

MINUTES OF THE COLLIER COUNTY  
FLOODPLAIN MANAGEMENT PLANNING COMMITTEE MEETING

Naples, Florida, November 1, 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.  
Vice Chairman: William Lang, CC Emergency Management  
Kenneth Bills, public  
VACANT, City of Naples  
Kelli DeFedericis, City of Marco Island  
Duke Vasey, public  
Lisa Koehler (excused)  
Terry Smallwood, Everglades City (excused)  
Stan Chrzanowski, public  
Ned Miller (excused)  
Deborah Curry, CC Staff (excused)  
Linda Orlich, public  
VACANT, Public

ALSO PRESENT: Chris Mason, Director, Community Planning & Resiliency, GMD  
Derek Perry, CAO Staff

**Chairman Johnson** called the meeting to order at 9:02 a.m.; a quorum of six was established; a seventh member joined later.

**Mr. Mason** noted that Christa Carrera and Ed Moulton recently resigned.

**Chairman Johnson** congratulated Mr. Mason on his promotion to a director position and asked him to provide an update regarding new developments since the last meeting.

**Mr. Mason** said he's the director of a new division within the county, Community Planning & Resiliency.

## **1. Approval of the agenda and previous meeting minutes from August 2, 2022**

*Vice Chairman Lang moved to approve the agenda. Chairman Johnson seconded the motion. The motion passed unanimously, 6-0.*

*Vice Chairman Lang moved to approve the August 2, 2022, meeting minutes. The motion was seconded. The motion passed unanimously, 6-0.*

**Chairman Johnson** said that Mr. Vasey won't be here for the full meeting due to a prior commitment and asked to hear No. 4, the 2023 Floodplain Management Planning Committee meeting calendar, before No. 2 because a vote is required.

## **2. Hurricane Ian Recovery & Status Update**

*[Mr. Mason detailed a PowerPoint presentation showing the initial damage hurricane assessment.]*

### **Mr. Mason reported that:**

- On Thursday, October 29, the day after the hurricane, county building inspectors and other county GMD staff went out in the field, using Crisis Track, a GIS-based damage assessment software that allows users to record damage to a structure within a live GIS setting by inputting latitudinal and longitudinal coordinates.
- There are four categories to record damage assessment: destroyed; major, which is considered 60% of the structure is damaged; minor, which is 30%; and affected, which is 10% or less.
- Nearly 30 teams went out to gather data. County staff focused on unincorporated Collier County, but the City of Naples, Marco Island and Everglades City shared their data with the county and use the same reporting software, Crisis Track.
- This is not a final number because it takes months to quality control the data. This data can be used to start off and make a declaration or report to the state.
- In the City of Naples' initial damage assessment for residential properties, there was \$977 million worth of damage comprising 22 residential structures that were destroyed; 705 that incurred major damage; and 1,940 structures that incurred minor damage.
- For commercial, we had over \$11.5 million of damage, with 31 structures suffering major damage and 294 with minor damage.
- When you assess a particular category, such as major, Crisis Track will calculate 60% of the improved value of a structure, based on the Property Appraiser's Site data. Improved value is not the same as market value and does not include the land or accessory buildings. It's only the primary structure, the roof and what's in between the four walls.
- Totals for residential were \$1.7 billion for unincorporated Collier County and the three partnering jurisdictions.

- Damages for unincorporated Collier County residential totaled \$663 million, with a total of eight destroyed, 2,553 suffering major damage, and 1,339 residential structures that were considered to have minor damage.
- Commercial totaled \$285 million, with two structures destroyed, 121 suffering major damage and 36 with minor damage.
- Everglades City's totals were the lowest because it's only about 1½ square miles of jurisdictional area.
- Over time, we expect the numbers to increase in the unincorporated area due to reviews and quality control checks.
- Numbers for Plantation Island, Chokoloskee, Goodland and Isles of Capri fall under unincorporated Collier County.
- There are about 290,000 structures in this community and subtract 30-40% for accessory structures.
- There are 70,000 policies, with 60,000 that are enforced, and 10,000 that are residents who are being proactive that may live in an X-Zone who are using them. It may be lower than that.

