

## **NATIONAL SUPPORT FOR THE STATE FLOOD MITIGATION REVOLVING FUND:**

*as of March 8, 2019*

Alliance for National and Community Resilience	National Association of Mutual Insurance Companies
American Conservation Coalition	National Ground Water Association
American Farmland Trust	National Hazard Mitigation Association
American Flood Coalition	National Institute of Building Sciences
American Institute of Architects	Natural Resources Defense Council
American Planning Association	Pinchot Institute
American Public Works Association	Property Casualty Insurance Association of America
American Rivers	Reinsurance Association of America
American Society of Civil Engineers	Smart Home America
American Society of Landscape Architects	Southern Environmental Law Center
Association of State Floodplain Managers	St. Bernard Project
Consumer Mortgage Coalition	The Main Street Alliance
Ecological Restoration Business Association	The Nature Conservancy
Enterprise Community Partners	The Pew Charitable Trusts
Environmental and Energy Study Institute	Union of Concerned Scientists
Insurance Institute for Business & Home Safety	U.S. Resiliency Council
International Code Council	

### **THE PROBLEM**

Flooding is the costliest and most common natural disaster in the U.S., claiming lives, damaging households and businesses, and straining government agencies that provide flood response and relief. Since 2000, flood-related disasters have cost over \$750 billion. The federal government and states need to pursue more investment before disasters strike to help protect our communities and lower the cost burden on American taxpayers in future floods.

### **THE VALUE OF FLOOD MITIGATION**

According to a 2018 report by the National Institute of Building Sciences, for every dollar spent on hazard mitigation, the nation saves \$6. In the case of riverine flood, projects involving acquisition or demolition of flood-prone buildings save \$7 for every dollar invested. The benefits come largely from avoided property damage, casualties associated with storms, and savings when businesses and communities quickly return to normal following a flood event.

Despite these findings, the federal approach to flood disasters continues to focus on response and recovery while underinvesting in preparation. In too many instances, infrastructure or homes are rebuilt as they were, only to flood again. Investments in pre-disaster mitigation have historically failed to meet demand, perpetuating this cycle of loss and repair. Although the federal government spent \$277.6 billion from 2005 to 2014 on overall disaster assistance, the Federal Emergency Management Agency (FEMA) has spent just \$600 million on its Pre-Disaster Mitigation grant program over the same time period.

## **NEEDED: A NEW FEDERAL-STATE PARTNERSHIP**

The federal government can break the cycle of paying to repeatedly rebuild by increasing investments *before* disasters strike. FEMA and other federal agencies, however, cannot solve this problem alone. Localities and states are key decision-makers for policies that affect flood risk, with clear authorities to guide new development away from hazardous areas and enforce building standards that will protect lives and property.

A cost-sharing partnership, capitalized, in part, with federal monies administered by states, and tailored to unique local needs, could provide a long-term, self-sustaining source of financing for a wide range of projects. Since its inception in 1987, for example, the Clean Water State Revolving Fund has leveraged \$41 billion in federal investments and 7.6 billion in corresponding state contributions for \$118 billion in high priority water quality projects. The revolving loan fund model, also used successfully for drinking water treatment facilities, energy efficiency projects, and economic development, could address the nation's flood preparation needs as well.

## **THE SOLUTION**

Legislation introduced in Congress for a State Flood Mitigation Revolving Fund program would create a new partnership with states to provide low-interest loans for projects that save lives and dollars.

With federal backing and local engagement, this legislation would allow each state to select and implement the types of mitigation projects best suited to the unique flood hazards it faces. Projects supported by the individual state revolving funds could include elevations and flood proofing of public buildings, businesses, and residences; improvements to stormwater management; assistance to local residents who wish to move out of harm's way; or converting frequently flooded areas into open space amenities.

With billions of dollars and countless lives at risk, and following yet another year of record-breaking storms and floods, now is the time for Congress to act.

## **MORE SUPPORT FOR THE STATE FLOOD MITIGATION REVOLVING FUND:**

### **AZ**

Nogales-Santa Cruz County Chamber of Commerce  
Sedona Chamber of Commerce & Tourism Bureau

### **CA**

American Planning Association – California Chapter  
American Planning Association – San Diego Chapter  
California Coastkeepers Alliance  
California Nevada Cement Association  
City of Roseville  
City of Santa Maria  
Costa Mesa Chamber of Commerce  
Friends of the LA River  
Greater Irvine Chamber of Commerce

Greater Los Angeles African American Chamber of Commerce  
Commerce  
Huntington Beach Chamber of Commerce  
Klamath Riverkeeper  
Los Angeles Area Chamber of Commerce  
Los Angeles Waterkeeper  
North Orange County Chamber of Commerce  
Orange County Business Council  
Redondo Beach Chamber of Commerce  
San Francisco Chamber of Commerce  
Santa Barbara Chamber of Commerce  
Santa Cruz Area Chamber of Commerce  
Sequoia Riverlands Trust  
Silicon Valley Leadership Group  
Torrance Area Chamber of Commerce

