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October 14, 2013

The Honorable Kevin Ruane
Mayor, City of Sanibel
800 Dunlop Road
Sanibel, FL 33957-4096

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CITY OF SANIBEL
ADMIN / LEGIS.

Dear Mayor Ruane:

Thank you for your letter dated September 5, 2013 regarding the Biggert-Waters National Flood Insurance Act (Biggert-Waters Act).

We agree with your assessment that the goal of the legislation to remove subsidies and make the National Flood Insurance Program self sustaining is laudable. But as you also correctly point out, the real world impacts on the real estate market and the tax base for Florida's cities, necessitates a change in the implementation date and perhaps extending the time frame for full implementation of the premium adjustments or rate "glide path from 4 and 5 years to 10 to 12 years.

Last month (September 10-11), FLC President PC Wu and 14 municipal officials participated in the Florida League of Cities' Federal Action Strike Team (FAST) congressional action days in Washington, D.C. The group met with members of Florida's congressional delegation to address four specific federal issues impacting Florida's municipalities. Of course, reforming the Biggert-Waters Act was one of those issues. The FAST participants met with 12 members of Congress (including Senator Bill Nelson) and the staff of seven other members (including Senator Marco Rubio) to discuss the four issues on the FAST agenda. I am happy to report that an overwhelming majority of the Florida delegation we were able to meet with supported delaying the implementation date for the Biggert-Waters Act. They also strongly supported revising Biggert-Waters in some way to lessen the severe adverse impact of the law on Florida.

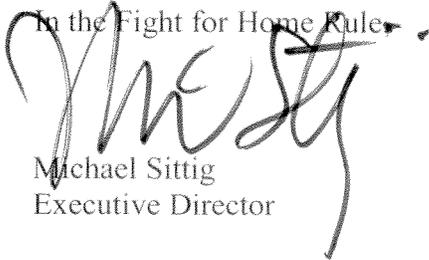
In addition to meeting with members of Congress, we have been working with the National League of Cities and other state Leagues (Louisiana, Mississippi, Alabama and Texas) to bring pressure on Congress to take immediate action on this important issue.

President **P.C. Wu**, Council President, Pensacola
First Vice President **Lori C. Moseley**, Mayor, Miramar ♦ Second Vice President **Matthew D. Surrency**, Mayor, Hawthorne
Executive Director **Michael Sittig** ♦ General Counsel **Harry Morrison, Jr.**

Furthermore, closer to home, the League has been supportive of efforts by the Florida Legislature to find some remedy in Florida statutes to alleviate or delay the impact of the Biggert-Waters Act. While these state actions include providing incentives for insurers to come into Florida to write flood insurance or creating an insurance pool of last resort that could offer rates lower than those provided under the federal program.

The League is fully engaged on this matter and we look forward to working with you and other affected parties from around the state to find an economically feasible and timely resolution to this issue. Please don't hesitate to contact our Legislative Director, Scott Dudley at 850-570-7296 or sdudley@flcities.com if you have additional questions.

In the Fight for Home Rule



Michael Sittig
Executive Director