

September 5, 2013

The Honorable Bill Nelson  
United States Senate  
Justice Center Annex Building  
200 Main Street, Suite 801  
Fort Myers, FL 33901

Dear Senator Nelson,

We are writing today to advise you of the **impending negative impacts if prompt action is not taken to modify the implementation of elements of the Biggert Waters National Flood Insurance Act of 2012 (BW12)**. Signed into law on July 6, 2012 BW12, with the laudable goal of removing subsidies and establishing the National Flood Insurance Program as self-sustaining, BW12 will have the devastating unintended consequence of **increasing flood insurance premiums for some Florida homeowners more than tenfold from approximately \$2500 to as high as \$30,000**.

Without modification BW12 will result in **widespread economic hardship for more than 268,000 Florida property owners** as well as the cities and counties that rely on the property taxes as our major revenue stream. The impending hardships include significant **loss of home equity, damage to our fragile real estate market** at the very time we are on the verge of recovery, **stifle economic development and a reduction to the tax base**.

Over 40% of all National Flood Insurance Program (NFIP) policies currently in force cover Floridian properties. Since inception of the NFIP, **Floridians have paid over \$16 billion into the program and have collected just \$4.5 billion in claims**.

The solution is Congress delaying the implementation of Sections 100205 and 100207 of BW12. To date, members of Congress from Louisiana, New York and New Jersey have recognized the adverse impacts of these sections of the Law implementation of these sections be delayed until you can address the unintended economic damage the will result if implementation of Sections 100205 and 10027 proceeds without modification.

**We urge you as our voice in Washington to quickly take action to protect property owners of Sanibel and all Floridians**. Please do not hesitate to contact me if you would like to further discuss this matter.

Kevin Ruane  
Mayor of Sanibel



## City of Sanibel

800 Dunlop Road  
Sanibel, Florida 33957-4096

www.mysanibel.com

### AREA CODE - 239

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| CITY COUNCIL         | 472-4135 |
| ADMINISTRATIVE       | 472-3700 |
| BUILDING             | 472-4555 |
| EMERGENCY MANAGEMENT | 472-3111 |
| FINANCE              | 472-9615 |
| LEGAL                | 472-4359 |
| NATURAL RESOURCES    | 472-3700 |
| RECREATION           | 472-0345 |
| PLANNING             | 472-4136 |
| POLICE               | 472-3111 |
| PUBLIC WORKS         | 472-6397 |

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The Honorable Marco Rubio  
United States Senate  
3299 E. Tamiami Trail  
Suite 106  
Naples, FL 34112

Dear Senator Rubio,

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Mayor of Sanibel

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The Honorable Trey Radel  
U.S. Representative  
District 19  
800 Nicholas Parkway East  
Suite 1  
Cape Coral, FL 33990

Dear Congressman Radel,

We are writing today to advise you of the **impending negative impacts if prompt action is not taken to modify the implementation of elements of the Biggert Waters National Flood Insurance Act of 2012 (BW12)**. Signed into law on July 6, 2012 BW12, with the laudable goal of removing subsidies and establishing the National Flood Insurance Program as self-sustaining, BW12 will have the devastating unintended consequence of **increasing flood insurance premiums for some Florida homeowners more than tenfold from approximately \$2500 to as high as \$30,000**.

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A handwritten signature in blue ink, appearing to read "Kevin Ruane", is written over a horizontal line.

Kevin Ruane  
Mayor of Sanibel