

Congress of the United States

House of Representatives

Washington, DC 20515-4322

NICK LAMPSON
22ND DISTRICT, TEXAS

June 24, 2008

Chairman Chris Dodd
Committee on Banking
534 Dirksen Senate Office Building
Washington, D.C. 20510

Chairman Barney Frank
Committee on Financial Services
2129 Rayburn H.O.B.
Washington, D.C. 20515

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CHILDREN

Dear Chairman Dodd and Chairman Frank:

As you work to reconcile House and Senate versions of the National Flood Insurance Program (NFIP) reauthorization, I am writing to strongly urge you to remove the Senate language that requires mandatory NFIP participation for residents and businesses situated on floodplains behind levees, dams and other man-made structures.

I was very disappointed the Senate included a mandate that will negatively impact millions of people living in communities behind levees, like those in Fort Bend County, in my congressional district.

The House-passed version of the language in H.R. 3121, Sec. 3(a)(2), does not require the purchase of flood insurance but instead takes a more prudent and pragmatic approach by commissioning a Government Accountability Office study. The study I'm recommending will evaluate the impact of such a mandate and increasing efforts to notify individuals of potential risks.

After weaknesses exposed by the devastating 2005 Hurricane season, we all recognize the need to accurately assess structures in risk areas and protect our communities. However, an immediate mandate on purchasing flood insurance is an irresponsible and hasty solution that imposes unfair burdens on small businesses and homeowners.

Levee Improvement Districts in my congressional district have been highly responsive to new FEMA regulations and are working tirelessly to get their levees re-certified to ensure the safety of their residents. LIDs in southeast Texas have and will continue to spend large sums of their own funds to update these levees and protect homes and businesses. Not only do they remain committed to compliance with federal regulations, many have already gone above and beyond flood protection requirements.

However, issuing this requirement without a thorough understanding of the long term impact, costs and risks involved will have very harsh consequences for hard-working families already struggling with high gas prices, rising food costs and a tough economy.

Thank you. I look forward to continuing to work with you to keep down the rising cost of flood insurance while protecting all of our communities from flood risks.

Sincerely,



NICK LAMPSON
Member of Congress

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