



Office of

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Representative Dykema and Colleagues Urge Congress to Amend Federal Flood Insurance Law

BOSTON— Representative Carolyn Dykema and 50 state legislative colleagues are urging the Massachusetts Congressional delegation to advance HR2199, the *Flood Insurance Implementation Reform Act*. The proposed legislation would update the federal Biggert-Watters Act, passed in 2012, to ensure the fiscal sustainability of the federal flood insurance program that has provided subsidized flood insurance to residents of flood-prone areas across the country since 1968. HR2199 would address concerns that the 2012 Biggert-Waters Act will result in dramatic increases in flood insurance rates, set to take effect today, for many residents and businesses across the Commonwealth.

“The unintended consequences of the Biggert-Watters Act will have potentially devastating effects on many homeowners and local economies at a time when we are just emerging from a prolonged recession,” said Dykema. “The goal of the 2012 Act, to shore up the finances of the federal flood insurance program, is admirable and necessary, but the unfortunate result appears to be severe economic hardship for some of our residents. Flood insurance premiums are already very burdensome for families, and 25% year-over-year premium increases could very well drive some of our neighbors from their homes. I join my colleagues in urging Congress to support these legislative changes that will allow sufficient time for affordability to be fully assessed before moving forward.”

Absent passage of HR2199, flood insurance premiums for homes located in floodplains in MetroWest and across the Commonwealth could see significant annual increases beginning today, Oct. 1, 2013.

Massachusetts state legislators are urging Congressional support and action on HR2199, which includes the following provisions:

- Institutes a 3-year delay on implementation of federal flood insurance premium increases due to take effect on Oct 1, 2013;
- Institutes a 5-year delay on charging full, unsubsidized flood insurance premiums for newly purchased homes in flood-prone areas;

- Removes requirements for certain government investment when calculating reduced flood insurance rates;
- Facilitates completion of a mandated study by FEMA and the National Academy of Sciences on the affordability of the changes in the 2012 Biggert-Watters Act;
- Requires revised FEMA maps to account for non-structural flood mitigation approaches.

HR2199 would also require closer collaboration between FEMA and local communities when updating flood maps.

“We know from our experience updating flood maps in Holliston that close communication between the mapping team and the community is essential to accurate representation of flood risks. Adding a provision into law that requires collaboration with municipalities would be an important step forward,” said Dykema.

A copy of the letter sent by state legislators to the Massachusetts Congressional delegation can be found here ([link](#)). The Massachusetts US Senate and House membership subsequently sent a letter to federal House and Senate leadership highlighting the same concerns and urging action ([link](#)).

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State Representative Carolyn C. Dykema represents the towns of Holliston, Hopkinton, Southborough and Westborough (pct. 2) and has served on the Massachusetts legislative Committee on the Environment, Natural Resources and Agriculture since 2009.