

CITIZENS NOT SERFS

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New Citizens Not Serfs Proposal to Exempt Florida Keys Downstairs Enclosure Homeowners from FEMA Regulations

Basic Tenets

Florida Keys are made of Erosion Proof Limestone Rock not Erosion Oriented soil or sand which causes homes to be swept away or made unapproachable

The Florida Keys Coral Reef reduces and minimizes hurricane Storm Surge to rising and declining tides not the high velocity damaging waves which have ravaged other Coastal communities causing incredible erosion which either destroyed homes or made them inaccessible.

An overwhelming percentage [60 to 65%] of post 1974 Florida Keys homes have a downstairs enclosure with at least a bathroom some also have a bed. The bath is used 100% of the time by homeowners who are loath to climb the 15 arduous steps to the upstairs bathroom. An overwhelming percentage of downstairs enclosures are used to house a visiting INFREQUENT friend or family member.

CAT 5 Hurricanes will cause major damage to any community but Downstairs Enclosure will not make a difference in a CAT 5 hurricane. The 150 mph winds may destroy roofs which further expose the home to serious rain water damage. Fortunately for us our 30 X 200 mile coral reef minimizes the effect of a 15 foot storm surge because the surge arrives and departs as a rising and declining tide which has been verified by numerous residents during hurricanes George & Wilma. Anyone who doubts the coral reef minimizes the storm surge to rising and declining tide attributes has failed to question the 200 year long viability of Key West. If our coral reef did not minimize the storm surge during the last 200 plus years it's reasonable to assume Key West would not exist today.

If CAT 5 loss of life potential is used to deny FEMA Exemption then FEMA and or Monroe County should also ban all Florida Keys Major Development since major development has the potential to substantially increase loss of life.

FEMA does not insure Downstairs Enclosure and has no liability except for removing post hurricane debris. Florida Keys Homeowners with Downstairs Enclosures will contribute to a Monroe County fund to reimburse FEMA.

Proposal Amplification

This proposal is based on the supposition that all post 1974 Florida Keys Homes are built on Erosion Proof Limestone Rock which is never less than 75 feet thick deep. That's right the Florida Keys which are 200 miles long and 30 miles wide are made of Key Largo **Limestone Rock** and a combination Miami and Key Largo **Limestone Rock not Soil or Sand which is common to all Southern Coastal communities. Our Florida Keys homes will not be swept away.**

As you know most Florida Keys homes constructed after 1974¹ have downstairs enclosures. The first level living area is safely set between 8 to 15 feet or more above sea level. The height level is dictated by Monroe County building codes and flood maps.

Post 1974 Florida Keys homes are built on **Robust Concrete Columns** [piers] augured three feet down into **Erosion Proof Limestone Rock**. Accordingly, the rest of the home is built to extremely high and stringent hurricane building codes.

Virtually all other coastal communities in the Southeast have homes built on **Erosion Oriented Soil and or Sand**, which can **cause their homes to be swept away** or made inaccessible during and after hurricanes.`

Obviously, a CAT 5 hurricane would cause serious damage to any community. However, a **FEMA Exempt downstairs enclosure would not make the difference in a CAT 5 hurricane. Existing FEMA regulations permit automobiles, trucks and a multitude of other items in existing downstairs areas. All can agree that cars and trucks have the capacity to cause more damage than a simple bed and bed stand.**

Logically FEMA and or Monroe County can't use CAT 5 Hurricanes as a reason to deny our request for a FEMA Downstairs Enclosure Exemption. If they do then logically FEMA and or Monroe County would have to establish a moratorium on all Major Developments. FEMA and or Monroe County can't use potential loss of life as a reason because obviously major developments substantially increase the potential for loss of life in a CAT 5 hurricane situation. FEMA and or Monroe County can't deny FEMA downstairs enclosure exemptions without also establishing a major development moratorium.

The other problem associated with hurricanes is Storm Surge. The Keys are blessed to be both resting on limestone rock and surrounded by a 30 mile wide by 200 mile long coral reef. **In 2005, the Florida Keys Coral Reef Diffused the CAT 3 Wilma's Storm Surge**, which flooded the Lower Keys.

