



**CITIES STRONG TOGETHER**

**STATEMENT OF  
THE HONORABLE STEVE PATTERSON  
MAYOR, CITY OF ATHENS, OHIO  
&  
SECOND VICE PRESIDENT, NATIONAL LEAGUE OF CITIES**

**BEFORE THE  
U.S. SENATE COMMITTEE ON  
BANKING, HOUSING, AND URBAN AFFAIRS**

**HEARING ON  
“REAUTHORIZATION OF THE NATIONAL FLOOD INSURANCE  
PROGRAM: LOCAL PERSPECTIVES ON CHALLENGES AND  
SOLUTIONS”**

**January 25, 2024**

Good morning. I express my gratitude to Chairman Brown, Ranking Member Scott, and the esteemed committee members for extending the invitation to address you today. I also appreciate the committee's ongoing support and dedication to the National Flood Insurance Program (NFIP) and their commitment to enhancing the resilience of our communities.

I'm Steve Patterson, the Mayor of the City of Athens, OH, and the 2nd Vice President of the National League of Cities (NLC), which advocates for 19,000 cities, towns, and villages across the nation. I am honored to present testimony today on the critical significance of the National Flood Insurance Program for mayors, local officials, and all members of the National League of Cities.

Since the conclusion of the fiscal year 2017, the NFIP has undergone a series of 28 short-term extensions. This prolonged reliance on short-term measures underscores the pressing need for a more enduring solution. Recognizing the inherent challenges and uncertainties associated with recurring short-term extensions, the NLC believes that a sustained and well-defined reauthorization is imperative for ensuring the stability, effectiveness and resilience of the NFIP. The complexity of flood insurance issues demands a forward-looking legislative approach that addresses long-term sustainability and the evolving nature of flood risks.

In alignment with its commitment to fostering robust and enduring solutions, the NLC has officially endorsed the National Flood Insurance Program Reauthorization and Reform Act of 2023 (S.2142). This legislative initiative is seen as a pivotal step toward providing the NFIP with the stability and resources needed to fulfill its crucial role in protecting communities against the financial devastation caused by flooding.

A long-term reauthorization not only ensures the program's continued functionality but also fosters confidence among local governments and residents who rely on the NFIP for financial protection in the face of flooding events.

### **Local Government Support for NFIP**

NFIP serves as a critical tool in protecting homeowners, businesses and municipalities from the devastating financial consequences of flooding. Flooding events have become increasingly frequent and severe, posing a significant threat to the stability and well-being of communities across the nation. Without the support and provisions offered by NFIP, the financial burden on our residents would be overwhelming, hindering our ability to recover and rebuild in the aftermath of such disasters.

Here are key facts highlighting the importance of NFIP for local governments and residents:

1. **Financial Protection for Homeowners:**
  - NFIP stands as a cornerstone in providing homeowners residing in flood-prone areas with comprehensive and essential insurance coverage. This coverage extends beyond the mere compensation for property damages; it encompasses the broader financial landscape affected by flooding events.
  - One of the distinctive features of NFIP is its commitment to ensuring that affected homeowners can access funds promptly. This rapid disbursement is instrumental in expediting the recovery process and mitigating the economic strain experienced by individuals and families.

- Prompt access to funds enables homeowners to initiate immediate repairs and restoration efforts, preventing further damage and minimizing the duration of displacement. This, in turn, contributes to the overall resilience of the community by facilitating a swifter return to normalcy for residents.
- It is important that the NFIP recognizes the diverse needs of homeowners and offers flexible financial assistance tailored to individual circumstances. This can include temporary housing assistance for those displaced, funds for necessary living expenses, and additional financial support to address specific challenges faced by homeowners during the recovery period.
- The program's flexibility should extend to accommodating various property types, from single-family homes to condominiums, ensuring that a wide spectrum of homeowners can benefit from the financial protection and support provided by NFIP.

