nearly a million in the Commonwealth of Virginia. Throughout the country, medical professionals and countless others have responded to the need of those who are seriously ill and cannot pay for a doctor, medicine, and other health costs. In many places, this help has come in the form of community free clinics.

Community free clinics, particularly in Virginia, have helped people in communities come together to care for those in need. The health care ''safety net'' for the poor, like the community free clinics in my congressional district, exists in communities across America, but often in widely varying degrees.

I am pleased to introduce today the Charity Care for the Uninsured Act. While this legislation alone will not solve the problem of the uninsured. I believe it will help strengthen community ''safety nets,'' like the community free clinics in Virginia, for those in need and will allow doctors recognition for their willingness to give back to their communities.

The Charity Care for the Uninsured Act would provide a personal income tax credit of up to $2,000 for doctors who provide between 25 and 50 hours of uncompensated, pro bono charity care to the uninsured in a single calendar year. This legislation would encourage the many physicians who have treated patients who were not able to pay, either in their offices or in community clinics, to continue to do so.

The Charity Care for the Uninsured Act also will help provide a valuable tool—a personal tax credit—to community clinics in recruiting physicians as well as helping motivate countless specialty doctors to take community clinic referrals. Free clinics have contributed to reduced emergency room, ER, utilization among the uninsured, helping save taxpayer dollars. A safety net in which the uninsured can access specialists and medications will improve their health and guard against catastrophic illnesses and trips to the ER.

All of the cost savings and health benefits can be traced back to the commitment and the compassion of the doctors and community partners, and their concern for those who cannot afford insurance. The Charity Care for the Uninsured Act of 2007 recognizes and encourages these caring acts made to help those who need a helping hand. This legislation can be an important tool for communities as they seek to strengthen or build the health care safety net available their uninsured residents.

FLOOD INSURANCE COMMUNITY OUTREACH GRANT PROGRAM ACT OF 2007

HON. DORIS O. MATSUI

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 8, 2007

Ms. MATSUI. Madam Speaker, almost a year and a half after Hurricanes Katrina and Rita, it is clear that more needs to be done to protect and prepare homeowners from future catastrophic flooding. This is why I have reintroduced the ''Flood Insurance Community Outreach Grant Program Act of 2007'' The intent of this legislation is to increase the overall participation in the National Flood Insurance Program (NFIP) while moving the program toward long-term stability and solvency.

My legislation will forge a stronger partnership between the Federal Government and local floodplain managers. It will:

Create a grant program within FEMA to educate property owners about their flood risk and about the importance of flood insurance; and

Funds this grant program at $50 million dollars annually over 5 years.

People at risk of flooding need to know their options and our local floodplain managers are our best partners in this effort. To put it quite simply, with 20,000 participating communities in NFIP-one size does not fit all. Our local partners know the risks, they know the landscape and in many cases they know the people. They know how to reach out to the people in their flood plain.

They can focus on the estimated 20 to 25 percent of property owners who have fallen through the cracks of our flood insurance system. People who are supposed to carry flood insurance, but do not carry it. Or use the money for an educational campaign directed towards people living in areas protected by levees, but not subject to the Federal flood insurance requirement. Spreading the message: Levees can fail or overtop in severe weather. So it is common sense to carry flood insurance, even if the federal government no longer requires it.

This program can work.

A little over a year ago, with the support of a $162,000 FEMA grant, my local flood protection body, the Sacramento Area Flood Control Agency (SAFCA), conducted just such a flood insurance outreach initiative.

SAFCA reached out to more than 45,000 National Flood Insurance Program (NFIP) policyholders in the American River floodplain. In February of 2005, this densely populated region was released from the Federal flood insurance requirement.

SAFCA's efforts yielded impressive results.

More than one year after SAFCA conducted outreach, seventy-four percent of the 45,000 NFIP policyholders who were removed from the Federal requirement had maintained their flood insurance protection.

Of this group, forty-three percent now carry Preferred Risk flood insurance. Preferred Risk Policies provide property owners, who have been released from the Federal requirement, but remain at risk of flooding, with full flood insurance protection for about half the price of a Standard flood policy. Because of their lower cost, it is likely that these Preferred Risk Policies will result in a higher level of policy retention over time.

Through this partnership with SAFCA, FEMA was able to retain a high number of flood insurance policies in the Sacramento region—a region that accounts for nearly 1 in 4 of all flood insurance policies in California.

Increasing the number of people who carry and hold on to their flood insurance will only strengthen the National Flood Insurance Program. And as Katrina made painfully clear: We need a strong and functional program to be there for our constituents in times of crisis.

While this grant program would be funded at $50 million dollars annually and authorized for 5 years, I want to emphasize that this grant program has an excellent return on its investment.

For FEMA to recoup its initial grant to SAFCA, five hundred and fifty Preferred Risk Policies had to be sold to property owners who otherwise would have canceled their flood insurance. SAFCA accomplished this . . . more than 20 times over.

Because of the FEMA and SAFCA partnership, more than 35,000 property owners who did not have to carry flood insurance stayed in the Federal flood insurance pool. What is more, nearly 13,000 policyholders in the American River floodplain switched to Preferred Risk Policies.

In short, FEMA got its money's worth. And this says nothing of the Sacramento premiums that will continue to come into the Federal flood insurance pool each year these policyholders maintain their flood insurance.

Again, most of these policyholders no longer have to buy flood insurance. They do so because it is the safe thing to do. Because SAFCA has alerted them to the on-going flood risk in their community. And because they saw what happened on the gulf coast.

If we can have this type of success in Sacramento, I am confident it can be replicated across the country.

These local outreach efforts will augment and benefit FEMA's existing marketing program by targeting property owners who are most likely to leave the NFIP—those who have been or will be released from the Federal flood insurance requirement.

The lesson learned here is that people whose houses, apartments and businesses are vulnerable to flooding are willing to enter and stay in the National Flood Insurance Program when they are informed of the risk they face and the options available to them.

Let me be clear, I speak from experience. When it comes to flood risk, my district of Sacramento is the most at-risk river city in the Nation.

My highest priority is to provide the city of Sacramento, my neighbors and my constituents with the best flood protection possible. We are making strides in strengthening and reinforcing the levees in Sacramento and making improvements to Folsom Dam—but whenever I talk about these efforts I remind my constituents, ''If you live behind a levee, you should purchase flood insurance.''

Finally, I am encouraged by the efforts we are making as a nation to develop a comprehensive flood protection agenda.

FEMA is in the process of implementing their Map Modernization Program that will update our Nation's flood maps.

Additionally, the Army Corps of Engineers is conducting a national levee inventory. When completed, this inventory will provide communities a greater understanding of their flooding vulnerabilities. It will also provide us with a good indication as a country as to what long term investments need to be made toward our flood protection infrastructure.

Both the FEMA Remapping initiative and the levee inventory are important to the long term safety and economic security of our country. The ''Flood Insurance Community Outreach Grant Program Act of 2007'' would be an excellent resource for communities to augment these initiatives.

This bill is a step in the right direction in providing for comprehensive flood protection for property owners and communities. I urge my colleagues to support this important legislation.