

October 8, 2018

The Honorable Charlie Crist  
427 Cannon Office Building  
Washington, D.C. 20515

The Honorable Roger Williams  
1323 Longworth House Office Building  
Washington, D.C. 20515

Dear Congressman Crist and Congressman Williams:

On behalf of the Pew Charitable Trusts' flood-prepared communities initiative, the Association of State Floodplain Managers, the Association of State Wetland Managers, Enterprise Community Partners, the Consumer Mortgage Coalition and the Union of Concerned Scientists, we are pleased to offer our strong support for the State Flood Mitigation Revolving Fund Act of 2018 because it promotes flood mitigation, flood insurance affordability and assistance for low-income families.

We believe this bipartisan legislation has the potential to make major improvements in how the nation handles and prepares for flood risk. By creating and funding a new partnership program with the states, this legislation could help many communities break a costly cycle of repetitive flood emergencies. In addition, by tying this new program to the National Flood Insurance Program (NFIP), the legislation will also ensure taxpayer dollars are spent wisely and protect the long-term claims-paying ability of the NFIP.

We strongly support the bill's requirement for funds to be spent in NFIP-participating communities, and we commend your bill's emphasis on assistance to low-income families and low-income areas, where flood insurance affordability is a barrier to community resilience. Reducing flood risk through mitigation also results in much more affordable flood insurance. We see this as a thoughtful and constructive answer to issues of insurance affordability, one that directly addresses the systemic causes behind both escalating rates and the NFIP's continuing losses.

As you know, the federal government currently offers financial support for flood mitigation to states, communities, and individuals, but the bulk of that funding is released only after disasters occur<sup>1</sup>. In many instances, funding is made available at a moment of crisis, when local resources are stretched thin and displaced and damaged households and businesses are anxious to return to normal as soon as possible. In this context, important opportunities to build back stronger and smarter can be overlooked and mitigation opportunities lost. As Gavin

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<sup>1</sup> See Carolyn Kousky and Leonard A. Shabman. 2017. Federal Funding for Flood Risk Reduction in the US: Pre- or Post-Disaster? <http://www.rff.org/research/publications/federal-funding-flood-risk-reduction-us-pre-or-post-disaster>

Smith, disaster recovery expert with the University of North Carolina at Chapel Hill, has noted, an “overemphasis on post-event aid versus investing in pre-event capacity building and collaborative decision making can hinder recovery outcomes.”

The legislation helps address that critical imbalance, bringing flood mitigation resources to states and communities before disaster strikes.

By setting up a program that could provide a relatively predictable source of funding over time, the legislation will allow states to make staffing commitments and plans to aid the communities most at risk for flood losses. Just as the revolving loan funds established under the Clean Water Act and the Safe Drinking Water Act have enabled states to make important advancements in protecting water quality and providing safe and reliable drinking water, this new fund can help states take the lead in cutting the nation’s growing flood damage costs.

We believe this initiative is particularly timely given the nation’s most recent disasters, and we look forward to working with your offices to move this important legislation through the House of Representatives.

For additional information, please feel free to contact Velma Smith at [vsmith@pewtrusts.org](mailto:vsmith@pewtrusts.org).

Sincerely,

**The Pew Charitable Trusts**

**Association of State Floodplain Managers**

**Association of State Wetland Managers**

**Enterprise Community Partners**

**The Consumer Mortgage Coalition**

**Union of Concerned Scientists**