

# Monroe County Multi-jurisdictional Program for Public Information 2018 Annual Evaluation



Report prepared by Lori Lehr

## Contents

1. Annual Meetings .....	1
2. Committee Members .....	1
2. Objective .....	2
3. Priority Audiences .....	2
4. Messages and Outcomes .....	3
5. Projects Completed .....	4
6. Progress toward Desired Outcomes .....	5
7. Flood Response Planned Projects .....	6
8. Flood Protection Messages and Outcomes .....	8
9. Flood Response Outcome Evaluation .....	9
10. Flood Insurance Coverage Assessment.....	10

## 1. Annual Meetings

On March 21, 2017, the Monroe County Multi-jurisdictional Program for Public Information committed unanimously voted to recommend approval of the program to each community's governing body. Subsequently, each of the participating communities adopted the Program for Public Information (PPI).

In July of 2018, the Monroe County Multi-jurisdictional Program was updated to include the City of Key Colony Beach and was adopted by the City in August of 2017. The updated is in Appendix A of the PPI and includes changes to the PPI committee membership.

The committee held a meeting November 1, 2018 for the annual review of the Monroe County Multi-jurisdictional Program for Public Information. The sign-in sheets and meeting minutes are attached as Exhibit 1.

## 2. Committee Members

Member	Affiliation	Jurisdiction
<b>Adriana Marchino,</b> FEMA/CRS Coordinator		City of Marathon
<b>Alicia Betancourt, M.A. CFCS,</b> County Extensions Director	University of Florida, Extensions	Islamorada, Village of Islands
<b>Alina Davis,</b> Previews Property Specialist	Coldwell Bankers	Islamorada, Village of Islands
<b>Brian Schmitt,</b> Real Estate Agent	Coldwell Banker Schmitt Real Estate Co.	City of Marathon
<b>Cammy Clark,</b> Public Information Officer		Monroe County
<b>Jay W. Hall,</b> Vice President	BB&T	City of Key West
<b>Mel Montagne,</b> Vice President Sales	Keys Insurance Services	Monroe County
<b>Melissa Grady,</b> Assistant Vice President Business Development	Centennial Bank	City of Marathon
<b>Michele White,</b> Vice President Commercial Team Leader	Capital Bank	Monroe County
<b>Mike Maurer,</b> Board Member		Monroe County
<b>Rebeca Horan,</b> Insurance Agent	Atlantic Pacific Insurance	City of Key West
<b>Scott Fraser, CFM,</b> FEMA/CRS Coordinator & Floodplain Administrator		City of Key West

Member	Affiliation	Jurisdiction
<b>Carlota de la Sierra,</b> Building Services Coordinator & Floodplain Coordinator		Islamorada, Village of Islands
<b>Karen Raspe,</b> Real Estate Agent	American Caribbean Real Estate	City of Key Colony Beach
<b>Gerard P. Roussin Jr.,</b> Building Inspector		City of Key Colony Beach

## 2. Objective

The objective of this annual review of the Program for Public Information is to evaluate the unified messages delivered to affected residents and businesses and the actions taken to reduce danger and property damage caused by flooding.

## 3. Priority Audiences

PA #1: is priority area #1, i.e., All residents, businesses, and visitors in the Florida Keys. As noted in Section 4, people are at risk everywhere. People throughout the Keys (including tourists) need to know about the flood hazard, evacuation and safety precautions, rules for construction, and protecting natural floodplain functions.

PA #2: is priority area #2, the repetitive loss areas. Repetitive loss area owners need information on ways to protect their properties from repeated flooding.

PA #3: is key professionals involved with real estate transactions. Real estate and insurance agents along with lenders need to know how to help protect house hunters and other looking for property by advising them of potential flood hazard and the benefits of flood insurance.

PA #4: the tourist industry. The ultimate audience is all tourists. However, they are hard to contact and it is difficult for a centralized program to reach them all. Therefore, the audience for PPI materials would be the hotels, restaurants, and other businesses that deal directly with tourists. The PPI materials should advise these businesses to give tourists information on the flood hazard, evacuation procedures, and flood safety measures.

PA #5: the electronic media, radio and television stations that cover the Keys. They should give listeners and viewers messages on the flood hazard, evacuation procedures, and flood safety measures.

PA #6: Building department customers, i.e., everyone considering a construction project, need to know the floodplain management development regulations and the opportunities to include flood mitigation measures in their projects.

## 4. Messages and Outcomes

Topic Outcome Message	PA #1 Everyone	PA #2 Rep Loss Areas	PA #3 Key Professionals	PA #4 Tourist Industry	PA #5 Media	PA #6 Permit Customers
<b>1. Know your flood hazard</b>						
Outcome: Everyone evacuates when told						
Message: All areas of the Keys are subject to a flood hazard	✓			✓	✓	
Outcome: Increased requests for map information						
Message: Find out what flood zone you are in			✓			✓
Outcome: Residents in repetitive loss areas are aware of the hazard						
Message: Your property is in an area that has repetitively flooded		✓				
<b>2. Insure your property</b>						
Outcome: Improved flood insurance coverage						
Message: Call your agent to discuss your coverage	✓	✓	✓			✓
<b>3. Protect your property from the hazard</b>						
Outcome: Increase in requests for mitigation assistance						
Message: Contact your community for flood protection assistance	✓		✓			✓
Outcome: Increase in the number of permits for mitigation projects						
Message: Elevate your equipment above the flood level		✓				
<b>4. Protect people from the hazard</b>						
Outcome: Increase in the number of peoples signed up to receive alerts.						
Message: Sign up for alerts	✓		✓	✓	✓	✓
Outcome: Everyone evacuates when told						
Message: Prepare a flood evacuation plan		✓				
<b>5. Build responsibly</b>						
Outcome: Fewer cases of unpermitted work						
Message: Check with the Floodplain Official before planning a project	✓	✓	✓			✓
<b>6. Protect natural floodplain functions</b>						
Outcome: Increase in reports of illegal activities						
Message: Keep natural areas undisturbed	✓		✓			✓
Message: Report illegal dumping or clearing		✓				
<b>7. Building mitigation</b>						
Outcome: Decrease in the number of insurance claims						
Message: Install a permanent flood protection measure on your building	✓	✓				✓
<b>8. Hurricane evacuation – 1</b>						
Outcome: Everyone evacuates when told						
Message: Know your evacuation zone	✓	✓	✓	✓	✓	✓
<b>9. Hurricane evacuation – 2</b>						
Outcome: Everyone evacuates when told						
Message: Get a mobile flood app on your phone		✓	✓	✓		
Message: Get a plan	✓					✓
<b>10. Licensed Contractors</b>						
Outcome: Fewer cases of unpermitted work						
Message: Hire only licensed contractors	✓	✓	✓			✓

