Mitigate FL
4th Quarter Meeting

Tuesday December 10, 2019
Kelley Training Room
1:00-2:00 pm

Audio Information
Number: 1-888-585-9008
Conf Room ID: 258-740-256
For Our Friends on the Phone
Please make sure your phone is muted during the meeting.

To mute / unmute your phone press *2.

Please DO NOT put your phone on hold.
The Florida Division of Emergency Management

Agenda

- F.S. 252.3655 Annual Report
- DEO Update
- FAC 27P-22 Updates
- HMGP Update
- DRRA and BRIC Updates
- Insurance Sector Update
- Mitigation Outreach Campaign
- Silver Jackets
- LMS Updates
- The Bulletin
Annual Report
F.S. 252.3655
Community Development Block Grant - Mitigation (CDBG-MIT)

Florida Department of Economic Opportunity
Office of Disaster Recovery
AGENDA & GOALS FOR CDBG-MIT

• Introductions
• CDBG-Mitigation Overview
• State Action Plan Development
• Activities Eligible and Ineligible for Funding
• Frequently Asked Questions
• Learn More
• Conclusion
Florida Department of Economic Opportunity

- State partner of U.S. Department of Housing and Urban Development (HUD)
- Administers multiple HUD grant programs, including CDBG

Office of Disaster Recovery

- Administering more than $1.4B in CDBG-DR funding for hurricanes Hermine, Mathew and Irma
- Preparing for $735M in committed but not yet released CDBG-DR for Hurricane Michael
- And CDBG-MIT $633M
CDBG – MIT OVERVIEW

• Funds originally announced: April 2018
• Florida allocation: $633,485,000
• Federal Register Notice Published: August 30, 2019
  ➢ FR-6109-N-02
• In total, 51 Florida counties are currently eligible for CDBG-MIT funding.
  ➢ Due to 2016 and 2017 (Hurricanes Hermine, Matthew, and Irma) disasters
• CDBG-MIT state action plan due to HUD: **February 3, 2020.**
• State has 12 years to expend all CDBG-MIT funding.
CDBG – MIT TIMELINE

**Phase 1: Action Plan Development**
- Draft Action Plan
- Community Partner Outreach
- Public Comment Period
- Submit Action Plan to HUD

**Phase 2: Program Design**
- Activate Citizen Advisory Committee
- Develop Policies and Procedures
- Design Application for Programs
- Develop Scoring Criteria

**Phase 3: Application Cycle**
- Open Application Cycle
- Applicant Technical Assistance
- Score Applications
- Announced Awards

**Phase 4: Implementation**
- Award Funding
- Execute Grant Agreements
- Technical Assistance
- Monitoring

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**Ongoing Stakeholder Outreach**
CDBG-MIT FUNDING

- At least 50% of funds must be spent on mitigation needs in HUD-designated Most Impacted and Distressed (MID) areas

- Remaining funds can be spent in State-designated Most Impacted and Distressed (MID) areas

- 50% minimum spending to benefit low-to-moderate income (LMI) communities

- 50% minimum required funding expended in 6 years

- 100% must be expended in 12 years
• DEO is seeking to increase the entire state’s resiliency to disasters.

• To accomplish this goal, DEO is planning to submit a waiver to HUD seeking to make the entire state eligible for CDBG-MIT funding.
• DEO will lead the state’s efforts to create the federally required State Action Plan
  ➢ Provides a high-level strategy for how the funding will be used to address eligible communities’ disaster mitigation needs.
  ➢ Will be developed in partnership with state and local partners involved in mitigation and resiliency efforts.

• **Action Plan is due February 3, 2020**
  ➢ Public Comment = 45 days
  ➢ HUD review = 60 days after submission

• **Requirements**
  ➢ Risk-Based Needs Assessment
  ➢ Community Participation Strategy
  ➢ Eligible and Ineligible Activities
The risk assessment provides the **factual basis** for activities proposed in the mitigation strategy that will reduce losses from identified hazards. It makes a **clear connection** between the **vulnerability** and the **proposed hazard mitigation actions**.

