

February 28, 2014

To: Members of the House of Representatives

Re: Support for H.R. 3370, The Homeowner Flood Insurance Affordability Act

The undersigned organizations strongly support H.R. 3370, the Homeowner Flood Insurance Affordability Act as amended, and urge its swift passage. The legislation achieves the most pressing goals of the undersigned organizations by both settling real estate markets and protecting property owners who have played by the rules, while preserving the transition to true risk premium rates over a more gradual timeframe.

The legislation ensures that flood insurance will remain affordable for those who have built to code at the time of construction. It also removes the property sales trigger, which will bring back the certainty of accurate rates to the real estate market and treat both current property owners and potential purchasers equally. The legislation includes several other positive provisions that the undersigned organizations support, including increasing the home improvement threshold, reimbursing policyholders for successful map changes, creating a flood insurance advocate for homeowners, preserving the basement exception, addressing problems relating to escrow accounts for policy holders, and refunding policyholders who purchased pre-FIRM homes before FEMA could warn them of a premium increase into the tens of thousands of dollars. The legislation is paid for by small fees on policies which expire once home owners achieve full-risk rates.

We urge you to vote yes on the Homeowner Flood Insurance Affordability Act. The undersigned organizations support a fiscally sound, actuarially responsible NFIP that communicates to citizens their true flood risk. We do not support the continued subsidization of severe repetitive loss properties. However, we must protect property owners who have built according to the laws at the time. With this in mind, the bill strikes a balanced, immediate solution to the unintended consequences of Biggert-Waters while enabling Congress to develop a long-term solution that works for America.

Sincerely,

American Bankers Association

American Bankers Insurance Association

American Land Title Association

American Shrimp Processors Association

Community Associations Institute

Independent Community Bankers of America

Independent Insurance Agents & Brokers of America

Mortgage Bankers Association

National Association of Counties

National Association of Home Builders

National Association of REALTORS®

National Levee Issues Alliance

National Waterways Conference

Acadiana Regional Alliance  
Acadiana, LA

African American Chamber of Commerce of  
New Jersey, Inc.

All Lines Insurance Group, Inc.  
Clearwater, FL

All Phase Insurance  
Slidell, LA

Amelia Island Plantation  
Amelia Island, FL

Arkansas Bankers Association

Ascension Parish Councilmember Randy  
Clouatre Sr.  
Ascension Parish, LA

Ascension Parish President Tommy Martinez  
Ascension Parish, LA

AST Solutions, Inc.  
Bay St. Louis, MS

Baton Rouge Area Chamber  
Baton Rouge, LA

Bay Area Houston Economic Partnership  
Houston, TX

BayTran  
Houston, TX

Belle Harbor Property Owners Association  
Belle Harbor, NY

Berkeley Township Taxpayers Coalition  
Bayville, NJ

Bonita Springs Area Chamber of Commerce  
Bonita Springs, FL

Bonita Springs Estero Economic Development  
Council  
Bonita Springs, FL

Broad Channel Civic Association  
Queens, NY

Burk Brokerage Real Estate  
New Orleans, LA

Cameron Parish Police Jury  
Cameron, LA

Chamber of Southwest Louisiana  
Lake Charles, LA

Citizens for Homeowners Insurance Reform  
Massachusetts

City of Clear Lake Shores  
Clear Lake Shores, TX

Clear Lake Shores City Council  
Clear Lake Shores, TX  
Coin du Lestin Property Owners Association  
Slidell, LA

City of Corpus Christi  
Corpus Christi, TX

Mayor Mike Cooper  
Covington, LA

Crosby Tugs, LLC.  
Galliano, LA

City of Dickinson  
Dickinson, TX

East St. Tammany Chamber of Commerce  
Slidell, LA

Eden Isles Homeowners Association  
Slidell, LA

Town of Edisto Beach  
Edisto Beach, South Carolina

Emerging Young Professionals  
Slidell, LA

Fargo Moorhead Area Association of REALTORS  
Fargo, ND

Florida Bankers Association

Florida Land Title Association

Florida Realtors®

Gallagher Consulting, LLC.  
Jefferson City, MO

Galveston City Council  
Galveston, TX

Mayor Lewis Rosen  
Galveston, TX

Mayor David Camardelle  
Grand Isle, LA

David Camardelle, President of Grand Isle  
Independent Levee District  
Grand Isle, LA

