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THE BULLETIN

The Official Newsletter of the FDEM Mitigation Bureau

What's the Buzz?
A Silver Jackets Update

By: Dan Curcio

In December, the Florida Silver Jackets team, led by the Florida Division of Emergency Management and the U.S. Army Corps of Engineers, hosted a webinar with the National Silver Jackets Program and the Institute for Water Resources. The team presented their pilot project, a resilience toolkit and workbook for Columbia and Highlands counties. The documents are being finalized and will be presented to the counties when completed.

Additionally, the team continues to provide an H&H analysis on Lake Martin in the towns of Parker and Springfield. This project is being led by the U.S. Environmental Protection Agency and is intended to help mitigate flooding issues onto Cherry Street, the main street that runs through the two municipalities. It will also assist to improve the water quality and promote greater resilience in an area that is still recovering from Hurricane Michael.

In January, a virtual meeting was hosted to discuss a project proposal for next year. In October, the Army Corps was approached by the Seminole Tribe of Immokalee to address flooding issues stemming from Lake Trafford. This proposal would bring local, state, and federal partners together to further discuss the issues in the area and possible solutions.

The team will hold their first meeting of the year in March to discuss these project updates as well as future project proposals.

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

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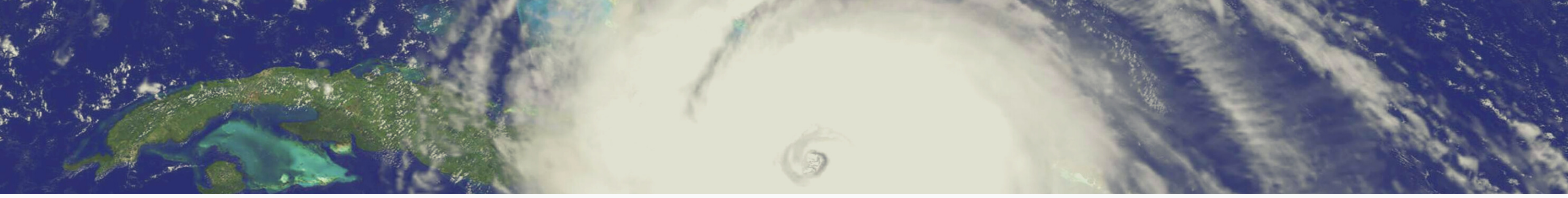


Insurance Insights: A Lesson in Reinsurance

By: Barbara Cartwright

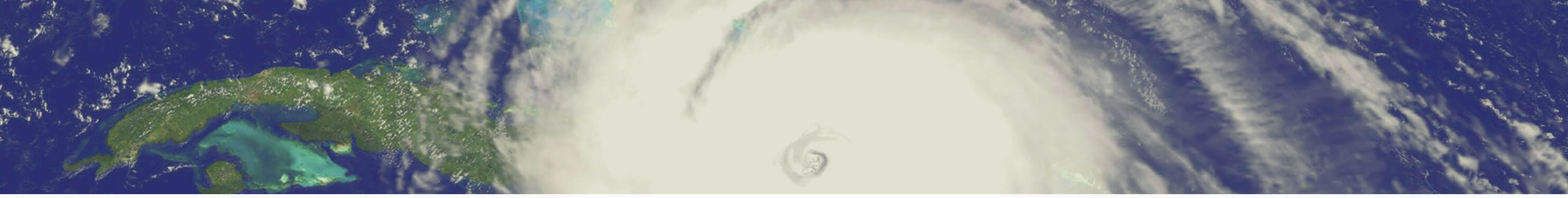
For many, insurance is seen as an inconvenient expense, paying premiums for an intangible product they hope to never use. Despite this, all types of insurance are necessary in the event of a loss. Whether the loss is due to a man-made event, a natural disaster or everyday life, insurance serves as an important tool for mitigation by avoiding financial losses and speeding up recovery.

But did you to know that even insurance companies must purchase insurance? This is called reinsurance. Each year, global losses, insurance claims from normal risks, natural and man-made disasters, litigation and operating expenses all impact the availability and affordability of reinsurance and, thus your personal insurance policies. In the last year, the U.S. has experienced impacts from the outbreak of COVID-19, it's active wildfire season, busiest hurricane season and the recent Midwest winter storms, these events are beyond the normal insurance claims companies experience daily.

