

# THE BULLETIN

The Official Newsletter of the FDEM Mitigation Bureau

## What's the Buzz? A Silver Jackets Update

By: Dan Curcio

On Tuesday, November 19, 2019, the Florida Silver Jackets team held their second quarterly meeting of the year. The meeting included a presentation from partners at the Florida Department of Environmental Protection, a discussion about how Florida can mitigate the risks of sea level rise and become more resilient and an update on the Community Resilience Assistance Pilot Project.

Recently, the U.S. Army Corps of Engineers was awarded funding for the Community Resilience Assistance Pilot Project to help inland counties with flood mitigation. In December, Columbia and Highlands counties will host kickoff meetings to set their agendas and discuss each county's specific flooding issues. This project will eventually result in a final report and workshop for each county that identifies the greatest flood risks and tools to help mitigate those risks.

FDEM will attend the national conference in early-2020 to gain a broader understanding of flood mitigation and collaborate with other teams for new projects. For more information about upcoming Listening Sessions and quarterly meetings, contact [Daniel.Curcio@em.myflorida.com](mailto:Daniel.Curcio@em.myflorida.com).



## This Issue:

Silver Jackets Update  
PAGE 01

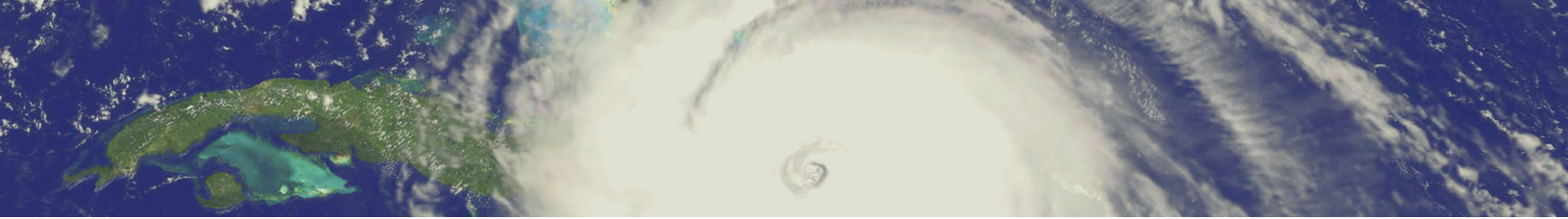
Flood Risk and Flood  
Insurance in the U.S.  
PAGE 02

What Causes King Tides?  
PAGE 03

FLASH Toolkit Available for  
Download  
PAGE 04

Planning Florida's  
Transportation Future  
PAGE 05

Announcements, Events,  
and Updates  
PAGE 06



## **Insurance Insights: Flood Risk and Flood Insurance in the United States**

By: Barbara Cartwright

*Insurance Insights is a series of articles that will address the realities of flooding as a risk, the ever-increasing need for flood insurance as an alternative to federal disaster assistance, National Flood Insurance Program (NFIP) reforms and the role of private market flood insurance.*

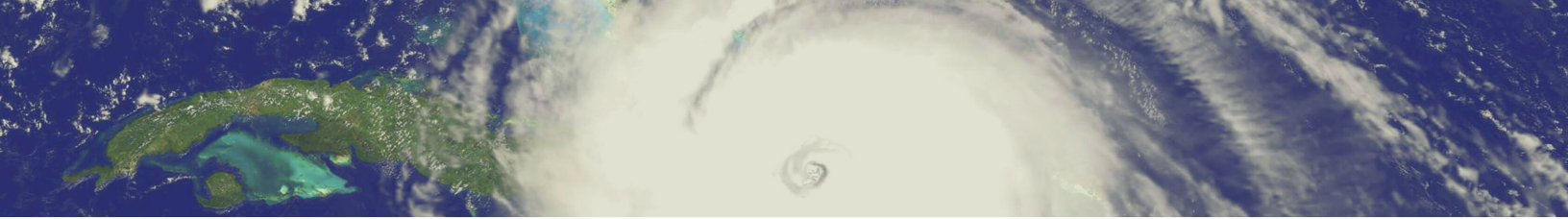
Due to recent events, like Hurricane Harvey, Florence, the 2019 Mississippi watershed floods and Tropical Storm Imelda, the need for understanding the risk of flood and importance of flood insurance is more critical than ever. Flood insurance is a vital part of recovery from flooding loss. In-fill development that increases impermeable areas, adding fill on adjacent lots and less green space also contributes to flood risk. If it rains where you live, your property can flood.

