July 14, 2017

Speaker Paul Ryan  
H-232, The Capitol  
Washington, D.C. 20515  

Majority Leader Kevin McCarthy  
H-107, The Capitol  
Washington, D.C. 20515  

Majority Whip Steve Scalise  
H-329, The Capitol  
Washington, D.C. 20515  

Dear Speaker Paul Ryan and Majority Leader Kevin McCarthy:

As members of Congress who represent constituents that rely on the National Flood Insurance Program (NFIP) to protect their homes and businesses, we are writing to respectfully express concerns with the current package of flood insurance bills that have recently passed the House Financial Services Committee.

While we appreciate the hard work of the Committee on this issue and are supportive of some provisions within the package, we are concerned that the package will make flood insurance unaffordable for our constituents, will stall development and construction, and increase exposure to the Federal Treasury. Some of these provisions will result in the same unintended consequences that arose during the implementation of Biggert-Waters.

In order to address the soundness of the program, we must first address its inefficiencies. Homeowners who purchase flood insurance are making a vested stake in their recovery, in areas that would otherwise be subject to federal disaster aid and we should continue to promote these efforts. By addressing the mismanagement of the program, we can help to make the program more efficient and ultimately even more affordable for policy holders.

Congress has consistently shown broad, bipartisan support for keeping flood insurance affordable. Just two years following Biggert-Waters, compromise legislation that preserved affordability and availability of flood insurance was cosponsored by more than 235 members and passed with 306 votes, representing the overwhelming support of both parties.

Again, while we support the work of the Committee, we cannot support the package as is and will be unable to support a bill if it were to come to the House floor in its current form. We stand ready and are willing to work with leadership and the committee to draft a compromise plan that received the same support as HFIAA in 2014, by the September 30 deadline.

Sincerely,

PETER T. KING  
Member of Congress  

FRANK A. LOBIONDO  
Member of Congress
GARRETT GRAVES  
Member of Congress

STEVEN M. PALAZZO  
Member of Congress

DANIEL M. DONOVAN, JR.  
Member of Congress

GREGG HURST  
Member of Congress

DAVID ROUZER  
Member of Congress

CLAY HIGGINS  
Member of Congress

WALTER B. JONES  
Member of Congress

BLAKE FARENTHOLD  
Member of Congress

MIKE JOHNSON  
Member of Congress

RALPH LEE ABRAHAM  
Member of Congress

TRENT KELLY  
Member of Congress

CHRISTOPHER H. SMITH  
Member of Congress

TOM RICE  
Member of Congress

LEONARD LANCE  
Member of Congress
BRIAN BABIN  
Member of Congress

DON YOUNG  
Member of Congress

CHARLES W. DENT  
Member of Congress

BRETT GUTHRIE  
Member of Congress

DUNCAN HUNTER  
Member of Congress

BRADLEY BYRNE  
Member of Congress

JASON SMITH  
Member of Congress

BUDDY CARTER  
Member of Congress

DAVID G. REICHERT  
Member of Congress

CARLOS CURBELO  
Member of Congress