

Friday, April 5, 2019

Peter T. Gaynor  
Acting Administrator  
Federal Emergency Management Agency  
500 C St. SW  
Washington, DC 20024

Dear Mr. Gaynor:

Nearly three years ago, 18 West Virginia counties were impacted by a Major Disaster Declaration (DR-4273) and deemed eligible for a combination of Public Assistance and Individual Assistance from the Federal Emergency Management Agency (FEMA). On behalf of my constituents who continue to work to rebuild their communities from this devastating flooding, I urge you to extend the grace period for no cost flood insurance through the Other Needs Assistance program beyond the current three year window.

The natural disaster that inundated these communities has been compounded by the bureaucratic disaster that has prevented the \$106 million Congress appropriated for mitigation and resilience activities over a year ago from reaching the people on the ground who need it most. This funding will support strategic infrastructure investments that will improve water management and reduce our exposure to future flood risks, both of which could significantly reduce premiums for the families and businesses that have National Flood Insurance Program (NFIP) policies in the impacted area. It is my hope that FEMA officials will work with their state and local partners to identify the types of projects that will have the most influence on premiums through the Community Rating System (CRS) and other voluntary incentive programs that FEMA operates and administers.

Earlier this week, I was proud to secure a commitment from Dr. Ben Carson, Secretary of Housing and Urban Development, that this funding would be released by May 1<sup>st</sup>, 2019. While that is an important step in the right direction, we need to give the State of West Virginia and our local partners the time and resources they need to put this money to work before arbitrarily raising peoples' premiums. Market penetration has long been a systemic problem within the NFIP, and I fear that the sudden shock of overnight rate hikes before these investments can be made will only compound that problem and retard important ongoing efforts to promote the adoption of flood insurance policies in all flood zones.

I could not be prouder of the way my fellow West Virginians came together during the deadly June 2016 floods or the dedication and grit they have demonstrated over the past three years working day in and day out to rebuild their communities. Thank you for your continued attention to the ongoing recovery efforts in West Virginia and your thoughtful consideration of this request.

I look forward to continuing our work together on behalf of the people of West Virginia.

Sincerely,



Joe Manchin, III  
United States Senator