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United States Senate

WASHINGTON, DC 20510-3205

September 17, 2019

The Honorable Mitch McConnell
Majority Leader
S-230
United States Senate
Washington, DC 20510

The Honorable Mike Crapo
Chairman
Committee on Banking, Housing & Urban Affairs
SD-534
United States Senate
Washington, DC 20510

Dear Leader McConnell and Chairman Crapo,

The current authorization for the National Flood Insurance Program (NFIP), currently on its 12th extension since Fiscal Year 2017, is set to once again expire at the end of this month. I am writing to urge you to prioritize legislation to reauthorize and reform the NFIP for the millions of policyholders who rely on this program in New York and across the country.

Repeated extensions of the NFIP have deprived Senators of the opportunity to make real and meaningful reforms to make flood insurance more affordable, improve mitigation of flood risk, and implement changes to the Federal Emergency Management Agency (FEMA)'s vexing claims and appeals process, and protect policyholders from the type of fraud experienced by a number of my constituents after Superstorm Sandy.

I have worked with a number of my colleagues, both Republicans and Democrats, on S. 2187, the National Flood Insurance Program Reauthorization and Reform Act of 2019. This comprehensive bipartisan legislation would provide policyholders with certainty by reauthorizing the NFIP for 5 years. It can and should serve a starting point for reauthorizing this program in the Senate. Specifically, this bill would:

- Address the affordability crisis for NFIP policyholders subject to dramatic rate increases by capping annual premium increases at 9 percent. It also creates a new

means-tested voucher program for low and middle-income policyholders if their housing costs exceed 30 percent of their Adjusted Gross Income.

- Make overdue reforms to FEMA's claims and appeals process by applying lessons learned after Superstorm Sandy and other recent major disasters. The legislation would provide more transparency for policyholders to have access to the documents used to assess their claim, ensure that claims decisions are made in a timely way. It would prohibit costly and aggressive practices against policyholders. It would also increase oversight over the "Write Your Own" program to ensure that the fraudulent alteration of engineering reports uncovered after Sandy, and other unscrupulous practices to deny policyholders their legitimate claims, never happens again.
- Put the NFIP on the path to greater solvency by freezing interest payments on the program's debt and making significant investments in mitigation to prevent future flood loss. It allows homeowners to access more funding through the Increased Cost of Compliance (ICC) program to mitigate their homes to avoid the risk of future flood damage.

My constituents across the State of New York desperately need this bipartisan, common-sense bill, from families still struggling to rebuild from Superstorm Sandy on Long Island to low-income homeowners in Syracuse who are struggling to keep up with rising premiums they cannot afford. I urge you to make reauthorizing and reforming the NFIP a priority for this Congress and seize the opportunity to achieve a real bipartisan legislative accomplishment that will profoundly help millions of Americans.

Sincerely,



Kirsten Gillibrand
United States Senator

cc: Democratic Leader Charles E. Schumer
Ranking Member Sherrod Brown