Insurance companies don't collect enough premium monies to support multiple major losses in any given year. Like the banking and lending industry, the insurance industry uses underwriting guidelines and actuarial data to determine who/what to insure and at what price and how much exposure the company can financially sustain that year. 2020 taught us that companies cannot anticipate the unusual events that may occur, how their overall solvency may be impacted or what impact the events will have on the global reinsurance market. The insurance company must decide how much it must retain financially for their insured risks in a sense their deductible and then purchase reinsurance for losses over that amount. Therefore, insurance companies must purchase reinsurance every year.

Insurance companies purchase reinsurance from other insurance companies to insulate themselves from the risk of major claim events in a single year. However, even reinsurers cannot singularly take on the amount of financial risk associated with the volume of insurance companies needing reinsurance. That is why reinsurance contracts cede some of the liabilities to other reinsurers. The overall amount of insurance is divided up into layers. For example, one reinsurer may insure the $100-$200M layer; another will insure the $200-$300M layer, et cetera. The layers are then divided up by percentage to other reinsurers to reduce their overall risk and solvency. For example, for Layer 1 ($100-$200M) a reinsurer may take 15% of the amount of insurance and from Layer 2 ($200-$300M) take 25% of that amount. What results is multiple reinsurers spreading their overall risk and protecting their solvency, and the solvency of the insurance company purchasing the coverage.

Understanding reinsurance is important because the Department of Homeland Security and FEMA recently finalized the 2021 reinsurance contracts for the National Flood Insurance Program (NFIP). The NFIP is further embracing the insurance industry along with its principals and guidelines to address the solvency and rates of the program. Keep an eye out for more updates and information on the NFIP's reinsurance program in the next quarterly Bulletin.



Resilience Officers Connect Residents to Resources

Submitted By: Code Enforcement, City of Tallahassee

"If you know your neighbor, then you can help your neighbor." That's the sentiment echoed by City of Tallahassee Resilience Officer Lesa Vause. As a 15-year veteran employee with the City, Vause connects residents with important programs to help them bring their properties up to code.

"My focus as a City Resilience Officer is to serve as a valuable resource coach, connecting tenants, landlords and owners with programs that help them correct code violations and properly maintain their property," Lesa said.

Being a resource to residents has always been at the forefront of the City's Code Enforcement Division, and it was strengthened tenfold in January 2019 when the Division underwent a reorganization. Through this change, Code Enforcement Officers were given the title of Resilience Officers, signifying their expanded roles in helping address community hazards. The division is focused on the community's priorities of public safety, environmental stewardship and economic vitality through the enforcement of codes and ordinances. To accomplish this, Resilience Officers take a proactive, holistic approach to help mitigate vulnerabilities and build strong neighborhoods.

"During an investigation into a complaint about an overgrown lawn, it became clear that the property owner, who was elderly, alone and suffering from mental health issues, couldn't cut her grass," Lesa said. "With some creative collaboration, I was able to connect her with a local church that volunteered to cut her grass on an ongoing basis, bringing the property into compliance and helping the whole neighborhood shine." To maintain the health and safety of our community, the City offers programs to help address hazards and assist property owners with correcting violations. These programs include assistance with lot mowing, home repairs and demolition. The City also offers up to $12,500 to eligible property owners for storm mitigation and home repairs. City Resilience Officers, like Lesa, are all specially trained to help connect property owners to the appropriate program that might help them.

If you're interested in learning more about programs to mitigate code issues, please visit Talgov.com. If you're a Tallahassee resident and you'd like a City Resilience Officer to attend your next neighborhood association meeting to review and explain code requirements, call 850-891-7007 or email code.enforcement@talgov.com.

Increasing Coastal Resilience with New Innovative Tool

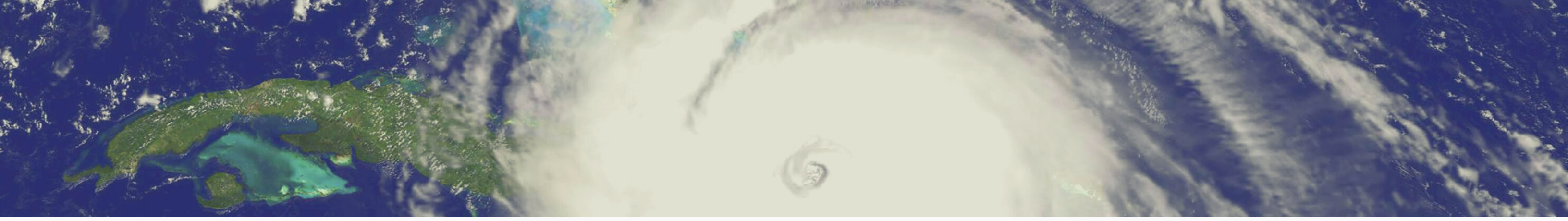
Submitted By: Office of Resilience and Coastal Protection, DEP

