

MINUTES OF THE COLLIER COUNTY
FLOODPLAIN MANAGEMENT PLANNING COMMITTEE MEETING

Naples, Florida, August 2, 2022

LET IT BE REMEMBERED, the Collier County Floodplain Management Planning Committee in and for the County of Collier, having conducted business herein, met on this date at 9:00 A.M. in REGULAR SESSION at the Collier County Growth Management Division Building, Conference Room #609/610, 2800 N. Horseshoe Drive, Naples, Florida, with the following members present:

Chairman: Eric Johnson, CC LDC Planning Mgr. (excused)
Vice Chairman: William Lang, CC Emergency Management
Kenneth Bills (excused)
Christa Carrera, City of Naples
Kelli DeFedericis, City of Marco Island
Duke Vasey
Lisa Koehler (excused)
Terry Smallwood, Everglades City (excused)
Stan Chrzanowski
Ned Miller (excused)
Deborah Curry, CC Staff (alternate/excused)
Linda Orlich
Ed Moulton (excused)

ALSO PRESENT: Chris Mason, County FEMA Floodplain Coordinator
Derek Perry, CAO Staff
William Acting Chairman Lang, CC Emergency Management

Acting Chairman Lang called the meeting to order at 9:09 a.m.; a quorum was not established; a sixth member joined later.

He said he's hopeful that Kelly DeFedericis, from the City of Marco Island, is *en route* and we'll make quorum. We cannot approve the May 3 meeting minutes until then, so we'll move to the second agenda item.

1. Approval of the previous meeting minutes from May 3, 2022

[Vote came during Item 2]

Mr. Vasey moved to approve the May 3, 2022, meeting minutes. Second by Ms. Carrera. The motion passed unanimously, 6-0.

2. Collier County CRS Verification Cycle Visit 2022 Update

Mr. Mason reported that the County had its visit on June 16th. Marlene Jacobs, a representative from the Insurance Services Office, came down from the Greater Salem Oregon, area to review the County file. She's one of the Insurance Service Office's senior technical reviewers, and she's usually brought in to review higher-rated communities such as Collier County.

We had a good visit. We went out in the field, went through our file here in the office and then met with William Acting Chairman Lang, who gave her a tour of our Emergency Operations facility. She was quite impressed with all the work we're doing from the standpoint of CRS in Collier County and was very impressed with the Emergency Operations Center. The visit lasted a full day. Christa Carrera, of the City of Naples, had a visit two days earlier.

Ms. Carrera reported that the City is struggling and lost staff. She's the only person who does this, so she's struggling to get it done. Unfortunately, we found a lot of mathematical errors and just found another 25.

Mr. Mason asked if those errors were from the ISO side.

Ms. Carrera said that was correct.

Mr. Mason said he's seen that happen. CRS tends to be a moving target and some days you feel on top and other days, you are quite low. We're not completely finished with our cycle visit. It's going to be extended.

3. 2022-23 Repetitive Loss Area Analysis

Mr. Mason said one of the County's outstanding tasks that needs to be completed involves a dispute with FEMA and the Insurance Services Office is a middleman. The Region 4 Office has a list of 67 Repetitive-Loss Properties on the County's master list of Repetitive-Loss Properties. After some very deep analysis, he found many errors on the list by the FEMA Region 4 Office.

A Repetitive-Loss Property is defined as a property that has had two or more claims within a 10 year-period that exceeded \$1,000 in claim totals. Of the 67 we had, he found we have five that were mitigated, which is a good thing overall. On the grand scale of 67, that doesn't seem like many. The Cape Romano Dome Houses are among the Repetitive-Loss Properties listed. FEMA didn't want to bend on that, so we've made a case and he's putting together a report this week with all the different nuances and errors.

The dome houses are not insurable, not habitable and they're probably 150-200 yards offshore in Florida navigable waters, so the State has taken over jurisdiction and has control over them. That's a good example of a property that we're going to fight to be taken off the list.

Mr. Chrzanowski asked how many Dome Houses there were.

Mr. Mason said they're just charging the Dome Houses as one property.

Acting Chairman Lang said before that property went underwater, the owner who built them – he wasn't certain if there was a change of sale – had some flood claims that were paid out at some given point and that's why they're on our radar.

Mr. Mason reported that there were two flood claims, both in 1995, that totaled \$500,000 and the properties are still under private ownership, a family trust. The State doesn't own them.

