

# United States Senate

WASHINGTON, DC 20510

October 14, 2004

The Honorable Tom Ridge  
Secretary  
Department of Homeland Security  
Washington, DC 20528

Dear Secretary Ridge:

This is a follow-up to the letter we sent to you on September 30, 2004 regarding the claims review process that the Federal Emergency Management Agency (FEMA) is currently undertaking. The claims review was necessary in order to address the numerous disputed claims that surfaced following the devastation caused by Hurricane Isabel last year. We are deeply concerned by the response we received from Acting Director Maurstad and again ask for your immediate assistance and personal oversight of the claims review process.

During our September 15, 2004 meeting with Mr. Maurstad, we understood that he would step-up his efforts to settle the remaining cases under review, meet with flood victims whose claims are still in dispute, and reconsider the decision to halt the independent review of all disputed claims. While our offices have received responses to open cases, we are deeply concerned by Mr. Maurstad's decision to not move forward with an independent review. We have repeatedly said that an independent review is a critical step in ensuring that policyholders receive a fair, open, and thorough hearing. We are also deeply concerned by Mr. Maurstad's reluctance to meet with policyholders whose claims are still in dispute.

It has been over one year since Hurricane Isabel devastated the lives of many of our constituents. We believe that one open case or one family living in a FEMA trailer this winter is one family too many. Thank you for your prompt attention to this request.

Sincerely,



Barbara A. Mikulski  
United States Senator



Paul S. Sarbanes  
United States Senator

Enclosure