

It is vitally important that the National Flood Insurance Program is renewed in a way that benefits us all.

Please communicate some of the talking points below with your our local congressman, or to Congressman MacArthur, or both.

You can find your local congressman at this link: <https://www.house.gov/htbin/findrep>

To:

Congressman Thomas MacArthur
Township of Toms River Town Hall
33 Washington St
Toms River, NJ 08753
Phone: (732) 569-6495

Or:

Congressman Thomas MacArthur
506 Cannon House Office Building
Washington, DC 20515
Phone: (202) 225-4765

Dear Congressman MacArthur,

As survivors, we here in Ortley Beach acutely understand flooding and “the storm after the storm” that was created by our flood insurance carriers, FEMA and DCA here in New Jersey. Superstorm Sandy hit here -- at “ground zero for the storm” – just over five years ago. As you well know, although the five-year anniversary of Sandy just passed, the recovery is far from over. In September many of us wrote to ask you to support legislation that made key changes to the National Flood Insurance Program (NFIP).

We expressed our desire for reforms that put families first, both primary and secondary homeowners, by encouraging more pre-disaster mitigation, affordability, efficiency and sustainability.

We were very disappointed to learn of your support for H.R. 2874, the 21st Century Flood Reform Act. This is despite the fact that the majority of your own Republican colleagues from New Jersey did not support the bill, and with good reason.

We asked you to support the SAFE NFIP Act because it:

- Caps annual rate increases to 10 percent
- Expands policy coverage limits from \$250,000 to \$500,000 for residences and \$1.5 million for multifamily and business structures on a voluntary basis
- Expands ICC Coverage from \$30,000 to \$100,000 and allows some families in communities like Ortley Beach and many other places in New Jersey to access those funds to mitigate before a disaster.
- Invests in large-scale, community-wide mitigation efforts and assistance programs in order to reduce flood risk
- Caps Compensation for Write Your Own (WYO) insurance companies and creates additional oversight measures for insurance companies in the program

- Funds LiDAR Mapping technology in order to more accurately map flood risk
- Reforms FEMA Claims and Appeals Process based on lessons from Sandy

Instead of supporting the SAFE NFIP act, you supported legislation that:

- Caps NFIP premiums at \$10,000. That's a high premium. And you didn't allow amendments from your colleague Rep. LoBiondo to drop that to \$5,000. And your legislation treats second homeowners differently, requiring that premiums go up for second homes or those that have had a flood claim of \$20,000 or more since 1978. Premiums will now go up 6.5% rather than the 5% they went up before this proposed legislation. It also allows premiums to be different for inland and coastal properties which could lead to higher rates for us in coastal communities.
- Requires policyholders in our state to make up for the lower premiums for seniors and working families, rather than simply having them pay a lower rate to the NFIP.
- Only expands ICC to \$60,000 and does not make it available pre-disaster. All studies to date show pre-disaster spending to be more effective than post disaster. It also eliminates the \$75 fee we currently have and allows FEMA to set a fee, which could be higher.
- Provides far too little funding for mitigation projects in our homes and communities.
- While this legislation does specify that Write Your Own Companies can only be paid 27.9 % of the chargeable premium (which we believe is still too high), it does not cap the expenses they can bill us for, or stop US taxpayers from needing to reimburse those insurance companies for their legal fees when they fight our claims disputes. It doesn't eliminate the loopholes - like earth movement- that insurance companies used to underpay claims. And, it allows them to offer their own private insurance option in a highly unregulated fashion, while still being part of the WYO program.
- Eliminates proposed funding for more accurate flood mapping, a cost that is now more likely to be passed on to policyholders.
- Does not make improve on or make permanent the Sandy appeals process. However, it does not require a policyholder to exhaust all unspecified appeals processes before they litigate. So rather than strengthening protections - they are now vaguer and weaker. Your proposal makes it more difficult to litigate in cases of fraud.

We ask that you reconsider what your proposal does not do, look at the benefits and protection provided by SAFE NFIP Act will provide for us, and act accordingly.

Sincerely,

If you desire this document in Word format please send an email request to
OBVTA@ortleybeach.org