Mr. Vasey noted that they are in Special Magistrate Court on the matter and have been assessed penalties. **Acting Chairman Lang** said that's how we were able to follow up on it. We checked the Code Enforcement cases and Jeff LeTourneau and he advised us of the effort to communicate with the State to report that they're not on land anymore. It's on water and it's so far off on the water that he's advised us that FDEP said it will take ownership of it.

Mr. Vasey noted that the Dome Houses are great for tourists and the natural habitat.

Acting Chairman Lang said it definitely is a Repetitive Loss Property, but you are correct. How do you go down the road of it being a historical structure? We had a lot of conversations. Ultimately, we were able to quickly get an answer through the efforts of Code Enforcement.

Mr. Mason said that takes about six properties off our list and we're down to 61. After this deep dive into this data, he found that FEMA Region 4's list has 11 properties that don't qualify as Repetitive Loss Properties. Yes, they did have two or more claims and let's say each had two claims, but in some cases, they were 15, 17 and 22 years apart, so we're going to fight that. That's 11 there and now he's down to 50.

The caveat is that once you have more than 50 Repetitive Loss Properties, you're required to do a Repetitive Loss Analysis. We have a Repetitive Loss Analysis that was updated in 2020. It updated a lot of Robert Wiley's data and entered our new claim data from 2014 to 2020. But what we're trying to do is get under this 50 threshold and we're currently down to about 48.

[Ms. DeFedericis joined the meeting at 9:20 a.m.]

We're doing the last portion now and he just had a meeting with our Stormwater Department because we have a number of capital-improvement projects going on and probably will be able to remove some based on capital-improvement projects taking place in Naples Park and Central Naples, around the Solana-Goodlette Frank roads area. We hope to drop down to about 46 properties and we'll get under that threshold. However, we will still be doing a Repetitive Loss Analysis, an updated one. We would just rather have about a year to do it because it's a lot of data to be crammed into six months to submit for this CRS visit.

With Repetitive Losses, you're required to delineate areas called Repetitive Loss Areas, which have a high frequency of flood claims and also have Repetitive Loss Properties in them. We have about 10 Repetitive Loss Areas that are defined within those 10 areas. There are 1,871 lots and structures. When we do this Repetitive Loss Analysis, we have to do an analysis for every building and report on elevation, potential flood challenges and drainage issues, taking into consideration tidal flooding and determining whether it's ponding. There's a large data set that must be created. It's very in-depth and not something he can do by himself. We'll be embarking on that, but we're hoping to get under this threshold so we don't have to produce it in six months. We can put a good piece of work together and create a nice product. On the flip side, we have to inform each property owner in these Repetitive Loss Areas that this Repetitive Loss Study is going to be conducted. After that's done, this report will be made available to residents in those areas who want to read it. Then it has to be adopted by the Board of County Commissioners. It's not an action plan, it's support. We were hoping to update our Floodplain Management Plan in 2023. If we can get this newly updated Repetitive Loss Area study done, that will be included in the Floodplain Management Plan.

Mr. Vasey noted that he said "every building in the area." Does that include access structures?

Mr. Mason said it includes livable structures, not structures that are just for storage or parking. It's residential or commercial buildings, anything that somebody is going to be occupying full time.

Acting Chairman Lang noted that another voting member, Ms. DeFedericis, had already arrived, so they now have a quorum. He asked to return to Item 1 and asked for a motion to approve the May 3 minutes.

[The committee voted and returned to Item 2.]

Acting Chairman Lang noted that Mr. Mason provided a CRS Activity 610 update and asked Ms. Carrera if she wanted to provide one.

Ms. Carrera said she's still waiting for a response. We got 305, which was consistent with last time.

4. Coastal Study Map Revision Status

Mr. Mason reported that Collier County is still in the midst of a map revision. We currently have a Coastal Study that is still in the process of being reviewed and probably will be issued next year. The preliminary map was issued in late 2019 and we're three years into the preliminary status. There have been some appeals to the map that different local communities, such as developments or subdivisions, say they're not in agreement with, the Base-Flood Elevation changes. The City of Marco has an appeal.

We don't know the date the map is going to come out. It has to be adopted by the Board of County Commissioners. This is just a Coastal Study that will focus on the U.S. 41 corridor going westward to the Gulf, with about 1-1½ miles eastward of U.S. 41 being covered.

Mr. Vasey asked if the Letter of Final Determination would stop the status.

Mr. Mason said it doesn't. Initially, FEMA comes back with a list of a Summary of Map Actions and those are the list of Letters of Map Revision or changes they believe are going to remain based on their elevations and others that are going to be rescinded. There is no pause on applications of letters of map revision while this is going on.

