

December 2, 2022

The Honorable Patrick Leahy
Chairman
Senate Appropriations Committee
Washington, DC 20510

The Honorable Richard Shelby
Vice Chairman
Senate Appropriations Committee
Washington, DC 20510

The Honorable Rosa DeLauro
Chairwoman
House Appropriations Committee
Washington, DC 20515

The Honorable Kay Granger
Ranking Member
House Appropriations Committee
Washington, DC 20515

Dear Senators Leahy and Shelby; Representatives DeLauro and Granger:

As you finalize appropriations for FY 2023, the undersigned organizations – representing a diverse set of partners, stakeholders, and interests – urge you to provide at least \$350 million for **FEMA’s Flood Hazard Mapping and Risk Analysis Program**. Only one-third of the nation’s floodplains and coastal miles have been mapped by FEMA to date. Appropriations at the \$350 million level would not only be more consistent with the Administration request and reported House bill, but also help move the nation to better coverage with up-to-date flood maps more quickly.

National Flood Insurance Program (NFIP) policy holders and taxpayers jointly fund the flood hazard 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 wind and storm related flooding is at least \$17 billion. More accurate mapping could help reduce the burden for taxpayers and policyholders alike.
- **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. Further, FEMA’s flood maps support the floodplain ordinances utilized for zoning that guide development and rebuilding in a safe and responsible manner. Everyone gains from these efforts.
- **Taxpayers and policyholders benefit from flood mapping.** Mapping the flood hazard 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. The Association of State Floodplain Managers report titled “Flood Mapping for the Nation” confirms these unmet mapping needs.

- **Mapping also reduces NFIP borrowing from the Treasury.** Taxpayers are on the hook for NFIP borrowing or disaster relief after flooding events, but the cost will be reduced with an effective flood 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 and reinsurance to the NFIP.

For these reasons, our organizations strongly support funding the Flood Hazard Mapping and Risk Analysis Program at the \$350 million level included in the House Homeland Security Appropriations bill for FY 2023 and requested by the Administration. 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
Association of State Floodplain Managers
Independent Insurance Agents and Brokers of America
National Association of Flood and Stormwater Management Agencies
National Association of Mutual Insurance Companies
National Association of Professional Insurance Agents
National Association of REALTORS
National Flood Association
National Society of Professional Surveyors
National Wildlife Federation
The Pew Charitable Trusts
US Geospatial Executives Organization

cc: Deanne Criswell, FEMA Administrator
David Maurstad, FEMA Deputy Associate Administrator for Insurance and Mitigation