

May 2, 2023

MINUTES OF THE COLLIER COUNTY
FLOODPLAIN MANAGEMENT PLANNING COMMITTEE MEETING

Naples, Florida, May 2, 2023

LET IT BE REMEMBERED, the Collier County Floodplain Management Planning Committee (FMPC) 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 Community Development Department, Conference Room #609/610, 2800 N. Horseshoe Drive, Naples, Florida, with the following members present:

Chairman: Eric Johnson, County LDC Planning Mgr.
Vice Chairman: William Lang, County Emergency Management
Kenneth Bills, public (excused)
VACANT, City of Naples
Kelli DeFedericis, City of Marco Island (excused)
Duke Vasey, public
Lisa Koehler
Terry Smallwood, Everglades City (excused)
Stan Chrzanowski, public
Ned Miller
Deborah Curry, county staff (excused)
Linda Orlich, public (excused)
VACANT, public

ALSO PRESENT: Chris Mason, Director, Community Planning & Resiliency, GMCDD
Derek Perry, Assistant County Attorney
Amy Patterson, County Manager

Any persons in need of the verbatim record of the meeting may request a copy of the audio recording from the Collier County Growth Management Department.

1. Call to Order - Chairman

Chairman Johnson called the meeting to order at 9:02 a.m. A quorum consisting of six members was present.

2. Approval of Agenda

Mr. Miller moved to approve the agenda. It was seconded by Mr. Vasey. The motion passed unanimously, 6-0.

3. Approval of Minutes

November 1, 2022

Mr. Vasey made a motion to approve the November 1, 2022, meeting minutes. It was seconded by Mr. Chrzanowski. The motion passed unanimously, 6-0.

4. Hurricane Ian Recovery & Status Update [Chris Mason]

Mr. Mason detailed a PowerPoint presentation:

- There have been 4,280 permits for Hurricane Ian applied for, including demolition, repairs, single- and multifamily dwellings.
- The largest total is for single-family dwellings (682), followed by AC replacement (589), electrical (358), and multifamily repairs (304). Cellphone towers (8) came in last.
- The Floodplain Management section was tasked with assisting the Federal Emergency Management Agency (FEMA) and the Florida Division of Emergency Management (FDEM) with temporary housing.
- Temporary housing units are comprised of mobile homes or travel trailers.
- There are provisions within the Code of Laws & Ordinances to place travel trailers for living purposes on properties that have been damaged as a result of Hurricane Ian.
- The County has experienced difficulty with getting FEMA on board with temporary housing requirements established by the County in its Code of Laws & Ordinances.
- In some cases, the FEMA-procured housing contractor placed temporary housing units on properties without a permit. Staff has rectified these cases.
- There are about 35 temporary housing units on properties supplied by FEMA, FDEM and private ownership units on properties today.
- A mobile home park on Radio Road put in four units.
- FEMA offers multifamily leasing and repair; transportable temporary housing units - trailers or manufactured homes; and a direct lease for ready-to-occupy housing.
- FEMA has worked with property owners at the Jade (At Olde Naples) and Stillwater Cove Apartments
- FDEM is running a parallel mission with travel trailers. They're working with Harmony Shores Mobile Home Park (MHP) to secure space for further temporary housing. Harmony Shores MHP will be able to support up to 60 units.
- Housing is in short supply.
- The county works with FDEM and FEMA weekly to ascertain housing needs; the weekly meeting occurs every Thursday.
- The program lasts 24 months and ends in March 2024.
- After that time, FEMA reps will approach property owners to see if they would like to purchase the travel trailer or the mobile home. If a homeowner buys a travel trailer, it could only be a weekend getaway.
- If the trailers aren't purchased, they're auctioned off or sold back to FEMA.

5. 2022 Community Rating System Verification Cycle Completion Update

Mr. Mason told the FMPC:

- The Community Rating System is a subset of FEMA's NFIP.
- FEMA rewards municipalities with reduced premium rates.
- We've partnered with FEMA since 1992; there's a three-year verification cycle and three-year audit.
- Communities are scored from 1-9 and Collier is scored at a Class 5, which provides a 25% insurance discount, which means \$8.3 million stays within the county.
- There are more than 60,000 flood-insurance policies here.
- Our three-year cycle wrapped up in February and we're still a Class 5, which is a challenge to maintain.
- Collier County is No. 2 in Florida. Miami-Dade is No. 1 because they have 50,000 more flood-insurance policies than we do.