The Wilma Storm Surge emerged and dissipated as waters do in a rising & declining tide, as opposed to other coastal communities where the storm surge hits the coast as a high velocity

powerful damaging wave and is slow to retreat. As a result storm surge damage to post 1974 residential structures in the Keys is essentially insignificant compared to the significant massive damage sustained in other coastal communities. The aforesaid statement is confirmed by low Florida Keys insurance loss reports.

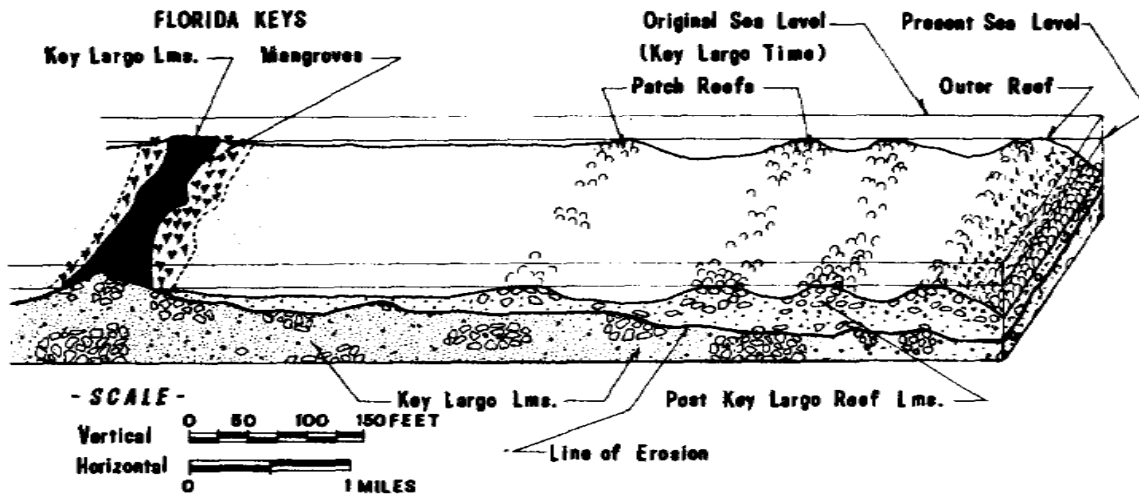


Fig. 55. Generalized block diagram showing conditions across the Florida coral reef tract in the present time.

FEMA insures all homes with living quarters on the first floor resting on the ground built before 1974.

FEMA does not insure downstairs enclosures for homes built after 1974. Since FEMA does not insure downstairs enclosures, FEMA is not responsible nor liable for any downstairs enclosures losses except for debris removal.

To that end, Florida Keys downstairs enclosure homeowners are willing to reimburse FEMA for post hurricane downstairs enclosure debris removal. Monroe County will collect a downstairs enclosure permit fee from all downstairs enclosure homeowners. This fund will be used to reimburse FEMA for post hurricane debris removal.

This is significant because it demonstrates Florida Keys good & concerned Citizenship values. Our Citizens acknowledge their responsibility to pay FEMA for removal of downstairs enclosure debris. The existing Florida Keys FEMA debris removal situation requires the U.S. Treasury and our fellow U.S. taxpayers to pay for downstairs enclosure debris removal. Adopting this proposal will do what is right for both the Florida Keys and the USA.

Documents and illustrations from the Florida Department of Environmental Protection stipulating both Key Largo & Miami Limestone as ROCKS will be available on our Citizens Not Serfs web site.

Also planned for the web site are supporting pages from Dr. John Hoffmeister² book, which is in its fifth printing, *Land from the Sea, the Geologic Story of South Florida*. This book attests to the thickness of the Florida Keys limestone rock from Soldier Key, near Miami, to 130 miles south to Key West and extending another 70 miles to the Marquesas, Rebecca Shoal and the Dry Tortugas.

There is absolutely no reason why FEMA should deny our exemption plea, since our lives and homes are both safe and built for hurricanes, are erosion proof, safe from damaging storm surge and we will reimburse FEMA for post hurricane debris removal expenses.

Sincerely,

Phil Shannon

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