



## **FIRM 2018 State Legislative Priorities**

- Oppose the 2018 rate increase in Citizens Wind Insurance for Monroe County and suspend any future rate increases for five years, pending the completion of the following:
  1. Application of mitigation credits that account for Monroe's rigorous building standards;
  2. An analysis of the windstorm insurance rate impact of converting Monroe County from a single geographic area into smaller discreet geographic areas;
  3. Application of an affordability definition or standard, per the statutory language mandating affordability.
- Allow the windstorm rate setting process and the methodology by which various models are used in setting wind rates to differentially account for Monroe County as an Area of Critical State Concern.
- Oppose legislation that limits the availability of Citizens' windstorm coverage in Monroe County.
- Support State legislative efforts that recognize the importance of affordable flood insurance to homeowners and local businesses, particularly in coastal communities, and to their local economies, which in turn contribute tremendously to the overall State economy; and that seek to address flood insurance premium rate hikes associated with changes to the NFIP.
- Support State legislation that encourages vulnerability assessments, coordinates resources, and supports the efforts and funding for local governments to mitigate and adapt to hurricanes, flooding, and other weather related events.
- Support amending statutory language to clarify that in addition to energy retrofits and wind mitigation, flood mitigation is an allowable use of PACE funds.