City of Sanibel

800 Dunlop Road
Sanibel, Florida 33957-4096

www.mysanibel.com

AREA CODE - 239

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

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 subsides 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) polices 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

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September 5, 2013

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 subsides 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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September 5, 2013

The Honorable Marco Rubio
United States Senate
2802 Sepctrum Boulevard
Suite 106
Tampa, FL 33612

Dear Senator Rubio,

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 subsides 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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