SMARTERSAFER.org
Americans for Smart Natural Catastrophe Policy

January 19, 2010

Honorable Shaun Donovan
Secretary
United States Department of Housing and Urban Development
451 7th Street, N.W.
Washington, D.C. 20410

Honorable Janet Napolitano
Secretary
United States Department of Homeland Security
Nebraska Avenue Center, N.W.
Washington, D.C. 20528

Dear Mr. Secretary and Madam Secretary:

SmarterSafer.org ("SmarterSafer coalition"), a diverse national coalition in support of environmentally responsible, fiscally sound approaches to natural catastrophe policy, respectfully submits the following comments for you to consider as part of the White House Long-Term Natural Disaster Recovery Working Group. You have been charged with an enormous task—to make recommendations to the President so that a national framework for addressing disasters can be established. As we learned over four years ago, this Nation's disaster preparedness and response systems are severely inadequate. And, as communities continue to struggle with recovery, it has become clear that long-term recovery efforts must be better coordinated at every level.

The Smarter Safer coalition believes that to ensure quick recovery after a natural disaster, much more attention must be paid to preparedness and disaster resiliency before the storm. **If communities were better protected and homes built stronger and safer, there would be less damage after a natural disaster, and therefore fewer people displaced, less clean up, and, in general, decreased need for recovery.**

Mitigation, or disaster resiliency, saves property and lives; mitigation measures are estimated to have saved over 200 lives between 1993 and 2003 and prevented 4,700 injuries over 50 years. Mitigation is also cost-effective, helping to save taxpayer funds in the long run. For every $1 spent on mitigation activities, $4 is saved on clean up, rebuilding, and other recovery efforts.

Unfortunately, there has been little federal attention given to the need to support and encourage property owners to make their homes stronger. In fact, federal policies in some cases, including subsidized flood insurance rates, have encouraged unsafe development in at-risk areas. **To ensure that more Americans are protected from natural disasters, reducing the likelihood of re-housing and re-building entire communities, we urge that the Working Group include in its framework recommendations to encourage Americans in at-risk areas to increase the disaster resiliency of their homes.**

1. Pre-Disaster Mitigation Focused on Property Owners.

   Current pre-disaster mitigation programs have focused almost exclusively on community level projects. While these larger scale projects are critical, there are smaller scale measures that should be taken by individual homeowners and property owners that will have measurable and sustainable benefits. Buildings can be outfitted with hurricane shutters, roof protection systems, water barriers and critical systems can be elevated, and wind resistant windows can be installed to better protect individual families.

   While some of these measures are relatively inexpensive, and clearly cost-effective, families in risky areas are not educated about the need for such improvements, and if educated, there are still families and property owners unable to afford such upgrades. We strongly urge you to include recommendations to provide federal incentives to property owners to make needed retrofits. We believe this can be done through new or existing programs, through grants, loans or tax incentives.

   There is legislation currently pending in the U.S. House of Representatives, similar to legislation introduced by Chairman Dodd in the 110th Congress, to provide grants and loans to property owners to make needed upgrades. We support these legislative efforts, which recognize the need for federal support of mitigation, but also understand that scarce federal resources must be targeted to those most in need.

   These principles are adhered to in the successful My Safe Florida Home, a program that has assisted more than 390,000 Florida property owners to understand their risks, their options for mitigating those risks, and which has provided some level of financial assistance to more than 39,000 Floridians to make their homes stronger and safer. The State of Florida did not fully pay for the cost of resiliency measures; the State created a program to audit homes, make recommendations on how to strengthen homes, and provided matching funds to low-income homeowners.

   We recommend that similar efforts be undertaken at the federal level to bring this critical work to scale.

2. Include Disaster Resiliency in Existing Programs.

   Existing programs should be tapped to provide incentives for disaster resiliency efforts. The weatherization program, which was significantly expanded in the American Recovery and Reinvestment Act, is currently limited to activities that improve the energy

efficiency of homes. In addition, we understand that the Administration is looking to establish a new "cash for caulkers" program to fund similar activities.

In either of these initiatives, we urge a more holistic approach to not only enhance energy efficiency but also ensure that homes are able to withstand disasters such as tornadoes, hurricanes, floods, earthquakes and other natural events. Adding energy efficient features to homes in harm's way without making a commensurate effort to protect those homes undermines the public policy goals of weatherization and wastes taxpayer funds.

Mitigation should be made an allowable expense under these existing and new initiatives. Audits of homes should include disaster resiliency reviews in addition to energy savings, and recommendations and incentives should cover both kinds of activities. In many cases, only slight modifications would need to be made to include minor resiliency measures. For example, if new windows are being installed to reduce the loss of heat and air, in hurricane-prone areas, those windows should be able to withstand hurricane force winds. And, in many cases, resiliency measures prove energy efficient—a study of South Carolina's program to incentivize mitigation found that installation of disaster resilient windows reduced energy costs by 29 percent.

3. **Avoid Building in High-Risk and Environmentally-Sensitive Locations**. Recognizing that a variety of factors, including global warming, increasing sea-levels, and changing land conditions in many instances are increasing natural hazard risks, especially through the severity of storms, extreme weather and flooding hazards, it is critical that a wide-range of planning must take into account future conditions. All natural hazards mitigation planning and recovery should be guided by best available climate science, recognition that avoidance of placing homes, businesses and key infrastructure in high-risk and environmentally-sensitive locations is often the most effective means of reducing risks, and that wise land-use planning must be a key tool for risk management.

We know that disaster mitigation works; homes built to withstand disasters are less likely to be damaged. After Hurricane Charley, the Institute for Business and Home Safety (IBHS) found that in one county, homes that were built to meet wind-resistant standards were 60% less likely than other homes to have been damaged. In addition, Hurricane Ike washed away all but 11 homes in the Bolivar Peninsula of Texas—10 of those were fortified houses, raised to withstand a 500 year flood.

Disaster resiliency must be part of our Nation's disaster preparedness plans. We look forward to working with you as you build a disaster recovery framework.

Very truly yours,

SmarterSafer.org
(List of supporting organizations attached)