**Vice Chairman Lang said Emergency Management is overseeing FEMA disaster-recovery assistance and reported that:**

- The FEMA mobile registration and intake center that enables businesses and residents to apply for FEMA money left Marco Island after five days, is now in Everglades City and will then go to Immokalee.
- We're looking at expanding it to the City of Naples and to Goodland, depending on whether the state approves that.
- In addition, the fixed FEMA disaster recovery center has been operating for a month at Veteran's Park, but after 6 p.m. on Nov. 6, we're going to set it up for a week, until November 13, at the museum at the Collier County Government Center because Veteran's Park is a voting site.
- It will be moved to Donna Fiala Eagle Lakes Community Park after that.

*[DeFedericis joined the meeting at 9:18 a.m.]*

- The expiration date for individual assistance is Nov. 28, but the county asked FEMA for a 30-day extension.
- Non-profits later take over and help with disaster assistance for the long-term.
- You have 60 days from the date of loss to file a claim. Once you get a denial, you have 90 days to appeal and then up to a year from that initial Proof of Loss Letter from the insurer to file a lawsuit.

**A discussion ensued and the following points were made:**

- For FEMA, there is an umbrella of services under individual assistance.
- About two weeks after a declaration for individual assistance, FEMA offers "critical needs assessment" (CNA) monies and residents can call FEMA to report that their home was flooded and can immediately get \$700.
- The expiration date for individual assistance is Nov. 28, but the county asked FEMA for a 30-day extension just before the two weeks was to expire. The county thought it was extended again, but FEMA misinformed us, said they were wrong last Friday and our immediate CNA was not extended.
- We do have a mission with the state, asking for that to be extended, along with the individual assistance going from November to December.

- We also have “public assistance,” which is government infrastructure, projects, etc., repairs for different infrastructure elements. Usually after a disaster, you get a 30-day Category A (debris) and category B (emergency protective measures).
- Vice Chairman Lang, Eric, Christa and Kelly working overtime is an example of reimbursement under Cat B. You generally get 100% for 30 days. In this disaster, before it even hit us, we got our Cat A and B and were able to get C through G, which includes buildings.
- The reason we do damage assessment primarily on the front end is to get that individual assistance in the community.
- The Biden administration went ahead and gave the IA declaration, so we got our Cat A and B Category.
- Now we have a request for CNA to be extended from November 28th to December, so people in the community can continue to register with FEMA and for public assistance, Category A and Category B, to continue to be at 100% reimbursable for an additional 30 days after the 60 days are up.

*[Mr. Vasey left the meeting at 9:24 a.m.]*

- The number for FEMA flood insurance policies in-force or voluntarily procured within the County can be seen as low.
- Quit-claim data for flood-insurance policies is available from FEMA, but otherwise, there is no reporting requirement for the private flood-insurance industry.
- Private insurance companies are pushing flood insurance because it’s less expensive than the NFIP policy structure.

*[Mr. Mason continued his PowerPoint presentation, showing a heat map with density of damage assessment reported within regions of the county and how each was affected by flooding.]*

***During the presentation and discussion, the following points were made:***

- The green polygon is the forward-facing hurricane coastal-evacuation zone, where most damage occurred.
- The orange-red shading shows a higher density of reported damage.
- The cooler blue color means the density was spread out.
- Isles of Capri and north-central and south-west portions of Marco Island are heavy in density, the amount of damage assessment reported, with 99.9% of it flood-related.
- This was not a wind event for us. We did have a little wind damage in North Collier but not like Lee County had.
- The density on this map is related to flooding from the storm surge.
- This was barely a 100-year event for Marco Island, where some damage was considered minor due to the value of the structure.
- Tigertail and Residents’ Beach were damaged. The only thing described as major damage was the Marriott property because it’s on the beach, but the structure wasn’t destroyed.
- Marco Island barely got a 100-year storm event.
- The red mark on Marco Island represents a low-lying area where most of the island’s pre-firm structures are located. They got the most water. There wasn’t much rain, just sheet flow because there was no velocity. It was rising water caused by the surge and bands of rain.
- Marco Island is a lot higher in elevation than many people think, with 10, 11 and 12 in the backside and middle areas, so there wasn’t much surge.
- Marco Island has elevations up to 49’ and has the highest point in the southwest Florida.

