

# Mitigate FL

## 4<sup>th</sup> Quarter Meeting

Tuesday, December 14, 2021

Webinar Only

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

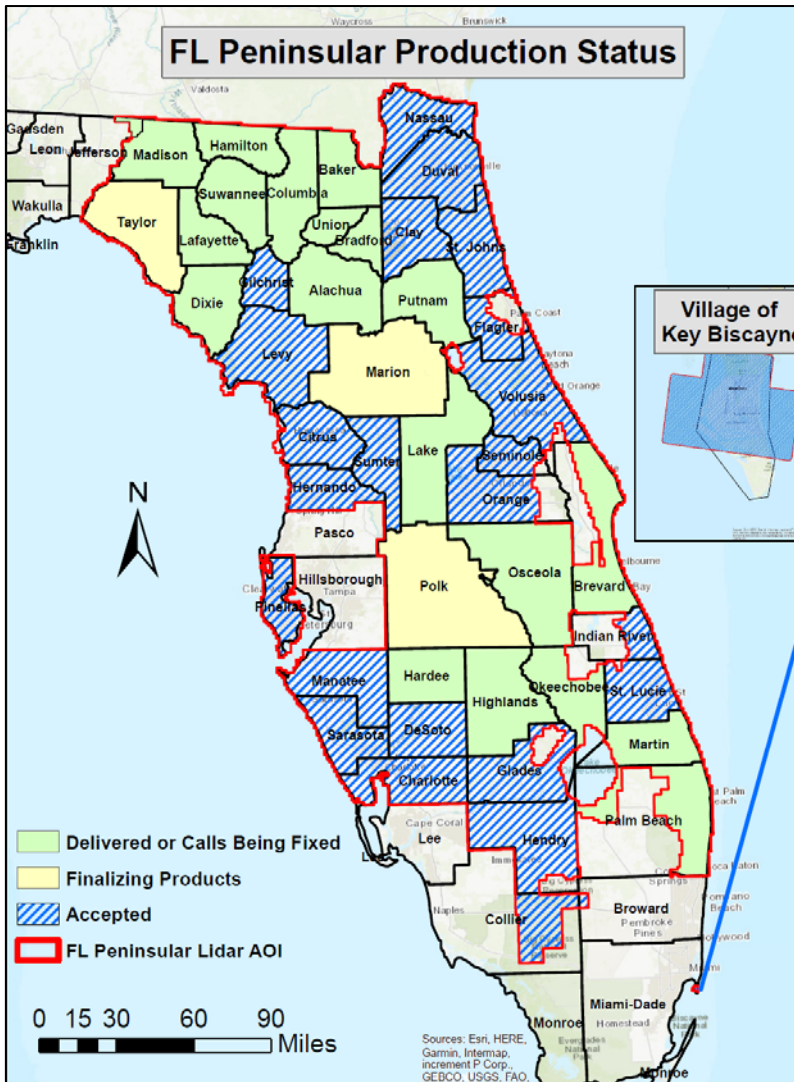
- LiDAR Update
- Watershed Planning Initiative Update
- HMGP Update
- Non-Disaster Update
- Hurricane Loss Mitigation Program Updates
- State Floodplain Management Office Update
- Insurance Sector Updates
- Silver Jackets Update
- LMS Updates
- 2023 SHMP Update Workgroup
- Upcoming Trainings
- The Bulletin



