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DISTRICT OF COLUMBIA

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**Congress of the United States
House of Representatives
Washington, D.C. 20515**

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**STATEMENT OF
THE HONORABLE ELEANOR HOLMES NORTON
APRIL 2, 2008**

**SUBCOMMITTEE ON ECONOMIC DEVELOPMENT, PUBLIC BUILDINGS, AND EMERGENCY
MANAGEMENT
NATIONAL FLOOD PLAIN REMAPPING: THE PRACTICAL IMPACT**

The subcommittee welcomes all the witnesses with us this morning. We extend special greetings to our colleagues from the Transportation and Infrastructure Committee who will testify. They have been deputized by their local communities to bring us straight from the field the information the subcommittee needs to evaluate just how the new federal flood mapping will work on the ground.

The need to engage in hazard prevention cannot be doubted, floods are the most common hazards in the United States. Right now Mid-West communities are being ravaged by floods. Flood effects can be local, affecting a neighborhood or community, or they can ravage entire river basins and multiple states. The flooding produced by Hurricane Katrina alerted the nation to the possibility of unanticipated devastation, even in areas accustomed to severe flooding. Flood hazards exist in all fifty states and here in the District of Columbia. They are especially common in low-lying areas, near water or downstream from a dam. It is not uncommon to see small streams or low-lying ground that appear harmless in dry weather become flooded after a heavy rain or significant snow fall. Nevertheless, many raise the legitimate question whether wholesale national remapping based on essentially a one-percent chance of severe flooding is worth the time and expense. That is one of the questions we will raise in this hearing.

However, the remapping function did not originate with Hurricane Katrina. The National Flood Insurance Program (NFIP) began in 1968, with the National Flood Insurance Act to control devastation incurred from floods nationally. Although the program started in HUD, the Federal Insurance Administration moved to FEMA when it was created in 1979. The program is now part of the Mitigation Division at FEMA. FEMA is the natural and appropriate home for this program because floods are the greatest natural hazard faced annually by communities.

The NFIP works "hand-in-glove" with FEMA'S efforts in disaster preparedness, response, recovery and mitigation. The program offers incentives to help communities identify and reduce flooding hazards, and to take steps to mitigate the damage to property

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and the risk to lives. When a community agrees to adopt and enforce floodplain management ordinances, particularly for new construction, the federal government makes flood insurance available to homeowners and to business owners. FEMA estimates that flood plain management measures prevent \$1.4 billion in property loss annually, and today 98% of the country including up to 20,000 communities, is covered by the flood insurance program. The program provides about 5 ½ million policies with over a \$1 trillion dollars in coverage. Approximately 90 companies sell flood insurance policies on behalf of FEMA. The point is to reduce the need for federal disaster assistance under the Stafford Act.

The subcommittee is well aware that flood hazards change with time because of physical changes in topography caused by wildfire, erosion, and infrastructure construction and the like. We also are painfully aware that floods can cause levees to fail. Hurricane Katrina all but bequeathed the current flood mapping effort. We do not doubt that the FEMA remapping is timely or that the Corp of Engineers effort is essential. However, necessity is not always the mother of invention. Communities' must be convinced of both the risks and the benefits. Time for communities to do the necessary work must be realistically assessed and granted. The question concerning expense and whether the remapping requirements constitute an unfunded mandate must be answered. The actual effect on federal backed mortgages and on eligibility for federal disaster assistance must be described. Requiring the costs mandated by flood mapping in the midst of the most serious downturn in the economy in years must be justified. Not only explaining the remapping process itself, but answering questions such as these are what hearings are for.

The subcommittee has much to learn from the Members whose districts are effected by the new remapping effort who will testify today; from FEMA and the Army Corp officials who will explain the how and why of the process; from experts; and from witnesses who can express the views of local communities and business. The subcommittee greatly appreciates the testimony of all of the witnesses who will testify this morning.