Greater Baton Rouge Association of REALTORS®  
Baton Rouge, LA

Greater Iberia Chamber of Commerce  
New Iberia, LA

Greater Lafayette Chamber of Commerce  
Lafayette, LA

Greater Lafourche Port Commission  
Galliano, LA

Greater New Orleans, Inc.  
New Orleans, LA

Greater Tampa Chamber of Commerce  
Tampa, FL

Gulf Coast Bank & Trust Company  
New Orleans, LA

Gulf Coast East Coast Coalition

Gulf Coast Framing  
Slidell, LA

Hancock County Chamber of Commerce  
Bay St. Louis, MS

Hancock Resource Center  
Waveland, MS

Harvey Canal Industrial Association  
Harvey, LA

Henderson Ford  
Waveland, MS

Hillsborough County, VA

Historic Charleston Foundation  
Charleston, SC

Home Builders Association of Greater New  
Orleans  
New Orleans, LA

Home Builders Association of Mississippi

Independent Community Bankers of Minnesota

Independent Insurance Agents & Brokers of  
Louisiana

Independent Insurance Agents of Mississippi

Indiana Bankers Association

Jefferson Chamber of Commerce  
Metairie, LA

Jefferson Parish President John Young  
Jefferson Parish, LA

KGP Management, LLC.  
Miami Beach, FL

Lafourche Chamber of Commerce  
Larose, LA

Lafourche Parish President Charlotte Randolph  
Lafourche Parish, LA

Lakeview Residence Association  
Slidell, LA

City of La Porte  
La Porte, TX

Latter and Blum, Inc.  
New Orleans, LA

Ben Commons, Leading Edge  
Clearwater, FL

Louisiana Association of Chamber of Commerce  
Executives  
Baton Rouge, LA

Louisiana Bankers Association

Louisiana Home Builders Association

Louisiana Municipal Association

Louisiana Parishes Against Coastal Erosion

Louisiana Police Jury Association

Louisiana REALTORS®

Lowry-Dunham, Case & Vivien Insurance Agency  
Slidell, LA

MAC, LLC.  
Bay St. Louis, MS

Mariner Village Townhome Association  
Seabrook, TX

Marshfield Citizens Coastal Coalition  
Marshfield, MA

Mary Delaney Krugman Associates, Inc.  
Montclair, NJ

Massachusetts Association of REALTORS®

Massachusetts Bankers Association

Massachusetts Coastal Coalition

Minnesota Association of REALTORS®

City of Minot  
Minot, ND

Minot Area Chamber of Commerce  
Minot, ND

Mississippi Association of REALTORS®

Mississippi Bankers Association

Mississippi Gulf Coast Business Council

Mississippi Gulf Coast Chamber of Commerce

Mobile Area Chamber of Commerce  
Mobile, AL

Muncy Bank and Trust Company  
Muncy, PA

City of Nassau Bay  
Nassau Bay, TX

City of Natchitoches  
Natchitoches, LA

NC 20, Inc.  
North Carolina

New Dorp Beach Civic Association  
Staten Island, NY

New Hamilton Beach Civic  
Queens, NY

New Jersey Bankers Association

New Jersey State Chamber of Commerce

New Orleans Chamber of Commerce  
New Orleans, LA

New Orleans Area Habitat for Humanity  
New Orleans, LA

New Orleans Metropolitan Association of  
REALTORS®  
Metairie, LA

North Carolina Bankers Association

North Dakota Association of Realtors®

Northeast Florida Regional Council  
Jacksonville, FL

North Lafourche Levee District  
Thibodaux, LA

Northshore Business Council  
Mandeville, LA

Ortley Beach Voters and Taxpayers Association  
Ortley Beach, NJ

Pennsylvania Bankers Association

Pinellas Realtor Organization  
Clearwater, FL

