## Congress of the United States

Washington, **DC** 20515 April 25, 2013

The Honorable W. Craig Fugate Administrator Federal Emergency Management Agency U.S. Department of Homeland Security 500 C Street SW Washington, D.C. 20472

Dear Administrator Fugate,

There has been much attention given to proposed Flood Insurance Rate Maps in our districts and the upcoming changes to the National Flood Insurance Program (NFIP). We write to express deep concern for the damage that proposed flood maps and recent FEMA community meetings in our districts are having on homeowners, businesses and real estate in our area.

In Louisiana, the NFIP provides coverage to over 480,000 policyholders. For this reason, as FEMA develops and implements new flood rate maps, it is critical that FEMA work with state and local officials to ensure that the impact on policy holders is given a very high priority. If these premium adjustments are not administered fairly, it could force thousands of Louisiana families to drop their flood insurance, or in some cases, even lose their homes because of the sheer cost of flood insurance. Additionally, we also agree with local officials that FEMA should take into consideration non-federal flood protection systems when determining flood elevations and risk.

As we have seen year after year, major flooding can occur anywhere in the nation, often with little warning, and can cause devastation to an entire region. This is a major reason why it is important that people have access to a fair and affordable flood insurance program.

FEMA's recent actions regarding some southeast Louisiana flood maps were terribly irresponsible, especially for those residing in areas south of Interstate 10. FEMA held a public event where they cited incorrect insurance rates and advertised a flood map that ignores existing levees. Now property values are depressed and some real estate transactions have stalled in parts of these areas. Residents in these communities are frustrated and concerned.

To repair the damage to real estate markets in our area, we urge FEMA to work closely with state and local officials throughout the mapping process to ensure that NFIP changes are administered in a fair and reasonable way for our constituents. In addition, we request that FEMA immediately undertake a sustained public awareness campaign in these parishes to give residents a realistic timeline for implementation of new maps, including the evaluation and incorporation of non-accredited levees into flood maps, and the premiums residents can expect to pay over the next five (5) years.

For all of the reasons listed, including the concerns about negative impacts on real estate values in these areas, it is critical that FEMA consider the negative consequences of unfair implementation of NFIP reforms and provide certainty to these citizens as quickly as possible. Thank you for your consideration, and we look forward to your response.

Sincerely,

Steve Scalise

Member of Congress

Cedric Richmond Member of Congress