One of the many consequences of the Biggert Waters 2012 Legislation has been the highly increased visibility of the National Flood Insurance Program (NFIP). The discussion that followed has resulted in many more Americans becoming familiar with terms like “actuarially sound” and “base flood elevation”, and even insider jargon like “pre-FIRM” and “glide path”. Regardless of which side of the issue you end up on, it’s easy to agree that the increased awareness of flood hazards and their impacts on society has been beneficial to the emergency management and mitigation communities.

One of those terms that people are now paying much closer attention to is the Community Rating System (CRS). CRS is the component of the NFIP that allows communities to achieve flood insurance premium discounts for their citizens by taking credit for actions in the community which reduce the risk of flood damage. The CRS program has a strong foothold in Florida, with 47% of the communities (representing 91% of the state’s population) taking advantage of at least a 5% discount. Many jurisdictions across the state have gone much further, achieving up to a 25% discount for policy-holders in their community. Combined, NFIP policyholders in Florida save $191 million each year because of the CRS efforts across the state.

As good as that is, however, there is room to grow. There are still 53% of the NFIP communities in the state not enrolled in CRS, many of them because they are too small to support the administrative requirements of participating in the program. Additionally, CRS supports discounts up to 45% for policies inside the special flood hazard areas. If every NFIP community in the state achieved the maximum discount possible, Florida residents would save several hundred million dollars in additional discounts every single year, in addition to enjoying the benefits of living in a community that recognized its flood hazards and took tangible, proactive steps to help reduce those hazards.

In order to help move Florida toward that objective, the Florida Division of Emergency Management (DEM) has made assisting communities in their CRS efforts a top priority. In November 2013, the division created and hired a position whose sole responsibility will be to improve CRS throughout the state. DEM hired Danny Hinson, whose previous experiences included being Emergency Management Director for Nassau County and eighteen years with the Insurance Services Office, the organization responsible for the implementing the CRS Program. Danny is focused on two primary areas: enrolling every jurisdiction in the CRS program, and maximizing every community’s standing in the program. He will achieve this two ways: by maximizing the baseline points that every community can take credit for state-wide activities (such as a state-wide building code, outreach efforts, and notification systems), and by working with individual communities to help them maximize their efforts at the local level.

This program is still in its formative stages, but as additional staff and resources are applied, we will see continued progress as communities recognize the tremendous opportunity the program provides for their residents, and as Floridians become better educated about the process and urge their local elected officials to support it. The end result will be positive in all aspects: reduced premiums for policy-holders, more resilient communities ready to deal with potential flood situations, and stakeholders who understand how each of them can contribute to the success of the program and who see tangible results from their participation. For more information about Florida’s CRS coordination, please contact Danny Hinson at danny.hinson@em.myflorida.com.
It’s hard to believe that another cycle of Local Mitigation Strategy (LMS) plan updates is nearly in full-swing again. It seems like just yesterday that FEMA approval letters were being distributed to counties. The next round of updates kicks off with the review of the Pasco County plan, set to expire in August. The majority of plan reviews will take place in 2015 when 45 counties are expected to submit their updated plans, followed by another 7 counties in 2016.

While that sounds far away, we recommend county LMS working groups start the update process 18 months prior to plan expiration.

As the 18 month window approaches, each county’s assigned mitigation planner at FDEM will make sure the current LMS working group’s point of contact is aware that it’s time to start working on the update process. Planners will be available to assist in answering questions, by providing examples or offering any additional guidance necessary to ensure the process goes as smoothly as possible. Formal expiration reminder letters will be sent by both FEMA and FDEM at 12 months, 6 months and 3 months prior to expiration.

To ensure a timely review and no lapse in having an approved plan, it is important that plan updates be submitted to the state for review 6 months prior to expiration. New to this update cycle, thanks to Florida’s designation as a Program Administration by State (PAS), is FDEM’s ability to approve LMS plans without a FEMA review of each plan. However, FEMA will periodically audit state plan reviews to ensure updates and reviews are being completed in accordance with the intent of the regulations and may revoke Florida’s plan approval rights if they find that plans with deficiencies were approved. Upon FDEM approval of the plan, FEMA will receive a final copy of the plan with a completed crosswalk review tool and will issue all formal approval letters.

Regulations for LMS plans have not changed since the last plans were approved. This means that the updates made do not have to result in an entire re-write of the plan, which should make it easier for each working group to update their plans in-house, if they wish. Unfortunately, there are currently no grants available to help pay for plan updates. On the bright side, starting in May, FDEM will have mitigation interns available to remotely assist counties, or other local government employees, with updating small portions of the LMS plans, collecting research, or by providing interim reviews.

FDEM is in the process of creating a new document to review LMS plans that incorporates the 10-step planning process outlined in the 2013 Community Rating System (CRS) Coordinator’s Manual. The new review document is intended to be used in place of the FEMA Plan Review Tool developed in 2012, which replaced the Crosswalk many of you were familiar with from the last update cycle. Once the new review document is finalized, a webinar will be scheduled to explain it. In the interim, LMS working groups are encouraged to continue using the 2008 Crosswalk to assist with any plan updates in progress. In addition please feel free to contact your LMS Liaison at FDEM to inquire about integrating the CRS 10-step planning process into the LMS to achieve the maximum number of points available under Section 510 of the CRS Coordinator’s Manual.

For more LMS resources, please visit www.floridadisaster.org/mitigation/local or contact your FDEM LMS Liaison.
Early in the month of February 2014, FEMA Region IV held its Partners in Mitigation (PIM) Workshop in Atlanta, GA. This workshop is a forum for state and federal communication in both a formal and informal setting. Aside from the scheduled panels and presentations during the week-long event, PIM is a unique time to build one-on-one relationships with other state and federal players, which isn’t always easy to build over phone/email. This year’s PIM was all that and more as the chilling winds of the north descended upon the City of Atlanta.

