

Rep. Callton offered the following resolution:

House Resolution No. 203.

A resolution to urge the Federal Emergency Management Agency to give communities the option of continuing to use older flood maps.

Whereas, The Federal Emergency Management Agency (FEMA) is updating flood insurance rate maps throughout Michigan. These new maps expand the number of properties considered to be in the floodplain. Communities must adopt these updated maps in order to be eligible for federal disaster assistance and for residents to be eligible for national flood insurance; and

Whereas, The updated flood maps will force homeowners who have never needed flood insurance in the past to obtain flood insurance. Homeowners within the floodplain who do not purchase flood insurance risk losing their mortgage or other home loans; and

Whereas, It is unfair for FEMA essentially to change the rules midstream and require homeowners to take on the additional financial burden of purchasing flood insurance. Whether someone bought their home two years ago or 20 years ago, homeowners budgeted, bought, and financed their homes without the expectation of paying for flood insurance; and

Whereas, It is inconsistent for the federal government on the one hand to create programs attempting to keep people in their homes while on the other hand creating additional financial burdens on homeowners; and

Whereas, Homeowners affected by the updated maps would still have the option of purchasing flood insurance if FEMA allows the old maps to be retained. These homeowners could then make an informed decision based on their means and the level of risk with which they are comfortable; now, therefore, be it

Resolved by the House of Representatives, That we urge the Federal Emergency Management Agency to give communities the option of continuing to use older flood maps; and be it further

Resolved, That copies of this resolution be transmitted to the Administrator of the Federal Emergency Management Agency and the members of the Michigan congressional delegation.