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United States Senate

COMMITTEE ON BANKING, HOUSING, AND
URBAN AFFAIRS

WASHINGTON, DC 20510-6075

October 18, 2024

The Honorable Deanne Criswell
Administrator
Federal Emergency Management Agency
500 C St., S.W.
Washington, D.C. 20472

Dear Administrator Criswell –

The National Flood Insurance Program (NFIP) plays a critical role in helping families and communities avoid and recover from flooding disasters. Flood insurance offered through the program helps both families and businesses rebuild and recover when their property has been damaged by a flood. As the country looks to help communities ravaged by Hurricanes Helene and Milton, it is critical that the National Flood Insurance Program has the resources necessary to fulfill its commitments to policyholders through prompt payment of claims. Homeowners and business owners who have paid their premiums in good faith should not be left to rebuild on their own.

To assist the Banking, Housing, and Urban Affairs Committee in its oversight of the NFIP, please provide me with information on: NFIP's current claims paying ability, filed and anticipated claims as a result of Hurricanes Helene and Milton, and advance payments made to policyholders in connection with these events. It is vital that policyholders receive the assistance they need to file their claims, and that those claims are paid promptly and accurately. Therefore, I also request information on how FEMA will support policyholders during the claims filing process. This should include FEMA's plans for oversight of the claims adjustment and payment processes for these large-scale flooding events.

Thank you for your ongoing work to support disaster survivors and to ensure that NFIP policyholders receive all insurance benefits to which they are entitled. If you have any questions about this request, please contact Beth Cooper of my staff.

Sincerely,



Sherrod Brown
Chairman