

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