

Association of State FloodPlain Managers
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Resolution on Flood Insurance

WHEREAS, flood insurance is recognized as a valuable tool that complements floodplain management in the effort to reduce future flood losses in the nation;

WHEREAS, the current rate increases by the Federal Insurance Administration over the last three years have placed a strain on the nation's occupants to purchase affordable flood insurance;

WHEREAS, the Association of State Floodplain Managers, representing state and local interests, in implementing effective floodplain management programs, recognize the importance of an effective flood insurance program as part of a comprehensive floodplain management program.

THEREFORE, the Association of State Floodplain Managers does hereby resolve to undertake the following:

1. To work with the Federal Insurance Administration and other applicable branches of the Federal Emergency Management Agency in the development of a community rating system, designed to consider rate breaks to communities that are implementing an effective program of floodplain management that strives towards the reduction of future flood losses and the increased strain on the general taxpayer for disaster assistance from floods.
2. To work with the Federal Insurance Administration in the successful implementation of the Write Your Own Program designed to increase the policy base of the program.
3. Stress to the Federal Insurance Administration the importance of providing adequate time for outside comments on any proposed issue that will result in increased costs to the nation's floodplain occupants.
4. Request that the Federal Insurance Administration recognize the seriousness of policies designed to cause any increases in policy rates, deductibles, and coverage exclusions, etc; and through recognition allow for full consideration of all outside comments prior to the deciding on issues and publishing their contents.

This Resolution is hereby unanimously passed by the General Membership of the Association of State Floodplain Managers on Monday, November 7, 1983.