

Washington, DC — The House of Representatives today approved legislation authored by Congressman Earl Blumenauer (D-Ore.) and Congressman Doug Bereuter (R-Neb.) to reauthorize the National Flood Insurance Program (NFIP). The legislation addresses the excessive costs to NFIP of repeatedly flooded properties.

“It’s time for Congress to step up and be a full partner rather than encourage people to live in harm’s way,” Blumenauer said. “This bill will benefit federal taxpayers, local communities, flood insurance rate payers and our environment.”

The National Flood Insurance Program expires this year and must be reauthorized by Congress. Blumenauer’s bill would improve the effectiveness and stability of the NFIP by helping communities deal with repeatedly flooded properties. Under the bill, FEMA would work with local governments to provide homeowners assistance in either elevating, flood-proofing, or moving their homes away from flood waters. Those who refuse mitigation assistance would pay higher flood insurance premiums for choosing to live in a risky area. FEMA estimates that most of the mitigation offers will involve elevation assistance. However, in cases where a buyout is the best option, the bill includes a generous purchase offer and contains an appeals process, as well as safeguards to ensure continued home-ownership.

“This is a long overdue step toward very significant reform,” said House Financial Services Committee Ranking Member Barney Frank (D-Mass.). “Reps. Blumenauer and Bereuter have succeeded where many before them have failed. I am confident that as a result of their work Congress will be able to enact a significantly reformed National Flood Insurance Program bill next year.”

The goal of the Blumenauer-Bereuter bill is to avoid injury, death and damage before it occurs, and to give property owners the option of moving to less hazardous areas. The bill would also save the federal government millions of dollars in avoided disaster relief payments for properties that are continually flooded. Finally, the bill would benefit the environment, by encouraging non-structural approaches to flood control, such as removing structures from floodplains.

According to FEMA, existing mitigation and building standards have resulted in over \$1 billion annually in reduced flood losses. H.R.253 would significantly increase these savings by increasing funding for FEMA’s mitigation grant assistance program.

The legislation must now be approved by the United States Senate.