



FEMA

February 18, 2005

Mr. Steve Kanstoroom



Dear Mr. Kanstoroom:

Thank you for your letters dated October 20, 2004, and January 23, 2005, to Under Secretary Michael D. Brown of the Department of Homeland Security's Federal Emergency Management Agency (FEMA). In your October letter, you expressed concern that an article published in the *Sun-Sentinel*, a Florida newspaper, on October 20, 2004, regarding flood insurance coverage limitation for enclosures below elevated buildings, did not clarify that pilings may extend beyond the lowest floor raised above the ground without affecting the eligibility of that floor for flood insurance coverage. I apologize for the delay in responding.

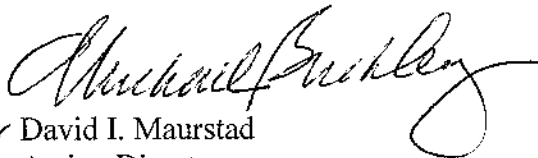
As you stated, a misunderstanding about flood insurance coverage for this kind of building did occur in Dare County, North Carolina, after Hurricane Isabel. As you also stated, FEMA addressed that issue in Dare County. I believe that this misunderstanding was limited to Dare County and that the elevated building coverage limitation is being correctly applied in Florida and elsewhere.

In your January letter, you expressed concern about individuals living in trailers and provided an example of Ms. Debbie Simon's issues. As you know, Ms. Simon has retained an attorney, who has stated he is contemplating litigation. As a result, I am unable to comment on her flood insurance claim.

We are also aware of the concerns you expressed about some of the victims of Hurricane Isabel whose permanent housing needs have not been resolved yet. Some of these individuals continue to receive rental assistance from FEMA, while others continue to live in travel trailers and other housing units that FEMA provided to them after the hurricane. Although FEMA is only authorized to provide temporary resources to address disaster victims' housing needs, we remain committed to working with those disaster victims who have not yet solved their permanent housing needs.

Thank you for your interest FEMA's programs.

Sincerely,


for David I. Maurstad
Acting Director
Mitigation Division
Emergency Preparedness
and Response Directorate

DM:cp

cc: Michael D. Brown, Under Secretary, FEMA