# LiDAR Update



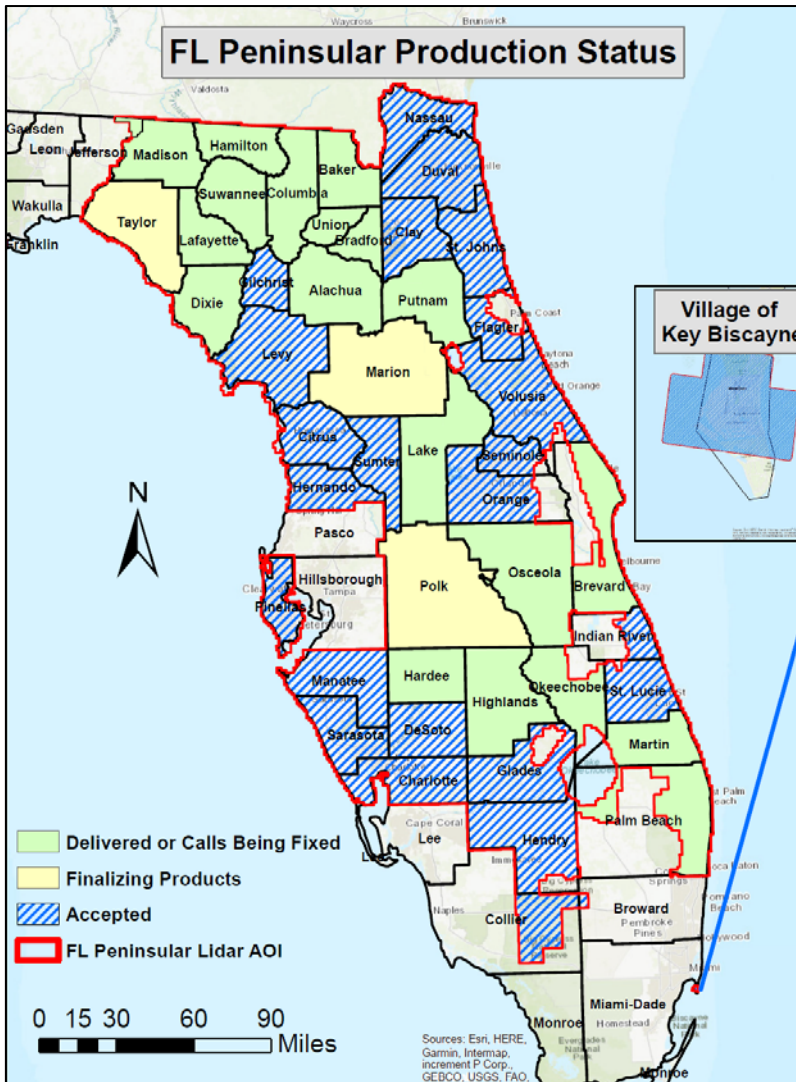
# LIDAR UPDATE



- Overall Project completion of the FL Peninsular LiDAR Project stands at **91%** (as of 12/13)
- Current County Production Status, as follows –
  - **23 Counties:** Provisionally Accepted by USGS pending final vertical accuracy review
  - **19 Counties:** Deliverables submitted by Contactor (in review stage by USGS, the Water Management Districts or Dewberry is correcting calls or corrections on the data deliverables)
  - **3 Counties:** Contractor Finalizing Data Products (includes breaklines)
  - **3 Counties: Remaining; anticipated to be delivered by 12/31/21**



# LIDAR UPDATE



- Once all Counties have been provisionally accepted, USGS will begin the final vertical accuracy QA/QC review and upon completion all Counties will be fully accepted
- Currently USGS is experiencing a 3-6 month backlog on reviewing nationwide Lidar contract deliverables.
  - USGS has assured FDEM that all final deliverables will be completed before **June 30, 2022**
- Final deliverables will be posted to the [USGS National Map](#) for download
  - Final deliverables will meet a Florida specific QL1 specification to include a Bare Earth Surface DEM resolution of 2.5 feet, Class 6 – Buildings classification, and breaklines to support derived hydrology features
- Additional information on this Project is available on the Florida GIO website <https://www.floridagio.gov/pages/lidar-resources>



# Watershed Planning Initiative



THE FLORIDA DIVISION OF EMERGENCY MANAGEMENT

# WATERSHED PLANNING INITIATIVE

- Phase 2 Watershed Planning Initiative Launch Webinar held 9/22/2021
  - Recording available on website (link below)
- Phase 2 Proposal Guide video coming soon
  - This will provide technical details about the proposal process
- Keep an eye out for this announcement in January!
- New website for this program:
  - <https://www.floridadisaster.org/dem/mitigation/watershed-planning-initiative/>





# HMGP Update

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# HMGP UPDATES

## **DR-4283 Hurricane Matthew**

- Total Approved: \$25,039,246.32 (51.27%)

## **DR-4337 Hurricane Irma**

- Total Approved: \$263,144,733.39 (46.56%)

## **DR-4399 Hurricane Michael**

- Total Approved: \$54,211,467.70 (12.98%)

