

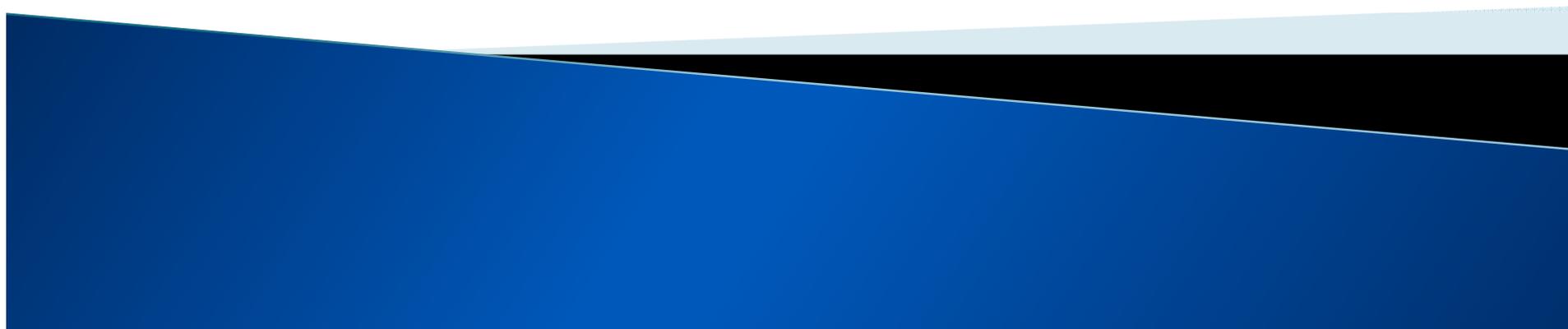
# **MODIFICATIONS TO THE FEDERAL EMERGENCY MANAGEMENT AGENCY'S NATIONAL FLOOD INSURANCE PROGRAM**

## **PROGRAMMATIC ENVIRONMENTAL IMPACT STATEMENT**

April 22, 2014

May 13, 2014

May 20, 2014





# Introduction

- ▶ Purpose of the Meeting
  - Provide an overview about the National Flood Insurance Program (NFIP) and the National Environmental Policy Act (NEPA)
  - Describe FEMA's proposed action to implement modifications to the NFIP
  - Receive public comments on the scope of the project



# History of the National Flood Insurance Program (NFIP)

- ▶ Following the devastating flooding that accompanied Hurricane Betsy in 1965, Congress developed the Flood Insurance Act of 1968, which created the NFIP
  - To help minimize the long-term risks to persons and property from the effects of flooding
  - To help reduce the escalating costs of flood damages to taxpayers
- ▶ The NFIP is administered by FEMA





## The NFIP Today

- ▶ Flooding continues to be the single greatest source of damage from natural hazards in the United States
- ▶ The NFIP serves as the foundation for national efforts to reduce the loss of life and property from flood disasters
  - Implementation of the NFIP is estimated to save the nation roughly \$1.7 billion annually through avoided flood losses
- ▶ Over 22,000 communities participate in the NFIP
  - Over 5.6 million flood insurance policies in effect
  - Over \$1.2 trillion in insurance coverage



FEMA



# National Environmental Policy Act of 1969 (NEPA)

- ▶ Requires Federal agencies to evaluate potential environmental impacts as part of their planning and decision making process
  - An Environmental Impact Statement (EIS) is prepared to evaluate major Federal actions that have the potential for significant impact on the natural and physical environment
  - Allows the Federal agency decision-maker to make informed decisions about the environmental impacts of the project
- ▶ FEMA intends to prepare a programmatic EIS (PEIS)
  - Evaluates the environmental impacts of broad agency actions, such as the implementation of a program
  - Does not evaluate specific projects but considers the general impacts of actions



## Scoping History and Schedule

- ▶ Scoping is the first phase of public involvement in an EIS
  - Initial Notice of Intent published on May 16, 2012
  - Scoping extended from Aug 22–Oct 9, 2012
  - Notice to continue development of the PEIS published on March 25, 2014
- ▶ Schedule of web-based meetings:
  - April 22, 2014, 2:00 – 4:00 p.m. EST
  - May 13, 2014, 4:00 – 6:00 p.m. EST
  - May 20, 2014, 4:00 – 6:00 p.m. EST





## Proposed Action

- ▶ Implement modifications, including provisions from recent legislation, to support the Program's overall goals and objectives for:
  - **Mapping** – Identify all flood-prone areas in the United States and establish flood-risk zones within flood-prone areas
  - **Floodplain Management** – Overall community program of corrective and preventive measures to reduce future flood damage, including subdivision or building requirements and floodplain ordinances
  - **Insurance** – Through the NFIP, property owners in participating communities are able to insure their property against future flood losses
- ▶ Geographic scope: Nationwide to include Alaska, Hawaii, and U.S. territories



## Purpose and Need

- ▶ Purpose: To reduce unsound development in the floodplain and protect environmentally sensitive areas
- ▶ Modifications to the NFIP are needed for several reasons:
  - Large number of uninsured physical and economic losses in Special Flood Hazard Areas (SFHAs), both to residential and non-residential areas, hampers community resiliency
  - Floods are disruptive through the destruction of homes, businesses, and infrastructure, as well as time and cost of recovery efforts
  - Constant changes in flood risk due to variations in weather and climate, changes in impervious surfaces and drainage or storage areas, and changes in vegetation and the natural environment
  - Substantial variation in market penetration rates for flood insurance policies in SFHAs





## Alternatives

- ▶ The PEIS will consider a range of reasonable alternatives for modifying the NFIP
- ▶ Each alternative analyzed will consist of a combination of several Enhanced Program Standards for each of the NFIP elements—floodplain management, mapping, and insurance—to be considered as part of the proposed modifications



## Providing Comments

- ▶ Several ways to provide comments
  - Provide verbal comments today during the meeting
  - Email comments to: [NFIP-Programmatic-EIS@fema.dhs.gov](mailto:NFIP-Programmatic-EIS@fema.dhs.gov)
  - Submit written comments by mail to:

FEMA Regulatory Affairs Legal Division, Office of Chief Counsel,  
500 C Street SW, Room 8NE, Washington, DC 20472-3100

Visit our project website:

[FEMA.gov](http://FEMA.gov) Environmental Impact Statement

**All comments must be postmarked by May 30, 2014**