

# United States Senate

WASHINGTON, DC 20510

October 10, 2013

The Honorable Harry Reid  
Senate Majority Leader  
522 Hart Senate Office Bldg  
Washington, DC 20510

The Honorable Mitch McConnell  
Senate Minority Leader  
317 Russell Senate Office Bldg  
Washington, DC 20510

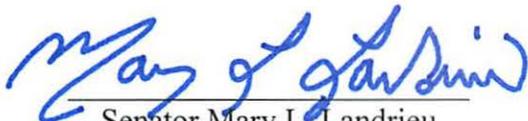
Dear Majority Leader Reid and Minority Leader McConnell:

Last year, Congress passed the Biggert-Waters Flood Insurance Reform Act to reauthorize the National Flood Insurance Program (NFIP) and to make it self-sustainable. While we support the long-term reauthorization of the program, we have serious concerns about the sharp rate increases included in that legislation that could render flood insurance unaffordable and unattainable for up to 4 million homeowners and businesses nationwide.

The Federal Emergency Management Agency (FEMA) only recently initiated the affordability study required under Biggert-Waters, and we are united in our effort to secure immediate rate relief for policyholders so the results of this study can inform the implementation process. The House and the Senate have both shown strong bipartisan support for this approach by including identical language in each chamber's respective FY 14 Homeland Security Appropriations bills to temporarily delay certain rate increases.

Although these homeowners and businesses built to code and played by the rules, their premiums could go from a few hundred dollars to tens of thousands of dollars because of the rate reforms included in Biggert-Waters. While we continue to work together for a comprehensive and fiscally responsible legislative solution, it is imperative that we provide immediate rate relief for impacted policyholders, and we request the inclusion of these provisions in any viable legislative vehicle that may be available.

Sincerely,



Senator Mary L. Landrieu  
United States Senator



Senator Brian Schatz  
United States Senator

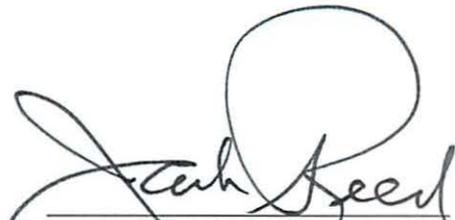


Senator Patrick Leahy  
United States Senator



Senator Thad Cochran  
United States Senator

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Senator Jack Reed  
United States Senator



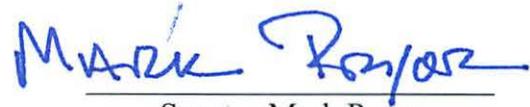
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Senator Charles E. Schumer  
United States Senator



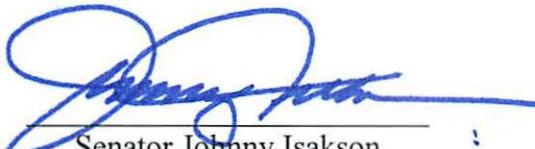
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Senator Bill Nelson  
United States Senator



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Senator Mark Pryor  
United States Senator



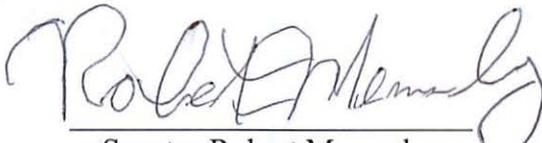
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Senator Johnny Isakson  
United States Senator



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Senator David Vitter  
United States Senator



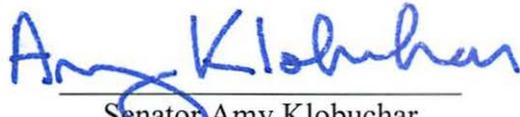
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Senator Robert Menendez  
United States Senator



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Senator Bernard Sanders  
United States Senator



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Senator Amy Klobuchar  
United States Senator



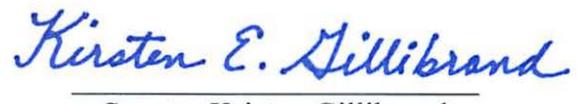
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Senator Sheldon Whitehouse  
United States Senator



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Senator Jeff Merkley  
United States Senator



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Senator Kristen Gillibrand  
United States Senator



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Senator Al Franken  
United States Senator



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Senator John Hoeven  
United States Senator

Charles H. ...

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John H. ...

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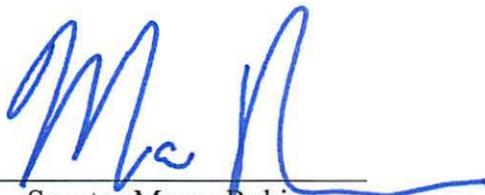
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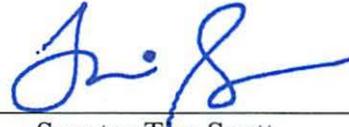
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Senator Marco Rubio  
United States Senator



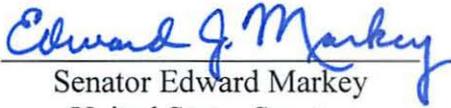
Senator Tim Scott  
United States Senator



Senator Elizabeth Warren  
United States Senator



Senator Heidi Heitkamp  
United States Senator



Senator Edward Markey  
United States Senator



Senator Roger Wicker  
United States Senator

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M. J. ...

James ...

Elizabeth ...

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