

Statement of Chairman Sherrod Brown
“Reauthorization of the National Flood Insurance Program, Part I”
May 18, 2021

This hearing is the beginning of our effort to enact a long-term reauthorization of the National Flood Insurance Program this Congress. At a later hearing, we will invite the Federal Emergency Management Agency to discuss the status and reauthorization of the program.

Flooding is the most common and most costly natural disaster facing families, businesses, and communities across the country. It can take families’ homes and memories, wreck their finances, shutter a small business, and destroy infrastructure and entire communities. And disasters often fall hardest on low-income families and communities who have fewer resources to prepare for and respond to them.

We can only expect flooding to get worse, and become even more common, as the climate continues to change.

People in Ohio and those in North Dakota, Maryland, Louisiana, and all over the country are already see more flooding, and they’re feeling the consequences – whether from spring snowmelt, increasingly powerful storms, “sunny day” flooding in coastal communities, or extreme rainfall that overwhelms aging infrastructure and the land’s capacity to absorb water. Just today, we are seeing flash flooding in Louisiana and Texas.

And no matter where you live, everyone pays for the financial fallout from floods, as the country spends tax dollars to help families and communities recover.

We know we must take action to protect communities from climate change, and seize all of the opportunities that come with that effort.

That’s going to be a long-term effort. While we seek to halt the trajectory of our changing climate, we also need to help our families and communities become more resilient to the flooding we face now and in the coming decades, and whenever possible, avoid it altogether.

The NFIP is critical to that effort. The program provides over \$1.3 trillion in coverage to more than 5 million homes and businesses in over 22,000 communities.

The NFIP is not just an insurance program – its job isn’t just to help with recovery, but to prevent and minimize the damage in the first place.

The NFIP combats the overall threat of flooding through four interrelated components:

- Flood insurance – to help property owners and renters recover quickly after a flood and reduce the need for federal emergency spending;
- Floodplain management – to minimize damage to people and property, and make our communities more resilient through the adoption of local ordinances and building codes;
- Floodplain mapping – to identify and communicate that risk to first responders, homeowners, and communities so they can mitigate or avoid hazards all together; and
- Mitigation – to help remove property from harm’s way through property-level and community investments that reduce our overall level of flood risk and save money.

Through NFIP reauthorization, we have an opportunity to make our families, businesses, and communities safer and more resilient.

Today, our witnesses will provide their perspectives on what this committee should consider as we work on that effort. I am interested in their recommendations for ways we can help strengthen the NFIP so that it can:

- Provide reliable access to insurance for property owners and renters,
- Address affordability concerns,
- Ensure that more people are aware of their flood risk and insured against losses, and
- Help the nation predict and reduce our overall level of flood risk through investments and improvements in mapping, floodplain management, and mitigation.

In 2017, then-Chairman Crapo and I began working with members of this Committee on a long-term reauthorization.

This Congress, I look forward to continuing this work with Ranking Member Toomey and the members of the Committee to strengthen the NFIP and the country's comprehensive approach to mitigating flood risk through a long-term reauthorization bill.

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