

# Beck Urges House to Pass Flood Insurance Delay Bill

VILLAS— Lower Township Mayor Michael Beck is urging the U.S. House of Representatives to pass a bill that would delay steep hikes in flood insurance premiums for four years.

The U.S. Senate passed the Homeowner Flood Insurance Affordability Act Jan. 30 in a 67-32 vote. Sharp rate increases for flood insurance would be delayed for four years rather than being enacted next year.

In addition, the Federal Emergency Management Agency (FEMA) would conduct a study to make sure flood insurance rates are affordable for homeowners. The bill would require FEMA to prove its flood mapping techniques are scientifically accurate. It would not help owners of second homes.

The bill may encounter opposition in the Republican-controlled House.

“From the township’s perspective, we need to have the implementation of the FEMA map and new flood insurance rates postponed,” said Beck. “Lower Township has major issues with the FEMA maps as they now stand.”

“We would support all of our legislators in their attempt to postpone the implementation of the insurance maps,” he continued. “The delay would be of great benefit to the township, he said.

Beck said the township is challenging the manner the new flood maps were prepared.

“If they went into effect now it would be very harmful to Lower Township and all the communities along the bay side,” he said. “We have been out front in our opposition to the zones along the bay front and inland not the just the “V” zones.”

Ward Two Councilman James Neville said the township hired Stewart Farrell, executive director of Coastal Research Center, to encourage FEMA to make adjustments to the final map which determines flood insurance rates.

“In four years, you may be paying more for insurance than your mortgage payment,” said Neville. “We want them to take into consideration any of the seawalls or wave energy reducers.”

“The science they applied for the wave action is ocean-based and there is no way they should be able to force that on to the Delaware Bay shoreline because it’s not in any way shape or form equivalent due to depth,” he continued.