## 5. Projects Completed

Projects	Assignment	Delivery	Stakeholder
OP 1. Facts on Flooding Brochure*	CRS Coordinator	Mailed to everyone	UF Extensions
OP 2. Repetitive Loss Brochure	CRS Coordinator	Mailed to RLAs	FIRM
OP 3. Know Before You Buy	CRS Coordinator	Key real estate professionals	FIRM
OP 4. TDC Hurricane Workshop	TDC, MOCO PIO, NWS	Workshop Tourist Industry	NWS
OP 5. NWS Hurricane Awareness	NWS	Week long campaign	NWS
OP 6. Media Blitz Week-Media Guide	TDC, MOCO PIO, NWS	Face to Face meetings with all media	NWS
OP 7. Brochures Permitting Dept.	CRS Coordinator	Displays public places	FDEM
OP 8. The Citizen Hurricane Guide	Hurricane Guide	60K Distributed to all businesses county-wide	The Citizen
OP 9. FIRM Workshops	FIRM	Mitigation workshops held county-wide	FIRM
OP 10. TDC Website	TDC	Workshop with local tourist industry	
OP 11. KW Licensed Contractor	MOCO	Building Department Hurricane Guides	Contractor License Board
OP 12. Evacuation Signs	MOCO EM	120 Miles of US 1	
OP 13. Channel 76 MOCO TV	MOCO EM	Local TV Broadcast	
OP 14. NWS Website	NWS	Website accessed by all residents and visitors	NWS
OP 15. County-wide Events	MOCO EM	Booth at events county-wide.	NWS FDEM
OP 16. Help Customers Realtors	CRS Coordinator	Emailed directly to real estate agents	Realtor Association

## 6. Progress toward Desired Outcomes

In July 2018, each community reported the statistical trends to track the progress toward the desired outcomes of the messages. The PPI committee discussed the fact that the trends were skewed and will continue to be impacted due to Hurricane Irma in September of 2017. The trends are indicated in the following chart.

Islamorada, Village of Islands		
	Trends	
	Increase	Decrease
Request for FIRM information (Activity 320)	x	
Number of flood protection request (Activity 360)	x	
Number of permits for mitigating floodprone property	x	
Evaluation of code cases for flood related unpermitted work	x	
Code cases for illegal dumping or clearing	x	
Number of mitigated repetitive loss structures	x	

City of Key West		
	Trends	
	Increase	Decrease
Request for FIRM information (Activity 320)	x	
Number of flood protection request (Activity 360)	x	
Number of permits for mitigating floodprone property	x	
Evaluation of code cases for flood related unpermitted work	x	
Code cases for illegal dumping or clearing	x	
Number of mitigated repetitive loss structures	x	

City of Marathon		
	Trends	
	Increase	Decrease
Request for FIRM information (Activity 320)	x	
Number of flood protection request (Activity 360)	x	
Number of permits for mitigating floodprone property	x	
Evaluation of code cases for flood related unpermitted work	x	
Code cases for illegal dumping or clearing	x	
Number of mitigated repetitive loss structures	x	

Monroe County		
	Trends	
	Increase	Decrease
Request for FIRM information (Activity 320)	x	
Number of flood protection request (Activity 360)	x	
Number of permits for mitigating floodprone property	x	
Evaluation of code cases for flood related unpermitted work	x	
Code cases for illegal dumping or clearing	x	
Number of mitigated repetitive loss structures	x	

Key Colony Beach		
	Trends	
	Increase	Decrease
Request for FIRM information (Activity 320)		
Number of flood protection request (Activity 360)		
Number of permits for mitigating floodprone property		
Evaluation of code cases for flood related unpermitted work		
Code cases for illegal dumping or clearing		
Number of mitigated repetitive loss structures		

After reviewing the current outreach projects and the statistical trends toward desired outcomes, the committee concluded that the current outreach projects should be updated and carried out as outlined in the PPI until the next evaluation in November of 2019.

## 7. Flood Response Planned Projects

Flood response projects were implemented directly before and post Hurricane Irma. The list of planned projects is indicated in the chart below.

