



# ASSOCIATION OF STATE FLOODPLAIN MANAGERS, INC.

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June 10, 2019

Honorable Maxine Waters  
Chairwoman  
House Financial Services Committee

Honorable Patrick McHenry  
Ranking Minority Member  
House Financial Services Committee

Dear Chairwoman Waters and Ranking Member McHenry,

The Association of State Floodplain Managers is pleased to let you know of our support for the legislation you have developed to reauthorize and reform the National Flood Insurance Program (NFIP).

The bill, first and foremost, provides a much needed long term reauthorization of the program after the unfortunate uncertainty over the last two years due to 12 short term reauthorizations. ASFPM is also happy to see that this is a comprehensive bill, making needed improvements in all four areas of the program: Flood insurance, floodplain mapping, mitigation and floodplain management.

The legislation also includes many important, needed and, in some cases, innovative adjustments. Among the latter are a pilot demonstration program to address problems with premium affordability and a pilot program to explore the feasibility of community-based flood insurance coverage. It does away with unnecessary surcharges that have discouraged home and business owners from purchasing or retaining NFIP coverage if they are not required to have it and it facilitates payment by monthly installments which is helpful to lower income property owners.

The bill, importantly, reauthorizes the flood risk mapping program at an enhanced level of support and focuses on the need to incorporate future conditions. It creates a new flood zone for levee impacted areas to better reflect the unique risk – and residual risk that such areas face.

From a flood mitigation and floodplain management standpoint, the legislation sets up a state revolving loan fund to help with financing hazard mitigation activities which result in both reduced risk and reduced premiums. It makes badly needed improvements to the Increased Cost of Compliance coverage of the NFIP to more fully cover the cost of mitigating a substantially damaged building. The bill improves the nation's ability to do effective floodplain management by authorizing the Community Assistance Program to provide technical assistance to localities through building state capacity.

*Dedicated to reducing flood risk and losses in the nation.*

## Chair

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## Secretary

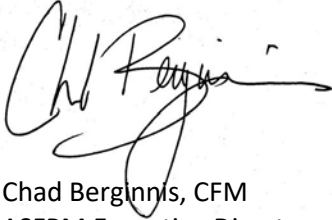
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# Association of State Floodplain Managers, Inc.

We must note a few areas we had hoped the legislation would address. Those include ways to deal with the NFIP debt and the burden of significant annual interest payments, ways to better harmonize development of a private insurance market while sustaining the NFIP flood risk management functions, and improved flood information disclosure requirements.

Overall, this legislation is an important step forward toward helpful reforms of a program that has served the nation well for more than 50 years. The Association of State Floodplain Managers is pleased to support this bill.

Sincerely,

A handwritten signature in black ink, appearing to read "Chad Berginnis". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Chad Berginnis, CFM  
ASFPM Executive Director