

**New Jersey State League of Municipalities Conference Resolution No. 2023-11**

**RESOLUTION ADVOCATING FOR LONG-TERM REAUTHORIZATION OF THE NATIONAL FLOOD INSURANCE PROGRAM.**

**WHEREAS**, Congress created the National Flood Insurance Program (NFIP) in 1968 to make affordable flood insurance available to homeowners, renters, and business owners; and

**WHEREAS**, the NFIP makes federally backed flood insurance available in states and cities, towns, or villages that agree to adopt and enforce flood-plain management ordinances to reduce future flood damage; and

**WHEREAS**, this program is essential in assisting home or business owners, including local governments, recover faster after a flooding disaster strikes; and

**WHEREAS**, the Federal Emergency Management Agency (FEMA) administers the program, NFIP is a partnership between the federal government, local officials, states, property and casualty insurance industry, lending institutions, and property owners; and

**WHEREAS**, since most home insurance policies do not cover flooding, flood insurance is a separate policy that can cover the home or building that was impacted along with the contents in the structure; and

**WHEREAS**, there are approximately 23,000 participating NFIP communities, and certain homes or businesses may be required to have flood insurance in high-risk flood areas if they have a mortgage from a government-backed lender; and

**WHEREAS**, since Fiscal Year 2017, there have been 26 short-term reauthorizations of this program—conversations initiating a bipartisan agreement for a long-term reauthorization is a positive indicator to communities that the risk of flooding may have more permanent measures in the future under this program, and

**WHEREAS**, unless Congress reauthorizes the NFIP, the program will expire on November 17, 2023; and

**WHEREAS**, long-term reauthorization is necessary to ensure the financial stability of the insurance program that protects millions of homes and businesses across the country as severe weather and water events, such as Superstorms Floyd, Ida, Sandy, Irene, Harvey, and Ian become more frequent, costly, and disastrous; and

**WHEREAS**, this past spring, as part of the President’s FY24 Budget Request to Congress, FEMA submitted a list of legislative proposals to be considered in the new reauthorization of the NFIP, including ensuring more Americans are covered by flood insurance by making insurance more affordable to low-and-moderate income policyholders; building climate resilience by transforming the communication of risk and providing Americans with tools to manage their flood risk; reducing risk, losses, and disaster suffering by strengthening local floodplain management minimum

standards and addressing extreme repetitive loss properties; and instituting a sound and transparent financial framework that allows the NFIP to balance affordability and fiscal soundness; and

**NOW, THEREFORE, BE IT RESOLVED**, that the New Jersey State League of Municipalities, in conference assembled, urges the Congress to enact a long-term reauthorization of the National Insurance Flood Program to ensure stability in the marketplace for residents and municipalities; and

**BE IT FURTHER RESOLVED**, that a copy of this resolution is forwarded to the members of the New Jersey congressional delegation, the Governor of State of New Jersey, and the President of the United States.

**Sponsors:**

Hon. Jason F. Cilento  
Mayor, Borough of Dunellen

Hon. Guy Piserchia  
Deputy Mayor, Long Hill Township