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July 21, 2017

The Honorable Frederica Wilson
U. S. House of Representatives
2445 Rayburn HOB
Washington, DC 20515

Dear Congresswoman Wilson:

On behalf of the Florida Association of Counties and the 67 counties we represent, I respectfully request that you oppose the bills related to the National Flood Insurance Program (NFIP) that recently passed the House Financial Services Committee. Should these bills come before the full House of Representatives for consideration, individually or as a package, we urge you to vote against them.

Our Board of Directors created a Federal Policy Committee in 2013 that immediately identified flood insurance as a priority issue for our counties and our constituents. Thirty five percent of the nation's NFIP policies are in Florida. Simply put, the NFIP is critical to the State because it makes flood insurance available and affordable.

Unfortunately, the package of bills approved by the Committee is detrimental to Florida consumers and local governments. The bills will: 1) increase costs for policyholders; 2) create an unfunded mandate by increasing regulatory burdens, costs, and responsibilities for our member counties; and 3) ultimately lead to fewer participants in the NFIP, thereby undermining the integrity of the program.

We believe the Committee should start over with its effort to reauthorize the NFIP. Focus should be placed on consumer-friendly reforms, increased affordability features, and federal investment in mitigation. The current approach will dramatically increase costs for Floridians, place unreasonable burdens on local governments, and undermine the integrity of a program on which the State relies.

Alternatively, we appreciate the approach of the Senate Banking Committee. While we have serious concerns with Section 101 of their bill, entitled "Community Preparation for Repetitively Flood Areas," which reflects troublesome language in the House package, we value their "base text" approach and intent to address outstanding issues in future deliberations.

Thank you for your attention to our concerns and for your work on behalf of Florida. If you have any questions, please contact Eric Poole, Deputy Director of Public Policy at (850) 922-3677 or epoole@fl-counties.com.

Sincerely,

Christopher G. Constance, M.D.
President