The Florida Department of Environmental Protection's Office of Resilience and Coastal Protection has been working on the development of Rule 62S-7, F.A.C. The rule is known as the Sea Level Impact Projection (SLIP) Study Rule and relates to public financing of coastal construction. It requires any public entity that commissions or manages a construction project within the coastal building zone, using funds appropriated from the state, to conduct a SLIP study prior to commencing construction.

In order to meet the requirements of the rule, a web-based tool is being developed for the DEP website. The tool will require users to enter important information about the project, such as critical elevation and design life. Using this information and a variety of scientifically accepted parameters, the tool can be used to perform the SLIP Study. The tool will be useful for entities involved in coastal construction, but will also be open to the public to perform their own SLIP studies for informational purposes.

The tool will provide a selection of adaptation options for contractors and builders to implements to increase the resiliency of coastal construction projects. By using a scientific approach, long-term risks and costs to coastal structures can potentially be avoided and coastal communities will be more prepared for the effects of climate change, specifically rising sea levels.

This rule goes into effect on July 1, 2021. Between now and then, there will be continued stakeholder engagement through a second rule development workshop, as well as refinement of the rule language and continued tool development. We look forward to the implementation of this rule and the innovative tool!



Sun Sets on PDM Grants Program

By: Ian Ohlin and Kristin Buckingham

Since its earliest form as a small congressional pilot project in 1997, the Pre-Disaster Mitigation (PDM) Grant Program provided states, territories, tribal governments and local communities with annual access to federal funds. Unlike most other federal grant programs, these investments were directly aimed at reducing risk prior to the occurrence of disaster events. Since the project launches in 2017, proactive measures that lessen the impact of disasters have repeatedly proven to be a highly cost-effective way to protect life and property.

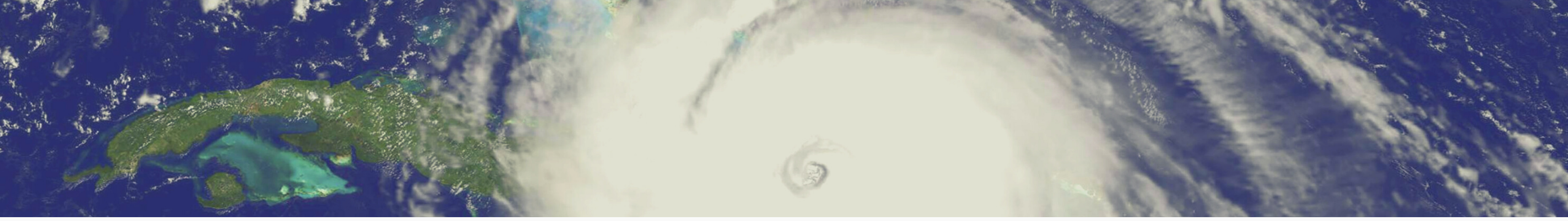
As part of the Disaster Recovery Reform Act of 2018, FEMA has now fully replaced its legacy PDM program with the newly developed Building Resilient Infrastructure and Communities (BRIC) Program. While FEMA has intentionally left guidance vague to allow the new program to adapt to the needs of the nation moving forward, they have identified the applicant actions that will qualify for funding assistance through BRIC. These include capability-and-capacity building activities, mitigation projects and management costs.

A sense of continuity between the new and the old certainly remains, with some aspects of the new program remaining unchanged from its predecessor. For example, BRIC retains the 3-year performance periods of PDM grants as well as the 75/25 federal/non-federal percentage cost share, with a notable caveat that FEMA will now provide 100 percent of funding for management costs.

