

American Rivers · Atchafalaya Basinkeeper · Bluestem Communications · Center for a Sustainable Coast
Committee on the Middle Fork of the Vermilion River · Friends of the Santa Clara River
Great Egg Harbor Watershed Association · Greenway Network, Inc. · Gulf Restoration Network
Hoosier Environmental Council · Iowa Environmental Council · Kentucky Waterways Alliance
Missouri Coalition for the Environment · MnDak Upstream Coalition · Natural Resources Defense Council
Ohio Environmental Council · Tennessee Clean Water Network · The Wetlands Initiative

December 27, 2016

The Honorable Julián Castro
Secretary
U.S. Department of Housing and Urban Development
451 7th Street, S.W.
Washington, D.C. 20410

(Submitted electronically via website www.regulations.gov)

RE: HUD-2016-0124-0001

Dear Secretary Castro,

On behalf of the eighteen undersigned conservation organizations, we are pleased to submit this letter of comment in support of the Department of Housing and Urban Development's ("HUD") proposed rule "Floodplain Management and Protection of Wetlands; Minimum Property Standards for Flood Hazard Exposure; Building to the Federal Flood Risk Management Standard" ("the Proposed Rule"). However, we recommend HUD, when funding the construction or rebuilding of critical infrastructure projects, account for climate impacts, such as sea level rise, over the lifetime of the project by using the Climate Informed Science Approach ("CISA") as described in Executive Order 13690.

Flooding — the most common and costly natural disaster in the United States — is projected to increase in frequency and severity in the coming decades.¹ Recognizing the negative economic, environmental, and social implications of this trend, we strongly believe action must be taken at the Federal level to improve the resilience of our communities, and to preserve and protect the nation's floodplains. As such, several of our organizations supported the Obama Administration's issuance of Executive Order 13690 and the Federal Flood Risk Management Standard ("flood protection standard").² The executive order and the flood protection standard directed Federal agencies to avoid, if possible, the long and short-term adverse impacts associated with floodplain development and to take action, informed by the best available science, to protect federally-funded infrastructure from an increasing risk of major flood events nationwide. The Proposed Rule would update HUD's floodplain management regulations to be consistent with these requirements.

As HUD contributes significantly to the development of Federally-funded infrastructure projects, like affordable housing, throughout the nation, how HUD chooses to implement the executive

¹ See generally AECOM, The Impact of Climate Change and Population Growth on the National Flood Insurance Program through 2100 (June 2013) (assessing the effects of climate change and population growth on floodplains throughout the United States).

² Letter from 60 Water Protection Network Members to Adrian Sevier, Chief Counsel, Federal Emergency Management Agency (May 5, 2015) (on file with author).

order and the flood protection standard will have long-lasting impacts on the resilience of our communities and the health of our environment. In general, we support HUD's Proposed Rule, but believe revisions must be made to truly attain the intentions of the executive order and the flood protection standard.

I. HUD should use the Climate-Informed Science Approach for Critical infrastructure

We believe HUD's proposal concerning the protection of critical, Federally-funded projects falls short. Given that critical projects, such as the funding of hospitals and nursing homes, are deemed projects for which even a slight chance of flooding would be too great, these projects must account for the impacts of climate change. This is especially true for coastal areas. Sea level rise must be accounted for in planning and designing of critical projects to fully account for future flood risk. Failure to evaluate sea level rise over the next several decades would be an egregious oversight when deciding what to build, where to build, and how to build in coastal environments. As such, the CISA should be the primary approach for determining the flood protection standard floodplain and the corresponding level of resilience to which critical infrastructure projects must be built. The Free Board Value Approach (FVA) should only be used if it provides a higher level of protection over the CISA. The 500-year floodplain approach should not be used in coastal areas as it does not account for wave action and storm surge.

