



There are over 1500 municipalities in New England. Each has important authority over land use, and most have a strong tradition of independence. These are great strengths but pose a challenge to federal and state agencies that want to help New England communities become river-smart. Many small rural communities also have limited staff, funding and expertise.

III. The Challenge of River-Smart Governance in New England Communities: Lessons for Policy

In the previous chapter, the science of fluvial geomorphology led us to general management lessons. However, it is more difficult to step directly from general management lessons to practical methods for implementing those lessons, and the kinds of policies that might support them.

The key question for this chapter and the next is: What kinds of federal and state policies and programs could most help New England communities to become river-smart – while still being feasible, given the challenges of legislative and regulatory change, and limited fiscal resources?

To answer this question, the UMass River-Smart project worked from 2012 to 2015 to investigate three subjects: New England communities' needs; current major federal and state policies and programs on which we can build; and models of programs that seem to work particularly well. This chapter outlines and summarizes our findings. More details of our research methods, approach and findings are provided on our website. We also benefited from other researchers' work on similar topics.²⁷

Small Towns with Big Responsibilities: What New England Communities Need and Want From Government Agencies and Programs, In Order to Become River-Smart

The starting place for understanding New England communities is to recognize some of their particular characteristics that present both strengths and challenges. Distinct from other U.S. states, New England states have weak or non-existent county governments. Also in contrast to other states with strong county systems, almost all land area in New England is part of a municipality of some kind. Thus, local government for the most part means municipal

government, and local communities for the most part mean towns and cities.

New England also has a long history of strong local identity and independence. This independence has been codified in some of the New England states as home rule, and in others, is simply a deep commitment rooted in local and state culture.

Because of these factors, compared to communities in other states, New England communities have particularly strong responsibilities, authorities and independence.

Yet many of New England's municipalities have only a few dozen to a few hundred people – especially towns in the remote mountainous regions and rural valleys where communities are often most at risk of river flood damage.²⁸ Local governments are often operated largely by volunteers, and may have only one or two paid staff. Residents often come out to help one another in times of trouble, bringing great resources and resilience to their communities. In terms of local government's more mundane functions, however – whether maintaining roads and bridges, planning for future infrastructure or emergencies, administering land use or economic development policies – towns are often strapped for resources. The problem is exacerbated in some areas of rural New England, where localities have lost population and income over the last several decades as economies have shifted.

The weakness of counties in much of New England also means there is no local government that works routinely across a spatial area larger than a single municipality. This makes planning and mitigating for river floods more difficult, as often towns and cities need to coordinate their efforts up and down river in order to address both potential management actions and their consequences.

The great tradition of direct participatory democracy in New England can also make it more challenging for New England towns to respond quickly or effectively to the threats of river flood damage. In Town Meetings across the region, residents of small and medium-sized communities directly participate in decision making about issues like funding new bridges or passing new ordinances. We are rightly proud of this democratic heritage. However, Town Meeting is usually just once or twice a year in any given community, making quick decisions difficult. Moreover, because towns have so many “cooks” directly stirring the “broth” in our local governments, decision-making can be contentious. Funding decisions, and decisions about using municipal authority to limit or regulate private property, are often particularly difficult – yet these are sometimes decisions that are needed in order for towns to become river-smart.

From a local New England community’s point of view, state and federal government policies and programs will be most helpful if they can recognize and work with this context. Municipal leaders and residents want government agencies and programs to respect their traditions, strengths and independence, while supporting them as they extend into new responsibilities, and while coordinating across towns and cities as needed.

How can we translate this general context and these general desires into more clearly articulated community needs, specific enough to begin to shape government agencies and programs? To focus our thinking, and to connect back to the previous chapter on river science and management, we can ask: What things do New England communities need in order to become river-smart?

Thoughtful officials, staff, landowners and residents across New England’s towns and cities have begun to articulate answers to these questions. So have many government agency employees with experience working with communities. We talked to numerous people from both these groups. Based on this research, we identify the following core needs of New England communities to become river-smart. These

inform the analysis in the rest of this chapter, and our five target recommendations in Chapter IV.