Projects	Assignment	Delivery	Stakeholder
FRP 1. News Releases	MOCO PIO NWS	Everyone Visitors Businesses Mobile home residents	NWS
FRP 2. Social Media	MOCO PIO NWS TDC	Everyone Visitors Businesses Mobile home residents	NWS TDC
FRP 3. TDC Website	TDC	Visitors	TDC
FRP 4. MOCO EM Website	MOCO PIO	Everyone Visitors Businesses Mobile home residents	NWS
FRP 5. NWS Hurricane Awareness	NWS	Everyone Visitors Businesses Mobile home residents	NWS
FRP 6. Handouts various locations	TDC, MOCO PIO, NWS	Everyone Visitors Businesses Mobile home residents Returning residents	NWS FEMA Contractor Licensing
<del>FRP 7. Handouts at re-entry</del> FRP 7. NFIP Claims Handbook Mailed/Delivered to Insurance Industry	MOCO	Insurance Industry	FEMA <del>Contractor Licensing</del>

Projects 1-6 were successfully implemented. Handouts at re-entry proved to be logistically impossible. The committee unanimously voted to abandon project 7 and replace it with a post flood event mailing or delivering a supply of the NFIP Claims Handbook to all of the insurance agents in Monroe County. The collection of handouts for FRP was revised as follows:

- ❖ Business Pre-Post Storm Recovery Brochure – NWS Stakeholder
- ❖ Florida DPBR Tips for Hiring a Contractor – DPBR Stakeholder
- ❖ FEMA/NFIO Build Back Safer and Stronger Brochure – FEMA Stakeholder
- ~~❖ Repairing Your Flooded Home Guide – American Red Cross Stakeholder~~
- ~~❖ FEMA Increased Cost of Compliance Coverage – FEMA Stakeholder~~
- ~~❖ Protecting your Home and Property from Flood Damage – FEMA Stakeholder~~
- ~~❖ Managing Your Flood Insurance Claim Flyer – FloodSmart Stakeholder~~
- ❖ Flood Preparation and Safety Flyer - FloodSmart Stakeholder
- ❖ Flood Insurance Claim Handbook – FEMA Stakeholder

#### Additional handouts

- ❖ Increased Cost of Compliance FEMA 2017
- ❖ NFIP Claim Process FEMA Fact Sheet
- ❖ Turn Around Don't Drown NOAA
- ❖ What To Do After a Flood FEMA Fact Sheet
- ❖ Home Damage and Elevation and Code Compliance SBA
- ❖ SERT Disaster Assistance Checklist
- ❖ SERT Register for Disaster Assistance Business Card

It is worth noting that the Monroe County Hurricane Irma After-Action Report recommends developing a public awareness program on re-entry procedures to include brochures, pre-scripted press releases/statements, town hall meeting, social media, etc. It was concluded that during the May 2019 meeting, the committee should discuss ways to incorporate re-entry messaging in future outreach projects. The July 2018 PPI Committee Meeting Minutes are attached as Exhibit B.

## 8. Flood Protection Messages and Outcomes

Timing	Topic Outcome Messages	Everyone in the Keys	Visitors	Businesses	Mobile home residents	Returning residents	Permit applicants
Threatening storm or flood	<b>1. Know your hazard</b>						
	<b>Outcome: Reduced number of rumor related calls to hotline</b>						
	Message: Know where to turn for reliable and up-to-date information		✓	✓		✓	
	Message: Sign up for alerts @ Monroeconomyem.com	✓			✓		
	<b>3. Protect property from hazard</b>						
	<b>Outcome: Less damage from flying debris</b>						
	Message: Trim your trees and bring in outdoor furniture	✓			✓		
	Message: Put shutters or plywood on windows			✓			
	<b>Outcome: Visitors stay informed and evacuate as asked</b>						
	Message: Visit the Florida Keys Website		✓	✓			
	<b>4. Protect people from hazard</b>						
	<b>Outcome: People follow evacuation procedures</b>						
	Message: Evacuate if told to do so		✓	✓			
	Message: Mobile home residents must evacuate for all hurricanes	✓			✓		
	<b>8. Hurricane evacuation</b>						
	<b>Outcome: People evacuating don't get stranded</b>						
	Message: Do not get on the road without a chosen destination	✓	✓	✓	✓		
	<b>9. Hurricane preparedness</b>						
<b>Outcome: Mobile homes do not become debris</b>							
Message: Check your mobile home tie-downs				✓			

Timing	Topic Outcome Messages	Everyone in the Keys	Visitors	Businesses	Mobile home residents	Returning residents	Permit applicants
After a storm or flood	<b>2. Insure your property</b>						
	<b>Outcome: People buy insurance</b>						
	Protect yourself from the next flood with flood insurance	✓		✓	✓		✓
	<b>4. Protect people from hazard</b>						
	<b>Outcome: People stay safe</b>						
	Message: Monitor TV, Radio and internet for when is it safe to re-enter	✓		✓	✓	✓	
	<b>Outcome: Access to information from mobile device</b>						
	Message: Check-in with family and friends by texting or social media		✓				
	<b>5. Build responsibility</b>						
	<b>Outcome: Flooded buildings properly repaired</b>						
	Message: Hire a licensed contractor			✓	✓	✓	✓
	Message: Contact local floodplain official for information on regulation	✓					
	<b>7. Building Mitigation</b>						
	<b>Buildings built or repair stronger and safer</b>						
Message: Contact the local floodplain official about grants to rebuild.	✓		✓				
Message: Talk to your insurance agent. Your flood policy could help with the cost to elevate your building.					✓	✓	

## 9. Flood Response Outcome Evaluation

During the November 2018 PPI committee also reviewed the emergency management hurricane Irma after action report and the approximate damage assessment results published by Monroe County to evaluate the desired outcomes of flood responses project.

- ❖ Preliminary evacuation totals prior to the arrival of hurricane Irma indicated that approximately 75 percent of the residents of Monroe County participated in evacuation.
- ❖ Based on damage surveys, the estimated inundation or peak flooding above ground reached 5 to 8 feet over portions of the Lower and Middle Keys.
- ❖ The Monroe County Medical Examiner recorded 17 hurricane Irma-related deaths (3 directly due to the storm) and an estimated 40 reported injuries to the Emergency Operations Center.

