



**In FY 2020-2021 the City of Key West provided \$50K in funding to FIRM for research, travel, legal, lobbying, and other professional costs incurred in the following activities:**

- Ensured the continued freeze in Citizens Property Insurance residential wind insurance rates through correspondence, conference calls, and virtual attendance at the quarterly Citizens Board of Governors meetings up until the Citizens Rate Hearing in March of 2021.
- FIRM communicated concerns with Insurance Consumer Advocate Tasha Carter who spoke on FIRM's behalf during the March 2021 rate hearing. FIRM attended the hearing virtually to share concerns with Florida's Insurance Commissioner David Altmaier and his staff. A successful Call to Action to FIRM's members led to more than 200 emails from Monroe County residents being added to the hearing's public record.
- Produced and delivered to Commissioner Altmaier and Representative Mooney the final revisions of the proposed Monroe County specific mitigation form for review and follow-up.
- Working with several legal professionals to continue discussions about a Monroe County Mutual Insurance Corporation as the final step to completion of the project to corroborate that the building stock in Monroe County is better built than in other parts of the state.
- Hired lobbyists at The Southern Group to obtain an exemption from the 1% annual increase in Citizens glide path for Monroe County. The lobbyists will also be seeking an increase in the \$1 million coverage cap for Monroe County as well as getting Citizens to write wind only policies and therefore help them to avoid the fraud and other legal issues that they are currently facing.
- Worked closely with City of Key West Floodplain Coordinator Scott Fraser and consultants Woods Hole Group and Ransom Consulting to develop the City's appeal to FEMA's flood maps.
- Worked with City of Key West Sustainability Coordinator Alison Higgins on the Keyswide Home Elevation Education Project under a Sea Grant from NOAA. The project included a Home Raising Academy for local contractors, creation of one-page summaries of previous elevation projects, and the creation of five local government specific workshops for the public. All information is on a dedicated landing page on [www.FIRMKeys.org](http://www.FIRMKeys.org). The workshops were edited by City staff and can be seen on FIRM's You Tube channel.
- Lobbied Federal lawmakers, including phone conferences with Sen. Rubio's and Rep. Gimenez's staff regarding concerns with Risk Rating 2.0 and NFIP Reauthorization. Met in-person with Rep. Gimenez and staff regarding the reauthorization of the NFIP.

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- Joined the Coalition for Sustainable Flood Insurance based in Louisiana to understand the potential impact of the most significant overhaul to the NFIP program since its creation, Risk Rating 2.0. The Coalition includes representatives from coastal communities around the country who share the same concerns about FEMA's rating methodology.
- With the help of Scott Fraser, created a web page dedicated to Risk Rating 2.0 including a live dashboard that allows insurance agents to submit rated properties for comparative analysis.
- Served as a resource for policyholders who have questions and concerns about windstorm insurance, flood insurance, mitigation methods, flood maps, the claims process and storm preparedness.
- Collaborated with City of Key West staff as needed on issues concerning flood, sustainability and mitigation.

### **Moving forward...**

In October 2021, FIRM's lobbyists began the work to obtain a carve-out for Monroe County that will reset the rate cap to 10% and to continue to provide access to government agencies and officials. FIRM anticipates this expense to be roughly \$30K. FIRM representatives will once again attend Great American Realtors Day and Florida Keys Day to meet with key legislators and policy makers to explain Monroe County's unique circumstances related to windstorm insurance.

FIRM plans to build on the Home Elevation Education project with more educational opportunities for contractors and property owners.

FIRM remains fluid and ready to respond to needs from the community as storms, FEMA's new Risk Rating 2.0, and other unanticipated events occur. FIRM's mission is to advocate for fair and affordable property insurance coverage and to empower residents by continually keeping them informed of changes that affect their decisions about property insurance and mitigation.

### **Who supports FIRM?**

#### FY2020-2021

City of Key West	\$50K
Monroe County	\$50K
City of Marathon	\$10K
Village of Islamorada	\$10K
Fundraising	\$55K
Grants	\$34K

#### FY2021-2022 (to date)

City of Key West	\$50K
Village of Islamorada	\$10K
Fundraising	\$8K