

**Statement of Chairman Sherrod Brown**  
**“Reauthorization of the National Flood Insurance Program, Part II”**  
**June 17, 2021**

Today’s hearing is the second in our effort to enact a long-term reauthorization of the National Flood Insurance Program this Congress.

In May, we heard from a panel of experts who emphasized that we need to do more to improve flood mapping and mitigation in the face of climate change.

Flooding is the most common and most costly natural disaster facing families, businesses, and communities across the country.

We hear from our constituents how it takes families’ homes and memories, it wrecks their finances, it shuts small businesses, and it destroys communities’ infrastructure. Disasters also often fall hardest on low-income and families of color, and communities that have fewer resources to prepare for and respond to them.

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.

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

Spring snow melt, increasingly powerful storms, “sunny day” flooding in coastal communities, and extreme rainfall can overwhelm our nation’s aging infrastructure and the land’s capacity to absorb water.

Reversing the trajectory of climate change is going to be a long-term effort. While we work on that, 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, we need to prevent that flooding 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 more than 22,000 communities.

It’s not just an insurance program – NFIP’s job isn’t just to help communities after the floods, but to prevent and minimize the damage in the first place.

Through NFIP reauthorization, we have an opportunity to improve the NFIP, to make our families, businesses, and communities safer and more resilient, and to meet the challenge posed by a changing climate.

Today, our witness, Mr. David Maurstad, the Deputy Associate Administrator at FEMA, will provide the agency’s perspective on what this committee should consider as we work on that effort. I am interested in the Administration’s recommendations for ways we can help strengthen the NFIP so that it:

- Can provide reliable access to insurance for property owners and renters,
- Can address affordability concerns,
- Can ensure that more people are aware of their flood risk and insured against losses, and
- So it can help the nation predict and reduce our overall level of flood risk, through investments and improvements in mapping, floodplain management, and mitigation.

I also look forward to discussing the NFIP's Risk Rating 2.0 effort, which would change rate setting in the NFIP. We also want to hear more about how FEMA is communicating with stakeholders about these changes, and to better understand how these rates will affect low and moderate income communities, many of whom lack the resources to renovate or move out of harm's way.

I look forward to continuing this work with the members of the Committee to strengthen the NFIP and take a comprehensive approach to mitigating flood risk through a long-term reauthorization bill.

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