Core Needs of New England Communities for Becoming River-Smart

1. **Information, data, and training** on river science and river floods – for town leaders, staff and residents and for the many people and organizations, working in and around towns on structures and issues that affect resilience in river floods (this core need is addressed in Recommendations 1 and 4).
2. **Actions by non-municipal entities need to be river-smart** (e.g. road, bridge and utility repair; reservoir and dam management) (addressed in Recommendations 2 and 4).
3. **Coordination among public agencies, institutions and programs** so that they provide coherent, consistent guidance toward river-smart practice (addressed in all recommendations, especially Recommendation 5).
 - Sectors of public policy that need to be coordinated: flood hazards and emergencies, river and riparian ecosystems, fish and wildlife, water quality, infrastructure maintenance and repair, and land use, planning and development
 - Aspects of public policy that need to be coordinated so they promote river-smart practice across all sectors: on-the-ground projects; funding; insurance and incentives; data collection and dissemination; regulations; education and outreach programs; guidelines for best management practices
4. **Technical, administrative, and legal support** to assist towns and cities to take river-smart actions themselves, from problem identification to project implementation (addressed in all Recommendations, especially 2, 3 and 5).
 - 4a. **Support for towns and cities to conduct investigations and planning**
 - Facilitation of and guidance for local investigations and planning

- Facilitation of and guidance for multi-municipality watershed or regional planning
- Guidance on what is needed in different circumstances to prevent, reduce or mitigate river flood damage
- Incentives for river-smart planning

4b. Support for towns to acquire funding and build support to take action

- Help identifying sources of funding and support
- Help navigating regulations and funding requirements
- Help preparing grants, designs, etc.
- Easy-to-follow directions and templates, e.g. for funding applications or baseline studies
- Legal advice on municipal authority in relation to states, the federal government, individual property owners, and other towns and cities
- Help navigating and conducting community, property owner, and multi-municipality outreach and involvement
- Incentives for river-smart actions

4c. Support for design and implementation

- Easy-to-follow directions and templates, e.g. specifications for preferred bridge designs depending on different conditions
- Legal backing (if needed) to support local actions and measures
- Ongoing technical assistance as towns carry out their actions

5. Ease in meeting regulatory and funding requirements to undertake river-smart actions, so towns and cities can get timely approval and undertake river-smart actions without tremendous cost or effort (addressed in Recommendations 2, 3 and 5).

6. Funding to help pay for river-smart planning, preparations, actions, and follow-up (addressed in Recommendations 2, 3 and 5).



People of the town of Rochester, Vermont discuss ways to help those harmed by Tropical Storm Irene

Diverse Agencies and Programs with Some Common Constraints: Federal and State Agencies and Programs that Deal with Floods, Hazards, Rivers and Riverside Lands

There are many federal and state agencies and programs that are already working to meet New England's needs in relation to rivers and floods. To what extent do these agencies and programs provide and address what communities need in order to become river-smart? What constraints do they face? The following table outlines some of the most important federal programs and their ability to meet the over-all community needs listed above. In many cases, state programs extend or are able to fill some of the gaps left by federal policy and programs. We do not list all the relevant state policies and programs; they are too many and too diverse. A few model state efforts are profiled in the research section that follows, as well as in the recommendations in Chapter IV.

Table 1. Major Federal Agencies and Their Contributions to Help New England Communities Become River-smart

AGENCY OR PROGRAM	PROGRAM, ACTIVITY OR FUNCTION	COMMUNITY NEEDS MET (SEE PP. 26-27)	MAJOR CONTRIBUTION TO HELPING NEW ENGLAND COMMUNITIES BECOME RIVER-SMART	LIMITATIONS IN HELPING NEW ENGLAND COMMUNITIES BECOME RIVER-SMART
Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP)	Flood insurance maps	Information, data, and training (1)	Very useful data, readily usable. Huge amount of research done for communities and other agencies. Standardized data, mutually comprehensible across the country.	Focused on inundation - misses fluvial hazards from river floods. Maps not updated frequently, and smaller streams not mapped.
	FEMA flood mitigation guidelines and requirements	Support for towns to conduct investigations and planning (4a); Support for design and implementation (4c)	Extensive guidelines and clear incentive for property owners to reduce flood damage risk (can get insurance in flood hazard area, or under Community Rating System, can get discounted insurance).	Mainly focused on inundation, elevation - attention to fluvial hazards limited.
	Multi-hazard mitigation community planning	Support for towns and cities to conduct investigations and planning (4a)	Provides clear incentive for communities to adopt floodplain management ordinance or better community-scale mitigation measures. Encourages local input and participation. Communities may include fluvial hazards under Community Rating System (property owners in community can get insurance, or under Community Rating System, can get discounted insurance).	Mainly focused on inundation, elevation - attention to fluvial hazards limited. Requires individual local governments to adopt plans, inhibiting multi-town coordination.
FEMA Public Assistance Program - disaster recovery funding	Recovery funding	Funding (6); Ease in meeting regulatory and funding requirements (5)	Pays for recovery and repair of damaged public infrastructure. Environmental and other review is waived so repair can happen quickly. Can fund some mitigation.	Usually will not pay for upgrades, so vulnerable infrastructure is replicated. Usually requires 25% cost share, making this burdensome for small towns. Only available after declared emergency. Some guidance documents still suggest structural repairs without cautions that this may divert fluvial hazards to other locations.
FEMA Hazard Mitigation Grants Program (HMGP)	HMGP funding	Funding (6)	Provides moneys to reduce risk in advance of a flood. Encourages long-term perspective.	Competitive grant program so many applications will fail. Application and cost-share requirements are burdensome for small communities; sometimes prohibitively so. Discourages multi-municipality collaboration. Only available after declared emergency.
	Incentive for hazard mitigation planning	Support for towns to conduct investigations and planning (4a); Support for design and implementation (4c)	Provides clear incentive (eligibility for funding), and extensive and comprehensive guidelines for towns and communities to undertake hazard mitigation planning.	Hazard mitigation planning is burdensome and expensive for small towns and linked to uncertain funding, so the incentive is insufficient for many small communities to develop plans.