## 2. Economic Stability for Communities:

- Flood-related damage can have a cascading effect on the local economy. By ensuring that homeowners can promptly access funds, NFIP contributes to the maintenance of economic stability at the community level. Swift recovery translates to a quicker resumption of economic activities, preventing a prolonged downturn that could result from extensive property damage.
- The economic stability fostered by NFIP not only aids individual homeowners but also has a ripple effect on local businesses, schools and public services. By preventing a protracted economic downturn, NFIP supports the overall well-being and vitality of the community.
- In essence, NFIP's commitment to providing financial protection goes beyond the immediate compensation for property damage. It encompasses a comprehensive approach that considers the broader financial needs of homeowners, ensuring swift and flexible assistance that fosters both individual and community-wide economic stability in the wake of flooding events.

## 3. Empowering Comprehensive Floodplain Management:

- Having a sustainable NFIP can serve as a catalyst for local governments to establish and implement comprehensive, long-term floodplain management strategies. This includes the development of detailed floodplain maps, risk assessments and mitigation plans tailored to the unique characteristics of the region.
- Through NFIP, local authorities gain access to resources and technical expertise, enabling them to create and update floodplain maps regularly. This proactive approach aids in identifying high-risk areas and implementing targeted measures to reduce vulnerabilities.
- NFIP helps municipalities to not merely be reactive to flood events; but to actively engage in proactive measures to enhance community resilience such as:
  - Zoning Regulations: Local governments are working to establish and enforce robust zoning regulations, ensuring that new developments and constructions adhere to flood-resistant standards. This proactive zoning approach minimizes exposure to flood risks and prevents the creation of vulnerable structures.
  - Land Use Planning: Local governments are working to integrate flood risk considerations into our land use planning processes. This involves designating appropriate land uses in flood-prone areas, avoiding high-risk zones for critical

- infrastructure, and promoting sustainable development practices that mitigate the impact of flooding.
- Infrastructure Improvements: Municipalities are also investing in critical infrastructure projects that enhance resilience. This includes the construction of flood barriers, upgrading stormwater management systems, and implementing green infrastructure solutions. These improvements not only protect against flood-related losses but also contribute to the overall sustainability and livability of the community.
  - In essence, NFIP's support for local governments extends beyond mere risk transfer through insurance. It actively facilitates a culture of proactive risk reduction, enabling communities to withstand and recover from flood events with greater efficacy. Through collaboration, local authorities can implement a suite of measures that collectively build a more resilient and sustainable foundation for the well-being of their residents and the long-term prosperity of the region.

### **Investment in Flood Mitigation**

In addition to the NFIP, unprecedented investments from federal, state, and local sources are dedicated to minimizing losses caused by extreme climate events. Local governments express gratitude for the financial support allocated in the Infrastructure Investment and Jobs Act. This legislation includes a substantial commitment, with \$3.5 billion directed toward the Flood Mitigation Assistance Program and an additional \$2.3 billion allocated for the Building Resilient Infrastructure in Communities (BRIC) grant program.

These significant financial allocations present crucial opportunities for states and local governments to channel resources into strategic flood mitigation initiatives. By leveraging these funds, communities can enhance household and community resilience, implementing measures that fortify infrastructure against the impact of extreme weather events. The investments provided by the Infrastructure Investment and Jobs Act are pivotal in empowering local entities to proactively address and mitigate the challenges posed by flooding, thereby fostering a more resilient and secure future.

While the increased federal investment is greatly appreciated, it is crucial to acknowledge that it still falls significantly below the burgeoning demand for resources to combat the escalating risks of extreme weather events. The pressing need for additional resources is underscored by the alarming rise in the frequency and severity of weather-related incidents. The increased number of severe weather events makes it increasingly urgent to invest additional resources in fortifying communities against the escalating impacts of climate change.

The growing frequency and intensity of extreme weather events underscore the urgency of bolstering federal, state and local efforts to enhance resilience, protect communities, and ensure the long-term sustainability of our infrastructure.