## **FM-5178 2017 Wildfires**

- Total Approved: \$784,707.75 (46.15%)



# HMGP UPDATES

## **FM-5307 2020 Wildfires**

- Total Approved: \$196,813.50 (10.42%)

## **DR-4486 Hurricane Dorian**

- 12-Month Lock-in: \$ 24,829,818.00
- Total Applications Received: 80 (total of \$68,890,990.56 Fed Share required)

## **DR-4564 Hurricane Sally**

- 12-Month Lock-in: \$ 39,220,777.00
- Total Applications Received: 84 (total of \$137,636,807.00 Fed Share required)

## **DR-4486 COVID-19 Pandemic**

- Lock-in: \$ 135,707,796.00
- Total Applications Received: TBD



# APPLICATION SUBMISSION

- **FDEM Portal**
  - Register at [www.fdempportal.com/grants](http://www.fdempportal.com/grants)
  - Sub-applicants must request access prior to the application deadline to avoid late submissions.
  - Hard copies submissions are still accepted, but a copy must still be uploaded to the FDEM Portal for a complete submission.
  - More details can be found in the NOFA for DR-4486 and on the State HMPG website under “Application.”



# COVID-19 PANDEMIC (DR-4486)

Disaster	FDEM Portal Access Request Deadline	Hard-Copy Submittal Deadline	FDEM Portal Submittal Deadline
<b>DR-4486</b>	Tuesday December 21, 2021 <b>5:00PM (EST)</b>	Tuesday December 21, 2021 <b>5:00PM (EST)</b>	Tuesday December 21, 2021 <b>11:59PM (EST)</b>



# COVID-19 PANDEMIC (DR-4486)

Disaster

FDEM Portal Access  
Request Deadline

Hard-Copy Submittal  
Deadline

Portal  
Deadline

DR 4486

12/21, 2021  
11:59PM (EST)

**DEADLINE IS NEXT  
TUESDAY 12/21/21!!!!!!**



# LOOKING AHEAD 2022

- **No new disasters....yet**
- **FDEM Portal**
  - Possible rule change to accommodate
  - More development
- **FEPA**
  - HMGP application and grants management training with the FDEM Portal
- **Hopefully more face to face opportunities**
  - It's been too long



# QUESTIONS



THE FLORIDA DIVISION OF EMERGENCY MANAGEMENT





# Contacts

## HMGP

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# Non-Disaster Grants Update



# NON-DISASTER UPDATE – FY 2020

## Flood Mitigation Assistance (FMA) FY 2020

Selected for Further Review	9
Submitted for Reconsideration	1

## Building Resilient Infrastructure and Communities (BRIC) FY 2020

Selected for Further Review	4
Submitted for Appeal	2

Currently, responding to FEMA RFI requests for FY 2020 FMA/BRIC Subapplications

FEMA Award Notifications are still pending and will be advertised once received



# NON-DISASTER UPDATE – FY 2021

FY 2021 Subapplications Received:

- FMA: 39
- BRIC: 46

Subapplications are currently being reviewed for programmatic eligibility, engineering feasibility & cost effectiveness and environmental & historic preservation compliance.

Please keep an eye out for Requests for Information (RFIs) and fulfill those requests as soon as possible!



# Hurricane Loss Mitigation Program Updates



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# HURRICANE LOSS MITIGATION PROGRAM

## **HLMP – FY 2021**

- 13 Total Projects
- Agreement end dates were extended to December 31, 2021
- Closed all FY 2020 projects
  - Total State Cost - \$3,580,689
  - Community Benefit - \$5,729,110

## **HLMP – FY 2022**

- 11 Active Projects



# HURRICANE LOSS MITIGATION PROGRAM

## **215.559, F.S. Hurricane Loss Mitigation Program**

- Set to expire on June 30, 2022

## **Florida Senate 2022 - SB 578**

- Delays repeal of 215.559, F.S. to June 30, 2032
- Filed 10/20/2021
- HLMP RFP will be postponed pending approval of proposed bill



# HURRICANE LOSS MITIGATION PROGRAM

## CONTACT

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Program Manager, HLMP

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# State Floodplain Management Office