- Flooding
- Hurricanes/Tropical Storms
- Severe Storms
- Coastal Erosion
- Wildfires

Community lifelines enable the **continuous operation** of government functions and critical business and is essential to **human health and safety** or economic security. In our risk assessment, **identifying gaps and vulnerabilities** of these critical services will inform our mitigation strategy.
CITIZEN PARTICIPATION

- From May to November of 2019, DEO launched CDBG-MIT survey to generate feedback from Florida communities regarding their mitigation needs and priorities
  - 7 regional workshops
  - Planned webinars
  - Published the action plan and opened for public comment
  - Will make the action plan and any amendments accessible online
ELIGIBLE ACTIVITIES

Infrastructure
- Regional investments in risk reduction from hazards to develop disaster-resistant infrastructure
- Multi-use infrastructure
- Green/natural mitigation infrastructure development

Planning
- “Development of modernized and resilient building codes and land use plans.”
- “Integration of mitigation planning with other local and regional mitigation community development, land use, and other plans”
- “Upgrade mapping, data, and other capabilities to better understand evolving potential disaster risks.”

CDBG-MIT as match
- Meeting matching requirements, shares, or contribution for other Federal programs
  ➢ Includes FEMA and USACE (federal project max contribution $250,000)
INELIGIBLE ACTIVITIES

• Funding for buildings used for the general conduct of government

• Emergency Response Services (ERS)
  ➢ Funds **may** be used to enhance the resilience of facilities

• Forced mortgage payoff

• Enlargement of dam or levee beyond original design

• Assistance to private utilities
ADDITIONAL CONSIDERATIONS

• Promote local and regional long-term planning and implementation (including development and enforcement of building codes)

• Promote coordination and leveraging of funds

• Promote natural infrastructure

• Ensure construction standards

• Describe plans for long-term operation and maintenance

• Assure that construction costs are reasonable
Interagency Coordination

- Collaboration and coordination is key to ensuring the resiliency of our state.
- We value all input and expertise to support resiliency initiatives at all levels.
FREQUENTLY ASKED QUESTIONS

Q. Is the undergrounding of power lines/utilities eligible?
A. Possibly. Please note, however, that the Federal Register prohibits assistance to private utilities without a waiver from HUD.

Q. When would we realistically have access to grant funds?
A. Information about the application process will be posted after HUD approves the State Action Plan. The State Action Plan is due to HUD on February 3, 2020. HUD will then have 60 days to approve or deny the plan. Once the plan is approved, DEO will work with HUD to complete a grant agreement which can take several months.

Q. Is there a match requirement?
A. At this time, DEO does not anticipate requiring a local match to receive funds. CDBG-MIT funding can be used as local/state share of federal funding if projects meet mitigation criteria.

Q. Does a project or program need to be on the LMS mitigation list?
A. No, a project or program does not need to be on the LMS mitigation list to receive funding.

Q. Do infrastructure projects need to be shovel ready?
A. No, infrastructure projects do not need to be shovel ready to receive funding.

Q. How is the Risk Assessment being developed?
A. As directed by HUD, the Risk-Based Mitigation Needs Assessment uses the SHMP (gathered from LMS groups) as the basis for quantitively and qualitatively supported data. Federal data sources from FEMA, HUD, and NOAA inform historic damage patterns, demographic information, and statistical information. State agency reports and plans have also been reviewed for relevant information. Additionally, peer-reviewed papers are used to support hazard descriptions and are considered for information regarding past hazard events.
To learn more about the DEO Office of Disaster Recovery and programs available to disaster-impacted communities, visit:

www.RebuildFlorida.gov

Email: cdbg-mit@deo.myflorida.com
FAC 27P-22
Updates
FAC 27P-22 Updates

- Clarifying language
- Streamlining processes
HMGP Updates
Recent Disasters

- DR-4280 Hermine: 60% of funding approved*
- DR-4283 Matthew: 39% of funding approved
- FMAG-5178 2017 Wildfires: 42% of funding approved
- DR-4337 Irma: 25% of funding approved
- DR-4399 Michael: *application period open*

Approved: FDEM and FEMA approved project and allocated funding to be available for reimbursements for those projects
Irma (DR-4337)

