



**In FY 2019-2020 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, attendance at the quarterly Citizens Board of Governors meetings, and meetings arranged by FIRM's lobbyists Capitol Access, FIRM was successful in holding off any increases until tasks were completed.
- Testified before the Florida Senate Banking and Insurance Committee regarding SB 1476 to reduce the rate of Citizens allowed increase for Monroe County.
- Attended the Florida Office of Insurance Regulation Summit.
- Attended Florida Keys Day and Great American Realtors Day in Tallahassee, meeting with Monroe County's legislation delegation, state legislative leaders, Florida Building Commission members, and Citizens Director of Legislative Affairs.
- Attended the Governor's Cabinet meeting in Tallahassee.
- Addressed Monroe County Delegation in Marathon.
- Met with state officials and entities to expand efforts that support mitigation including the Florida Building Commission, Federal Alliance for Safe Homes (FLASH), the Florida Department of Emergency Management, and Volunteer Florida and met with Florida Office of Insurance Regulation officials to discuss a Monroe County Mutual Insurance Corporation.
- Continued to work with the Office of Insurance Regulation to develop a windstorm mitigation form specific to Monroe County's building codes.
- Contracted with Ransom Consulting Engineers to Analyze FEMA's risk mapping data to prepare for possible appeal to new flood maps.
- Participated in FEMA's presentation to the public of the draft flood maps for Key West.
- Developed a comprehensive informational flood map landing page on the FIRM website.
- Lobbied Federal lawmakers, including meetings with Sen. Rubio's staff and meetings with Rep. Debbie Mucarsel Powell and staff regarding the reauthorization of the NFIP.

**FIRM | 713 Caroline St., Ste. C | Key West, FL 33040  
305-294-FIRM (3476) | [info@firmkeys.org](mailto:info@firmkeys.org) | [firmkeys.org](http://firmkeys.org)**

- Attended the US Army Corps of Engineers Monroe County Coastal Storm Risk Study presentation.
- 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...**

At the onset of the COVID-19 shutdown, FIRM discontinued its contract with Capitol Access due to the uncertainty of funding and what activities may be possible. The FIRM Board of Directors intends to re-visit hiring a lobbyist for the 2022 legislative session 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 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?**

FY 2019-2020

City of Key West	\$50K
Monroe County	\$50K
Village of Islamorada	\$10K
Fundraising	\$82K

FY2020-2021

City of Key West	\$50K
Monroe County	\$50K
Village of Islamorada	\$10K
Fundraising	\$64K