

PROTECT FLORIDA COMMUNITIES WHEN REAUTHORIZING NFIP

The National Flood Insurance Program (NFIP) expires on May 31, 2019.

DID YOU KNOW?

- Florida has more NFIP policies than any other state in the nation (35% of all policies)
- There are 5 million NFIP policies nationwide.
- Florida accounts for 1/3 or 1.8 million of all NFIP Policies in the nation.
- Given the number of policies in Florida and the amount premiums paid by its residents, Florida's Congressional delegation must ensure that any reauthorization does not negatively impact our communities.
- The Florida Association of Counties (FAC) has developed issue papers to help keep Florida's Congressional delegation informed on how this issue impacts Floridians. To learn more, please visit the <u>FAC website</u>.



BACKGROUND

Floods are the most common and most destructive natural disaster in the United States. Ninety percent of all natural disasters involve flooding, and all 50 states have experienced floods or flash floods in the past five years according to Floodsmart.gov.

The National Flood Insurance Program (NFIP) is a Federal program enabling property owners in participating communities to purchase insurance as a protection against flood losses.

Major changes to the program in 2012 (under the Biggert-Waters Flood Insurance Reform Act) created a nationwide crisis as insurance premiums began to escalate. Subsequent changes were enacted in 2014 that lessened the crisis but left many problematic changes place.



WANT TO LEARN MORE?

Check out FAC's NFIP web-page here.



