## United States Senate

WASHINGTON, DC 20510

April 20, 2017

The Honorable Mitch McConnell Majority Leader S-230, U.S. Capitol Washington, D.C. 20510

The Honorable Charles Schumer Minority Leader S-221, U.S. Capitol Washington, D.C. 20510

Dear Leader McConnell and Minority Leader Schumer:

As Senate leadership continues to identify priorities for consideration this Congress, we respectfully request your attention regarding the upcoming expiration of the National Flood Insurance Program (NFIP) on September 30, 2017. Through the Federal Emergency Management Agency (FEMA), the NFIP was created both to offer flood insurance coverage for participating communities in flood-prone areas, and mitigate risks through the adoption of floodplain management standards.

Reauthorization of the NFIP is critical to our Gulf State constituents, a large majority of whom live in coastal areas and high-risk flood zones. According to FEMA, since the program's inception in 1978, residents of Florida, Louisiana, and Mississippi have paid \$26.5 billion into the federal program, more than 46 percent of the program's total receipts.

Given the program's importance to our states, we urge Senate leadership to ensure that legislation reauthorizing the NFIP avoids any lapses in coverage and offers a long-term solution that promotes certainty in the market. Should the Senate consider legislation beyond a clean reauthorization of the NFIP, we would also welcome beneficial and sound reforms to the program. Specifically, we are supportive of reforms related to: ensuring affordability for participating policyholders; the expansion of a competitive private flood insurance market with robust consumer protections and safeguards against adverse selection; improved customer service for policyholders; and the use of more accurate flood maps based on the latest data to determine rates with a more effective process for community involvement and appeals in adopting those maps.

We are encouraged that the committees of jurisdiction have already begun crafting reauthorization proposals, and look forward to ensuring that the priorities of participating Gulf communities are well-represented in this process. Thank you for your attention to this important matter.

Sincerely,

Meth Marco Rubio U.S. Senator

1 Cassidy Bill Cassidy, M.D.

U.S. Senator

John Kennedy U.S. Senator

Bill Nelson
U.S. Senator

Thad Cochran U.S. Senator