

**Chairwoman Norton, Ranking Member Graves,
and Members of the Subcommittee:**

**Thank you for inviting me to testify at this
important hearing on FEMA's Flood Mapping
program. For many of the same reasons that other
areas of the country have expressed concern, this issue
has also impacted my constituents in a negative and, I
believe, unjust way.**

**FEMA is currently engaged doing what the
Congress directed them to do: to update and modernize
flood maps across the entire nation. We all recognize
that with new technology, we can and should update the
maps to reflect our best science, and to convert existing
outdated maps into a user-friendly digital format which**

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will account for property development and growth over the past several decades as well as changes in topography. I want to make clear that I do in fact support this important work.

However, property owners ^{IN} on the ~~Upper~~ Great Lakes are being treated unfairly by these new maps, which have taken effect in my district over the past several years. The net ~~effect~~ ^{impact} is that we can show how these property owners, whose properties very rarely flood – nor have the potential to flood – are being treated unfairly – in fact, they are being abused by the National Flood Insurance Program. My constituents are paying very high flood insurance premiums and yet we very rarely receive claims.

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Let me just give you an example of the disparity and unfairness that I'm trying to address. In regards to FEMA's proposal for remapping in the Great Lakes region, they are basing, raising the base flood elevation an additional 14 inches – they say to accurately reflect the risk of flooding. This is predicated on data from 1988, 2 years after the absolute highest recorded levels for the Great Lakes.

However, in Lake St. Clair alone, the lake levels have dropped over 3 feet since then and are now 5 ½ feet below the current base flood elevation. In fact, over the past 20 years, the lakes' average has dropped 11 times – and most importantly – if you really want to

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**look at historic averages, the lake's level has only
changed an average depth of less than 6 inches a year.
In spite of this, FEMA's new base flood elevation is now
6 ½ feet above the current lake level.**

**While FEMA has gone about implementing these
new maps, the International Joint Commission, an
independent bi-national organization established to help
prevent and resolve disputes relating to the Great
Lakes, has undertaken a 5 year study examining issues
that affect water levels on the Upper Great Lakes. This
will be the most comprehensive and technologically
advanced lake level study ever completed. Certainly we
can all agree that using sound science in this instance –
when hundreds of millions of dollars are going to be**

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**assessed against American property owners – is the
most prudent course of action.**

In fact - the subcommittee of Water Resources - will be holding a field hearing in Green Bay, WI - which points to the recognition by this committee & Congress - that the Great Lakes are suffering from very low lake levels -

**I have been trying to stop FEMA from
implementing their new flood maps until this study has
been completed. However, my constituents are
currently paying much higher premiums for an
insurance plan that they will likely not ever file a claim
on. The practical impact of these new maps on my
constituents has been simply to raise their flood
insurance premiums costing them literally millions of
dollars at a time when lake levels are at historic all time
lows. This means that they are not going to be making
claims, but they will be subsidizing other parts of the
country.**

by the ISL

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What is happening is that many states and their property owners, with little risk of flooding, who have experienced little or no flooding, are funding the National Flood Insurance Program at astronomical rates. States that we see flooded year after year and allow people to keep building and rebuilding in a flood plain or state who keep experiencing hurricanes are essentially using FEMA as their own personal ATM machines.

Between 1978, the year the National Flood Insurance Program began, and 2002, there were 10 states that received more in claims than what they paid in policies. In fact over \$1.5 billion dollars more – and

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the average premium for policyholders in those states was only \$223.

Michigan, on the other hand, paid almost \$120 million more into the program than it received back in claims, yet the average premium for Michigan policyholders was \$257 dollars. And this is a common element for the Great Lakes states, higher premiums and lower claims than the states who year after year, decade after decade, are taking advantage of the flood insurance program.

What is going on, is that Michigan and other states are being forced to subsidize those who live in states prone to seyre weather events. If that is what we are

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going to do, we should call it what it is and have a national catastrophic fund as opposed to what we have now. If this situation continues, I think Michigan should consider opting out of the national program and self insuring. In Michigan, we look down at the water – not up at it.

Let me give you the experience of one county in my district called St Clair County. The taxpayers of St. Clair County have subsidized this program to the tune of more than \$8.5 million. This is just one county in my congressional district. The impact across states is astronomical.

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The people of St. Clair County, like Americans everywhere, are a compassionate and hardworking people and have come to the aid of their fellow Americans in need. But St. Clair County is also an economically distressed area. In recent years, the unemployment rate has fluctuated between 10-15%, a reflection of the extreme economic challenges in Michigan.

Now here comes the federal government charging us for this much higher flood insurance. To add insult to injury, the new maps will cover thousands of properties which have never before required flood insurance nor have they ever had a flood insurance claim.

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It's not only insurance premiums that will be adversely impacted – because local municipalities will have to re-do their planning and zoning and building ordinances to reflect these new base flood elevations, which might make sense if you live in New Orleans, but will be nuts if you live in ~~Detroit~~ MICHIGAN

And now, FEMA has moved on to other parts of the country. Regrettably but not surprisingly, we are seeing similar problems all across America. The Congressional districts represented on this panel today are proof enough of that.

*I LOOK FORWARD TO WORKING WITH MY COLLEAGUES
TO BRING FAIRNESS & REASONABILITY - BACK TO THE
NAT'L FLOOD INSURANCE PROGRAM -*

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**Thank you again for inviting me to testify and I am
happy to answer any questions that Members of the
Subcommittee may have.**