



# Rep. Tom Emmer on Emmer Speaks in Support of 21st Century Flood Reform Act

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## REP. TOM EMMER:

Mr. Speaker, I rise in support of the 21st Century Flood Insurance Reform Act, which will reauthorize and reform our national flood insurance program. The NFIP provides important relief. Millions of Americans rely on this program to provide coverage when disaster strikes. The nearly 50-year-old NFIP program, however, is in desperate need of reform. Today's legislation will not only reauthorize the program for five years, it will take steps to better align premium rates to risk, improve FEMA's mapping and appeals process, and begin to correct the way the NFIP manages what are known as repetitive loss properties. Most importantly, H.R. 2874 lays the groundwork for a private flood insurance marketplace to take hold, which will improve the fiscal stability and solvency of the NFIP for future generations to come. This bill is a good start, but these reforms must continue to be built upon in the years ahead. I am thankful for the hard work of Chairman Hensarling, Housing and Insurance Subcommittee Chairman Duffy, and the entire Financial Services Committee staff for working to get this bill to the floor today. As many continue to rebuild their lives following the devastation of Harvey, Irma, Sandy, and others, we need a national flood insurance program that stimulates choice and encourages proactive behaviors to better protect our citizens. Again, this legislation is a good start. I encourage all of my colleagues to support this bill, and I yield back.

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