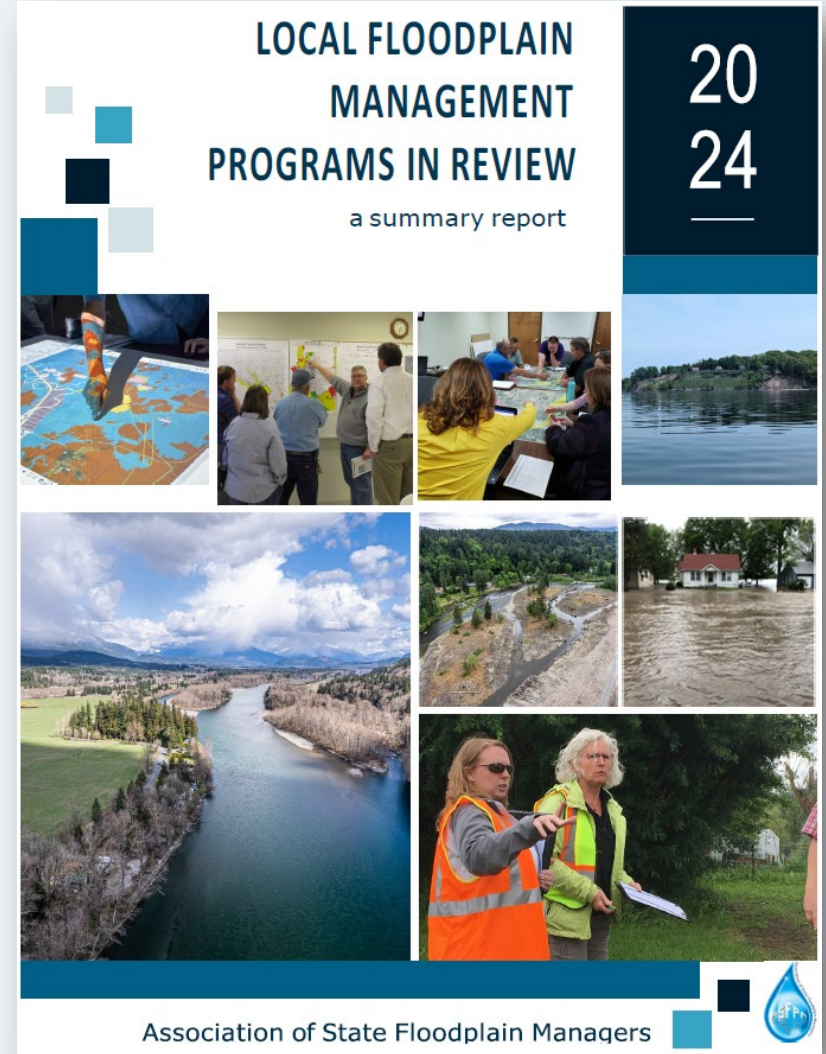
A collage of four images: an aerial view of houses surrounded by floodwater, a flooded road with a tree in the background, a large classical building with columns (likely a government or judicial building), and a tall flagpole with the American flag. Overlaid on the collage are two logos: a blue water drop logo with 'ASFP' and 'Association of State Floodplain Managers' text, and the 'NAI No Adverse Impact' logo.

No Adverse Impact Legal Guide for Flood Risk Management

Updates case-law and legal arguments for NAI based approaches, released June 2023. Primary audience for attorneys; working on project to develop narratives for floodplain managers.

Floodplain Management 2024: Local Programs Assessment

Giving Voice to Floodplain Managers “In
the Trenches”
2nd Edition



Assesses the status of local level floodplain management programs in the United States as of 2023.

