


Eileen G. Thaden


October 22, 2004

Mrs. Laura Bush
The White House
1600 Pennsylvania Avenue, NW
Washington, DC 20500

Re: **Flood Victims' Urgent Request for Intervention with FEMA**

Dear Mrs. Bush:

We are writing to you as a small group of mothers and grandmothers who have common bonds and have met through churches, newspaper articles, community meetings and over the Internet. We desperately need help overcoming FEMA's refusal to comply with federal law and regulations and are making an urgent plea for your assistance and intervention on our behalf. We believe you may be our last hope.

We are flood victims of recent hurricanes and storms and each maintain flood insurance. We all share the same desperate problem – we are homeless or broken as a result of a failure within FEMA and its National Flood Insurance Program (“NFIP”). We have been repeatedly and wrongfully denied the insurance proceeds we are entitled to, and which we paid for. This failure has prevented us from rebuilding our lives, and left unchecked with the recent hurricanes, will likely affect over a hundred thousand more victims.

In many cases, our ordeal has been going on for more than a year! Our families have been split apart, uprooted, destroyed, stressed and even permanently fractured as a result of these difficulties.

Our families and jobs have been jeopardized while we have attempted to recover from our loss. We have willingly complied with the endless requests and demands of FEMA's NFIP, even when made to feel as though we are criminals and complete idiots -- simply for trying to receive compensation due under our policies as others with identical damages have received. Our repeated appeals to our local, state and federal legislators and representatives to prevail upon FEMA to follow the law resulted in significant legislation. However, FEMA continues to ignore the law and turn its back on us while

attempting to mislead our Senators, Congressmen and the media as to our plight.

As you know, FEMA is now part of Homeland Security. They seem to have missed the point – the most fundamental aspect of their mission is securing our homes. They have failed us and our children miserably.

The issue is simple. Congress made clear its intent when the NFIP was created and again this year. On June 30, President Bush signed the Flood Insurance Reform Act of 2004. Included is language regarding Congress' intent "to restore victims to their pre-flood conditions."

That is also what insurance sales agents are trained to tell their prospective clients. Yet many adjusters have been trained to the contrary, and are routinely allowing only narrowly defined damages for covered losses. FEMA's NFIP has ultimate authority over the program and its private insurance company participants. Yet, they continue to look the other way while these carriers have their way with us and our families. Worse, FEMA spokespersons have recently attempted to label us as a handful of malcontents. To the contrary, there are thousands of legitimate victims.

We continue to experience a pattern of neglect, deceit and lies within FEMA. Congress created the policyholder funded NFIP such that participation is mandatory for many families, and those participating would have a safety net. Rather than security, we have found arbitrary, inconsistent and wrongful actions taken by FEMA, its contractors and business partners, resulting in our homelessness.

We have watched as the FEMA Director appointed by your husband attempted to correct the training issues, only to be vilified and run out of his office. Next, we saw the same thing happen to Under Secretary Michael Brown's Deputy Director. Then we learned government officials and agents were attempting to intimidate the private citizen who first brought these problems to light.

Many of us have been waiting for our insurance proceeds for more than a year from Hurricane Isabel. Meanwhile, our families have suffered unimaginable hardships. Often six or more people are crammed into a small camper. Our hot water lasts only two minutes. We have no tub to bathe our children, no washer and dryer, or a place for our children to play with their friends. Our children are ridiculed in school and have been saddled with unimaginable stress and its complications. Their beds are cold in the winter and hot in the summer. The harsh temperature extremes have led to the death of some of their pets. Many victims' finances are now in ruins, as are their relationships.

This has been a devastating year for our country, as we have seen millions of people impacted by the unending storms. What has happened to our families, will be brought about a hundred-fold. Without immediate action, a cataclysm will soon emerge from the recently flooded areas.

Please review the attachments and photos we provide to you and please contact our

advocate, Steve Kanstoroom. He is familiar with many more cases than ours, each with similar dreadful circumstances. He lives close to Washington and is a nationally recognized expert on the matter.

We desperately need your help. Winter is coming again. Please help us.

We join our children in thanking you in advance for helping return them to their homes, their lives and their youth.

Sincerely,

Eileen Thaden Jennifer Dieux Cathy Rhea Georgia Poling

Beverly Motta Lisa Ray Dawn Darr Tammy Schwartz

(*) I will be pleased to provide contact information for each of the signers, as you may request.

cc: Oprah Winfrey
 Montel Williams

Attachment: Photos and feelings of the crisis through some of our children and grandchildren's eyes will be available on Monday at www.femainfo.us/Links/Impacts_to_Children.shtml .