Chairman Johnson asked if Naples and Marco Island are part of the CRS.

Mr. Mason said yes, both are Class 5 communities and have participated since 1992. Everglades City joined last year and is a Class 9, with a 5% discount.

Mr. Mason continued his presentation:

- Each year, Floodplain Management staff completes the Elevation Certificate review with Insurance Services Office (ISO), which are rated yearly.
- We submitted more than 1,200 to FEMA and they take a sample of 200. We're 100% in compliance.
- If we don't achieve 90% compliance, the County may be put on probation from the CRS program.

Chairman Johnson noted that Mr. Mason does an excellent job with his due diligence and thanked him for his work.

Mr. Chrzanowski noted that insurance policies keep going up.

Vice Chairman Lang told the FMPC:

- The county's policies will continue to increase. It was already going up during the NFIP Legacy Program.
- Since 2014, there's been a monetary cap. Congress instituted an increase cap of 18%.
- They instituted policy changes for the new method. The national Risk Rating 2.0 has completely flipped ratings upside down. They're now looking at distances from water sources, the ocean and replacement costs.
- They don't need an Elevation Certificate anymore for ratings. They're using catastrophe modeling (CAT) monitoring and other factors.
- If you have a current flood-insurance policy, you can go to your insurer and say, "I know you're rating me off the policy I've had. Can you give me a rating through the 2.0 quote?"
- They don't show us the initial calculations.
- You used to be able to calculate it in Excel and we could show cost savings, but we can't do that now.
- Louisiana just sued the federal government, saying it's not being transparent with a program it runs using taxpayer money.
- Flood insurance will continue to increase.

Mr. Mason said when you see flooding, a lot of people don't have flood insurance, but get aid. Do they have to pay it back?

Vice Chairman Lang said if the community receives an Individual Assistance (IA) declaration, you will see that money pumped back into the community. They're not going to get much money. Generally, for the IHP, the Individual Household Program, it acts like a homeowner's policy.

Mr. Chrzanowski asked also if it has to be paid back.

Vice Chairman Lang said no, but you must carry flood insurance for the life of the structure. He cited a homeowner's flood-insurance perpetuity clause that follows the life of the structure. Her policy is going to be \$6,000-\$8,000 yearly. Currently, she has an NFIP Group Flood Insurance Policy (GFIP). A GFIP is a three-year, reduced premium policy that is minimum coverage, and is provided to disaster survivors to give them time to prepare for an actuarial-rated policy after the three-year policy term is over. If there's another flood and you don't have flood insurance, you won't get aid from FEMA.

Mr. Vasey asked what the CRS rating is based on.

Mr. Mason said Collier County participates in 17 activities and 57 elements.

6. Collier County FDEP Vulnerability Assessment Grant

Mr. Mason told the FMPC:

- In 2022, the county decided to work with the Florida Department of Environmental Protection (FDEP) to obtain a grant for a vulnerability study to look at all natural and manmade hazards.
- The study will tell you what threats we may face from natural disasters.
- It will qualify us for further grant money to try to make the community more resilient to disasters, including wildfires.
- It will illustrate what challenges the county faces and open us up to future funding.
- We hired the Wood consulting firm, now WSP, to conduct the vulnerability assessment. They're gathering background data; the final Vulnerability Assessment report, maps and tables; and peril of flood compliance.
- Florida statutes require peril language.
- This will be integrated with our topography data. It's relevant to the next topic.
- Flood data could come from the National Oceanic and Atmospheric Administration (NOAA) and Adaptation of Coastal Urban and Natural Ecosystems (ACUNE).

Mr. Vasey asked if the consultant is from Atlanta.

Mr. Mason said they're from Durham, N.C., the Triangle area.

Mr. Vasey asked how resiliency plays into it.

Vice Chairman Lang said these layers are the starting point of incorporating public infrastructure. It's an evaluation to get a baseline of what you expect.

Mr. Vasey said we're looking at a venn diagram.

Vice Chairman Lang asked if he's asking if it exists.

Mr. Vasey said he was.

Vice Chairman Lang said no.

Mr. Mason said we're hoping to have it done in nine to 10 months. It's due in 2025. We will be incorporating the Vulnerability Assessment into the Floodplain Management Plan.