Along with the roll-out of BRIC, FEMA also released the *Hazard Mitigation Assistance: Mitigation Action Portfolio* to introduce the BRIC program, showcase select innovative projects for different hazards and highlight a wide range of possibilities of eligible projects. Among many others, three of the case studies highlighted are from Florida: Mexico Beach Recovery and Resiliency Partnership, Florida Building Codes and Nicklaus Children's Hospital Hurricane Retrofits. FEMA hopes these project examples inspire stakeholders to think big and bold in addressing natural hazards, while also considering additional benefits that can be achieved beyond reducing economic and human costs from disasters.

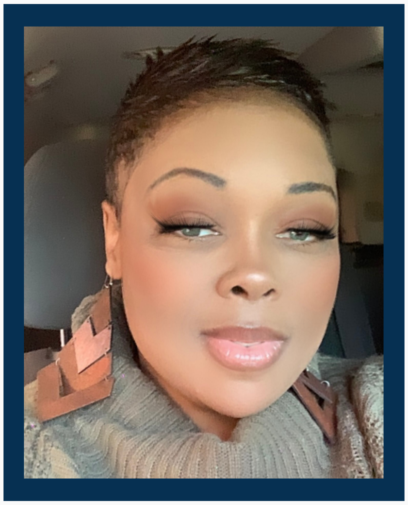
Note: Eligible applicants are encouraged to start preparing BRIC applications for fiscal year 2021 in the fall. Visit the link below to find the Mitigation Action Portfolio and more detailed information about BRIC, including available funding, funding caps, and eligibility information.

https://www.fema.gov/grants/mitigation/building-resilient-infrastructure-communities



New Employee Spotlight

The Mitigation Bureau welcomes its newest team member!



Jamela Reeves has been an FDEM employee for almost two years in the Bureau of Preparedness. She previously served as a Programmatic Reviewer to assist in several state and federal grants. Recently, she transitioned to the Bureau of Mitigation as a Senior Management Analyst I.

Give Jamela a shout-out next time you see her in the hallway!

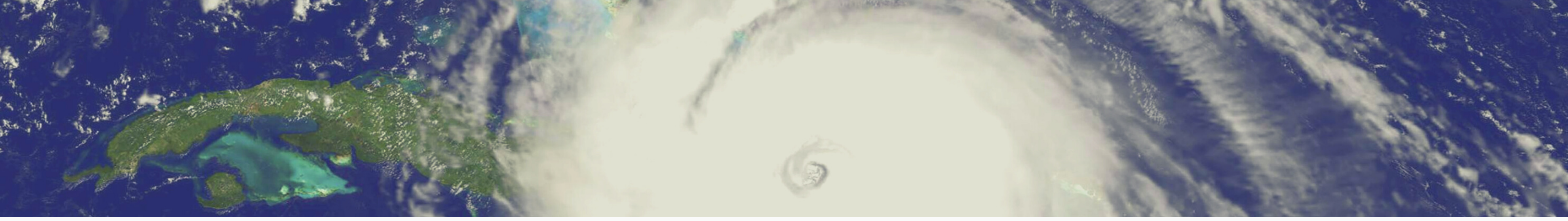
The Cyclone of LMS Updates!

We are in a Local Mitigation Strategy (LMS) update cycle. Each plan must be updated every five years and 48 plans are up for review in 2020 and 2021. Keep track with us as we work our way through!

County Congratulations!

We want to congratulate Charlotte, Citrus, Collier, Columbia, Duval, Escambia, Hardee, Highlands and Pinellas counties on completing their update cycle!

4	Under Review
3	In Revisions
9	Approved Pending Adoption
15	Approved
23	Cycle Complete
4	Expired



#MitigationMonday

The #MitigationMonday social media campaign has been postponed to focus on COVID-19 vaccine outreach. In the meantime, the latest Mitigation Minute from FEMA had some great information about the Florida Building Code.

Two properties side-by-side that demonstrate how stronger building codes can protect properties. Credit: Shutterstock.

To protect its coastline from increasingly strong storms, Florida adopted a statewide building code in 2002 that enacted strict standards to help buildings better withstand the flooding and high winds often associated with hurricanes. According to an analysis done by the Wharton School at the University of Pennsylvania, homes built in the state since the building code's adoption drove total losses from hurricanes down by 72% relative to the homes built in the decade prior to implementing the new code. By having a base statewide building code, communities can then develop building standards that are tailored to mitigate their location-specific risk. Today, according to the Insurance Institute for Business & Home Safety, Florida has the strongest residential building code among 18 coastal U.S. states.

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 Building Resilient Infrastructure and Communities 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.