

# Congress of the United States

Washington, DC 20515

October 10, 2023

The Honorable Deanne Criswell  
Administrator  
Federal Emergency Management Agency  
500 C Street S.W.  
Washington, D.C. 20472

Dear Administrator Criswell:

We write to request an update on the Federal Emergency Management Agency's (FEMA) implementation of an installment payment system to allow all National Flood Insurance Program (NFIP) policyholders to have the option to pay premiums in monthly installments instead of on an annual basis.

As you know, flood insurance is an essential tool for homeowners, renters, and communities to proactively protect against flooding. Those with flood insurance are able to recover quicker and more comprehensively in the wake of a flood, making flood insurance a commonsense financial choice.

One affordability hurdle people face in obtaining or maintaining insurance coverage is that those who do not escrow their flood insurance premiums with their mortgage payment, must pay premiums on an annual basis. Considering the average annual NFIP premium for a single-family home is nearly \$900, and sometimes far more, a one-time payment is a financial hardship for many policyholders and deterrent to those who may otherwise obtain coverage.

A simple step toward ensuring broader flood insurance affordability would be to allow premiums to be paid in monthly installments, rather than on an annual basis. In its 2021 annual report, the Office of the Flood Insurance Advocate recommended that FEMA offer monthly premium payment options as a step towards potential relief from affordability challenges.

Additionally, the Homeowner Flood Insurance Affordability Act of 2014 (PL-113-89) required FEMA to provide policyholders with the option of paying premiums annually or monthly. Despite having 18 months from the date of enactment to comply with this, FEMA has yet to implement this provision.

FEMA's implementation of an installment payment system is long overdue, and we seek to understand what has contributed to the delays in carrying out this statutory directive. In order to best support FEMA's implementation of this provision, we ask that you respond to the following questions:

1. What is FEMA's plan to implement the statutory directive to provide policyholders with the option of paying their NFIP premiums in monthly installment payments as outlined in the Homeowner Flood Insurance Affordability Act of 2014?
2. What is FEMA's timeline to implement this statutory directive?
3. Recognizing that the implementation of a monthly installment payments system is long overdue, what factors or barriers have contributed to its delay?
4. What, if any, additional resources are needed for FEMA to implement this statutory directive?

We appreciate your prompt attention to this matter and request a response within 90 days of receipt. We look forward to your prompt response.

Sincerely,



Andrew R. Garbarino  
Member of Congress



Vicente Gonzalez  
Member of Congress



Christopher H. Smith  
Member of Congress



Nicole Malliotakis  
Member of Congress



Michael V. Lawler  
Member of Congress



Mike Ezell  
Member of Congress



Randy K. Weber, Sr.  
Member of Congress



Nick LaLota  
Member of Congress



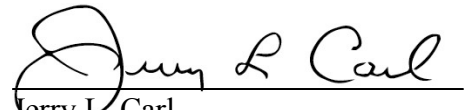
Monica De La Cruz  
Member of Congress



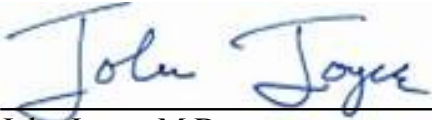
Marcus J. Molinaro  
Member of Congress



Anthony D'Esposito  
Member of Congress



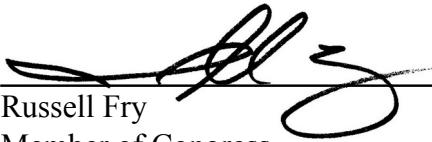
Jerry L. Carl  
Member of Congress



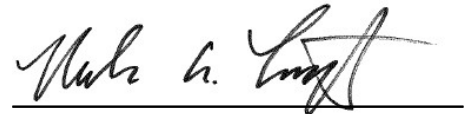
John Joyce, M.D.  
Member of Congress



Maria Elvira Salazar  
Member of Congress



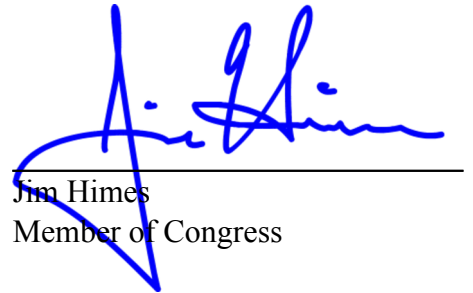
Russell Fry  
Member of Congress



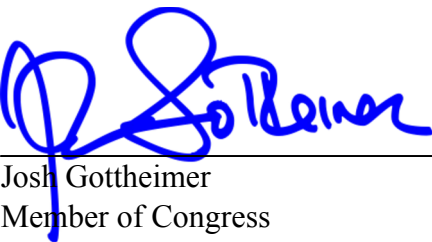
Nicholas A. Langworthy  
Member of Congress



John H. Rutherford  
Member of Congress



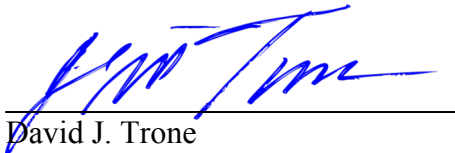
Jim Himes  
Member of Congress



Josh Gottheimer  
Member of Congress



Troy Carter  
Member of Congress



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David J. Trone  
Member of Congress



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Lizzie Fletcher  
Member of Congress