Mitigate FL
1st Quarter Meeting

Tuesday, March 10, 2020
Kelley Training Room
1:00-2:00 pm

Audio Information
Number: 1-888-585-9008
Passcode: 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

• School Hardening and Harm Mitigation group
• HMGP Update
• PDM/FMA Update
• Fla. Admin Code Rule 27P-22
• Floodplain Management and Insurance
• Outreach
• The Bulletin
• LMS Updates
School Hardening and Harm Mitigation

Sylvia Ifft
HMGP Update
Completed Applicant Workshops for DR-4399

December 2019
- Gulf
- Jackson
- Calhoun
- Gadsden
- Leon
- Bay (1/2)

January 2020
- Franklin
- Taylor
- Holmes
- Washington
- Bay (2/2)

Thank you to these counties for hosting our team.
HMGP Updates

DR-4399 Hurricane Michael HMGP Application deadline extended to:

May 1, 2020

Post-marked on the day
or
by 5:00PM on the day, if hand-delivered
(All Tiers)

Note: This is an extension, original deadline was March 10, 2020
HMGP Updates

• DR-4280 Hurricane Hermine:
  • Total approved: $7,749,914 (61.67%)
  • Since December 2019: approved $101,165
• DR-4283 Hurricane Matthew:
  • Total approved: $20,015,242 (40.99%)
  • Since December 2019: approved $744,336
• 2017 Wildfires:
  • Total approved: $1,281,133 (75.36%)
  • Since December 2019: approved $566,667
HMGP Updates

• DR-4337 Hurricane Irma:
  • Total approved: $178,690,124 (31.62%)
  • Since December 2019: approved $35,027,365

• Since January 2019
  • Approved $164,854,062
  • 2.45% to 31.62%
Non Disaster Grants Update
FMA/PDM Updates

• Flood Mitigation Assistance (FMA)
  • 15 applications submitted to FEMA for consideration
  • Federal Share: $2,500,419
  • Non-Federal Share: $1,005,153
  • Total: $3,505,572

• Pre-Disaster Mitigation (PDM)
  • 13 applications submitted to FEMA for consideration
  • Federal Share: $10,953,948
  • Non-Federal Share: $3,912,327
  • Total: $14,866,276
Rule Change
Fla. Admin. Code Rule 27P-22

• Proposed changes can be viewed here: https://www.flrules.org/gateway/View_Notice.asp?id=22948180

• Public Hearing:
  • March 13, 2020 at 3:00 PM
    • Kelley Training Room, FDEM, 2555 Shumard Oak Blvd, Tallahassee
  • Conference call: 1-888-585-9008
    • Room #: 454-953-845
Insurance Sector
Insurance Sector Updates

National Flood Insurance Program – Risk Rating 2.0

• Initially new rates were supposed to go into effect October 1, 2020
• In November 2019, FEMA announced additional time was needed to conduct a comprehensive analysis of the rating structure to protect policy holders and minimize unintentional negative effects of the transition
National Flood Insurance Program – Risk Rating 2.0

• Implementation has now been deferred to October 1, 2021

• Extension allows all policies to switch to new system at once, instead of original phased approach
Insurance Sector Updates

Private Market Flood Insurance

- Currently processing licenses for several more companies
- 6 flood insurers recently licensed in Florida
- 5 companies offer Stand Alone flood insurance policies
- 1 company offers endorsement and Stand Along options
- OIR is updating Flood Insurance Writers in Florida list

https://www.floir.com/Sections/PandC/FloodInsurance/FloodInsuranceWritersFL.aspx
Florida Legislative Updates

SB 1842 – F.S. 689.261 – Residential Property Disclosures – Flood

- Sellers of residential property would have to specifically disclose:
  - Past flooding
  - Present flood insurance coverage
  - Disclosure of past insurance claim filing for flood damage
  - Past FEMA or other federal assistance
  - Any flooding due to reservoir release
- Disclosure requires notice that the buyer should not rely on seller’s current property taxes because a change in ownership triggers reassessments
Insurance Sector Updates

