Mitigate FL
2nd Quarter Meeting

Tuesday, June 11, 2018
Kelley Training Room
1:00-2:00 pm

Audio Information
Number: 1-888-585-9008
Conf Room Number: 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.
Agenda

- DRRA Overview
- State Agency Actions
- HMGP Update
- Insurance Sector Update
- DEP Dam Safety Office
- LiDAR Project Update
- Mitigation Outreach Subcommittee
- Silver Jackets
- LMS Updates
- The Bulletin
Disaster Recovery Reform Act Overview
Disaster Recovery Reform Act (DRRA)

- Wildfire Prevention (Section 1204)
- Expand Eligible Wildfire Activities (Section 1205)
- Code Implementation and Enforcement (Section 1206)
- Management Costs (Section 1215)
- National Public Infrastructure Pre-Disaster Hazard Mitigation (Section 1234)

https://www.fema.gov/disaster-recovery-reform-act-2018
HMGP-Post Fire (Sec. 1204)

- HMGP will be granted when a state receives an FMAG
- Standard amount per FMAG for Enhanced states – $566,667
- Funding is intended to be used for wildfire mitigation in areas that received the FMAG
New eligible activities include:

- Reseeding ground cover with quick-growing native species
- Mulching with straw or chipped wood
- Constructing straw, rock, or log dams in small tributaries to prevent flooding
- Placing logs and other erosion barriers to catch sediment on hill slopes
- Installing debris traps to modify road and trail drainage mechanisms
- Modifying or removing culverts to allow drainage to flow freely
- Adding drainage dips and constructing emergency spillways to keep roads and bridges from washing out during floods
- Planting grass to prevent the spread of noxious weeds
- Installing warning signs
- Establishing defensible space measures
- Reducing hazardous fuels
- Mitigating windstorm damage, including replace or installing electrical transmission or distribution utility pole structures with poles that are resilient to extreme wind and combined ice and wind loadings for the basic wind speeds and ice conditions associated with location
- Removing standing burned trees
- Replacing water systems that have been burned and have caused contamination
Code Enforcement and Implementation (Sec. 1206)

Authorizes FEMA to provide assistance for:

- Building code and floodplain management ordinance administration and enforcement, including inspections for substantial damage compliance
HMGP Management Costs (Sec. 1215)

- Expands definition to include both direct and indirect administrative expenses
- Establishes new rates:
  - Recipient: up to 10%
  - Sub-recipient: up to 5%
- Applies to DRs after August 1, 2017
- Management costs are now 100% federal share
- MUST follow 2 CFR Part 200
- Interim Guidance: FEMA Policy # 104-11-1
- More FEMA guidance expected
- Has NOT been implemented by FEMA yet
• 6% of disaster expenses will fund new grant program
• BRIC will replace PDM beginning in FY 2020
• Large infrastructure mitigation projects
• FEMA has not yet developed guidance for eligibility, allocations, management, etc.
FEMA has requested public comment via:

- IdeaScale: [https://fema.ideascale.com/a/campaign-home/61112](https://fema.ideascale.com/a/campaign-home/61112)
- Email: BuildBRIC@fema.dhs.gov

June 2019 Webinar Series
- [https://www.fema.gov/drra-bric](https://www.fema.gov/drra-bric)
State Agency
Mitigation & Resiliency Actions
Post-Hurricane Michael
• Enhancements to Emergency Status System database to ensure ability to communicate with facilities during emergencies, including information related to generator and fuel status
• Developing new program to allow for Civil Money Penalties (fines) to be reinvested in other facilities during or after emergency events, which may include mitigation
• Continuing to monitor and assess compliance with new laws requiring emergency power plans and acquisition of sufficient alternate power source (generators) to ensure temperature control in case of power loss
State Agency Actions – APD

• Sunland Campus, Marianna
  • Requested utilities to be moved underground
  • Pursuing project to install a 2 megawatt generator onsite
• Tested portable generator and communications device which would be needed to ensure continuity of services
State Agency Actions – DEO

• Dislocated Worker Emergency Grant – $7.9 million for workers affected by Hurricane Michael
  • Many temporary jobs involve demolition, repair, renovation, and reconstruction of damaged structures
• Community Planning Technical Assistance Grants
  • Provides grants to assist communities in creating economic development strategies, including critical local planning issues, involving mitigation
  • $25,000 to City of Mexico Beach to revise its Land Development Code to ensure redevelopment in community will include resilient building standards, while not changing the character of the community
State Agency Actions – DEO