THE FLORIDA DIVISION OF EMERGENCY MANAGEMENT

# FLOODPLAIN MANAGEMENT

## 2021 Summary

- **82** Community Assistance Visits (CAVs)
- **761** requests for General Technical Assistance
- Approved **106** ordinances adopted by local communities, which are based on the Florida Building Code coordinated model ordinance
- Attended **10** Risk MAP meetings around the State
- Hired **4** new team members



# FLOODPLAIN MANAGEMENT



Lyn Collins, CFM



Samantha Politano, CFM



Tierra Williams



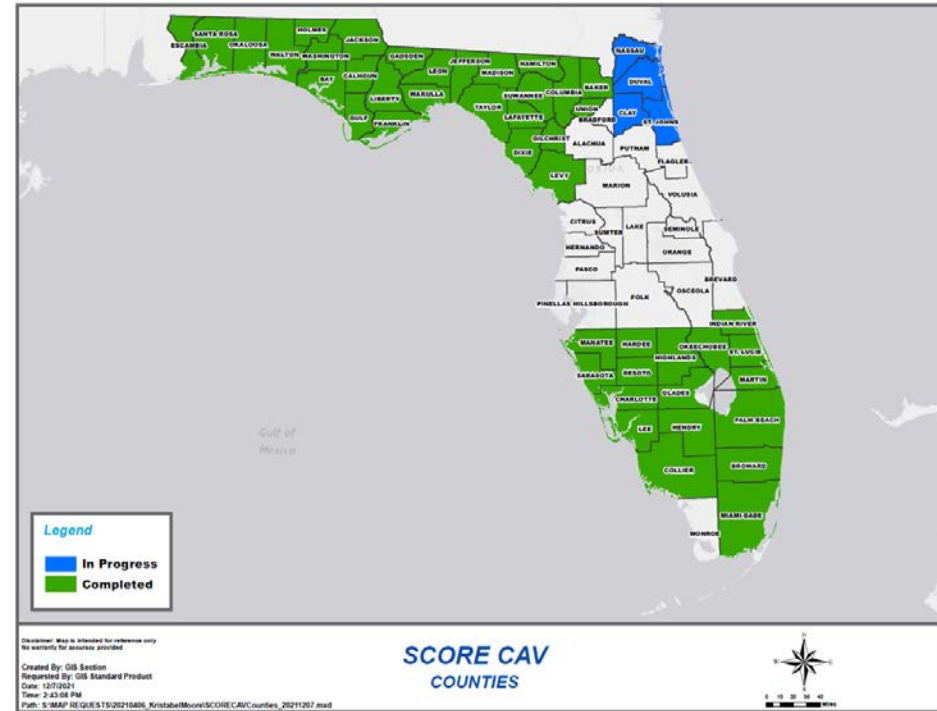
Linda Vause



# FLOODPLAIN MANAGEMENT

## 2022 Projections

- **119** Community Assistance Visits (CAVs)
- Anticipate **1000+** requests for General Technical Assistance
- Continue to work with local communities on **ordinance amendments** and **map updates**
  - Including 2022 **CRS** Communities
- Joint **Post-Disaster training** with FEMA R4 ahead of 2022 Hurricane Season
- 2022 **ASFPM** Conference being held in Orlando
- Filling **vacant** positions





# FLOODPLAIN MANAGEMENT


**ATTENTION** 

**CRS Communities!**

THE STATE FLOODPLAIN MANAGEMENT OFFICE  
REMINDS YOU:

**IF YOU ARE A CLASS 8 OR HIGHER COMMUNITY**



 You may need to consider updating your regulations

The State Floodplain Management Office provides FREE technical assistance drafting amendments to regulations to meet the new Pre-Requisites, adding higher standards, and conforming to FEMA Policy.