### **Extreme Weather Events**

Cities, towns and villages are experiencing higher frequency and intensity of extreme weather events, including hurricanes, floods, heatwaves and wildfires. These more severe and unpredictable weather conditions are leading to a heightened risk of disasters that can overwhelm existing infrastructure and emergency response capabilities.

Coastal communities are facing an increased risk of storm surges and flooding, with low-lying areas becoming more susceptible to inundation. This poses a threat to infrastructure, property and the livelihoods of coastal communities.

Climate change is also exacerbating the urban heat island effect, where cities experience higher temperatures compared to surrounding rural areas. This can lead to heatwaves with adverse impacts on public health, particularly among vulnerable populations. Heat-related illnesses and stresses on energy and water resources become more prevalent challenges for cities.

Changes in precipitation patterns and increased evaporation contribute to water scarcity and drought conditions in many regions. Cities dependent on local water sources face challenges in meeting the demands of growing populations, agricultural needs, and industrial processes, leading to potential conflicts and disruptions.

Extreme weather events, including intense storms and flooding, can damage or destroy infrastructure such as roads, bridges, and utilities, disrupting essential services and posing risks to public safety.

We are also seeing that climate change influences the spread of infectious diseases, increases the risk of heat-related illnesses, and poses challenges to air and water quality. Cities must address these public health concerns, particularly in densely populated urban areas where the impacts can be more pronounced.

Vulnerable communities within cities, often characterized by lower socio-economic status, may bear a disproportionate burden of climate-related risks. These communities may have limited resources and capacity to prepare in advance or recover from extreme weather events, exacerbating existing social and economic disparities.

Addressing the risks posed by climate change requires proactive measures at the local, national and global levels. Cities play a crucial role in implementing resilient urban planning, sustainable infrastructure and community engagement strategies to mitigate the impacts of climate change and enhance overall resilience. Collaboration among stakeholders, innovative solutions and a commitment to sustainable practices are essential for building climate-resilient cities that can withstand and adapt to the challenges of a changing climate.

## **Resilience Planning**

Cities, towns and villages are implementing a variety of initiatives to enhance their resilience and adaptability to various challenges, including climate change, natural disasters, and socio-economic shifts. Here are some examples of how cities are working to make their communities more resilient:

- Green Infrastructure and Urban Planning – Many cities are investing in green infrastructure, including parks, green roofs, and permeable surfaces, to manage stormwater, reduce flooding, and enhance overall resilience. Strategic urban planning focuses on sustainable development practices that prioritize resilience to climate-related impacts.
- Climate-Resilient Housing and Infrastructure – Cities are incorporating climate-resilient design principles into the construction of housing and infrastructure. This includes building structures that can withstand extreme weather events, such as hurricanes or floods, and implementing technologies to enhance the overall durability and adaptability of buildings.

- Community-Based Disaster Preparedness Programs – Cities are engaging in community-based disaster preparedness programs that empower residents to be more resilient in the face of emergencies. These initiatives involve community training, early warning systems, and the establishment of local response teams to ensure swift and effective action during crises.
- Renewable Energy and Sustainable Practices - Transitioning to renewable energy sources and adopting sustainable practices are key components of building resilient cities. Cities are investing in renewable energy infrastructure, such as solar and wind power, to reduce dependence on vulnerable energy systems and decrease their carbon footprint.
- Smart City Technologies – The integration of smart city technologies, including sensors, data analytics, and IoT devices, allows cities to monitor and respond to various challenges in real-time. This includes early detection of environmental changes, traffic management, and improved emergency response capabilities.
- Diverse and Inclusive Planning – Resilient cities prioritize diversity and inclusivity in their planning processes. This involves ensuring that all community members, including vulnerable populations, have equal access to resources, information, and services, thereby building a more cohesive and resilient society.
- Collaboration and Partnerships – Cities are forming partnerships with various stakeholders, including government agencies, non-profit organizations, businesses, and academic institutions. Collaborative efforts enable cities to leverage a diverse set of skills, resources, and expertise to address complex challenges and enhance overall resilience.
- Investment in Social Infrastructure – Resilient cities recognize the importance of social infrastructure, such as healthcare, education, and social services. Investing in robust social systems ensures that communities can better withstand and recover from shocks, including pandemics and economic downturns.
- Adaptive Transportation Planning – Cities are adopting adaptive transportation planning to address the challenges posed by climate change and natural disasters. This includes the development of resilient transportation networks, incorporating alternative modes of transportation, and designing infrastructure to withstand extreme weather events.
- Circular Economy Initiatives – Embracing circular economy principles, cities are exploring ways to minimize waste, promote recycling, and reduce environmental impact. By moving away from a linear consumption model, cities enhance their sustainability and resilience in the face of resource constraints.

