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[redacted]

There has been much attention given to proposed Flood Insurance Rate Maps for St. Charles Parish (St. Charles) and nationwide changes to the National Flood Insurance Program (NFIP). I want to take the opportunity to provide you with information on these changes and hopefully clear up a number of misconceptions.

The Federal Emergency Management Agency's (FEMA) recent actions regarding St. Charles' flood maps were terribly irresponsible, especially for those residing on the West Bank. FEMA held a public event where they cited incorrect insurance rates and advertised a flood map that ignores existing levees. Now property values are depressed and some real estate transactions have stalled in parts of the Parish. The community has every right to be frustrated and concerned.

There are a number of reasons why flood insurance rates could change, including the finalization of new flood maps and reforms required by the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12).

The flood hazard maps are used to set flood insurance rates, regulate floodplain development, and inform those who live in the "100-year" floodplain of potential flood hazards. The map for St. Charles was originally released in 2008 but delayed to account for hurricane rebuilding post-Katrina.

The proposed map is good news for some St. Charles residents who will see a reduced risk of flooding. Unfortunately, the map does not account for the Sunset and Mimosa Park levee systems and other terrain protecting the west side of St. Charles, which is unacceptable. Many of these areas have never flooded. FEMA has agreed to delay the new flood map until the levees and other flood mitigation features can be factored into the new map, which could take years. I am discussing the option of moving forward with the undisputed parts of the map with local officials. Under this option, areas that would benefit from the proposed flood map could move forward with implementation while areas with incorrect analysis will be reviewed. I invite you to contact my New Orleans or Baton Rouge office to voice your opinion on this option.

BW-12 extended authorizations and funding for the NFIP to 2017, while eliminating premium subsidies on second properties, severe repetitive loss properties, properties that have incurred flood-related damage that exceed the fair market value of the property, and commercial properties. Subsidies for other properties will be phased out over time. FEMA is in the process of reviewing rates changes pursuant to BW-12 and plans to make those public in June.

I have asked FEMA to immediately engage officials and residents to identify a timeline for implementation of new maps, including the evaluation and incorporation of non-accredited levees into new maps, and the premiums that residents can anticipate over the next five years. In order to restore real estate values in your area, it is critical that FEMA provide certainty to the community as quickly as possible. I am also studying legislation to lessen the burden of premium increases called for in BW-12 by reinstating the grandfathering of premiums, especially for the sale of a home. My office is here to serve you, so please do not hesitate to contact me for further assistance.

Sincerely,

Cedric L. Richmond
Member of Congress

"This mailing was prepared, published, and mailed at taxpayer expense."