June 29, 2017

The Honorable Robert Menendez
Senate Banking Committee
528 Hart Senate Office Building
Washington DC  20510

Dear Senator Menendez,

The Association of State Floodplain Managers is very pleased to advise you of our support for the Sustainable, Affordable, Fair, and Efficient (SAFE) Act of 2017. We are especially excited to see the bill introduced with significant bipartisan support and believe that it has a number of needed and innovative provisions.

Certainly as the past chair of the Sandy Task Force, you have first-hand knowledge of claims and other issues related to the NFIP and rebuilding after such a large and tragic event. We are happy to see that the SAFE Act goes beyond claims issues and has sensible reforms related to the broader flood risk reduction goals of the NFIP. In fact ASFPM has long argued that the NFIP is the nation’s primary tool for comprehensive flood loss reduction using the incentive of flood insurance availability, publicly available flood risk mapping, and flood mitigation funding to compel communities to adopt and administer flood risk reduction regulations. The NFIP is unique as a federal program and ASFPM has cautioned that any reform approach that is too narrowly focused on one element of the program like flood insurance, needs to carefully consider the impacts on the other three components.

ASFPM is particularly supportive of the following provisions:

- Increasing the authorization for the National Flood Mapping Program to provide critically needed resources to complete the job of flood mapping for the nation
- Easing the burden on NFIP policyholders by increasing flood insurance coverage limits and creating an innovative credit on premiums for completing an Elevation Certificate
- Developing an innovative approach to addressing flood insurance affordability issues
- Increasing mitigation opportunities through Increased Cost of Compliance, using the interest payments on the debt for flood hazard mitigation, and providing additional funding for the Flood Mitigation Assistance program
- Redirecting the HFIAA surcharges to help assist with flood insurance affordability and flood hazard mitigation
- Improving disclosure of flood risk

Dedicated to reducing flood risk and losses in the nation.
The Association of State Floodplain Managers and its 36 State Chapters represent more than 17,000 state and local officials and other professionals who are engaged in all aspects of floodplain management and hazard mitigation including mapping, engineering, planning, permitting, hydrology, forecasting and management of floodplain areas. All ASFPM members are concerned with reducing loss of life and property due to flooding.

We appreciate your good work to develop and advance comprehensive legislation which will reauthorize the NFIP, make helpful improvements and continue to ensure that the NFIP remains a strong flood risk management program for the nation. If you have any questions, please contact me at cberginnis@floods.org or (608) 828-3000.

Very sincerely,

Chad Berginnis, CFM
Executive Director