

THE BULLETIN

The Official Newsletter of the FDEM Mitigation Bureau

What's the Buzz? A Silver Jackets Update

By: Dan Curcio

In December, Silver Jackets partners held kickoff meetings in Highlands and Columbia counties to initiate the Community Resilience Assistance Pilot Project. At these meetings, county emergency managers and Silver Jackets participants discussed issues the counties may face for major flood and storm events. Among the topics of discussion were critical infrastructure, flood prone areas, sheltering issues and the economic impacts of an event. Next, the counties will be providing a survey to their residents to gauge their concerns on these issues. The Silver Jackets team plans to produce a handbook for the counties to help mitigate these issues through project ideas and funding opportunities.

Partners involved in this project include representatives from the county emergency management departments, FDEM, the U.S. Army Corps of Engineers, regional Water Management Districts, the Federal Highway Administration, U.S. Environmental Protection Agency and FEMA.

In February, FDEM attended the Interagency Flood Risk Management Training Seminar, along with the U.S. Army Corps of Engineers, to develop a broader understanding of flood mitigation on a national level and collaborate with other teams for new projects.

For more information on the Silver Jackets team and upcoming meetings, please contact Dan Curcio at Daniel.Curcio@em.myflorida.com.



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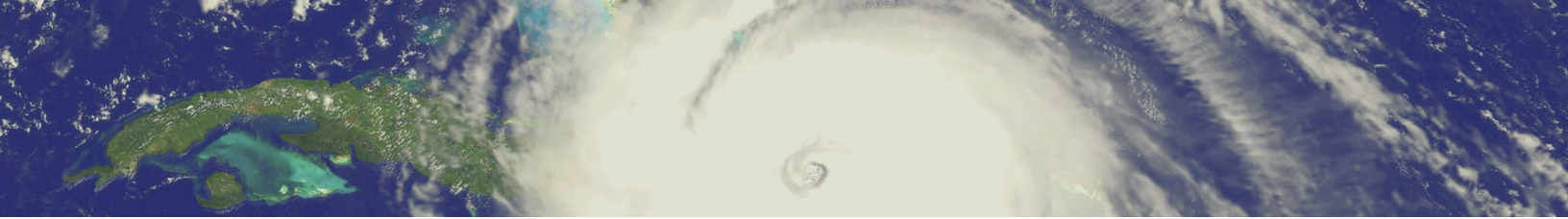
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Insurance Insights: Financial Realities of Flood Risk, Flood Losses and Disaster Recovery

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.

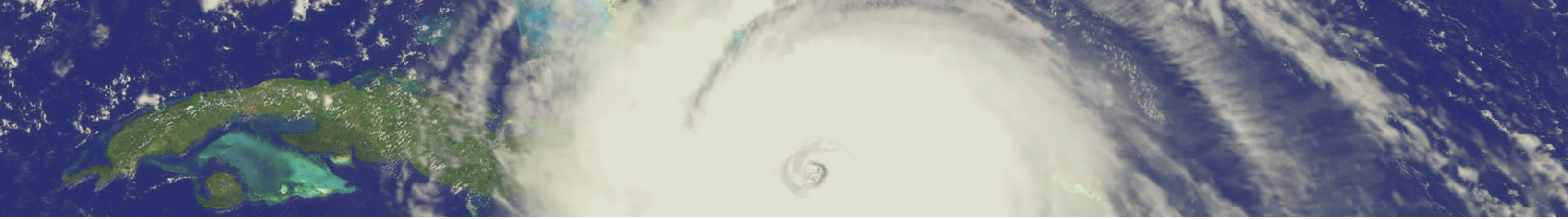
The universal principle in the realm of flood risk analytics is that everywhere can flood. Public outreach and education regarding flood risk include everyday statements such as, Floods are the nation's most common and most costly natural disaster, costing billions of dollars in damages every year. 90 percent of all natural disasters in the United States involve some type of flooding. More than 20 percent of NFIP flood claims are in areas not required to have flood insurance. The U.S. has experienced 26 "once in 500 year" flood events in the last 10 years. Homeowner's insurance doesn't typically cover flooding, but just one inch of water in an average home can cause more than \$25,000 in damage. Survivors can recover faster and more fully after a flooding incident if they have flood insurance.

We encourage partners to emphasize the financial implications of flood risk and highlight the significant role of flood insurance in recovery. A 2018 article (<https://www.politico.com/story/2018/05/29/houston-hurricane-harvey-fema-597912>) by reporter, Danny Vinik, regarding the Texas recovery from Hurricane Harvey focuses on the misguided concept that federal governmental disaster funding will make a disaster survivor whole. FEMA Individual Assistance (IA) funding requires a person to first apply for a low-interest, credit qualifying SBA loan, which requires repayment. If qualified for a loan, no other fiscal assistance may be available. In Texas, while the maximum available FEMA IA grant was \$34,000, the actual average award was \$4,300. The NFIP paid over 76,000 claims and the average insurance payout was \$116,800. In 2012, Escambia County experienced a significant and costly rain/flood event. No other county in the Panhandle was impacted and no Presidential Disaster Declaration was triggered, therefore, no federal individual grant funding was available to those impacted by the event.