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AGENCY OR PROGRAM	PROGRAM, ACTIVITY OR FUNCTION	COMMUNITY NEEDS MET (SEE PP. 26-27)	MAJOR CONTRIBUTION TO HELPING NEW ENGLAND COMMUNITIES BECOME RIVER-SMART	LIMITATIONS IN HELPING NEW ENGLAND COMMUNITIES BECOME RIVER-SMART
Community Development Block Grants for Disaster Recovery (CDBG-DR)		Funding (6); Ease in meeting regulatory and funding requirements (5)	Provides money directly to local communities and states. May be used very flexibly, even to help pay for cost share for federal grants. May come with requirements for building for resilience.	Requires a Presidentially declared emergency, and Congressional appropriations. Must be spent within two years. Use of funds limits eligibility to use other funds, even if complementary.
US Army Corps of Engineers (USACE)	Structural flood control - flood control dams, levees, etc.	Actions by non-municipal entities are river-smart (2)	Maintains system of flood control dams that reduce flood peaks, and levees that protect particular cities and towns. Recently, has moved toward allowing more natural flows including high flows (at levels that still protect public safety).	Reduces beneficial flooding, and alters natural seasonality of floods harming aquatic, floodplain and riparian species. Reduces sediment downstream of dams which can increase erosion. High maintenance costs. Reservoirs required permanent land acquisition. Protects only some tributaries plus mainstem rivers.
	General Permit	Support for design and implementation (4c)	Pushes and guides communities and property owners to build more resilient stream crossing infrastructure.	Limited enforcement for small projects; in past, inconsistently coordinated with state regulations.
	Environmental restoration programs	Actions by non-municipal entities are river-smart (2); Information, data, and training (1); Funding (5)	Can support green infrastructure, environmental restoration. High-level technical expertise on water, rivers, floods.	Large projects with 25% non-federal cost share, so generally inaccessible directly to small towns. Funds are limited nationally.
	General Investigation programs	Information, data, and training (1); Funding (6)	Can support new understandings, frameworks, prioritization of restoration, etc. USACE has high-level technical expertise on water, rivers, and floods.	Large projects, many with 50% non-federal cost share, so generally inaccessible directly to small towns.
	Silver Jackets	Coordination among public agencies, institutions and programs (3); Information, data and training (1)	Coordinates state and federal agencies in promoting flood resilience.	Limited staff and funding. Does not work directly with communities.
Federal Highway Administration Emergency Relief	Road and infrastructure construction and maintenance	Actions by non-municipal entities are river-smart (2)	Quick reconstruction to get roads and bridges functional again. Relatively consistent funding. Forward-thinking standards require and fund improvements that maintain structure for design life.	Moneys and projects not available directly to communities. Covers limited range of infrastructure. Does not take fluvial hazards systematically into consideration.

