

The Florida CRS Initiative

State Support of Municipal CRS Programs

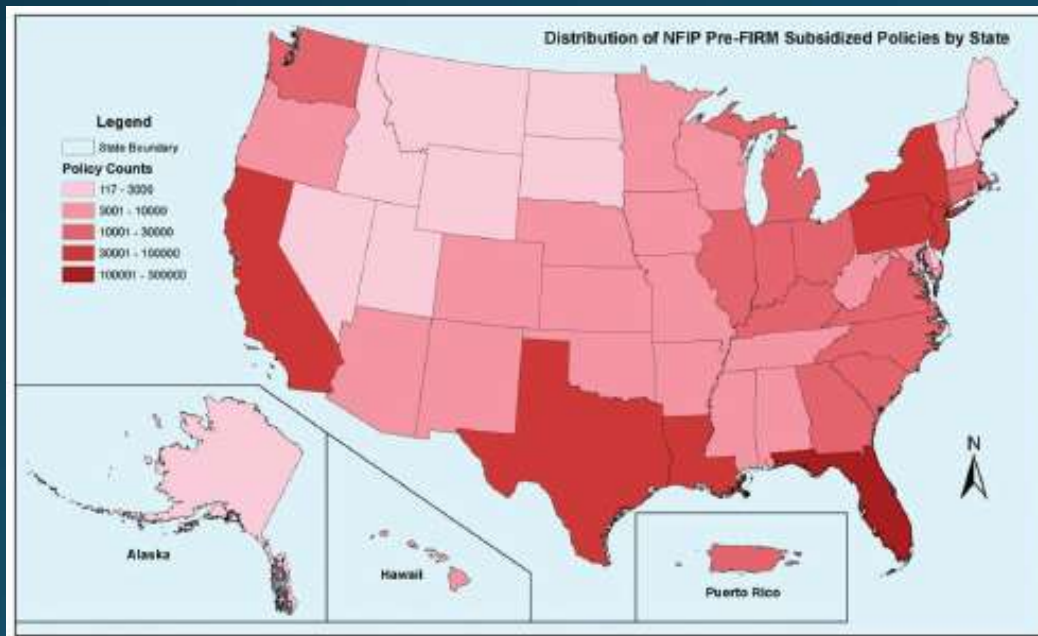
Josh Overmyer, CFM

Floodplain Coordinator – Charlotte County Community Development
Formerly CRS Specialist – Florida Division of Emergency Management



Background

- BW-12 hit Florida hard
- 40% of NFIP policies
- Lots of Pre-FIRM construction along coasts



AECOM, 2014

The Florida CRS Initiative is born

- Governor Rick Scott and FDEM Director Bryan Koon
- Hired Danny Hinson in November 2013
 - Former ISO/CRS Specialist for 17 years
 - Former Emergency Management Director
- Danny covered whole State in 2014, then hired:
 - Josh Overmyer, CFM – Southwest Florida
 - Elizabeth Todak – Orlando area
 - Gina Lambert – near The Villages
 - Mark Realí – Orlando area (2017)



Objectives

- Provide activity-specific support to existing CRS communities
- Help new communities join CRS
- Provide training and support through CRS User Groups

