



Charlotte County Government

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April 8, 2025

The Honorable Rick Scott
110 Hart Senate Office Building
Washington, DC 20510

The Honorable Ashley Moody
B40-B Dirksen Senate Office Building
Washington, DC 20510

The Honorable Greg Steube
2457 Rayburn House Office Building
Washington, DC 20515

Dear Senators Scott and Moody, and Representative Steube,

RE: Support for National Flood Insurance Program Reauthorization

I am writing on behalf of the Charlotte County Board of County Commissioners to express our strong support for the timely and long-term reauthorization of the National Flood Insurance Program (NFIP). Charlotte County currently has roughly 35,000 NFIP policies for both homes and commercial properties. We urge Congress to ensure that the NFIP remains accessible, affordable, and effective in mitigating flood risk across the nation.

Flooding, which our community is facing with increased frequency, remains the most common and costly natural disaster in the United States. The past three years has brought multiple flooding events to our community – Hurricanes Ian (2022), Idalia (2023), Debby, Helene, and Milton (all 2024). In the face of more frequent and severe storms, the NFIP provides a vital safety net for millions of Americans—many of whom live in vulnerable or moderate-risk areas that may not otherwise have access to adequate insurance coverage. Without the NFIP, countless families could face financial ruin following a flood event.

Beyond providing essential insurance, the NFIP also promotes responsible floodplain management and encourages communities to adopt safer development practices. These efforts not only reduce overall disaster costs but also support public safety and long-term resilience.

Allowing the NFIP to lapse—even temporarily—would have serious consequences, disrupting real estate transactions, jeopardizing flood mitigation efforts, and leaving policyholders in limbo. A long-term reauthorization, ideally with thoughtful reforms to improve solvency, affordability, and risk communication, is critical to strengthening our national preparedness.

BOARD OF COUNTY COMMISSIONERS

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Thank you for your leadership and commitment to protecting our communities. We respectfully urge you to support legislation that reauthorizes and improves the NFIP for the benefit of current and future generations.

Sincerely,

A handwritten signature in blue ink, appearing to read 'J. Tiseo', with a long horizontal stroke extending to the right.

Joseph Tiseo, Chairman
Charlotte County Board of County Commissioners

cc: Charlotte County Board of County Commissioners