❖ Published County-wide approximate damage assessment result:

PRELIMINARY DAMAGE ASSESSMENT (SUMMARY W PARK INFO) - THRU 11/26/17					
KEY NAME	UNAFFECTED	AFFECTED	MINOR	MAJOR	DESTROYED
KEY LARGO	2581	3992	326	75	46
VILLAGE OF ISLAMORADA	0	468	427	47	34
FIESTA KEY	0	0	0	257	0
CRAIG KEY	0	1	0	0	0
CITY OF LAYTON	4	0	160	15	0
LONG KEY	304	86	14	0	1
CONCH KEY	0	78	13	4	10
DUCK KEY	292	361	83	7	0
CITY OF KEY COLONY BEACH	0	462	888	206	1
CITY OF MARATHON	0	4018	829	1402	394
OHIO KEY	0	0	0	397	0
BAHIA HONDA KEY	6	9	6	0	0
BIG PINE KEY	264	1538	663	299	473
LITTLE TORCH KEY	389	300	80	25	37
MIDDLE TORCH KEY	3	0	12	0	0
BIG TORCH KEY	11	4	37	1	0
RAMROD KEY	31	20	493	12	19
SUMMERLAND KEY	1	706	20	10	1
CUDJOE KEY	134	914	624	52	81
SUGARLOAF KEY	125	995	207	103	19
UPPER SUGARLOAF KEY	175	0	0	0	0
LOWER SUGARLOAF KEY	6	161	110	0	0
SADDLEBUNCH KEYS	82	0	0	0	0
SHARK KEY	0	39	0	0	0
BIG COPPITT KEY	122	538	63	4	6
GEIGER KEY	41	252	0	7	12
ROCKLAND KEY	1	60	31	0	5
KEY HAVEN	0	457	1	0	0
STOCK ISLAND	895	565	22	15	17
CITY OF KEY WEST	0	11625	282	39	23
Grand Total	5467	27649	5391	2977	1179

## 10. Flood Insurance Coverage Assessment

The PPI committee agreed that the best way to assess and monitor the trends in flood insurance coverage is by updating the tables in the Monroe County PPI that look at insurance policy counts and coverage by occupancy and by the age of the buildings (Pre-Post FIRM). The calculations provide information regarding the general trends of insurance coverage in each jurisdiction as compared to trends in previous years. The charts on the following pages show the general trends for insurance coverage by in both categories.

While the evaluation of coverage seems to suggest the coverage remained stable or in many cases increased, it is important to note that evaluation was impacted by the following:

- ❖ Many properties county-wide received major damage or were destroyed. The property appraiser records have not been completely updated to reflect those counts.
- ❖ The property appraiser changed the property classifications as they apply to use of the structure.
- ❖ The most current NIFP policy data provide by FEMA was collated in July of 2018, which was less than a year after the storm.

### Insurance Coverage by Occupancy Type

#### Islamorada, Village of Islands

Occupancy	Policies in Force		Buildings	Buildings	% of Buildings		Amount of Coverage			
	Number 2016	Number 2018	Number 2016	Number 2018	Covered 2016	Covered 2018	Amount 2016	Amount 2018	Average 2016	Average 2018
Single Family	1,738	1,904	3,777	3,721	46%	51%	\$480,640,500	\$518,238,700	\$276,548	\$272,184
Multi-Family	1,133	1,177	209	127	542%	927%	\$231,996,600	\$242,257,700	\$204,763	\$205,826
Non - Residential	230	287	602	351	38%	82%	\$88,514,300	\$115,156,300	\$384,845	\$401,241
<b>Total</b>	<b>3,101</b>	<b>3,368</b>	<b>4,588</b>	<b>4,199</b>	<b>68%</b>	<b>80%</b>	<b>\$801,151,400</b>	<b>\$875,652,700</b>	<b>\$258,353</b>	<b>\$259,992</b>
<b>Total Residential</b>	<b>2,871</b>	<b>3,081</b>	<b>3,986</b>	<b>3,848</b>	<b>72%</b>	<b>80%</b>	<b>\$712,637,100</b>	<b>\$760,496,400</b>	<b>\$248,219</b>	<b>\$246,834</b>

#### City of Key West

Occupancy	Policies in Force		Buildings	Buildings	% of Buildings		Amount of Coverage			
	Number 2016	Number 2018	Number	Number 2018	Covered 2016	Covered 2018	Amount 2016	Amount 2018	Average 2016	Average 2018
Single Family	3,807	3,837	7,746	7,846	49%	49%	\$984,591,900	\$1,004,037,500	\$258,627	\$261,673
Multi-Family	3,005	3,160	881	875	341%	361%	\$601,307,700	\$642,414,000	\$200,102	\$203,296
Non - Residential	750	767	1081	1618	69%	47%	\$340,988,200	\$344,763,900	\$454,651	\$449,497
<b>Total</b>	<b>7,562</b>	<b>7,764</b>	<b>9,708</b>	<b>10,339</b>	<b>78%</b>	<b>75%</b>	<b>\$1,926,887,800</b>	<b>\$1,991,215,400</b>	<b>\$254,812</b>	<b>\$256,468</b>
<b>Total Residential</b>	<b>6,812</b>	<b>6,997</b>	<b>8,627</b>	<b>8,721</b>	<b>79%</b>	<b>80%</b>	<b>\$1,585,899,600</b>	<b>\$1,646,451,500</b>	<b>\$232,810</b>	<b>\$235,308</b>