- Florida Small Cities Community Development Block Grant
  - Blountstown – $700,000 for replacement of water lines, installation of new sewer lines, and construction of new stormwater facilities
  - DeFuniak Springs – $700,000 for replacement of sewer lines, installation of manholes, and replacement of water treatment plant’s chlorine analyzer
  - Port St. Joe – $511,500 for replacement of sewer lines and repaving streets
State Agency Actions – DEO

• Building Construction Technology Program
  • $500,000 to train a highly skilled workforce in construction occupations to assist in recovery efforts
• Community Action Agencies
  • Nearly $1 million to help CAAs provide services, including providing generators
• Florida Job Growth Grant Fund
  • Eligible projects include public infrastructure such as transportation and utilities needed to support economic development
State Agency Actions – DEO

• Rebuild Florida/CDBG-DR
  • $448 million in CDBG-DR funding announced for Florida communities affected by Hurricane Michael
  • Federal government has not yet published required federal guidance to release the announced funding
  • Launched online survey to determine long-term recovery needs and challenges
  • Developing State Action Plan for Disaster Recovery which focuses on three sectors: housing, the economy, and infrastructure
State Agency Actions – DOEA

• Disaster Recovery Reserve
  • Allowed transfer of funds from DOEA to impacted Area Agencies on Aging (AAAs)
  • Funding supported response and recovery needs
  • This was an innovative solution that will continue to make the AAAs and elderly populations more resilient post-disaster

• Risk Assessment Maps
  • Developed post-impact to identify areas with elders 65+ including those below the poverty line, with probable Alzheimer’s, presence of a disability, or 85+ years
  • Focused efforts on these areas
  • Possible future project with AmeriCorps and AAAs to increase elder preparedness and resiliency
State Agency Actions – DEP

• Revolving Fund Disaster Assistance for Drinking and Waste Water Facilities
  • Assisted with short-term solutions for waste water facilities that were non-operational post-impact
• FlaWARN allowed for 75 crews to assist 104 water and waste water facilities, including deploying 121 generators
• 12 State Park Strike Teams for long-term restoration
• Identified funding to update StormTracker, statewide waste and water facility tracking system
• Assisting Florida Rural Water Association with generator maintenance
State Agency Actions – DOH

- Jacksonville State Lab Flood Mitigation
  - Installing flood gates in main electrical HVAC building
  - Base floor elevation of building is below the 100-year flood elevation
  - Proposed gates will create at least 1 foot of freeboard above the 100-year flood elevation
- DOH Central Office Building Generator
  - During incident response, most ESF 8 staff operate from this building
  - Generator would allow continuity of operations
  - If installed, the DOH network hub would be relocated to this building to ensure resiliency of the DOH IT network
State Agency Actions – DOH

• Health Care Facility Recovery Plan
  • Hospitals severely damaged in 2017 and 2018 due to hurricanes
  • Healthcare infrastructure is at risk
  • DOH is proposing a plan to address solutions to ensure continuation of healthcare delivery post-disaster

• Deployable Medical Surge Asset
  • DOH is considering developing a medical surge asset, to support damaged hospitals post-impact
  • Increase community resiliency by keeping healthcare workforce and the public in the area
State Agency Actions – DOH

• DOH IT Network Upgrades
  • Expand capacity and improve connectivity for county health departments (CHDs)
  • CHDs would not have individual servers on location, but rather use DOH Central Office servers
  • DOH and CHDs will be more resilient because localized damage will not impact local response

• County Health Department Facility Projects
  • Hurricane Crisis Cooperative Agreement, under the CDC, providing for installation of whole facility generators at six Florida CHDs
  • Hendry County Health Department recently mitigated against wind
State Agency Actions – DJJ

• Bay County – Regional Juvenile Detention Center
  • Property has severe drainage problems
  • DJJ was preparing a mitigation project when Hurricane Michael hit
  • Facility sustained major damage, including damage to the fence, roof, HVAC systems, and a skylight
  • DJJ incorporated the drainage project into the repairs
  • Anticipated completion date: Summer 2019
State Agency Actions – DOS

- Compliance and Review Program
  - Expedited responses for issues affecting historic properties and archaeological sites in impacted area
  - Expedited review of PA and IA projects
  - Consultation with Tyndall AFB regarding timber salvage, debris removal, and demolition projects that are in areas with sensitive archaeological and historic resources
  - Technical assistance regarding proper treatment of Hurricane Michael damaged historic structures and archaeological sites
- Architectural Preservation Services
  - Technical assistance regarding Hurricane Michael damaged historic buildings
State Agency Actions – DOS

