

Congress of the United States
Washington, DC 20515

December 5, 2013

The Honorable Phil Bryant
Governor of Mississippi
Office of the Governor
P.O. Box 139
Jackson, MS 39205

Dear Governor Bryant:

As co-chairs of Florida's U.S. Congressional delegation, we are writing to express our strong support for your federal lawsuit challenging the Federal Emergency Management Agency's (FEMA) decision to unilaterally raise flood insurance premiums before completing an affordability study as mandated by law. We stand ready to assist your request for an injunction overturning FEMA's action.

Hundreds of thousands of Floridians and millions more nationwide are experiencing untenable rate hikes that, if left unchecked, threaten to wash away property values and push people out of their homes.

Section 100236 of the Biggert-Waters Flood Insurance Reform Act, passed into law on July 6, 2012, explicitly instructed FEMA's administrator to submit an affordability study to Congress "*not later than 270 days of enactment of this Act.*" Today marks day 518 and FEMA Director Craig Fugate has yet to deliver an economic analysis of the new rate changes for congressional review. While Biggert-Waters was designed to bring financial stability to the National Flood Insurance Program (NFIP), it was not the intent of Congress to do so in a manner that would force people from their homes and businesses.

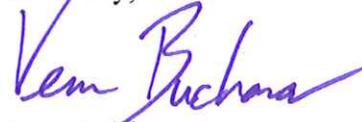
As your lawsuit accurately states, FEMA's failure to conduct a study in the time mandated constitutes a blatant violation of the letter and spirit of the law. Common sense alone dictates that FEMA should complete the mandatory affordability study prior to implementing any rate increases.

The adverse effects of skyrocketing premium costs are especially felt in Florida which holds 40 percent of the nation's flood policies. Graham and Jill Edwards of Sarasota, for example, purchased a property less than one year ago with a flood insurance premium of \$988 per year. Today, courtesy of the new rate hikes, they are now paying a \$5,600 premium -- a 467 percent increase. This is unacceptable.

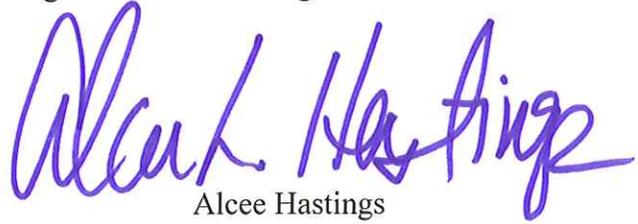
There is no question that reforms are necessary to enhance the solvency of the NFIP, but it should *not* come at the economic expense of countless communities throughout our region. The federal government should be focused on getting Americans back to work, not making it more difficult for people to buy homes or meet their insurance payments.

Please let us know if we can be of any help in your legal challenge to FEMA's wrongful actions.

Sincerely,



Vern Buchanan
Member of Congress



Alcee Hastings
Member of Congress

cc: The Honorable Rick Scott, Governor of Florida
The Honorable Robert J. Bentley, Governor of Alabama
The Honorable Bobby Jindal, Governor of Louisiana
The Honorable Nikki Haley, Governor of South Carolina
The Honorable Deval Patrick, Governor of Massachusetts