

April 18, 2019

The Honorable Richard Shelby
Chairman
Senate Appropriations Committee
304 Russell Senate Office Building
Washington, DC 20510

The Honorable Patrick Leahy
Vice Chairman
Senate Appropriations Committee
437 Russell Senate Office Building
Washington, DC 20510

The Honorable Nita Lowey
Chairman
House Appropriations Committee
2365 Rayburn House Office Building
Washington, DC 20515

The Honorable Kay Granger
Ranking Member
House Appropriations Committee
1026 Longworth House Office Building
Washington, DC 20515

Dear Senators Shelby and Leahy; Representatives Lowey and Granger:

As you develop appropriations for FY 2020, the undersigned organizations, representing a diverse set of partners, stakeholders, and interests, urge you to **maintain appropriated funding of at least the FY 2019 level (\$262.5 million) for FEMA's Flood Hazard Mapping and Risk Analysis Program.**

Taxpayers and National Flood Insurance Program (NFIP) policyholders co-fund the flood-mapping program for many critical reasons:

- **Flooding is responsible for more loss of life and property than any other natural disaster in the United States.** According to the Congressional Budget Office, the expected annual cost to taxpayers of hurricane winds and storm-related flooding is at least \$17 billion. More accurate mapping could help reduce the burden for taxpayers and policyholders alike.¹
- **Current and accurate flood mapping is the key to minimizing future losses.** State and local officials rely on FEMA's maps to save lives through evacuation and response both during and after disasters, as well as for pre-disaster mitigation and zoning and floodplain ordinances that guide development and rebuilding in a safe and responsible manner. Everyone gains from these efforts.
- **Both taxpayers and policyholders benefit from flood mapping.** Mapping the risk enables communities, developers, lenders, insurers, and property owners to build and locate more safely. Safer development means less disaster relief at taxpayer expense.
- **Flood mapping is a cost-effective taxpayer investment.** Multiple studies have shown that each \$1 invested saves taxpayers over \$2 in avoided property losses. Yet, two million miles of the nation's most precious streams, rivers, and coastlines remain unmapped making it challenging to assess and manage flood risk in those areas.
- **Mapping also reduces NFIP borrowing.** Taxpayers are on the hook through borrowing or disaster relief, but the cost will be less under the mapping program. Mapping provides not only the foundation for floodplain insurance, management and mitigation, but is also a key modeling input used by the private market to offer flood insurance alternatives to the NFIP.

¹ [Read CBO's report](#), which on page 4, specifically identifies “[increasing] federal funding to assess flood risk” as one of five approaches to “decrease expected losses from hurricane winds and storm-related flooding and to limit the effect of those losses on the federal budget.”

For these reasons and more, our organizations strongly supports maintaining FY19 appropriated levels for the Flood Hazard Mapping and Risk Analysis Program. We look forward to continuing to work with you to leverage taxpayer dollars in order to avoid future loss of life and property with continued and cost-effective investments in flood risk mapping.

Sincerely,

American Property Casualty Insurance Association
American Public Works Association
American Society of Civil Engineers
Association of State Floodplain Managers
Association of State Wetland Managers
Council of Insurance Agents & Brokers
Independent Insurance Agents & Brokers of America
National Apartment Association
National Association of Counties
National Association of Flood & Stormwater Management Agencies
National Association of Home Builders
National Association of REALTORS®
National Flood Association
National League of Cities
National Multifamily Housing Council
National Society of Professional Surveyors

cc: Pete Gaynor, FEMA Administrator
David Maurstad, FEMA Deputy Associate Administrator for Insurance and Mitigation