Many people are surprised to learn that most homeowner's insurance policies covered the peril of flood into the 1950's and 1960's. During this period, a series of devastating and costly flood events occurred across the country which triggered substantial amounts of federal disaster relief funding. At the same time, the insurance industry began to re-evaluate the cost of providing insurance coverage for this peril. As a result, many insurance companies began to exclude the flood peril from their policies. Consequently, the availability of flood insurance began to decrease and the affordability began to lessen. Congress was concerned with the availability and affordability of flood insurance, as well as the nation's flood risk and how the risk could be mitigated and reduced through floodplain management standards. As a result, in 1968 the NFIP was created. Congress adopted the Flood Disaster Protection Act of 1973 and as a result, citizens seeking mortgages from federally backed lending institutions are required to have flood insurance if their property is in a "high" flood risk area. FEMA is responsible for Flood Insurance Studies which identify flood risk and designate flood zones in Flood Insurance Rate Maps (FIRMs). There are multiple zones, but the most well known are the Special Flood Hazard Areas (SFHAs), which is the designation for a high to moderate flood risk. Properties located in SFHAs must have flood insurance to obtain a mortgage from a federally backed lending institution. However, more than 25% of flood damaged properties nationwide in low-to-moderate flood risk areas labeled on FIRMs as "Zone X", where purchase of flood insurance is not mandatory, suffer flood damage where claims may have been paid.

Over time, the NFIP has become financially impaired due, in part, to subsidized premiums which don't reflect the true flood risk. Additionally, the bulk of the policies are in high-risk areas with minimal numbers of policies in the moderate or low risk areas. Currently, the House and Senate have bills that attempt to address the increasing debt of the NFIP. These proposed provisions focus on implementation of reforms in risk analytics, premium calculations, new technologies for mapping, increased pre-disaster flood mitigation, as well as increasing the number of policies in low to moderate risk areas. The NFIP is implementing a premium rating system, Risk Rating 2.0, that will address individual property risks based on proximity to flooding sources and reflect more of an insurance industry model of risk analysis, reinsurance and rating principles. Congress passed and the President signed legislation that renews the NFIP's statutory authority to operate until 12/20/2019.

In 2015, the Florida legislature passed a bill which encourages private-market admitted insurers to re-enter the admitted insurer, flood insurance marketplace. Previously, most private-market flood insurance was in the commercial area and was primarily underwritten by surplus lines insurers. Florida's legislation is being used by the National Association of Insurance Commissioner's as a role-model for adoption by other states. The admitted insurer private market for flood insurance is beginning to grow and expand throughout the country as it offers an alternative to the NFIP coverage, but also can provide additional coverage associated with flood losses, such as, Loss of Use.

