

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