

# Congress of the United States

Washington, DC 20510

April 26, 2024

The Honorable Tom Cole  
Chairman  
Committee on Appropriations  
U.S. House of Representatives  
Washington, D.C. 20515

The Honorable Rosa L. DeLauro  
Ranking Member  
Committee on Appropriations  
U.S. House of Representatives  
Washington, D.C. 20515

The Honorable Mark Amodei  
Chairman  
Committee on Appropriations  
Subcommittee on Homeland Security  
U.S. House of Representatives  
Washington, D.C. 20515

The Honorable Henry Cuellar  
Ranking Member  
Committee on Appropriations  
Subcommittee on Homeland Security  
U.S. House of Representatives  
Washington, D.C. 20515

Dear Chairman Cole, Ranking Member DeLauro, Chairman Amodei, and Ranking Member Cuellar:

Flood mapping is a critical component of building resilient communities and protecting people's lives, homes, and families in the face of disaster. With more frequent and severe flooding comes greater devastation to our communities and increased costs for post-disaster recovery. It is more important than ever to invest in our nation's flood maps.

Flood Insurance Rate Maps (FIRMs) are developed by the Federal Emergency Management Agency (FEMA) through its Risk Mapping, Assessment, and Planning (Risk MAP) program. FEMA's mapping efforts help communities better understand their flood risks and how they can prepare for and mitigate those risks. Despite the widespread utility of flood mapping for land use planning and floodplain management that benefits policyholders and non-policyholders alike, FEMA's mapping is currently funded primarily through policy fees that are paid by National Flood Insurance Program (NFIP) policyholders. The current funding levels for flood mapping, through both appropriations and fee revenue, are insufficient to map the entire nation. This often leaves entire communities without flood data and susceptible to unexpectedly devastating flooding events. In fact, only one-third of the nation's streams and coasts have been mapped. Further, without the funding to utilize the latest technology, FEMA's flood maps have been riddled with inaccuracies that are then the burden of the policyholders, communities, or states to appeal for corrections.

According to a comprehensive analysis by the Association of State Floodplain Managers (ASFPM), it would cost up to \$11.8 billion to provide adequate flood maps for all communities in the nation.<sup>1</sup> This is an investment that will save taxpayers money by driving down costs in the

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<sup>1</sup> The Association of State Floodplain Managers, "Flood Mapping for the Nation," March 1, 2013.

event of a disaster. In fact, research shows that taxpayers save over \$2 for every \$1 spent on flood mapping.<sup>2</sup> All taxpayers ultimately pay for the consequences of flooding through emergency and post-disaster relief, and it is high time that we seek to proactively invest in the tools that communities need to better protect themselves and create more resilient communities, save lives, and reduce disaster damage and related costs in the long term. The Build Back Better Act approved by the full House in the 117<sup>th</sup> Congress included \$600 million to support flood mapping. This funding, and more, is still needed. **Therefore, we request that you fund FEMA's Risk MAP program at \$2.4 billion in FY 2025 and commit to maintaining this funding level over the next 5 years to invest a total of \$12 billion into FEMA's Risk MAP program.**

Thank you in advance for your consideration of these requests. Please contact Alia Fierro with Ranking Member Waters at [Alia.Fierro@mail.house.gov](mailto:Alia.Fierro@mail.house.gov) with any questions about this letter.

Sincerely,



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Maxine Waters  
Ranking Member, Committee  
on Financial Services



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Lizzie Fletcher  
Member of Congress



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Steven Horsford  
Member of Congress



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Emanuel Cleaver, II  
Member of Congress



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Stacey E. Plaskett  
Member of Congress

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<sup>2</sup> *Id.*



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Rashida Tlaib  
Member of Congress



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Al Green  
Member of Congress



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Madeleine Dean  
Member of Congress



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Nikema Williams  
Member of Congress



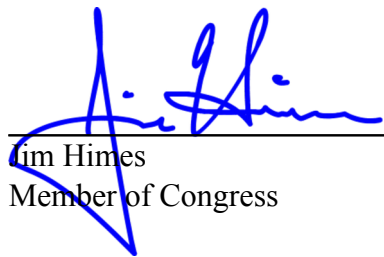
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Elissa Slotkin  
Member of Congress



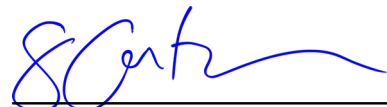
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Ritchie Torres  
Member of Congress



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Jim Himes  
Member of Congress



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Sean Casten  
Member of Congress



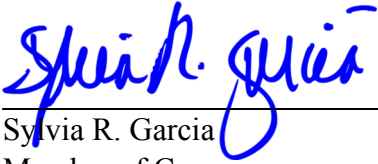
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Chellie Pingree  
Member of Congress



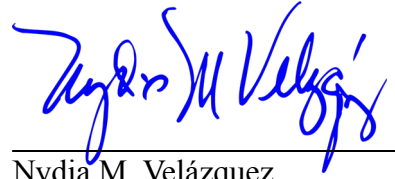
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André Carson  
Member of Congress



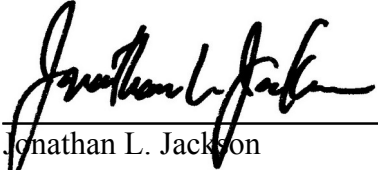
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Sylvia R. Garcia  
Member of Congress



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Nydia M. Velázquez  
Member of Congress



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Jonathan L. Jackson  
Member of Congress



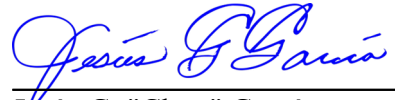
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Kevin Mullin  
Member of Congress



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Delia C. Ramirez  
Member of Congress



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Jesús G. "Chuy" García  
Member of Congress



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Stephen F. Lynch  
Member of Congress



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Troy Carter  
Member of Congress




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Josh Gottheimer  
Member of Congress



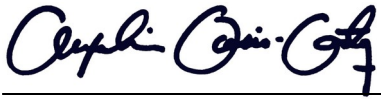
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Robert C. "Bobby" Scott  
Member of Congress




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Jared Moskowitz  
Member of Congress



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Alexandria Ocasio-Cortez  
Member of Congress




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Brad Sherman  
Member of Congress




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Maxwell Alejandro Frost  
Member of Congress



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Frank Pallone, Jr.  
Member of Congress



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Zoe Lofgren  
Member of Congress