A discussion ensued and the following points were made:

- There are a lot of Letters of Map Revision in zone AH in the shallow flooding areas and the vast majority are based on fill.
- In the past five years, the County has not received a Letter of Map Revision based on AE.
- FEMA can rescind them.
- The County processed about 53 Letters of Map Revision based on fill applications last year, including single-family homes in the Estates, subdivisions of up to 100 lots or more.

Mr. Mason said FEMA's webpage shows the Letter of Final Determination, a document FEMA sends communities to say their maps are done. They will show all the dates coming out. The last Letter of Final Determination being issued this year will be on December 15th. It shows a handful of communities in Virginia. Punta Gorda, in Charlotte County, is going to have a new map, as well as other communities in Georgia, Michigan and Iowa. We have not yet been listed on any of the Final Determination inventories. We originally heard it would be the second quarter of 2022, then the third quarter of 2022, so now it appears it will be sometime in 2023.

Acting Chairman Lang said prior to receiving the Letter of Final Determination, a community will receive a Summary of Map Action, a SOMA letter. You haven't received that yet?

Mr. Mason said the County hadn't received one yet. It received one with the preliminary map, but not the finalized map.

A discussion ensued and the following points were made:

- Marco Island received the letter in June, but wasn't certain what the timeframe was.
- Maps are usually submitted as a community-wide map, not by townships.
- FEMA updates 10-12 communities monthly.
- Reports are issued every two weeks, but also are listed in the Federal Register before they are posted on the website.
- When cities receive a map change, they get a Federal Map Notice with a keyword of "Collier."
- The community doesn't have much of a choice in adopting a map because they wouldn't be able to get disaster funding or flood insurance.
- The process can take a long time.
- The County had a map in 1998 that wasn't accepted; the County ultimately accepted a 2005 flood map.
- The County had a map in 1986, revisions in 1992 and 1995 and went for a revision in 1998. There was an index for it, but nothing was published through that index.
- It can be tough to make flood-zone determinations.

5. Collier County & Partner Jurisdiction 2022 Hurricane Exercise

Mr. Mason said the County GMD worked in partnership with the Bureau of Emergency Services and its partners in the City of Naples, Everglades City and City of Marco Island to run through an annual hurricane exercise on May 25.

Acting Chairman Lang said that extended through our damage assessment charette, to June 17th. We did our hurricane exercise a little early, condensed as a group, at the end of May. Then we decided to give ourselves more time so we could focus on some of the special groups we have for response and recovery. We did charettes in June after the initial hurricane exercise.

Mr. Mason said it was a great exercise. We utilize the web EOC in a real-time manner and run a mock scenario to ready a building for an impending storm that's coming with two days' notice.

Acting Chairman Lang said other attendees were LCEC, FPL, South Florida Water Management District and LCSC. U.S. Fish and Wildlife sometimes attends but didn't this time.

Mr. Mason said it was a good exercise that familiarized people with how to prepare for a storm and what local community communities do at the employee level, what the responsibilities are for essential staff.

6. Urban Land Institute (ULI) Climate Risk & Resilience Class Attendance

Mr. Mason said he and two other staff members were tasked by management to attend climate risk and resiliency classes, a series of four live webinars. We had our first two webinars and will be having a third today. On Thursday, we'll be having a fourth. This is a nationwide webinar that the County Managers office requested staff to enroll in. It's been really interesting. The first class discussed the different natural hazards that we face in the United States. It was really eye opening. One of the hazards we don't normally think of that causes the most casualties and death in this country is heat, such as heat-deaths based on places like New York City or larger urban populations that don't have adequate cooling. Outside of flooding, the largest peril is heat-induced death.

Mr. Chrzanowski said he should watch the Weather Channel, which covers this a lot. The body shuts down at 113 degrees.

A discussion ensued and the following points were made:

- The Northeast has been extremely hot.
- There's an urban-heat island effect when there's nothing but pavement.
- When there's zero humidity, you can live up to 140 degrees because you sweat.
- Rehydration is important.
- There are usually cooling stations in those hot urban communities.

- Collier County had cooling/water stations after Hurricane Irma.
- There are federal efforts to address the heat-death peril.

Acting Chairman Lang said he's done a lot of research and just sent an email about federal efforts for strategic heat response and resiliency to address this peril. He can send the link to everyone.

Mr. Mason said he and the two planners in the planning department are attending these classes. The first class was on all the different perils, the second one was on social resilience involving underserved communities, along with grant proposals and how to put together a plan to utilize government grant monies. He's not sure what today's or Thursday's class will be, but we're going to be tasked with providing an update and a presentation to County GMD directors after the classes conclude.

