

Senators Green, Brandenburg, Marleau, Casperson, Nofs, Meekhof, Walker, Jansen and Moolenaar offered the following resolution:

**Senate Resolution No. 63.**

A resolution to memorialize the Congress of the United States to make significant reforms to the National Flood Insurance Program.

Whereas, Under the National Flood Insurance Program, most property owners must purchase flood insurance if their property is located within a mapped flood plain; and

Whereas, The Federal Emergency Management Agency (FEMA) has recently revised existing flood plain maps in Michigan that, in many cases, have increased the amount of land within the flood plain without adequate explanation of perceived additional flood risk. Flood insurance for buildings within redrawn areas is a significant added expense. These revisions amount to a penalty that will be felt far into the future, especially as the market value of impacted properties suffers needlessly; and

Whereas, The revised maps exacerbate disparities between the premiums paid by Michigan residents relative to claims received. Michigan residents have paid nearly five times as much in flood insurance premiums than they have received back in claims over the last 30 years. The remaining funds from these premiums go to subsidize flood insurance claims in higher-risk areas of the country; and

Whereas, The National Flood Insurance Program is operated without transparency to the public in rate-setting methods. Rebuilding within a flood plain has continued in higher-risk areas of the country where multiple recent flood events have occurred, contributing to the \$20 billion debt of the National Flood Insurance Program. Rebuilding in very high-risk areas would be avoided if flood insurance was set at actuarially sound rates; and

Whereas, The National Flood Insurance Program is fundamentally flawed and unfair. Year after year, the program takes money from property owners in most states and uses that money to rebuild in only a few states. Congresswoman Candice Miller has introduced legislation (H.R. 435) to eliminate the National Flood Insurance Program in 2013 and to authorize states to work together to provide flood insurance as they deem appropriate; and

Whereas, Congresswoman Judy Biggert has introduced legislation (H.R. 1309), the Flood Insurance Reform Act of 2011, to begin the process of modernizing and reforming the National Flood Insurance Program; now, therefore, be it

Resolved by the Senate, That we memorialize the Congress of the United States to make significant reforms to the National Flood Insurance Program; 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.