

**CALL TO ACTION****Top Concerns with House Legislation to Reauthorize the National Flood Insurance Program**

Members of the [Coalition for Sustainable Flood Insurance](#) (CSFI) testified before the U.S. House Financial Services Committee last week regarding the National Flood Insurance Program (NFIP). Representatives from the Coalition stated their policy priorities and recommendations to be included in the reauthorization of the NFIP.

[HousingNOLA](#) supported the City of New Orleans in their efforts with FEMA to reclassify East Bank neighborhoods to a lower risk flood zone rating, which resulted in lower flood insurance costs for residents; parts of this legislation threatens to reverse that progress, making flood insurance unaffordable to homeowners. **The Greater New Orleans Housing Alliance (GNOHA) is concerned that the House Committee's approach on several provisions may result in some unintended consequences, primarily around affordability and sustainability. These issues must be addressed before the bills advance through the legislative process.**

Some top concerns include:

- Removal of Grandfathering and Prohibition on Coverage for Certain Properties.
  - **Any renewal of coverage on grandfathered property where new maps have been adopted after construction of the structure** – The legislation prohibits a renewal of coverage for grandfathered properties that have been remapped into higher risk zones beginning 1/1/2021.
  - **New Construction in Special Flood Hazard Areas (A or V zones)** – The legislation prohibits offering NFIP coverage for new construction in the Special Flood Hazard Areas after 1/1/2021.
  - **Any structure with a \$1M replacement value cost** – The legislation prohibits offering NFIP coverage for any property with a replacement cost value of \$1M+ in the Special Flood Hazard Areas after 1/1/21.
- Rate Increases – The legislation increases the floor of rate increases from 5% to 8%, which compound annually.
- Sanctions for Communities with Repetitive Loss Properties – The legislation requires communities with 5 Severe Repetitive Loss Properties or 50 Repetitive Loss Properties to produce and implement mitigation plans, and allows for sanctions against the communities that fail to implement mitigation plans, including suspension from the NFIP. We support communities implementing mitigation plans, but the bill punishes entire communities for a small number of impacted properties, and it provides no resources for communities to implement mitigation plans.

**YOUR CALL TO ACTION**

**The House Financial Services Committee will vote on the bills in committee Wednesday, June 14th.** We encourage you to reach out to our congressional leaders, regardless of their involvement in the committee, and voice your opposition to these bills that will drastically affect our city's affordability and sustainability issues.

*Sample Script:*

*Hello Representative/Senator \_\_\_\_\_, I want to express my concern surrounding H.R. 1423, a bill to reauthorize and improve the National Flood Insurance Program (NFIP). The bill is up for vote in the House Committee on Financial Services on Wednesday, June 14th. H.R. 1423 has several provisions in the legislation that are beneficial to the program, however I am a concerned about a few aspects of the bill, and how it will affect the affordability of flood insurance in my area.  
(Personal message)*

*Thank you, \_\_\_\_\_*

**Members of the Louisianan United States House delegation**

- Steve Scalise—(202) 225-3015/[email](#)
- Cedric Richmond—(202) 225-6636/[email](#)
- Clay Higgins— (202) 225-2031/[email](#)
- Mike Johnson— (202) 225-2777/[email](#)
- Ralph Abraham— (202) 225-8490/[email](#)
- Garret Graves—(202) 225-3901/[email](#)

**Louisiana Senators of the 115<sup>th</sup> Congress**

- Bill Cassidy—(202) 224-5824/[email](#)
- John Kennedy— (202) 224-4623/[email](#)

Find your representative [here](#)