

## **MDCLC RESOLUTION 2020-5**

### **THE RESOLUTION OF THE MIAMI-DADE COUNTY LEAGUE OF CITIES, INC., URGING CONGRESS TO REAUTHORIZE THE NATIONAL FLOOD INSURANCE PROGRAM.**

**WHEREAS**, floods are the most common and destructive natural disaster in the United States and Florida; and

**WHEREAS**, Congress created the national flood insurance program (NFIP) in 1968 to make affordable flood insurance available to homeowners, renters and business owners in exchange for using FEMA generated Flood Insurance Rate Maps for floodplain management by participating communities; and

**WHEREAS**, the Flood Disaster Act of 1973 requires the purchase of flood insurance as a condition of receiving any form of federal or federal-related financial assistance for acquisition or construction purposes with respect to the insurance of buildings; and

**WHEREAS**, the NFIP provides affordable flood insurance to property owners by encouraging local governments to adopt and enforce floodplain and water management regulations, best practices and techniques; and

**WHEREAS**, these mitigation efforts reduce and prevent flooding on new and improved structures, thereby saving lives and reducing injuries, reducing economic losses, maintaining and protecting critical infrastructure, and reducing the liability borne by local governments and their elected officials; and

**WHEREAS**, flooding is a serious risk in Florida due to the state's geography and proximity to water, both coastal and inland; and

**WHEREAS**, this issue is a critical concern for our state as Florida has the largest number of participants in the NFIP with more than 1.7 million policies in force; and

**WHEREAS**, the NFIP is set to expire September 30, 2020; and

**WHEREAS**, a lack of long-term reauthorization causes uncertainty for beneficiaries and providers; and

**WHEREAS**, there's still no viable private market for homeowners and businesses to acquire sufficient flood insurance coverage; and

**WHEREAS**, accurate mapping is fundamental for local governments to assess and communicate risk to their communities and property owners; and

**WHEREAS**, the current mapping process often results in local governments having to fight inaccurate maps that do not take into account locally built flood protection features and communities building off of outdated mapping, which results in artificially inflated risk. Further, many areas of the country are not mapped or mapped accurately, which results in communities not being aware that they are a risk of flooding; and

**WHEREAS**, it is incumbent upon all of us to have a long-term, sustainable and viable NFIP with rates that are affordable; and

**WHEREAS**, bi-partisan legislation has been introduced in the House and Senate titled the National Flood Insurance Program Reauthorization and Reform Act of 2019 (NFIP-RE), H.R. 3872 and S. 2187, which would reauthorize the NFIP program for five years; and

**WHEREAS**, the legislation includes provisions to cap annual rate increases to 9 percent, fund resiliency and mitigation programs, and modernize mapping; and

**WHEREAS**, FEMA was scheduled to launch a new risk rating system called Risk Rating 2.0 to address deficiencies in the traditional mapping process that was originally scheduled to go into effect October 1, 2020; and

**WHEREAS**, FEMA postponed the launch of Risk Rating 2.0 until October 1, 2021, to allow additional time to conduct a comprehensive analysis of the proposed rating structure to protect policyholders and minimize any unintended negative effects of the transition.

**NOW, THEREFORE, BE IT RESOLVED BY THE MIAMI DADE COUNTY LEAGUE CITIES INC.:**

**Section 1.** The Miami-Dade County League of Cities, Inc., supports H.R. 3872 and S. 2187 and urges Congress to re-authorize the NFIP and to keep flood insurance rates affordable for primary, non-primary and business properties while balancing the fiscal solvency of the program. The Miami-Dade County League of Cities Inc., also express appreciation to Senator Marco Rubio (R-FL) and Representatives Debbie Mucarsel-Powell (D-26-FL), Charlie Crist (D-13-FL), Stephanie Murphy (D-7-FL) and Alcee Hastings (D-20-FL) for co-sponsoring this legislation.

**Section 2.** In order for local governments to help their communities and property owners to adequately prepare for risk, Congress should provide additional resources to FEMA to utilize the best technology and methods available to improve the mapping process, including seeking the input from local government officials prior to approving any flood map that could impact local zoning rules.

**Section 3.** A copy of this resolution be sent to President Donald Trump, the Florida Congressional Delegation, the National League of Cities and the membership of the Miami Dade County League of Cities, Inc..

**Section 4.** This resolution shall become effective upon adoption and shall remain in effect until repealed and hereby repeals all conflicting resolutions.

**PASSED AND ADOPTED** by the Miami Dade County League of Cities Mayor's Coalition members on Thursday, September 24, 2020.

Mayor JC Bermudez, City of Doral  
MDCLC Mayor's Coalition Co-Chair  
MDCLC Secretary

Mayor Joseph Corradino, Village of Pinecrest  
MDCLC Mayor's Coalition Co-Chair  
MDCLC First Vice President