1. PROTECTION OF AFFORDABLE FLOOD INSURANCE, REAUTHORIZATION OF THE NATIONAL FLOOD INSURANCE PROGRAM WITH REFORMS THAT ADDRESS IMPACTS OF RISK RATING 2.0

Affordable flood insurance protects property owners, property values, local tax revenue, and economic activity. Monroe County remains highly concerned about the new impacts of Risk Rating 2.0 on premiums, as well as the ongoing impacts of the current and unsustainable glide paths (18% for homes, and 25% for commercial properties.)

As a coastal community, Monroe County is highly reliant upon the continuation of the NFIP program and its affordability. Coastal communities generate 80% of the State of Florida’s GDP and 46% of the entire national GDP. NFIP is important because it is protective of the economic engines that coastal communities represent to the State of Florida and nationwide.

The State of Florida is the most impacted by changes to NFIP with 1.7m of NFIP’s 5m policies, with $430B in insured value.

Support the long-term reauthorization of NFIP with the following reforms:

- Protect affordability for all insured property owners;
- Cap annual increases to no more than 10% for all insured property owners;
- Ensure rates are consistent for all properties, including second homes and businesses;
- Make the rate-setting process more transparent;
- Reduce commissions for Write-Your-Owns and incentivize their NFIP policy sales efforts;
- Enforce flood insurance coverage for properties in the 100-year floodplain;
- Increase federal investment in flood mitigation (up to a 6:1 return on investment).

2. INFRASTRUCTURE AND RESILIENCE INVESTMENTS

Support continued federal investment in infrastructure and resilience projects. Monroe County is currently developing a comprehensive plan to make the Florida Keys more resilient in the face of sea level rise and persistent severe flooding, including a $1.8B initiative to elevate roads and critical infrastructure, and mitigate flooding. These significant local initiatives will require federal assistance and investment.

3. ARMY CORPS OF ENGINEERS

Support funding for the following ACOE programs that directly benefit Monroe County:

- Coastal Storm Risk Management Project (CSRM): As part of its efforts to develop a comprehensive resilience plan, Monroe partnered with ACE in a 3-yr study using prior-approved hurricane supplemental funding from Congress to determine most cost-effective resilience/mitigation projects. With the study concluded and the issuance of a Chief’s report in September 2021, Monroe County seeks authorization of this project in the next WRDA bill, funding for the Planning, Engineering and Design (PED) phase, through earmark request or via the ACOE FY 2022 Work Plan, and thereafter, Congressional funding for the project’s mitigation strategies (US 1 revetments/shoreline stabilization, home elevations, commercial flood-proofing.)

- Florida Keys Water Quality Improvement Program (FKWQIP): Continues to be well-supported by Congress and the Corps. These funds repay a portion of our local funding used to provide wastewater systems throughout the Keys to improve and protect the water quality of the Keys’ unique marine environment.

- Everglades Restoration: Restoration efforts such as the EAA reservoir and CEPP will bring more clean, fresh water from the Everglades south to Florida Bay and significantly improve the health of Florida Bay, which is critical to the Florida Keys ecosystem. The massive seagrass beds of the Florida Bay provide an invaluable natural habitat and a breeding ground that supports highly productive recreation and commercial fisheries. Insufficient water flows from the Everglades to the Florida Bay ecosystem make the bay continually vulnerable to hypersalinity conditions that threaten the bay’s ability to support marine life.
4. NATURAL RESOURCES CONSERVATION SERVICE (NRCS) EMERGENCY WATERSHED PROGRAM (EWP)

In order to address the immense marine debris removal needs that arise after significant storm events, it is imperative that Monroe County have access to the funding assistance of this critical federal program.

In 2017, Monroe County suffered through Hurricane Irma, causing canals to fill with debris and sediment, along with extensive damage to public and private property. The debris, toxic chemicals and sediment impaired that natural habitat, clogged once-navigable waterways and damaged significant ecosystems, including portions of the Florida Keys National Marine Sanctuary. Through the EWP, Monroe County was awarded $45.8 million dollars for the cleanup of marine debris and sediment from waterways in the aftermath of Hurricane Irma. However, NRCS initially denied Monroe’s participation.

Support programmatic changes to the EWP that clarify and confirm Monroe County’s eligibility as a sponsor pursuant to 7 CFR 624, ensuring its ability to receive funding to aid in future emergency and disaster response, including:

- Request that NRCS publish a new final rule that removes any question as to the whether the County qualifies for EWP funds for waterway debris removal in a disaster relief scenario.
- Request that NRCS revise the Program Guidelines for the EWP to prioritize National Marine Sanctuaries for funding and to include a definition for “watershed” that describes Monroe County, as there is no existing definition within EWP program rules or guidance for the term “watershed.”

5. CORAL REEF CONSERVATION

Support the Restoring Resilient Reefs Act (H.R. 160 and S. 46) and other efforts to address coral reef restoration. The Florida Keys coral reef tract is another vital, unique – and fragile -- part of our ecosystem. Its health is continuously endangered by bleaching, disease and warming water temperature.

6. HURRICANE AND DISASTER RECOVERY FUNDING

Support Congressional funding for post-disaster recovery efforts, including funding for the Natural Resource Conservation Service Emergency Watershed Protection (EWP) program, CDBG-Disaster Recovery, CDBG-Mitigation, Hazard Mitigation Grant Program, BRIC, and FEMA reimbursements.

7. SUPPORT CONGRESSIONAL FUNDING CRITICAL TO PROTECTING THE FLORIDA KEYS

- EARMARK REQUESTS:
  - $1.04M to fund the PED phase for the US 1 Revetments and Shoreline Stabilization component of the
  - $1.86M to fund the Card Sound Bridge Replacement Planning, Design and Engineering Project.

- PAYMENTS IN LIEU OF TAXES (PILT): Support full and long-term mandatory funding of the PILT program.

- FLORIDA KEYS NATIONAL MARINE SANCTUARY WATER QUALITY PROTECTION PROGRAM: Support full funding of the South Florida Geographic Program/Florida Keys Water National Marine Sanctuary Quality Protection Program in annual Interior Appropriations bill.

- SENIORS: Older Americans Act programs that support critical social service programs serving elder persons in Monroe County.

- VETERANS: Veterans Affairs programs to support education and the Transition Assistance Program.

- SOCIAL SERVICES: The Social Services Block Grant program.

- HOUSING and HOMELESSNESS: HUD’s Continuum of Care program to support our local homeless assistance initiatives.

8. OPPOSE OIL DRILLING AND EXPLORATION, LEASE EXPANSION AND SEISMIC TESTING

Support the protection of federal lands in Florida, including the Everglades, federal waters on Florida’s Outer Continental Shelf, along the Atlantic seaboard of the United States, east of the Military Mission Line in the Gulf of Mexico, and within the boundaries of Florida’s territorial seas from oil drilling, exploration and testing.

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