

Florida's NFIP State Coordinating Office Regional Engagement Community Assistance Visit



PLENARY AND COMMUNITY ASSISTANCE VISIT REPORT

Sumter County, Florida

June 16, 2023

These communities participated in the Plenary session and Concurrent CAV meetings:

Astatula	Belleview	Brooksville	Bushnell
Center Hill	Citrus County	Coleman	Crystal River
Dunnellon	Eustis	Fruitland Park	Hernando County
Inverness	Lady Lake	Lake County	Leesburg
Marion County	McIntosh	Minneola	Mt. Dora
Ocala	Sumter County	Tavares	Umatilla
Webster	Wildwood		

Office of Floodplain Management
Bureau of Mitigation
Florida Division of Emergency Management

TABLE OF CONTENTS

Contents

TABLE OF CONTENTS.....	2
1. THE SCORE-CAV PROCESS.....	1
1.1 General.....	1
1.2 Purpose.....	1
1.3 CAV Structure	1
2. INDIVIDUAL ONE-ON-ONE COMMUNITY MEETING REPORT	3
Sumter County – Sumter County, NFIP ID 120296	3
2.1 SCORE CAV Concurrent Meeting Participants and Contact Information	3
2.2 Community’s Floodplain Management Program Background and Overview	3
2.3 SCORE CAV Findings about the Community	4
2.3.1 Problems with the Community’s Floodplain Management Regulations? None.....	4
2.3.2 Problems with Community’s Administration/Enforcement Procedures? None	4
2.3.3 Engineering or Other Problems with FIRMs or FIS? None.....	5
2.3.4 Problems in the Community’s Floodplain Management Program? None.....	5
2.3.5 Programmatic Issues Identified? None.....	6
2.3.6 Potential Violations – Community Actions Required: No.....	6
3. SCORE-CAV PRESENTATION AND PLENARY DISCUSSION.....	7
3.1 OFM Initiatives and Community Floodplain Management.....	7
3.2 Flood Ordinances	8
3.3 Florida Building Code 6th Edition.....	9
3.4 Mapping	10
3.5 Permitting.....	11
3.6 Virtual Tour of Floodplain Development.....	12
3.7 Violations & Enforcement	12
3.8 Post Disaster Roles and Responsibilities.....	14
3.9 Mitigation Strategies.....	16
3.10 Flood Insurance.....	17
3.11 Community Rating System	18
3.12 Meeting Wrap-Up	19

PART 1: INTRODUCTION

1. THE SCORE-CAV PROCESS

1.1 General

Florida's Office of Floodplain Management (OFM) conducted its State Coordinating Office Regional Engagement Community Assistance Visit (SCORE-CAV) in your area to efficiently interact with and engage communities in discussing floodplain management issues, ideas, and solutions unique to regions established based on geographic areas of the state. Using a three-tiered approach, the OFM conducted floodplain tours of each community, hosted a six-hour plenary session, and met one-on-one with participating communities to discuss issues pertaining to each community's floodplain management program and compliance matters.

1.2 Purpose

The purpose of the SCORE-CAV plenary session is threefold: 1) increase interaction between the State and local floodplain administrators (FPAs), 2) encourage the sharing of ideas, solutions, and strategies for floodplain management within the region, and 3) present common messages to create a greater awareness of the National Flood Insurance Program (NFIP) and its requirements. The intended longer-range objective is to forge better communication and coordination between communities in the regions and provide better mutual support, particularly following disasters. The OFM conducts one-on-one community visits to assess their floodplain management programs and overall knowledge of the NFIP. In doing so, OFM staff provide community staff with any technical assistance in general or specifically relating to identified program deficiencies and develop strategies for resolving compliance issues and improving flood resiliency in communities.

1.3 CAV Structure

The SCORE-CAV process consists of a floodplain tour of each community, an interactive regional plenary session, and an individual meeting with community representatives to discuss their floodplain management programs. Before the field tour and meetings, OFM staff conducts reviews of digital flood maps to ascertain the presence and location of key flood prone areas in which to conduct assessments of development in flood zones. Also, before the field assessments, OFM staff uploads addresses of properties that are repetitive loss and severe repetitive loss properties, properties that were acquisitions under the Hazard Mitigation Grant Program (HMGP) federal grant program, and properties identified as potentially substantially damaged during recent hurricanes in GIS for reference on tablets used in the field. Once in the community, OFM staff

conducts windshield surveys of these selected areas to assess whether observed development activities appear to be compliant, non-conforming, non-compliant, or mitigated. In addition, communities met together with OFM staff to share concerns, ideas, challenges, and strategies from their perspectives. The individual one-on-one concurrent meetings included detailed discussions on flood histories and characteristics of each community as well as floodplain management activities, observations of development activity, and resolution of compliance issues.