- Continue to respond to Requests for Information from state reviewers
- Continue to keep the line of communication between the local point of contact and the reviewers so that all correspondence is documented for the project
Notice of Funding Availability is out

Application Deadline: March 10th, 2020

Tell your friends!
• The 12-month lock-in has been released and is on our website
• Project Worksheets have been updated
  • A new worksheet for Utility Mitigation has been added
• Read the entire NOFA

https://floridadisaster.org/dem/mitigation/hazard-mitigation-grant-program/
Important Information for DR-4399

• Applicant Workshops currently scheduled for December
  • Gulf – Monday, December 9, 2019
  • Jackson – Tuesday, December 10, 2019
  • Calhoun – Wednesday, December 11, 2019
  • Gadsden – Friday, December 13, 2019
  • Leon – Monday, December 16, 2019
  • Bay – Tuesday, December 17, 2019

Additional details are available on the State’s HMGP website under the Hurricane Michael tab
# HMGP Contacts

## Program Eligibility

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone Number</th>
<th>Email Address</th>
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<tbody>
<tr>
<td>Kathleen Marshall</td>
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<tr>
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## Technical

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<tr>
<th>Name</th>
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<tbody>
<tr>
<td>Luz Bossanyi</td>
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<td><a href="mailto:Luz.Bossanyi@em.myflorida.com">Luz.Bossanyi@em.myflorida.com</a></td>
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## Environmental

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<tr>
<th>Name</th>
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<tbody>
<tr>
<td>Paula Catledge</td>
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## Engineering

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<tr>
<th>Name</th>
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<tbody>
<tr>
<td>Claudia Purser</td>
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DRRA and BRIC
## DRRA Updates

<table>
<thead>
<tr>
<th>DRRA Section</th>
<th>Topic</th>
<th>Status</th>
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</thead>
<tbody>
<tr>
<td>Sec. 1205</td>
<td>Eligible Activities under HMGP and PDM (wildfire and windstorms)</td>
<td>In Progress</td>
</tr>
<tr>
<td>Sec. 1206</td>
<td>Code Administration &amp; Enforcement Eligibility under Public Assistance</td>
<td>In Progress</td>
</tr>
<tr>
<td>Sec. 1215</td>
<td>HMGP Management Costs</td>
<td>Implemented</td>
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<tr>
<td>Sec. 1220</td>
<td>Unified Federal EHP Review</td>
<td>In Progress</td>
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<tr>
<td>Sec. 1231</td>
<td>HMA Acquisition Guidance</td>
<td>Implemented</td>
</tr>
<tr>
<td>Sec. 1234</td>
<td>Building Resilient Infrastructure and Communities</td>
<td>In Progress</td>
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<tr>
<td>Sec. 1235(a)</td>
<td>Expanding Eligible Mitigation Activities</td>
<td>In Progress</td>
</tr>
<tr>
<td>Sec. 1240</td>
<td>Report on Insurance Shortfalls</td>
<td>In Progress</td>
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DRRA Updates

• FEMA is developing the BRIC grant program to replace PDM in 2020
• Target:
  • Spring 2020 – issue guidance for public comment
  • Summer 2020 – publish NOFO
  • Fall 2020 – open application period
• We will pass information along as we receive it
DRRA Updates

• No guidance on eligibility yet
• But think big!
• Infrastructure
• Projects that aren’t typically eligible under HMA programs
• Push boundaries so we can set example
Insurance Sector Update
NFIP Status

• NFIP authorized until 12/20/2019

• Congress has twelve (12) or more appropriations bills in play, but it’s uncertain whether the bills will be voted on or another short-term spending Continuing Resolution will be passed

• It’s anticipated that Congress won’t fully address reforms to the program
The National Flood Insurance Program (NFIP) is redesigning its risk rating system by leveraging insurance industry best practices and current technology to deliver rates that are fairer, easier to understand, and better reflect a property’s unique flood risk.

Risk Rating 2.0 will fundamentally change the way FEMA rates a property’s flood risk and prices insurance. The current rating methodology has not changed since it was first developed in the 1970s. But since then, technology has evolved and so has FEMA’s understanding of flood risk.