The financial impacts of Hurricane Michael on Florida's Panhandle highlighted the need to understand the truths about flood risk. The homes destroyed on the canal side of the beach were in the NFIP's low-to-moderate flood risk zone and weren't required by federal mortgage law to have flood insurance. FEMA awarded 102,743 IA grants in Hurricane Michael. The average grant was \$4,600. There were 5,105 NFIP claim payments for Hurricane Michael with an average payment of \$47,503.

A recent Charles Schwab survey (<https://content.schwab.com/web/retail/public/about-schwab/Charles-Schwab-2019-Modern-Wealth-Survey-findings-0519-9JBP.pdf>) states that 59 percent of adults living in the U.S. replied they live paycheck to paycheck. A Bankrate study cites findings that just 41 percent of adults living in the U.S. have enough savings to pay for a \$1,000 emergency room trip or car repair. Another 37 percent of respondents said they would need to borrow money to cover the cost. Further, to cover this emergency expense they would have to use a credit card or borrow from family and friends. The study cited that over the past year, an estimated 28 percent of American adults (or someone they knew) experienced an unexpected major expense averaging \$3,518.

Studies seem to show most Americans are one disaster away from financial ruin. Insurance is a widely misunderstood product, in part, due to the fact it is often required for homes and vehicles. Flood insurance also provides property owners, renters and businesses with peace of mind, ability to recover and protection from financial ruin should a loss of any size occur. Purchasing and keeping flood insurance just makes financial sense.



TRAINING OPPORTUNITIES

Effective Strategies for Communicating with People Who are Deaf and Hard of Hearing

This 16-hour workshop is an interactive presentation with hands-on activities led by two professional instructors who are deaf or hard of hearing and who have extensive experience in public safety. Participants will be able to demonstrate effective strategies of communication with people who are deaf or hard of hearing by:

- Explaining how effective communication reduces trauma to victims during events, emergencies, or disasters;
- Outlining effective communication prior to, during, and after incidents of public safety involving people who are deaf or hard of hearing and others with access and functional needs;
- Comparing various sub-groups and their communication needs;
- Recognizing and avoiding legal and safety missteps;
- Demonstrating how to deal with stress from communication barriers when assisting people who are deaf or hard of hearing.

This class is for victim advocates, social workers, case managers, therapists, health care workers, all public safety personnel and other allied professionals

Upcoming Classes

| | |
|---------------|---------|
| W. Palm Beach | 4/29-30 |
| Doral | 7/28-29 |

Classes are offered at NO COST!

Registration assistance:
Brown.Kathi@spcollege.edu
727-344-8027

Course information:
Morris.Wayne@spcollege.edu
727-341-4631

SPC St. Petersburg College
CENTER FOR PUBLIC SAFETY INNOVATION

G-393 Mitigation for Emergency Managers

The workshop builds participants' abilities to perform the responsibilities of an emergency manager, create strategies for disaster-resistant communities, identify local mitigation opportunities, select mitigation solutions to hazard risk problems and find resources to carry out mitigation activities.

This class is for Emergency Managers, other interested parties which support mitigation efforts

Upcoming Trainings:

| | |
|-------------------|-----------|
| Bunnell, FL | 3/18-3/20 |
| Daytona Beach, FL | 4/6-4/8 |
| Stuart, FL | 4/29-5/1 |
| Tallahassee, FL | 6/2-6/4 |
| Fort Myers, FL | 6/23-6/25 |
| Tampa, FL | 7/28-7/30 |
| Marathon, FL | 8/11-8/13 |

FL-391 Local Mitigation Strategy Update Manual Workshop

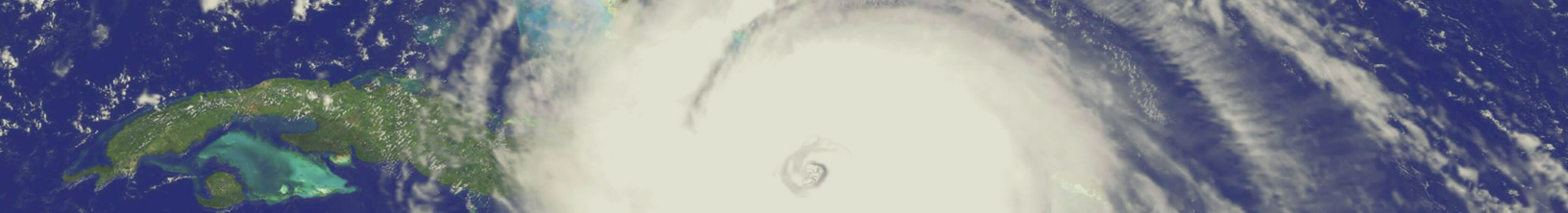
The intent of this workshop is to ensure participants understand the requirements of an LMS update with the help of the Local Mitigation Strategy Update Manual and offers the opportunity for hands on evaluation of their plans. It includes descriptions of each requirement and Florida specific examples.