PART 2: Individual One-on-One Community Meeting Report

2. INDIVIDUAL ONE-ON-ONE COMMUNITY MEETING REPORT

Sumter County – Sumter County, NFIP ID 120296

Chief Executive Officer:

Bradley Arnold, County Administrator, (352) 689-4400,
bradley.arnold@sumtercountyfl.gov, 7375 Powell Road, Suite 115, Wildwood, FL 34785

2.1 SCORE CAV Concurrent Meeting Participants and Contact Information

Sumter County Planning and Building – 7375 Powell Road, Wildwood, FL 34785

Sue Farnsworth, Floodplain Administrator, (352) 689-4400, susan.farnsworth@sumtercountyfl.gov
Steve Wilcox, Building Official, (352) 689-4400, steven.wilcox@sumtercountyfl.gov

FDEM State Floodplain Management Office – 2555 Shumard Oak Blvd, Tallahassee, FL 32399

Michael Burchette, Floodplain Specialist, (850) 815-4520, michael.burchette@em.myflorida.com
Linda Vause, Floodplain Specialist, (850) 815-4542, linda.vause@em.myflorida.com

2.2 Community's Floodplain Management Program Background and Overview

FEMA accepted Sumter County by regular entry into the National Flood Insurance Program (NFIP) on March 15, 1982. Sumter County last had a Community Assistance Visit (CAV) on February 27, 2015, and a Community Assistance Contact (CAC) on November 9, 2017.

County staff mentioned the Withlacoochee River, Lake Okahumpka, and Wahoo Swamp as the water features that threaten the County the most for flooding.

Sumter County is an inland county located in western Florida. The Special Flood Hazard Area (SFHA) consists of Zones Approximate A and AE. As of this report, 2,076 NFIP flood insurance policies are in force, with a total of 78 closed-paid losses.

2.3 SCORE CAV Findings about the Community

2.3.1 Problems with the Community's Floodplain Management Regulations? None

The community's flood damage prevention ordinance was last amended on August 13, 2019, and is based on the State Model Ordinance, which coordinates with the Florida Building Code (FBC). Higher standards other than the mandatory one foot of freeboard required by the FBC include: limiting development density in the County's Urban Development Area (UDA) to one residential unit per five acres. The UDA is adopted onto the Future Land Use Map of the Comprehensive Plan and includes everything inside the municipal limits. Fill slopes are limited to a 6:1 ratio, and fill displacing the base flood requires compensatory excavation within the same overlay zone and a Letter of Map Revision (LOMR). The County participates in the Community Rating System (CRS) Program and is currently a Class 6, giving the County's NFIP policyholders a 20% premium discount.

The community's flood ordinance designates the Director of the Division of Development as the Floodplain Administrator (FPA). Mrs. Sue Farnsworth is the Senior Planner for Sumter County and is the delegated FPA, and she is assisted in her duties by Kathleen Brugnoli, Sumter County's Planner. Mrs. Farnsworth plans to retire at the end of this year and is currently training Ms. Brugnoli to serve as the delegated FPA upon her retirement.

2.3.2 Problems with Community's Administration/Enforcement Procedures? None

Sumter County's permit technicians conduct the initial flood zone determination when reviewing for compliance with local zoning requirements. If the proposed development is in the Special Flood Hazard Area (SFHA), the permit will become a "building/flood permit." Sumter County requires that Certified Floodplain Managers (CFMs) review flood permits.

Ms. Farnsworth and the County's Building Official review for compliance with the local flood regulations and the flood provisions in the Florida Building Code (FBC), respectively. In addition, Ms. Farnsworth and the Building Official review Elevation Certificates (ECs) for accuracy and completeness.

The County recommends that two FEMA ECs are submitted throughout the construction process but requires the finished construction FEMA EC before issuing a Certificate of Occupancy. In addition, another type of elevation certification, such as a survey, is

typically submitted to verify the placement of the lowest floor before vertical construction. However, some applicants may choose to submit an under-construction FEMA EC instead.

Non-structural development and structures that may be exempt from the FBC are still required to be permitted, whether it is a flood permit or a site development permit, such as in the case of placement of fill.

All sheds must be permitted and inspected for proper flood openings and anchoring by the Building Inspector.

The County's Code Enforcement is housed in the same building as Ms. Farnsworth, facilitating good communication between local entities. The County's code enforcement is heavily complaint-driven and is comprised of one code enforcement officer who conducts inspections on a case-by-case basis.

2.3.3 Engineering or Other Problems with FIRMs or FIS? None

The community identified no issues or problems with the Flood Insurance Rate Map (FIRM) or Flood Insurance Study (FIS). The community's effective FIRM date is June 5, 2020.

2.3.4 Problems in the Community's Floodplain Management Program? None

The community participates in the Community Rating System (CRS) and is currently a Class 6, giving the County's NFIP policyholders a 20% premium discount.

