

SENATE CONCURRENT RESOLUTION NO. 91

BY SENATORS ALLAIN, AMEDEE, BROOME, CHABERT, CLAITOR, CORTEZ, CROWE, GUILLORY, HEITMEIER, JOHNS, KOSTELKA, MILLS, MORRELL, MORRISH, MURRAY, NEVERS, PERRY, GARY SMITH, JOHN SMITH, TARVER, THOMPSON, WARD AND WHITE

A CONCURRENT RESOLUTION

To memorialize the Congress of the United States to prevent unnecessary and unintended harm to coastal communities, individuals, and businesses by immediately amending the Biggert-Waters Act and mandating revision of Federal Emergency Management Agency flood-risk maps.

WHEREAS, in 2012 Congress re-authorized the National Flood Insurance Program in the Biggert-Waters Act; and

WHEREAS, language in the Biggert-Waters Act phases out certain subsidized flood insurance rates, thereby allowing rate increases to the costs of obtaining such flood insurance of either twenty or twenty-five percent a year, depending upon on the property, until properties reach actuarial status; and

WHEREAS, at the same time the Federal Emergency Management Agency ("FEMA") issued new flood-risk maps showing that properties not protected by one hundred year flood federal levees would be considered as inadequately safeguarded against floods, with the result that such properties became significantly higher-risk property for the purpose of flood insurance rate premium calculation and elevation requirements; and

WHEREAS, the confluence of these two events has resulted in potential economic disaster for coastal communities, businesses, and individuals now faced not only with unaffordable flood insurance premiums but also with the inability to transfer or sell property deemed by FEMA to be at higher risk of flooding; and

WHEREAS, legislation and amendments are pending in Congress to delay the premium increases authorized by the Biggert-Waters Act for one year to determine the effects of such changes upon the availability, affordability, and sustainability of flood insurance; and

WHEREAS, the Federal Emergency Management Agency is also now in discussions to reconsider and revise its flood-risk maps to include the effects of locally built levees, pumping stations and floodgates, all of which have been funded, designed and built to provide substantial protection from flooding, and also to develop new maps that more accurately reflect actual area flood risk; and

WHEREAS, it is necessary for both Congress and FEMA to take immediate action to prevent pending and unintended economic catastrophe for coastal communities, individuals, and businesses; and

WHEREAS, without action by both Congress and FEMA it has been estimated that at least half a million homes and businesses in Louisiana could be severely impacted, and that other coastal communities outside of Louisiana could face similar economic devastation, including communities, individuals, and businesses in New York, New Jersey and other states severely damaged by Hurricane Sandy in 2012.

THEREFORE, BE IT RESOLVED that the Legislature of Louisiana memorializes the Congress of the United States to prevent unnecessary and unintended harm to coastal communities, individuals, and businesses by immediately amending the Biggert-Waters Act and mandating revision of Federal Emergency Management Agency flood-risk maps.

BE IT FURTHER RESOLVED that a copy of this Resolution shall be transmitted to the secretary of the United States Senate and the clerk of the United States House of Representatives, and to each member of the Louisiana delegation to the United States Congress, and to the Administrator of the Federal Emergency Management Agency.

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PRESIDENT OF THE SENATE

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SPEAKER OF THE HOUSE OF REPRESENTATIVES