Florida’s CRS-CAV Pilot Program
2015-2018

Guideposts on the Pathway to Flood Resilience

Steve Martin
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June 20, 2018
Florida Proposes Getting all Communities in CRS

**Partners:**
- FEMA HQ
- FEMA Region IV, FM&I Branch
- Insurance Services Office
- FDEM: Bureau of Mitigation, Floodplain and CRS Staff
- Non-CRS Participating Communities
ENABLE ALL COMMUNITIES IN FLORIDA TO PARTICIPATE IN CRS

Enhanced State Mitigation Plan, 100% LMS Plans
Program Administered by States (PAS)
MOA on Historic & Environmental Reviews
Mandatory State Building Code Based on ICC
State Model Flood Ordinance Code-Coordinated
Florida has 35% of NFIP Policies Nationwide
State CRS Staff (4), 43% of Communities in CRS
Greater Flood Resiliency, Lower Premium Costs
FIMA Staff Met with State DEM in Tallahassee to Discuss State Proposal Feb 2015
FIMA & State Agree to Develop Plan for Pilot Program, Consummate Agreement
“Compliance” a Pre-requisite for CRS Participation
CAVs or FCACs – 208 Candidate Communities
Schedule to Accomplish in 30 Months Beginning July 1, 2015
Consideration Whether to Extend Pilot in 2nd Year based on Success of 1st Year
Roughly average 8-9 CAVs per month, FEMA/ISO to Expedite Review & Approval
“ENABLE ALL COMMUNITIES IN FLORIDA TO PARTICIPATE IN CRS”

Satisfy Requirement for “Compliance” – How to Achieve This?

1) Professionalism, Formal Training, Information Technology, Contemporary Staff
2) Past Skeletons/Sins should not Forever Prevent Participation in CRS
3) Prohibition from Participation in CRS does not Encourage Increased Flood Resiliency
4) Must Move Forward with Better Compliance Strategies
5) Common, Recurring Compliance Issues Identified Over Past 5-6 Years
Most Common CAV Violations

Frequency (%)

Violations

State Model Ordinance  Elevation Certificate  SI/SD  Administrative Procedures  Accessory Structures  Performance Measures  Recreational Vehicles  Required Certifications  Inter-local Agreement  Tanks
Florida CRS Initiative
CRS-CAV Pilot Program

Enrolling Communities in the Community Rating System

SEVEN PERFORMANCE MEASURES
2015 - 2017
Bureau of Mitigation
Florida Division of Emergency Management

Florida
Floodplain Management Performance Measures

Helping Communities Remain Compliant with the NFIP and Retain CRS Points

FLOODPLAIN MANAGEMENT PERFORMANCE MEASURES
2018
Bureau of Mitigation
Florida Division of Emergency Management
“SEVEN PERFORMANCE MEASURES”

“Toolkit of Floodplain Management Procedures”

Based on Minimum NFIP Requirements:

1. Adopt State model flood ordinance coordinated with FBC & ICC
2. Inspect floodplains annually -- annual report, compliance checklists
3. Use floodplain permit application forms & checklists provided
4. Verify accuracy of ECs with gig lists
5. Send letters to tank & HVAC firms to elevate or anchor equipment
6. Conduct SI/SD determinations based on the SI/SD Desk Reference
7. Post Elevation Certificates and FIRMs on Community Webpages
“SEVEN PERFORMANCE MEASURES”

“Toolkit of Floodplain Management Procedures”

Based on Minimum NFIP Requirements:

State unable to Require Communities to Adopt Performance Measures

Many procedural issues can be resolved by adopting 7PMs, therefore easier to close CAVs

“Political Bushback” primary reason NFIP provisions are not consistently enforced

Resolution prepared by State based on resolution required to be adopted to join NFIP

Adoption of Resolution commits community to implement Seven Performance Measures

Provides Governing Board support to staff engaged with citizens to ensure compliance
108 CAVs first year, 100 CAVs second year = 208 CAVS conducted

CAV’d communities with highest policy counts first
• 75 communities > 100 < 7,300 NFIP policies
• 22 communities > 50 < 100 NFIP policies
• 52 communities > 10 < 50 NFIP policies
• 59 communities < 10 NFIP policies
FLORIDA’S CRS-CAV PILOT PROGRAM
A Pathway to Flood Resiliency through NFIP Compliance and CRS program.

Florida Division of Emergency Management
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Tallahassee, Florida 32399-2100

May 2018
Purpose of Pilot Program Report

CRS-CAV Pilot Program – first of its kind, and describes the basis and achievements
Documents purpose, procedures, and major findings of the program
Describes mitigation strategies and successes and their returns on investment
Proposes & justifies recommended changes to Scopes of Work under CAP-SSSE
Completes State’s commitment to FEMA to document results for use in other States
Provides recommendations for Florida’s SFMO to continue to improve its operations
Identifies and proposes changes to Florida’s typical CAV process
180 State Mod. Flood Ordinances Adopted, Coordinated w/FBC
50 of 67 Counties participate in CRS
97% of all communities participate in CRS
33 communities adopted 7 PMs, 10 pending
134 CAVs closed by deadline of report – ongoing closures
26 communities approved by FEMA for CRS
15 communities actually joined under the Pilot Program
1) Combining compliance CAVs with promoting CRS strengthens communities commitment to resolve issues.

2) Providing prescriptive “how-to” tool – Seven Performance Measures helps communities to comply.

3) Applying CRS Quick Check before discussing compliance issues, helps reassure communities.

4) Reaching communities that had not been visited in 10-20 years was an eye-opener for them and the State.

5) Including elected officials in meetings helped them see that they could gain political capital by saving money.

6) Enabling communities to focus on compliance issues over past 5 years only, but providing technical support.

7) Receiving discounts of 5% or 10% and using an expedited approach increases chance of participation.
Post-Disaster Toolkit Floodplain Administrators

CONTENTS

ACTION 1: PLAN AHEAD TO COMMUNICATE WITH ELECTED & ADMINISTRATIVE OFFICIALS

ACTION 2: ASSESS POST-DISASTER NEEDS AND REQUEST ASSISTANCE

ACTION 3: DOCUMENT HIGH WATER MARKS

ACTION 4: MAKE SUBSTANTIAL DAMAGE DETERMINATIONS

ACTION 5: UNDERSTAND NFIP CLAIMS AND INCREASED COST OF COMPLIANCE

ACTION 6: IDENTIFY POST-DISASTER AND MITIGATION FUNDING ASSISTANCE
Questions?

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