7. Mitigation Actions Update

Mr. Mason reported that one of the mitigation actions is to coordinate with stormwater maintenance programs to adjust stormwater flooding programs. We didn't really have any updates there, so we put in the information about our participation, along with the South Florida Water Management District's hurricane exercise that occurred in May.

For Action Item 3.1, continue to implement policies regarding best management practices for erosion and sediment control to comply with NPDES permit requirements. We get yearly updates on these mitigation action items because there isn't a lot of updating quarterly. The update by the Stormwater and Pollution Control Department was that between August 2021 and June 2022, 117 construction sites were inspected between August 2021 and June 2022 and there were 21 construction-related pollutant complaint investigations that were conducted.

Mr. Vasey asked if any ended up in Special Magistrate court.

Mr. Mason said not to his knowledge. Action Item 3.2 is continuing stormwater management and water quality programs to address the County's best management practice opportunities. There are some new websites because the County updated its internet platform about eight months ago. Many of these web addresses have changed, so he put them in the notes. Going forward, the County Detention Pond Inspection Program, which is semiannual, inspected over 64 County owned stormwater wet detention facilities.

For business and stormwater pollution prevention education classes for businesses that are likely to use or generate hazardous substances, 70 inspections were conducted in that time period and the Pollution Complaint Inspection Program had 81 illicit discharge investigations.

Mr. Vasey asked about the North Ditch.

Mr. Mason said he wasn't given an update on that one, but he could look it up later. As far as the outreach program, there were 205 Facebook and Twitter postings in this period; there was a fertilizer abuse and pollution-related news article in the Naples Daily News; there were 14 public outreach events; and they conducted Watershed Pollution Prevention Education at summer camps, 15 in this period. They created lesson plans to train school teachers to teach pollution prevention, maintain the www.LiveGreenSaveBlue.com website and they also offered pond management consultations to HOAs, about 25 during that period.

Ms. Orlich asked who does that consultation.

Mr. Mason said Pollution Control, a division in the building behind this one.

Ms. DeFedericis said the City got credit for doing outreach on social media.

Mr. Mason said you get credit if people find the page, like the page and follow it.

Ms. DeFedericis said she does a lot of networking on Twitter. It's really good for articles.

Mr. Vasey asked Mr. Mason if the County could put the Lakewatch program information back online and noted that Kamila (Perez), with the Pollution Control Department, does a lot of outreach.

Mr. Mason agreed.

Mr. Vasey said it's very extensive and there's a great deal of community involvement. They're coming to Bentley Village. Kamila is giving a water quality presentation the second Wednesday. He's trying to get the water quality message out there. It really needs to be pushed harder.

Acting Chairman Lang said he went to Collier County's website, www.colliercountyfl.gov, and underneath all the information on the bottom of the page, lower right, they had links to Facebook, so he went to the County's Facebook page and searched for pollution and found a number of posts over the years.

A discussion ensued (inaudible).

[Mr. Mason continued his presentation.]

Mr. Mason reported that the County also had training in Green Industry Best Management Practices. Seven classes were delivered in concert with the University of Florida IFIS program. The County also sponsored community involvement projects, such as stormwater sewer inlet marking programs, with 242 inlets marked and seven clean-up events. There are now 13 active groups associated with the Florida Lakewatch program.

Mr. Vasey noted that he's working with Bentley Village on that.

Mr. Mason said that Under 4.1, coordinating with local real estate boards to hold educational meetings, he and Christa interacted with NABOR in May and talked about everything from elevation certificate basics to letters of map change or preliminary coastal map revision. Christa gave a really good presentation on the 50% rule and then we rounded it out with CRS activities. He and William Lang also provided some outreach to Naples Estates residents in June, and topics covered were hurricane preparedness, flood insurance basics, FEMA's risk rating 2.0, elevation certificate basics and the Community Rating System.

Lastly, regarding maintaining active participation in communication with federal, state, and local organizations and agencies to identify flood hazard information, enhanced flood-hazard awareness, including building construction requirements. This involves our topic of the preliminary flood map. It looks like we're going to be looking at that in early 2023 to mid-2023, probably the second or third quarter of next year, but that was what they told us this year.

William mentioned what was called PMR. We have two revisions going on now. We have the coastal zone and the riverine, which is going to be for the interior of the County, and we're expecting that will probably be up for adoption around 2025 or 2026.

8. Other Items/Committee Correspondence

Mr. Vasey said he'd like to get the ACUNE+ briefs in. Years ago, we had a conversation with NABOR about getting those on TRIM notices. He mentioned decertification and that's a taxpayer burden. It affects our insurance rating.

