

National Wildlife Federation, American Rivers

Bill to Add Wind Coverage to the National Flood Insurance Program Was Pulled from the House Floor Today
Bill Would Have Harmed the Environment and Taxpayers Alike

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Washington, DC (July 22, 2010) – Today, the U.S. House of Representatives opted not to vote on the “Multiple Peril Insurance Act of 2009” (H.R. 1264) which would have expanded the National Flood Insurance Program (NFIP) to include coverage for windstorms.

American Rivers and National Wildlife Federation were joined by conservation, taxpayer, consumer and insurance organizations in opposing the measure. The House recognized that expanding the NFIP to include coverage for wind would increase incentives to develop and redevelop many dangerous, high-risk and environmentally-sensitive areas, and cost U.S. taxpayers billions of dollars. In addition, the decision not to hold a vote should be viewed as recognition that adding wind coverage to the NFIP, a program that is already \$18.75 billion in debt to the US Treasury, would only exacerbate the need for bailouts from the American taxpayers.

“Wildlife, taxpayers and commonsense have prevailed today because a terrible idea has been jettisoned – subsidizing wind insurance through a dramatic expansion of the already insolvent National Flood Insurance Program,” said Adam Kolton, senior director of Congressional and Federal Affairs for National Wildlife Federation. “We are hopeful that today’s victory marks the end of this effort. As global warming increases the risk of flooding to coastal communities, it is reckless to encourage building in high-risk and environmentally sensitive areas, and irresponsible to make taxpayers take the ultimate risk. The National Flood Insurance Program itself needs to be substantially reformed in the face of climate change.”

“A federally-backed wind insurance program would have given citizens living in high-risk, environmentally sensitive areas a false sense of security and a belief that they are protected from catastrophic losses, when they are not,” said Shana Udvardy, Director of Flood Management Policy for American Rivers. “This bill is a step in the wrong direction and the passage would have hurt all of the benefits provided by coastal areas and floodplains, including storm

protection, clean water, and wildlife habitat, not to mention the natural beauty which accounts for billions of tourism dollars annually,” said Udvardy.

Now that Congress has deferred consideration of HR 1264, Congress should turn its attention to focus on policies that:

- Avoid building in high-risk and environmentally-sensitive areas, such as along coastlines and shorelines, floodplains, wetlands and barrier islands.
- Adopt stronger land-use requirements and improved building codes
- Develop improved risk maps and better communicate risks to the public
- Assist people at high-risk through voluntary buyouts and relocations, locating or elevating buildings away from flood and wind prone areas and floodproofing and wind-proofing at-risk structures.

Above all, Congress should direct major attention to reducing the buildup of greenhouse gases that are fueling stronger and more frequent storms through climate change and increasing sea-levels. We must make take climate change into account in planning and building communities in the future.

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The National Wildlife Federation is America's largest conservation organization inspiring Americans to protect wildlife for our children's future.