



# Architects Support FEMA Hazard Mitigation Assistance

## The Challenge

Investing in resilience protects lives, safeguards the economy, and mitigates the impacts of natural disasters. Architects are essential to these efforts, bringing expertise in design and innovation to the forefront of disaster preparedness. By fully funding FEMA programs, reintroducing the Resilient AMERICA Act, and enacting the Shelter Act, Congress can ensure that communities are better equipped to face future challenges.

## The Ask

Act decisively to prioritize resilience in the nation's-built environment.

## More Information

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## BACKGROUND

The Building Resilient Infrastructure and Communities (BRIC) and Flood Mitigation Assistance programs play a vital role in reducing liabilities for insurance companies, property owners, and the federal government. These programs have gained importance as awareness of the financial benefits of resilient design and construction practices has grown. A 2022 architectural survey revealed that most clients now consider factors like reduced liability and increased market value when making resilience-related decisions.

Natural disasters significantly impact small businesses. Nearly half of all businesses forced to close in the wake of a natural disaster never reopen, according to a study by the Insurance Institute for Business and Home Safety (IBHS). This leads to substantial financial repercussions and job losses in affected communities. However, the same study found that improving the resilience of the built environment correlated with a 50% reduction in mortgage delinquencies following natural disasters.

These findings highlight the economic benefits of investing in resilient infrastructure and building practices, which extend beyond physical protection to financial stability in affected communities. FEMA's Hazard Mitigation Assistance programs, which provide funding for projects that reduce risks posed by natural hazards, are crucial to supporting local economies.

## RESILIENCE POLICIES

Fully funding FEMA's Hazard Mitigation Assistance programs incentivizes private sector investment and empowers architects to design resilient projects that better protect both people and economies. These investments create a fertile ground for architects to engage in collaborative community problem-solving. By partnering with local governments and various stakeholders, architects provide crucial expertise for retrofitting existing structures and designing new ones that reduce vulnerability to natural disasters. This collaborative approach ensures that resilience strategies are tailored to the specific needs and conditions of each community.

## Congressional Ask:

- Match FY23 allocations for FEMA programs by authorizing \$800 million for the Flood Mitigation Assistance (FMA) program and \$1 billion for the Building Resilient Infrastructure and Communities (BRIC) program in FY 2025.



# Architects Support the Resilient AMERICA Act

## The Challenge

Investing in resilience protects lives, safeguards the economy, and mitigates the impacts of natural disasters. Architects are essential to these efforts, bringing expertise in design and innovation to the forefront of disaster preparedness. By fully funding FEMA programs, reintroducing the Resilient AMERICA Act, and enacting the Shelter Act, Congress can ensure that communities are better equipped to face future challenges.

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## BACKGROUND

The Resilient AMERICA Act (H.R. 5689), passed out of the House in 2022 with strong bipartisan support (383-41), presents a significant opportunity for architects to lead in creating resilient spaces that can withstand natural disasters and contribute to long-term sustainability. Introduced by Representatives from both parties, this bill aims to enhance community resilience through various measures.

The Act substantially increases funding for pre-disaster hazard mitigation assistance, raising the set-aside amount from 6% to 15% of estimated aggregate grants. It also expands eligibility for technical and financial assistance to private nonprofit facilities, enabling them to implement cost-effective pre-disaster hazard mitigation measures. Additionally, the legislation provides hazard mitigation funding for water resource development projects overseen by the Army Corps of Engineers.

A key feature of the Act is its broadened scope, which now includes funding for activities related to wildfires, tsunamis, and ice storms. This comprehensive approach allows architects to design projects that prioritize resilience, sustainability, and climate-forward strategies across a wider range of natural hazards.

The Resilient AMERICA Act empowers architects to play a crucial role in shaping more resilient communities and infrastructure for the future by providing increased funding and support for innovative solutions.

## RESILIENCE POLICIES

Recent studies have highlighted the significant economic benefits of investing in disaster resilience and preparedness. A 2024 study by the U.S. Chamber of Commerce revealed that every dollar spent on disaster mitigation saves \$6 in damage and cleanup costs. Moreover, each dollar invested in resilience and disaster preparedness reduces a community's economic costs after an event by an additional \$7, resulting in a total savings of \$13 per dollar invested. The study provided specific scenarios to illustrate these benefits. For instance, it estimated that an \$83 million investment in resilience and preparedness for a major wildfire in Santa Fe would save 388 jobs and preserve over \$20 million of income in the area.

The importance of these investments is further emphasized by the fact that the United States experienced twenty-seven billion-dollar natural disasters in 2024, with a staggering total estimated cost of \$182.7 billion. These findings collectively underscore the critical need for proactive investments in resilience and preparedness to mitigate the economic impact of natural disasters on communities and businesses.

## Congressional Ask:

- Introduce legislation similar to the Resilient AMERICA Act to incentivize hazard mitigation investments in the built environment and expand hazard mitigation assistance to cover wildfires, tsunamis, and ice storms.



# Architects Support the Shelter Act

## The Challenge

Investing in resilience protects lives, safeguards the economy, and mitigates the impacts of natural disasters. Architects are essential to these efforts, bringing expertise in design and innovation to the forefront of disaster preparedness. By fully funding FEMA programs, reintroducing the Resilient AMERICA Act, and enacting the Shelter Act, Congress can ensure that communities are better equipped to face future challenges.

## The Ask

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## BACKGROUND

The Shelter Act (H.R. 4305/S. 2106) was a bipartisan bill introduced in both the House and Senate during the 118<sup>th</sup> Congress. It offers several key benefits to help Americans prepare for and mitigate the impact of natural disasters.

The Act provides a 25% tax credit for qualified disaster mitigation expenditures, with an annual limit of up to \$2,500 per taxpayer and \$5,000 per business. The credit is available for homes or businesses located in or adjacent to areas that have received a federal disaster declaration within the past ten years. Qualifying expenses include strengthening roof durability, elevating housing units to reduce flood damage, installing flood vents, and implementing fire maintenance procedures.

The Act aims to significantly reduce the billions of dollars in damage (over \$350 billion in 2024) caused by natural disasters every year. It incentivizes proactive mitigation efforts and aligns with studies showing that such investments can save a community up to \$13 for \$1 spent. Consequently, these investments help protect a local economy by ensuring that more businesses can stay open, more homes remain standing and habitable, and more people are able to continue working.

## RESILIENCE POLICIES

A 2022 survey of architecture firms and their clients revealed a significant shift in priorities regarding resilience-related decisions. The majority of clients now consider factors such as reduced liability and increased market value when making choices about building resilience. This trend indicates a growing awareness of the long-term benefits associated with resilient design and construction practices.

A study conducted by the Insurance Institute for Business and Home Safety (IBHS) further underscores the importance of resilience in the built environment. The study found that nearly half of all small businesses forced to close after a natural disaster never reopen. The consequences of such closures extend beyond individual businesses, resulting in significant financial losses for the community, including widespread job losses.

The same IBHS study found that resilience improvements were connected to a 50% decrease in mortgage delinquencies after a natural disaster, showing a strong correlation between resilience investments and economic benefits.

## Congressional Ask:

- Introduce legislation similar to the Shelter Act to incentivize business and individual investment in qualified disaster mitigation expenses.