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AGENCY OR PROGRAM	PROGRAM, ACTIVITY OR FUNCTION	COMMUNITY NEEDS MET (SEE PP. 26-27)	MAJOR CONTRIBUTION TO HELPING NEW ENGLAND COMMUNITIES BECOME RIVER-SMART	LIMITATIONS IN TO HELPING NEW ENGLAND COMMUNITIES BECOME RIVER-SMART
Environmental Protection Agency (EPA), US Fish & Wildlife (USFW), National Marine Fisheries Service (NMFS)	Regulations (e.g. Clean Water Act, Endangered Species Act) and recovery plans	Support for towns and cities to conduct investigations and planning (4a); Support for design and implementation (4c)	Regulations for water quality and species guide communities and landowners to protect streamside or riparian buffers, floodplains in ways that help river flood resilience.	Environmental goals not always well integrated with river flood public safety measures; sometimes these promote static, armored streams which can undermine rivers' ability to move and dissipate flood energy and volume.
	Funding, often through recovery plans	Funding (6); Support for towns and cities to acquire funding and build support to take action (4b)	Funding available to protect river functions, spaces, and connectivity in ways that can help reduce river flood volume, power, and damage.	
Natural Resources Conservation Service (NRCS)	Environmental Quality Incentive Program (EQIP), Emergency Watershed Program (EWP), and others	Support for towns and cities to conduct investigations and planning (4a); Support for towns and cities to acquire funding and build support to take action (4b); Support for design and implementation (4c); Funding (6)	Works closely with communities and landowners to help them improve lands and infrastructure. Provides technical assistance, guidance and funding as one package, assisting from start to end of project.	Funding programs have specific requirements that limit range of projects. Broader goal is usually to protect land, so some projects armor streams, which can undermine rivers' ability to move and dissipate flood energy and volume.
Federal Energy Regulatory Commission (FERC)	Hydropower licensing, compliance, safety & inspections	Actions by non-municipal entities are river-smart (2); Coordination among public agencies, institutions and programs (3); Funding (6)	Requires nonfederal dam owners to coordinate with federal dam managers and with federal, state and regional emergency responders in planning and executing emergency response if dam failures might cause significant property damage or loss of life. Encourages dam owners to include local communities in practice exercises. FERC can also require nonfederal dam owners to manage dams, reservoirs, and adjacent lands during regular operations to make fluctuations in river levels less rapid, and/or can require protection of floodplains and streamside riparian areas. The licensing process is participatory and encourages multi-party settlements that can creatively address different needs. Settlements may include funds that states and communities can use for river-smart actions.	Emergency Action Plans focus mainly on risk of dam failure; there is limited attention to other risks such as releases before, during or after high rain events. Vulnerability assessments focus on inundation hazards, not fluvial hazards. Communication and coordination prioritize federal, state and regional agencies and emergency response; coordination with communities is often indirect (through FEMA or states) and not as well developed. Dams alter river processes and functions, interfere with connectivity, and may prevent natural channel adjustments; these effects are seldom fully mitigated.

Common Gaps and Limitations of Federal Policy in Helping New England Municipalities Become River-Smart

As Table 1 shows, a wide array of federal agencies offer enormously helpful resources that contribute, or can contribute, to helping New England towns and cities become river-smart. However, they also leave some common gaps and limitations:

- Flood-related federal policies focus mainly on inundation, and do not adequately help municipalities prepare or mitigate for fluvial hazards
- Some programs still promote or facilitate old solutions – same-size structures or armoring streams, for example - that can increase long-term and downstream hazards
- Funding and application requirements are often burdensome for small communities
- Many agencies have limited staff and support may be available only after declared emergencies, and/or only on a competitive and short-term basis
- Programs may not be directly available to municipalities
- Different programs are often poorly integrated, and sometimes conflict
- Few programs facilitate multi-town collaboration in the same watershed or region; some even hinder this coordination

Challenges and Constraints Faced by Federal and State Government Agencies and Programs

What policies and actions might be able to fill in these gaps and help New England towns and cities become river-smart? Before answering this question, it is important to understand that, like New England towns, federal and state government agencies have their own particular context, constraints, and challenges.

The most over-arching constraint is that government agencies are taxpayer-funded (sometimes partly fee-funded) and their resources are finite. Indeed, budgets in many cases have decreased in the last decade

or two. The lack of county governments and the small size of many New England towns amplify this problem as federal and state governments work with over 1,500 local governments across the six New England states.

A second constraint is that agencies and programs are authorized by Congress or state legislatures to do specific tasks and to fulfill particular goals. They are also guided by their own rule-making and funding sources. These direct and limit an agency's use of its funds, staff, and resources. Among the tasks that have not been prioritized by legislators and regulators in recent years is long-range and large-scale cross-watershed planning, even though it would help communities to prepare for river floods.

Third, some technical approaches and systems of administration can become constraining. Among those that cause problems for flood readiness today are a definition of flood hazard areas that focuses only on inundation hazards (see Example 2, p. 16), and a terminology of "100-year floods" that have made people think floods are uncommon (see p. 12).