This class is for anyone who deals at all with mitigation plans at any level, especially those involved with an LMS Working Group

Upcoming Trainings:

| | |
|-----|------|
| GHC | 5/20 |
|-----|------|

Contact your LMS Liaison for more information or to schedule a workshop!



New Employee Spotlight



Evan Tomey

Tracy O'Dell



Cary Helmuth

Jose Colon

Evan and Tracy are new to the Mitigation Finance Unit. Evan is a 24-year veteran of the U.S. Army. He retired in 2018 and relocated to Tallahassee in 2019 after he received a degree in Criminal Justice. Stacy joined the State of Florida in 2008 and has worked with contracts and grants for the Office of the Attorney General, the Department of Juvenile Justice and the Department of Agriculture.

Cary and Jose are new to the Mitigation Technical Unit, as an Environmental Specialist (Cary) and Engineering Specialist (Jose). Cary has a background in Archaeology and has worked for the National Park Service, Southeast Archeological Center. Jose has more than 10 years of experience in disaster recovery including managing FEMA grants, closeouts and being deployed for Hurricane Harvey.

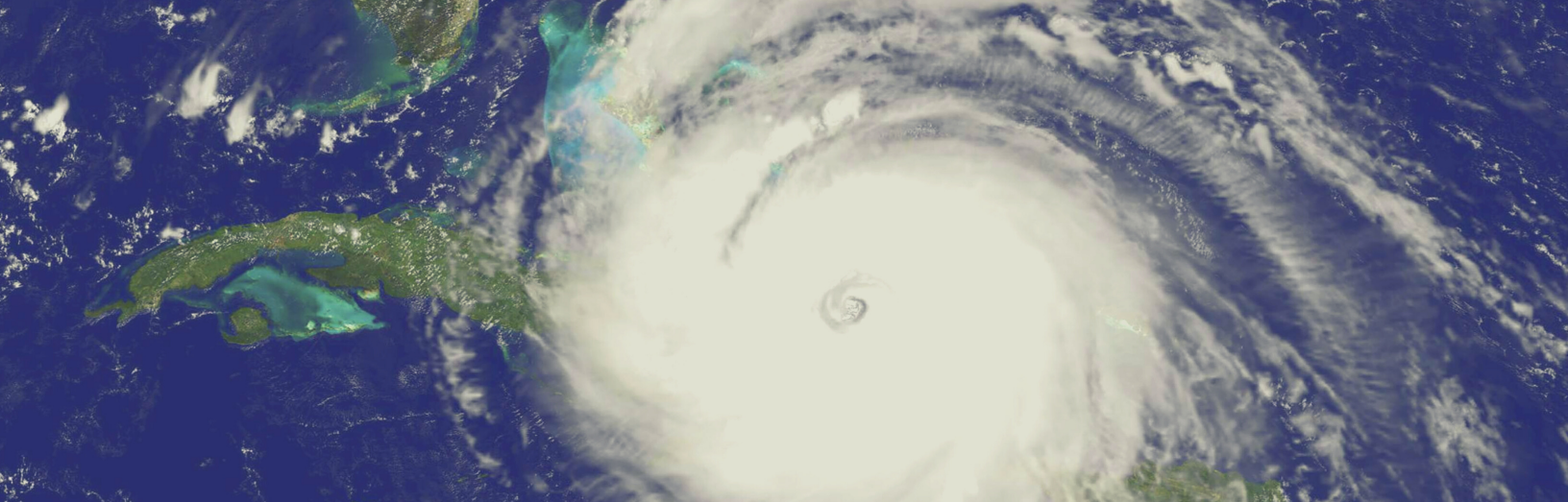
The Cyclone of LMS Updates!

We are entering a Local Mitigation Strategy (LMS) update cycle. All 67 counties in Florida have an approved plan! Each plan must be updated every five years and 48 plans are up for review in 2020 (plus 10 from late 2019). Keep track with us as we work our way through!

County Congratulations!

We want to congratulate Seminole and Indian River on their APA Status, and Palm Beach on completing their update cycle!

- 10 Under Review
- 4 In Revisions
- 3 Approved Pending Adoption
- 1 Approved
- 1 Cycle Complete
- 0 Expired



Check us out on social media!

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

Need More Information?

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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.