Sumter County staff stated they had not had issues receiving Repetitive Loss (RL) data from FEMA. The County also sends out repetitive loss mailouts to better inform new owners of the risks associated with the structure.

The County's Local Mitigation Strategy (LMS) is handled and organized by Sumter County's Emergency Management Director, David Casto. Ms. Farnsworth participates and is directly involved in the meetings. The County helps its communities with proposals for the LMS. The County is reminded to contact FDEM with any concerns about the LMS.

2.3.5 Programmatic Issues Identified? None

Neither the OFM nor community staff identified programmatic issues with the National Flood Insurance Program that adversely impacted the community's ability to implement its floodplain management program.

2.3.6 Potential Violations – Community Actions Required: No

The OFM initially identified eleven properties of interest during the field assessment of the City's floodplains. City staff provided the requested information for each property, and the OFM determined the properties were compliant.

No other compliance or procedural issues were noted during the field assessment or One-on-One meeting. We appreciate the challenging work of community staff who endeavor to implement a floodplain management program that helps keep the community flood resilient. Michael Burchette can be reached for any follow-up questions or future requests for technical assistance at: 850.815.4520 or Michael.Burchette@em.myflorida.com.

PART 3: STATE COORDINATING OFFICE REGIONAL ENGAGEMENT COMMUNITY ASSISTANCE VISIT (SCORE-CAV) PLENARY

3. SCORE-CAV PRESENTATION AND PLENARY DISCUSSION

3.1 OFM Initiatives and Community Floodplain Management

During the plenary session, OFM staff overviewed key topics and specific community responsibilities for implementing NFIP compliant floodplain management programs. To promote engagement, the OFM deployed polling questions designed to capture audience responses to specialized "polling slides" within each major presentation topic. Attendees were surveyed anonymously through the Webex polling platform. OFM staff discussed the goals and objectives for the SCORE-CAV program, including improved efficiency in the Community Assistance Visit process to increase coordination among the members of the State's floodplain management community.

Further, the Plenary meeting implemented a collegial administrative approach rather than an audit approach. Attendees received a materials packet in which all documents were available for download. The individual evaluation of communities derives from field assessments conducted by the OFM staff and through One-on-One meetings with local floodplain management staff.

Each regional Plenary report is written to reflect the presentation information and group discussion from the relevant Plenary meeting. In addition, individual community evaluations are summarized in Part 2 of this document, therefore providing community-specific reports.

During the overview session, OFM staff discussed State Initiatives, including the following:

- Developing and helping communities adopt the State Model Flood Ordinance Coordinated with the Florida Building Code (FBC).
- Assisting and supporting the Florida Floodplain Managers Association (FFMA), which has evolved significantly over the years as a leader in education, coordination, and communicating the importance of strong floodplain management.
- Followed through on an FFMA Whitepaper with BOAF and FFMA to pursue options to allow public restrooms constructed below the BFE requirements when

engineered to resist flood loads up to and including conditions of the design flood. The effort resulted in a consensus amendment to the International Building Code, effective beginning January 2021, which essentially allows public restrooms to be at or above grade but below BFE requirements as long as they meet the design standards of the IBC. Note: until FEMA develops guidance, public restrooms below BFE are considered non-compliant in V Zones, and in AE Zones unless appropriately dry floodproofed.

- Implementing the [CRS Initiative](#): to help communities join CRS, help prevent communities from retrograding, and help communities advance in CRS ratings;
- Implementing the [CRS-CAV Pilot Program](#) to increase the number of communities in CRS;
- Supporting and helping lead the [Silver Jackets High Water Marks Online App and GIS Map](#), which the FDEM supports on its website; and
- Writing and distributing the comprehensive [Florida Post-Disaster Toolkit for Floodplain Managers](#), [Florida Floodplain Management Quick Guide](#), [Floodplain Management Performance Measures](#), and [Flood Provisions of the Florida Building Code](#). These publications are compiled by the OFM and available in hard copies. Plenary participants were able to download these publications and other additional floodplain management resources from the materials tab during the training session.

During the overview presentation, the OFM advised that 468 communities in Florida participate in the NFIP. The number fluctuates slightly because newly incorporated areas compensate for the occasional community that dissolves and reverts to unincorporated county administration. The State has more than 1.8 million NFIP policies (nearly 36% of the total policies in the Nation), and over the past 40 years, the State has paid in premiums nearly 10 times what Florida has received in claims.

The OFM encourages local staff to review the [Floodplain Management Quick Guide](#), which has been updated to include information pertaining to the latest Florida Building Code and ASCE-24, including regulatory provisions for Coastal A Zones and the Coastal Construction Control Line. The OFM also discussed the Floodplain Managers' responsibilities on page 4 of the *Guide* and "Recommended Planning Considerations" on Page 5, which are crucial to floodplain management but are often overlooked in day-to-day floodplain manager's duties and responsibilities.

