



NEW YORK STATE SENATOR

Andrew J. Lanza

Donovan, Lanza & Elected Officials Call on FEMA to Finish Overdue Report on Flood Mitigation Options

ANDREW J LANZA September 3, 2015

Federal law required FEMA to issue guidelines by March 2015 that would give homeowners options in reducing flood premiums

Staten Island, NY—September 3, 2015....Congressman Dan Donovan (NY-11), together with state and local elected representatives for Staten Island and Brooklyn, today sent FEMA Administrator Craig Fugate a letter urging the agency to comply with federal law by releasing flood mitigation options. At present, elevation is the only home mitigation activity that results in substantial flood insurance premium reductions. Many homeowners cannot elevate their homes because of financial or technical obstacles. The Homeowner Flood Insurance Affordability Act required FEMA by March 2015 to provide options other than elevation that would reduce risk and 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 storms,” Congressman Donovan said.

“While FEMA dithers, homes continue to face high risk from flood damage because no insurance guidelines have been issued for alternatives to elevation.”

State Senator Andrew J. Lanza said, “The people of Staten Island and the state cannot afford to wait any longer for FEMA to develop and pronounce flood mitigation guidelines. The lesson of Sandy is that we are on borrowed time and FEMA inaction is allowing the hourglass sands to continue to pile the odds against us.”

State Senator Diane J. Savino added, "It's a disgrace that FEMA has still not provided different options to their customers who cannot afford to elevate their homes, especially since the Homeowner Flood Insurance Affordability Act required them to do so by March of this year. We cannot allow homeowners to continue to wait in limbo with no alternative options, especially when this is an ongoing concern. We want our constituents to not only be properly prepared in the event of another storm but adequately insured as well."

"Whether neglecting its responsibility to oversee flood insurance claims, failing to study the affordability of premiums or ignoring a legal mandate to provide homeowners with guidance on how to reduce flood risk and cost, FEMA fiddles while New Yorkers struggle, stated Council Minority Leader Steven Matteo. "As we approach the third anniversary of Hurricane Sandy, the time is long past due for FEMA to provide the assistance homeowners desperately need to make their homes safe and sustainable."

"New Yorkers who are still struggling to rebuild their homes and lives nearly three years after Sandy deserve to at least know all of their options to protect their property and reduce their substantial flood insurance premiums. FEMA must be much more responsible in light of the incredible strain this inaction is causing for thousands of residents who remain at risk of flood damage. I applaud Rep. Donovan and my colleagues for pushing FEMA to immediately rectify this situation and allow storm victims to finally move forward with vital resiliency measures," said Council Member Mark Treyger, Chair of the Council Committee on Recovery & Resiliency.

Council Member Debi Rose added, "While many of us would like to think of Superstorm Sandy as a once-in-a-lifetime event, scientists tell us otherwise. Recognizing the probability of severe storms in our future, the federal government should be encouraging homeowners to safeguard their houses and protect them from losses caused by flooding. Our current FEMA policy is deficient in this area, as it fails to provide adequate incentives for

homeowners. I join my fellow elected officials in calling on FEMA to expand the list of home mitigation measures that would qualify homeowners for flood insurance premium reductions.”

Council Member Vincent Gentile said, “It is unfathomable to me that, as we enter the peak of hurricane season, FEMA has yet to issue alternative flood mitigation guidelines for residents living in prone areas. FEMA was required by Congress to issue new guidelines a year following the law's enactment, in March 2014. We are currently six months past the due date and still, nearly three years after Sandy, affected residents aren't receiving the help and resources they need from our government.”

Flood mitigation options other than elevation exist, and FEMA even recognizes them in other programs. For example, commercial properties may dry floodproof to protect against loss and reduce insurance premiums. Additionally, New York City’s resiliency report, A Stronger, More Resilient New York, called on FEMA to develop mitigation credits for resiliency measures. ###