II. HUD's use of the Freeboard Value Approach for non-critical projects is an effective mitigation approach

We support HUD's choice of the FVA, which requires a higher vertical elevation and larger horizontal extent, to delineate the flood protection standard floodplain for non-critical infrastructure projects. First, elevating or floodproofing a structure above the 100-year floodplain is an effective and proven means to mitigate flood risk. Multiple states and local communities have already implemented elevation requirements for both public and private development that either meet or exceed the elevation requirements required under the flood protection standard. Thus, HUD's approach is not novel, but a common practice across the United States for mitigating flood risk and reducing post-disaster flood damages.

Second, the expanded horizontal extent will better protect people and property located on the fringes of the 100-year floodplain as flood losses do not end at this increasingly arbitrary boundary. Currently, 20 percent of flood insurance claims occur and one-third of Federal disaster assistance for flooding is directed to areas outside of this zone. An expanded floodplain footprint will capture these flood fringe areas for protection, reducing the amount of post-disaster assistance expended, and thus saving taxpayer dollars.

In addition, the effects of climate change are increasingly altering what constitutes the 100-year floodplain. Currently, the Federal Emergency Management Agency's (FEMA) Flood Insurance Rate Maps, which depict the 100-year floodplain and are used as a guide for development, are only based on historical flood events. The maps do not account for future flood risk, which is increasing in severity and frequency, and projected to increase flood prone areas along the

nation's rivers, on average, by 45 percent.³ The FVA's expanded horizontal extent will help account for this expansion of the nation's floodplains.

Also, we are pleased HUD will comply with higher state, tribal, territorial, or local government flood risk standards when such standards are more protective than those indicated in the Proposed Rule. Complying with higher state and local elevation requirements helps to encourage and support communities to adopt higher floodplain protection standards.

III. HUD Must Provide More Guidance on the Use of Nature-Based Approaches

We strongly support the use of nature-based approaches, including green infrastructure, as practicable alternatives for preserving floodplains and floodplain function. However, we are concerned that the proposal does not provide adequate direction on how to incorporate nature-based approaches into the analysis. We urge HUD to provide guidance for applicants on how to consider natural systems, ecosystem processes and nature-based approaches, as required at 24 C.F.R. § 55.20(c).

We look forward to working with you on this important matter. For any further information, please contact Marisa Escudero at Water Protection Network at EscuderoM@nwf.org.

Sincerely

(18 Organizations and their Representative)

American Rivers

Meghan Boian
Associate Director, Policy &
Government Relations

Atchafalaya Basinkeeper

Dean A. Wilson
Atchafalaya Basinkeeper &
Executive Director

Bluestem Communications

Jennifer Browning
Executive Director

**Center for a Sustainable
Coast**

David C. Kyler
Executive Director

**Committee on the Middle
Fork of the Vermilion River**

Clark Bullard
Director

**Friends of the Santa Clara
River**

Ron Bottorff
Chairman

**Great Egg Harbor
Watershed Association**

Fred Akers
Administrator

Greenway Network, Inc

Charlene Waggoner
President

Gulf Restoration Network

Cynthia Sarthou
Executive Director

³ See AECOM, [The Impact of Climate Change and Population Growth on the National Flood Insurance Program Through 2100](#) ES-6 (June 2013) (assessing climate change and population growth impacts on floodplains throughout the United States).

Hoosier Environmental Council

Indra Frank
Environmental Health and
Water Policy Director

Iowa Environmental Council

Ralph Rosenberg
Executive Director

Kentucky Waterways Alliance

Judy Petersen
Executive Director

Missouri Coalition for the Environment

Heather Navarro
Executive Director

MnDak Upstream Coalition

Trana Rogne
Steering Committee Chair

Natural Resources Defense Council

Joel Scata
Project Attorney, Water
Program

Ohio Environmental Council

Kristy Meyer
Managing Director, Natural
Resources

Tennessee Clean Water Network

Dana Wright
Water Policy Director

The Wetlands Initiative

Paul Botts
President and Executive
Director