Florida Legislative Updates
SB 710 – F.S. 553.73 – Florida Building Code
• Filed in reaction to recent destructive hurricanes (Hurricane Michael)
• Mandates Florida Building Code:
  • Require that the entire envelope of certain buildings being constructed or rebuilt to be impact resistant and constructed with high wind resistant construction materials
  • Require all parts or systems of a building or structure envelop meet impact test criteria or be protected with external protection device that meets such criteria
  • Provide certain exceptions
Insurance Sector Updates

FEMA/NFIP Flood Risk Map Release Updates

- **East Coast**: Nassau, Duval, St. Johns, Flagler, Volusia, Brevard, Indian River, St. Lucie, Martin, Palm Beach, Broward, Monroe
  - Outstanding: Miami-Dade
- **West Coast**: Collier, Lee, Charlotte, Manatee, Pinellas, Hillsborough, Pasco, Hernando, Citrus, Dixie, Levy, Taylor (post processing by Suwannee River WMD)
  - Outstanding: Glades
Insurance Sector Updates

FEMA/NFIP Flood Risk Map Release Updates
• Big Bend/Panhandle: Wakulla, Franklin, Gulf, Walton, Okaloosa, Santa Rosa, Liberty, Gadsden, Leon, Wakulla, Calhoun, Jackson (post processing by NWFWMD)
• Outstanding: Escambia, Bay, City of Mexico Beach
III. MAPPING
Changes Since Last FIRM (CSLF)

- Helps communities understand changes to flood maps
- Identifies areas of flooding increases and decreases and zone changes
- Produces a spatial layer that identifies at-risk structures and parcels

To Request CSLF data, please contact:

Zachariah.Cohoon@aecom.com
Why the Coastal Flood Risk Study Is Being Updated

- Flood risk changes over time – Effective study based on outdated hurricane modeling and topographic data
- Ability to more accurately define risk and account for significant development in project area
- To gain a complete and current picture of coastal flood risks, which helps the community:
  - Plan for the risk.
  - Communicate the risk to citizens.
  - Take action to reduce flood risk to lives and property.
  - Build smarter and safer.
Why the Coastal Flood Risk Study Is Being Updated

- Current surge analysis used FEMA Standard Coastal Surge Model (1988)
  - Low Resolution (~2000 ft grids)
- Overland modeling and mapping outdated
  - SWELs based on surge modeling
  - Limited number of modeling transects (67)
  - No wave runup
  - No LiMWA
  - Coastal flood risk not studied for Hendry, DeSoto, Glades
Why the Coastal Flood Risk Study Is Being Updated

- Today’s risk is better defined through
  - More advanced and highly-resolved modeling methods
  - Updated elevation data
  - New climatological data
  - Super computing resources
  - Updated coastal hazard methodologies
  - Improvement in Geographic Information System (GIS) technologies for mapping
Why the Coastal Flood Risk Study Is Being Updated

FEMA Standard Surge Model
Cells are 1500 ft x 1500 ft at min

ADCIRC Mesh
Spacing 130 ft +
LIDAR DATA
Changes Since Last FIRM (CSLF)
Changes Since Last FIRM (CSLF)
Changes Since Last FIRM (CSLF)

Changes Since Last FIRM
- 1% Annual Chance Decrease
- Floodway Decrease
- 1% Annual Chance Increase
- Floodway Increase
- No Zone Change
- 0.2% Annual Chance Decrease
- 0.2% Annual Chance Increase
Understanding the Coastal Floodplain

Areas subject to Coastal A Zone conditions (wave heights between 3 feet and 1.5 feet) may not be shown on FIRMs (see page 19). The Florida Building Code treats the CAZ area as Zone V and requires development to comply with the Zone V requirements.
Limit of Moderate Wave Action (LiMWA)

- FEMA Procedure Memorandum No. 50, 2008 and Operating Guidance 13-13
- No Federal insurance regulatory requirement (at present) tied to LiMWA
- Florida Building Code now requires VE zone construction standards in areas defined by LiMWA or areas subject to waves greater than 1.5 feet
- CRS benefit for the requirement
Milestones and Schedule: Study Phases

Discovery
- Data Collection & Stakeholder Coordination
  - Kickoff Meeting
  - Discovery Meeting
  - Discovery Map, Discovery Report, & Project Charter Creation/Distribution

