

**Admiral James M. Loy, National Co-Chair**  
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Commandant, U.S. Coast Guard (Retired)

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

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**Catastrophe Experts Praise Introduction of National Backstop  
Call Homeowners' Defense Act of 2009 a critical first step in protecting American families**

The nation's leading coalition of first responders, catastrophe experts, insurers and private citizens dedicated to improving the ways that America is prepared for and protected from massive natural catastrophes today praised the introduction by Florida Rep. Ron Klein (D- FL-22) of the Homeowners' Defense Act of 2009 and urged quick enactment of the bill.

"This bill takes meaningful and important steps toward improving America's system of dealing with natural catastrophes. The bill will improve mitigation and land use policies, strengthen first responder programs and provide a fiscally responsible way for our nation to prepare for the event of a truly massive natural catastrophe," said James Lee Witt, former FEMA Director and a co-chair of ProtectingAmerica.org.

"The 2009 Hurricane season begins June 1 and it is my hope that immediate action will be taken before the peak storm activity in the fall," he said.

The Homeowners' Defense Act of 2009 builds upon legislation passed by the House of Representatives in 2007 and sets up financial mechanisms to provide a backstop for privately funded state catastrophe funds to assure that families are able to get insurance and can rebuild, repair and recover in the aftermath of a devastating natural catastrophe like a massive hurricane or vast earthquake.

The previous bill, the Homeowner's Defense Act of 2007 (HR 3355), passed the House of Representatives by an overwhelming bipartisan vote of 258-155. The bill was sponsored by Florida Reps. Ron Klein (D), Tim Mahoney (D), Ginny Brown-Waite (R) and nearly four dozen cosponsors from around the country.

According to Risk Management Solutions (RMS), the nation's foremost authority on catastrophic risk, fully 57 percent of the American population currently lives in areas that are prone to natural catastrophes. Recent experiences prove that no region is immune from the threat of catastrophes, and when major catastrophes strike, such as Katrina, everyone, everywhere is affected. Populations living along the Atlantic and Gulf coasts are directly exposed to hurricanes while major cities throughout the Midwest and all along the West coast are located on fault lines that are prone to earthquakes.

"The stakes are higher than ever, particularly in the current economy. But the good news is that there is a better way, by beginning now to build a privately funded backstop rather than needing to rely on

another taxpayer funded bailout,” said Admiral James M. Loy, a co-chair of Protecting America who former served as Commandant of the US Coast Guard and was Deputy Secretary of the US Department of Homeland Security.

“President Obama, as a candidate, was unequivocal in his support for the Homeowners’ Defense Act. The leadership in the House and the bipartisan support among the nation’s governors provides our members with encouragement that a comprehensive catastrophe preparation and protection plan could be a reality in the coming months,” he added.

In September of 2008, President Obama wrote in an opinion editorial in the *St. Petersburg (Fl) Times*:

“I strongly support the Homeowners' Defense Act. It would stabilize skyrocketing insurance rates and provide a common-sense federal backstop in the event of a major natural disaster. I've long been a supporter of a National Catastrophic Insurance plan, and the time to act is now, before another disaster strikes...

“Hurricanes, tornadoes, blizzards, fires and earthquakes can happen anywhere. And when a risk is so large that the insurance market and individual states can't reasonably bear it, it's the role of the federal government to step in, as we've done to insure against acts of terrorism. Because when a catastrophe strikes, we all look out for one another. That's why I am proud to add my name to this bill, and that's why I'll sign it into law as president.”

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### ***About ProtectingAmerica.org***

ProtectingAmerica.org is a non-profit organization consisting of emergency management officials, first responders, disaster relief experts, insurers and others. Its members include more than 300 organizations and businesses and more than 20,000 individuals from across the nation.

At the core of ProtectingAmerica.org’s mission is the establishment of a comprehensive, integrated national catastrophe management solution that will better prepare and protect American families, communities, consumers and the American economy from catastrophe. Among its efforts to support this mission, ProtectingAmerica.org is working to increase public awareness and consumer education; advocate for better coordination with local, state and federal mitigation and recovery efforts, and strengthen emergency response and financial mechanisms to rebuild after a major catastrophe.

ProtectingAmerica.org was formed in 2005.

For info: [www.ProtectingAmerica.org](http://www.ProtectingAmerica.org)