

Why I voted yes on H.R. 6186, to require a study of community-based flood insurance options.

I voted yes on H.R. 6186, which would require a study of voluntary, community-based flood insurance options to determine if such programs could provide more affordable flood insurance coverage to certain communities. Under current law, homeowners in flood-prone areas are required to purchase individual flood insurance policies. The Federal Emergency Management Agency (FEMA) has suggested that one way to make flood insurance policies more affordable would be to offer "community policies" as an alternative to individual policies in certain areas.

I support studying any innovative proposals that could reduce the burdensome costs of flood insurance borne by many Upstate New Yorkers. If found to be workable and cost-effective, such a reform could have a positive impact on thousands of New York families.

H.R. 6186 was approved by a vote of 364 - 11.