*Next time: Status of NFIP and understanding flood risk and impacts.*



## The Ebb and Flow of King Tides

By: Michael Spagnolo

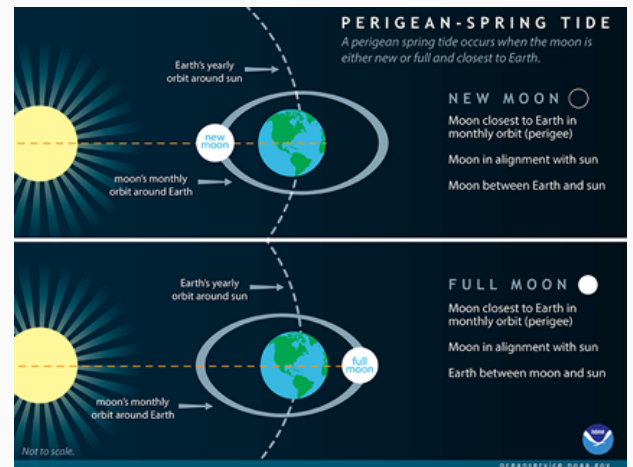


Source: Miami Dade County Twitter

Tides are caused by the gravitational pull of the moon and in part, the sun. The tides alternate between Spring Tides and Neap Tides. When the sun and the moon line up, pulling in the same direction, such as during a full moon, the tides have a higher range, called Spring Tides. Seven days after a spring tide, the sun and moon are misaligned, with part of the gravitational pull by the sun canceled out by the moon. This results in a smaller, less exaggerated tidal cycle called Neap Tides. The moon has an elliptical orbit around the Earth, which means the distance between Earth and the moon changes slightly during orbit. Once a month, the moon passes through its closest point to Earth, called perigee. If the moon is at perigee during a full moon, a King Tide occurs as the tidal impacts are even more exaggerated.

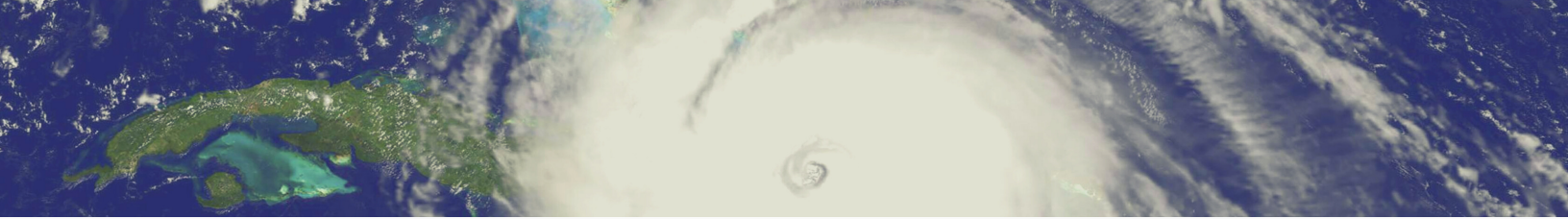
Over the last several weeks, many coastal areas of Florida experienced a round of King Tides, which resulted in nuisance to minor coastal flooding at high tide. Water bubbled up through storm drains and caused in puddles of saltwater on local roadways in Broward and Miami-Dade counties. Many docks and boat ramps went under water in the Florida Keys and the lower St. Johns River. Floodwaters generally last for the duration of high tide and cause damage to any vehicles left in the salt-water pools.

King tides usually occur once or twice every year. During the next round of King Tides, take some time to survey your community during a high tide. This will highlight the lowest lying areas and locations most susceptible to storm surge, coastal flooding and sea-level rise. It is generally accepted in the scientific community that the King Tides now will be equivalent to normal tides in about 50 years due to sea level rise.



Source: oceanservice.noaa.gov





## **No Code. No Confidence. Toolkit Available for Download**

By: Federal Alliance for Safe Home (FLASH)

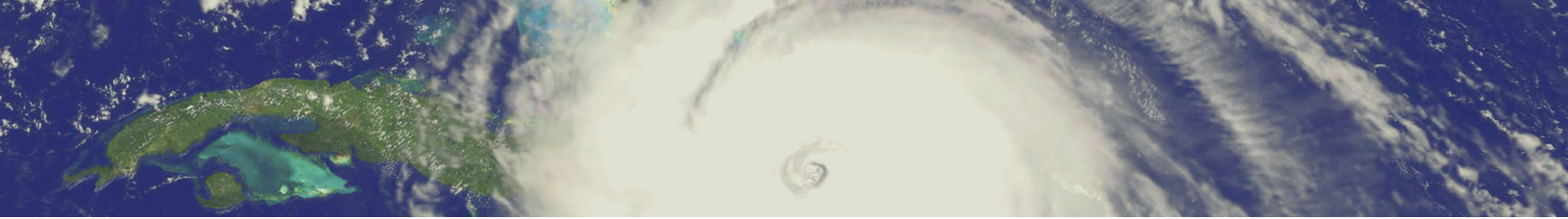
The Federal Alliance for Safe Homes (FLASH) is pleased to announce the National Building Code Awareness Project - No Code. No Confidence. Toolkit is available for viewing, download and use.