- Florida Main Street Program
  - Met with impacted Main Street Executive Directors, assessed damage, and provided technical assistance
  - Looking at incorporating resiliency and hardening policies
  - Continuing to encourage these communities to review existing Comp Plans and land development regulations to incorporate mitigation and resiliency
- Historic Preservation Grant Program
  - Developed a statewide preservation priority list for projects that support efforts to study or protect historic resources at risk
- Florida Master Site File
  - Shared historic and archaeological site information with FEMA to assist with identifying damaged properties or those at risk during response/recovery
State Agency Actions – DOS

- Archaeological Research
  - Program to assess, protect, and mitigate damage to archaeological resources in vulnerable coastal and riverine environments
    - Assisted with stabilization of damaged crypts at a cemetery
    - Consulted on damaged museum collections
- Underwater Team
  - Visited newly exposed shipwrecks on Dog Island and educated communities about how to report archaeological sites post-disaster and importance of protecting Florida’s shared cultural heritage
  - Dive Partners assessed impact of Hurricane Michael on Panhandle Shipwreck Trail
    - This process increased interest in the program
State Agency Actions – DOT

- State Highway System
  - Multiple sections near Gulf of Mexico suffered extensive erosion due to wave action and storm surge
  - Travel lanes, paved shoulders, and roadside slopes were completely washed out
  - It was noted during damage assessments that sections where articulating concrete block (ACB) revetment systems were in place sustained little to no damage
    - These sections were installed in 2007 as a mitigation feature to prior recovery funding
    - Greatly reduced cost of repair
    - Repairs funded by Federal Highway Administration (FHWA)
State Agency Actions – DOT

- Bay County SR 30
  - Damage varied from destroying both travel lanes and beachside shoulder, to minimal impacts of only front slope erosion
  - It was noted that the road would have greater resilience if ACB was incorporated
- Bay County SR 30 from west of Saltcreek Bridge to Gulf County line
  - Repairing varying degrees of roadway and shoulder failure
  - Vegetation and habitat adjacent to roadway significantly helped protect the roadway infrastructure
  - Areas that had full travel lane breaches were chosen for adding ACB to shoulder area along the coast
  - Areas with shoulder damage only are being repaired with Bahama rock and sand
  - Repairing sea wall adjacent to a bridge and reinstallation of guardrail
State Agency Actions – DOT

- Gulf County SR 30E from SR 30A to 0.6 miles north of rock revetment
  - Repairing roadway failures varying from minor shoulder failures to full typical section failures
  - Certain areas were approved to add ACB under the grass shoulder area
  - Graded aggregate base was utilized to provide full depth base under road and shoulder
  - Bahama rock utilized to ensure shoulder stabilization above buried ACB
State Agency Actions – DOT

• Franklin-Bay counties SR 30 from Franklin County line to Bay County line Washout Repair
  • Repairing roadway failures, varying in magnitude
  • ACB utilized to better protect roadway from failure again
  • Riprap rubble was added along approach to bridges to better armor the slope adjacent to structures
  • ACB utilized where roadway washouts occurred, but areas with only shoulder washouts were repaired to existing conditions
State Agency Actions – DOT

- Franklin County SR 30 from west of Apalachicola Bay Bridge to Ochlockonee Bay Bridge
  - Repairing shoulder and roadway failures
  - US 98 in Franklin County performed well due to previous mitigation with ACB and sheet pile walls
  - Damage that occurred was in areas where no ACB existed or the block was not continuous (at a cross drain location)
  - Repairs included installation of new ACB and reconstructing concrete flumes, guardrail, and cable barrier
State Agency Actions – DEM

• Floodplain
  • Assisted locals with substantial damage estimates

• HMGP
  • Answering questions about forthcoming HMGP funds
  • Prepared NOFA; waiting for FEMA approval before publishing
  • Preparing to hold applicant briefings in impacted areas

• Planning
  • Reached out to impacted counties to determine type of assistance they anticipated needing and attended LMS meetings

• Recovery
  • Encouraging applicants to incorporate 406 mitigation
• Approved Rate/Billing Adjustments for energy and wastewater utilities
• Outreach events and materials include mitigation information, such as storm shutters and portable generators
• Electric utility storm hardening – annual updates
  - http://www.floridapsc.com/ElectricNaturalGas/ElectricDistributionReliability
• Florida’s Electric Utility Hurricane Preparedness and Restoration Actions 2018
State Agency Actions – NW Florida WMD

• Technical assistance regarding removing stream blockage from storm debris to prevent flooding
• Conducted H&H modeling of effects of debris in channels and floodplains in Econfina Creek and Chipola River
• Debris management considering critical fire line management
State Agency Actions – NW Florida WMD