Statistics

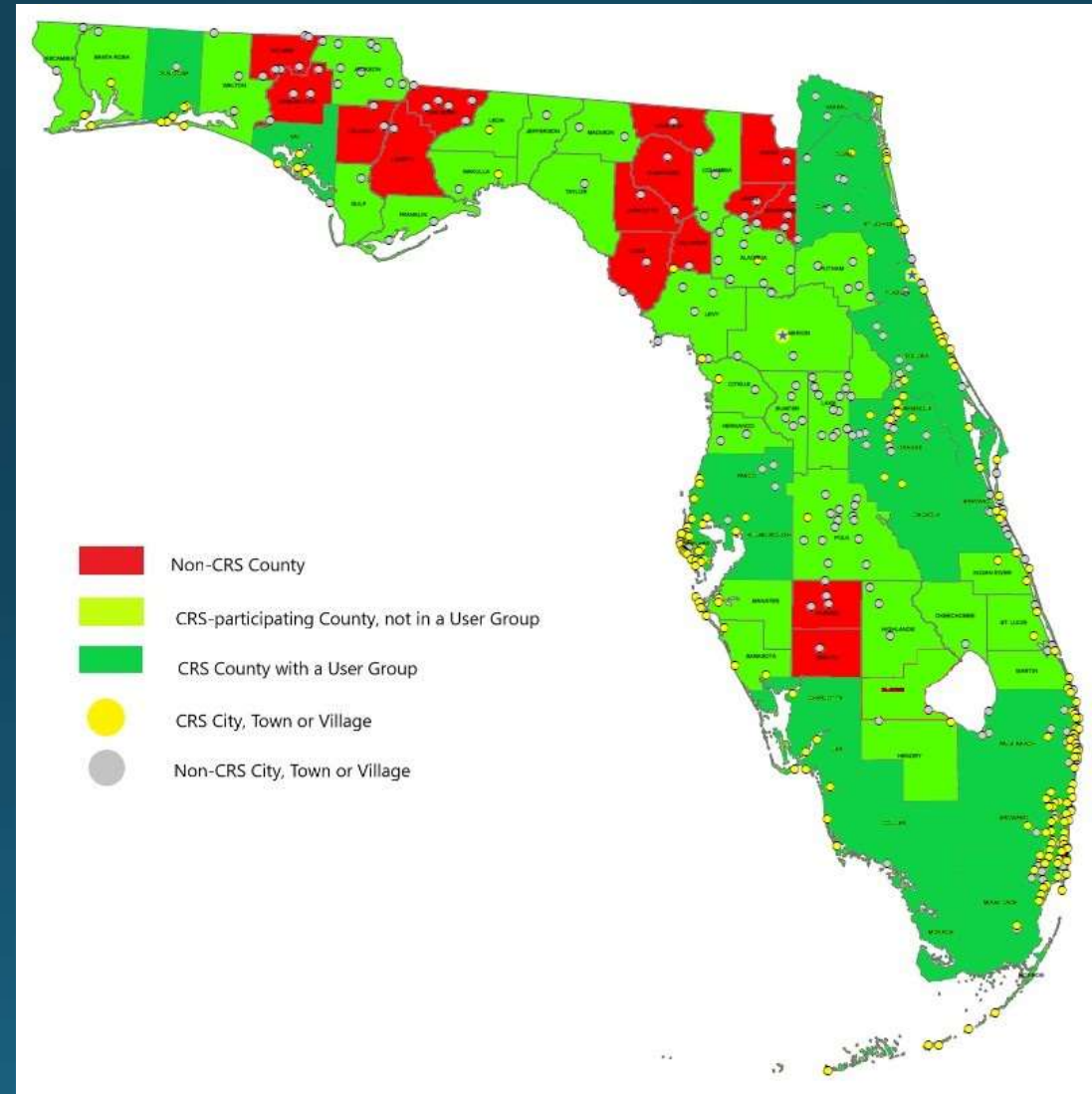
	November 2013	May 2018
CRS Communities	214 45.8% of communities	240* 51.4% of communities
Policies in a CRS community	91% of 2 million policies	96.5%
Statewide CRS discounts	\$184 million	\$201.4 million
CRS User Groups	6	11

User Group participation

Okaloosa &
Bay

Tampa Bay

Southwest Florida



Northeast Florida

Volusia &
Central Florida

Palm Beach,
Broward,
Miami-Dade &
Monroe (Keys)

Training Strategies

- Training through FFMA
 - L-278 NFIP/CRS course
 - 2-day Essentials of CRS
- Canned PowerPoint presentations for User Groups
 - How to form a User Group
 - CRS Low-Hanging Fruit
 - 430: Higher Regulatory Standards
 - 610: Flood Warning Program
- Webinar (Activity 540 changes in 2017 Manual)

Conference Presentations



Florida CRS/CAV Pilot Program

- Session E9 on Wednesday at 1:30PM by Steve Martin, SFMO
- Visited 208 non-CRS communities in 2 years
 - CAV
 - Reviewed CRS Quick Check
- Prepared & scored 15 CRS applications for new communities
 - 4 Class 9, 8 Class 8, 3 Class 7

Improvement strategies

- Verification Reports
- One-on-One meetings
 - Floodplain Manager/CRS Coordinator
 - Emergency Manager
- Support to County, thereby helping cities/towns/villages
- Reviewed Uniform Minimum Credits/State-Based Credit
- Statewide projects