#### City of Marathon

Occupancy	Policies in Force		Buildings	Buildings	% of Buildings		Amount of Coverage			
	Number 2016	Number 2018	Number	Number 2018	Covered 2016	Covered 2018	Amount 2016	Amount 2018	Average 2016	Average 2018
Single Family	1,753	2,150	3,470	3,391	51%	63%	\$425,260,000	\$481,379,100	\$242,590	\$223,897
Multi-Family	923	1097	404	284	228%	386%	\$149,051,700	\$179,055,000	\$161,486	\$163,222
Non - Residential	324	370	899	427	36%	87%	\$106,279,300	\$118,575,000	\$328,023	\$320,473
<b>Total</b>	<b>3,000</b>	<b>3,617</b>	<b>4,773</b>	<b>4,102</b>	<b>63%</b>	<b>88%</b>	<b>\$680,591,000</b>	<b>\$779,009,100</b>	<b>\$226,864</b>	<b>\$215,374</b>
<b>Total Residential</b>	<b>2,676</b>	<b>3,247</b>	<b>3,874</b>	<b>3,675</b>	<b>69%</b>	<b>88%</b>	<b>\$574,311,700</b>	<b>\$660,434,100</b>	<b>\$214,616</b>	<b>\$203,398</b>

Monroe County										
Occupancy	Policies in Force		Buildings	Buildings	% of Buildings		Amount of Coverage			
	Number 2016	Number 2018	Number 2016	Number 2018	Covered 2016	Covered 2018	Amount 2016	Amount 2018	Average 2016	Average 2018
Single Family	10,324	10,413	19,473	19,082	53%	55%	\$2,458,324,900	\$2,435,563,700	\$238,117	\$233,896
Multi-Family	3,933	3,552	778	482	506%	737%	\$820,482,000	\$771,460,900	\$208,615	\$217,191
Non - Residential	1,039	903	1,624	1,052	64%	86%	\$363,524,000	\$323,836,700	\$349,879	\$358,623
<b>Total</b>	<b>15,296</b>	<b>14,868</b>	<b>21,875</b>	<b>20,616</b>	<b>70%</b>	<b>72%</b>	<b>\$3,642,330,900</b>	<b>\$3,530,861,300</b>	<b>\$238,123</b>	<b>\$237,481</b>
<b>Total Residential</b>	<b>14,257</b>	<b>13,965</b>	<b>20,251</b>	<b>19,564</b>	<b>70%</b>	<b>71%</b>	<b>\$3,278,806,900</b>	<b>\$3,207,024,600</b>	<b>\$229,979</b>	<b>\$229,647</b>

Key Colony Beach					
Occupancy	Policies in Force	Buildings	% of Buildings	Amount of Coverage	
	Number 2018	Number	Covered 2018	Amount 2018	Average 2018
Single Family	481	295	163%	\$122,540,700	254,762
Multi-Family	599	376	159%	\$111,656,500	186,405
Non - Residential	24	22	109%	\$8,302,800	7,521
<b>Total</b>	<b>1,104</b>	<b>693</b>	<b>159%</b>	<b>\$242,500,000</b>	<b>219,656</b>

## Insurance Coverage Pre and Post FIRM

### Islamorada, Village of Islands

Type	Policies in Force	Policies in Force	Buildings	Buildings	% of Buildings	% of Buildings	Amount of Coverage			
	Number 2016	Number 2018	Number 2016	Number 2018	Covered 2016	Covered 2018	Dollar 2016	Dollar 2018	Average 2016	Average 2018
Pre-FIRM	1,044	1,150	1,894	1,796	55%	64%	\$249,542,000	\$285,461,400	\$239,025	\$248,227
Post-Firm	2,057	2,190	2,694	3,109	76%	70%	\$551,609,400	\$589,239,300	\$268,162	\$269,059
Total	3,101	3,340	4,588	4,905	68%	68%	\$801,151,400	\$874,700,700	\$258,353	\$261,886

### City of Key West

Type	Policies in Force	Policies in Force	Buildings	Buildings	% of Buildings	% of Buildings	Amount of Coverage			
	Number 2016	Number 2018	Number 2016	Number 2018	Covered 2016	Covered 2018	Dollar 2016	Dollar 2018	Average 2016	Average 2018
Pre-FIRM	4,130	4,132	5,728	5,649	72%	73%	\$1,077,877,900	\$1,093,246,300	\$260,987	\$264,709
Post-Firm	3,432	3,621	3,980	4,690	86%	77%	\$849,009,900	\$897,595,100	\$247,381	\$261,537
Total	7,562	7,753	9,708	10,339	78%	75%	\$1,926,887,800	\$1,990,841,400	\$254,812	\$263,269

### City of Marathon

Type	Policies in Force	Policies in Force	Buildings	Buildings	% of Buildings	% of Buildings	Amount of Coverage			
	Number 2016	Number 2018	Number 2016	Number 2018	Covered 2016	Covered 2018	Dollar 2016	Dollar 2018	Average 2016	Average 2018
Pre-FIRM	1,459	1,765	2,364	2,193	62%	80%	\$272,325,900	\$322,447,800	\$186,652	\$182,690
Post-Firm	1,541	1,706	2,409	2,551	64%	67%	\$408,265,424	\$451,597,300	\$264,935	\$264,711
Total	3,000	3,471	4,773	4,744	63%	73%	\$680,591,324	\$774,045,100	\$226,864	\$223,003

### Monroe County

Type	Policies in Force	Policies in Force	Buildings	Buildings	% of Buildings	% of Buildings	Amount of Coverage			
	Number 2016	Number 2018	Number 2016	Number 2018	Covered 2016	Covered 2018	Dollar 2016	Dollar 2018	Average 2016	Average 2018
Pre-FIRM	5,644	4,992	6,931	5,615	81%	89%	\$1,136,672,900	\$1,007,738,400	\$201,395	\$201,871
Post-Firm	9,652	9,637	14,944	14,759	65%	65%	\$2,505,658,000	\$2,514,996,900	\$259,600	\$260,973
Total	15,296	14,629	21,875	20,374	70%	72%	\$3,642,330,900	\$3,522,735,300	\$238,123	\$240,805

