



Charlotte County Government

"To exceed expectations in the delivery of public services."

www.CharlotteCountyFL.com

November 7, 2017

The Honorable Bill Nelson
United States Senate
716 Hart Senate Office Building
Washington, D.C. 20510

Dear Senator Nelson:

On behalf of Charlotte County, Florida, we urge you to oppose the 21st Century Flood Reform Act, H.R. 2874. This bill, which is the compilation of the seven-bill package approved by the House Financial Services Committee this summer, is detrimental to Charlotte County residents and local governments. Despite the minor changes proposed in the amendment, the bill will increase costs for National Flood Insurance Program (NFIP) policyholders, create unfunded mandates by increasing regulatory burdens and responsibilities for local governments, and lead to fewer participants in the NFIP, which will undermine the integrity of the program.

The bill would increase premiums on homes built prior to the first flood map by a minimum of 6.5% each year, with properties that have made two or more claims subject to even higher rate increases. In addition to this increase, all policy holders would be assessed new and increased fees and surcharges with some of these fees, such as the reserve fund fee, increasing each year. As these increased costs are passed on to policyholders, the bill acknowledges that an affordability assistance program is needed, however it delegates that authority to states and requires it to be financed through additional charges on the other policyholders in the state, creating an even greater financial burden. These increased costs along with the new restrictions in the bill on types of properties that can obtain coverage through the NFIP will undermine participation in the program, further destabilizing it. The bill does nothing to invest in new flood mapping and technology, which would result in more accurate maps and does not sufficiently invest in mitigation. We ask for your continued assistance in ensuring that this bill does not become law.

Additionally, we want to thank you for cosponsoring S. 1368, the Sustainable, Affordable, Fair and Efficient (SAFE) NFIP Act. The legislation is significantly more consumer-friendly than the House Financial Services Committee approach. The SAFE NFIP Act includes provisions to limit premium rate increases, create means-tested mitigation and affordability provisions, expand the Increased Cost of Compliance program, develop accurate flood maps, and emphasize pre-disaster mitigation programs.

BOARD OF COUNTY COMMISSIONERS

18500 Murdock Circle, Suite 536 | Port Charlotte, FL 33948-1068
Phone: 941.743.1300 | Fax: 941.743.1310



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Again, thank you for your continued assistance in ensuring that legislative efforts detrimental to Charlotte County's nearly 35,000 NFIP policyholders are not enacted into law. We value your support and thank you for cosponsoring the SAFE NFIP Act. Please do not hesitate to contact me if I can provide additional information or answer questions.

Sincerely,

A handwritten signature in blue ink, appearing to read "Joseph Tiseo".

Joseph Tiseo, Commissioner
Charlotte County Board of County Commissioners

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November 7, 2017

The Honorable Tom Rooney
United States House of Representatives
2160 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Rooney:

On behalf of Charlotte County, Florida, we urge you to oppose the 21st Century Flood Reform Act, H.R. 2874. This bill, which is the compilation of the seven-bill package approved by the House Financial Services Committee this summer, is detrimental to Charlotte County residents and local governments. Despite the minor changes proposed in the amendment, the bill will increase costs for National Flood Insurance Program (NFIP) policyholders, create unfunded mandates by increasing regulatory burdens and responsibilities for local governments, and lead to fewer participants in the NFIP, which will undermine the integrity of the program. We strongly urge you to oppose the bill.

The bill would increase premiums on homes built prior to the first flood map by a minimum of 6.5% each year, with properties that have made two or more claims subject to even higher rate increases. In addition to this increase, all policy holders would be assessed new and increased fees and surcharges with some of these fees, such as the reserve fund fee, increasing each year. As these increased costs are passed on to policyholders, the bill acknowledges that an affordability assistance program is needed, however it delegates that authority to states and requires it to be financed through additional charges on the other policyholders in the state, creating an even greater financial burden. These increased costs along with the new restrictions in the bill on types of properties that can obtain coverage through the NFIP will undermine participation in the program, further destabilizing it. The bill does nothing to invest in new flood mapping and technology, which would result in more accurate maps and does not sufficiently invest in mitigation. We ask for your continued assistance in ensuring that this bill does not become law.

Additionally, we urge you to support H.R. 3285, the Sustainable, Affordable, Fair and Efficient (SAFE) NFIP Act. This bipartisan legislation is significantly more consumer-friendly than the House Financial Services Committee approach. The SAFE NFIP Act includes provisions to limit premium rate increases, create means-tested mitigation and affordability provisions, expand the Increased Cost of Compliance program, develop accurate flood maps, and emphasize pre-disaster mitigation programs.

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Again, thank you for your continued assistance in ensuring that legislative efforts detrimental to Charlotte County's nearly 35,000 policyholders are not enacted into law. We urge you to vote against the 21st Century Flood Reform Act and to support the consumer friendly, and bipartisan approach in the SAFE NFIP Act. Please do not hesitate to contact me if I can provide additional information.

Sincerely,

A handwritten signature in blue ink, appearing to read "J. Tiseo", is positioned above the printed name.

Joseph Tiseo, Commissioner
Charlotte County Board of County Commissioners

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The Honorable Marco Rubio
United States Senate
284 Russell Senate Office Building
Washington, D.C. 20510

Dear Senator Rubio:

On behalf of Charlotte County, Florida, we urge you to oppose the 21st Century Flood Reform Act, H.R. 2874. This bill, which is the compilation of the seven-bill package approved by the House Financial Services Committee this summer, is detrimental to Charlotte County residents and local governments. Despite the minor changes proposed in the amendment, the bill will increase costs for National Flood Insurance Program (NFIP) policyholders, create unfunded mandates by increasing regulatory burdens and responsibilities for local governments, and lead to fewer participants in the NFIP, which will undermine the integrity of the program.

The bill would increase premiums on homes built prior to the first flood map by a minimum of 6.5% each year, with properties that have made two or more claims subject to even higher rate increases. In addition to this increase, all policy holders would be assessed new and increased fees and surcharges with some of these fees, such as the reserve fund fee, increasing each year. As these increased costs are passed on to policyholders, the bill acknowledges that an affordability assistance program is needed, however it delegates that authority to states and requires it to be financed through additional charges on the other policyholders in the state, creating an even greater financial burden. These increased costs along with the new restrictions in the bill on types of properties that can obtain coverage through the NFIP will undermine participation in the program, further destabilizing it. The bill does nothing to invest in new flood mapping and technology, which would result in more accurate maps and does not sufficiently invest in mitigation. We ask for your continued assistance in ensuring that this bill does not become law.

Additionally, we want to thank you for cosponsoring S. 1368, the Sustainable, Affordable, Fair and Efficient (SAFE) NFIP Act. The legislation is significantly more consumer-friendly than the House Financial Services Committee approach. The SAFE NFIP Act includes provisions to limit premium rate increases, create means-tested mitigation and affordability provisions, expand the Increased Cost of Compliance program, develop accurate flood maps, and emphasize pre-disaster mitigation programs.

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Again, thank you for your continued assistance in ensuring that legislative efforts detrimental to Charlotte County's nearly 35,000 NFIP policyholders are not enacted into law. We value your support and thank you for cosponsoring the SAFE NFIP Act. Please do not hesitate to contact me if I can provide additional information or answer questions.

Sincerely,

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Joseph Tiseo, Commissioner
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