

June 22, 2012

The Honorable Barbara Boxer
U.S. Senate
112 Hart Senate Office Building
Washington, DC 20510

RE: S. 1940 – National Flood Insurance Program (NFIP)

Dear Senator Boxer:

As the Senate prepares to debate legislation that would reauthorize the National Flood Insurance Program (NFIP), I am writing on behalf of the California State Association of Counties (CSAC) to request your support for Senator Mark Pryor's (D-AR) floor amendment to strike Section 107 of the bill (S. 1940). As you are probably aware, Section 107 would require flood insurance and impose permanent building restrictions in areas already protected by levees, dams, and other man-made flood control structures.

Specifically, Section 107 directs the Federal Emergency Management Agency to issue regulations establishing a revised definition of special flood hazard areas to include areas of residual risk, including areas that are located behind levees, dams, and other flood control structures. In doing so, Section 107 would require that these areas be subject to the mandatory flood insurance purchase requirements of the NFIP. Additionally, communities that are declared special flood hazard areas would need to adopt heightened land-use restrictions.

While CSAC supports outreach and notification efforts by all levels of government to people at risk in identified flood-prone areas, we believe that the mandatory purchase requirement imposed by S. 1940 would place an undue financial burden on these individuals. Many communities throughout California and the nation have invested or are planning to invest significant resources into improving their flood protection systems. They perform this work to mitigate the risk of catastrophic floods and to avoid the mandatory insurance purchase requirements under the NFIP. Accordingly, we believe that it would be very difficult to raise local funds for flood control improvements if property owners are also subject to mandatory flood insurance. Unfortunately, the proposed flood insurance requirements may in fact have the unintended consequence of delaying needed improvements, thereby prolonging flood risk exposure.

It is for these reasons that CSAC urges you to support adoption of Senator Pryor's amendment. Thank you for your consideration of this request.

Sincerely,

A handwritten signature in black ink that reads "Karen Keene". The signature is written in a cursive, flowing style.

Director of Federal Affairs
California State Association of Counties