Key Colony Beach					
Type	Policies in Force	Buildings	% of Buildings	Amount of Coverage	
	Number 2018	Number 2018	Covered 2018	Dollar 2018	Average 2018
Pre-FIRM	614	223	275%	\$115,085,300	\$187,435
Post-Firm	485	470	103%	\$127,244,700	\$262,360
Total	1,099	693	159%	\$242,330,000	\$220,500

Post-Irma, it is clear that citizens are acutely aware of the damage that a storm event can do. The heightened awareness is likely to influence flood insurance purchases in the future. This early in the recovery process, it is difficult to determine the exact number of building that were completely destroyed or substantially damaged, which impacts the number of insurable buildings. Monroe County Property Appraisers Office continues to updated parcel data, more accurate building counts will be available by the next evaluation period.

MULTI-JURISDICTION MEETING ON THE COMMUNITY RATING SYSTEM  
PROGRAM FOR PUBLIC INFORMATION

**November 1, 2018**

Meeting Minutes

The Program for Public Information of Monroe County conducted a meeting on **Thursday, November 1, 2018**, beginning at 10:00 a.m. at the Marathon Government Center, 2798 Overseas Highway, Marathon, Florida.

**COMMITTEE MEMBERS**

Alina Davis, Coldwell Banker Schmitt		Present
Michelle White, Capital Bank	a	Present
Mel Montagne, FIRM		Present
Mike Maurer, Big Pine Key		Present
Adriana Marchino, City of Marathon		Present
Melissa Grady, Centennial Bank		Present
Alicia Betancourt, Village of Islamorada		Present
Jay Hall, City of Key West		Present
Cammy Clark, Monroe County PIO		Present
Carlota de Sierra, Village of Islamorada		Present
Brian Shea, City of Marathon		Present
Gerard P. Roussin, Jr., Building Official, Key Colony Beach		Present
Gail Borysiewicz for Karen Raspe, Key Colony Beach		Present
Allison Higgins, City of Key West		Present
Rebecca Horan, Atlantic Pacific Insurance		Absent
Scott Fraser, City of Key West		Absent
Brian Schmitt, Coldwell Banker Schmitt		Absent

**STAFF**

Lori Lehr, Consultant to Monroe County for CRS & PPI		Present
Steve Williams, Assistant County Attorney		Present
Mary Wingate, Monroe County, Floodplain Review		Present
Mallory Jones, Monroe County		Present
Jeff Manning, Monroe County Emergency Management		Present
Mark Boone, Monroe County		Present
Ray Ortiz, Assistant Building Official		Present

**CALL TO ORDER**

Ms. Lori Lehr called the meeting to order at 10:06 a.m.

**APPROVAL OF MINUTES**

**Motion: Mr. Mike Maurer made a motion to approve the July 10, 2018 meeting minutes. Mr. Gerard Roussin seconded the motion. There was no opposition. Motion passed unanimously.**

## **1. INTRODUCTIONS**

Those present introduced themselves as listed above. Ms. Lehr announced that the City of Layton had contacted her regarding pursuing joining the PPI Committee which would be the full fold if they decide to join. Ms. Mimi Young had gone to an EMI class and learned how beneficial participating in the CRS program would be to them. Additionally, Ms. Lehr has been working with Ms. Cammy Clark on some things regarding how everyone can be even more unified on the messages being sent out. Items for this meeting will include looking at the After Action Report, how things had gone with Emergency Management and comparison of years both with and without a disaster. There was no further discussion on Item 1.

## **2. PC DESCRIPTIONS – PC DATA DISCUSSION AND VALIDATION**

Ms. Lehr referenced the first handout and explained that these are the current codes that the Property Appraiser uses for land use categories pursuant to the use on the different parcels or buildings that must be looked at to calculate insurance policy trends. The PPI tasks everyone with looking at pre and post FIRM buildings, which Ms. Lehr noted that everyone had done a great job of turning in their building counts. The tedious part is looking at how they apply to the different categories of insurance because the categories of insurance or the way that NFIP policies are written do not line up with how the Committee categorizes buildings in the communities. Some conclusions have been drawn about which PC categories can be used. Thanks to Ms. Carlotta de Sierra, Ms. Lehr had been able to take a look at what she had received from Mr. Rob Shaw at the Property Appraisers Office and going forward, Mr. Shaw will be able to provide Ms. Lehr with a spreadsheet for everybody's PC categories. Ms. Lehr will then be able to sort that out and get the numbers looking at insurance by occupancy in a much more uniform manner, until they change the codes and categories again which is what was done between the time she ran the spreadsheet the last time and this time. How the County can pull the data also changed so now, she will have to go directly to the Property Appraiser. Ms. Lehr stated that she had spent a great deal of time looking at and calculating these numbers, trying to make them fit with what was done two years ago. GIS also assisted with that.

Ms. Lehr wanted everyone to take a look at the PC categories available and collectively discuss what should be included in the buildings and the percentage of them which are insured. Single family and mobile homes are the two categories that fall into the single-family insurance category. Under NFIP, this also includes condos, so the numbers may be slightly skewed from the way they were pulled previously to now. This will be the base number starting this year since the condos have now found a place and are quantifiable by the Property Appraiser. Multi-family is self explanatory, broken out into 10 or more, and less than 10. Everything else falls into the non-residential category. Last time around, nothing past Code 77 was included. Code 78 which is rest homes should actually be included in the non-residential category. Ms. Lehr asked everyone to mull these over as everyone needs to come to a consensus on these categories. One problematic category is Code 20, airports and marinas. That number is skewed because boat slips are included, which is why the total units went from 64 to 916, which Ms. Lehr will be removing all of the boat slips.

