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The Union of Concerned Scientists (UCS) released a report on August 13 that criticizes the failure of the National Flood Insurance Program (NFIP) to take account of climate change in risk assessment. The report is part of a larger effort by UCS to convince the Federal Emergency Management Agency (FEMA) to account for climate impacts on flooding in its policies. The report comes before the planned initiation of increased premiums for risky buildings, which will be done by the NFIP on October 1. It is among a number of changes that are contained in the Biggert-Waters Flood Insurance Reform Act of 2012 signed into law on July 1 by President Obama.

The legislation requires FEMA to establish a "technical mapping advisory council" to overhaul floodplain maps, but it is unclear whether this panel will advise the use of climate projection models in their assessment of future risks. The UCS report underlined the fact that FEMA flood maps are used by local land planners, engineering firms, and developers around the country for decisions such as site selection and building strength. The report urges FEMA to incorporate "scientific projections of sea level rise and its impacts, including coastal erosion and magnification of flooding risks from higher high tides and storm surges" in order to "set insurance rates and guide building codes and floodplain development decisions."