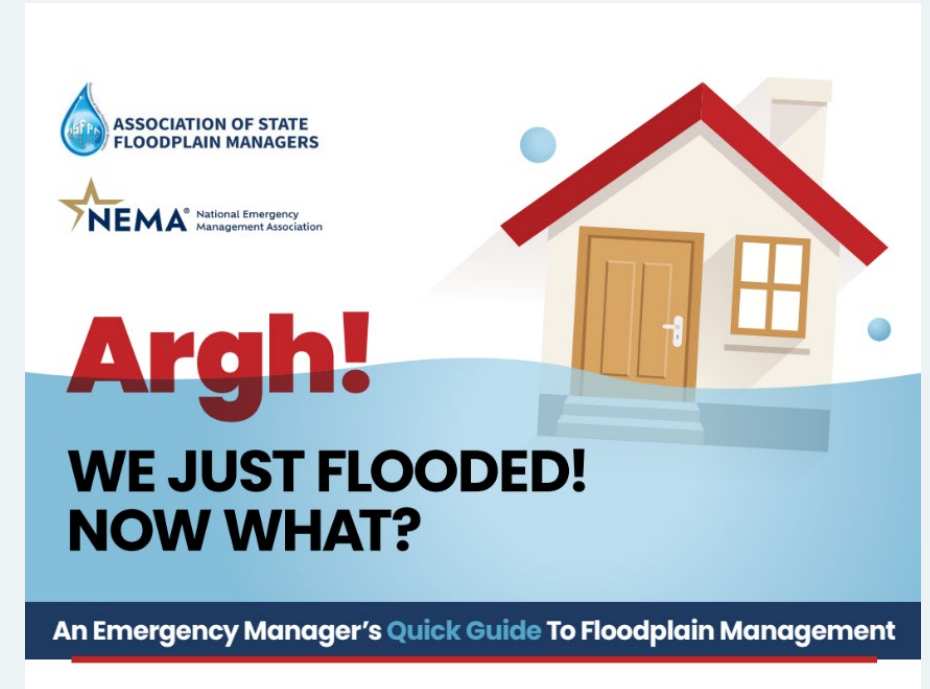
An Emergency Managers Quick Guide to FPM

Key Benefits:

Enhanced Recovery Efforts – Provides clear, actionable advice to help communities rebuild safely and efficiently.

Mitigation of Future Risks – Equips emergency managers with strategies to reduce flood vulnerability and prevent repeat disasters.

Access to Expert Resources – Connects users with state and local floodplain managers, funding opportunities, and regulatory guidance.



Introduces emergency managers to the basic concepts of floodplain management and flood mitigation.

Happening Now!

Floodplain Management 2025: State & Territory Programs Assessment

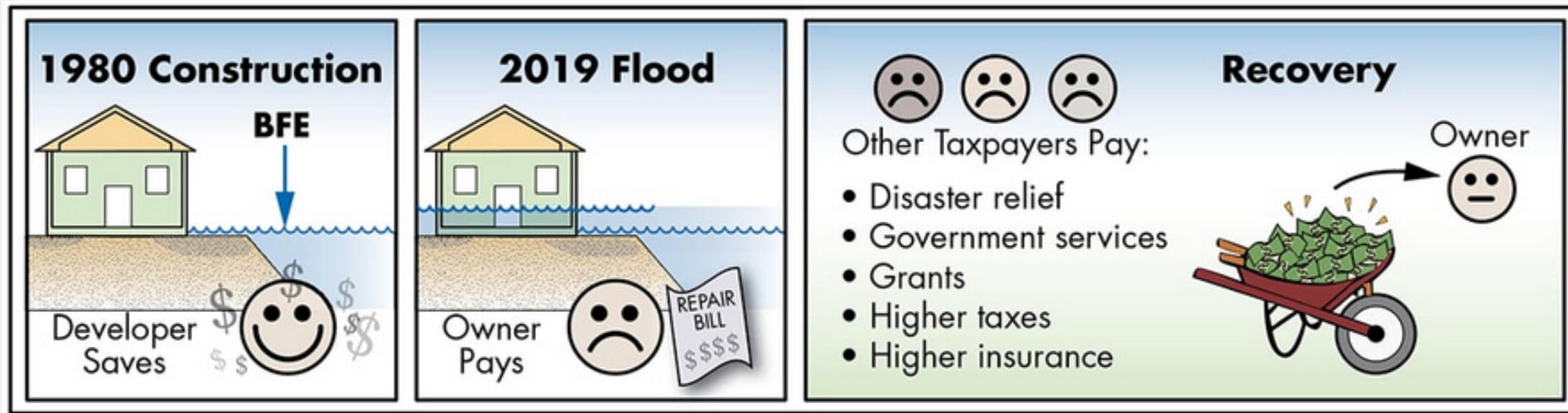


ASFPM has conducted similar program assessments in 1989, 1992, 1995, 2003, 2010, and 2017.

A Guide for Higher Standards in Floodplain Management

Happening Now!

The costs of settling for the minimums.



Source: ASFPM Elected Officials Guide

The purpose of the Guide is to provide options for communities that want to implement floodplain regulations which reduce flood damage and the overall impacts of floods.

THANK YOU! Questions?

The broad problem of flood-loss reduction is that the rate at which flood losses are being eliminated by construction of engineering or land-treatment works is of about the same magnitude as the rate at which new property is being subjected to damage.

- Gilbert Fowler White