Refer to the attached letter for communities expecting a 2022 Cycle Visit

Reminder: any changes to your floodplain management ordinance should be reviewed by the State Floodplain Management Office

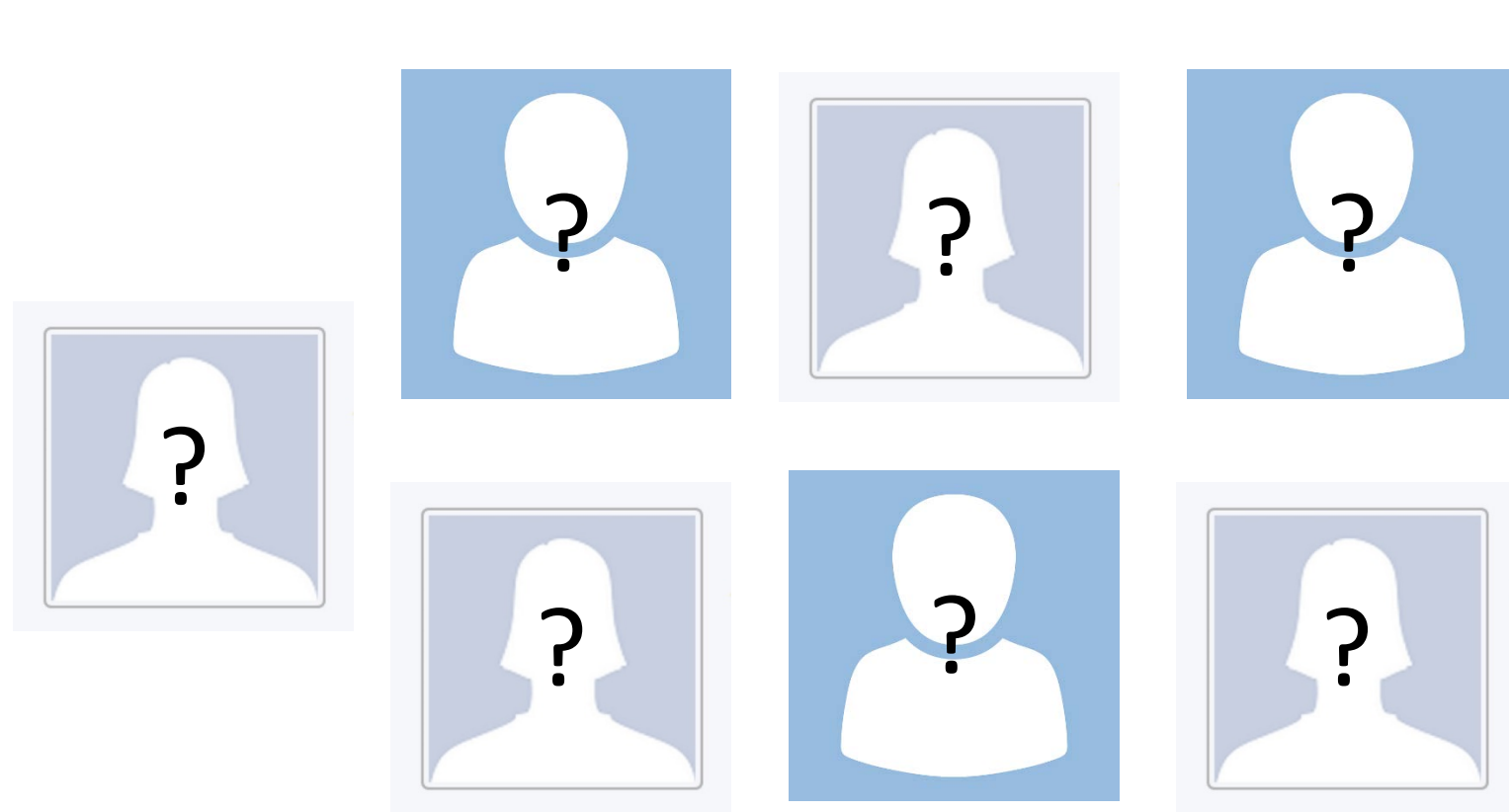
[FLOODS@EM.MYFLORIDA.COM](mailto:FLOODS@EM.MYFLORIDA.COM)

Communities in the attached letter who chose not to address the new pre-requisites are at risk of retrograding to Class 9 in 2022

SFMMO is sending correspondence to **all** 2022 CRS Cycle Visit communities to review regulations and determine if amendments are needed to meet the new CRS Class 8 Pre-Requisite



# FLOODPLAIN MANAGEMENT



Send resumes to [floods@em.myflorida.com](mailto:floods@em.myflorida.com)