Ms. Lehr then presented the data coming directly from the Property Appraiser for everyone to see. Pre and post FIRM building counts which were provided by the Committee Members and the PC counts for the occupancies do not match. This was put into the PPI explaining that this is

how it was being done. Using this method, the same data set will be able to be used to produce both numbers and should give everyone a really good baseline number. Ms. Lehr asked if the insurance codes were correct, and Mr. Montagne confirmed that they were. Ms. Lehr sees no issues with this but wants everyone to review it. She has the spreadsheets ready and only needs to log the numbers in. There was no further discussion on Item 2.

### **3. INSURANCE TRENDS**

Ms. Lehr announced there is no Item 3 on the agenda today.

### **4. REVIEW OF INSURANCE COVERAGE BY OCCUPANCY EVALUATION ON INSURANCE TRENDS**

Ms. Lehr explained that this was what had just been discussed and presented the spreadsheet that went into the PPI document. The 2018 counts were added in using the PC categories prior to being able to work with Mr. Shaw. These numbers will change, but the spreadsheet will look the same. Once Ms. Lehr inputs the correct numbers, it will automatically recalculate. Everyone will need to take a look at this to make sure the numbers make sense, and everyone will need to collect all of the data that goes into the final report. Ms. Lehr had looked at the trends in insurance, whether there were more policies, and whether the exposure covered for was greater than before. In Monroe County, some policies probably will be lost due to devastated homes and businesses until they are rebuilt, but everywhere else the numbers seem to be going up which may be due to the heightened awareness of the need for flood insurance. Ms. Lehr asked if there was any further discussion on Item 4.

Mr. Montague asked if the occupancy column tied into the three policy types and whether it mattered. Ms. Lehr responded that it does matter, as closely as it can be tied in, explaining that the information available was handed out last time as to what was available from the NFIP by occupancy. Ms. Lehr stated that she would be interested in any insight as to which policies relate to the different PC categories. Mr. Montague added that he would include single family with buildings with two to four units in the dwelling policies, and also asked if the non-residential included the condo association policies. Ms. Lehr did not know what was lumped into the different categories. She had tried digging that up but because this information came from Bureau Net (FEMA), she could not get a good answer as to what was lumping into the categories other than the condominiums being considered single-family. It would be great if this could be honed down. The categories have been broken down as less than 10 and 10 or more, though NFIP has it as one to four going into single family, so it will never be an exact match. Mr. Montague asked if these policy counts were tied back to some other database providing a lump sum number of flood policies in Monroe County. Ms. Lehr responded that she does get that data and the policies-in-force number on the coverage by occupancy type which is the total number of policies. Ms. Lehr had pulled the new data set which goes through March of 2018. She will go back and update the data for everyone through June of 2018. There was no further discussion on Item 4.

### **5. REVIEW OF INSURANCE BY PRE AND POST FIRM**

Ms. Lehr stated that the same information would be true for pre and post FIRM, and that the information will be honed down with the latest data possible that can be pulled from Bureau Net

(FEMA). She will re-run the numbers according to the new data from Mr. Shaw at the Property Appraiser's Office. Ms. Lehr asked if there were any further questions on Item 5.

Ms. Clark asked, out of curiosity, how Monroe County compared to say the Panhandle in terms of coverage, whether Monroe County is higher or in the ballpark of other counties. Ms. Lehr responded that she did not know, but that she does have access to the CRS data as far as who is getting credit for PPI in the State of Florida. The insurance services office or regulators for the Community Rating System are very protective of their data, so it would need to be obtained from the particular communities. Ms. Lehr thought that it was around a 50 percent average range. Mr. Montague added that he had read in the insurance publications that the OIR publishes overall loss numbers and that there were only 64 flood claims filed so far, which he found interesting. Ms. Lehr stated that she did not delve into insurance numbers per se, but she had worked in the Panhandle administering the CRS program when she had worked for ISO and had also taught several classes up there, and the way they are structured is different than in Monroe County as far as what are rural areas and that sort of thing, and a lot of the counties up there do not participate in the Community Rating System at high levels, with the exception of one county. However, Ms. Lehr stated she would certainly take a look at that as to how Monroe County measures up to other communities. Ms. Clark added that she had gotten figures from the FEMA PIO regularly during Irma. Ms. Lehr indicated that she did have a total data set for the County of claims made, but not for everyone. There was no further discussion on Item 5.

## **6. REVIEW POST STORM DATA AND AFTER ACTION REPORTS, MOCO AFTER ACTION REPORT, NOAA, FEMA**

Ms. Lehr then stated that various data had been used for the After Action Report for Monroe County, along with some NOAA reports and the approximate damage assessments which were published by Monroe County. This data was pulled together for all sorts of reporting required by the federal government, state and other entities as some of the numbers applied to the grant process. Ms. Lehr referred to page 32 in the PPI which states, "In years where there is a storm the Committee will review Emergency Management After Action Reports to review the following: Evacuation Statistics, Shelters, Traffic Counts on U.S. 1 if available, general information on the extent of flooding, injuries and property damage."

The last one is kind of a duplicate of the reporting in May, which refers to the statistics of flood-related construction violations for unpermitted work, which that number had gone up. Ms. Lehr then referred to page 8 under General Evacuation, Strengths and Areas for Improvement. This entire section can be referenced to report on how the evacuation went and so forth for the PPI. Any additional information from the local communities can be added. The areas highlighted in yellow are the most important. One very important area is messaging evacuation strongly when a storm is coming as there may be fewer people willing to evacuate because they felt they should have been able to get back in sooner than they did. One of the core capabilities on page 9 is Planning and Public Information. Throughout the document, planning and public awareness is discussed and the joint awareness effort this is proposing. Under Areas for Improvement for the reentry, which was a hot topic, it states to review exercise and reentry public awareness plans. If an annual publication is going to be done right before hurricane season, this message may need to be added. Ms. Clark thought that what to expect when returning and what to bring should also be included.

