

1 Introduced January 28, 2014, by
2 Councilwoman Harbison, seconded by
3 Council Members Hicks and Borchert, (by
4 request of Administration)

5 **RESOLUTION R14-02**

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7 A resolution by the Slidell City Council requesting the members of the Louisiana
8 Congressional Delegation to co-sponsor and support the Homeowner Flood Insurance
9 Affordability Act (S. 1610 & HR 3370) introduced October 29, 2013 in both the U.S. Senate
10 and House of Representatives and to have submit in writing to join the Greater New Orleans,
11 Inc. (GNO, Inc.) as a supporter of their growing Coalition for Sustainable Flood Insurance to
12 address the issues being faced as a result of the Biggert-Waters Flood Insurance Reform Act
of 2012.

13 WHEREAS, the National Flood Insurance Program (NFIP) provides
14 homeowners with property coverage in the event of flooding and is required for many
15 homeowners throughout the State of Louisiana; and

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18 WHEREAS, the Biggert- Waters Flood Insurance Reform Act of 2012, signed
19 into Law in 2012, contains provisions for phased-in automatic premium increases for certain
20 policy holders; and

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23 WHEREAS, Sections 205 and 207 will unfairly affect hundreds of thousands of
24 policyholders throughout the United States who purchased or built their homes in accordance
25 with current building codes; and

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28 WHEREAS, the current provisions of the Biggert-Waters Flood Insurance
29 Reform Act of 2012 beginning July 1, 2012 removed the subsidized (pre-FIRM) rates for
30 residences not being used as a primary home by the homeowner, and property experiencing
31 repetitive losses due to flooding, any business property and any policy on a newly purchased
32 home and allows rates to increase by 25% per year until actuarial rates are achieved; and

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36 WHEREAS, these increases in flood insurance rates are having an adverse
37 affect on not only the real estate industry as persons are not able to sell their homes or
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4 prospective buyers are wary of paying large flood insurance premiums, but also on the
5 banking industry as well as potentially all sectors of business that may need to adjust costs up
6 to absorb the premium increases; and
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9 WHEREAS, the consequences resulting from the Biggert-Waters Flood
10 Insurance Reform Act of 2012 is not isolated to the State of Louisiana but affects virtually
11 every state of the United States: and
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14 WHEREAS, the Slidell City Council also by resolution adopted January 28,
15 2014 supports all efforts of the Louisiana Congressional Delegation to work with members of
16 Congress to address the issues created by the Biggert-Waters Flood Reform Act of 2012; and
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19 WHEREAS, the diligent and tireless efforts of U.S. Senator Mary Landrieu (D-
20 LA), Senator David Vitter (R-LA), U. S. Representative Bill Cassidy (R-LA), U.S.
21 Representative Rodney Alexander (R-LA), U.S. Representative Steve Scalise (R-LA), U.S.
22 Representative Cedric Richmond (D-LA), U.S. Representative Charles Boustany (R-LA) and
23 U.S. Representative John Fleming (R-LA) in being the voice of Louisiana homeowners and
24 business owners in Washington on this issue is very much appreciated; and
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28 WHEREAS, in response to these issues, on October 29, 2013, U.S. Senators
29 Robed Menendez (D-NJ) and Johnny Isakson (R-GA) led a bipartisan coalition of U.S.
30 Senators, including Senators Mary Landrieu (D-LA) and David Vitter (R-LA) and introduced S.
31 1610, the Homeowner Flood Insurance Affordability Act which will protect homeowners in the
32 State of Louisiana and across the country from facing massive flood insurance rate premium
33 increases. This legislation was soon followed by the United States House of Representatives
34 which introduced similar legislation in H.R. 3370; and
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4 WHEREAS, the Homeowner Flood Insurance Affordability Act contains a
5 number of provisions to address homeowners issues, including but not limited to
6 delaying implementation of BW-12 until an affordability study is completed by FEMA and
7 also requiring the reimbursement to homeowners who successfully appeal flood map
8 findings; and
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12 WHEREAS, Greater New Orleans, Inc. (GNO, Inc.) a regional economic
13 development group supporting the ten parishes in and around the New Orleans area has
14 created the Coalition for Sustainable Flood Insurance which is gaining support from
15 business, civic and government organizations across the State of Louisiana and the United
16 States; and
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20 WHEREAS, GNO, Inc. through the Coalition for Sustainable Flood Insurance
21 has taken action to bring awareness to the NFIP issues in Washington through testimony
22 before committees and visiting the congressional delegation; and
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25 WHEREAS, the Slidell City Council through this resolution joins as a member
26 of the Coalition for Sustainable Flood Insurance to support their efforts in bringing
27 awareness to the issues being felt as a result of the Biggert- Waters Flood Insurance
28 Reform Act of 2012 and to assist in bringing the necessary changes to eliminate these
29 extraordinary costs on homeowners and businesses.
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33 NOW THEREFORE BE IT RESOLVED that the Slidell City Council requests:
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35 SECTION 1. All members of the Louisiana Congressional Delegation to co-sponsor
36 and support S. 1610/H.R. 3370 The Homeowner Flood Insurance Affordability Act and to
37 take all the necessary and appropriate steps to ensure its passage and enactment into law.
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4 SECTION 2. That a copy of this resolution be transmitted to all members of the
5 Louisiana Congressional Delegation.

6 SECTION 3. Officially join as a member GNO, Inc.'s Coalition for sustainable Flood
7 Insurance and to support all of their efforts on this issue.

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9 SECTION 4. Transmit a copy of this resolution to GNO, Inc. as a formal request to
10 become a member of the Coalition for Sustainable Flood Insurance.

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

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13 YEA: 9
14 NAY: 0
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16 ABSENT: 0

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18 NOW THEREFORE BE IT RESOLVED that the Slidell City Council, on this
19 30th day of January, 2014, does hereby thank our legislative delegation for their leadership on
20 this issue and request their continued effort to amend or revise the Biggert-Waters Flood
21 Insurance Reform Act.
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24 **ADOPTED** this 30th day of January, 2014.

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28 Landon Cusimano
29 President of the Council
30 Councilman-at-Large

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33 Thomas P. Reeves
34 Council Administrator

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