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# Insurance Sector



# INSURANCE SECTOR UPDATE



FEMA



THE FLORIDA DIVISION OF EMERGENCY MANAGEMENT





# National Flood Insurance Program (NFIP) – Reauthorization

- The President signed legislation Congress passed under a Continuing Resolution approving a short-term reauthorization of the NFIP to no later than 11:59 p.m. on February 18, 2022.
- The reauthorization averted the NFIP from being unable to renew or issue new policies or pay claims.
- However, Congress hasn't addressed many of the issues still facing the program. Such as, the program's overall financial solvency, potential affordability of premiums under Risk Rating 2.0; encouragement of private market insurers to complement the NFIP and increase overall flood insurance coverage throughout the nation; and disclosure of flood risk and claims data and disclosure in real estate transactions.

# PROPOSED NFIP LEGISLATION

## HR 5802 and SB 3128 - NFIP Reauthorization and Reform Act of 2021

- Caps premium increases at 9%
- Create an affordability program to ensure coverage for low- and middle-income families.
- Allow states to offer low-interest loans to homeowners, businesses, non-profits and communities for flood mitigation and resiliency projects.
- Cap the compensation paid to private insurers that write flood insurance policies that are backed with reinsurance from the NFIP, known as “write your own” policies.
- Authorize \$500 million per year for the Federal Emergency Management Agency to modernize its flood maps, using light detection and ranging (LiDAR) technology for more accurate mapping.
- Institute policyholder protection and fairness provisions to ensure homeowners who faithfully paid their premiums are treated fairly during the claims process.
- Require the disclosure of flood risk and prior flood damage claims to lessors and homebuyers before transfer of the property.

# PROPOSED NFIP LEGISLATION

- **SB 2913 The Removing Barriers to Private Flood Insurance Act of 2021** would eliminate NFIP's long-standing non-compete clause. The clause prohibits "write your own" (WYO) companies from selling private flood policies that compete with NFIP products. Some insurers, under contract with FEMA, have been barred from offering surplus private flood insurance. FEMA changed that rule this bill would codify it. *(The number of private flood policies in Florida has, in fact, grown rapidly in recent years, but state regulators hope more will follow. An estimated five million properties in Florida are vulnerable but still have no flood insurance, private or NFIP, Florida's insurance commissioner said earlier this year.)*
- **SB 2915 The Flood Insurance Consumer Choice Act of 2021** would remove what Scott and others have said is a major stumbling block. Because NFIP insurance covers only up to \$250,000 in damages, some homeowners have switched to private carriers. If they switch back to NFIP at some point, they usually have to pay significantly higher premiums. Scott's bill would force the NFIP to treat those homeowners as if they had continuous coverage, without adding the re-entry surcharge.
- **SB 2916 The Flood Insurance Transparency Act of 2021.** Under current rules, the loss history of many properties is not accessible. Computer models show projected flooding areas, yes, but previous, actual losses are often hard to find. Scott's bill would require FEMA to make detailed historic claims, along with policy and flood risk data, readily available to the public, while protecting personal information. That could encourage more prospective homebuyers to steer clear of soggy property or to buy more flood coverage.

# FLORIDA'S PRIVATE MARKET FLOOD INSURANCE

*Effective 11/29/2021 FEMA removed a requirement that private market insurance companies applying in the Write Your Own (WYO) program furnish it A. M. Best's Financial Size Category for the purpose of setting market goals.*

- Florida currently has 39 private insurance companies writing flood insurance.
- Private Market Flood policies are eligible for Florida's property mediation dispute resolution process.
- Companies are increasingly using AI – algorithms in their rating engines.
- Availability and affordability of property & casualty insurance in state of flux.

