

I thank the Chairwoman... my friend from California, Ms. Waters... & Ranking Member Capito for allowing me the opportunity to testify before the Subcommittee today.

And to thank them for scheduling consideration of the Flood Insurance Reform Priorities Act tomorrow.

This legislation, which I am pleased to cosponsor, would reform the National Flood Insurance Program (NFIP)... and contains language – H.R. 1525 – that I authored... that would provide technical changes to federal flood zone designations.

I would also like to thank Chairman Frank and Ranking Member Bachus for their continued advocacy for H.R. 1525. Both of them...and their incredible staffs...have been invaluable during this process.

Additionally, I am grateful to FEMA for collaborating with Congress to craft a number of NFIP modifications.

From my hometown of Sacramento...to the Louisiana bayou...to the plains of the Midwest...communities are improving their flood protection infrastructure in order to keep Americans safe and secure.

However, as we work to conform to changing dynamics of federal standards, these communities are seeking clarity as they work to meet Federal regulations.

Public safety is my absolute number one priority.

H.R. 1525, which was approved last summer by the House as part of the National Flood Insurance Program Extension Act,... would give communities clarity so they can continue to improve flood defenses.

Specifically, this legislation would update current law to take local, state, and federal funding into account when determining flood zone designations.

Sacramento residents and the State of California have devoted hundreds of millions of dollars toward flood protection.

It is crucial that this investment be recognized by the Federal government.

FEMA needs to identify the contributions made by the States and Cities... when they review the progress made on federal levees as they determine an area's flood designation.

For example, on one project... in the Natomas Basin... by next year the State and local governments will have spent more than \$350 million over the last five years on levee improvements... WITHOUT acknowledgement from FEMA in the remapping process.

Protecting our constituents from the dangers of floods requires a comprehensive approach. Local communities...states...and the Federal government must all be thoughtful and committed partners.

With regard to another issue I would like to raise... I believe that it is equally important to note that since Hurricane Katrina... FEMA has issued new Flood Insurance Rate Maps (FIRMs) in many parts of the country.

In my district, those maps placed an area in an AE flood zone... and triggered the Federal requirement to carry flood insurance for more than 15,000 homeowners.

There is no doubt that the Natomas Basin, like most of Sacramento, is at risk of flooding... as it lays at the confluence of two major rivers.

But as I noted earlier, the Sacramento Area Flood Control Agency (SAFCA) is working with the Corps of Engineers... and the California Department of Water Resources to implement an aggressive and ambitious levee improvement plan... to achieve a 200-year level of flood protection.

While these efforts are ongoing,.. flood insurance has become mandatory... and costs homeowners more than \$1,250 annually. This is nearly four times the PRP rate.

While I have always urged homeowners in floodplains to purchase flood insurance... I have serious concerns about families being forced to incur higher insurance rates during an economic recession.

Increased rates on top of the annual flood protection assessments that many residents are paying each year compounds this problem.

I am pleased that the legislation to be considered by this Committee tomorrow would phase-in rates for newly mapped areas.

This provision is a good start... but I would respectfully encourage the Committee to work with FEMA to offer reduced flood insurance premiums to those areas that have ALREADY been remapped... or implement other policies that would ensure the affordability of flood insurance rates.

In doing so, the Committee would make certain that responsible homeowners across the country... continue paying into the NFIP... without adding risk to the floodplain.

Thank you again for letting me address the Subcommittee. I look forward to continuing our ongoing efforts to improve flood protection.

I yield back my time.