Vice Chairman Lang said they build on each other.

Mr. Vasey asked how the county was building data, telemetry?

Mr. Mason told the FMPC:

- We have a lot of data in house and we're working with a consultant that uses models. WSP has an ACUNE-like model.
- The second part is exposure analysis, which identifies the depth of water caused by sea-level rise, storm surge, and/or a flood scenario. Water surface depths/flood scenarios used to evaluate assets will include tidal flooding, current and future storm surge flooding, rainfall-induced flooding and compound flooding.
- When we talk about compound flooding, we're talking about a mixture of sensitivity analysis that will include an evaluation on impact and risk level.
- Then the study will identify a focus area based on the results of public-outreach meetings and the steering committee. We may assign focus areas to locations or assets that are vulnerable and require the development of adaptation strategies.
- The plan is to use the FMPC for outreach and have a subset of it as a steering committee for the Vulnerability Assessment. We'll be doing that soon.

Mr. Vasey asked when they'll get the Naples Area Board of Realtors (NABOR) involved.

Mr. Mason said anytime. That's a stakeholder we work with.

Mr. Vasey asked how this affects the mitigation strategy.

Vice Chairman Lang said there's a pot of money. They will help identify projects to put on the priority list. We'll get people from the Local Mitigation Strategy (Working Group) who want to come.

Mr. Mason said we will present it to the LMS (Working Group).

Mr. Vasey asked if it would be presented to the Planning Commission.

Mr. Mason said the Planning Commission and the Board of County Commissioners, and maybe the Coastal Advisory Council.

Mr. Vasey said they should include the Southwest Florida Water Management District.

Chairman Johnson asked if everyone would be in the area if they had a meeting on August 8. (Everyone indicated they would be.)

Mr. Mason said they'd meet then but it depends on how quickly the process moves with the State.

Mr. Vasey asked if they put it out to bid already.

Mr. Mason said the state has given us the green light.

Mr. Vasey asked if they'd have a Notice to Proceed next month.

Chairman Johnson thanked everyone for being flexible about the meeting date.

Mr. Mason told the FMPC:

- The FDEP Vulnerability Assessment is based on resiliency and the final piece will have input from the steering committee and from outreach.
- The final Vulnerability Analysis must include all results from the exposure and sensitivity analyses and a summary of identified risks and assigned focus areas.
- It should contain a comprehensive list of critical and regionally significant assets impacted by flooding and sea-level rise, specifying flood scenarios for each impacted asset.
- It will outline critical factors for vulnerability.

7. ACUNE Presentation [Chris Mason]

Mr. Mason detailed a PowerPoint presentation:

- ACUNE is a modeling Adaptation of Coastal, Urban and Natural Ecosystems and is an ArcGIS program.
- The project was designed to illustrate the extent of coastal sea-level rise and future storm impacts and to help communities build resiliency by planning for sea-level rise and climate change.
- It's been in development with the faculty at UF, University of Miami, USGS (U.S. Geological Survey) and FGCU.
- It started in 2017 with a three-year NOAA grant that created a program for this region of Florida, the largest area of tidally influenced public lands along the Gulf of Mexico. It's one of the state's fastest-growing urban areas.
- There's an online story map of ACUNE: bit.ly/ACUNECollierCounty
- There are various logins for different project staff.
- The ACUNE Geo Tool includes probabilistic flood maps, infrastructure maps, and potential residential structural loss for current and future scenarios (2030, 2060, 2100). The scenario for 2030 is 60,000.
- Sea-level rise and future storms are predicted, as well as wetlands distribution maps, in a changing climate.
- The ACUNE flood maps show the flood hazard in the region could double by 2060.
- The map shows 1% annual exceedance of 1.7%
- This project is conceptual and uses many different sciences.
- There may be issues with further out-modeling that might not be accurate from 2030-2060.
- The 1% AEP flood has a 1-in-100 chance of being equaled or exceeded in any one year and an average recurrence interval of 100 years; it's referred to as the "100-year flood."
- The "500-year flood" corresponds to an AEP of 0.2%, which means a flood of that size or greater has a 0.2-percent chance (1-in-500 chance) of occurring in a given year.

[Mr. Mason played a six-minute instructional video about the ACUNE program. Scroll down for the video here: bit.ly/ACUNECollierCounty]

Mr. Chrzanowski asked Mr. Mason if he could email it to him.