# RESOURCES

FEMA's National Flood Insurance Program: <https://www.fema.gov/flood-insurance>

Florida Office of Insurance Regulation:

<https://www.floir.com/Sections/PandC/FloodInsurance/FloodInsurance.aspx>

Florida Dept. of Financial Services: <https://myfloridacfo.com/Division/Consumers/>

Flood Risk

First Street Foundation: <https://firststreet.org/flood-factor/>

Porch Research: <https://porch.com/advice/fema-flood-risk-study-2021>

# INSURANCE SECTOR UPDATES

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# Florida Silver Jackets Team



**US Army Corps  
of Engineers** ®  
Jacksonville District



# SILVER JACKETS

Many Agencies One Solution

## Ongoing Projects for FY 2022

### Immokalee Regional Water Plan

- Project brings local, state, and federal partners together to develop a comprehensive water resource plan
  - Initial site visit was conducted in November
  - SJ Team is working to document and ground truth present flooding issues

### Florida Coastal Resilience Workshop

- Share information and tools to increase coastal resilience
  - Team is targeting a March-May 2022 timeframe and multiple dates to support a regional focus
  - Workshop partner kickoff meeting held December 14th



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of Engineers®  
Jacksonville District





**Next Team Meeting:**

**December 15<sup>th</sup> 11:00a.m. EST**

**For more information on  
Silver Jackets:**

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**[Jennifer.H.John@usace.army.mil](mailto:Jennifer.H.John@usace.army.mil)**



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Jacksonville District

# LMS Updates

THE FLORIDA DIVISION OF EMERGENCY MANAGEMENT



# LMS Annual Update

- Annual Update form was emailed to LMS Chairs and Coordinators on 12/1/2021
- Requirements include:
  - Updated LMS Work Group membership list
  - Updated LMS Project List
  - Any significant changes to the plan
- Note: If your LMS was approved within the last 6 months, you don't need to submit the annual update

Updates are due to DEM no later than 1/31/2022



# LMS Plan Reviews

Status	Counties
Expired	1
Under Review	
In Revisions	
APA	Okeechobee, Orange
Approved	Bradford, Levy, Okaloosa, St. Lucie, Sumter, Washington