No Code. No Confidence. is a research-derived project, designed to increase community safety and resilience by raising awareness of building code adoption through consumer outreach, public service announcements, and social media promotion featuring the InspectToProtect.org website. No Code. No Confidence. tackles the persistent challenge that many communities still lack the residential building codes necessary to confront severe weather events like hurricanes. Leading organizations, including FEMA and The Weather Channel television network, are supporting the effort.

The toolkit elements include animations, images and videos that are available in different formats optimized for use on multiple platforms.

- Toolkit Explainer Slides
- No Code. No Confidence. & InspectToProtect.org Frequently Asked Questions
- Why Americans Aren't Concerned About Building Codes (even though they should be) Commentary Paper
- Be Code Confident Digital Badge
- Building Code Statistic Shareable Graphic
- Building Codes Build Confidence Shareable Graphic (Two Options)
- Inspect Yourself Before You Wreck Yourself Shareable Graphic
- Code Confident 8-Second Shareable GIF (Three Options)
- Code Confident 8-Second Shareable MP4 (Three Options)
- No Code. No Confidence. Four Way Stop 8-Second Shareable GIF
- No Code. No Confidence. Four Way Stop 8-Second Shareable MP4
- No Code. No Confidence. Four Way Stop 15-Second & 30-Second Public Service Announcements
- No Code. No Confidence. Parachute 30-Second & 45-Second Public Service Announcement
- No Code. No Confidence. 15-Second & 1:15 Movie Trailer Animation

Please visit InspectToProtect to register for the toolkit. After registering, you will receive an email with your username and password to access the site. Please share this email with your colleagues and external partners who wish to help promote strong building codes and disaster resilience. If you have any questions, email [support@flash.org](mailto:support@flash.org).



# What's Your Role in Planning Florida's Transportation Future?

By: FDOT Office of Policy Planning

Now is a very exciting and dynamic time for transportation in Florida. The transportation system is at the heart of Florida's economy, supporting new businesses, record-breaking tourism, an ever-growing population, and global trade. The transportation system enhances Florida's communities by providing safe mobility to live, learn, work, and play.

An agile, quality, and resilient transportation system is critical for a strong economy and healthy communities. We want you to be a part of planning Florida's transportation future.

