

**Congress of the United States**  
**Washington, DC 20515**

June 26, 2013

David Miller  
Associate Administrator  
Federal Insurance and Mitigation Administration  
Federal Emergency Management Agency  
500 C Street, SW  
Washington, DC 20472-0007

Dear Administrator Miller:

We write regarding the Biggert-Waters Flood Insurance Reform Act of 2012 (P.L. 112-141) and implementation of the Premium Adjustment Section 100207. Specifically, we request a continuation of the current Base Flood Elevation flood insurance method using the existing lowest proofed opening rather than a lowest floor approach.

We urge you to continue current policies regarding dry floodproofed residential basements. Floodproofed basements have continually proven to be effective at reducing or eliminating flood damage. The basement exception was created because floodproofed structures have demonstrated to sustain minimal, if any, damage from flooding. In addition, the majority of homes in North Dakota have basements for protection from extreme weather. Because many homeowners in North Dakota have relied on the existing lowest floodproofed opening method, these residents would be affected by changes in the program.

We also request that you work with communities across the country once the rules and rates are established. Residents should have sufficient time to learn what their new rates will be and when they will take effect in order to make decisions regarding their home and property.

The Biggert-Waters flood insurance changes not only affect the 14 communities in North Dakota that are approved for residential basement floodproofed rating credit, but also 40 additional communities across the country. Furthermore, in consideration of these communities that will be affected by the changes, we ask that you delay issuing all new and revised flood insurance rate maps until all rules and policies are finalized.

Administrator David Miller

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We thank you for working to make flood insurance more fiscally sound, and as you do so, we look forward to working with you to ensure that changes to flood insurance policy best serve our citizens. If you have any questions or comments regarding this request, please feel free to contact our respective offices.

Sincerely,



John Hoeven  
U.S. Senator



Heidi Heitkamp  
U.S. Senator



Kevin Cramer  
U.S. Congressman



Jack Dalrymple  
North Dakota Governor