Model Validation
- Storm Surge Analysis Update Meeting

Stillwater Level Modeling

Overland Wave Modeling

Work Map Production

Preliminary FIRM and FIS Report
- Preliminary Map Release Planning
- Flood Risk Review Meeting
- CCO Meeting/Open House
- Community FIRM/FIS Report Review

Appeal and Compliance Period
- Appeal Period
  - Appeal/Comment Review & Resolution
  - Letter of Final Determination Issuance
  - Resilience Meeting

Effective FIRM and FIS Report
- Identity, Plan, and Implement Mitigation Actions
- Technical Update Meetings (As Needed)
Milestones and Schedule: Outreach Meetings

- **Discovery Meeting**
  - **March 2014**

- **Storm Surge Analysis Update Meeting**
  - **March 2018**

- **CCO Meeting**
  - **TODAY!**

- **Technical Update (Mesh Review) Meeting**
  - **May 2015**

- **Flood Risk Review Meeting**
  - **August 2018**

- **Open Houses**
  - **This Week**
Collier County Coastal Study: Post Preliminary Processing

- **Preliminary Maps Issued** – December 31, 2019
  - Consultation Coordination Officer (CCO) Meeting / Public Open Houses – March 2 – 3, 2020
  - End of Appeal & Comment Period
    - Letter of Final Determination
      - Effective Maps
What is An Appeal?

- The new or revised BFEs are believed to be scientifically or technically incorrect

- The BFEs are scientifically incorrect if:
  - The methodology used and assumptions made in the determination of the BFEs is inappropriate or incorrect

- The BFEs are technically incorrect if:
  - The methodology was not applied correctly or was based on insufficient or poor-quality data.
  - The methodology did not account for the effects of physical changes that have occurred in the floodplain.
Letter of Final Determination (LFD) and Adoption/Compliance

- LFDs follow the appeal period and begin the 6-month adoption/compliance period.

- Adoption/compliance: communities adopt the new FIRM(s) into floodplain ordinances.

- FDEM or FEMA Region IV staff may contact communities and offer assistance with reviewing and updating their floodplain ordinances.

- If a compliant ordinance is not received before the FIRM effective date, the community will be suspended from NFIP
National Flood Insurance Program

The NFIP Has Four Major Components

- Flood Hazard Identification and Mapping
- Floodplain Management
- Flood Insurance
- Flood Mitigation Grants
Under the Flood Insurance Reform Act of 2012, You Could Save More than $90,000 over 10 Years if You Build 3 Feet above Base Flood Elevation*

<table>
<thead>
<tr>
<th>Premium at 4 Feet Below Base Flood Elevation</th>
<th>Premium at Base Flood Elevation</th>
<th>Premium at 3 Feet Above Base Flood Elevation</th>
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<tbody>
<tr>
<td>$9,500/year</td>
<td>$1,410/year</td>
<td>$427/year</td>
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<tr>
<td>$95,000/10 years</td>
<td>$14,100/10 years</td>
<td>$4,270/10 years</td>
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</table>

*$250,000 building coverage only (does not include contents), AE (high to moderate risk) zone, single-family, one-story structure without a basement at: 4 feet below Base Flood Elevation (BFE), at BFE; and at 3 feet above BFE. (Rating per FEMA flood insurance manual, October 1, 2012). The illustration above is based on a standard National Flood Insurance Program (NFIP) deductible.
NFIP Community Rating System (CRS)

COMMUNITY RATING SYSTEM

National Flood Insurance Program
Community Rating System

Coordinator’s Manual

FIA-15/2017

FEMA

THE FLORIDA DIVISION OF EMERGENCY MANAGEMENT
## Florida Communities Currently Participating in the CRS Program

<table>
<thead>
<tr>
<th>Rate Class</th>
<th>Discount SFHA</th>
<th>Discount Non-SFHA</th>
<th>Credit Points Required</th>
<th>Florida Communities</th>
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<tbody>
<tr>
<td>1</td>
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<td>10</td>
<td>0%</td>
<td>0%</td>
<td>0 – 499</td>
<td>232</td>
</tr>
</tbody>
</table>

as of 2/26/2020

Total: 472
State Floodplain Management Office

- Conduct “State Community Outreach Regional Engagement (SCORE) Community Assistance Visits (CAV)
  - 240 communities per year, as opposed to 16 communities per year with traditional CAVs
- Staff Joint Field Office and Disaster Recovery Centers
- Provide technical assistance on floodplain management to local governments and state agencies
- Provide training with FEMA and FFMA
- Actively participate in Map Support and Risk MAP meetings
State Floodplain Management Office (SFMO)