- Everglades City and Chokoloskee had flood claims, but the blue color shows low density.
- Rattlesnake Hammock Road and U.S. 41 in the Bayshore area had flooding, but that was an outlier.
- The Bayshore area between Davis and Rattlesnake Hammock roads suffered a lot of damage. They're still assessing that area. Disaster survival teams and FEMA staff canvassed that area, where a lot of homes were flooded and residents needed assistance.
- There was a lot of flooding between Davis and Airport Road, on the west side, according to 911 calls on October 28.
- Estey Avenue was hit hard, with 3-4 feet of water in homes. It backs up to Rock Creek, a Gordon River tributary. That was all storm surge, water coming out of all tributaries.
- When we talk about surge, we're not talking about velocity flooding, we're talking about the rise of water coming up to different tributaries.
- In Naples, on the Gordon River, water pushed up to drainage conveyances in pipes and inundated inland neighborhoods.
- Gulf Shore Boulevard was one of the hardest hit areas due to the finger streets on the back bay. Many homes took in 8 feet of water.
- 105<sup>th</sup> and 106<sup>th</sup> streets bordered where flooding occurred in Naples Park.
- Flooding in Naples Park came up through the back bay, over the finger streets and proceeded inland, going down relatively flat streets that just have swales.
- There have been a lot of capital improvement projects over the years in Naples Park, but there were certain areas with just swales for storage of water that did not perform well.
- Two mobile homes parks near Wiggins Pass took in 8 feet of water. We're working with residents to get what they need done to be compliant with the National Flood Insurance Program to rebuild and repair their homes.
- A fire station on the corner of Vanderbilt and Logan in the Estates is very wet and was super wet for weeks after Hurricane Irma.
- Logan hasn't been improved along the stretch between Vanderbilt and Pine Ridge. It's still the original one lane. It's improved on the north side of Vanderbilt and the south side of Pine Ridge, but that one section just has swales on the side that hold water, so it often floods during a bad rain. The road will nearly flood, so areas to the east of Logan are often wet a lot.
- The only similarity we had between Hurricanes Irma and Ian was the amount of rain before the hurricanes, which caused flooding afterward. We had a very wet summer in 2017 and a very wet summer in 2022, so everything was already very saturated. Hurricane Ian wasn't a big rainmaker, but it still affected the area.

**Mr. Mason reported that:**

- Collier County has 67 Repetitive-Loss Properties that FEMA says incurred two flood events that equal or exceed \$1,000.
- He's checking into whether any of the mobile home parks are recurring losses.
- For the CRS program, he put together a 200-page report to attempt to remove 23 of those properties and FEMA is in the process of removing them. That would reduce the county's repetitive loss properties to 44.
- If a CRS community exceeds 50 Repetitive-Loss Properties, it must conduct a repetitive-loss analysis, which Collier County will be doing in the next year, but he wanted to do some immediately and found several properties that had been mitigated, so a number of them didn't qualify as Repetitive-Loss Properties.
- Collier County may have gained all those properties back as a result of Hurricane Ian.

- Another damage assessment map shows the area a week out from the initial storm data and includes Marco Island. Many structures were destroyed. There were 276 major damage determinations for Marco Island, 10 commercial major damage determinations, and two structures that were destroyed.