Additionally, the current rating methodology is heavily dependent on the 1-percent-annual-chance-event (100 year), while Risk Rating 2.0 will incorporate a broader range of flood frequencies. FEMA will be pairing state-of-the-art industry technology with the NFIP’s mapping data to establish a new risk-informed rating plan. Catastrophe models, in combination with the ability to leverage the NFIP’s mapping data, will provide a better and more comprehensive understanding of risk at both the national and local level.
NFIP Policy Rates – New and Renewal

• This fall, FEMA announced beginning on April 1, 2020, renewal premiums will increase an average of 11.3%
  • Does not include the Homeowner Flood Insurance Affordability Act (HFIAA)* Surcharge or the Federal Policy Fee (FPF)**
  • Nearly 80% of policyholders already pay a full-risk rate and therefore will not experience this rate increase
• The Severe Repetitive Loss (SRL) premium is increasing to 10% for all policies covering properties with that designation
• FEMA also announced that annual premium increases of 14.9% for Preferred Risk (PRP) policies and 14.8% for newly mapped procedure policies will become effective on January 1, 2021.

*HFIAA surcharge is a flat fee applied to all policies based only on the occupancy type of the insured building. This fee is not associated with the flood zone in which the building is located or the construction date of the building. It also applies to a renter’s contents-only policy based on the policyholder’s occupancy of the building or unit.

** The Federal Policy Fee as a flat charge you must pay on each new or renewal policy to defray certain administrative expenses incurred in carrying out the National Flood Insurance Program.
Committees in the National Association of Insurance Commissioners (NAIC) and the National Council of Insurance Legislators (NCOIL) are each working on the further development of the private flood insurance market. Both groups are recognizing the role insurance agents should play in educating policyholders on pricing of NFIP and private market flood policies. NCOIL is drafting a model act on Private Flood Insurance. The act includes a requirement that “producers” notify applicants that flood policies – public and private – exist.

Florida’s legislative session begins in January 2020. Among the 1500 bills filed are: SB 710 – Florida Building Code; HB 529 and SB 898 Florida Guaranty Association and SB 18 Seller’s disclosure. All of these bills could have some impacts for Emergency Managers and, therefore, we will continue to follow up and report on them.
Private Flood Insurance in Florida

Florida has consumer education and protection statutes in place, such as:

F.S. 627.715 (8)  An agent must provide a written notice to be signed by the applicant before the agent places flood insurance coverage with an admitted or surplus lines insurer for a property receiving flood insurance under the National Flood Insurance Program. The notice must notify the applicant that, if the applicant discontinues coverage under the National Flood Insurance Program which is provided at a subsidized rate, the full risk rate for flood insurance may apply to the property if the applicant later seeks to reinstate coverage under the program.

F.S. 627.7011 (4)(b)  An insurer that issues a homeowner’s insurance policy that does not provide flood insurance coverage must include with the policy documents at initial issuance and every renewal, in bold type no smaller than 18 points, the following statement:

“FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER’S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.”
**Admitted insurer** is an insurance company that has been formally admitted/licensed to operate by the State Insurance Commissioner where the company operates. Admitted insurers are subject to various state laws that govern organization, capitalization, policy forms, rate approvals, and claims handling.

**Surplus lines** insurer is an insurance company authorized but not licensed to do business in a given state. Surplus lines insurance protects against a financial risk that an admitted insurance company take on. While not as thoroughly regulated by the state as admitted insurers, surplus lines insurers must meet certain state requirements including solvency, financial evaluation, and reporting.

**Florida Insurance Guaranty Association (FIGA)** establishes and maintains a service-oriented operation for processing covered claims of insolvent admitted insurer members. FIGA is a nonprofit corporation created by the Florida Legislature in 1970. FIGA services pending claims by or against Florida policyholders of member insurance companies which become insolvent and are ordered liquidated. FIGA's membership is composed of all Florida licensed direct writers of property or casualty insurance.
Questions or Need Assistance?

