

June 1, 2012, marks the return of the Atlantic hurricane season and with it predictions of an average number of storms. While Mother Nature often casts such weather predictions to the wind, there is one gloomy forecast this week that only lawmakers can reverse. Without Congressional action, the National Flood Insurance Program's ability to issue new policies expires May 31, 2012.

The Gulf Coast has seen its share of major flooding in the wake of powerful hurricanes and each time many Alabama residents living in flood-prone areas have relied upon the National Flood Insurance Program for help. The program offers federally-backed flood coverage to homeowners, businesses and renters who are unable to obtain such insurance elsewhere.

Whether due to hurricanes and tropical storms or flash floods, Alabamians know firsthand the threat and the reality of flood damage and many have armed themselves with federal flood insurance. According to the Federal Emergency Management Agency (FEMA), more than 57,000 federally-backed flood insurance policies covering in excess of \$12 billion in property have been issued in Alabama. Over the last three decades, the National Flood Insurance Program has written checks for more than \$950 million in Alabama flood losses – and nearly \$7 million was paid in just the last year.

Historic storms such as Ivan and Katrina have tested the federal flood insurance program's ability to sustain itself. Claims from Katrina alone put the program almost \$18 billion in debt. Congress has wrestled program reforms for a number of years without success. As a result, the National Flood Insurance Program has only been extended for brief periods as lawmakers debate what course to take. Short-term extensions of the program not only fail to solve the program's longer term solvency, but also create uncertainty in the real estate market in flood-prone areas – sometimes delaying approval of mortgages.

On July 12, 2011, the House overwhelmingly passed legislation to reform the National Flood Insurance Program, extending it through fiscal year 2016. It also sought to correct the program's insolvency by reducing subsidies to high risk property owners and by letting insurers raise premiums in phases to levels that more closely reflect actual flood risks. The house-passed bill also tried to encourage greater private insurance involvement in flood risk management. Unfortunately, as with many bills passed by the House since January 2011, our legislation was never voted on in the Senate.

While the Senate has written its own legislation to reform the flood insurance program, it has failed to bring it to a vote. With the program set to expire on May 31, the House voted two weeks ago to extend it for 30 days while the Senate deliberates. As this column goes to press, the Senate was hoping to pass a short-term extension of its own just before Memorial Day.

There is plenty of partisan division in Washington but the need to pass national flood insurance reform should not be held captive to political hijinks. The House reform bill passed with nearly unanimous support in 2011 and lawmakers of all political stripes agree that the federal program cannot sustain itself without changes. The arrival of hurricane season should place additional pressure on Congress to seek a solution.

Supporting Our Military Personnel:

This Monday is Memorial Day. Many of us see the first holiday of the summer season as a time to head to the beach or a good time to fire up the backyard barbecue. Observed since the end of the Civil War as a day to remember our fallen military, Memorial Day was not officially named such until 1967.

On May 28, flags will be placed on grave stones in Arlington National Cemetery and other national resting places of our military, and parades and wreath-laying ceremonies will occur across the nation to remember those who have paid the ultimate price in defense of our precious liberty.

Memorial Day is also a time to remember the service of our active duty military stationed around the world. On May 18, the House passed the annual defense authorization bill for our ongoing military missions and Defense Department programs for 2013. In addition to ensuring that our armed forces have the resources they need to effectively perform their missions, the new defense budget includes a 1.7 percent pay increase for our men and women in uniform.

Honoring the sacrifice and service of America's military heroes shouldn't be limited to a single day or two a year. As Americans continue to show support for our military every day, Congress is dedicated to ensuring our country's heroes have the material support to safely do their jobs.

My staff and I work for you. If we can ever be of service, do not hesitate to call my office toll free at 1-800-288-8721.

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