

**BOROUGH OF HILLSDALE**  
**RESOLUTION 17160**

---

**RESOLUTION TO URGE REPRESENTATIVES FROM THE STATE OF NEW JERSEY TO SUPPORT THE LEGISLATIVE ACTION TO RE-AUTHORIZE AND EXTEND THE NATIONAL FLOOD INSURANCE PROGRAM (“NFIP”)**

**WHEREAS**, floods are the most common and most destructive natural disasters in the United States; and

**WHEREAS**, the National Flood Insurance Act authorizes a National Flood Insurance Program (“NFIP”); and

**WHEREAS**, the NFIP is a Federal program created by Congress to mitigate future flood losses nationwide and to provide access to affordable, federally backed flood insurance protection for property owners; and

**WHEREAS**, the NFIP is designed to provide an insurance alternative to disaster assistance to meet the escalating costs of repairing damage to buildings and their contents caused by floods; and

**WHEREAS**, New Jersey is fourth in the nation in the number of NFIP policies enforced and third in total value of claims paid; and

**WHEREAS**, five hundred and fifty-two communities in New Jersey participate as members of the NFIP which amounts to over 230,000 policies enforced throughout the State of New Jersey; and

**WHEREAS**, the NFIP maintains a significant role in providing financial protection against flood events to New Jersey residents; and

**WHEREAS**, the NFIP is set to expire on September 30, 2017; and

**WHEREAS**, the expiration of this program could cause catastrophic loss of insurance coverage against flooding which is the number one cause of loss of property throughout the United States; and

**WHEREAS**, in the event the program were to expire, the consequences in the form of disruption of coverage and the potential financial burdens to residents throughout the State of New Jersey will be of great economic significance; and

**WHEREAS**, the purpose of this Resolution is to urge the Borough of Hillsdale’s Federal Representatives to support the extension of the NFIP which promotes the public health, safety and general welfare and minimizes public and private losses due to flooding events in the State of New Jersey

**NOW, THEREFORE, BE IT RESOLVED**, that the Borough of Hillsdale hereby urges its Federal Legislators and Representatives to take any and all necessary action to insure that the National Flood Insurance Program is extended beyond the September 30, 2017 expiration date.

**BE IT FURTHER RESOLVED**, that a copy of this Resolution shall be forwarded to the Borough of Hillsdale’s Federal Legislators and Representatives.

Council member	Motion	Second	Yes	No	Absent	Abstain	Recuse
DeRosa, Anthony					X		
Karcich, Scott			X				
Lundy, Abby	X		X				
Pizzella, Frank			X				
Ruocco, John			X				
Segalas, Steven		X	X				
Frank, Douglas							

Adopted: June 8, 2017

Attest: Denise Kohan  
Denise Kohan  
Municipal Clerk

Douglas Frank  
Douglas Frank  
Mayor