



National Association of Home Builders  
FEMA 100-Year Flood Plain Map Study  
Skagit River Basin, Washington  
Town Hall Meeting  
May 24, 2007

**WASHINGTON, DC, May 22** – The National Association of Home Builders continues to be concerned about the speculations and unscientific information employed in the U.S. Army Corps of Engineers (Corps) and the Federal Emergency Management Agency (FEMA) draft Flood Insurance Rate Maps (FIRMs) for the Skagit River basin.

As a result, the plan lacks utility for the audience and use for which it is intended. It is inaccurate and unreliable.

NAHB is also troubled that the agencies are pushing to finalize the updated maps before completing the Flood Reduction Study, the findings of which will affect the outcome of the maps.

NAHB represents more than 235,000 member firms involved in all facets of residential and light commercial construction. Our concern over the draft maps stems from the nearly 600 members of the Skagit and Island Counties Builders Association who, along with home buyers, will be significantly and adversely affected by the revised floodplain maps, as well as the unauthorized, unscientific, and inappropriate use of unsubstantiated, unreproducible, unquantifiable, and anecdotal information to support the important and far-reaching policy decisions represented within the maps.

FEMA is updating FIRMs throughout the country. The map modernization effort is expected to result in better risk management, planning, preparation and public awareness. Updating the maps will also result in the designation of many new areas as being within the 100-year floodplain and increased base flood elevations (BFEs) for many parts of the country.

These new designations trigger a host of requirements including mandatory flood insurance purchase requirements, restrictions or extra costs for participation in federal programs, local revisions to land use ordinances and other regulations, rules, and restrictions governing construction within the 100-year floodplain and the mandate to elevate structures above the BFE, as well as possible new mitigation practices and/or requirements.

Because of the clear and substantial impact on existing and new structures, and the negative consequences of over-designating so-called “flood plains,” it is of utmost importance that FEMA and its contractors follow – as a minimum requirement -- the Information Quality Guidelines of the Office of Management and Budget (OMB)<sup>1</sup> and the Department of Defense (of which the Corps is an agency), and use sound science principles.

To date, however, that has not been the case. Although FEMA has stated that “Because of the significance of the BFEs, FEMA is careful to ensure their accuracy,”<sup>2</sup> it has failed to do so here. Instead, FEMA and the Corps have relied upon estimated historical data that is of questionable quality and integrity, raising questions regarding the data’s accuracy and validity.

In short, the so-called “data” represented by the unpublished “Stewart Reports” of 1918 and 1923 are anecdotal evidence – and even legends – of flooding in the late 1800s and early 1900s, not the scientifically valid information needed to make serious policy decisions. To the extent Mr. Stewart may have made scientific measurements, no one has ever reviewed them. Even the 1961 publication based in some part on his notes likely did not benefit from Mr. Stewart’s own review, as he seems to have passed away by then.<sup>3</sup> The mere fact that the Stewart data is incompatible with the Corps’ hydrologic analyses of downstream flows and cannot be corroborated with the forensic investigation of the Smith house should be sufficient to demonstrate its flaws and the inappropriateness of its use.

In addition to ensuring the use of good and reliable data, NAHB is interested in ensuring that all flood management options have been considered. In an effort to minimize flood risks and consider all appropriate flood reduction alternatives, Congress authorized the Corps to work with Skagit County and other local interests to conduct a General Investigation Study for the Skagit River. The study is to evaluate a number of flood damage reduction options, such as modification of dams, levees, floodwalls and floodproofing, and is scheduled to be completed in 2009.

Given the extreme and untenable increase to the BFE predicted for the Skagit River basin (6-8 feet higher than current levels), coupled with the likely reduction of the extent and depth of flooding due to any actions taken pursuant to the study’s recommendations of the study (i.e., increasing the capacity of a dam or levee), the agencies are urged to delay completion and implementation of any revised maps until the comprehensive flood damage reduction study has been completed and recommendations made.

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<sup>1</sup> Contrary to law, FEMA and the Department of Homeland Security do not seem to have any information quality guidelines of their own; at least, none are posted on their websites as required. Therefore, it is assumed that FEMA intended to follow the OMB guidelines.

<sup>2</sup> Federal Emergency Management Agency, Federal Insurance and Mitigation Administration, Appeal and Protests to National Flood Insurance Program Maps, an excerpt from *A Guide for Community Officials*, December 1993, p. 2.

<sup>3</sup> Stewart, James E.; Bodhaine, George Lawrence, “Floods in the Skagit River basin, Washington,” United States Geological Survey Water Supply Paper 1527. 1961.

In closing, NAHB is concerned that the agencies may not be meeting their obligations under the Information Quality Act and the agencies' associated Information Quality Guidelines – particularly as they relate to influential data, as the use of, and reliance on, historical, assumed records as the basis for the updated maps clearly falls outside of the Guideline's parameters. NAHB also believes it is imperative to fully consider all floodplain management options for minimizing and/or mitigating flooding risks. As a result, we urge the agencies to delay publishing the revised maps until all of the information and alternatives have been fully studied and data documented and verified as per the Guidelines.

The NFIP is intended to be a comprehensive program to guide development and mitigate against future loss. Only if and when the underlying basis for the floodplain management program – the maps – are updated with information that meets the data quality parameters outlined in the Information Quality Act, can FEMA, the Corps, the County, and its citizens be assured that their actions will balance the community's need for growth with the reasonable protection of life and property.

**NAHB Contact:** Susan Asmus  
(202) 266-8538  
[sasmus@nahb.com](mailto:sasmus@nahb.com)  
nahb.org

**ABOUT NAHB:** The National Association of Home Builders is a Washington, DC -based trade association representing more than 235,000 members involved in home building, remodeling, multifamily construction, property management, subcontracting, design, housing finance, building product manufacturing and other aspects of residential and light commercial construction. Known as “the voice of the housing industry,” NAHB is affiliated with more than 800 state and local home builders associations around the country. NAHB's builder members will construct 80 percent of the more than 1.56 million new housing units projected for 2007.