Barbara Cartwright
Barbara.Cartwright@em.myflorida.com
(850) 815-4510
Mitigation Outreach Campaign
Mitigation Outreach Subcommittee

- Outreach Toolkit January 2020
  - Our social media content will be available so you can share the same content on the same day or on your own schedule
  - Twitter and Facebook content
  - Available quarterly

- Long term goal of including different types of mitigation outreach materials
Mitigation Monday Social Media

3 September Posts (Flood Insurance/NFIP)

- Reached: 19,092
- Engagements: 615

MYTH
Flood damage is covered by homeowners insurance.

FACT
Homeowners insurance policies typically do not cover flood damage.

The National Flood Insurance Program was created to fill the gap in the private market. This insurance can be purchased through an insurance agent or company.

FEMA

September 16, 2019

#MitigationMonday Make sure your property is prepared and that your insurance coverage will cover flood damage. Contact your insurance agent and make sure your policy covers flood damage.
4 October Posts (Fire & Wildfire Mitigation)

- Reached: 30,130
- Engagements: 981

_Monday, October 21, 2019_

#MitigationMonday Take a walk around your home to see what your three home ignition zones look like. Making minor adjustments, like using non-combustible mulch options (stone or gravel), maintaining vegetation and using fire-resistant building materials can increase the chances of your home surviving a wildfire. Visit Firewise.org for more information.
Monday, November 25, 2019

#MitigationMonday Hurricane season officially ends on November 30th. While it is unlikely that a hurricane will occur beyond this date, it is still possible. Take time during the offseason to start an emergency fund, plan for the next hurricane season and strengthen your home through several mitigation techniques. For more information visit our website at www.floridadisaster.org.
Questions or Comments?

• Mitigation Monday is now also on Twitter!
• Please Like/Follow FDEM on Facebook and Twitter
  • Twitter: @FLSERT
  • Facebook: Florida Division of Emergency Management

For any additional questions, suggestions, or comments please contact:
Kristin Buckingham
Kristin.Buckingham@em.myflorida.com
Silver Jackets
Florida Silver Jackets Team

- Final meeting of 2019
  - How do we make the state more resilient?
  - Participation from state and federal partners
- Continue with Listening Sessions from partner agencies
- Next team meeting - Early 2020
Florida Silver Jackets Team

- Community Resilience Assistance Pilot Project
  - Army Corps of Engineers awarded funding
  - Kickoff meetings on December 11th and 16th
  - Partners from state and federal agencies
Florida Silver Jackets Team

- 2020 Interagency Flood Risk Management Training
- Feb. 25-28
- Attending with USACE partners
- Enhance capability to deliver integrated and adaptive approaches to flood risk management
Florida Silver Jackets
Many Agencies / One Solution

For more information on Silver Jackets:
Daniel.Curcio@em.myflorida.com
LMS Updates

• Approved Plans
• Approvable Pending Adoption (APA)
  • Hardee County
• Under Review
  • Seminole County
• In Revisions
  • Collier County
  • DeSoto County
LMS Updates

• Updated Florida Review Tool
  • Available on website, SharePoint, or via email
LMS Updates

- LMS Annual Updates
  - Memo sent: 12/2/2019
  - Send to your Liaison
  - Due January 31, 2020
Upcoming Trainings

• G-393: January 28 – 30, 2020 in Leon County – FULL
• G-393: February 4 – 6, 2020 in Broward County – FULL
• G-393: April 29 – May 1, 2020 in Martin County
• G-393: June 2 – 4, 2020 in Leon County

• If you would like to request or host a class for 2020, please let us or your T&E specialist know now.
The Bulletin
The Bulletin

• What’s the Buzz? A Silver Jackets Update
• Insurance Insights: Flood Risk and Flood Insurance in the US
• The Ebb and Flow of King Tides
• No Code. No Confidence Toolkit Available for Download
• What’s Your Role in Planning Florida’s Transportation Future?
Countsies – please ensure you submit LMS annual update by 1/31/2020

State Agencies – If you have edits to 252.3655 F.S. Annual Report please send them immediately

Meeting notes and materials will be available online

Next Mitigate FL Meeting
  • Tuesday, March 10, 2020
  • 1:00 pm – 2:00 pm
  • Kelley Training Room, FDEM
Questions or Comments?

For any additional questions, suggestions, or comments please contact:

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850-879-0872