Finally, there are broader trends and pressures that shape and constrain government programs. In recent years, one key trend has been to require potential recipients of government aid to compete for that aid. This is done in the name of efficiency and cost-effectiveness but it can have an unintended exclusionary effect. Small towns often simply cannot muster the time, funds and expertise to prepare high-quality grant applications or requests for assistance. Meantime, many government agencies and programs are themselves now running on grant funds. For municipalities this means that a program that assists them one year as they start planning a project may be gone by the time they are ready to implement the project. It may also mean that fewer agency staff have the long-term tenure that enables them to get to know many communities well. Grant funding also means agencies often have less ability to respond to new and unexpected community needs.

Government agency staff may understand these problems, and yet feel they have no easy way to fix them. How do we move forward?

Moving Forward: Harnessing Government Commitment to Improve Agencies and Programs

To begin, it is important to recognize that, despite some real limitations and constraints, there are many government programs and policies at all levels of government in New England that are helping New England communities to prepare and mitigate for river floods. Lawmakers at all levels have appropriated funds for a variety of programs because they recognize these problems are real and solutions are needed. Moreover, there has been more willingness to appropriate increased funds and improve policies since Tropical Storm Irene hit the region.

Our call for policy change needs to be greater than a demand for more money, more programs. Rather, money and programs should more successfully reach and meet the needs of New England communities. In many cases, becoming river-smart will be more successful and require less cost in the long run if, rather than maintaining control structures and funding myriad restoration and mitigation programs, we can understand and respect rivers well enough to avoid putting new development and infrastructure in harm's way, and can allow rivers to recover their natural methods of flood management by using their floodplains and meanders.

We need some good models.

Models of Helping Communities Become River-Smart, and Lessons for Policy and Practice

Between 2012 and 2015, the UMass RiverSmart project investigated seven institutions – a range of organized groups and programs – that have been particularly successful in helping New England to become more river-smart.²⁹

Each case study institution had its own purpose, goals and resources, and each had different strengths and contributions. Our method was not to compare them, but to learn from all of them. We identified the strategies that each modeled, and strove to detail their most important model programs. These lessons were used to build our five target recommendations (see chapter IV). We also profile key programs and contributions of several of the institutions in pull-out Examples in this report. Our findings and their contribution to this report are summarized in Table 2.

More details of our research and research findings are available on our website, <https://extension.umass.edu/riversmart/>.



Table 2. Case Studies Investigated as Successful Examples of Efforts to Become River-Smart

