

Florida's CRS-CAV Pilot Program 2015-2018

Guideposts on the Pathway to Flood Resilience

Steve Martin

Florida State NFIP Coordinator

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Florida Proposes Getting all Communities in CRS

Partners:

FEMA HQ

FEMA Region IV, FM&I Branch

Insurance Services Office

FDEM: Bureau of Mitigation, Floodplain and CRS Staff

Non-CRS Participating Communities

Foundation for Conducting the Pilot

ENABLE ALL COMMUNITIES IN FLORIDA TO PARTICIPATE IN CRS

**Enhanced State Mitigation Plan, 100% LMS Plans
Program Administered by States (PAS)
MOA on Historic & Environmental Reviews
Mandatory State Building Code Based on ICC
State Model Flood Ordinance Code-Coordinated
Florida has 35% of NFIP Policies Nationwide
State CRS Staff (4), 43% of Communities in CRS
Greater Flood Resiliency, Lower Premium Costs**



Meeting of the Minds...

**”ENABLE ALL COMMUNITIES IN FLORIDA
TO PARTICIPATE IN CRS”**

FIMA Staff Met with State DEM in Tallahassee to Discuss State Proposal Feb 2015

FIMA & State Agree to Develop Plan for Pilot Program, Consummate Agreement

“Compliance” a Pre-requisite for CRS Participation

CAVs or FCACs – 208 Candidate Communities

Schedule to Accomplish in 30 Months Beginning July 1, 2015

Consideration Whether to Extend Pilot in 2nd Year based on Success of 1st Year

Roughly average 8-9 CAVs per month, FEMA/ISO to Expedite Review & Approval

Meeting of the Minds...

”ENABLE ALL COMMUNITIES IN FLORIDA TO PARTICIPATE IN CRS”

Satisfy Requirement for “Compliance” – How to Achieve This?

- 1) Professionalism, Formal Training, Information Technology, Contemporary Staff**
- 2) Past Skeletons/Sins should not Forever Prevent Participation in CRS**
- 3) Prohibition from Participation in CRS does not Encourage Increased Flood Resiliency**
- 4) Must Move Forward with Better Compliance Strategies**
- 5) Common, Recurring Compliance Issues Identified Over Past 5-6 Years**

Most Common CAV Violations



Florida CRS Initiative

CRS-CAV Pilot Program

*Enrolling Communities in the
Community Rating System*



SEVEN PERFORMANCE MEASURES

2015 - 2017

Bureau of Mitigation

Florida Division of Emergency Management

Florida Floodplain Management Performance Measures



*Helping Communities Remain Compliant
with the NFIP and Retain CRS Points*

FLOODPLAIN MANAGEMENT PERFORMANCE MEASURES

2018

Bureau of Mitigation

Florida Division of Emergency Management

“SEVEN PERFORMANCE MEASURES”

“Toolkit of Floodplain Management Procedures”

Based on Minimum NFIP Requirements:

- 1. Adopt State model flood ordinance coordinated with FBC & ICC**
- 2. Inspect floodplains annually -- annual report, compliance checklists**
- 3. Use floodplain permit application forms & checklists provided**
- 4. Verify accuracy of ECs with gig lists**
- 5. Send letters to tank & HVAC firms to elevate or anchor equipment**
- 6. Conduct SI/SD determinations based on the SI/SD Desk Reference**
- 7. Post Elevation Certificates and FIRMs on Community Webpages**

“SEVEN PERFORMANCE MEASURES”

“Toolkit of Floodplain Management Procedures”

Based on Minimum NFIP Requirements:

State unable to Require Communities to Adopt Performance Measures

Many procedural issues can be resolved by adopting 7PMs, therefore easier to close CAVs

“Political Bushback” primary reason NFIP provisions are not consistently enforced

Resolution prepared by State based on resolution required to be adopted to join NFIP

Adoption of Resolution commits community to implement *Seven Performance Measures*

Provides Governing Board support to staff engaged with citizens to ensure compliance

Summary Stats of CRS-CAV Pilot Program

108 CAVs first year, 100 CAVs second year = 208 CAVS conducted

CAV'd communities with highest policy counts first

- **75 communities > 100 < 7,300 NFIP policies**
- **22 communities > 50 < 100 NFIP policies**
- **52 communities > 10 < 50 NFIP policies**
- **59 communities < 10 NFIP policies**



FLORIDA'S CRS-CAV PILOT PROGRAM

A Pathway to Flood Resiliency through
NFIP Compliance and CRS program



Florida Division of Emergency Management
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May 2018

Purpose of Pilot Program Report

CRS-CAV Pilot Program – first of its kind, and describes the basis and achievements

Documents purpose, procedures, and major findings of the program

Describes mitigation strategies and successes and their returns on investment

Proposes & justifies recommended changes to Scopes of Work under CAP-SSSE

Completes State's commitment to FEMA to document results for use in other States

Provides recommendations for Florida's SFMO to continue to improve its operations

