

H. Introduction

This report is a preliminary examination of the issues and options in flood hazards management and flood insurance. Its goals are to identify the needs of Congress for new or improved policy-related information, and to suggest specific information and knowledge that may be lacking which could be supplied by congressional support agencies, executive branch agencies, State and local governments, and private groups.

This report concerns:

- Trends with respect to the physical, social, institutional, and other elements of society that relate to flood hazards.
- Policy issues (i.e., areas of enduring public conflict) associated with reducing flood hazards.

- The lifecycle of a flood hazard, from man's -- first movement into a hazardous area through a flood disaster and subsequent recovery. The lifecycle concept is a useful new framework for relating trends, issues, responsibilities, and policy options.

From these three considerations, the report moves on to identify what additional knowledge is needed to improve the policy and operational aspects of flood hazards management. It concludes by presenting some policy options for further consideration by Congress.