**TOTAL APPROVED THIS CYCLE: 60!**

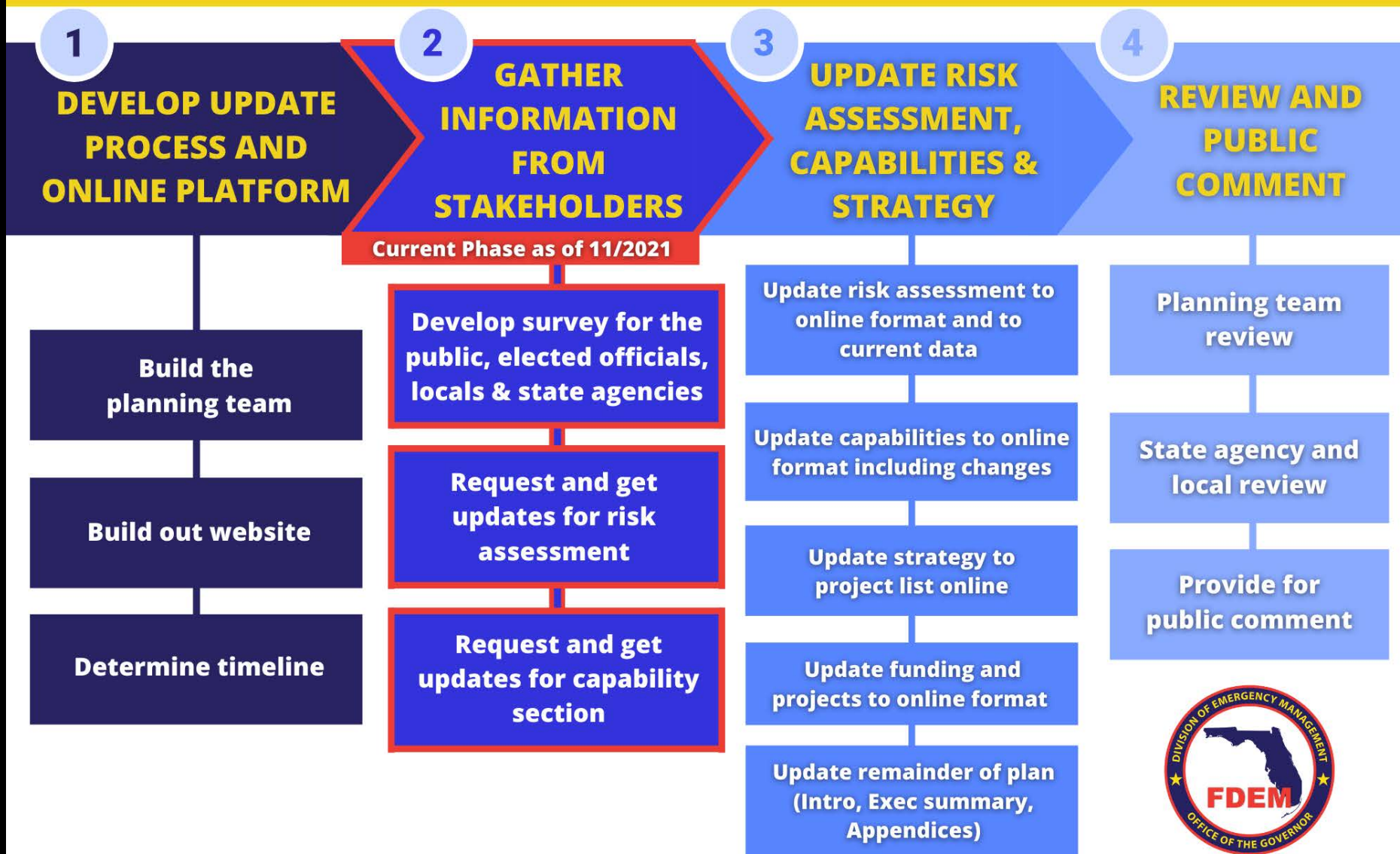


# LMS Reminder

- Please encourage your jurisdictions to adopt ASAP when your plan is approved
- Please send those resolutions to us ASAP so we can get them to FEMA
- **This impacts current and future grant eligibility and will cause time delays with your grants!**
- Missing resolutions from ~16 counties right now



# STATE HAZARD MITIGATION PLAN UPDATE PROCESS



# SHMP UPDATE

## *Stakeholder Survey* *132 responses!*

If you haven't already, please take our Stakeholder Survey  
at <https://www.surveymonkey.com/r/FLSHMP2023>



# Announcements

- Keep an eye out for the final 2021 Bulletin later this week!
- Meeting notes and materials will be available [here](#)
- **Next Mitigate FL Meeting**
  - **Tuesday, March 8, 2022**
  - **1:00 pm – 2:00 pm**
  - **Webinar**
  - **We will be posting the 2022 dates on the website soon**





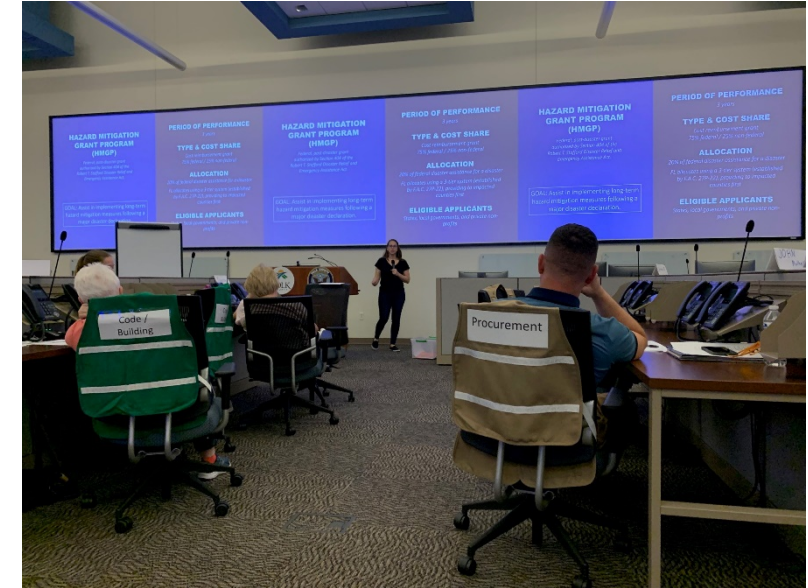
# Trainings

## 2021 G-393 Trainings:

- Lee
- Santa Rosa
- Monroe
- Polk
- Leon



Monroe County Training



Polk County Training

Contact us if you want to host a  
G-393 or G-318 in 2022!

# Questions or Comments?

For any additional questions, suggestions  
or comments please contact:

Kristin Lentz

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850-273-2950

