



Rep. Frederica Wilson

U.S. Congresswoman from Florida's 24th District

December 13, 2013

An Open Letter to Speaker Boehner: Let's Solve Flood Insurance Crisis

Posted: 12/12/2013 1:25 pm

Dear Mr. Speaker:

This year, coastal communities are facing a perfect storm: They're not only weathering a tough economy but also a wave of unprecedented flood insurance rate increases.

While Congress' 2012 Flood Insurance Reform Act was supposed to deal with funding gaps and still ensure homeowners' access to affordable flood insurance, issues including FEMA's poor implementation and inaccurate flood zone maps have resulted in unforeseen price increases that -- without Congressional action -- will only get worse. I urge you to bring a short-term fix to this crisis to the floor for a vote before the

House goes into recess at the end of the week. I also urge you to support action to address the long-term factors that are causing unacceptable increases in flood insurance rates.

The best immediate course of action is for Congress to pass the Homeowner Flood Insurance Affordability Act of 2013, H.R. 3370, which I have cosponsored along with 155 of my Democratic and Republican House colleagues. The bill would require FEMA to delay implementation of most rate changes until it has completed an affordability study and a framework to minimize hardship for the most vulnerable homeowners. It would require FEMA to

provide Congress with all the facts regarding how rate increases may be distributed and how they may affect homeowners and communities. This will empower Congress with the information needed to design a prudent and lasting fix.

For some homeowners, a failure to act would mean a 4,000 percent increase in flood insurance rates. Yesterday on the Senate floor, Florida's Senator Bill Nelson told of a home in Pinellas County, Fla., that would experience a premium jump from \$4,000 to \$44,000. This story is not unique. With flood insurance rates in the thousands or even tens of thousands of dollars,

many residents will be forced to leave their homes. But, with such rates, they'll be unable to sell. No one should ever be trapped in this dreadful situation. And no community should have to deal with the impacts of such rate hikes on small businesses and housing markets.

If you bring H.R. 3370 to the floor for a vote, it will pass. This crisis affects blue states, red states, rural areas, and cities alike. Fixing the flood insurance rate hikes is not a Democratic or Republican issue or an issue affecting any particular region. It's about sustaining our economic recovery, protecting jobs, and keeping Americans in their homes. Everyone has a stake in preventing catastrophic rate hikes before the start of 2014.

Everyone also has a stake in addressing the long-term factors driving this flood insurance crisis. There's overwhelming [evidence](#) that climate change is increasing the frequency of the high-intensity storms -- like Hurricanes Katrina and Sandy -- that spike rates and threaten the solvency of the National Flood Insurance Program. To reduce long term costs and risks, we must take action to retrofit buildings for increased efficiency, to incentivize the use of renewable energy, and to adapt coastal areas and infrastructure systems to mitigate flooding effects. These actions can not only save our coastal communities but also create needed jobs in the process. Winning a fix for homeowners and coastal communities will not be easy, and

winning the global fight against climate change will be much harder. But -- as a lifelong resident of South Florida -- I can tell you that failure is not an option. It's utterly unrealistic to think that the answer to our flooding risks is to abandon New York or Miami -- our nation's cultural gems and economic engines. Mr. Speaker, let's pass a bipartisan flood insurance fix this week, and make 2014 the year when we get serious about saving our children and grandchildren from the effects of climate change.

Sincerely,

Frederica S. Wilson
Member of Congress

(This letter was hand-delivered to Speaker Boehner's Office on Thursday, December 12, 2013)

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