

January 28, 2021

President Joseph R. Biden, Jr.  
The White House  
Washington, D.C. 20500

Dear President Biden:

The SmarterSafer Coalition, a diverse alliance of conservation and environmental groups, taxpayer-focused organizations, insurance and reinsurance interests, and housing advocates, wishes to congratulate you on the start of your administration and thank you for your early efforts to better protect communities across the nation from increasing threats borne by natural catastrophes and climate change.

Your Build Back Better platform focuses on infrastructure investments that will bolster the American economy, create jobs, and make the United States more competitive with the rest of the world. The platform also touts investment in resilient infrastructure and a commitment to better protect communities nationwide from the increasing threats of natural catastrophes stemming from climate change. SmarterSafer members appreciate your position and understanding of the important nexus between infrastructure funding and climate change and disaster preparedness.

American infrastructure, including roads, bridges, and stormwater systems, was not designed to account for a changing climate and is ill-equipped to withstand natural catastrophic risks. As recognized in your Build Back Better platform, roads and bridges are buckling under higher temperatures, increased snowfall, wildfires, and disastrous flooding. Stormwater management systems are overwhelmed by natural catastrophes.

SmarterSafer members remain united in our support for fiscally sound, environmentally responsible approaches to natural catastrophe and infrastructure policy. As such, we encourage you and the members of your administration to address the nation's failing infrastructure in a manner that balances environmental protection and better stewardship of taxpayer dollars.

### ***Pre-Disaster Mitigation***

The federal government currently spends more on post-disaster cleanup and reconstruction than on pre-disaster mitigation. That equation must change if we want to better protect our communities from future natural catastrophes. Pre-disaster mitigation efforts protect individuals and protect taxpayer dollars. Every \$1 invested in mitigation is estimated to save \$6 on post-disaster spending. These investments are particularly appropriate as many communities across the country anticipate another year of devastating natural disasters, which will increase their vulnerability at the same time they continue to grapple with the COVID-19 crisis. In the 116th Congress, legislators took important steps to advance resilient infrastructure initiatives through H.R. 2, the *Moving Forward Act*. More action is necessary, particularly with respect to funding for pre-disaster flood mitigation efforts and investments in natural infrastructure and deployment of climate-resilient technologies, the importance of which are known to you and outlined below.

### ***Natural Infrastructure***

As highlighted in your Build Back Better plan, natural infrastructure—including healthy wetlands, forests, mangroves, and dunes—provides effective solutions to guard against flooding and erosion. NOAA estimates that U.S. coastal wetlands alone provide \$23.2 billion in storm protection each year. During Hurricane Sandy, for example, wetlands reduced damages by more than 22 percent in more than half of the areas directly affected by the storm. Increased funding and incentives to protect and restore watersheds or forests will strengthen our communities and ecosystems. These natural features also provide important wildlife habitat and will assist in creating outdoor recreation opportunities and restoring tourism activity.

As we look to invest in climate-resilient and cost-effective infrastructure, greater emphasis should be placed on natural infrastructure that can absorb floodwaters and buffer and protect communities from increased catastrophic risk. Nature-based approaches should be used in combination with or as an alternative to gray infrastructure where feasible.

### ***Climate-Resilient Infrastructure***

From devastating wildfires in the Western United States to flooding in Houston to dam failures in Michigan, it's clear that our approach to infrastructure is failing. Climate resilient infrastructure is necessary to ensure that our families and communities are protected, as well as our future investments. Federal funds—whether provided through disaster assistance, Community Development Block Grants, or other programs—should be directed to outcome-driven projects that strengthen communities and reduce long-term risk. Federal infrastructure investments should require stronger minimum design standards and incorporate forecasts of future conditions for the lifespan of a structure.

In addition, high-quality information and data is necessary to inform strategic infrastructure investments and development decisions. SmarterSafer supports increased scientific climate data sharing within the government and between the public and private sectors. Standards-developing organizations that issue building codes have access to forward-looking meteorological information, including data on wildfires and other environmental trends.