310	320	330	350	510	610	Number of Activities missing low-hanging fruit	Class Rating	Total Points	Notes
	0	0	0	0	0	5	7	1861	LHF could reach Class 6
	0	33	0	0	0	5	8	1085	LHF could reach Class 7
8	0		0	0	0	5	9	510	
	0	0	0	91	0	5	9	526	
19		30		0	0	4	7	1840	LHF could reach Class 6
14		38		0	0	4	7	1632	LHF could reach Class 6
	0		0	50	0	4	8	1390	LHF could reach Class 7
	0	1	0			3	7	1640	Maybe could reach Class 6
		16		0	0	3	8	1301	LHF could reach Class 7



Miscellaneous support

- Backstop
- Provide CIS data
 - What If
 - Aggregate Insurance data
- CRS Plaque presentations
- Presentations to elected officials considering rollbacks
- Quarterly CRS Initiative Newsletter





The screenshot displays the 'CRS What-If' application interface. At the top, it shows 'Charlotte County, FL 34904'. Below this, a table lists various financial metrics. The table has columns for 'TOTAL', 'SFHA', 'KISTURIAK', and 'PRP'. The data is organized into rows, with some rows highlighted in blue. The table includes a summary row at the top and several rows of detailed data below.

	TOTAL	SFHA	KISTURIAK	PRP
CRS 2000				
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Newsletter & outreach rack cards



Florida CRS Initiative

Winter 2018

Notice:

The 6th Edition Florida Building Code became effective December 31, 2017. Now, all new construction and Substantial Improvements in the SFHA are required to be at least 1 ft above the Base Flood Elevation.

Education:

Mark your calendars

CRS Resources upcoming webinars:

www.CRSResources.org/training

Date	Title
January 16	Preparing for Annual Recertification
January 17	Expedited Loan Properties & the CRS
February 20	Preparing for a Verification Visit
February 21	Activity 340 (Disaster System Maintenance)
March 20	Developing Outreach Projects (Activity 330)
March 21	Floodplain Management Planning (Activity 310)
April 17	Preparing for Annual Recertification
April 18	Preparing for Impact Adjustment Map

~All webinars
1:00 pm Eastern

Recertification period has begun for some communities:

Due to the recent changes from ISO, Recertifications were not due in October, as has been the case since the beginning of the CRS program in 1990. Monroe County and Miami-Dade County communities are the first to roll around on the new recertification schedule, starting February 1, 2018. If you are a CRS Coordinator in one of these counties, you should have already received an email from Keith Harper at ISO regarding your Recertification checklist.

All other 65 counties in Florida will recertify on May 1, 2018. Keep an eye out for an email from Christine Turpin from ISO regarding your Recertification Checklist. This should arrive in Mid-March.

CRS Communities will recertify all of their credited activities dating back to their previous Recertification or Cycle Visit, whichever was more recent. If you are due to have a Cycle Visit in 2018, you will not be expected to Recertify in 2018.

Florida CRS Initiative News:

Danny Hinson, who started the Florida CRS Initiative in November 2013, has accepted a position in the private sector. Danny has helped more than 100 communities to improve their CRS scores and Class ratings. He is one of the major reasons Florida now has 239 CRS-participating communities, up from 215 in May 2014. Statewide CRS discounts have increased from \$181 million to over \$200 million during his tenure as State CRS Coordinator. Josh and Mark will be hard-pressed to fill his shoes, but Danny has provided us with the knowledge and platform to continue serving Florida communities. Thank you, Danny, and we wish you well!

CRS Initiative Survey results:

We would like to thank the 106 individuals who took the time to respond to our Florida CRS Initiative Survey last month. We ask these types of questions periodically to help us understand our audience and the types of information that you find most helpful. Here are some of the results:

A Guide to Flood Mitigation



What is Mitigation?

Mitigation is the effort to reduce loss of life and property by lessening the impact of disasters. Take action now before the next disaster to reduce human and financial consequences later.

Build Responsibly

- If you plan on improving your home, or your home has sustained damage where repairs cost 50% or more of the building pre-damaged, you will be required to bring your structure up to current building and floodplain standards.
- Get a permit before you build and work with a licensed contractor.



Insure your property against flooding



- Know your flood risk. Speak to an insurance professional to understand your flood insurance needs.
- Renters should buy flood insurance for their belongings.
- If your community participates in the NFIP, you are eligible to purchase flood insurance, even if you are located outside the floodplain.
- For properties located outside the special flood hazard area, you can take advantage of a low-cost **Preferred Risk Policy**.
- Understand your local alert notification systems and know what you should do, so you are prepared to evacuate or take actions to protect your property.



For more information about the NFIP and Flood Insurance, visit www.FloodSmart.gov or call 1-800-427-2419
Florida Division of Emergency Management
www.FloridaDisaster.org

A Guide to Flood Safety



Know Your Hazard!