• Technical assistance to FEMA to establish Advisory Base Flood Elevations for impacted coastal areas in Bay and Gulf counties to aid in rebuilding efforts
  • Gulf County: BFE + 2 feet freeboard
  • Port St. Joe: BFE + 1 foot freeboard
  • Bay County and communities: using draft preliminary DFIRMs + 1 foot freeboard
  • City of Mexico Beach: new 100-year and 500-year inundation boundaries and BFEs established by new modeling with new topography; 1.5 feet freeboard above 0.2 elevation for all areas Zones A, AE, and shaded X; VE zones seaward of the CCCL will require finished flood elevation set by DEP plus 1 foot freeboard
Program Updates
The NFIP has been reauthorized by Congress through 9/30/2019

No substantive legislation for financial or programmatic changes since 2014

2020 is an election year
National Flood Insurance Program (NFIP)

2014 – Homeowner’s Flood Insurance Affordability Act

NFIP “Moonshots” aimed at State Emergency Managers, State Regulatory Officials, Insurance Industry and Private Sector Partners

- Key component is education of general public on flood risk

- Reduce the insurance coverage gap by doubling the number of properties with flood insurance from 4 million to 8 million by 2020

- NFIP Risk Rating 2.0 – actuarial components in premiums set for implementation in 2020

- Utilize private sector insurance modeling data to calculate “real” flood risk
The NFIP has been reauthorized by Congress through 9/30/2019.

H.R. 2874 (11/14/2017) 21st Century Flood Reform Act

• POLICYHOLDER PROTECTIONS AND INFORMATION – 2022; limited premium increases; financial assistance low & middle income policyholders
• INCREASING CONSUMER CHOICE THROUGH PRIVATE MARKET DEVELOPMENT – WYO can write private market policies; FEMA must provide data related to NFIP risks and premiums, including community-level data, through a publicly available data system.
• MAPING FAIRNESS - In establishing premium rates, FEMA must use, in part, applicable flood insurance rate maps and other appropriate risk assessment models, data, and tools.
• PROTECTING CONSUMERS AND INDIVIDUALS THROUGH IMPROVED MITIGATION - The bill requires a community that participates in NFIP and has been repeatedly flooded to: (1) assess the continuing risks to community areas repeatedly damaged by floods; and (2) develop and implement a publicly available, community-specific plan for mitigating continuing flood risks to such areas.
• PROGRAM INTEGRITY – rates
• ADMINISTRATIVE REFORMS – claims, attorney fees; reserve funds
5/23/2019 Bipartisan Senate Letter

• Ensure the implementation of FEMA’s Risk Rating 2.0 accurately reflects a property’s unique flood risk while not compromising affordability and access to the NFIP. Require a statutory cap on premium increases lower than the current law (18%).
• Affordability for low and middle-income policyholders and funding for mitigation – Must include a means-tested affordability program for low and middle-income households, as well as, a robust federal investment in mitigation funding. Higher limits on ICC. FL include wind/fire triggers to cover compliance costs.
• Ensure repetitive loss properties have a legitimate opportunity to mitigate prior to flood insurance premium adjustments (1% of policies but 25% of claims) – buyouts, elevations or flood proofing. Above 6% funding for Disaster Relief Fund for property specific mitigation for repetitive loss and Pre-FIRM properties.
• Reform the NFIP “write Your Own” program and claims process. Include provision from other legislation which requires fiscal responsibility in the program, reforms claims and appeals processes and protects PH’s from fraud and other unethical practices by companies and/or contractors.
• Improving the NFIP solvency by forbearing interest on NFIP’s debt. Outstanding $25B debt incurs $400M interest yearly reallocated to mitigation and affordability (premiums) to make the NFIP more solvent.
January 2019 – Florida Senate Banking Committee Hearing – Hurricane Michael – Observations/Recommendations

- FEMA’s implementation of reimbursement of costs associated with Substantial Damage Assessments
- Temporary Occupancy Permits for damaged homes that are habitable prior to being repaired
- Triggering the NFIP’s Coverage for Increased Cost of Compliance in substantially damaged structures should apply to all perils not just flood

**Florida Private Market Flood Insurance**

2014 – Florida Statute 627.715

2019 – over 30 Admitted Insurers; 6 Excess insurers 2 Surplus Lines writing flood insurance in Florida

F.S. 627.715 has not only assisted in encouraging private insurers to enter the flood insurance market but is providing consumer’s with a choice.
Assignment of Benefits (AOB) – Insurance Claims

Florida House Bill 7065 and 337

AOB worked fine for decades when it was used primarily for health insurance claims. The abuses started when auto and property claims began using the AOB leaving the insurance companies and insureds holding the bag.