3.2 Flood Ordinances

OFM staff presented information on its activities over the past eight years to encourage communities to adopt the State Model Flood Ordinance that coordinates with the Florida Building Code. Approximately 26 States have adopted model flood ordinances that incorporate the base codes (International Building Codes) with the NFIP flood building provisions. Florida is the first State whose Model ordinance coordinates with the base codes, which make up the FBC, and is approved by FEMA.

Ordinance adoption statistics as of the date of the report are as follows:

- 98% Adopted or in the process of adopting State Model
- 468 NFIP communities
- 457 have adopted (53 in for a review of updates or post-December 2012 revisions, many of which are addressing the upcoming CRS Class 8 Prerequisite, effective January 1, 2021)
71 under review

The State model should be adopted by the remaining communities to:

- a) Ensure that the ordinance is not duplicative with the State-required building regulations.
- b) Help prevent the local floodplain ordinance from being inconsistent with the FBC now or in the future when the FBC is updated.
- c) Base their local flood ordinances on the FEMA-approved model ordinance that coordinates with the International Building Code; and,
- d) Incorporate clarifying language from FEMA guidance documents that help interpret the NFIP regulations and refer to the FBC, which incorporates design standards contained in the ASCE-24 flood building standards.

3.3 Florida Building Code 6th Edition

OFM staff explained the relationship between the State Model Flood Ordinance, the Florida Building Code, 6th Edition, and the American Society of Civil Engineers (ASCE) 24-14 standards – *Flood Resistant Design and Construction* that govern development in SFHAs. The three documents work together; therefore, all floodplain managers and building officials should have copies to ensure compliance with the NFIP and consistency with the FBC.

The Plenary session addressed the following key points:

- Differentiation between BFE, DFE, and BFE plus freeboard: OFM staff noted that the DFE may be the BFE, or it coincidentally may be the BFE plus freeboard, or, more appropriately as defined in ASCE 24: DFE is the "*Elevation of the design flood, including wave height, relative to the datum specified on the community's flood hazard map.*" Note that the "*design flood*" is also defined as: "*The flood associated with the greater of the following two areas: 1) Area within a floodplain subject to a 1% or greater chance of flooding in any year, or 2) area designated as a flood hazard area on a community's flood hazard map or otherwise legally described.*"

- The FBC includes provisions for dry floodproofing mixed-use development and requiring flood openings on at least two sides of structures and in breakaway walls. In addition, exterior doors must be installed at the top of stairs in enclosures below BFE in Zone V. Where Coastal A Zones are designated, construction must be compliant with Zone V provisions, but stem walls are allowed if their foundations are designed to resist the effects of scouring. Dry floodproofing is allowed in Coastal A Zones if the design accounts for wave loads, erosion, and local scour.
- The OFM discussed the nature of Coastal A Zones as being the area reserved in A Zones where wave heights are expected to be between 3 feet and 1.5 feet, and that will begin to be designated as an area seaward of the Limit of Moderate Wave Action, or LiMWA, on new preliminary maps that are being released starting in late 2019 along the west coast of Florida, south of Tampa Bay and on the east coast south of Brevard County.
- The session also briefly presented a summary of the Coastal Construction Control Line (CCCL) requirements and the effort by DEM and DEP through FBC updates to reduce inconsistencies between the CCCL requirements and the NFIP. The DEP no longer regulates building construction seaward of the CCCL since its regulations transferred to Chapter 31, Section 3109, Special Construction, FBC. However, DEP still regulates the environmental impacts of construction seaward of the CCCL through its CCCL permitting program.

3.4 Mapping

OFM staff discussed various references and map information helpful to assist home buyers, insurance agents, and contractors in their respective needs, for flood elevation determinations beyond FIRMs, and for regulating development. Key sources of information on the FEMA Map Service Center (MSC), whose data include online FIRMs and Flood Insurance Studies (FIS), effective and historical flood zone information, and Letters of Map Changes. The MSC is also the location where property owners may submit requests for letters that confirm if properties are "Out as Shown," among other data.

OFM staff discussed the Risk MAP process and the kinds of regulatory and non-regulatory information available with the Risk MAP products. The OFM emphasized the importance of actively engaging in the Risk MAP process, particularly during Discovery, Risk Assessment, Resilience meetings, and issuance of Preliminary FIRMs. Participation in this process is essential as the FIRMs evolve from being FEMA preliminary maps to Community-adopted maps. Communities should carefully review new maps to identify potential errors. If communities discover errors, they are encouraged to provide valid scientific or technical data to appeal for map corrections before FEMA approves maps.

Following the appeal period, and after FEMA makes any corrections which may take a few months to a few years, communities must adopt the maps as their official flood maps.