Plaquemines Association of Business and  
Industry  
Belle Chase, LA

Plaquemines Parish Councilman Percy " P.V."  
Griffin  
Plaquemines Parish, LA

Plaquemines Parish President Billy Nungesser  
Plaquemines Parish, LA

Port Monmouth New Jersey Flood Relief  
Port Monmouth, NJ

Preservation New Jersey  
Trenton, NJ

REALTOR® Association of Acadiana  
Lafayette, LA

Red Hook Civic Association  
Brooklyn, NY

RE/MAX Commercial Broker, Inc.  
Metairie, LA

River Region Chamber of Commerce  
LaPlace, LA

Ron Lee Enterprises, Inc.  
Covington, LA

RSA Insurance  
Mobile, AL

St. Bernard Chamber of Commerce  
Chalmette, LA

St. Bernard Economic Development Foundation  
St. Bernard, LA

St. Charles Parish Council  
Hahnville, LA

St. Charles Parish President V.J. St. Pierre, Jr.  
St. Charles Parish, LA

St. James Parish President Timothy P. Roussel  
St. James Parish, LA

St. John the Baptist Parish President Natalie  
Robottom  
St. John the Baptist Parish, LA

St. Mary Levee District  
Morgan City, LA

St. Mary Parish President Paul P. Naquin, Jr.  
St. Mary Parish, LA

St. Petersburg Area Chamber of Commerce  
St. Petersburg, FL

St. Tammany Economic Development  
Foundation  
Mandeville, LA

St. Tammany Home Builders Association  
Lacombe, LA

St. Tammany Parish President Pat Brister  
St. Tammany Parish, LA

Sandy Survivors for Affordable Insurance  
Legislation  
Brooklyn, NY

Save Our Communities  
Brick, NJ

Scituate Coastal Coalition  
Scituate, MA

City of Seabrook  
Seabrook, TX

Mayor Glenn Royal  
Seabrook, TX

City of Simonton  
Simonton, TX

Skippers Cove Association  
Waretown, NJ

South Central Industrial Association  
Houma, LA

SouthGroup Insurance Services – Gulf Coast  
Bay St Louis, MS

South Lafourche Levee District  
Galliano, LA

South Louisiana Bank  
Houma, LA

Splashy Ventures  
Gulfport, FL

Staten Island Taxpayers Association  
Staten Island, NY

Stop FEMA Now

Stop FEMA Now – Belle Harbor

Stop FEMA Now – Cape May County

Stop FEMA Now – Georgia

Stop FEMA Now – Florida

Stop FEMA Now – Hawaii

Stop FEMA Now – Mississippi

Stop FEMA Now – Massachusetts

Stop FEMA Now – Louisiana

Stop FEMA Now – Luling

Stop FEMA Now – Upstate New York

Stop FEMA Now – New York

Stop FEMA Now – New Jersey

Stop FEMA Now – Ohio

Stop FEMA Now – Oregon

Stop FEMA Now – Pennsylvania

Stop FEMA Now – Rhode Island

Stop FEMA Now – Staten Island

Stop FEMA Now – Tampa Bay

Stop FEMA Now- Texas

Stop FEMA Now – Vermont

Stop FEMA Now – Warwick

Stop FEMA Now – West Virginia

Stop FEMA Now – Woodbridge

Sullivan Garrity and Donnelly Insurance  
Agencies Inc.  
Worcester, MA

Town of Sullivan's Island  
Sullivan's Island, SC

Synergy Bank  
Houma, LA

City of Taylor Lake Village  
Taylor Lake Village, TX

Terrebonne Parish President Michel Claudet  
Terrebonne Parish, LA

Mayor Jason Buelterman  
Tybee Island, GA

United Way of South Mississippi  
Gulfport, MS

Valley Stream Community Association  
Long Island, NY

Vermilion Chamber of Commerce  
Vermilion, LA

Waveland Civic Association  
Waveland, MS

Mayor David A. Garcia, Mayor  
Waveland, MS

West 12th Road Block Association  
Queens, NY

Wrightsville Beach Chamber of Commerce  
Wrightsville Beach, NC