**A discussion ensued and the following points were made:**

- With an initial damage assessment, which is what this map represents, it's a lot easier to make a quick determination after a wind event storm through a windshield assessment.
- Flooding is more difficult to gauge. You're lucky if you can see a high-water mark or can estimate from the amount of debris that has accumulated.
- The map was probably set up based on the amount of debris identified. They'd mark appropriate locations and move on. They did a great job considering they were dealing with flooding. They probably had a lot of water marks to go by initially before residents returned and washed them off their homes and cleaned their properties.
- The dispersion of what was considered major or destroyed on the finger streets can be seen in Naples Park and the Connors-Vanderbilt Estates area.
- The county received an initial report from the National Weather Service out of Miami about wind speed and reported deaths in Collier County. The county asked about storm surge data, but that hasn't been released yet.
- The only way to collect accurate data is by surveying the high-water marks. There's no other gauge, so that will take time.
- Ms. DeFedericis has over 500 photos and looked at a cross reference to the elevation certificates to determine how high the water was on the ground, floors and garages. That's how she determined we barely had a 100-year event. Elevation-wise it was right at what our current maps are. The only way she knows how to do it is to compare water-line marks to current elevation certificates.
- Marco Island has a large amount of elevation certificates, but for most of Collier County's coastal areas, we may not have elevation-certificate data. It may be there through the homeowner, but we don't have a copy, so we send a surveyor out to get what we need.
- About seven years ago, the Florida Division of Emergency Management started requiring land surveyors to submit an elevation certificates within 30 days of completion (under Florida Statute 472.03660. It's submitted to an [online service](#) that [posts the data online](#), geocoded to that location.
- Not all surveyors are following that requirement, but it's uncertain what enforcement action there is; it's been an uncertain experiment by the state of Florida.
- Website to submit data: <https://bit.ly/SubmitElevationCertificate>
- View statewide data: <https://bit.ly/ElevationCertificateMap>

**A discussion ensued about storm surge in various area and the following points were made:**

- Reported storm surge was the highest at 2 p.m., at 6.1 feet and that's above high tide.
- That's just the storm surge at the gauge and doesn't consider the rising water, the storm surge pushing and meeting that water, pushing it even higher. It's just one metric.
- In Fort Myers, water was at 7.1 feet.
- There's a lot of conflicting information and water levels were reported at 6-8 feet in Collier County and 9-12 feet in Lee County.
- The true data will be known once it's released.
- 7 feet of storm surge on top of a high tide is high and covers a lot of flat ground.
- In the Connors-Vanderbilt Estate area base-flood elevation is about 10. Finished-floor elevations in some of those homes is 4½, so it was a 100-year event.

### 3. Collier County Vulnerability Assessment Grant

**Mr. Mason** reported that in August, after the last meeting, the county started working with the state Department of Environmental Protection. We are seeking a \$50,000 grant for a vulnerability assessment. The county will work with a consultant who will provide a vulnerability assessment for unincorporated Collier County. Kelly has been through the process.

We're going to have a vulnerability assessment done, which will be a very different type of natural-occurring disaster scenario. It's every scenario you can imagine, wildfire, floods, tornadoes, etc. We will incorporate that vulnerability assessment into our Floodplain Management Plan required update, which is coming up this year. We'll probably have the same consultant help us with the Floodplain Management Plan. Once we do the vulnerability assessment, it opens us up to more funding from the state for further studies and guidance on protecting infrastructure and real estate.

**Ms. DeFedericis** mentioned parallel floods.

**Vice Chairman Lang** said parallel floods is legislation we're required to comply with. We already have some of that legislation or guidance in our GMP, but the main thing is the vulnerability assessment. If you don't participate in that and complete it, you cannot utilize potential FDEP grant monies.

*A discussion ensued and the following points were made:*

- Marco Island also is in the grant process but hasn't received comments yet. The state is paying for it because it mandated that Marco Island apply.
- The grant addresses every scenario, including peril and flood requirements.
- The federal and state governments are really pushing resiliency and a lot of money is being made available for communities to shore up assets, infrastructure and real estate. The grant will open communities up for further funding.

### 4. 2023 FMPC Meeting Calendar (vote required)

9 a.m. February 7

9 a.m. May 2

9 a.m. August 8

10 a.m. November 7

**Chairman Johnson** said committee members need to agree on a meeting calendar based on their schedules and room availability.

**Mr. Mason** said the FMPC schedule was prepared as to not conflict with the Planning Commission and the Board of County Commissioners meeting dates. Our meetings have been on Tuesdays in February, May, August and November. If the committee approves, we will try to schedule the meetings on the first Tuesday of each month: February 7, May 2, August 8 (the second Tuesday) and November 7. All meetings would be at 9 a.m., except November 7, which would be from 10 a.m. to 12 p.m. due to room availability.

