

November 20, 2018

The Honorable Mick Mulvaney  
Director  
Office of Management and Budget  
725 17th Street, NW  
Washington, DC 20503

Dear Director Mulvaney:

As you develop the budget request 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 2018 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.** Annual flood losses have increased from \$2 billion in the 1910s to over \$10 billion in the 2000s, and are on par to double by 2020 when considering just five events in the past two years (i.e., Hurricanes Michael, Florence, Harvey, Irma, and Maria). These costs are borne by all taxpayers, not just those in the NFIP.
- **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.

For these reasons and more, our organizations strongly supports maintaining FY18 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 Bankers Association  
American Insurance Association  
American Public Works Association  
American Rivers  
American Society of Civil Engineers  
Association of State Floodplain Managers  
Association of State Wetland Managers  
Building Owners and Managers Association (BOMA) International  
Council of Insurance Agents & Brokers  
Independent Insurance Agents & Brokers of America  
International Association of Emergency Managers  
National Apartment Association  
National Association of Counties  
National Association of Emergency Managers  
National Association of Flood & 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 League of Cities  
National Multifamily Housing Council  
National Society of Professional Surveyors  
The Pew Charitable Trusts  
Property Casualty Insurers Association of America

cc: Brock Long, FEMA Administrator  
David Maurstad, FEMA Deputy Associate Administrator for Insurance and Mitigation  
Kathy Kraninger, OMB Associate Director, General Programs  
Sara Lopez, OMB Program Examiner