

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 NFAP 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inaccurate maps that do not take into account locally built flood protection features and communities building off of outdated mapping, which results in artificially inflated risk.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