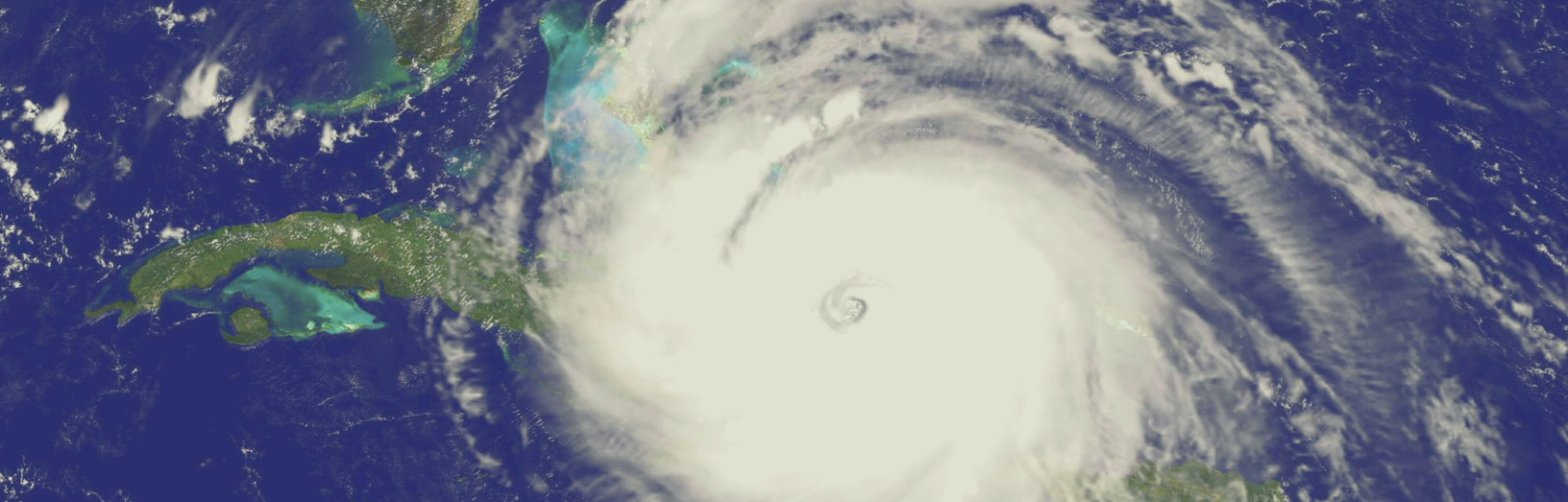
The Florida Department of Transportation, along with our transportation, business, modal, workforce, environmental, and local partners, are updating the state's long-range transportation plan, the Florida Transportation Plan (FTP). This is the overarching plan for the future of transportation in Florida and affects all residents, businesses, and visitors. The seven goals of the FTP emphasize transportation safety and security, infrastructure, mobility, and choices, as well as Florida's economy, communities, and environment.

The resilience of Florida's transportation system is an important cross-cutting topic that affects all seven FTP goals. How can our transportation system absorb, mitigate, and recover from disruptors, including stronger hurricanes, temperature extremes, rising sea levels, increased flooding, wildfires, technology interruption or failure, major incidents, and other hazards and threats?

Over 70% of Florida's population lives along our coastline. Sea levels may rise another 2.5 inches by 2030, and tidal flooding is likely to continue. How do we change our transportation planning and decision-making to ensure the safe movement of people and goods?

Add your voice to the discussion. The plan we create together will guide our transportation decisions today and help us achieve our vision for tomorrow. We can't do this alone – we need you to help develop the plan by providing your input to achieve our common goals. Be an FTP partner, get involved, and have a role in planning Florida's transportation future. Get involved by visiting [www.floridatransportationplan.com](http://www.floridatransportationplan.com)

- ✓ Share your thoughts and ideas through our values and preferences survey
- ✓ Respond to our resilience and technology surveys
- ✓ Join us at an FTP event
- ✓ Become an ACES, Resilience, or Safety subcommittee friend
- ✓ Request a presentation from FDOT
- ✓ Provide general feedback



## Congratulations Hardee County!

The Mitigation Bureau would like to congratulate you on a successful update and APA Status!

To see weekly #MitigationMonday posts, like and follow Florida Division of Emergency Management on Facebook and @FLSERT on Twitter.

### Need More Information?

Laura Waterman  
Laura.Waterman@em.myflorida.com

Daniel Curcio  
Daniel.Curcio@em.myflorida.com

Kristin Buckingham  
Kristin.Buckingham@em.myflorida.com

## The Bureau of Mitigation

Mitigation is an integral part of the Florida Division of Emergency Management (FDEM). Mitigation actions reduce or eliminate the loss of life and property by lessening the impact of disasters. Due to Florida's weather, geography and miles of coastline the state is highly vulnerable to disasters. Disasters can be very costly to both the citizens and government.

Under the direction of Division Director Jared Moskowitz and State Hazard Mitigation Officer, Miles E. Anderson, the Bureau of Mitigation administers several federal mitigation grant programs including the Hazard Mitigation Grant Program, the Pre-Disaster Mitigation Program, and the Flood Mitigation Assistance Program. The Bureau also administers a state funded mitigation program called the Hurricane Loss Mitigation Program.

If you would like to know more about mitigation in Florida please visit: [www.floridadisaster.org/mitigation](http://www.floridadisaster.org/mitigation).

