

RESOLUTION #2014 - 01

**RESOLUTION OF THE OCEAN COUNTY MAYORS' ASSOCIATION,
COUNTY OF OCEAN, STATE OF NEW JERSEY,
SUPPORTING THE HOMEOWNER FLOOD INSURANCE
AFFORDABILITY ACT**

WHEREAS, the President of the United States signed into law the Biggert-Waters Flood Insurance Reform Law in 2012 ("Biggert-Waters Act"); and

WHEREAS, the Biggert-Waters Act of 2012 raise flood insurance premiums for owners of property deemed to be in flood zones, and cause most rates to be increased by 20 to 25 percent per year; and

WHEREAS, the Bigger-Waters Act further phases-out, over this four (4) year term, some taxpayers' subsidies for National Flood Insurance Program properties; and

WHEREAS, the reason for the increases is supposedly to stabilize the National Flood Insurance Program, which is approximately \$27 billion in debt; and

WHEREAS, flood insurance must be affordable, accessible and self-sustainable; and



WHEREAS, on October 29, 2012, our State was struck with one of the worst storms in history, wreaking havoc on the State's shorelines and displacing thousands; and

WHEREAS, many within Berkeley Township, and Ocean County, are faced with skyrocketing expenses, due to the costs associated with fixing and flood proofing their homes and this additional fee to be borne by those with flood insurance will unduly burden these residents; and

WHEREAS, the Homeowners Flood Insurance Affordability Act ("Act") was introduced by Senator Menendez in an effort to avoid steep increases in flood insurance premiums caused by the current language of the Biggert-Waters Act; and

WHEREAS, under the Act, changes would be made to delay the implementation of the Biggert-Waters Act, whereby increases will not be imposed until FEMA can complete an affordability study and Congress can consider the recommendations of same; and

WHEREAS, this delay is necessary, as it will ensure that the National Flood Insurance Program can be appropriately funded and can analyze other methods of funding same, rather than carelessly placing the burden on homeowners. It will also give homeowners a chance to rebuild and some room for financial stability, something they desperately need; and

WHEREAS, the Mayor of the Township of Berkeley, County of Ocean, State of New Jersey has previously voiced his support of this measure, as shown in his letter attached hereto as Exhibit A; and

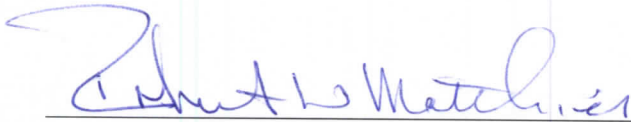
WHEREAS, it is the desire of the Ocean County Mayors' Association, County of Ocean, State of New Jersey to go on record as supporting the Act.

NOW, THEREFORE, BE IT RESOLVED, that the membership of the Ocean County Mayors' Association, County of Ocean, State of New Jersey, as follows:

1. That the Ocean County Mayors' Association strongly urges the United States Congress to enact the Act, which delays the implementation of the Biggert-Waters Act until a study is performed.
2. That the Ocean County Mayors' Association Secretary shall send a certified copy of this resolution to:
 - a. President Barack Obama, President of the United States.
 - b. Honorable Chris Christie, Governor of the State of New Jersey
 - c. Members of the 3rd, 9th, 10th, 12th, and 30th Legislative Districts
 - d. Honorable Ocean County Board of Chosen Freeholders
 - e. All Ocean County Mayors
 - f. The New Jersey State League of Municipalities
 - g. The New Jersey Conference of Mayors

CERTIFICATION

I, William W. Curtis, Secretary of the Ocean County Mayors' Association, do hereby certify that the foregoing is a true copy of a resolution duly adopted at an Ocean County Mayors' Association regular business meeting held on the 11th day of February, 2014.



Robert W. Matthies, Secretary – Ocean County Mayors' Association
Mayor – Borough of Seaside Park

Carmen F. Amato, Jr.
Mayor

Post Office Box B
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732-244-7400

BERKELEY TOWNSHIP



January 13, 2014

Senator Harry Reid, Majority Leader
522 Hart Senate Office Bldg
Washington, DC 20510
Via Fax: 202-224-7327

Speaker John Boehner
H-232 The Capitol
Washington, DC 20515
Via Fax: (202) 225-5117

RE: Homeowner Flood Insurance Affordability Act

Dear Senator Reid and Speaker Boehner:

I am writing to you to ask for your support for the Homeowner Flood Insurance Affordability Act, S.1846. This critical legislation, if passed and signed into law, would delay for 4 years certain premium increases put forth in the Biggert-Waters Act ("Act"). The Act will raise flood insurance premiums for homeowners by 20 - 25% per year, which amounts to a significant amount of money for the average homeowner. To expect the average homeowner to be able to pay this, during these economic times, is inconsiderate. Also, to expect the embattled shore community to pay these increases is downright unconscionable.

On October 29, 2012, our State was struck with one of the worst storms in history, wreaking havoc on our shorelines and displacing thousands. My community was ravaged by Super Storm Sandy. Today, many of our Berkeley Township homeowners are still displaced, fighting with insurance companies and navigating through the Government's "Red Tape" in an effort to begin to rebuild. Some have incurred mounting debt as they attempt to rebuild their lives and homes. Simply put, these struggling homeowners cannot afford this drastic increase in flood insurance at this time.

The Homeowner Flood Insurance Affordability Act will give our struggling homeowners time to get their lives back together, a chance to rebuild without immediate concern for drastic flood insurance increases. The passage of this legislation is something they desperately need.

In closing, I respectfully request your support of this legislation to give our residents a much needed break from the misfortunes they have been handed. Thank you.

Very Truly Yours,

BERKELEY TOWNSHIP

Carmen F. Amato, Jr.
Mayor

Cc: U.S. Senators Robert Menendez & Cory Booker
U.S. Congressmen John Runyan, Chris Smith & Frank Pallone
Governor Christopher J. Christie
Shore Area State Legislators
Ocean County Board of Chosen Freeholders
Ocean County Mayors