

September 3, 2015

The Honorable W. Craig Fugate
Administrator
Federal Emergency Management Agency
500 C Street, SW
Washington, DC 20472

Re: *Partial Credit for Partial Mitigation*

Dear Administrator Fugate:

We write to you with serious concern regarding Federal Emergency Management Agency (FEMA) delays in developing alternative flood mitigation guidelines for residential structures as required by statute. Simply put, many of our constituents cannot elevate their homes because of financial or technical obstacles – they need alternative mitigation options. FEMA must conclude its overdue report and provide homeowners with alternatives that can reduce flood insurance premiums.

It has been nearly three years since Super Storm Sandy devastated New York City, killing dozens of people, destroying thousands of homes, and causing billions of dollars in damage. Approximately 80 percent of homes in the City's high risk flood zone were constructed before 1983, when FEMA's Flood Insurance Rate Maps (FIRMs) triggered stricter building codes for new structures in the floodplain. It was no surprise that those "pre-FIRM" homes sustained the worst damage during the storm, and are now most in need of mitigation to prevent damage from future floods.

Presently, FEMA grants flood insurance premium reductions almost exclusively for home elevations. In New York City, elevations present both financial and technical challenges. Many homeowners who might have had the tens of thousands of dollars needed to elevate their homes before the storm have been drained financially by recovery expenses. Others might wish to elevate, but simply cannot because they live in an attached home or row house. Bizarrely, under current rules, homeowners who reduce their risk of loss through alternate mitigation actions (e.g., wet and dry floodproofing) receive no reduction in flood insurance premiums. It is a cruel irony that federal policy awards billions of dollars in post-disaster assistance, but discourages actions that can reduce loss from future disasters.

That is why Section 26 of the *Homeowner Flood Insurance Affordability Act* (HFIAA) directed FEMA to establish guidelines for property owners to mitigate flood risk in residential buildings. HFIAA was signed into law in March 2014. The statute grants FEMA one year from enactment to issue the mitigation guidance required by Section 26. To date, FEMA has issued no such guidance. As such, we respectfully request answers to the following questions:

- Why has FEMA not met the Congressionally-mandated deadline set forth in Section 26 of HFIAA?
- What specific progress has FEMA made in establishing the guidelines required under Section 26 of HFIAA?
- What is FEMA doing to prioritize finishing the guidelines?
- When do you expect FEMA to begin implementing these important reforms?

We look forward to your prompt reply. With hurricane season underway, it is vital that we incent homeowners to undertake the full range of potential mitigation measures before the next devastating storm.

Sincerely,



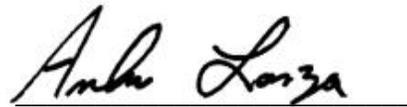
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Member of Congress
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Member of NYS Senate
22nd Senate District



Diane J. Savino
Member of NYS Senate
23rd Senate District



Andrew J. Lanza
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62nd Assembly District



Nicole Malliotakis
Member of NYS Assembly
64th Assembly District



Matthew Titone
Member of NYS Assembly
61st Assembly District



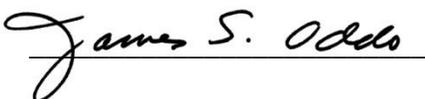
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