

# **American Flood Coalition**

Kentucky Task Force on Disaster Prevention and Resiliency June 27, 2025



### A nonpartisan coalition advancing solutions to flooding



#### Over 480 members across the country



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## **Our 4 Pillars for Flood Solutions**



## Fix federal data:

Updated and forward-looking data helps drive smarter infrastructure investments.



### **Empower state leadership**: Unlock proactive strategies to tackle flooding statewide.



### **Protect communities:**

Untangle federal programs to ensure taxpayer dollars get out the door faster and go further.



### Defend national security:

Ensure military readiness for flooding so service members can train and deploy 365 days a year.





# In Kentucky, floods can be grouped into two major categories



• Overbank River Flood Source:

> https://www.pbs.org/newshour/nation/rivers-floodtowns-in-kentucky-after-a-prolonged-deluge-of-rain

#### • Flash Floods

**Source:** https://abcnews.go.com/US/scientists-explain-deadly-flooding-kentucky-bad-bound-catastrophic/story?id=87832020



## **Overbank River Floods or Fluvial Floods**

**OVERFLOWING WATER NORMAL RIVER** LEVEL

These floods occur when water rises overflows over the edges of a river or stream

In KY, often caused by extended periods of rain, snow melt, or ice floes/jams



## **Flash Flood or Pluvial Floods**

These floods involve fast, powerful water triggered by heavy rain falling on sloped terrain.

**Surface water floods** happen when drainage systems are overwhelmed, causing water to spill into streets and/or backup into buildings.



# Water follows watershed dynamics, not jurisdictional boundaries

### A regional approach helps:

- Fairly pursue flood resilience strategies between upstream and downstream communities.
- Save money, as watershed-based approaches may support cost sharing; foster coordination; and reduce duplicative projects, studies, and other activities.
- Improve flood prediction, with updated, localized flood models, monitoring, and maps.
- Increase coordination between communities and federal and state partners.





# States can reduce risk over time by adopting a complementary mix of mitigation strategies



### Remove the hazard

- Dikes/Levees
- Dams
- Floodgates/barriers
- Pumping systems

### Limit exposure

- Freeboard elevation
- Buffers / setbacks
- Clustering / density bonuses
- Property acquisition
- Protected space
- Low impact development

### **Communicate risk**

- Flood-risk information
- Training/education
- Hazard disclosure
- Flood warning systems



## **Removing the hazard** – Pushing water away from developed areas

- Most often involve structural measures meant to withstand the impact of floods
- Recognizes the importance of protecting development in flood-prone areas for commerce, industrial production, and recreation; however, can lead to an increase in risk
- Can take multiple forms:
  - Armoring: hardening waterfront where substantial human investments are at risk
  - **Moderating:** structures to mitigate storm damage, such as breakwaters
  - Natural Features: techniques to replicate ecosystem services found naturally (e.g., artificial reefs)







## Limiting exposure

## Getting development out of the way of water

- Entails removing and preventing development in the most vulnerable areas
- Up or out mentality
  - Vertical strategies: structures are lifted above the base flood elevation
  - Horizontal strategies: assets are pulled back or prevented from being placed in a flood-prone area
    - Can either be incentive-based "pull" strategies or regulatory "push" strategies
- Third strategy involves measures to make the water avoid structures, like drainage maintenance and protected wetlands





## **Communicating risk**

## **Providing public and targeted information on flood risk**

- Extremely important to communicate risk with the public to inform decision making.
- Stream and rain gages, flood modeling, and real time mapping help predict where water will flow and what will be at risk.
- Risk communication techniques include:
  - Flood-risk information: providing regular information about flood risk through media outlets and public outreach
  - Hazard disclosure: disclosing a property's potential flood hazard to prospective buyers before lenders notify them of the need for flood insurance
  - Alert networks: sirens, mobile phone alerts, and other means to warn people of imminent flooding



# States are critical to protect communities from flooding

- State government action is critical to protect local communities that have a limited ability to manage flooding on their own
- States can more effectively manage water across
   watersheds that span jurisdictional boundaries
- States with strong strategies win an outsized share of federal dollars
- State involvement is critical to prevent damages and responsibly steward taxpayer resources



Working with state leaders around the country, AFC has developed our State Flood Resilience Framework

+ Leadership & Accountability

Who is in charge?

Data Management & Risk Assessment What's at risk?

+ Strategic Planning

What should we prioritize?

Funding & Financing

How do we pay for it?

Statewide Standards

How can we institutionalize change?



#### **Policy Area** Legislative Solutions

Leadership & Accountability	<ul> <li>Codify resilience office(r) with budget, permanent staff, and authority to break down agency silos (note: either create a new office or designate an existing office.</li> <li>Fund watershed coordinators to plan across jurisdictions and reduce technical burden on local communities.</li> <li>Designate watershed-based regional entities to build flood resilience.</li> </ul>
Data Management & Risk Assessment	<ul> <li>Establish or designate a statewide data and modeling coordination hub to:         <ul> <li>Complete a statewide flood risk assessment (e.g., state-owned properties, dams and levees, critical infrastructure).</li> <li>Collect flood data/inputs, identify gaps in the data and close them.</li> <li>Act as home for statewide flood data and conduct modeling that identifies risk scenarios and options to reduce risk.</li> </ul> </li> </ul>
Strategic Planning	<ul> <li>Require a statewide flood resilience strategy that includes measurable goals, a prioritized list of flood projects, and metrics to measure progress.</li> <li>Use state programs to empower farmers to adopt flood resilience practices on working lands.</li> <li>Establish a technical assistance program to support resilience planning at the watershed level.</li> <li>Incorporate flood risk reduction into local/regional transportation and comprehensive plans.</li> </ul>
	<ul> <li>Develop a statewide investment framework to allocate funds towards the highest priority projects and responsibly.</li> </ul>

 Develop a statewide investment framework to allocate funds towards the highest priority projects and responsibly steward taxpayer money.

Funding & Financing

- Establish consistent funding to invest in flood protection infrastructure and solutions.
- Establish a recurring state funding source for local match requirements to ensure the maximum amount of federal dollars come to the state.
  - Create a common application for state-administered flood resilience grant programs.
  - Adopt the latest building codes, including all flood-related provisions.

#### **Statewide Standards**

- Ensure flood risk disclosure to protect prospective homebuyers and renters.
- Enable local governments to establish stormwater utilities or similar functions to fund flood protection infrastructure.

14

Building a stronger, more economically prosperous Kentucky