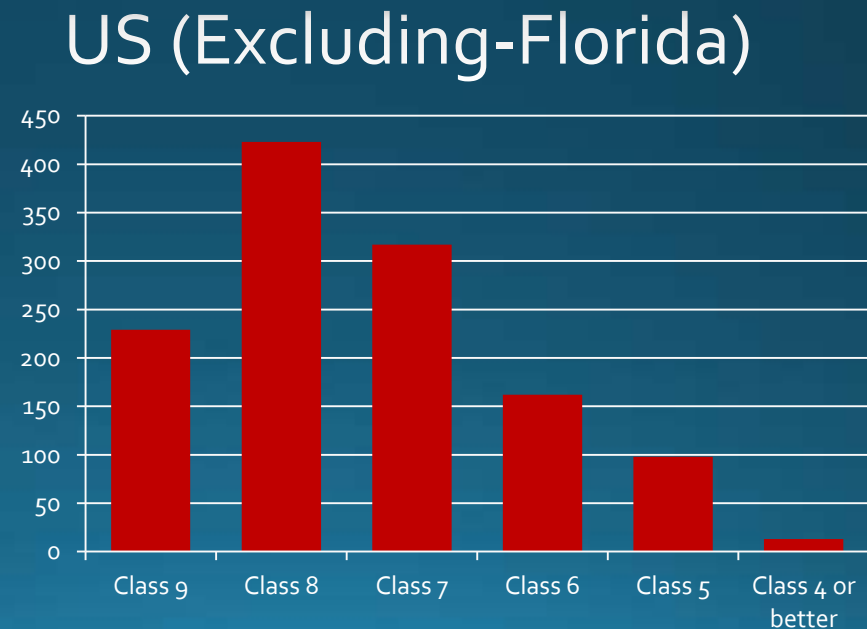
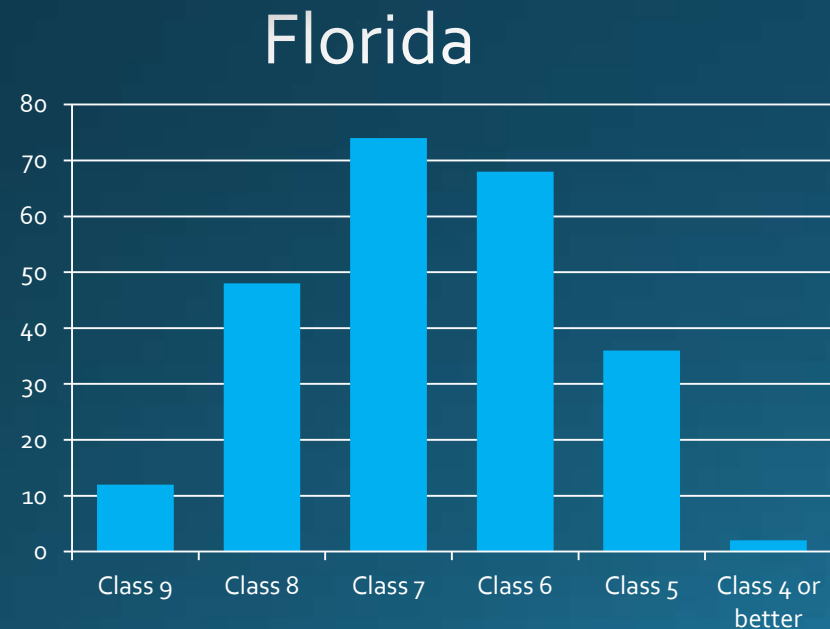
- Inland flooding is a leading weather-related cause of death in the United States.
- Identify the flood zone for your neighborhood and business.
- Are you in a repetitive flood prone area?
- Know the difference between a flood WATCH and a flood WARNING.
- Have a Family Emergency Plan and a Disaster Supply Kit ready in case you need to evacuate.

Turn Around, Don't Drown!



Successes

- Activity 610 – highest scores in the nation
 - In 2014, 88 communities had ZERO score for 610, unfathomable for Florida
 - 22 of top 27 scores in the nation
- Participation:



Questions?

Josh Overmyer, CFM

Floodplain Coordinator/CRS Coordinator

Charlotte County (FL) Community Development

Josh.Overmyer@charlottecountyfl.gov

Check out Session Eg on Wednesday after lunch for more on information on the Florida CRS/CAV Pilot Program (Room 129B)