Under an Assignment of Benefits (AOB) contract, homeowners sign away all their insurance policy rights to a third-party repair or renovation contractor. When the contractor submits their often inflated claim to the insurance company and the insurer refuses to pay it – the contractor sues, aided by lawyers due to Florida’s one-way attorney fees and bad faith laws to collect all their attorney fees. The lawsuits are cheaper than going to trial. AOB abuse has created an additional $1 billion of inflated insurance claims over recent years – costs eventually passed along to all homeowners through higher rates/premiums.

• Florida House Bills 7065 and 337 endeavors to remedy these abuses in part by curtailing the one–way attorney fees by using a formula based upon pre-suit settlement demand and settlement offers by an insurance company.
• Policyholder can rescind the AOB within 30 days if work has not commenced within 30 days of stated start date.
• Clear notice of consumer rights and policyholder responsibilities involved in signing an AOB.
AOB

• Policyholder held harmless where the vendor is prohibited from charging any “fees”, excepting policy deductible.
• Within 3 business days of the AOB execution, the vendor must provide the AOB to the insurance company.
• Contain a written, itemized, per-unit cost estimate of services.
• Work performed must conform with current industry standards.
• Vendor must “stand in the shoes” of the policyholder, including filing proof of loss, producing records, and submitting to examinations under oath prior to filing suit.
• Insurer must respond to the vendor’s notice within 10 days.
• Emergency services would be limited to $3,000 or 1% of the Structure’s policy limit.
• The bill also allows an insurer to offer a policy prohibiting assignment in an effort to lower policy premiums.
Florida Dam Safety Program

Tracy Woods
Tracy.Woods@FloridaDEP.com
LiDAR

• Acquisition status: 79% complete
  • Acquisition/flights were halted for the area of the Suwannee River WMD due to increased rainfall, resulting in ground saturation
  • Flights will resume late November/early December 2019 to complete acquisition

• Deliverables
  • USGS will begin to receive in late September 2019 through December 2020 to conduct QA/QC
  • Final USGS QA/QC deliverables, including classified LAS files and 1m digital elevation model will be made available in December 2020 on NOAA Digital Coast: https://coast.noaa.gov/dataviewer/#/lidar/search/
Mitigation Outreach Subcommittee

• Next Meeting: June 12, 2019 at 2:00 PM

Ideas → Strategy & Plan → Materials → Outreach

For more info please contact:
Brianna Beynart
850-815-4516
brianna.beynart@em.myflorida.com
Silver Jackets

• Updated Charter
• Acquiring signatures of partner agencies
  • 8 state partner agencies
  • 9 federal partner agencies
  • 2 additional partner agencies
• Charter Signing and Kickoff Meeting in July
LMS Updates

• Program Administration by States (PAS) – Planning Reviews

• FEMA conducting a Mitigation Planning Review audit
  • One in every ten plans is reviewed to ensure FDEM is compliant

• Congratulations on APA status to Pasco County!
The Bulletin

• The former SHMPPoints Newsletter got a makeover and new name!

The Florida Silver Jackets Team is Back!

By Amy Darame

On May 29, 2019, the Florida Silver Jackets Team held its Welcome Welcome to begin recruiting the members and creating a training environment. Silver Jackets is an emergency flood risk management team led by a contribution from the State, partnerships with the U.S. Army Corps of Engineers (USACE), and other state and federal partners. The team is in turn building knowledge and resources toward the state’s flood risk goals. This is an innovative program that provides an opportunity for extensively bring together multiple federal, state, and local partners to become one entity, exchanging valuable resources and apply these to flood risk management throughout the state.

Three state real estate bureaus on multi-agency coordination and collaboration of technical expertise, data, and coordination of emergency projects. The Bureau continues to engage multi-agency coordination and create a more knowledgeable multi-agency partners.

The Florida Silver Jackets have recently received a critical role in the process of utilizing operations and all partners removing that issue to be active participants. A kickoff meeting in the works and will be announced soon.

If you’re interested in being a member or participating in training meetings and webinars, please contact Amy Darame at Amy.Darame@florida.gov or (904) 825-4093.
Announcements

• Meeting notes and materials will be available online

• Next Mitigate FL Meeting
  • Tuesday, September 10, 2019
  • 1:00 pm – 2:00 pm
  • Kelley Training Room, FDEM
Questions or Comments?

For any additional questions, suggestions or comments please contact:

Laura Waterman
laura.waterman@em.myflorida.com
850-879-0872