June 6, 2016

Dear Member:

SmarterSafer--a coalition of taxpayer advocates, insurance representatives, environmental groups, housing organizations, and mitigation experts that advocates for environmentally-responsible, fiscally-sound approaches to natural catastrophe policy--opposes the inclusion of language in appropriations bills prohibiting implementation of federal flood protection standards.

Federal flood standards seek to better protect our country from harmful flooding; by establishing building standards that take into account flood risks, 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 that taxpayer investments are being made in safe, resilient ways. Failure to fully implement the standards will leave Americans increasingly vulnerable to flooding, and will put taxpayer funds at risk.

Unfortunately, Section 745 in the House Financial Services and General Government (FSGG) appropriations bill and Sec. 236 of the Transportation, HUD, and Related Agencies (THUD) appropriations bill recently passed by the House Appropriations Committee would unnecessarily delay or prohibit implementation of these important standards. The FSGG bill would require agencies to undertake costly and duplicative processes for input while the THUD bill requires agencies to engage in a costly and duplicative effort to map all the floodplains in the United States-an effort already undertaken by FEMA.

As recent record flooding in Texas and elsewhere show, the nation cannot afford to hold off on better protecting people and taxpayer investments from flooding and flood damages. Flooding is the most common and costly natural disaster in the United States, damaging infrastructure, devastating lives, and disrupting the economy. Dollar losses due to tropical storms and other flood events have tripled over the past 50 years, and currently comprise more than half of all natural disaster losses. In addition, the intensity and frequency of flood-related natural disasters is increasing and with it, so are the costs to repair, rebuild, or replace our public infrastructure.

We urge you to oppose any such provisions to weaken flood safety and taxpayer protection standards. Complying with the requirements that agencies may deploy under the standards is a fairly straightforward exercise that is already undertaken in the over 200 communities that have already voluntarily adopted similar standards. Ensuring that Federal agencies are not unnecessarily hindered in implementation of the flood protection standard is vital to the safety and security of the Nation. We look forward to working with you on this important matter.

Sincerely,

SmarterSafer
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
- 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