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December 3, 2009

Flood Insurance Program Threatens Endangered Species in Missouri

Washington, DC (December 3) – The National Wildlife Federation and Great Rivers Habitat Alliance today notified the Federal Emergency Management Agency (FEMA) of their intent to file a lawsuit against the agency for failing to protect endangered pallid sturgeon and interior least tern from the impacts of its Federal Flood Insurance Program, which promotes development in floodplain areas vital to the survival of these species. Issuing flood insurance without first determining whether the development will harm endangered species or their habitat violates the Endangered Species Act.

“The pallid sturgeon is a magnificent fish. It is a living fossil having ancestors that swam with dinosaurs. It depends on naturally functioning floodplains which have been systematically destroyed and degraded with the help of federal subsidies,” said Dan Burkemper, Executive Director of the Great Rivers Habitat Alliance. “It is time that FEMA start implementing policies that encourage protection of floodplain habitat, not taxpayer-backed development of these critical areas.”

“In addition to providing essential wildlife habitat, floodplains are nature’s best defense against flooding,” said Jim Murphy, Wetlands and Water Resources Counsel at the National Wildlife Federation. “By allowing the development flood prone areas, the Federal Flood Insurance Program is subsidizing the destruction and degradation of sturgeon and tern habitat, putting people at risk and wasting our tax dollars.”

Because many private insurers refuse to insure floodplain homes, FEMA’s insurance program allows development to occur where it otherwise would not. FEMA also sets eligibility rules for communities that want to participate in the flood insurance program - rules that currently fail to limit development in high-risk floodplains and fail to consider the impacts of development on environmentally sensitive lands. As part of their lawsuit, the National Wildlife Federation (NWF) and Great Rivers Habitat Alliance (GRHA) will seek an injunction that would require FEMA to consult with the U.S. Fish and Wildlife Service on the effects of its flood insurance program.

NWF and GRHA are being represented by counsel at NWF and Great Rivers Environmental Law Center in St. Louis. Great Rivers Environmental Law Center is a nonprofit public interest environmental organization whose mission includes aiding citizens and organizations in asserting and defending their interests in environmental values before administrative officials, and, as a last resort, before the courts.

“Well-functioning floodplains are vital to species’ and communities’ ability to survive the more severe weather climate change will bring,” said Murphy. “FEMA must change its policies to meet the climate challenge. We have previously sued FEMA for its failure to be protective of species and prevailed. The science and the law are firmly on our side in this case as well.”

For Immediate Release:

December 3, 2009

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National Wildlife Federation is America’s conservation organization, inspiring Americans to protect wildlife for our children’s future.