SFMO COORDINATION EFFORTS WITH LOCAL AND COUNTY JURISDICTIONS FOR COMPLIANT FLOODPLAIN MANAGEMENT ORDINANCES

• REVISED ORDINANCES ARE REQUIRED TO BE CONSISTENT WITH THE FLORIDA BUILDING CODE

• EFFECTIVE MARCH 15, 2012, WHEN FBC UPDATED, FLOOD BUILDING STANDARDS INCORPORATED, AND 6TH EDITION BECAME EFFECTIVE JANUARY 1, 2018 THAT INCORPORATED ASCE 24-14 FLOOD RESISTANT DESIGN AND CONSTRUCTION

• STATE HAS A COMPLETE NEW MODEL ORDINANCE, APPROVED BY FEMA THAT MEETS ALL NFIP REQUIREMENTS AND IS COORDINATED WITH FBC TO FACILITATE EASY ADOPTION BY COMMUNITIES

• FDEM WEBSITE, https://www.floridadisaster.org/dem/mitigation/floodplain/ CONTAINS ORDINANCES FOR COASTAL AND NON-COASTAL COMMUNITIES, INSTRUCTIONS, FAQs, HIGHER STANDARDS, EXCERPTS FROM FBC WHERE FLOOD BUILDING STANDARDS ARE INCLUDED IN THE FBC

• FDEM HAS CONSULTANTS TO ASSIST COMMUNITIES TO UPDATE THEIR ORDINANCE AT: flood.ordinance@em.myflorida.com
### NFIP Insurance Implication of New Coastal Flood Maps

**Chart of Impact of Map Changes on Flood Insurance**

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Insurance Option</th>
<th>Message/Agent</th>
</tr>
</thead>
</table>
| Land Newly Identified in High-Risk Area but Building Not Yet Flooded (e.g., Zone X to A; Zone X to V) | No Change – but strongly encourage to purchase a Preferred Risk Policy (PRP) if there is no coverage in place. | - Most lenders won’t require flood insurance.  
- You are close to a high-risk area and encouraged to buy a PRP as Mother Nature doesn’t read flood maps.  
- About 25% of all flood claims come from these moderate-low risk areas. |
| Building Newly Identified in High-Risk Area (e.g., Zone X to A; Zone X to V) | Newly Mapped Procedure – buy w/in 12 months of map change and maintain coverage; rates will go up no more than 8% annually until they reach a full risk rate. If lapses, pre-FIRM buildings must be rated w/new maps; post-FIRM can be grandfathered. | - Flood insurance will be required by most lenders.  
- Cost-saving options are available. Have a PRP in effect before the maps change and renew it each year.  
- The cost-saving policy can be transferred to a new owner. |
| High-Risk to Higher-Risk (e.g., Zone A to V; increase in Base Flood Elevation (BFE)) | grandfathered. Grandfathering – have a policy effective before the maps change to lock in the lower risk zone or lower BFE for future rating. If lapses, pre-FIRM buildings must be rated w/new maps; post-FIRM can be grandfathered again. | transferred to a new owner.  
- Still at risk, but flood insurance just got cheaper. Contact your insurance agent to re-rate your policy (when the maps become effective).  
- Most lenders will continue to require flood insurance. |
| Decrease in Level of High-Risk (e.g., Zone V to A; decrease in BFE) | Re-rating – Policy should be re-rated when new maps become effective. | transferred to the new owner.  
- Still at risk, but flood insurance just got cheaper. Contact your insurance agent to re-rate your policy (when the maps become effective).  
- Most lenders will continue to require flood insurance. |
| No Longer in High-Risk Area (e.g., Zone V to X; Zone A to X) | Conversion – Convert current high-risk policy to a PRP and receive a refund in difference in premium. Contents are automatically included. | flood insurance just got cheaper.  
- Most lenders will no longer require flood insurance.  
- However, the risk has only been reduced, not removed.  
- Convert your current policy to a lower-cost PRP and receive a refund in the difference in premium - and contents is automatically included. |
| Seaward of Limit of Moderate Wave Action (LMAW) (e.g., Coastal Zone A) | No Change – Insurance rates are the same on either side of the LMAW in Zone A; however, the seaward-side risk is higher. | - No impact on insurance costs; however, the risk is even higher due to stronger wave action.  
- Fully insure all buildings. |
Mitigation Outreach Campaign
Mitigation Outreach Subcommittee