These examples illustrate the diverse strategies and approaches that cities are employing to enhance their resilience, ensuring that they can thrive and adapt in the face of a rapidly changing world.

## **Mapping**

Acknowledging the importance of accurate floodplain mapping in determining flood risk and insurance rates, it is crucial to recognize that the current criticism of inadequate mapping and outdated data underscores the need for closer collaboration between the Federal Emergency Management Agency (FEMA) and local governments. The outdated and inaccurate nature of the existing floodplain maps highlights the necessity for FEMA to actively engage with local authorities during the mapping process.

To address this concern, FEMA should work more closely with local governments, taking into consideration any recent actions or future plans implemented by cities to mitigate flood risk in designated flood zones. By incorporating local insights and initiatives into the mapping process, FEMA

can enhance the accuracy of floodplain maps. This collaborative approach not only ensures that policyholders are more informed about their true flood risk but also contributes to setting more appropriate and reflective insurance premiums. Improved communication and coordination between FEMA and local governments are essential to maintaining up-to-date, reliable, and comprehensive floodplain mapping systems.

### **Communicating Flood Risk**

Effectively communicating flood risks to the public is a multifaceted challenge that requires comprehensive attention and action. One of the primary issues lies in the widespread lack of awareness among individuals regarding the specific flood risks they face and the crucial importance of obtaining flood insurance. To address this, a concerted effort is needed to enhance public awareness and education about flood risks and available insurance options.

Many individuals residing in flood-prone areas may not fully grasp the extent of the flood risks associated with their locations. This lack of awareness can lead to a false sense of security, with property owners underestimating the potential impact of flooding on their homes and communities.

Communicating the importance of obtaining flood insurance is critical. There may be a misconception that standard homeowners' insurance policies cover flood-related damages, leading property owners to neglect securing specific flood insurance. Emphasizing the unique benefits of flood insurance and its role in safeguarding against financial losses is crucial.

Implementing educational initiatives at the community level is essential. This can include workshops, seminars, and informational campaigns aimed at providing residents with a comprehensive understanding of flood risks, potential consequences, and the protective measures offered by flood insurance.

Engaging with local communities and leveraging community leaders can enhance the effectiveness of awareness campaigns. Establishing partnerships with local organizations, schools, and neighborhood associations can facilitate targeted outreach efforts to ensure that information about flood risks and insurance options reaches a broader audience.

Recognizing the diversity of communities and property owners, tailored communication strategies are necessary. Information should be presented in a clear, accessible manner, considering cultural, linguistic, and socioeconomic factors to ensure it resonates with a broad spectrum of residents.

Exploring incentives to encourage property owners to enroll in flood insurance is a proactive approach. This could involve creating awareness about potential financial assistance, reduced premiums for proactive mitigation measures, or other benefits associated with having flood insurance coverage.

Despite the efforts to improve awareness, there is still a considerable number of properties at risk of flooding that remain uninsured. Addressing this issue requires a comprehensive strategy involving regulatory measures, financial incentives, and community engagement to encourage property owners to prioritize flood insurance as a vital component of their risk management.