**Chairman Johnson** noted that the meetings were quarterly and asked if anyone had an issue with any of those days.

*Mr. Vasey moved to approve the 2023 FMPC meeting calendar. Vice Chairman Lang seconded the motion. The motion passed unanimously, 6-0.*

## 5. Other Items/Committee Correspondence

**Ms. DeFedericis** reported that she got her Master Plan grant approved and will be working with FAU.

**Mr. Mason** said we have a new division here, Community Planning & Resiliency, so we're probably going to pursue that, as well.

**Ms. DeFedericis** said she spoke to FAU at the flood conference and chose FAU because she didn't have to go out to bid because they're a state entity and have worked with several communities already, including Cape Coral.

**Mr. Mason** said Laura Dhuwe with FDEM was his point of contact and she said they're talking about opening up that program again for bids.

**Ms. DeFedericis** said Marco Island has a scientific review for its flood maps. FEMA isn't happy about it because it could prolong the flood maps for a few years, trying to get panels together. After seeing this storm and then reducing our flood zones on the coast, where our zones are higher right now. They want to increase where we didn't get any floodwaters but want to reduce where our floodwaters actually went. She has a call with Adam Clinch and Mike Taylor and isn't certain Mark Viera is going to be on the call to discuss if we could do something other than the scientific-panel review. But we're confident we're going to move forward with that, so she's uncertain how long it will prolong the county's and City of Naples' maps.

**Vice Chairman Lang** asked if FEMA mentioned anything about preliminary Hurricane Ian storm-surge information or advisory elevations.

**Ms. DeFedericis** said no. She hasn't spoken to Adam yet. On the coast, where it was 10, they're reducing it to 9. It got up to base flood. Do we do 2 feet of freeboard?

**Vice Chairman Lang** said to look at the advisory and storm-surge values, which was done through quit-claim or claims data.

**Ms. DeFedericis** said her data, which she spent hours and hours on out in the field, is the most accurate data.

**Vice Chairman Lang** said he doesn't doubt that. If you can marry that with the quit-claim or claims data, you might see if there's a similarity and come to a resolution.

**Ms. DeFedericis** said the reason that we're appealing it is because they told us what we submitted was only the value of a comment and not an actual appeal. Our consultant is JR Evans Engineering. She went through everything they submitted and how it was submitted. It appears they did everything correctly, but FEMA is saying they didn't, while JR Evans is saying they did. The only thing we could come up with is we need a third party to see who's right and who's wrong, because either JR Evans didn't follow the application or FEMA is just being sensitive because they don't like somebody appealing their map. They haven't given us a reason, other than "They didn't submit the application correctly." They're not showing us where their data was wrong or what they didn't supply, or anything. They're saying it's just a comment, so we have to figure that out.

**Mr. Chrzanowski** asked who their engineer was now.

**Ms. DeFedericis** said AECOM is and is pretty much all of FEMA. That's who Adam works for.

**Mr. Mason** said we were told by Rebecca Quinn, our consultant, that we're supposed to get a final letter of determination that says six months from now we're supposed to adopt our map. These are just coastal maps. These aren't the interior of the county. We were expecting those to be adopted in June.

**Ms. DeFedericis** said Adam pointed out Marco Island is holding up all of Collier County. She knows the island well and she doesn't agree with FEMA's maps. She doesn't know what kind of conclusion they can come up with without a scientific-technical review. Even with that, FEMA doesn't have to accept that because it's only an opinion. We could go through all that and they might still tell us we have to accept the map.




**Chairman Johnson** thanked Mr. Bills, Ms. Orlich and Mr. Chrzanowski for continuing to serve on the board.

*Vice Chairman Lang moved to adjourn the meeting. Second by Ms. Orlich. The motion passed unanimously 5-0.*

**There being no further business for the good of the County, the meeting was adjourned by the order of the Chair at 10:01 a.m.**

**COLLIER COUNTY FLOODPLAIN MANAGEMENT  
COMMITTEE**

  
\_\_\_\_\_  
**Eric Johnson, Chairman**

These minutes were approved by the Board/Chairman on \_\_\_\_\_, as presented \_\_\_\_\_, or as amended \_\_\_\_\_.