United Policyholders

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August 10, 2026

The Honorable Rep. Cleo Fields
U.S. House of Representatives
2349 Rayburn House Office Building
Washington, D.C. 20515

The Honorable Rep. Mike Ezell
U.S. House of Representatives
443 Cannon House Office Building
Washington, D.C. 20515

The Honorable Rep. Troy Carter
U.S. House of Representatives
442 Cannon House Office Building
Washington, D.C. 20515

The Honorable Rep. Rob Bresnahan
U.S. House of Representatives
1133 Longworth House Office Building
Washington, D.C. 20515

RE: HR 9511 (Fields) – NFIP Premium Transparency Act – Strong Support

Dear Representatives Fields, Carter, Ezell, and Bresnahan,

I write on behalf of the non-profit organization United Policyholders to thank you for advancing HR9511 and convey our strong support for this bill. HR9511 is a bi-partisan measure that aims to help households understand their flood risk, their flood insurance premium, and learn what steps they and their neighbors can take to reduce risk and keep (or put) flood insurance in place.

The National Flood Insurance Program remains a critical safety net that more U.S. residents should be accessing, even if a lender is not requiring them to carry flood insurance. This bill aims to help make that happen. There are options in the private flood insurance marketplace, but only for *some* property owners in *some* regions. We must continue to maintain the NFIP and continue innovating to improve it.

If enacted, this bill will require FEMA to provide National Flood Insurance Program policyholders with a clear and detailed breakdown of the factors driving their premiums under Risk Rating 2.0, including applicable discounts, mitigation options and associated savings, and claims history. The bill also directs FEMA to launch a publicly accessible online tool enabling property owners to model how specific mitigation investments would reduce both their flood risk and insurance costs.

United Policyholders has long advocated for transparency in insurance. With NFIP participation declining from a peak of approximately 5.7 million policies in 2009 to fewer than 4.5 million today, and the NFIP's authority to provide flood insurance currently set to expire at midnight on September 30, 2026, this legislation addresses a critical need. Property owners who understand what drives their premiums are better positioned to invest in mitigation, reduce their risk, and maintain the coverage that protects their families and communities.

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The fact that the vast majority of US homes do not carry flood insurance is a significant concern to our organization, state insurance regulators and public officials across the country. Most households either can't afford it or believe they can't afford it but haven't gotten a recent quote, or think they're powerless to do anything to reduce their flood risk, and/or believe that a government agency will step in and provide funding if their home is damaged or destroyed in a flood.

We absolutely need to help more U.S. households keep or add flood protection to their insurance safety nets.

Thank you for your leadership on this measure.

Sincerely,

Amy Bach

Amy Bach, Executive Director
United Policyholders