

KRISTI NOEM
SOUTH DAKOTA, AT-LARGE
226 CANNON BUILDING
WASHINGTON, DC 20515
(202) 225-2801
1-855-225-2801
EMAIL VIA WEBSITE:
NOEM.HOUSE.GOV



Congress of the United States
House of Representatives
Washington, DC 20515-4100

June 17, 2011

COMMITTEE ON EDUCATION AND
THE WORKFORCE
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NATIONAL PARKS, FORESTS, AND PUBLIC LANDS
WATER AND POWER

The Honorable W. Craig Fugate, Administrator
Federal Emergency Management Agency
U.S. Department of Homeland Security
500 C Street SW, Washington, D.C. 20472

Re: National Flood Insurance Program

Dear Administrator Fugate:

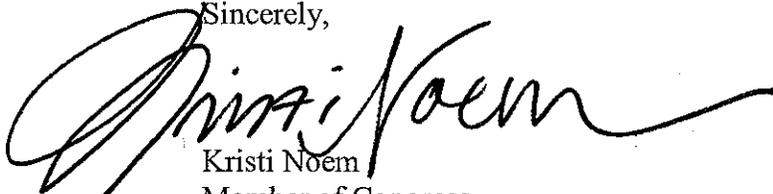
As you are aware, thousands of my constituents in South Dakota are being affected by flooding on the Missouri River. While some have flood insurance under the National Flood Insurance Program (NFIP), many do not. I am very concerned with the problems that could arise for these people under the 30 day flood in progress exclusion under the law.

The Federal Emergency Management Agency (FEMA) has determined that June 1, 2011 is the effective date for a "flood in progress" on the Missouri River for the purposes of the NFIP. This flood event is currently affecting thousands of residents across several states. Some residents are already experiencing flooding, while many have not yet been affected. Given the scope and complexity of this situation I am requesting a detailed explanation as to how the date of June 1, 2011 was made for all residents, regardless of location, affected by this flood. I would like to know, in specific detail, how this date can be determined as a universal start date for an event that is occurring, or going to occur, in several states over hundreds of miles.

In addition to river flooding, many constituents are being affected by groundwater seepage. The historic water releases on the Missouri River dams that are scheduled through at least mid-August will only exacerbate seepage problems. I am aware that the NFIP does provide some coverage for these types of losses under certain circumstances. I would like clarification on the specific circumstances in which these losses are covered and the evaluation process for these claims.

I thank you for your time and attention to these questions and I look forward to your reply.

Sincerely,



Kristi Noem
Member of Congress

2310 WEST 41ST STREET
SUITE 101
SIOUX FALLS, SD 57105
(605) 275-2868

343 QUINCY STREET
RAPID CITY, SD 57701
(605) 791-4673

505 12TH STREET, SE
WATERTOWN, SD 57201
(605) 878-2868

415 SOUTH MAIN STREET
SUITE 203
ABERDEEN, SD 57401
(605) 262-2862