Ms. DeFedericis asked if he meant flood or property insurance. Homeowners insurance and property are separate. They're never not going to insure you.

Mr. Vasey said his question was a little less specific. The news media gives a bad perception.

Mr. Chrzanowski said that involved homeowners.

Ms. DeFedericis agreed.

Mr. Vasey said the question is would there be a side effect?

Ms. DeFedericis said William brought up a good point about grants.

Acting Chairman Lang said what Duke is speaking about is homeowner insurance specific. One of the actions taken by the governor through the Office of Insurance Regulation was a grant program. There was a certain amount allocated and it provides a free assessment of your home for hurricane-related mitigation options. The second part of the grant involves recommendations from that assessment. They'll give you a certain amount of money to implement those mitigation measures. There are a lot of caveats to that grant. For example, your house has to have been built before 2008, I believe, and your assessed value could not be more than \$500,000. My house was built in 1984 and isn't worth more than \$500,000. I would probably qualify and utilize that for a number of things.

They just did some other actions through the Office of Insurance Regulation to try to keep some of those insurance companies from being declassified or reduced in their ratings because Bankers Insurance pulled out of Florida due to homeowner's issues and fraud after Hurricane Irma due to roofing contracts.

Ms. DeFedericis said the grant program is called the My Safe Florida Home Grant and it offers a two-to-one match up to \$10,000. It's a good program. She needs a new garage door. She has shutters and everything, but doesn't get that deduction. This grant will help her get the garage door and then she'll qualify for hurricane protection.

Acting Chairman Lang warned her to be cognizant that she'll be going through several garage door openers once she gets a new door. He's on his third.

Ms. DeFedericis said the program isn't active yet. She will promote it on her social media accounts and her website.

Acting Chairman Lang said that through this committee, through local mitigation strategy working group, there are a number of agencies that show up for that working group. [*Ms. DeFedericis speaking: inaudible.*] That's not the business of the LMS. The LMS's business is the Hazard Mitigation Grant program. After Hurricane Irma, we realized we need to be educating ourselves and other agencies on other grant opportunities, not just the FEMA-BCA driven side, but DEO and U.S. HUD and Community and Human Services and their efforts through CDBG funding and income-based grants. For example, the Salvation Army comes to the Local Mitigation Strategy working group. Ashley Jones is the director and she's outstanding. In the disaster recovery environment, Ashley and her team brought on another member, Lisa Loren. They're doing great things over there. We try to show them other grant opportunities and this is one.

Mr. Vasey said the issues in CRS are not only good for us, but important to get out to the communities. He noted there are changes going on.

Ms. DeFedericis asked if he wanted to bring up the CRS website. It supports what you're saying. They've finally compared communities throughout the U.S., so you can compare Florida and other communities.

Mr. Vasey asked that the website, <https://www.crsviz.com/>, be listed in the minutes.

Acting Chairman Lang said they discussed this during the Florida Floodplain Management Associate Managers Association meeting, FMA. We have a monthly CRS insurance call, a webinar. One of the questions that came up is that they're going to find out exactly where this data came from because there were other data sources that were in conflict and they were trying to determine if it was directly ISO, if it was through pivot, and where it was coming from, so we should be getting an answer.

A discussion ensued and the following points were made:

- The numbers are pretty close.
- It's good information, a good visual resource.
- Lee County got the largest discount in the State, nearly \$14 million
- Miami-Dade used to be on top of the list and Collier was second; that was about three years ago.
- For the past couple of years, there were cash deals; a lot of people aren't buying it.
- Because many are cash deals, they're not counting everything.

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- This is based on the National Flood Insurance Program.
- St. Petersburg has 33,000 in policies and is getting \$10 million in savings, but is either a Class 3 or Class 4 now.

Daniel Zegarac (member of the public) said he was very impressed with the information released at the meeting today and the discussion. He appreciates it.

Acting Chairman Lang thanked him for attending.


Mr. Mason noted that he's the first member of the public to attend in the past five years.

Acting Chairman Lang said the public has usually attended when there's a map change.

Mr. Vasey moved to adjourn the meeting. Second by Ms. Carrera. The motion passed unanimously 6-0.

There being no further business for the good of the County, the meeting was adjourned by the order of the Chair at 10:15 a.m.

**COLLIER COUNTY FLOODPLAIN MANAGEMENT
COMMITTEE**



Vice Chairman, William Lang

These minutes were approved by the Board/Chairman on 11/01/2022 as presented _____, or as amended _____.