

May 18, 2021

MINUTES OF THE COLLIER COUNTY
FLOODPLAIN MANAGEMENT PLANNING COMMITTEE MEETING

Naples, Florida, May 18, 2021

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 Staff
Vice Chairman: Craig Pajer, CC Staff (Zoom)
Kenneth Bills
William Lang
Christa Carrera, City of Naples (Excused)
Kelli DeFedericis, City of Marco Island
Duke Vasey
Lisa Koehler (Excused)
Terry Smallwood, Everglades City (Excused)
Stan Chrzanowski
William Miller (Excused)
Deborah Curry, CC Staff (Zoom)
Linda Orlich
Ed Moulton

ALSO PRESENT: Chris Mason, Floodplain Coordinator

Chairman Johnson called the meeting to order at 10:00 a.m. The meeting was delayed 1 hour to await the presence of an in-person quorum of the Members.

Mr. Vasey moved to allow those Members on Zoom to participate in the meeting due to an extraordinary circumstance. Second by Mr. Lang. Carried unanimously 8 – 0.

1. Approval of previous meeting minutes from February 16, 2021

Mr. Lang moved to approve the minutes of the February 16, 2021 meeting as subject to changing Everglade City to “Everglades City” on Page 1. Second by Mr. Chrzanowski. Carried unanimously 11 – 0.

2. Introduction of new FMPC Chair

Eric Johnson was introduced as the new Chairman of the Committee.

3. CRS Program Status Update

Mr. Mason reported that on March 15, 2021, the County received notification for their re-certification requirements under the CRS program. The re-certification required a review of submittals of County elevation certificates on file. After review, it was deemed they were 98 percent accurate with 100 percent compliance.

During Committee discussions it was noted:

- That staff submits Elevation Certificates to the auditing firm ISO for new commercial and residential construction.
- The Elevation Certificates generated by homeowners for insurance and other purposes are not required to be submitted to the auditing firm. Staff is required to submit only those linked to a permit application.
- Ms. DeFedericis reported Marco Island was subject to a similar review and received a 95 percent accuracy rating while not incurring any non-compliance issues.

4. FEMA/NFIP Risk Rating 2.0

Mr. Lang presented the PowerPoint “*Risk Rating 2.0 is Equity in Action*” for informational purposes which outlined the updates to the National Flood Insurance Program noting:

- That a new pricing methodology is being instituted so policyholders can make more informed decisions on the purchase of insurance and mitigation actions protecting their properties from perils of flooding.
- The new methodology allows FEMA to equitably distribute premiums across all policyholders based on the value of their home and the unique flood risk of their individual property.
- Currently, many policyholders with lower-value homes are paying more than they should and policyholders with higher-value homes are paying less than they should.
- Equity in premiums is being established through a broader range of variables such as the properties distance to waterbodies, its ground elevation, the type of construction, etc.
- The changes are being instituted in phases.
 - Phase I allows for new policies beginning October 1, 2021 being subject to the new rating methodology, and on this date, existing policyholders eligible for renewal will be able to take advantage of immediate decreases in their premiums.
 - Phase II is for all those renewing policies on or after April 1, 2022 with those property owners being subject to the new methodology.

- The new methods will help agents more easily price and sell policies and is anticipated to allow policy holders a better understanding of their property's flood risk and how it is reflected in their insurance costs.
- Only 4% of policy holders nationwide are expected to see substantive increases, with the percentage varying from state to state. In a national rate analysis of current policy holders, FEMA reports that:
 - 23% will see an immediate decrease in premium
 - 66% will see on average, premium increases of \$0-\$10/month (which is around what the average is now)
 - 7% will see on average, premium increases of \$10-20/month
 - 4% will see on average, premium increases of \$20 or more per month
- Certain aspects of the program will remain including limiting annual premium increases, utilizing Flood Insurance Rate Maps (FIRMs) for mandatory purchase and floodplain management, Pre-Firm subsidized rates and Community Rating System discounts.

5. Preliminary Flood Map Update

Mr. Mason provided an update on the new flood maps noting:

- The new preliminary maps are available, and the appeal period ends on June 8, 2021.
- Any modifications through the appeal process will be incorporated into the new maps which are anticipated to become effective in May of 2022.
- An independent consultant is developing maps for the interior of the County.

6. Mitigation Action Items Update

Mr. Mason provided the "*Collier County Floodplain Management Planning Committee Progress Report for 2021 Action Items – 2nd Quarter 2021*" for informational purposes and noted the following ongoing activities:

4.1 – *That there are continuing public outreach endeavors with local real estate organizations and others, including educational meetings about Floodplain Insurance.*

4.2 – *Maintaining communications with Federal/State/local agencies for Flood Hazard information.*

4.5 – *Developing comprehensive plan to provide Floodplain Insurance information to landowners and residents.*

During Committee discussion it was noted that the County identified 34 repetitive loss properties before Hurricane Irma, and 47 following the storm. New data indicates that there are 67 properties meeting the definition, with 8 mitigated by rebuild or demolition, yielding 59 currently on the list. They are mainly older buildings in the County which are vulnerable to the condition.

7. Development Review from last quarter

Mr. Mason provided the "*Building Plan Review Statistics*" which outlined data for new construction with activity in the County for the 1st quarter of 2021 noting that building activities remains busy in the County.

8. Meeting Location Status

Mr. Mason reported that the 3rd quarter meeting will be held in August, and he will be contacting Members with options for the day of the meeting. It is anticipated the meeting will be held the 3rd week of the month at the Growth Management Department building in Conference Room 609/610.

8. Other Items/Committee Correspondence

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Mr. Lang provided an update on Legislative Activities for SB1954 and SB 2514 noting:

- That tens of millions of dollars will be made available to help combat the effects of rising sea levels across the state.
- A Resilient Florida Grant Program will be created in the Department of Environmental Protection.
- The Department of Environmental Protection will conduct a statewide flood risk assessment.
- A three-year statewide flooding and sea-level rise resilience plan will be required to be developed.
- A Florida Flood Hub for Applied Research and Innovation within the University of South Florida's College of Marine Science will be established.
- The Legislature also agreed to direct \$500 million in federal stimulus money to what is known as Resilient Florida Trust Fund.
- The two bills are tied to SJR 1182 that will ask voters in 2022 to approve a property-tax break for people who elevate homes to address potential flooding.

During discussions it was noted that there are approximately 48,500 flood insurance policies issued in the County.

There being no further business for the good of the County, the meeting was adjourned by the order of the Chair at 11:21 A.M.

**COLLIER COUNTY FLOODPLAIN MANAGEMENT
COMMITTEE**



Chairman, Eric Johnson

These Minutes were approved by the Board/Chairman on 08/19/2021,
as presented ✓, or as amended _____.