



For Immediate Release  
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### Donalds Fights For Hardworking Floridians: Leads Bicameral Effort To Deliver Much-Needed Flood Insurance Tax Relief

WASHINGTON – Congressman Byron Donalds (R-FL) has announced the reintroduction of [legislation](#) to provide much-needed tax relief for National Flood Insurance Program (NFIP) and private insurance policyholders across Southwest Florida, the Sunshine State, and the nation.

[H.R. 4494 – "The Flood Insurance Relief Act"](#) is the 18<sup>th</sup> piece of legislation proposed by Congressman Donalds during the 119<sup>th</sup> Congress. Specifically, this [bill](#) combats the rising cost of flood insurance by creating a non-refundable tax deduction for flood insurance premiums.

Senate Companion bill, [S. 2313 – "The Flood Insurance Relief Act"](#) is sponsored by Sen. Rick Scott (R-FL) and co-led by Sen. Ashley Moody (R-FL). Last Congress, the "The Flood Insurance Relief Act" was introduced by Rep. Donalds as [H.R. 8102](#) and by Sen. Rick Scott as [S. 4143](#).

"For far too long, the rising cost of flood insurance has crushed hardworking Floridians. This is unacceptable, this must change, and this critical issue must be addressed to ensure our economy works for all Americans. The time for action is now, and I'm proud to join Senator Rick Scott in introducing the *Flood Insurance Relief Act* to provide this overdue relief to policyholders across our Southwest Florida community, the Sunshine State, and the nation," *said Congressman Byron Donalds (R-FL)*.

"Floridians know well that flood insurance can be a crucial but costly asset, and it is unacceptable that many are left struggling to find flood insurance coverage they can afford. Families shouldn't have to choose between protecting their homes and putting food on the table. I've been working on several bills to fix the broken NFIP system and encourage private-sector participation to allow for a more robust, affordable flood insurance market, but we must do more to help families ASAP. My *Flood Insurance Relief Act* offers a practical way to directly ease the financial burden of flood insurance for families by allowing a tax deduction on their premiums, whether through the NFIP or the private market. I'm glad to have my fellow Floridians Senator Ashley Moody and Congressman Byron Donalds joining me in leading this effort," *said Senator Rick Scott (R-FL)*.

"As I travel around the Sunshine State, one thing folks continue to tell me is that they are worried about the rising cost of flood insurance. That is why today, Senator Scott and I are working to ease the financial burden on Florida families by proposing a bill that would create a tax deduction on their flood insurance premiums. The Flood Insurance Relief Act is a critical solution that will directly benefit Floridians," *said Senator Ashley Moody (R-FL)*.

