



An Open Letter to the Biden Administration

You can become the Resilience Presidency

Wishing success for your Administration. In past months, the terms **'build back better'** and **'resilience'** have repeatedly been mentioned. Americans across the country increasingly are losing their homes, possessions and savings, because properties cannot withstand the hurricanes, tornados, floods, fires and potentially earthquakes their areas face.

Not only is it important to 'build back better' what is destroyed, but to **'build better from the beginning'** the almost 1 million new homes constructed annually. This is not happening. The reason is that we have a fragmented system of mostly outdated locally-determined codes, highly influenced by the building industry and set to minimum levels. These give enough time for people to barely escape, but generally sacrifice their property and investment.

The present system is fiercely defended by the building industry, with claims of affordability and local control. Local control that is not paired with local accountability, as States and Counties increasingly rely on Federal help to pay for the destruction of their approved vulnerable development. Affordable merely on a first-cost basis, while carrying a **high price to consumers and society** over the life of communities.

This direction is neither financially or environmentally sustainable. It **harms the environment** by demanding more natural resources to repeatedly rebuild and generating enormous quantities of post-disaster debris.

While it is true that States control development, the Federal Government has many levers to point them in a more resilient direction. Some are these:

1. Require **minimum resilience standards** for Federally-funded/supported properties
2. Require minimum resilience standards for new and rebuilt properties obtaining loans from **Federally-backed mortgage** organizations

3. Discontinue FEMA-issued flood insurance policies for new or rebuilt **properties in flood-prone areas**
4. Set higher deductibles on post-disaster Federal aid to States and Counties who **fail to strengthen codes**
5. Create and support incentives for **lower-income homeseekers** to help pay the higher first cost of more resilient homes
6. Adopt **'Truth in Resilience'** laws, similar to 'Truth in Lending', so that buyers are not in the dark on home and area vulnerabilities. FEMA could start with making publicly transparent the property flood claim history information they possess.
7. Start a **public education program** to raise awareness amongst consumers, so that within their home purchase or remodeling budgets they prioritize resilience over cosmetics.

Climate change will only make worse an already bad situation. In addition, it has become clear with COVID that a **house needs to be a castle**, where families can be safe and secure. Not the place they are displaced or run away from.

Vulnerable homes **prolong social inequity**, as they trap those with the least financial resources and diversification in a vicious 'disaster-poverty-disaster' cycle. This weakens their ability to create wealth through home equity and lift themselves from poverty.

It is therefore time to stop making vulnerable homes affordable and to start **making resilient homes affordable**. In attempting to do so, you will face significant headwind from industry, local interests and defenders of the status quo. Be prepared.

It is the Public that will appreciate you fighting for them, because **every American family deserves to afford and occupy a hazard safe home**.

Thank you.

Resilience Action Fund

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