

**TOM MARINO**  
10TH DISTRICT, PENNSYLVANIA

[www.marino.house.gov](http://www.marino.house.gov)

[www.facebook.com/CongressmanMarino](http://www.facebook.com/CongressmanMarino)

[www.youtube.com/RepMarino](http://www.youtube.com/RepMarino)

<http://twitter.com/RepTomMarino>



**Congress of the United States**  
**House of Representatives**  
Washington, DC 20515-3810

WASHINGTON OFFICE:  
410 CANNON HOUSE OFFICE BUILDING  
WASHINGTON, DC 20515  
(202) 225-3731

CONSTITUENT SERVICE CENTERS:  
1020 COMMERCE PARK DRIVE, SUITE 1A  
WILLIAMSPORT, PA 17701  
(570) 322-3961

543 EASTON TURNPIKE, SUITE 101  
LAKE ARIEL, PA 18436  
(570) 689-7529

35 MARKET STREET, SUITE 1A  
SELINSGROVE, PA 17870  
(570) 374-9469

December 19, 2013

The Honorable John Boehner  
Speaker of the House  
U.S. House of Representatives  
H-232, The Capitol  
Washington, D.C. 20515

Dear Speaker Boehner:

Respectfully, I hope that you will consider bringing legislation relating to the delay of flood insurance premiums to the floor for debate as soon as possible. Many of my constituents have contacted me in support of these legislative proposals.

As a result of the enactment of the *Biggert-Waters Flood Insurance Reform Act*, flood insurance premiums under the National Flood Insurance Program (NFIP) have become an extraordinary burden on my constituents in the 10<sup>th</sup> Congressional District of Pennsylvania. This week, I had an opportunity to speak with those directly affected by *Biggert-Waters*. My constituents informed me about how the rate increases, exceeding the expectations of Congress at the time of passage, have begun to affect them negatively.

Some examples of homeowners and commercial property owners that I encountered on a walkthrough of my district:

- One individual, who purchased a home valued under \$150,000, last year, is facing a premium increase from under \$1,000 a year to almost \$9,000 a year;
- An elderly man who purchased several properties as a retirement investment is considering abandoning these homes and walking away from his mortgage obligations;
- In Jersey Shore, PA, a couple who invested in several Main Street properties is facing a \$40,000 flood insurance bill for their commitment to small, hometown businesses.

These unintended consequences have been felt by many other homeowners, small businesses, and local governments, not just in my district, but throughout the country due to the remapping project undertaken by the Federal Emergency Management Agency and the recalculation of premiums as required by *Biggert-Waters*. Frankly, my constituents are gravely concerned about their ability to meet these financial obligations.

As a cosponsor of several pieces of legislation related to the premium rate increases currently awaiting further action in the House Committee on Financial Services, I ask that Members have the opportunity to debate and vote on legislation that could assist our constituents as we continue efforts to reform NFIP to make the program financially sustainable for taxpayers without becoming overly burdensome on homeowners and small business.

Respectfully,

A handwritten signature in cursive script that reads "Tom Marino". The signature is written in black ink and is positioned above the printed name and title.

Tom Marino  
Member of Congress

CC: Majority Leader Eric Cantor  
Majority Whip Kevin McCarthy