Enhancing public awareness and education about flood risks and insurance options is not only a critical aspect of building a sustainable flood insurance program but is also a shared responsibility that involves collaboration between government agencies, insurers, communities, and individuals. Through a

concerted effort to inform and empower property owners, we can work towards reducing the number of at-risk properties that remain uninsured, ultimately fostering greater resilience in the face of potential flooding events.

### **Private Insurance Market**

While private flood insurance policies offer consumers a range of options, including potential cost savings and broader coverage, the feasibility of the private sector providing flood insurance for a significant portion of those at risk remains doubtful. This skepticism arises from the inherent challenge of insuring against catastrophic risks at a price point that remains affordable for the general populace, as previously discussed. This challenge is expected to intensify with the escalating impacts of climate change and ongoing development, heightening flood risks in numerous regions across the country.

Moreover, local governments express valid concerns that private insurance providers may engage in cherry-picking, selecting lower-risk properties and leaving the more vulnerable ones to be covered by the NFIP. Such a scenario not only raises equity issues but also poses a threat to the sustainability of the NFIP. If private insurers avoid high-risk properties, the NFIP may bear the brunt of covering the most vulnerable areas, potentially straining its resources and diminishing its overall sustainability.

The looming threat of climate change and increased development renders private flood insurance potentially unattainable for many households at risk. The severity of flood losses, coupled with their potential to jeopardize insurer solvency, dissuades many private insurers from assuming such risks at any reasonable price point. This cautious approach is evident in the retreat of private insurers from various climate-related perils. For instance, insurers in states like Louisiana and Florida are reducing their willingness to provide homeowner's insurance, while some in California are scaling back their presence in high wildfire-risk areas of the state.

In light of these challenges, including the concern of cherry-picking by private insurers, and the reluctance of private insurers to cover high-risk properties, the NFIP is poised to maintain a dominant role in offering comprehensive indemnity flood insurance for the foreseeable future. The NFIP's capacity to address the unique challenges associated with catastrophic flood events positions it as a crucial player in providing financial protection to communities at risk, ensuring a level of coverage that may prove elusive in the private sector.

### **CDBG-DR Reform**

One major concern for local governments is with the Community Development Block Grant Disaster Recovery (CDBG-DR) Program. While the purpose of the program is for long-term recovery efforts after a disaster the sluggish pace of funding disbursement is very problematic to local governments. The bureaucratic hurdles and lengthy processes associated with the program often mean that much-needed funds take too long to reach our community in the aftermath of a disaster. This delay hampers our ability to address the urgent needs of our residents and businesses promptly, slowing down our recovery efforts and impacting the well-being of our residents.

Additionally, the complexity of the CDBG-DR application and approval procedures is a significant challenge. Navigating the intricate requirements can be daunting, especially for communities with limited resources. Simplifying these processes is crucial to ensure that all eligible communities can



access the funds efficiently. We need a more straightforward and accessible application system that aligns with the urgency of post-disaster recovery.

Moreover, the lack of flexibility in fund utilization poses another obstacle. Communities vary in their recovery needs, and rigid guidelines limit our ability to tailor the use of funds to our specific circumstances. We advocate for a more adaptable framework that empowers us to allocate funds in ways that best address the unique challenges faced by our community, fostering a more effective and responsive recovery process.

That is why NLC supports the bipartisan Reforming Disaster Recovery Act (S. 1686). We are encouraged that this important legislation would make significant improvements to the CDBG-DR program to help our communities recover faster from major disasters.

### **Conclusion**

In conclusion, the National Flood Insurance Program is an invaluable resource for our community, providing financial protection for our residents and supporting our efforts to build a more resilient and sustainable future. I urge the Senate Banking Committee to continue its commitment to the NFIP and consider enhancements that will further strengthen the program's effectiveness in safeguarding communities across the nation.

Thank you for your attention to this matter, and I am available to provide any additional information or answer any questions you may have.