

**Update On National Flood Insurance Program  
(FEMA 2.0)**

The Board of Directors of First Colony Levee Improvement District No. 2 wants all of the residents of The Commonwealth to be aware that Congress is considering changes to the National Flood Insurance Program (“NFIP”) that could have a significant impact on what you pay for flood insurance.

Currently, the NFIP provides low-cost flood insurance to communities like The Commonwealth which are located outside the 100-year flood plain as determined by FEMA. The NFIP has been losing money for years, and FEMA has launched a program (“FEMA 2.0”) to more accurately determine which areas are likely to flood than others, with the intent to charge higher insurance rates to those who live in more flood-prone areas.

The concern of the Board is that some portions of the country are protected by agricultural levees, or levees which are not inspected and certified by FEMA as our levee is, and that in determining risk assessment and insurance premiums, FEMA may not differentiate between areas like The Commonwealth and communities with these other types of levees.

Our Board has written a letter to each Congressperson representing the District, a copy of which is on the website, and we encourage everyone in The Commonwealth to do the same.

We understand that individual letters are more effective than form letters, but please feel free to copy the text of our letter if it is easier for you – the important thing is for our congressional representatives to hear from as many of you as possible.

The addresses of our representatives are as follows:

The Honorable Ted Cruz  
Committee of Commerce, Science, and Transportation  
404 Russell Senate Office Building  
Washington, DC 20510

The Honorable John Cornyn  
Committee of Budget, Finance and Judiciary  
517 Hart Senate Office Building  
Washington, DC 20510

The Honorable Pete Olson  
2133 Rayburn House Office Building  
Washington, DC 20515

Thank you.

**FIRST COLONY LEVEE IMPROVEMENT DISTRICT NO. 2**  
**9 Greenway Plaza, Suite 1000**  
**Houston, Texas 77046**

September 9, 2019

The Honorable Ted Cruz  
Committee of Commerce, Science, and Transportation  
404 Russell Senate Office Building  
Washington, DC 20510

Dear Senator Cruz:

I am writing to express the concerns First Colony Levee Improvement District No. 2 of Fort Bend County (the "Levee District") has in regards to the Risk Rating 2.0 process FEMA proposed as a tool to establish premium rates for the National Flood Insurance Program [NFIP]. It is our understanding that FEMA will fully implement Risk Rating 2.0 for individual homeowners by October 1, 2020. I appreciate that changes are essential if the NFIP program is going to continue, but I also wish to express concern about the implementation of these new policies and the resulting impacts on our constituents.

Risk Rating 2.0 will attempt to set more accurate flood insurance premium rates based on the risk of flooding, the distance of a given property from the water source, and the cost to rebuild. Instead of relying on whether a home is inside or outside the 100-year floodplain, this new system will calculate the flood threat for each home and set premiums based on both FEMA and private flood map data. The revision seeks to improve risk assessment, mapping, and pricing, to achieve a more equitable premium rate for owners of lower-value homes, and to heighten awareness among homeowners of flood risk to a property, among other objectives.

Our Levee District has spent tens of millions of dollars on the construction of a levee system, pumps and related facilities, and the continual maintenance thereof, to keep the residents who live behind our levees free from flooding. In over thirty (30) years we have never had a house in the Levee District flood. Not one. Ever.

Our levee is regularly inspected by Fort Bend County, Texas and FEMA and has been certified by FEMA and has been accepted into FEMA's RIP program.

Our concern is that as FEMA 2.0 is enacted, that FEMA does not look blindly to the elevation of the land in the Levee District or its proximity to a water source, but that FEMA take into consideration the investment the Levee District has made and continues to make to ensure that our residents do not flood. We ask that FEMA recognize the flood risk that has already been mitigated by the Levee District and similar levee districts in Fort Bend County, Texas and not

lump our Levee District residents in with people who have not invested in the infrastructure necessary to have a FEMA – certified levee to protect them from flooding.

Thank you for your consideration.

Sincerely,



Ronald J. French  
President

cc: Residents of Fort Bend LID No. 2  
of Fort Bend County, Texas

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Thank you for your consideration.

Sincerely,



Ronald J. Frerich  
President

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of Fort Bend County, Texas

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