

# Reducing Losses in High Risk Flood Hazard Areas: A Guidebook for Local Officials





**REDUCING LOSSES IN  
HIGH RISK FLOOD HAZARD AREAS:  
A GUIDEBOOK FOR LOCAL OFFICIALS**

**Prepared by  
The Association of State Floodplain Managers  
for  
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## PREFACE

As indicated by its title, this publication is intended to provide guidance to local officials in their efforts to reduce flood losses in high risk flood areas.

Since some of these high risk flood areas have not been specifically identified by the Federal Insurance Administration, the implementation of appropriate floodplain management criteria for those areas is not required for participation in the National Flood Insurance Program. However, for those communities which have experienced losses to life and property in those high risk flood areas and which have an interest in addressing those hazards, the community options and management strategies which follow are available for their consideration and, where appropriate, their use. The community options, with accompanying examples of adopted local/state measures, or suggested model ordinance language, should provide useful guidance to the local decision maker.

The Federal Insurance Administration believes that reducing flood damages in high risk flood hazard areas can and should be addressed at the local or state level. Therefore, while not a condition of participation in the National Flood Insurance Program, the use of these community options and management strategies is encouraged. This guidebook should greatly facilitate that effort.

## HOW TO USE THIS GUIDEBOOK

This guidebook has been prepared to help local governments improve the effectiveness of their floodplain management programs for high risk flood hazard areas. It is designed to:

1. Identify general areas where special risks are posed to life and property due to the depth, velocity and duration of flooding, debris in the water or other factors.
2. Describe a process for amending existing regulations or adopting new regulations for high risk areas.
3. Provide examples of innovative community programs and approaches for high risk areas.
4. Direct guidebook users to sources of more detailed information on high risk areas.

Chapter 1 of this guidebook gives an overview of nine types of high risk areas. Chapter 2 explains the importance of managing high risk areas and describes generic options and steps for improving their management. Chapters 3 through 11 provide descriptions and guidance for managing development in high risk areas. All chapters follow a common framework, where each of these items is included if appropriate:

The Hazard

Existing Mitigation Efforts

Options for Action

Policy and Program Elements

Mapping

Regulatory Action

Nonregulatory Action

Selected References

Appendices

Appendices contain examples of ordinances, regulations, guidelines and descriptions of community programs.

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