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# STATES CAN SAVE LIVES AND MONEY NCOIL RELEASES LEGISLATOR’S GUIDE ON FLOOD

### PREVENTION, PROTECTION AND ASSISTANCE

**Albany, New York, May 21, 2002**   Steps states and communities can take to save lives and money lost in floods are identified in a new report released today by the National Conference of Insurance Legislators (NCOIL).

The report, entitled [***Rising Waters, Mounting Challenge – Flood Prevention, Protection and Assistance***](http://www.ncoil.org/Private/Flood%20Book%20(April%2026%20draft).pdf), shows how states can build disaster resistant communities through improved awareness of flood risks, flood mitigation programs and flood insurance.  According to the *Guide,* states can do more to:

      Educate consumers and insurance agents on flood insurance;

      Adopt and enforce strong building codes;

      Launch and fund mitigation initiatives;

      Encourage  participation in the National Flood Insurance Program (NFIP); and

      Coordinate between state and federal public and private flood agencies.

The Insurance Legislators Foundation (ILF), an educational and research arm of NCOIL, published the *Guide*pursuant to an agreement with the Federal Emergency Management Agency (FEMA).

According to Sen. William J. Larkin, Jr. (NY), president of NCOIL and the ILF Board:

“The Guide shows how state legislators can be key strategic partners with the NFIP and reveals ways states can do more to save lives and money from flooding.  It provides striking examples of how states and municipalities have adopted strategies to prevent flood damage, protect their constituents with insurance coverage, and assist their communities and victims when hit by flood disasters.”

Among the new legislative reference’s revelations is that ninety percent of the disasters that occur in the U.S. do not result in a Federal Disaster declaration.  The *Guide* reports that floods happened in every state in 1999 and 2000.  It reports that floods kill, injure, and dislocate people and cause more than five billion dollars in losses and property damage in any given year.

The *Guide* reveals that proper construction generates estimated annual savings of more than $1 billion in flood damage nationwide. “For every dollar spent on damage prevention, two dollars are saved in repairs,” the *Guide*notes.  The *Guide* identifies state and federal public assistance programs in place to help communities fund mitigation initiatives.  It also identifies laws that states have enacted to encourage and enforce strong statewide building codes and describes state and local programs in:

      Oklahoma, California, and Colorado that offer incentives to municipalities to enforce strong building codes;

      Peoria County, Illinois that have reduced potential flooding damage by acquiring and demolishing repetitive loss properties;

      Tulsa, Oklahoma that acquired nearly 1,000 flood-prone properties, preserved more than a quarter of its floodplain as open space, and encouraged adoption of some of the strongest building codes in the U.S.; and

      Rhode Island that aim to develop a statewide hazard identification and risk assessment program to create a disaster-ready state.

According to the *Guide*, states can do more to improve awareness of flood risks and the need for flood insurance.  It describes innovative programs, such as those in:

      Minnesota and New Jersey that work to increase agent and consumer awareness regarding flood insurance; and

      Kansas, North Carolina and Virginia that aim to ensure that flood insurance professionals receive adequate training and continuing education on flood insurance.

The *Guide* reports that over 19,000 communities in all 50 states and U.S. territories currently participate in the NFIP and explains how the success of the NFIP depends on the participation of state and municipal governments.  “The states enact most of the laws that implement national flood policy,” the *Guide* notes, “and adopt and implement floodplain management.”

The *Guide* notes that coordination between local, state and federal government agencies and the myriad of private sector agencies that deal with flood risks is key to any flood strategy.  The resource describes state initiatives to improve coordination, such as in:

      Nebraska and North Carolina that are coordinating with FEMA to update and improve the accuracy of their flood maps;

      Florida that has designated its Department of Community Affairs as its state coordinating agency for the NFIP and has implemented pre-disaster mitigation initiatives to coordinate flood prevention efforts among property-owners and businesses; and

      Rhode Island that is designed to coordinate with the private sector to make disaster preparedness a priority.

The ILF Board has distributed the *Guide* to governors, legislative leaders, floodplain managers, and insurance regulators in all 50 states.

The ILF is a non-profit, non-partisan Corporation, organized exclusively for educational and charitable purposes in accordance with Section 501(c)(3) of the Internal Revenue Code of 1986.  Its mission is to provide a public service in the form of non-partisan research and technical information to state governments by educating and informing state legislators on public policy issues arising from insurance-related legislation and regulation.

NCOIL is an organization of state legislators whose main area of public policy concern is insurance legislation and regulation.  Many legislators active in NCOIL either chair or are members of the committees responsible for insurance legislation in their respective state houses across the country.

The other members of the ILF Board include: Vice President, Rep. Kathleen Keenan (VT); Secretary/Treasurer, Sen. Steven Geller (FL); and Board Members Rep. Terry Parke (IL); Sen. Edward Oliver (MN); Assem. Clare Farragher (NJ); Sen. Harvey Tallackson (ND); Rep. Craig Eiland (TX); and Sen. Dale Schultz (WI).

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Please find attached a copy of the *Guide*.

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