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**CITY OF MARATHON, FLORIDA
RESOLUTION 2024-54**

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF MARATHON, FLORIDA AUTHORIZING THE APPROPRIATION OF \$15,000 TO FIRM (FAIR INSURANCE RATES FOR MONROE) WITH THE INTENT THAT THIS AMOUNT SHOULD BECOME A PART OF AN ANNUAL BUDGET APPROPRIATION UNTIL OTHERWISE RESCINDED; AUTHORIZING THE CITY MANAGER TO SIGN THE APPROPRIATION TO FIRM; AND PROVIDING AN EFFECTIVE DATE

WHEREAS, each year that the City has provided grant awards to local Marathon and Keys No-profits, FIRM has applied and been awarded grant funds; and

WHEREAS, in off grant funding years, FIRM has still been awarded funds in many cases to carry out their mission for Marathon and the Florida Keys; and

WHEREAS, the City Council indicated at its May meeting that they would prefer funding FIRM annually for the purposes that they serve to Marathon and the community of the Florida Keys as they work to control windstorm and flood insurance rates instead of considering them in the mix of non profit grant funded programs; and

WHEREAS, the City Council asked that staff draft a Resolution documenting this intent and directing that a specific amount be provided to FIRM each year for its insurance lobbying efforts, understanding that amount must be appropriated in each years City budget, and

WHEREAS, FIRM advocates for Monroe County residents, businesses and homeowners. We have fought successfully since 2006 against excessive, discriminatory and unaffordable property insurance rates; and

WHEREAS, FIRM is a grassroots organization formed in 2006 by concerned homeowners and residents in Monroe County. FIRM's fight for fair, equitable and affordable property insurance rates for homeowners, residents and business owners, protects property values and contributes to housing affordability. FIRM empowers Monroe County residents to make informed decisions about property insurance coverage, the claims process, hurricane damage mitigation, and storm preparedness; and

WHEREAS, Without FIRM, it is likely that every policyholder in the Keys would be paying at least twice^{SEP} as much every year for windstorm insurance alone. Since 2004 Monroe County has paid^{SEP} Citizens over \$900 million in premiums over claims paid. FIRM's work keeps \$60 million^{SEP} per year in the Keys economy; and

WHEREAS, FIRM is composed of two distinct non-profit organizations:

- FIRMKeys, a 501(c) (3) community service provider that conducts research and provides information, guidance, and assistance on property insurance topics to the Monroe County community. Donations to FIRMKeys may be deductible on ^[1]personal Federal Income Tax returns.
- FIRM PAC, a 501(c) (4) political advocacy group that seeks to influence government and industry policy affecting property insurance rates in Monroe County. Donations to FIRM PAC are not tax deductible on personal income tax returns but may be deductible as expenses on business tax returns.

WHEREAS, For more than 18 years FIRM has been Monroe County's advocate

- Lobbied local, state, and federal government lawmakers and regulators.
- Successfully challenged windstorm insurance rate increases, including a freeze on rates from 2018-2021.
- Successfully worked to return second homes used as workforce housing rentals to Citizens glide path.
- Helped repeal worst aspects of Biggert-Waters flood insurance bill.
- Supported the Homeowners Flood Insurance Affordability Act (HFIAA), which repealed the most damaging aspects of Biggert-Waters.
- Supported the successful Key West building height referendum.
- Mobilized citizen campaigns.
- Advocated for homeowners to insurance policymakers, including the Florida Commission on Hurricane Loss Projection Methodology, the Florida Governor's Office, Citizens Property Insurance Corporation, Florida Office of Insurance Regulation, Florida Division of Consumer Services, and the Insurance Consumer Advocate.
- Served on insurance policy panels including the National Association of Insurance Commissioners.

WHEREAS, approval of this Resolution is in the best interest of the City in protecting the health, safety, and welfare of the City,

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF MARATHON, FLORIDA, AS FOLLOWS:


Section 1. The above recitals are true and correct and incorporated herein by this reference.

Section 2. The City Council authorizes the appropriation of \$15,000 To FIRM (Fair Insurance Rates For Monroe) with the intent that this amount should become a part of an annual budget appropriate until otherwise rescinded and authorizing the City Manager to sign the appropriation to firm

Section 3. This resolution shall take effect immediately upon its adoption.

**PASSED AND APPROVED BY THE CITY COUNCIL OF THE CITY OF
MARATHON, FLORIDA, THIS 10th DAY OF JUNE, 2025.**

THE CITY OF MARATHON, FLORIDA



Mayor Lynn Landry

AYES: DelGaizo, Smith, Still, Matlock, Landry
NOES: None
ABSENT: None
ABSTAIN: None

ATTEST:



Diane Clavier, City Clerk

(City Seal)

**APPROVED AS TO FORM AND LEGALITY FOR THE USE
AND RELIANCE OF THE CITY OF MARATHON, FLORIDA ONLY:**



Steve Williams, City Attorney