Aside from being snowed out of our original location at the Georgia Tech Research Institute and FEMA having to quickly relocate to our Hotel’s ballroom in one evening’s time (sound system not included), I say it went off without too much of a hitch. The week’s topics ranged from broad-picture trends to localized practices from different states, but overall the common thread was that mitigation is on the rise. The problem of sustainability is becoming an ever-growing elephant in the room when it comes to disaster recovery and community risk, with many states and elected officials discovering that mitigation is the only viable solution.

Legislation, like the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12), is a clear sign that the way recovery and risk has been dealt with is unsustainable. This legislation has brought out a resurgence of interest in the Community Rating System (CRS) and available mitigation dollars to reduce/eliminate flood insurance premiums. While we have yet to fully realize the reverses made by the Grimm-Waters legislation passed recently, the good news is that new policy changes from FEMA are making mitigation more attractive to communities, and, in some ways, easier to implement.

One topic I had the pleasure of sharing with everyone at PIM was Florida’s involvement in the Program Administration by States (PAS) Pilot Program. This new program allows states to assume additional responsibilities under the Hazard Mitigation Grant Program (HMGP). These responsibilities include items such as: Review and approval of sub-applicant applications and amendment requests, approval of certain post-award scope of work modifications, and state approval of Local Mitigation Strategies. Each delegated activity is chosen by the state, per disaster, and is designed to eliminate duplication of effort with FEMA, which hastens the HMGP process. As of the date this article was written, Florida was the only state participating in the pilot program, with PAS operational agreements for the three most recent disasters (DR-4068 “TS Debby;” DR-4084 “H. Isaac;” DR-4138 “Severe Storms and Flooding”).

Florida continues to be an example to the rest of the country when it comes to mitigation, and it comes from our strong relationship with both our local and federal counterparts. Without those strong links, I do not believe our state would be where it is today in regards to our advancement in mitigation. With Florida being the first and only state participating in PAS, a significant responsibility has been put on us to perform at a higher level of excellence than ever before. We are confident that Florida can meet the expectations of the PAS and set an example for other states wanted to adopt this program. Thank you for your efforts in making Florida a standard for the rest of the country.
Fire season has become a year-round reality in Florida, requiring firefighters and residents to be on heightened alert for the threat of wildfire throughout the year.

As Florida’s population has increased through the years so has the number of homes being built on the edge of forests or wildlands. This area commonly referred to as the Wildland/Urban Interface presents real challenges for the homeowner in managing wildfire risk. Each year, wildfires consume hundreds of homes nationally that are located in these areas.

Each year the Florida Forest Service implements fuel reduction projects designed to reduce or mitigate the buildup of natural fuels from around homes and communities. These projects target high wildfire risk areas and the work is primarily performed using prescribed fire.

Studies have shown that as many as 80% of the homes lost to wildfires could have been saved if their owners followed a few simple fire-safe practices. The reality today is that there are simply not enough fire engines or firefighters available to defend and save every home in a major wildfire. Today’s homeowner in the Wildland/Urban Interface must take personal responsibility for himself, family and home by being proactive in reducing his wildfire risk. However, many residents still don’t have a full understanding of the impact that wildfire could have on their homes and properties.

The Florida Forest Service has been working to solve this problem through community outreach programs that teach homeowners and communities simple fire-safe concepts that will help them to manage their wildfire risk. The National Firewise program and the Ready, Set, Go program are both being currently implemented by the FFS throughout the State. Both programs highlight homeowner responsibility in protecting their homes from the threat of wildfire.

Firewise Concepts
- Provide for at least 30 ft. of defensible space in all directions around your home. (Nothing combustible)
- Keep rooftops and gutters clean to avoid fire from ember collection.
- Remove ladder fuels (shrubs that enable a fire to climb into the tree tops)
- Keep yard free of dead vegetation
- Don’t store or locate combustible materials near home.
- Use fire resistant building materials
- Plant fire-resistant vegetation.

Ready, Set, Go: Focuses on public education by teaching residents about wildfire preparation, prevention, evacuation, and what to do if trapped.
Ready – Be Firewise. Prepare before wildfire occurs (Family, yard, home)

Set – Have situational awareness when wildfire comes (Emergency supply kit, stay alert and stay tuned to local media)

Go – Leave early knowing that you prepared your family and home (Know when to leave, where to go, how to go, what to take)

It is everyone’s responsibility to be proactive about reducing wildfire risk. For more information about these educational programs and fuel reduction (mitigation) logon to:

www.Firewise.org
www.WildlandFiresrg.org
www.Fireadapted.org
www.FloridaForestService.com

Above: A winter wildfire burns in Jacksonville, Florida near US 301 through the night and into the morning.

Above: 150-acre brush fire in Southwest Florida threatens road conditions on I-75.
The Bureau of Mitigation

Mitigation is an integral part of the Florida Division of Emergency Management (FDEM). Mitigation actions reduce or eliminate the loss of life and property by lessening the impact of disasters. Due to Florida’s weather, geography, and miles of coastline the state is highly vulnerable to disasters. Disasters can be very costly to both the citizens and government.

Under the direction of State Hazard Mitigation Officer, Miles E. Anderson, and Division Director Bryan Koon, the Bureau of Mitigation administers several federal mitigation grant programs including the Hazard Mitigation Grant Program, the Pre-Disaster Mitigation Program, and the Flood Mitigation Assistance Program. The Bureau also administers a state funded mitigation program called the Residential Construction Mitigation Program.

If you would like to know more about mitigation in Florida please visit: www.floridadisaster.org/mitigation.