



# Thad Cochran

United States Senator for Mississippi



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FOR IMMEDIATE RELEASE  
July 23, 2010

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## COCHRAN LEGISLATION ELICITS FEMA ACTION ON FLOOD INSURANCE

### *FEMA to Create Scientific Resolution Panels to Address Community Flood Map Challenges*

WASHINGTON, D.C. – U.S. Senator Thad Cochran (R-Miss.) today welcomed progress by the Federal Emergency Management Agency (FEMA) to establish an independent review process that communities can use to contest flood map disputes.

FEMA today briefed congressional offices on the parameters of its plan to create a Flood Map Scientific Resolution Panel system for communities to appeal disputed base flood elevations recommended by FEMA for proposed Flood Insurance Rate Maps.

Creation of the scientific resolution panels is based on an amendment sponsored by Cochran that would direct FEMA to apply to the flood map process an arbitration panel model inspired by one created by Congress following Hurricane Katrina to resolve disaster relief disputes with local communities.

"I believe FEMA is taking the right steps to give communities and individuals a new avenue to settle flood map disputes. The agency seems to be sincere in its effort to address the legitimate concerns raised by those who will be affected by proposed new flood maps, but there is more work to be done to modify the laws that now bind FEMA's interaction with communities," Cochran said. "I will continue to monitor the implementation of these review panels, and advocate for legislative changes that will make the process fairer for communities while also accurately assessing flood risks."

"I appreciate this action by FEMA, but I also believe further steps can be taken to allow additional review of scientific material in order to settle flood map disputes. The legislative proposal offered by Senator Pryor and me would provide appellant communities and FEMA additional tools for completing new flood maps. I hope we can make progress on this front before the end of this session of Congress," he said.

Mississippi communities along the Tennessee-Tombigbee Waterway, in the Delta region and throughout the state have been participating in the FEMA's flood map modernization program, and many have raised concerns about the process.

Under the plan outlined Friday, FEMA will establish a process for communities to appeal to an independent review panel when direct FEMA-to-community consultations falter. A five-member scientific resolution panel, three of whom would be selected by appellant communities, would be formed from a predetermined list of qualified and independent experts. The panel would have a set timeline to review scientific and technical

information submitted by communities to challenge FEMA findings.

FEMA expects to implement the scientific resolution panel process on Nov. 1. FEMA Flood Map Scientific Resolution Panel plan details are available [here](#).

In June, Cochran and Senator Mark Pryor (D-Ark.) introduced a series of amendments to authorize the creation of arbitration panels to resolve disputes between the Federal government and local communities. In addition to establishing panels, the legislation also addressed reimbursements to communities for successful appeals.

FEMA has undertaken a process to [modernize the nation's flood maps](#), which could lead to significant flood zone changes. Updated [Flood Insurance Rate Maps](#) will determine which residents would be required to purchase FEMA-administered flood insurance. Flood insurance, administered by FEMA, can cost homeowners from \$131 to \$2,647 annually depending on coverage and location. It can cost businesses up to \$5,000 annually and deter economic development in communities.

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