

2019-0253

**INTRODUCED BY: JULIA FISHER-PERRIER, COUNCILWOMAN, DISTRICT VII
WENDY BENEDETTO, COUNCILWOMAN-AT-LARGE, DIVISION A
TERRELL D. WILSON, COUNCILMAN, DISTRICT I
MARY K. CLULEE, COUNCILWOMAN, DISTRICT II
DICK GIBBS, COUNCILMAN, DISTRICT III
WILLIAM BILLY WOODRUFF, COUNCILMAN, DISTRICT IV
MARILYN B. BELLOCK, COUNCILWOMAN, DISTRICT V
TRACI A. FLETCHER, COUNCILWOMAN, DISTRICT VI**

RESOLUTION NO. 6433

A resolution urging Legislators to include local and state stakeholders in the process of drafting legislation for the reauthorization of the National Flood Insurance Program (NFIP) and supporting legislation for the reauthorization of NFIP.

WHEREAS, supporting legislation for the reauthorization of NFIP which provides for long-term reauthorization with a focus on affordability, efficiency, fairness, accountability and sustainability of the program; and,

WHEREAS, supporting legislation for the reauthorization of NFIP which invests in mitigation, reforms the administration and claims processes, and bolsters NFIP solvency; and,

WHEREAS, supporting legislation for the reauthorization of NFIP which modernizes flood mapping and flood risk accuracy; and,

WHEREAS, supporting legislation for the reauthorization of NFIP which increases accountability and consumer protections in the NFIP private markets; and,

WHEREAS, supporting legislation for the reauthorization of NFIP which provides for specific language to be included should address:

Affordability though limiting rate increases to no more than five percent per year on any policy, inclusive of any surcharges and fees, especially given potential rate increases due to FEMA's Risk Rating 2.0 initiative. Preserve grandfathering. Please a hard cap on annual premiums of one percent of the total coverage of the property. Rates should be maintained as affordable for all policyholders.

Mitigation through increasing federal investment in property and community mitigation, not only through loans, however; provide mitigation credits to residential property owners for proven flood proofing methods, beyond elevation; opposing unfunded mandates on local governments for mitigation efforts; modernize increased cost of compliance to encourage mitigation.

Mapping through improving transparency, using the most effective technology, and including input from local governments.

Solvency through further addressing repetitive loss properties; limiting NFIP payments to Write Your Own (WYO) companies; increasing the pool of policyholders through enforcement and expansion of the preferred risk policy; forgiving the NFIP debt and reallocate the interest payment to mitigation and solvency.

Consumer protection through creating a policy review process; regionalizing Flood Insurance advocates; amending force-placed provision to keep policyholders in NFIP instead of surplus lines.

Privatization through requiring private insurers to cover the entire spectrum of risk (i.e. no cherry-picking of preferable policies); allow consumers that leave NFIP for the private market to return to NFIP; ensuring private insurance market development does not undermine community flood mitigation through the Community Rating System (CRS).

WHEREAS, the NFIP is set to expire on September 30, 2019; and,

WHEREAS, the Parish President and Parish Council urge its Federal representatives to further support the reauthorization of the NFIP that best reflects the initiative to satisfy the aforementioned measures to protect the people of St. Charles Parish through the provision of affordable, federally-backed flood insurance.

NOW, THEREFORE, BE IT RESOLVED, THAT WE, THE MEMBERS OF THE ST. CHARLES PARISH COUNCIL, do hereby urge its Legislators to take action to seek changes to the reauthorization of the National Flood Insurance Program ("NFIP").

BE IT FURTHER RESOLVED, that it is requested that our Legislators take any and all necessary action to ensure the NFIP is reauthorized and extended and that any such legislation provide affordable rates and sensible coverage to affected property owners.

BE IT FURTHER RESOLVED, that a copy of this resolution be forwarded to, U.S. Senator William "Bill" Cassidy, U.S. Senator John Kennedy, U.S. Representative Cedric Richmond, U.S. Representative Garret Graves, Governor John Bel Edwards, Senator Gary L. Smith, Jr., Senator Edward J. "Ed" Price, Representative Gregory A. Miller, Representative Randal L. Gaines, and Representative Joseph A. Stagni, to make them aware of our position on this matter.

The foregoing resolution having been submitted to a vote, the vote thereon was as follows:

YEAS: BENEDETTO, HOGAN, WILSON, CLULEE, GIBBS, WOODRUFF, FLETCHER, FISHER-PERRIER

NAYS: NONE

ABSENT: BELLOCK

And the resolution was declared adopted this 19th day of August 2019, to become effective five (5) days after publication in the Official Journal.

2019-0253 2 Revised NFIP Resolution

CHAIRMAN: *Julia Fisher-Perrier*

SECRETARY: *Michelle Dupontato*

DLVD/PARISH PRESIDENT: *August 20, 2019*

APPROVED: *[Signature]* DISAPPROVED: _____

PARISH PRESIDENT: _____

RETD/SECRETARY: *August 21, 2019*

AT: *10:20am* RECD BY: *[Signature]*