

# Garamendi and LaMalfa Reintroduce Flood Insurance for Farmers Act



January 29, 2019  
Press Release

WASHINGTON, DC – Today, Congressmen John Garamendi (D-CA) and Doug LaMalfa (R-CA) reintroduced legislation to provide farmers access to discounted rates under the National Flood Insurance Program. The Congressmen's bipartisan *Flood Insurance for Farmers Act of 2019* ([H.R.830](#)) would also lift the *de facto* federal prohibition on construction and repair of agricultural structures in high flood-risk areas designated by the Federal Emergency Management Agency (FEMA).

“Sacramento Valley families have been farming the floodplain for generations, and my bill with Congressman LaMalfa ensures that growers can get more affordable flood insurance that takes into account the levees they pay to maintain,” **said Garamendi**. “Our bipartisan bill will help keep agricultural land in production, which is the best way to push back against irresponsible subdivisions in the floodplain that place lives at risk and force farms onto the auction block.”

“Currently, FEMA's requirements for Flood Hazard Areas essentially prohibit farmers from expanding or improving operations on floodplains,” **said LaMalfa**. “That's why Congressman

Garamendi and I are reintroducing this bipartisan legislation to remove this unnecessary red tape. The *Flood Insurance for Farmers Act* also allows farmers to pay more reasonable flood insurance rates that align with their true level of risk. From the North State to the Sacramento Valley and beyond, this legislation is good for Agriculture production in California."

"Agriculture is one of the most beneficial uses for land in a floodplain, and the bill reintroduced by Reps. Garamendi and LaMalfa would help family farmers and ranchers address some of the challenges they face," **said Jamie Johansson, President of the California Farm Bureau Federation.** Current requirements in the National Flood Insurance Program that may make sense for homes prove impractical and unnecessary when applied to farm buildings such as barns and equipment sheds. The *Flood Insurance for Farmers Act of 2019* would allow for agricultural structure variances from floodproofing requirements and make flood insurance for farmers and ranchers more realistic and affordable."

Under current law, areas across the nation which FEMA has designated "Special Flood Hazard Areas" require that all new, expanded, or repaired structures be raised above potential flood level. In much of the Sacramento Valley, this would require raising barns and silos upwards of 10 feet, which is cost prohibitive for farmers or simply inconsistent with continued agricultural land use. This effectively precludes many Sacramento Valley farmers from making capital improvements on their operations or securing the necessary financing.

The *Flood Insurance for Farmers Act* ([H.R.830](#)) would direct FEMA to develop a new flood mapping zone for basins in the Sacramento Valley and elsewhere protected by levees that do not currently meet the federally mandated 100-year level of flood protection. Rates under the National Flood Insurance Program in this new flood zone would be based on actuarial risk, meaning if levees provide a 50-year level of flood protection FEMA would charge rates based on that discounted risk level. Currently, FEMA assumes there is zero protection if a levee does not meet the federally mandated 100-year level of flood protection and charges full-cost National Flood Insurance Program rates.

Congress must reauthorize the National Flood Insurance Program. The *Flood Insurance for Farmers Act* ([H.R.830](#)) currently awaits action by the House Financial Services Committee.

The *Flood Insurance for Farmers Act* ([H.R.830](#)) is endorsed by the following organizations:

- California Rice Commission
- USA Rice Federation
- American Farm Bureau Federation
- California Farm Bureau Federation
- Sacramento County Farm Bureau
- Yuba-Sutter Farm Bureau
- Yolo County Farm Bureau
- California Cattlemen's Association
- Dairy Institute of California
- Sacramento County
- San Joaquin County
- Sutter County
- Butte County
- Sutter Butte Flood Control Agency.

The text of H.R. 830 is available [here](#).

