STATUS OF LOCAL PROGRAMS IN FLOOD HAZARD REDUCTION*

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Sixteen years have passed since passage of the National Flood Insurance Act in 1968 spurred a massive increase in local flood hazard reduction programs. During that period, we've witnessed a revolution in local floodplain management and a reduction in the rate of increase in flood losses. Having said that, however, I think that most would also agree that we have a long way to go before we get on top of flooding as a serious national, state, and community problem. In this paper, I will briefly review what local governments are doing to reduce flood hazards and then look at how effective those efforts have been in terms of achieving private sector compliance with flood hazard management objectives. The paper concludes by identifying those states where compliance is most advanced, indicting how those states differ from states where private sector compliance with flood hazard management objectives is less complete, and suggesting what states and localities should do next about community flooding problems.

Local Flood Hazard Reduction Programs

Local flood hazard management programs are designed to reduce flood damages to existing development at risk and to minimize the risk of flooding to new development locating in flood-hazard areas. In order to reduce flood damages to existing development, communities have two choices: keep flood waters away from structures and people at risk or move the structures and people out of the way of flood waters. The first approach is very popular. About 70% of the flood-prone communities in the U.S. have in place some sort of engineering solution (e.g., channel improvements and dikes and levees) to their flooding problems. Those structures, however, usually do not solve the problem entirely. Our research suggests two reasons: communities with structural protection in place have a higher rate of new floodplain development than communities without structural protection, but in many cases those structures do not provide protection against flooding from very large (and very rare) storm events. The second approach to