**CO**

American Planning Association – Colorado Chapter  
Colorado Municipal League  
Estes Park Economic Development Council  
Special Districts Association of Colorado  
Urban Drainage and Flood Control District

**DE**

Delaware Nature Society

**FL**

Broward County  
Florida Floodplain Managers Association

**GA**

Altamaha Riverkeeper  
American Planning Association – Georgia Chapter  
Center for a Sustainable Coast  
Coosa River Basin Initiative  
EarthShare Georgia  
Georgia Association of Floodplain Management  
Humane Society for Greater Savannah  
LifeLine Animal Project  
St. Marys Riverkeeper  
Trees Atlanta

**IA**

Food Bank of Iowa  
Iowa Floodplain and Stormwater Management  
Association  
Iowa Ground Water Association  
Iowa State Association of Counties  
Quad Cities Waterkeeper

**ID**

Association of Idaho Cities  
American Planning Association – Idaho Chapter

**IL**

Association of Illinois Soil and Water Conservation  
Districts  
Illinois Groundwater Association

**IN**

Indiana Dunes Tourism

**MN**

Association of Minnesota Emergency Managers  
Conservation Minnesota  
Minnesota Association of Floodplain Managers  
Minnesota Coalition for the Homeless  
Minnesota Section of the American Society of Civil  
Engineers

**MO**

Great Rivers Greenway  
Great Rivers Habitat Alliance  
Missouri Confluence Waterkeeper

**MS**

Tishomingo County Tourism Council

**NC**

MountainTrue  
North Carolina Association of Floodplain Managers  
North Carolina Coastal Federation  
North Carolina Conservation Network  
North Carolina Housing Coalition

**NJ**

Environment New Jersey  
New Jersey Future  
Pinelands Preservation Alliance  
South Jersey Land & Water Trust  
The Conservancy of New Jersey

**NY**

Cayuga County Chamber of Commerce  
 Cayuga County Economic Development Agency  
 Center for NYC Neighborhoods  
 Gowanus Canal Conservancy  
 Greater Rochester Chamber of Commerce  
 Hudson River Sloop Clearwater, Inc.  
 Neighborhood Preservation Coalition of New York  
 State  
 New York Riverkeeper  
 New York State Rural Housing Coalition  
 Niagara USA Chamber of Commerce  
 Orleans County Chamber of Commerce  
 Orleans Economic Development Agency  
 Regional Plan Association  
 Resilient Red Hook  
 The Bronx River Alliance

**OH**

Brecksville Chamber of Commerce  
 Chamber of Commerce in Broadview Heights  
 Green Area Chamber of Commerce  
 Tallmadge Chamber of Commerce

**PA**

10,000 Friends of Pennsylvania  
 Central PA Alliance for Response  
 Humane PA  
 PennFuture  
 Pennsylvania Association of State Floodplain Managers  
 Schuylkill Headwaters Association, Inc.

**SC**

Coastal Conservation League  
 Municipal Association of South Carolina  
 South Carolina Association of Counties  
 South Carolina Insurance Association  
 The Nature Conservancy of South Carolina

**TN**

Greater Nashville Regional Council  
 Greenspaces Chattanooga  
 Nashville Civic Design Center  
 North Chickamauga Creek Conservancy  
 Tennessee Association of Floodplain Managers  
 Tennessee Development District Association  
 Tennessee Renewable Energy and Economic  
 Development Council  
 Tennessee Small Business Alliance  
 The Housing Fund  
 Upper Cumberland Development District  
 Vanderbilt Engineering Center for Transportation and  
 Operational Resiliency  
 Walk Bike Nashville

**TX**

Bay Area Houston Economic Partnership  
 Concerned Citizens of Texas  
 Cypress Creek Flood Prevention  
 Houston Northwest Chamber of Commerce  
 Lake Travis Fire Rescue  
 Resource Environmental Solutions, LLC  
 West Houston Association  
 West Isle Property Owners Association

**UT**

St. George Chamber of Commerce

**WI**

American Planning Association – Wisconsin Chapter  
 Bad River Band of Lake Superior Chippewa  
 Bay-Lake Regional Planning Commission  
 Eau Claire Area School District=  
 Gathering Waters: Wisconsin’s Alliance for Land  
 Trusts  
 League of Wisconsin Municipalities  
 Milwaukee Riverkeeper  
 St. Croix River Association  
 Superior Rivers Watershed Association  
 The Association of Wisconsin Regional Planning  
 Commissions  
 The Wisconsin Land and Water Conservation  
 Association  
 Wisconsin Counties Association  
 Wisconsin EMS Association