INSTITUTION (WEB PAGE)	KIND OF INSTITUTION	FUNCTION / GOAL RELATED TO RIVER-SMART COMMUNITIES	COMMUNITY NEEDS MET (Pr. 26-27)	RECOMMENDATION #	EXAMPLE #
<p>Vermont Rivers Program http://www.anr.state.vt.us/dec/waterq/rivers.htm</p>	<p>State program</p>	<p>Goals are to support flood resilience, public safety, and ecological connectivity across and along rivers and floodplains. Provides river and floodplain assessments, including fluvial hazard risk and delineation of river corridors. Provides technical, regulatory and financial assistance to evaluate and mitigate activities in rivers, streams, floodplains, and river corridors. Offers training to transportation workers and others.</p>	<p>1, 2, 3, 4 (a, b, c), 5, 6.</p>	<p>1, 2, 3, 4, 5</p>	<p>3, 4, 6, 7, 9, 10, 11, 12, 13,</p>
<p>New Hampshire Post-Incident Recovery Response Team (PIRRT) / New Hampshire Silver Jackets http://silverjackets.nfrmp.us/State-Teams/New-Hampshire</p>	<p>Formal inter-agency partnership</p>	<p>Coordinates and informs state and federal river and flood activities in New Hampshire to improve consistency and river-smart practice. Goals are to help New Hampshire better prepare, mitigate, and recover from flood events and to reduce flood risk.</p>	<p>3</p>	<p>3</p>	
<p>Natural Resources Conservation Service (NRCS): Environmental Quality Incentive Program (EQIP), Emergency Watershed Protection (EWP) and other programs http://www.nrcs.usda.gov/</p>	<p>Federal agency with state offices, linked to substate Conservation Districts</p>	<p>Provides technical and financial assistance to plan and implement conservation practices on private agricultural and forest lands (EQIP). Many of these practices can restore rivers' ability to move and dissipate force and volume. Also helps communities relieve imminent hazards caused by natural disasters (EWP) - e.g. can help communities replace inadequate, failing culverts with ones that are more appropriately sized and shaped. NRCS's EWP is available even when there is not federal or state disaster declaration.</p>	<p>4 (a, b, c), 5, 6</p>	<p>2, 3, 5</p>	<p>11</p>
<p>Franklin Regional Council of Governments (FRCOG): Natural Resources Planning, Emergency Preparedness, and other programs http://frcog.org/</p>	<p>Regional agency (substate / multi-municipality)</p>	<p>Goals are to promote opportunity, resilience and sustainability in the 26 towns of Franklin County, western Massachusetts. River-smart goals include promoting sustainable land use practices, conserving watershed and water resources, facilitating emergency preparedness, and raising public awareness about the value of natural "green infrastructure." Works with federal and state agencies, and local communities, to acquire funding, provide technical support for planning, assessments, and project implementation, and facilitate multi-town coordination.</p>	<p>1, 2, 3, 4 (a, b, c), 5</p>	<p>3, 4, 5</p>	<p>19</p>
<p>Creating Resilient Communities</p>	<p>Informal collaboration among communities, agencies, nonprofit conservation groups</p>	<p>Goal is to coordinate among different towns, groups, and individuals to coordinate efforts and seek additional resources for river-smart recovery, assessment, mitigation, and preparation. An ad hoc group of community leaders, government agency representatives, conservation group leaders, and university researchers and extension faculty.</p>	<p>3, 4(a, b)</p>	<p>3, 4, 5</p>	
<p>White River Partnership http://whiteriverpartnership.org/</p>	<p>Nonprofit conservation group</p>	<p>Goal is to bring people and communities together to improve the long-term health of the White River watershed. Works with state, federal and regional agencies to support landowners, communities and volunteers to acquire funding, conduct assessments, and carry out on-the-ground flood resilience, water quality and watershed improvement projects.</p>	<p>1, 2, 3, 4 (a, b, c)</p>	<p>3, 4, 5</p>	<p>21</p>
<p>North Atlantic Aquatic Connectivity Collaborative https://www.streamcontinuity.org/</p>	<p>Network among individuals in universities, conservation groups, government agencies</p>	<p>In order to support aquatic connectivity, has networked across universities, conservation groups, and government agencies, to develop common protocols for assessing and improving road-stream crossings. Also provides trainings and has developed a database of crossings.</p>	<p>1, 2, 3</p>	<p>2, 4</p>	<p>8, 9</p>

Governance, Policy and Institutional Lessons for River-Smart New England Communities

To summarize this chapter, there are four key governance, policy and institutional lessons to help New England communities become river-smart:

1. New England towns and cities have needs that are distinct from local governments in other parts of the country, because of their particularly strong responsibilities, authorities and independence. Yet small remote towns that often bear the brunt of river flood damage generally have limited staff, funding, and expertise. These strengths and challenges result in identifiable specific needs:

- 1) Information, data, and training on river science and river floods
- 2) Actions by non-municipal entities need to be river-smart
- 3) Coordination among public agencies, institutions and programs
- 4) Technical, administrative, and legal support
 - 4a) Support for towns and cities to conduct investigations and planning
 - 4b) Support for towns to acquire funding and build support to take action
 - 4c) Support for design and implementation
- 5) Ease in meeting regulatory and funding requirements to undertake river-smart actions
- 6) Funding

Federal and state policies, programs and staff that aim to help New England communities need to recognize and support these peculiar strengths, challenges and needs.

2. Federal agencies provide an enormous range of resources and contributions to help New England communities become river-smart, but there remain gaps in their ability to meet New England communities' flood resilience needs. State agencies and programs fill some but not all of these gaps. Among the most common:

- Flood-related policies focus mainly on inundation, not fluvial hazards
- Funding requirements are burdensome for small communities
- Many agencies have limited staff and funding; programs may not be directly available to municipalities; and different programs are often poorly integrated, and sometimes even conflicting

3. Federal and state agencies face four general, pervasive constraints

- Limited budgets
- Limited authorities
- Constraining technical approaches
- Unreliability and exclusion when these are unintended consequences of competitive funding models

Rather than criticizing government officials and agencies, we should help guide them to spend their taxpayer-provided moneys, and orient their programs in ways that reach and meet the needs of New England communities more successfully.

4. There are numerous organizations in New England that have been particularly successful in helping New England communities to become more river-smart. These can and should be investigated for a range of models and lessons. Many of these are included in our recommendations and examples in Chapter IV.