### ***Infrastructure in America's Floodplains***

We applaud your swift action in restoring the federal flood protection standard, which SmarterSafer believes will serve as an important first step in protecting lives, communities, properties, and taxpayer investments. Despite reinstatement of this important standard, the nation's public infrastructure remains threatened by more frequent and severe flooding. We encourage your administration to partner with Congressional leaders in further promoting resiliency standards and taxpayer protection with respect to infrastructure investments and flood risk. Flood standards should require government-funded agencies involved in floodplain construction to follow certain mitigation strategies to ensure that funds are used for projects that can withstand disasters.

We have consistently supported and will continue to ask Congress and the Executive Branch to consider preservation of green space and the elevation of structures above base-flood levels. Finally, policymakers must also consider the racial inequities inherent in federal buyout programs that reflect and perpetuate discriminatory practices and historic redlining. According to numerous studies, buyouts disproportionately benefit white and wealthy communities. Low-income and minority homeowners and

communities should be given priority and additional assistance to address and balance the history of placing low-income and minority housing in areas of higher risk.

### ***Risk Transfer***

The United States has an infrastructure funding gap of more than \$2 trillion and the public sector alone cannot close it. Executive branch agencies must find ways to make every dollar go further, and should consider more robust public-private partnerships and risk-transfer opportunities similar to those that have been considered by the Federal Emergency Management Agency. The private sector, particularly the insurance industry, has both the willingness and capacity to take on additional risk associated with natural disasters. Certain federal programs and agencies, including at the Federal Housing Finance Agency, the Export-Import Bank, and the Federal Emergency Management Agency, already employ risk transfer strategies, but we believe more can be done in this space. By leveraging private financing and insurance and reinsurance availability, the federal government can shift some financial burdens associated with climate change from the taxpayer's balance sheet to willing private sector participants.

### ***The Role of Climate Research in Infrastructure Investment***

We encourage you to consider our nation's research infrastructure especially as it pertains to climate risk, ocean science, disaster resilient engineering, and green infrastructure. COVID-19 further demonstrates the need for more resilient, comprehensive, and efficient research infrastructure, and is revealing unmet needs that are hampering the fight against the coronavirus pandemic. The administration should consider new investments in research infrastructure that are important to enhancing our nation's overall capabilities and competitiveness for years to come, including American-organized or staffed not-for-profits conducting vital research abroad, whether at sea, in biodiverse habitats or other in situ locations important to furthering U.S. research objectives.

Thoughtful infrastructure spending can and should simultaneously provide economic growth, security for communities, and long-term savings for taxpayers. We greatly appreciate your efforts and consideration of the aforementioned suggestions that promote fiscally and environmentally responsible infrastructure. Our coalition stands ready to be a resource to you and your administration as your infrastructure platform continues to take shape.

Respectfully,

SmarterSafer Coalition

## MEMBERS

### Environmental Organizations

American Rivers  
Center for Climate and Energy Solutions (C2ES)  
ConservAmerica  
Defenders of Wildlife  
National Wildlife Federation  
Natural Resources Defense Council (NRDC)  
Surfrider Foundation

### Consumer and Taxpayer Advocates

Coalition to Reduce Spending  
National Taxpayers Union  
R Street Institute  
Taxpayers for Common Sense  
Taxpayers Protection Alliance

### Insurer and Reinsurer Interests

Association of Bermuda Insurers and Reinsurers (ABIR)  
The Chubb Corporation  
Liberty Mutual Group  
National Association of Mutual Insurance Companies (NAMIC)  
National Flood Association  
Reinsurance Association of America  
Swiss Re  
USAA

### Mitigation Interests

Natural Hazard Mitigation Association

### Housing

Habitat for Humanity  
National Housing Conference  
National Leased Housing Association

## ALLIED ORGANIZATIONS

Allianz of America  
American Consumer Institute  
American Property Casualty Insurance Association (APCIA)  
Center for Clean Air Policy  
Friends of the Earth  
Institute for Liberty  
Zurich Insurance