#### Bill Overview:

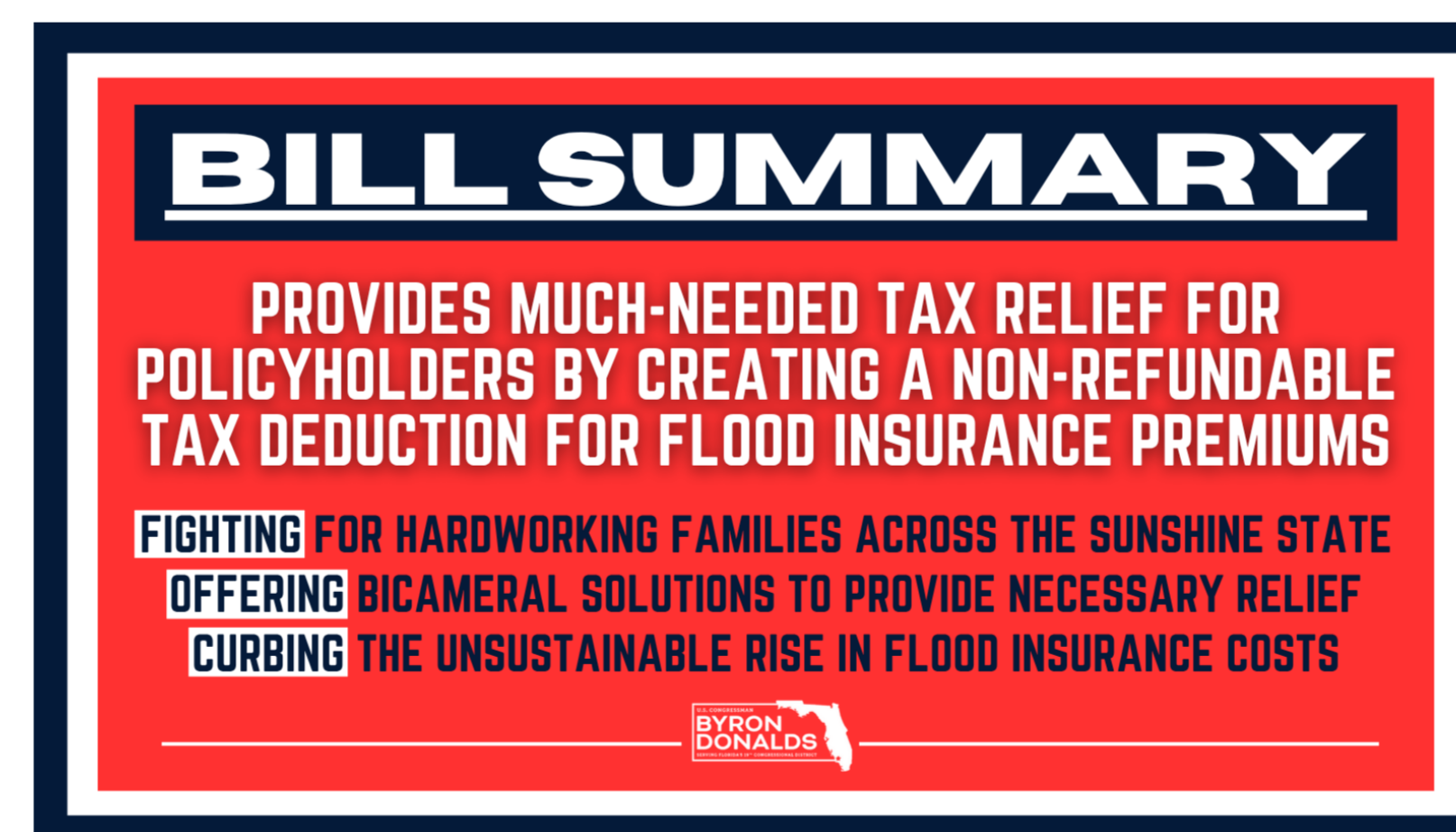
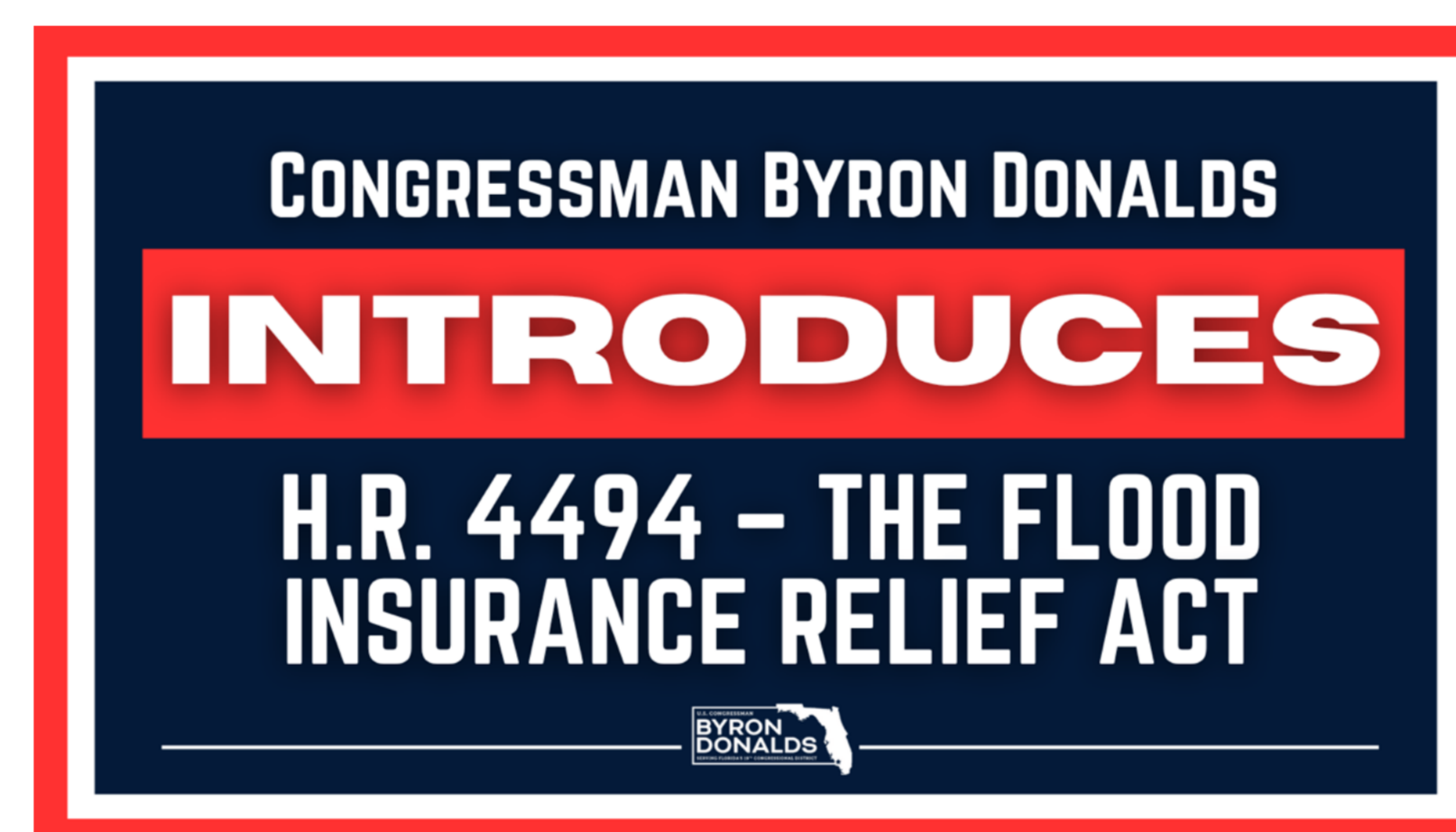
- This bill allows individuals to deduct the cost of qualified flood insurance premiums paid during the year from their taxable income.
- The deduction applies to premiums, federal policy fees, and surcharges associated with the National Flood Insurance Program and qualifying private flood insurance.
- This bill limits any individuals who have a gross income (AGI) of more than \$200,000 or \$400,000 for joint filers from taking this deduction focusing on middle-class families.
- The deduction applies only to premiums tied to property owned by the taxpayer.

#### Bill Background:

- Flood insurance premiums have been rapidly rising, but are not deductible under federal tax law, despite being a mandatory expense for many homeowners with federally backed mortgages in high-risk flood zones.
- As we work to restore the economy for all hardworking Americans, providing tax relief for flood insurance premiums helps to alleviate a major financial burden for many Floridians.

#### More:

- Read text of H.R. 4494 – the Donalds "Flood Insurance Relief Act" [HERE](#).
- See bill profile of H.R. 4494 [HERE](#).
- Read text of S. 2313 – the Scott "Flood Insurance Relief Act" [HERE](#).
- See bill profile of S. 2313 [HERE](#).
- See H.R. 4494 social media graphics [BELOW](#):



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