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OFFICE OF  
**ATTORNEY GENERAL**  
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*— Stronger, Safer Florida —*

## Florida Attorney General's Office News Release

### Attorney General Moody Fights FEMA to Lower Flood Insurance Rates for Floridians



TALLAHASSEE, Fla.—Attorney General Ashley Moody is fighting the Federal Emergency Management Agency to lower flood insurance rates for Floridians. Attorney General Moody with nine other attorneys general took legal action against the Biden administration over a new policy that uses an unlawful methodology to determine flood insurance premiums. Under the Equity in Action plan, FEMA is making flood insurance unattainable for many policyholders by raising rates, going against congressional mandates that the National Flood Insurance Program provide affordable coverage.

**Attorney General Ashley Moody** said, “Insurance premiums are on the rise. Now, under President Biden, FEMA is taking action that will make flood insurance rates rise even further. That is why, I am fighting back against the Biden administration to lower flood insurance rates for the Floridians who depend on this coverage.”

Attorney General Moody and the attorneys general of nine other states filed a complaint for an injunction against FEMA’s Risk Rating 2.0—Equity in Action methodology. This new methodology for calculating flood insurance “defies both law and logic.”

The complaint states: “In fundamentally changing how it calculates rates for federal flood insurance, the agency bypassed nearly every substantive and procedural requirement under law. Perhaps as a result, this new approach makes no sense. While the agency paints a picture of nuanced calculations using massive data repositories that reveal a property’s individualized risks, the reality is much simpler: Flood insurance is going to be more expensive. Under Risk Rating 2.0—Equity in Action (‘Equity in Action’), the agency ignores historical observed flood events in favor of future flood hypotheticals to determine the present flood risk of each insured property.”

In Florida, 76% of the population lives in coastal areas prone to flooding. Almost half of Florida’s population lives in flood zones that require insurance. 80% of flood insurance policy premiums will increase due to FEMA’s Equity in Action methodology. There are 468 NFIP participating communities in the state, with more than 1.3 million flood insurance policies in the FEMA program. The Equity in Action methodology does not take into account any mitigation efforts a community does in calculating premium costs—raising insurance costs for Floridians.

In the complaint, the attorneys general argue that the Equity in Action methodology is unlawful and arbitrary and capricious.

To read the complaint, click [here](#).

To read Florida’s declaration, click [here](#).

Attorney General Moody is joined in this legal action by the attorneys general of the following states: Idaho, Kentucky, Louisiana, Mississippi, Montana, North Dakota, South Carolina, Texas and Virginia.

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