



PROTECTING ***
AMERICA.org



ProtectingAmerica.org
1200 19th St, NW, Ste. 400
Washington, DC 20077-5762

■ US taxpayers have committed \$88 billion so far to help Katrina victims. The total could exceed what America spent to rebuild Europe after World War II.



The terrible hurricane seasons of 2004 and 2005 exposed America's vulnerability to natural catastrophes as never before. The tragic loss of life and property touched the hearts of every American.

We can and must do a better job preparing and protecting ourselves from the natural catastrophes that ravage our nation with increasing frequency.

ProtectingAmerica.org, a coalition of concerned Americans and consumer, safety, government, and business organizations, was created to educate the public about the need for a comprehensive, integrated solution that will save lives and mitigate the economic turmoil catastrophes can cause.

“If this is what happens after we have advance warning, we shudder to imagine the consequences when we do not.”

Congressional Select Committee to Investigate the Response to Hurricane Katrina, February 16, 2006

National Co-Chairs
James Lee Witt
Former Director, Federal Emergency Management Agency
Chief Executive Officer, International Code Council

Admiral James M. Loy
Former Deputy Secretary, Department of Homeland Security
Commandant, United States Coast Guard (retired)



A
**VULNERABLE
AMERICA**



PROTECTING ***
AMERICA.org

PREPARING FOR AND PROTECTING AMERICA FROM CATASTROPHE

**PREPARING FOR AND PROTECTING
AMERICA FROM CATASTROPHE**

■ 57% of Americans live directly in harm's way.

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 1812 WASHINGTON DC

POSTAGE WILL BE PAID BY ADDRESSEE

PROTECTING AMERICA.ORG
1200 19TH ST NW STE 400
WASHINGTON DC 20077-5762

NO POSTAGE
NECESSARY
IF MAILED IN
THE UNITED
STATES



Eleven hurricanes have struck New England since 1900, six on the New York coastline. Major hurricane damage today could exceed \$100 billion.



ProtectingAmerica.org supports legislation to provide greater protection for consumers at a lower cost, improve preparedness and mitigate the impact of catastrophes on consumers and the economy. Legislation has been introduced in Congress that accomplishes these goals.

Financial Protection for Consumers

- Uses insurance premium dollars — not tax dollars — to establish the Consumer HELP Fund to pay claims when private insurance companies and state or regional catastrophe funds have reached their limits.
- Catastrophe-prone states are not subsidized by other states. State catastrophe funds will pay rates to the Consumer HELP Fund based on risk. States without catastrophe funds don't pay anything.
- The Consumer HELP Fund will be a non-profit fund. In catastrophe-free years, money will be saved to protect future catastrophe victims when the inevitable occurs.

Strengthen First Responders and Improve Preparedness

- State catastrophe funds must dedicate resources to first responders, educational institutions, non-profit organizations and

charities to support prevention and mitigation programs.

- States have strong incentives to adopt mitigation and prevention standards, including effective building codes and code enforcement.

Consumer Protection and Education

- Programs to educate consumers about protecting themselves from natural catastrophes and guarding against predators after a catastrophe will obtain additional support.
- States must enact and enforce tough anti-gouging laws.

Continuous Improvement

- A national commission of experts from public and private sectors — not a large governmental bureaucracy — will manage the Consumer HELP Fund and assist the states in developing mitigation, prevention, recovery and rebuilding standards and programs.
- The commission will strengthen the public-private partnership and will investigate every major disaster to make sure we continuously learn and improve the way America prepares for and responds to catastrophes.

To learn more, visit
www.ProtectingAmerica.org

Here's what experts say about preparing and protecting America from catastrophes

"...the key to our success, in creating this kind of security and response capability for America, is expanded partnership with state and local leaders, and the private sector, as we move forward together in the area of catastrophic planning."

Homeland Security Secretary Michael Chertoff, February 13, 2006

"Without policy solutions, federal taxpayers in particular face unnecessarily large burdens for future disaster relief. The time has come for the federal government to convert what is *de facto* insurance—relief provided 'after the fact'—into a formal reinsurance system that assesses the cost of such catastrophic risks before such events occur."

The Brookings Institution, March 2006

"On average, a dollar spent by FEMA on hazard mitigation provides the nation about \$4 in future benefits. In addition, FEMA grants to mitigate the effects of floods, hurricanes, tornados, and earthquakes between 1993 and 2003 are expected to save more than 220 lives and prevent almost 4,700 injuries over approximately 50 years."

National Institute of Building Sciences, December 29, 2005

"Mississippi would have fared much better in Katrina if we had a modern building code in place. Instead, the current patchwork system of no code in some jurisdictions and minimal code in others left our building stock especially vulnerable to the devastation brought by Katrina's winds."

LSU Hurricane Center, January 19, 2006



Only one in six California homes is insured for earthquake. Who pays to rebuild the other five?

Join us and help prepare and protect America from catastrophe.

International Association of Emergency Managers
National Crime Prevention Council
California Organization of Police and Sheriffs (COPS)
New York State Association of Fire Chiefs
New York City Mayor's Office
State Troopers NCO Association (New Jersey)
Florida Professional Firefighters
Lake County (IL) Emergency Management Agency
New York State Building Officials Conference
Commerce and Industry Association of New Jersey
New Jersey Association of REALTORS®
Association of Contingency Planners
Operation HOPE
The Latino Coalition
United Policyholders
Allstate Insurance Company
State Farm Insurance Company
Economic National Underprivileged Foundation
Center for Severe Weather Research
American Institute of Steel Construction
AT&T
CBS Outdoor
Small Business Action Committee (California)
Los Angeles Area Chamber of Commerce
Regional Hispanic Chamber of Commerce (California)

(partial list)

Join Us

Please list me as a public supporter of **ProtectingAmerica.org**.

Please select a category:

- Organization Company Individual
 Public Agency Elected Official

Please complete the following information:

Company or Organization Name

Name

Title

Mailing Address

City

State

Zip

County

Phone Number

Fax Number

E-mail Address

Signature (Required)

Date

Please return this completed form to:

ProtectingAmerica.org
1200 19th St, NW, Ste. 400
Washington, DC 20077-5762

If you have questions, please call (877) 266-6660 (toll-free) or visit www.ProtectingAmerica.org

PROTECTING ***
AMERICA .org
PREPARING FOR AND PROTECTING AMERICA FROM CATASTROPHE