



January 31, 2013

The Honorable Dennis Ross
United States House of Representatives
229 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Ross:

On behalf of the more than 120 public, private and nonprofit partners of the Federal Alliance for Safe homes (FLASH)[®], including FEMA, International Code Council, Kohler Power Systems, NOAA/National Weather Service, North Carolina State University, Portland Cement Association, RenaissanceRe, Simpson Strong-Tie, State Farm, Texas Tech Wind Science & Engineering, The Home Depot, University of Florida, USAA, WeatherPredict Consulting Inc. and more, I am proud and honored to express our support for the Ross-Inhofe Disaster Savings Accounts Act.

In my 15 years as President and CEO of our organization dedicated to strengthening homes and safeguarding families from natural disasters, I can say without hesitation that this innovative policy will provide Americans a financially advantageous way to enhance home resilience before or after disasters strike. Your legislation uses a smart yet simple approach of tax relief that will empower and reward families who build and prepare their homes with Mother Nature in mind.

According to a December 2013 report by the Federal Insurance Office of U.S. Department of the Treasury, in which a 2011 study sponsored by FLASH was cited, "proper construction techniques and materials can save lives and reduce both insured losses and taxpayer burden." The report further stated that "effective mitigation strongly enhances the safety of occupants and durability of property." A 2005 study by the National Institute of Building Sciences commissioned by FEMA determined that communities see an average savings of \$4 for every \$1 spent on mitigation.

The Ross-Inhofe Disaster Savings Accounts Act offers common sense and meaningful tax incentives to individuals who deserve the freedom to invest in safety features specific to the natural disasters they face. Your legislation will not only encourage effective mitigation, it will help save lives, protect property and safeguard our nation's economy against costly disasters.

Thank you for your leadership in championing this important public policy and for giving families the tools they need to invest in their safety and resiliency. The disaster safety movement looks forward to working with you on this vital initiative.

Sincerely,

Leslie Chapman-Henderson
President and CEO