Communities are strongly encouraged to notify property owners identified on the Summary of Map Actions (SOMA) transmitted by FEMA in letters to community chief executive officers and floodplain administrators. In addition, communities should conduct map outreach meetings to engage the public in becoming more aware of flood risks and the need to purchase flood insurance before maps become effective. This will also alert property owners who may be planning new business or residential property construction to ensure that designs and budgets are available to meet flood building provisions that may be in effect when applying for permits. Property owners who purchase NFIP flood insurance before a map change that places their property in a flood zone will receive a short-term discount on premiums.

The OFM staff discussed specific circumstances when community staff might implement preliminary flood maps for regulatory purposes. FEMA encourages communities to reasonably utilize preliminary information when BFEs increase and floodways are revised to ensure that their citizens' health, safety, and property are protected. When BFEs decrease, communities should not use this data on preliminary flood maps because the data could change, or properties may be subject to a much higher insurance premium if the property should end up being below BFE when the final maps are issued. *Floodplain Management Bulletin 1-98* is a helpful guide when communities can and should employ maps before their effective date for both conditions where BFEs are increased and decreased.

Another excellent source of information for determining appropriate elevations for constructing the lowest floor in unnumbered Zone A is the FEMA publication "*Managing Floodplain Development in Approximate Zone A Areas*," produced in April 1995. For properties mapped out of flood zones, FEMA's "Out as Shown" document provides directions on how to submit an MT-EZ Form to obtain a FEMA verification that structures outside of a flood zone that otherwise requires the purchase of flood insurance.

For further information about determining BFEs using FIRMs and FIS, the Florida Floodplain Managers Association offers an informative course called "Determining the Base Flood Elevation" that covers coastal transects and tables cross-sections and profiles, floodway data tables, and stillwater elevation tables. The course offerings are accessible on FFMA's website under the "Calendar of Events."

3.5 Permitting

OFM staff presented information concerning key matters for regulating development, permitting and compliance review observed during Community Assistance Visits over the past 3-5 years. Issues discussed included the following topics:

- The Importance of Permit Application Forms (See OFM's *Floodplain Management Performance Measures* templates for samples and checklists).
- Processing, tracking, reviewing permit applications, and verifying that final work is inspected and compliant with regulations.
- Approving variances from flood ordinances based on 44 CFR 60.5 criteria.
- Causes and types of change orders may trigger a **substantial improvement determination** and requirement for structures to comply with base flood elevation requirements and adopted freeboard.
- Consideration of Endangered Species and Historic Structures when permitting.
- *Substantial Improvement/Substantial Damage Desk Reference* (FEMA P-758).
- Permitting for Manufactured Homes: Manufacturer's Instructions, DHSMV Rules, Building Officials' Roles in permitting and inspecting MFH.

3.6 Virtual Tour of Floodplain Development

At the closing of the AM session and at the beginning of the PM session, the OFM presented fourteen (14) photos depicting representative potential floodplain violations and examples of compliant structures for participants' assessment and to pose hypothetical follow-up actions if necessary. Each photo is tailored to represent topics discussed in the morning or covered in the afternoon. In addition, participants were invited to answer verbally, indicate the number of potential violations shown (if any), and give a brief explanation. The exercise focuses participants' attention on existing conditions that may or may not be violations but are worthy of additional investigation by Code Enforcement Officials to ensure compliance with the NFIP.

Group Discussion

These interlude sessions engage participants to discuss why structures are compliant or non-compliant and set the stage, or emphasize the importance, for the following session on "Violations and Enforcement." According to participants, the discussion of photos for compliance purposes continues to be a popular and meaningful part of the day-long Plenary program.

3.7 Violations & Enforcement

OFM staff presented a pie chart showing the most common compliance issues observed over the past five years. By order of most common to least common, the table shows the following areas of most frequent violations:

- Violations of local flood ordinances or failure to adopt State Model Flood Ordinances
- Incomplete or incorrect Elevation Certificates
- Insufficient Substantial Improvement/Substantial Damage determinations processes
- Administrative procedures that are insufficient, lacking, or not documented in records
- Inadequate regulation of Accessory Structures
- Recreational vehicles exceeding the limited time allowed on property, or with outdated tags or not road-ready when not elevated
- Insufficient required certifications
- Inadequate inter-local agreements between local governing bodies
- Tanks not elevated or anchored

The OFM encourages community staff to request "General Technical Assistance" (GTAs) by email or telephone to clarify regulatory or programmatic floodplain management challenges. In recent years, the most frequent requests concern the following in order of the number of requests: floodplain permitting, floodplain coordination, follow-ups from CAVs, general NFIP information, floodplain management post-disaster response activities, SI/SD, CRS, floodplain management ordinance questions, Elevation Certificates, and potential violations.

