

This hearing is a continuation of our efforts to enact a long-term reauthorization of the National Flood Insurance Program. The program has been extended 25 times since September of 2017. The latest extension will expire on September 30th of this year.

We have heard from multiple groups representing the broad scope of stakeholders: realtors, public works officials, the business community, floodplain managers, mortgage lenders, and Federal Emergency Management Agency (FEMA) officials across two presidential administrations.

They all delivered the same basic message: a long-term reauthorization of the NFIP is essential because flooding is the most common and most costly natural disaster facing families, businesses, and communities across the country.

Multiple factors are involved in the increase in flooding.

Outdated flood maps, population growth in at-risk areas, land use patterns, and over-stretched infrastructure in many areas play a role.

And climate change is only making it worse. It's causing more frequent extreme weather events, and it's making rainfall and snowfall less predictable.

In recent weeks we have witnessed the highest river flooding in over 20 years in parts of the Upper Mississippi Valley.

In California, unusually wet weather has resurrected a lake that's been dry since the 1980s, inundating productive cropland and threatening downstream communities.

An extreme rainstorm overwhelmed Fort Lauderdale with over 2 feet of rainfall.

According to NOAA, nearly half of the United States is at risk of flooding this spring.

All of this, and Hurricane Season hasn't even started yet.

Flooding is devastating to families, homes, businesses, and communities. And it is only getting worse.

These disasters also often fall hardest on low-income families and communities that have fewer resources to prepare for and respond to them. We will hear from one of our witnesses about the particular challenges faced by rural communities.

We need to help our families and communities to adapt and become more resilient both to the flooding we face now, and to the increases we know are coming in the next several decades.

And whenever possible, we want to help communities avoid extreme flooding altogether, through pre-disaster flood mitigation.

The NFIP is critical to that effort.

It provides nearly \$1.3 trillion in coverage to over 4.7 million homes and businesses in over 22,000 communities.

There are a number of things that separate the NFIP from the private insurance industry.

Unlike a private insurance company, the NFIP does not just provide insurance. Its job is to prevent and minimize flood damage in the first place, not just help with recovery.

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

- Flood insurance;
- Floodplain management;
- Floodplain mapping; and
- Mitigation.

The Bipartisan Infrastructure Bill provided a down payment on new opportunities for communities to help homeowners, by providing additional funding for grants to mitigate homes prior to disaster – or to expedite post-disaster buyouts for those who chose to move out of harm’s way.

We need to build on that investment.

Because of continued denial of the breadth and scope of the climate crisis by some members of Congress—unbelievably, a significant number in this Congress continue to deny the science of climate change when the cities in their states are at sea level or below and their forests are on fire — we know flooding will get worse and require even more resources and more aggressive action to prevent.

We must reauthorize and strengthen the NFIP, and invest in flood mitigation and floodplain management before disasters happen in communities.

Last Congress, we heard from stakeholders, including practitioners working with communities and families. We learned about:

- Barriers to underserved communities and families participating in flood mitigation programs,
- The benefits of expanding the Community Rating System to help communities reduce local flood risk,
- The importance of helping communities and property owners to understand their risk – both through improving mapping and other risk communications, and through disclosure of flood hazards to prospective owners and tenants, and
- The importance of building state and local capacity to carry out our floodplain management and mitigation programs, especially for small and rural communities.

We also heard FEMA’s recommendations for strengthening the program, including forgiving the overhang of debt from previous disasters and providing means-tested assistance to help more families afford insurance.

I am interested in hearing our witnesses’ recommendations for ways we can help strengthen the NFIP so that it can serve all communities, including rural, underserved, and tribal communities, and how flood resilience is part of a holistic community policy.

It is no secret that NFIP reauthorization has proven to be a challenge.

It’s a complex program, with multiple goals, with implications for many of the things people care about most – their homes and their communities.

However, I believe it is possible for us to come together to reauthorize and improve this program.

I look forward to working with Ranking Member Scott 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 this Congress.