Mr. Mason said that was just a brief presentation about the tool. We're open to discussion with them about interacting. At this time, the county isn't using this program.

Mr. Chrzanowski asked if he could use it at home.

Mr. Mason said he'd have to contact Dr. Peter Sheng or another staff member. It's not out there for public use.

Mr. Vasey said he believed it was designed for permit approvals, to show a particular location before Planning Commission or Board of County Commissioners approval. You do this ahead of time. This happens to be a NOAA tool and you can use the NOAA website to pull up the same thing.

Vice Chairman Lang said this is specific to the peril of flooding. That was the intent.

Mr. Vasey said we're running out of space in the county. Why don't we use this tool to stop the nonsense? This is madness. We're not done having high surge. You can't keep permitting things once they're destroyed.

Vice Chairman Lang said there's a list of variables. They are not just building willy-nilly. ACUNE was included and we support including this in our vulnerability assets. There was never a time we were told it would be used for daily permitting.

Mr. Vasey asked what they are using.

Vice Chairman Lang said we use current regulations, authorized by statute, to include, but are not limited to, the Collier County Land Development Code, Collier County Law of Ordinances, and the Florida Building Code (FBC).

Mr. Vasey said the Planning Commission has never been given a copy of the LiDAR.

Vice Chairman Lang said LiDAR has been used.

Mr. Vasey asked him to go to a Planning Commission meeting and ask for a copy of LiDAR.

Mr. Chrzanowski said you can raise all the houses you want, but when the roads start flooding ...

Vice Chairman Lang said we're in agreement. The starting point is you must have a Vulnerability Assessment.

Ms. Patterson agreed with Mr. Lang. Absolutely, everything starts with a Vulnerability Assessment. There's going to be a balancing act. Fort Myers Beach will be flooded well before we are. We have a lot of people with the means to build back. Can they build back smarter? Absolutely. This is a work in program. Hurricane Ian has put an exclamation point on all these vulnerabilities. ACUNE is a tool we've supported for five years. We need to take that into consideration and not tie our hands. They're going to continue to develop.

Mr. Chrzanowski asked when the next storm comes and surge comes to us, would you let me sit at Vanderbilt Beach and film the surge coming in? I'd rather be in a parking lot.

Ms. Patterson said she didn't know the answer to that question. She could check, but she's sure there are places he could film.

Mr. Chrzanowski said he'd be willing to sign anything. What does he have to lose? He's 75.

Mr. Vasey suggested the county issue a warning telling residents not to leave garbage cans outside when a hurricane is coming.

Ms. Patterson said she agrees. They learn something new each time. Things that seem intuitive, such as don't play in stormwater and don't leave out trash cans, need to be emphasized.

Mr. Mason told the FMPC about ACUNE+, an extension of ACUNE funded by NOAA to address research gaps identified by the ACUNE project that include.

- Precipitation-induced inland flooding.
- Landward migration of mangrove due to climate change.
- Impact of stormwater system on coastal-urban flooding.
- Economic analyses of surge and wave-induced damage to properties.
- Rapid forecasting of high-resolution storm surge and flooding during user-specified storms.
- An assessment of NNBF for flood protection using the vegetation-resolving surge-wave model

Mr. Vasey asked if they ever followed up with the MIT guy who was trying to sell a landscape model.

Ms. Patterson said he's referring to Mr. Ardalan from Harvard. We haven't heard from him in a long time.

Mr. Vasey asked when the program ends.

Mr. Mason said it sunsets in two years. We want to move as quickly as possible. The program sunsets in March 2025. He'd like it done within eight to 10 months referring the FDEP sponsored vulnerability assessment.

8. Mitigation Actions Update

Mr. Mason detailed the status of the actions:

- Coordinate with local real estate boards to hold all educational meetings about flood insurance. We will do outreach with NABOR in early June and the City of Naples and City of Marco Island staff during the rest of the year, reaching out to real-estate organizations, HOAs and other civic organizations. We'll cover flood insurance, building codes, hurricane preparation and more.
- Maintain active participation and communication with federal/state/local organizations and agencies to identify flood-hazard information and enhance flood hazard awareness, including building construction requirements. FEMA's contractor, AECOM, notified us on March 28, 2022, to say further data is required as part of the appeal process being utilized for select municipality and private-development lands. FEMA's Letter of Final Determination list has been scheduled through October 5, 2023. The Collier County Coastal Preliminary Study isn't contained in any of the proposed letters. It's expected that the final product will possibly be offered in late 2023. A total of 83 rate-map panels will be revised. One of the holdups is that Marco Island appealed. They didn't agree with the base-level maps and used a consultant to refute it and FEMA didn't accept it. Marco Island was trying to enlist a panel, but later decided against it and will let FEMA release the final product. It's been three years.

