

I continue to work every day to see that Sacramento's flood protection needs are met and flood insurance is affordable. This week on the House floor, we considered two bills that are of the utmost importance not only to Sacramento families and businesses, but to the needs of families and businesses all across the nation.

The first, [H.R. 1309, the National Flood Insurance Reform Act of 2011](#) , reauthorizes the National Flood Insurance Program (NFIP) for five years. In the case of a major flood, flood insurance provides home and business owners with the financial security and the opportunity to rebuild after a disaster.

[At my urging](#) , language from a bill that I introduced earlier this year, [H.R. 902](#) , was included in the National Flood Insurance Program reauthorization. My provision will update current law to take local, state and federal funding into account when determining flood zone designations. This means that the investments local taxpayers, SAFCA and the State of California have made to improve Sacramento's levees will now be recognized by FEMA and taken into account when determining flood zones.

Additionally, the final language for H.R. 1309 included an amendment I introduced that would phase-in the higher cost of full priced flood insurance over five years for recently remapped areas. This would make the starting point for remapped areas begin at the Preferred Risk Policy (PRP) rate, as opposed to the 50 percent of a full-priced policy starting point that the earlier version of H.R. 1309 established. This amendment will make flood insurance more affordable, and [will save many homeowners over \\$800 over five years](#) . The graph below demonstrates how my amendment will help many Sacramento families better afford flood insurance.

Savings for Homeowners in the First 5 Years