The OFM receives over 500 GTAs each year from local government staff and citizens, out-of-state property buyers, and through referrals from FEMA. As required by FEMA, States must record GTAs to demonstrate coordination activities and technical assistance to NFIP-participating local governments and flood insurance policyholders.

OFM staff presented examples of the most common recurring reasons for violations that require some degree of enforcement by local governments, and these include:

- **Property owner** "does not know about" regulations, the activity was not known to be a violation, or property owner/contractor purposefully meant to avert the NFIP regulations,
- **Floodplain Managers** fail to conduct floodplain inspections and overlook violations which suggest that non-compliant activities are acceptable,
- **Code Enforcement Officers** are unaware of NFIP regulations, community flood ordinances, and therefore violations are considered acceptable and become more commonplace,
- **Judge or Magistrate** thinks NFIP regulation are superfluous, and rules in favor of property owner or sets penalties too low to induce compliance or to discourage future violations,

- **Unresolved compliance issues** may impact continued eligibility to participate in the NFIP (probation or suspension) or ineligibility for communities to participate in CRS, and,
- **Often, citizens report violations** to the local government or OFM, and if communities fail to implement enforcement actions, violations may become more frequent.

The OFM developed the [Floodplain Management Performance Measures](#) package provided to each community participating in the SCORE CAV meeting as an essential tool to help communities address the most common compliance issues. The *Performance Measures* include preferred procedures for implementing the NFIP at the local level. In addition, the package consists of templates and checklists for non-structural and structural permit application forms, substantial improvements, and historic structure improvements.

OFM staff emphasized that an excellent way to gain elected officials' knowledge and support for local staff floodplain management responsibilities is to adopt by resolution the [Floodplain Management Performance Measures](#). Ensuring that staff has an excellent working knowledge of these documents is paramount to a successful program. In addition, consistency in enforcing regulations and diligently verifying that Elevation Certificates are complete and accurate are critical elements to ensure that communities are as flood resilient as possible. Together, these activities create the best opportunity for communities to become flood resistant to major storm events like the State has experienced over the past several years.

3.8 Post Disaster Roles and Responsibilities

OFM staff referred to the [Florida Post-Disaster Toolkit for Floodplain Administrators](#), providing it to communities attending the Plenary. Because of Hurricanes Hermine, Matthew, and Irma that struck Florida during recent years, the State developed the *Toolkit* because there was no FEMA-produced compilation of important guidance to direct Floodplain Administrators in their roles and responsibilities following major storm events. The OFM staff discussed the format and organization of the *Toolkit*, explaining the significance and importance of each of the six "action items" covered in the booklet. Importantly, the *Toolkit* contains links to additional information. A summary of each section follows:

Action 1 Plan ahead to communicate to elected officials and managers the role and functions of floodplain administrators following flood disasters. This is critical because managers need to know or be reminded that the community will need concerted work to meet its NFIP requirements, informational needs, and compliance responsibilities for property owners whose properties may be impacted by wind and water.

Action 2 Assess post-disaster needs and request assistance. Among the duties that Floodplain Administrators, Building Officials, and Emergency Managers must perform are obtaining documentation of High-Water Marks and conducting Substantial Damage Determinations (in addition to, and not be confused with, conducting Preliminary Damage Assessments) that will set the stage for property owners' responsibilities in repairing their structures. This work can be challenging but must be conducted before losing High-Water Marks and before property owners begin repairing their structures. The OFM and FEMA envision communities requesting assistance from the State, FEMA, and other support organizations like the Building Officials Association of Florida and the Florida Floodplain Managers Association through the Statewide Mutual Aid Agreement.

Action 3 Document "High-Water Marks" to record the depth and extent of area flooding. This is essential work for assessing risk for future flood events. Documenting the depth of floodwaters in structures may support a finding of substantial damage, and the data may inform future flood map updates.

Action 4 Making substantial damage determinations is arguably the most crucial task that Floodplain Managers perform to break the cycle of repeated flood damage and ensure future flood resilience. By proactively conducting substantial damage determinations, Floodplain Administrators will be able to advise property owners if their structures will need to be made compliant by meeting elevation requirements, thereby mitigating future flood losses before design and repair work is contracted. In addition, thorough observations and documentation of damages are essential to convince property owners that they must comply with NFIP, local flood ordinances, and the Florida Building Code to ensure safe and resilient construction.

Action 5 Understand the NFIP claims process and Cost of Compliance. Following disasters, Floodplain Administrators need to survey their community for damages, make Substantial Damage Determinations if required, and ensure that home and business owners are applying for permits before beginning repair work. NFIP flood insurance policies include Increased Cost of Compliance (ICC) coverage for buildings in Special Flood Hazard Areas. A Substantial Damage Determination mandates the repairs to bring a building into compliance with current codes, which may include elevating to the current DFE. ICC claims can help pay for relocating, elevating, demolishing buildings, and dry floodproofing nonresidential buildings. In addition, ICC claims may serve as a match for FEMA mitigation grants available through FDEM.

