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DELAWARE AT LARGE

COMMITTEES

BANKING, FINANCE
AND URBAN AFFAIRS

MERCHANT MARINE
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Congress of the United States
House of Representatives

Washington, DC 20515

March 13, 1992

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The Honorable William V. Roth, Jr.
United States Senate
SH-104 Hart Senate Office Building
Washington, D.C. 20510

Dear Bill:

I enjoyed our discussion this past Thursday of the flood insurance legislation now pending before your Banking Committee, and thank you and Nancy for your time.

As this legislation has evolved over the past five years, many issues have been raised about the need for and the effect of the measure. My colleagues Ben Erdreich, Doug Bereuter and I have worked consistently through the period with the Federal Insurance Administration, the Association of State Floodplain Managers, the Coast Alliance, the banking community, and many others to address these issues and to find satisfactory solutions. After ten hearings on the subject and the usual legislative process in subcommittee, committee, working with other interested committees, and passage on the floor, we were able to piece together a strong, bipartisan bill. None of the major interests, including the Realtors and the Homebuilders, were left in the dark. For these reasons, the bill passed the House by a 388-18 vote after full debate and opportunity for amendments on the floor.

There is strong support and need for coastal erosion "awareness" within the National Flood Insurance Program. In fact, the coastal erosion provisions of the bill before your committee were based on suggestions made by the National Academy of Sciences, environmental organizations, floodplain management professionals, the Coastal States Organization, as well as the Federal Insurance Administration, on whose proposal the coastal erosion provisions are based.

Though the need for the National Flood Insurance Program to address coastal erosion is great, there remain concerns about the House legislation, some of which are substantive and well-grounded. For that reason, I would suggest that you and your Senate Banking Committee members consider amending the House bill, as we discussed last week, to: 1) ensure that owners of structures located within the 10-year erosion zone continue to have access to flood insurance, but at premiums that are far more reflective of the risk those properties pose to the fund; and 2) clarify, as necessary, that communities which make -- and keep -- a commitment to continuing beach renourishment will not be subject to the erosion-related provisions of the legislation, if those efforts successfully halt erosion. If my staff or I can be of assistance in crafting language to address these or other concerns relating to this legislation, we stand ready to help.

The Honorable William V. Roth, Jr.
March 13, 1992
Page two

Though our institution of Congress is under the gun these days, one of its better features is a deliberate pace and opportunity to reflect on and improve legislation as it moves through the legislative process. I hope you will agree to work with me to improve the bill so that we can maximize the benefits it promises to the taxpayers of Delaware and our Nation, and minimize unfair effects it might have on our coastal residents.

Sincerely,

A handwritten signature in cursive script that reads "Tom".

Tom Carper
Member of Congress

TRC/ct

cc: Nancy Anderson