40-1983A-01

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A resolution encouraging the Federal Emergency Management Agency to adopt a policy towards the Florida Keys that is consistent with Florida law and its own policy.

Senate Resolution No.

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WHEREAS, under the Florida Statute of Limitations, section 95.11(3)(c), Florida Statutes, Judge Richard Payne ruled on October 6, 2000, that Monroe County could not enforce removal of downstairs enclosures that were built over 4 years prior to enforcement action, and

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WHEREAS, the Federal Emergency Management Agency (FEMA), in a letter dated July 29, 1991, threatened to suspend Monroe County from the National Flood Insurance Program (NFIP) if the county established a 4-year limitation on code violations, and

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WHEREAS, FEMA, in a letter to Monroe County dated December 12, 2000, from its Associate Director for Mitigation, Michael J. Armstrong, stated that if Monroe County did not appeal Judge Payne's ruling of October 6, 2000, FEMA would consider this action as a defect in the county's floodplain management program, and

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WHEREAS, Monroe County was denied a rehearing on January 19, 2001, by Judge Payne to reconsider the ruling to remove all illegal downstairs enclosures, and

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WHEREAS, FEMA records show that Monroe County has a high participation and a low claim history in the NFIP, and WHEREAS, 76,000 pre-firm structures, out of 4.3 million

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pre-firm structures that have had two or more losses since 1978, represent 33 percent of all losses paid by FEMA, and

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1 WHEREAS, only 1.9 million pre-firm structures out of 2 4.3 million pre-firm structures have their lowest floors above 3 base flood level, and it is punitive to mandate that Monroe 4 County remove more than 4,000 downstairs enclosures because 5 they are below base flood level, and 6 WHEREAS, 23 percent of NFIP claim dollars paid from 7 1978 to 1996 went to areas not identified as special hazard 8 flood areas, and 9 WHEREAS, Texas and Louisiana account for 40 percent of 10 all repeated flood claims (1.1 billion), and 11 WHEREAS, with the exception of Key Biscayne, the majority of repeated flood claims comes from the gulf coast on 12 13 the top half of the State of Florida, and WHEREAS, the current FEMA policy towards the Florida 14 Keys is arbitrary, capricious, and inconsistent with its 15 national policy, and its enforcement of a special pilot 16 17 program does not align with FEMA's own stated goals, and 18 WHEREAS, the enforcement of FEMA's pilot program is 19 inconsistent with Florida law and would create enormous 20 economic hardships on the economy of the Florida Keys, and WHEREAS, the removal of more than 4,000 downstairs 21 enclosures would work against the stated policy of the 22 Department of Community Affairs to provide affordable housing 23 24 for the people of Monroe County, and 25 WHEREAS, the Florida Senate recognizes that Monroe County must follow the laws of the State of Florida and its 26 circuit judges, NOW, THEREFORE, 27 28 29 Be It Resolved by the Senate of the State of Florida:

That the Federal Emergency Management Agency is encouraged to adopt a policy toward the Florida Keys that is consistent with Florida law and its own national policy.