Mr. Vasey remembered that three years ago every time you submitted an appeal it went to the back of the stack.

Mr. Chrzanowski said FEMA said any appeal goes to the end of the line.

Mr. Mason said very few appeals had been submitted and the vast majority were not accepted.

Mr. Vasey asked if there's a change in the Coastal High Hazard Area (CHHA).

Mr. Mason stated the CHHA is a locally adopted planning product separate from the map revision.

Mr. Mason continued his PowerPoint presentation:

- Coordinate with other county departments to develop a program to address all technical-assistance questions from the general public, including flood-protection assistance, elevation certificates and building construction requirements. Floodplain Management staff have had numerous opportunities post-Hurricane Ian to provide these specific services. We do it on a daily basis and probably have received about 400 phone calls asking how to repair various things. We've been very busy with phone calls and reviewing data. Last August, Floodplain Management staff submitted a 200-page report detailing all RLPs that were mitigated over the past three years. After review, FEMA acknowledged that eight RLPs have been mitigated. Unfortunately, after Hurricane Ian, we gained some more. Some were removed through demo and reconstruction, and others were able to improve some with capital projects. It's a constant battle.

Mr. Vasey asked how many there were in 2022-23.

Mr. Mason said they had 48 and now there are 129 Repetitive-Loss Properties. That means there were two flood claims in a 10-year period that exceeded \$1,000.

Mr. Mason continued his PowerPoint presentation:

- Develop a comprehensive program to provide flood insurance information to property owners in the SFHA (Special Flood Hazard Area). The program is posted on our website. The county sent out its annual Flood Protection Newsletter in March. Mailers were sent to Repetitive-Loss Area properties and Repetitive-Loss Properties, providing information on the status of the properties and potential retrofitting methods to potentially mitigate those structures.

Mr. Vasey asked to clarify if all of Collier County is in a specific flood hazard area.

Mr. Mason said if we removed the water, 97% of the county would be in a flood area.

Vice Chairman Lang said that without vetting the data, the number of Repetitive-Flood Loss Properties totals 129.

Mr. Mason noted that you have to double check everything with FEMA. When they created the report, he found properties that shouldn't be classified as Repetitive-Loss Properties.

9. Other Items/Committee Correspondence

Mr. Vasey thanked Mr. Mason for the ACUNE presentation, calling it an important tool, but he recognizes that it's not the only tool. He'd still like to see LiDAR data accompany every permit.

Vice Chairman Lang agreed and asked if that's incorporated into ACUNE. They didn't have 2018 LiDAR in some portions of the ACUNE product.

Mr. Chrzanowski noted that other than new construction, LiDAR doesn't change.

Vice Chairman Lang said that the 2018 data is accurate.

Mr. Chrzanowski said you can't get more accurate than a couple of inches. We sent people out to areas that were shot with LiDAR and everyone was within two inches. Your LiDAR isn't changing, unless there are glaciers. New development doesn't change LiDAR. They stopped it for some reason.

10. Adjourn – Future Meeting Dates

9 a.m. August 8

10 a.m. November 7

Chairman Johnson said Chris wants to have one of the meetings be a public outreach meeting at a different location.

Mr. Mason said he'd have to gauge which location would be best.

Chairman Johnson said we'll work with you to establish a quorum.

Mr. Vasey moved to adjourn the meeting. Second by Vice Chairman Lang. The motion passed unanimously 6-0.

There being no further business for the good of the County, the meeting was adjourned by order of the chair at 10:28 a.m.

**COLLIER COUNTY FLOODPLAIN
MANAGEMENT COMMITTEE**



~~Eric Johnson, Chairman~~ Co-Chairman

William Lang

These minutes were approved by the Board/Chairman on 08/08/2023, as presented , or as amended _____.