

April 23, 2020

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

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

The Honorable Nita Lowey  
Chairman  
House Appropriations Committee  
Washington, DC 20515

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

Dear Senators Shelby and Leahy; Representatives Lowey and Granger:

As you develop appropriations for FY 2021, the undersigned organizations, representing a diverse set of partners, stakeholders, and interests, urge you to **maintain appropriated funding of at least the FY 2020 level (\$262.5 million) for FEMA's Flood Hazard Mapping and Risk Analysis Program**. Appropriations as close as possible to the full authorization level of \$400 million would help move the nation to better coverage with up-to-date flood maps more quickly.

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.<sup>1</sup> More accurate mapping could help reduce the burden for taxpayers and policyholders alike.<sup>2</sup>
- **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. A recently released report by the Association of State Floodplain Managers titled "Flood Mapping for the Nation" confirms these unmet mapping needs.<sup>3</sup>

---

<sup>1</sup> [Click here](#) for CBO's "Expected Cost of Damage from Hurricane Winds and Storm-Related Flooding." 2019. Note: CBO uses state-of-the-art catastrophe modeling to estimate the *expected* cost of flood and wind damage, though the *actual* cost can differ significantly from year to year. For instance, in a recent infographic titled "needed annual flood hazard mitigation", FEMA placed the 2009-2019 figure at closer to \$40 billion per year.

<sup>2</sup> [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."

<sup>3</sup> [Click here](#) to read ASFPM's "[Flood Mapping for the Nation](#)." 2020.

- **Mapping also reduces NFIP borrowing from the Treasury.** 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.

For these reasons and more, our organizations strongly support at least maintaining FY 2020 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 Flood Coalition  
Association of State Floodplain Managers  
Association of State Wetland Managers  
American Property Casualty Insurance Association  
American Public Works Association  
American Society of Civil Engineers  
CCIM Institute  
Council of Independent Agents and Brokers  
Independent Insurance Agents and Brokers of America  
Institute of Real Estate Management  
International Association of Emergency Managers  
National Apartment Association  
National Association of Counties  
National Association of Flood and Stormwater Management Agencies  
National Association of Home Builders  
National Association of Mutual Insurance Companies  
National Association of Professional Insurance Agents  
National Association of REALTORS®  
National Flood Association  
National Multifamily Housing Council  
National Society of Professional Surveyors  
The Pew Charitable Trusts  
U.S. Geospatial Executives Organization

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