Action 6 Identify post-disaster and mitigation funding assistance. Property owners face significant costs when repairing their homes in compliance with effective codes. There is an array of Federal, State, and private-sector funding sources that can be used to repair homes and businesses affected by a flood. The

Toolkit includes short descriptions of these funding sources, notably Appendix C, which lists website URLs for post-disaster funding support and information that may aid the repair or mitigation of properties.

OFM staff presented information significant to floodplain administrators on the Disaster Recovery and Reform Act (DRRA 2018) that, among many other provisions, provides a reimbursement mechanism to support the most time-consuming and challenging role facing Floodplain Administrators -- the conducting of substantial damage assessments.

The DRRA authorizes reimbursement from FEMA's Public Assistance (PA) program to "provide assistance to State and local governments for building code and floodplain management ordinance administration and enforcement, including inspections for substantial damage compliance...." FEMA has advised the Florida Floodplain Managers Association (FFMA) and the Building Officials Association of Florida (BOAF) that if communities deploy staff to assist other communities in conducting substantial damage assessments, since it has yet to produce specific guidance on many post-disaster procedures, FEMA is not able to guarantee the reimbursements for PA.

On January 21, 2020, FEMA distributed its Draft "**Recovery Policy on Building Code Floodplain Management Administration and Enforcement**" for public comment. OFM staff reiterated that if communities follow the established procedures used for other allowable post-disaster reimbursements under the Public Assistance program, including allowable expenses and documentation of receipts, the OFM is confident after speaking with State PA staff that it will approve requests for reimbursement for proactive substantial damage determinations.

3.9 Mitigation Strategies

OFM staff reviewed mitigation strategies well known by Floodplain Administrators as "FRED," which is an acronym for "Floodproof," "Relocate," "Elevate," and "Demolish" (and acquire properties). OFM staff presented the top five hazard mitigation project types that FEMA funded in 2020: food control, acquisitions, utility and infrastructure protection, generators, and saferooms. The National Institute of Building Sciences 2018 summary report shows that Federal Mitigation Grants have a 6 to 1 benefit-cost ratio, saving \$6 in recovery costs for every \$1 spent on mitigation.

Next, the group discussed the difference between available grant funding and applicable loans, both funding options described in the *Toolkit*. FEMA organizes mitigation funding administered by the State into "non-disaster" mitigation funding and "disaster" mitigation funding. FEMA non-disaster grants administered by DEM include the Flood Mitigation Assistance and [Pre-Disaster Mitigation](#) (PDM) grants to support ongoing natural hazard mitigation projects, including planning and project grants, and raising public awareness about reducing future losses before disasters strike. In 2020, the

Building Resilient Infrastructure and Communities (BRIC) grant program replaced PDM. Eligible mitigation activities are expanded under BRIC.

Disaster funding is available for Presidentially-declared disasters under the [Hazard Mitigation Grant Program \(HMGP\)](#) for infrastructure repair projects, large community projects, and projects that resolve damage risk factors in neighborhoods or stormwater management projects. Notice of funding opportunity and the eligibility deadline is no later than 120-days following landfall of the storm event, and projects must be complete within 3-1/2 years unless DEM and FEMA approve extensions.

Communities that wish to become sub-grantees under State grants from FEMA must have an adopted [Local Mitigation Strategy \(LMS\)](#) plan, and projects must be in the plan to receive funding. The State has the authority to implement a Legislatively-funded grant program not required to be in the LMS plans for mitigation projects. This program is the [Hurricane Loss Mitigation Program](#). Limited funding is available for retrofitting existing facilities used for hurricane shelters (\$3 million), inspection and tie-downs for manufactured homes (\$2.8 million) administered by Tallahassee Community College, and funding for residential structures to mitigate against wind and flood damage (\$3.5 million).

Mitigation loan programs briefly mentioned during the session, and that are included in the [Florida Post-Disaster Toolkit for Floodplain Administrators](#) for more information are:

- Title 1 Property Improvement Loan for Manufactured Homes (HUD)
- FHA 203K Construction/Rehabilitation Loan (HUD)
- HOME Investment Partnerships Program (Federal Block Grant) (HUD)

The *Toolkit* includes funding assistance or loans to help recover from disasters in twenty different federal, state, and private-sector grants or loan programs. More importantly, OFM staff emphasized that the best and quickest available money for a home or business repair following a disaster is through an NFIP insurance policy. FEMA pays claims much faster and before grant awards and are not subject to interest rates and paybacks like loans. The OFM strongly suggests that local officials encourage residents, even those outside of SFHAs, to purchase a flood insurance policy, reiterating that 25% of flood claims occur in X Zones, where there is no mandatory purchase for federally backed loans. Finally, the OFM discussed the FEMA AW-501 form as a tool to remove mitigated, repetitive loss properties from repetitive loss lists, and communities that participate in CRS must complete this form for mitigated properties.

