

Congress of the United States
Washington, DC 20515

June 4, 2013

Mr. David L. Miller
Associate Administrator
Federal Insurance and Mitigation Administration
500 C Street SW
Washington, DC 20472

Dear Associate Administrator Miller:

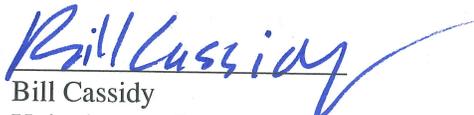
We write regarding FEMA's implementation of the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12), the impact accelerated premium rate increases are having on communities within Louisiana, along with FEMA's assessment of actuarial risk. These factors, in addition to uncertainties relating to FEMA's Levee Analysis and Mapping Approach, are creating an affordability and participation challenge for thousands of policyholders who built according to code and have followed all applicable laws. We urge you to visit Louisiana and witness first-hand the economic ramifications these changes are having on communities across our state.

For example, a home in the northern part of Lafourche Parish owned by the Porterhouse family has \$200,000 in structural flood insurance coverage with a current annual premium of \$388 per year. This home never flooded, was built to code and is behind non-federal flood protection structures. If the homeowner sold this property, which has an assessed value of \$171,900, the projected insurance premium would increase to \$23,946 or 6,071%. Another home, owned by the Bubrig family in Plaquemines Parish just south of New Orleans, has full flood coverage of \$250,000 with a current annual premium of \$633. Again, the home never flooded, was built to code, and is behind non-federal flood protection structures. The homeowner recently received a projected NFIP insurance premium quote of \$28,554 per year. There are several other examples like these properties throughout the state.

The people of Louisiana support a sustainable, fiscally responsible National Flood Insurance Program that protects the businesses and homeowners who built according to code and have followed all applicable laws. However, FEMA's implementation of BW-12 along with its methods of determining actuarial risk threaten to harm the very citizens the program was designed to protect. These changes have the capacity to destroy communities, which in Louisiana, produce goods and services that benefit the entire country through the operation of fisheries, refineries, and ports.

We hope you will accept our invitation and visit Louisiana's impacted areas within the coming weeks. We urge you to coordinate your visit with GNO, Inc. and the Parish Presidents within our state. Thank you for your consideration.

Sincerely,


Bill Cassidy
United States Representative


Steve Scalise
United States Representative


Charles Boustany, Jr.
United States Representative


Rodney Alexander
United States Representative