

SR-43, As Adopted by Senate, October 20, 2011

Senator Jones offered the following resolution:

Senate Resolution No. 43.

A resolution to memorialize the Congress of the United States to allow homeowners in newly identified flood areas to opt out, without penalty, of purchasing flood insurance.

Whereas, Federal law effectively requires most homeowners within a mapped high risk flood area to purchase national flood insurance; and

Whereas, In recent years, the Federal Emergency Management Agency (FEMA) has actively worked to identify new areas in Michigan and throughout our nation as high risk flood areas. Most homeowners in these newly mapped areas will need to purchase national flood insurance for the first time or risk losing their homes; and

Whereas, Requirements to purchase flood insurance are an additional and unfair burden on these homeowners. They bought their homes with certain expectations of the costs involved. Through no fault of their own and without any say in the matter, they will now also need to pay national flood insurance premiums each year. In the current housing market, it would be difficult, if not impossible, for many homeowners to sell their home and avoid these new costs; and

Whereas, Homes within newly identified flood areas are no more likely to flood now than before they were identified. FEMA's actions represent an administrative identification of risk, not a change in the actual chance flooding will occur. In this situation, homeowners should be allowed the freedom to choose whether or not to purchase flood insurance, not compelled by their government after they have purchased their home; now, therefore, be it

Resolved by the Senate, That we memorialize the Congress of the United States to allow homeowners in newly identified flood areas to opt out, without penalty, of purchasing flood insurance; and be it further

Resolved, That we memorialize Congress to pass the Floodplain Maps Moratorium Act (H.R. 700) which would suspend immediately requirements to buy flood insurance until FEMA addresses its mapping methods; and be it further

Resolved, That copies of this resolution be transmitted to the President of the United States Senate, the Speaker of the United States House of Representatives, and the members of the Michigan congressional delegation.