3.10 Flood Insurance

OFM staff presented information on the following topics:

- New Flood Insurance Manual has undergone significant revisions and is much easier to read and find answers to NFIP insurance questions.
- Key disconnects between Insurance policy coverage and NFIP regulations.

- Repetitive Loss properties and the need to complete FEMA AW-501 Forms when communities are aware of mitigated properties.
- Use and limitations of **Increased Cost of Compliance** claims for use in the match for mitigation grants.
- Non-compliant, non-conforming, and "submit for rate" premiums.
- FIMA's new, not yet released "Risk Rating and Policy Forms Redesign."

The Flood Insurance Manual includes information that Floodplain Administrators may find helpful information on the community CRS status that FEMA updates twice per year. In addition, the user-friendly manual consists of an updated "Verification of Flood Zone Determination Letter" to document the effective flood zone and elevation for property owners that may help work with mortgage companies and insurance agents.

Florida Legislature continues to pass bills that provide support for the private flood insurance market. The legislation ensures minimum equivalency with the NFIP and allows the private market to offer additional lines and excess coverage not offered by the NFIP. Pertinent legislation is available in Section 627.715, Florida Statutes.

DEM has hired a staff member to research and develop data for Florida's emerging private residential flood insurance market and its potential impacts on the NFIP policies. Staff will compare requirements for flood insurance coverage for high-risk properties with federally backed mortgages to those with privately mortgaged properties. Staff will also research the regulatory authorities for adjusting claims and compare NFIP policy provisions with Florida statutory requirements.

The Federal Insurance Management Agency (FIMA) is pursuing revisions to rating properties for flood risk. The innovative approach is "Risk Rating 2.0" to restructure the NFIP to make it more equitable among the insured, user-friendly, and marketable. FIMA is working to make higher risk properties pay more in premiums than lower risk properties to make the cost of flood insurance fairer for the insured. FIMA proposes a more accurate risk analysis on individual structures based on proximity to the source of flooding. The newly structured flood insurance program will also consider the size of structures relative to premium costs to ensure equitable rates.

FIMA has begun to roll out the first phases of Risk Rating 2.0 beginning October 1, 2021. FIMA will reformat the new NFIP policy forms to make them easier for agents to sell. Policies will be more understandable to policyholders, agents, and adjusters. FIMA will test the new forms against the rating plan to determine if pricing is reasonable.

3.11 Community Rating System

OFM staff presented an overview of the State's activities to promote communities' participation in the CRS program and enhance flood resiliency, support mitigation, and reduce the cost of flood insurance for property owners. The State has experimented with several activities to stimulate participation and advancement in CRS, including the

[CRS Initiative](#), the [CRS-CAV Pilot Program](#), and is interested today in learning from communities how the State can best support those that participate in CRS.

The State is working with FIMA and ISO to confirm that several higher standards, such as more stringent regulations in the State Model Flood Ordinance, may automatically earn points for communities. In addition, the State is working to develop a program to support the development of stormwater master plans that will help enable as many as 35 communities to meet requirements for advancing from CRS Class 5 to Class 4. Conservatively, if all communities advanced from a Class 5 to Class 4, the calculated result in savings for these communities is upwards of \$190 million in NFIP reduced flood insurance premiums.

The State continues to support FFMA in scheduling the L-278 CRS course each year to provide program training using the CRS manual. The OFM also provides floodplain map information through DEM's GIS office when requested by communities. The OFM is looking for additional ideas on how the limited State staff can best support community CRS programs despite not being able to provide supplement staff support at the local level.

3.12 Meeting Wrap-Up

OFM staff reviewed the five steps involved in conducting the SCORE CAV process. **First**, the process begins with the OFM conducting floodplain assessments a few weeks before the plenary meeting. **Second**, the interactive regional plenary meeting shares and discusses common floodplain management issues and strategies. This may encourage the formation of regional floodplain management coordination groups like CRS User Groups. **Third**, the one-on-one meetings later in the week with community staff go over issues specific to the community and resolve any compliance matters observed during floodplain assessments. **Fourth**, communities work individually with the OFM to resolve any procedural or compliance issues and are encouraged to adopt, by resolution, the packet of [Floodplain Management Performance Measures](#) to ensure procedures are compliant with the minimum NFIP requirements. And **fifth**, closure of the CAV report with written notification sent to the local government and FEMA that the OFM closed the community's CAV report, and it is eligible to continue participation in the NFIP and for those that participate in CRS, continue to receive premium discounts on NFIP flood insurance policies.