

November 16, 2009

Senator Richard Durbin
309 Hart Senate Office Building
Washington D.C. 20510

Dear Senator Durbin,

A large area of Southwestern Illinois along the Mississippi River known as the American Bottom is facing an economic catastrophe as a result of actions by the Federal Emergency Management Agency to change flood insurance rate maps. This change will show this area as a flood hazard area due primarily to changed design standards for the levee system that protects it from flooding. There are over 63,000 families (more than 154,000 people) that live in this area and 69,000 people who work here. For those homeowners with mortgages, their lender will require the purchase of flood insurance. If the homeowner does not buy flood insurance, the lender may foreclose on the property. Over 45% of families living in this area are at or below poverty level. The additional cost of flood insurance will, without doubt, cause a wave of home foreclosures for those that are already barely surviving.

Businesses will also be compelled to buy millions of dollars of additional flood insurance. This area is the industrial core of the St. Louis region and it is home to industries of national importance. New building or expansions of existing business will become all but impossible because of onerous new building standards in the flood hazard area. The economic impact of this federal action will be incalculable for an area that is already struggling to recover from a weak economy.

As a local business leader and a member of the Chamber of Commerce Southwestern Madison County, I urge you to support H.R. 3415 for the well being of this entire region.

H.R. 3415, introduced by Congressman Costello and co-sponsored by Congressman Shimkus, would allow local governments the time and opportunity to fix our levees without being devastated economically while that is happening. This proposed bill suspends changes to flood insurance rate maps for up to seven years in areas where levees were originally designed to protect from a 100-year flood, but now require repair to meet that level of protection. This suspension would only take place under certain conditions: there is an active and approved plan to fix the levees, there is a financing plan in place to implement that plan, there is an evacuation plan in place for the area, and local authorities have implemented a surveillance and operations plan to provide advance warning and immediate corrective action during high-water events.

The purpose of this legislation is to encourage the repair of levees and allow homeowners and small businesses to avoid the payment of very costly flood insurance while the levee systems in southwestern Illinois are being repaired. If this legislation is not approved, there will be severe economic hardship for many, and the area's economy will be crippled.

I urge you to support this critical legislation. H.R. 3415 means that we can recognize the risk of flooding and take vigorous action to reduce that risk without inflicting a government-imposed hardship that is nearly as great as that caused by a flood.

Most sincerely,