

# SOLVING THE CLIMATE CRISIS

*The Congressional Action Plan for a Clean Energy Economy and a Healthy, Resilient, and Just America*



## Mitigating Flood Risks

Climate change is causing sea levels to rise and extreme weather to intensify, worsening the impacts of coastal, inland, and urban flooding. Unwise building and rebuilding in flood-prone areas, compounded by degradation of natural buffers against flooding and chronic underinvestment in flood hazard mitigation, is further increasing dangerous exposure to floods.

Federal flood standards that guide permitting and funding for community development, infrastructure, and disaster recovery have largely stagnated since the 1970s, enabling federal investment to continue in flood-prone areas. Meanwhile, the National Flood Insurance Program suffers from outdated mapping, inadequate mitigation funding, and unaffordable costs for those who can least afford to be uninsured when floods strike.



## MANAGE FLOOD RISKS FOR A CLIMATE RESILIENT NATION

The United States must invest in making communities more flood resilient by restoring natural floodplains and reducing the risks of loss of life and property in floods. The federal government must develop accurate and precise information on current and future flood risk and use risk-based flood standards to help communities decide how and where to grow and rebuild after disasters.

### CONGRESS SHOULD:

**Reform federal flood risk standards to reflect the most recent projections of sea level rise and extreme rain events** to ensure that federal investments support flood-ready communities and infrastructure, while reducing the risks and costs of future flood disasters.

**Strengthen the National Flood Insurance Program** by enhancing mapping of current and future flood risk, reducing uninsured loss, addressing insurance affordability, incentivizing preservation of flood-prone open space, ensuring that analyses reflect extreme rain events that overwhelm urban drainage systems, providing community-wide flood insurance, and improving flood risk disclosures for property transactions.

**Enhance dam and levee safety standards and programs** that provide technical assistance and funding to state, local, tribal, and territorial governments to incorporate future flood risk, restore and integrate natural features, and reduce the risks of catastrophic system failures.

**Help communities restore and protect naturally functioning coastal and riparian ecosystems** that can filter and store floodwaters, reducing both flood risk and pollution.

**Prevent toxic releases in storms** by strengthening regulatory requirements for industrial facilities.