

**Congress of the United States**  
**Washington, DC 20515**

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



GARRET GRAVES  
Member of Congress



STEVEN M. PALAZZO  
Member of Congress



DANIEL M. DONOVAN, JR.  
Member of Congress



GREGG HARPER  
Member of Congress



DAVID ROUZER  
Member of Congress



CLAY HIGGINS  
Member of Congress



WALTER B. JONES  
Member of Congress



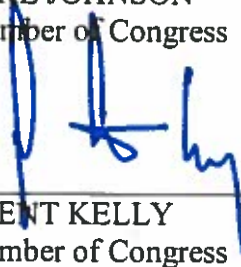
BLAKE FARENTHOLD  
Member of Congress



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



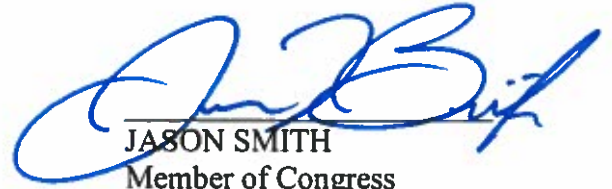
BRIAN BABIN  
Member of Congress



BRADLEY BYRNE  
Member of Congress



DON YOUNG  
Member of Congress



JASON SMITH  
Member of Congress



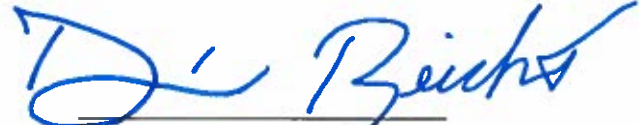
CHARLES W. DENT  
Member of Congress




BUDDY CARTER  
Member of Congress



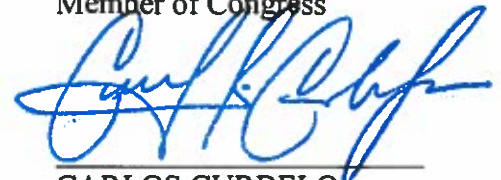
BRETT GUTHRIE  
Member of Congress



DAVID G. REICHERT  
Member of Congress



DUNCAN HUNTER  
Member of Congress



CARLOS CURBELO  
Member of Congress