Identifies and proposes changes to Florida's typical CAV process

Summary Stats of CRS-CAV Pilot Program

180 State Mod. Flood Ordinances Adopted, Coordinated w/FBC

50 of 67 Counties participate in CRS

97% of all communities participate in CRS

33 communities adopted 7 PMs, 10 pending

134 CAVs closed by deadline of report – ongoing closures

26 communities approved by FEMA for CRS

15 communities actually joined under the Pilot Program

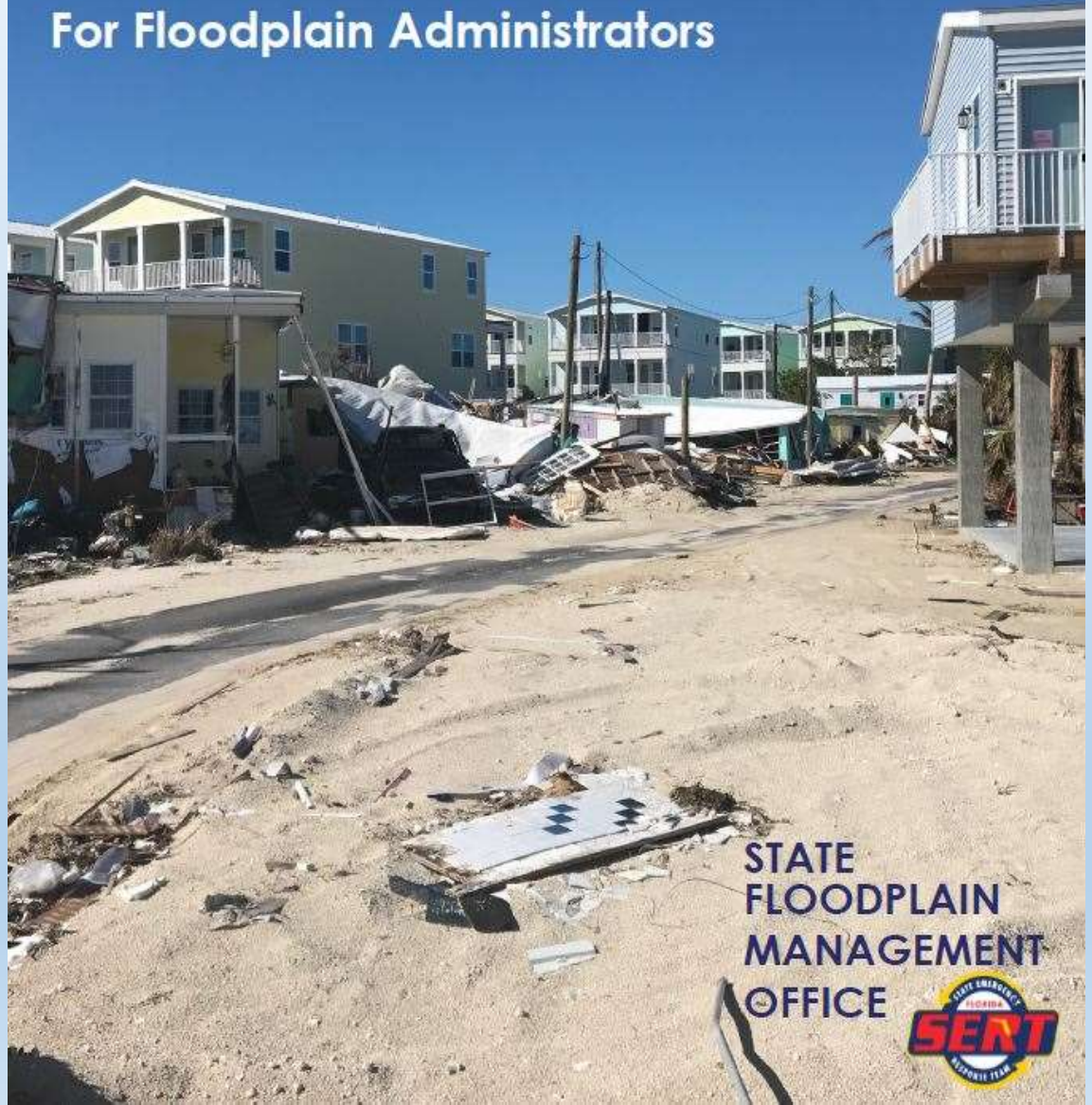
CRS-CAV Pilot Program 7 Major Findings

- 1) Combining compliance CAVs with promoting CRS strengthens communities commitment to resolve issues.**
- 2) Providing prescriptive “how-to” tool – Seven Performance Measures helps communities to comply.**
- 3) Applying CRS Quick Check before discussing compliance issues, helps reassure communities.**
- 4) Reaching communities that had not been visited in 10-20 years was an eye-opener for them and the State.**
- 5) Including elected officials in meetings helped them see that they could gain political capital by saving money.**
- 6) Enabling communities to focus on compliance issues over past 5 years only, but providing technical support.**
- 7) Receiving discounts of 5% or 10% and using an expedited approach increases chance of participation.**

2018

FLORIDA POST-DISASTER TOOLKIT

For Floodplain Administrators



STATE
FLOODPLAIN
MANAGEMENT
OFFICE



Post-Disaster Toolkit Floodplain Administrators

CONTENTS

ACTION 1: PLAN AHEAD TO COMMUNICATE WITH ELECTED & ADMINISTRATIVE OFFICIALS

ACTION 2: ASSESS POST-DISASTER NEEDS AND REQUEST ASSISTANCE

ACTION 3: DOCUMENT HIGH WATER MARKS

ACTION 4: MAKE SUBSTANTIAL DAMAGE DETERMINATIONS

ACTION 5: UNDERSTAND NFIP CLAIMS AND INCREASED COST OF COMPLIANCE

ACTION 6: IDENTIFY POST-DISASTER AND MITIGATION FUNDING ASSISTANCE

Questions?

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MANAGEMENT**

