



**Congress of the United States**  
**House of Representatives**

**ILEANA ROS-LEHTINEN**  
18TH DISTRICT, FLORIDA

September 17, 2009

The Honorable Craig Fugate  
Administrator  
Federal Emergency Management Agency  
500 C St., SW  
Washington, DC 20472

Dear Administrator Fugate:

I write to you once again on behalf of many of my constituents in Monroe County that participate in the National Flood Insurance Program. Due to the ongoing conflict between the Federal Emergency Management Agency (FEMA) and Monroe County regarding local floodplain management regulations and downstairs enclosures, numerous homeowners are being denied this critical coverage.

Acknowledging the ongoing nature of this problem, a group of concerns homeowners in the Florida Keys have created an organization, "Citizens not Serfs" and they have requested that FEMA answer a few lingering questions as to this complicated issue.

- 1) Is the FEMA's pilot inspection program, as implemented by Monroe County, still necessary since, according to "Citizens not Serfs", a majority of structures have already been inspected and are in compliance?
- 2) Could you clarify exactly what FEMA requires Monroe County to accomplish before it would be considered in compliance and treated like all other floodplain management districts?

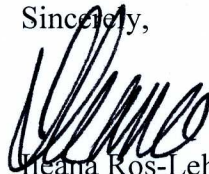
As I will again state, this is a problem has stemmed from a lack of oversight and foresight by both Monroe County and FEMA, not our residents. Years of poor enforcement of local floodplain management regulations by Monroe County coupled with FEMA turning a blind eye to the problem should not warrant homeowners bearing the cost and burden in the end. This would be unjust, unreasonable, and impractical.

As you have undoubtedly heard by now, this entire charade has had significant negative economic and social impacts on the Florida Keys. Many of these consequences have disproportionately affected the elderly, disabled, and low and middle income in our community. Families without the means to afford to bring their enclosures into compliance have been forced out of their communities or sold their homes at a loss and affordable housing, always in short supply, is even scarcer.

It is widely accepted that many of the impacted homeowners had built their enclosures in full compliance with Monroe County building codes and received properly issued permits for their construction. Such owners have also paid property taxes on these downstairs enclosures. "Citizens not Serfs" has also brought to my attention that individual homeowners have paid higher flood insurance premiums as a result of these downstairs enclosures.

As you work with Monroe County in crafting a solution to this problem, and in accordance with all applicable rules and regulations, I would ask that FEMA use its discretion in implementing any ongoing or new requirements. Mitigating the negative consequences this program is a key issue for me, and I expect for you as well. As well, FEMA's timely response on the previously stated questions will be extremely helpful and I will be glad to share them with "Citizens not Serfs" as well as the broader Keys community.

Sincerely,



Heena Kos-Lehtinen  
Member of Congress

IRL: jhs/jsp

Cc: Mayor George Nugent, Monroe County  
Board of County Commissioners, Monroe County  
Philip Shannon, Founder, Citizens Not Serfs