Next meeting: 3/16/20 at 2:00 pm

- Outreach Toolkit Coming Soon!
  1. Social media content
     • Available so you can share the same content on the same day or on your own schedule
  2. Other mitigation outreach materials
Mitigation Monday Social Media

5 December Posts (Holiday/Cold Weather Mitigation)

- Reached: 19,200
- Engagements: 664

December 16, 2019

#MitigationMonday For short trips during the holiday season, turn the main water valve off to prevent a flood or costly leak. For long trips, have someone run water through the pipes around the house and flush all the toilets. This will help to prevent a buildup of sewer gasses in your pipes and keep them from becoming dry and cracking when not in use.
Monday, January 6, 2020

#MitigationMonday Making your home more fire resistant doesn’t have to be complicated. Minor adjustments such as using non-combustible mulch options like stone or gravel, maintaining vegetation and using fire-resistant building materials can increase the chances of your home surviving a fire.
Monday, February 24, 2020

#MitigationMonday

The best time to protect your business from hurricanes is before hurricane season. Mitigate the risks of hurricanes by fortifying your building’s openings, considering backup power and properly mounting outdoor equipment and signage. For more, visit

Questions or Comments?

• Mitigation Monday is on Facebook & 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
The Bulletin

• Silver Jackets Update
• Insurance Insights: Financial Realities of Flood Risk, Flood Losses, and Disaster Recovery
• Training Opportunities
• New Employee Spotlight
• LMS Status
LMS Updates
## LMS Updates

<table>
<thead>
<tr>
<th>Status</th>
<th>Counties</th>
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</thead>
<tbody>
<tr>
<td>Expired</td>
<td>None</td>
</tr>
<tr>
<td>Under Review</td>
<td>Charlotte, Citrus, Clay, Duval, Hernando, Highlands, Hillsborough, Manatee, Polk</td>
</tr>
<tr>
<td>In Revisions</td>
<td>Calhoun, Collier, Leon, Pinellas, Volusia</td>
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<td>APA</td>
<td>Seminole, DeSoto</td>
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<tr>
<td>Approved</td>
<td>Hardee, Indian River</td>
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<tr>
<td>Cycle Complete</td>
<td>Palm Beach, Pasco</td>
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## LMS Updates

### Upcoming Trainings:

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<thead>
<tr>
<th>Course</th>
<th>Date</th>
<th>Location</th>
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<tbody>
<tr>
<td>G-393</td>
<td>April 29 – May 1</td>
<td>Martin County</td>
</tr>
<tr>
<td>TS-27 Mitigation Funding Application, BCA, and Environmental Review</td>
<td>May 19 – 20</td>
<td>Governors Hurricane Conf</td>
</tr>
<tr>
<td>FL-391 LMS Update Manual Workshop</td>
<td>May 20</td>
<td>Governors Hurricane Conf</td>
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<tr>
<td>G-393</td>
<td>June 2 – 4</td>
<td>Leon County</td>
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<tr>
<td>G-393</td>
<td>June 23 – 25</td>
<td>Lee County</td>
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<td>G-393</td>
<td>July 28 – 30</td>
<td>Hillsborough County</td>
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<tr>
<td>G-393</td>
<td>August 11 – 13</td>
<td>Monroe County</td>
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2020 Schedule

Mitigate FL Meetings:
March 10, 2020
June 9, 2020
September 8, 2020
December 8, 2020
Announcements

• Meeting notes and materials will be available online

• Next Mitigate FL Meeting
  • Tuesday, June 9, 2020
  • 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