

November 24, 2015

The Honorable Paul Ryan
Speaker
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Majority Leader
United State Senate
Washington, D.C. 20515

The Honorable Nancy Pelosi
Minority Leader
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Harry Reid
Minority Leader
United State Senate
Washington, D.C. 20515

Dear Speaker Ryan, Leader Pelosi, Leader McConnell, and Leader Reid:

SmarterSafer, a coalition of environmental organizations, taxpayer advocates, insurance representatives, housing organizations and mitigation experts that advocates for environmentally-responsible, fiscally-sound approaches to natural catastrophe policy supports the adoption of the Federal Flood Risk Management Standards. SmarterSafer believes that efforts in appropriations bills to halt the adoption of these standards are short-sighted, and put lives, property, and taxpayer funds at risk.

Natural disasters wreak havoc on communities and their residents. The scale and cost of natural disasters has been on the rise; so too has the federal share of disaster costs and the amount the federal government spends to clean up and rebuild after a disaster strikes. Unfortunately, while the federal spending post-disaster has dramatically increased over the last few decades, spending on proven, pre-disaster planning and mitigation still falls woefully short of what is needed to better protect people and their property. We know that mitigation, and smarter safer building protects people and their property. For every one dollar spent on disaster mitigation, four dollars are saved on post-disaster recovery and rebuilding. Investing in strengthening communities today is cost-effective and proven to reduce damage and resulting costs post-disaster.

The Federal Flood Risk Management Standards seek to better protect people from harmful flooding in areas that face flood risks. By establishing standards that incorporate the best science on flooding, and requiring structures receiving federal funds to build at safe elevations, not only are people and property better protected, but federal investments are protected for the long-run. When federal funds are being used to build or rebuild structures, or to subsidize structures, the government should ensure the taxpayer investments are being made in safe, resilient ways.

The Federal Flood Risk Management Standards, coupled with a renewed focus on mitigation, including nature-based approaches, could help protect people from harm's way. SmarterSafer supports the adoption of these standards; however, we understand that there are concerns about implementation. Many communities already have requirements for building that meet the new federal standards. We welcome a robust public comment period at the agency level to ensure that communities are provided the opportunity and time to best prepare for the changing requirements. In addition, as we have articulated to the administration, we want to ensure that

implementation takes into account how any changes might affect low-income communities and low-income families.

We look forward to working with you on this important matter. For any further information, please contact Jenn Fogel-Bublick at Capitol Counsel at (202) 861-3200.

Sincerely,

SmarterSafer.org

MEMBERS

Environmental Organizations

American Rivers
Center for Climate and Energy Solutions (C2ES)
Ceres
ConservAmerica
Defenders of Wildlife
Natural Resources Defense Council
National Wildlife Federation
Sierra Club

Consumer and Taxpayer Advocates

Coalition to Reduce Spending
R Street
National Taxpayers Union
Taxpayers for Common Sense
Taxpayers Protection Alliance

Insurer Interests

Allianz of America
Association of Bermuda Insurers and Reinsurers
The Chubb Corporation
Liberty Mutual Group
National Association of Mutual Insurance Companies (NAMIC)
National Flood Determination Association
Reinsurance Association of America
SwissRe
USAA

Mitigation Interests

Natural Hazard Mitigation Association
National Fire Protection Association

Housing

National Housing Conference
National Leased Housing Association

ALLIED ORGANIZATIONS

American Consumer Institute
Association of State Floodplain Managers
Center for Clean Air Policy
Friends of the Earth
Institute for Liberty
Property Casualty Insurers Association of America
Union of Concerned Scientists
Zurich