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## **CPRA Board Subcommittee on the National Flood Insurance Program and Coastal Insurability Adopts Statewide Recommendations for Approaching Federal Flood Insurance Reform**

**BATON ROUGE, LA** – On Wednesday, December 18, 2019, the Louisiana Coastal Protection and Restoration Authority (CPRA) Board’s subcommittee on the National Flood Insurance Program (NFIP) and Coastal Insurability adopted [recommendations](#) to guide statewide interactions with Congress and FEMA related to the NFIP.

The subcommittee of the CPRA Board was established with the explicit purpose of enhancing the State of Louisiana’s influence and participation in federal flood insurance reform efforts. The Department of Transportation and Development is the State Coordinating Agency for the NFIP and the subcommittee lends the support and expertise of additional agencies and stakeholders to elevate this discussion.

Since the subcommittee’s first meeting in early September, the NFIP has undergone three short-term reauthorizations while two major pieces of legislation have been under review in Congress. This legislative uncertainty was also paired with a separate but related proposed administrative change known as Risk Rating 2.0 which aims to fundamentally update the way that the Federal Emergency Management Agency (FEMA) evaluates and prices flood risk throughout the country.

According to CPRA Board Chairman Chip Kline, Louisiana must do all that it can to strengthen its voice in Washington when it comes to the National Flood Insurance Program. “The stakes are incredibly high for us. Louisiana is among the largest participating states in the NFIP with nearly 500,000 policies in effect and almost \$20 billion paid out by the federal government through 2018,” said Kline. He went on to emphasize the need for a coordinated state effort to approach these old problems of the NFIP in new, innovative ways. “This subcommittee is an extension of Governor Edwards’ vision to improve Louisiana’s resilience by working across agencies to consider and address the multiple ways that flood risk impacts people, communities, and the economy overall.”

Since formation of the NFIP subcommittee, members have held 48 meetings on Capitol Hill touching key members of Congress and staff from relevant committees in the House and Senate. According to Lindsay

Cooper, policy advisor in the Governor's Coastal Office, "although we will be among the most-impacted by any changes that occur to the NFIP, the issue itself is much more than a coastal issue or a Louisiana issue." "It is imperative," she continued, "that all at-risk states participate in these federal discussions with a clear understanding of the legal and policy changes being proposed."

The recommendations adopted Wednesday cover three large categories of the National Flood Insurance Program including its structure, its operation, and mapping. Specific recommendations address topics such as risk transparency, the Community Rating System, participation, and affordability. Upon revision and approval, members discussed ways in which they can elevate these state priorities and set the subcommittee's scope of work moving forward. In the new year, Chairman Kline and members intend to establish interstate partnerships around reform priorities, continue congressional outreach when appropriate, engage diverse stakeholders in insurance dialogues, and increase federal-level coordination.

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