Ms. Lehr also pointed out on page 10, the highlighted recommendations. Ms. Lehr asked Ms. Clark if she knew what the Joint Information System was going to be. Ms. Clark explained that it was all of the public information officers getting together and creating a unified message with all of the PIOs. They had tried to do this during Irma but the communications issues didn't allow any communication for the first three days. The plan is to already know in advance what they will do so if communications are bad, there will be a pony-express-type method to reach everyone. Ms. Lehr stated that the messages important to the community must be repeated in this program, and lessons learned from Irma will change how that is done. Ms. Clark added that the person taking over her position will be the lead on both, as Ms. Clark will be leaving in May of next year. Ms. Lehr then moved to page 15, regarding evacuation compliance, how the evacuation went, and indicated that this is mostly explaining how the evacuation went and how to gain knowledge of messaging. As far as injuries, it appears there were 40 or more injuries within one day of Irma's departure. Ms. Clark asked if the deaths were included. Ms. Lehr responded that they were not. Ms. Clark explained that the Medical Examiner had reported 17 Hurricane Irma related deaths, only 3 directly due to the storm, with the others being due to medical emergencies and things that happened post storm. Ms. Lehr then noted that at page 20, it stated there were 7 direct deaths from Hurricane Irma. Ms. Clark stated that she would get the numbers to Ms. Lehr. Ms. Clark added that the message to get out is that you may survive the storm, but a 10 year-old girl had died of an asthma attack because there were no medical services. Ms. Lehr stated that this is a huge message, adding that everyone would have a chance to review the report and make edits.

Ms. Alina Davis asked whether the estimates from FEMA which indicate that 25 percent of buildings were destroyed were County-wide. Ms. Lehr responded that that was correct. Ms. Clark stated that the number was totally inaccurate and this was something they had been fighting, that it was an inaccurate estimate at the beginning. Ms. Mary Wingate interjected that that may be accurate in the Lower Keys but not in the entire Keys.

Ms. Lehr then directed everyone to the highlighted chart of Approximate Damage Assessment Results which could be used in lieu of percentages in the report. Several people spoke simultaneously about the information on the chart. Ms. Lehr stated that these were approximate final counts collected in the field. Ms. Alicia Bentancourt stated that zero in Islamorada didn't seem reasonable at all. Mr. Ray Ortiz walked in at that moment and Ms. Lehr asked him about the definition of affected and unaffected being a highly debated issue. Ms. Betancourt thought that it didn't seem to be comparing apples to apples. Ms. Mallory Jones explained that Unincorporated Monroe County only assessed Unincorporated Monroe County, and the other numbers had been given to the County by the other municipalities. Ms. Lehr agreed, indicating that she could only publish the numbers given to them. Mr. Steve Williams noted there was no way that Layton had more unaffected parcels than Islamorada. Ms. Lehr reiterated there may be different definitions being used. Ms. Carlota de Sierra stated that when the Village of Islamorada did their assessments, they only focused on any damages, not buildings unaffected. What was most concerning was what was affected, minor, major and totally destroyed and unaffected was never addressed. Ms. Lehr then concluded that the zero must mean not reported, basically, rather than there were zero unaffected. Ms. Betancourt added that you could take the number of buildings, minus out the affected ones and have a number for unaffected. Ms. Lehr

stated that it does not matter what is included, but the ones to definitely include are the major and destroyed, and only enter that part of the chart into the report. Ms. Betancourt thought it would give more credibility to the chart. Ms. Lehr noted that demo reports are still rolling in, some with full permits are not finished, and some will be strung along for quite a while. It was agreed that major and destroyed should definitely be looked at. Ms. Lehr commented that a lot of different things could have been added into the chart as it was basically for grant prospects. Ms. Lehr then referenced pages 8 and 9 regarding the storm surge and general parameters of flooding and discussed whether a good guess of how many buildings were actually flooded versus rain entry through the roof or windows or another source could ever be obtained, but this was the information she could find on storm surge and which areas were affected. Ms. Betancourt thought the numbers for Cudjoe seemed low. Ms. Lehr reminded everyone that John Rizzo had given a presentation on what the National Weather Service was doing and presented a website providing a lot of information about what happened during the storm. There was no further discussion on Item 6.

## **7. REVIEW STATISTICAL DATA FOR TRACKING MESSAGE OUTCOMES**

Ms. Lehr stated that everyone should be good with the statistical data, that it would need to be put together in a report, and would need to be looked at before the recertification which would be discussed at the end of the meeting. This report was looking at the trends, and these items need to be looked at annually to see how the messages are impacting the different activities or outcomes that are desired. Ms. Lehr presented a composite of the reports everyone had provided. Locally, some had reported increased and some had reported numbers. Ms. Lehr reminded everyone they needed to keep their data set from this year because next year, the same reporting needs to be done and this year's numbers are the baseline. So those who only noted an increase would need to keep their actual numbers. The second page of Item 7 contains the exact messages that the outcomes are needed for. The first chart would be the way that the outcomes of the messages are measured. The next item is the flood response messages. This does not have to be as a result of a hurricane, but could also be a very rainy system that comes through. Next were the messages agreed to for immediately after a storm.

Under Flood Response Planned Projects, Ms. Lehr indicated she is gathering this information. It will not be part of the report, but will be part of the County's submission at the recertification and will be made available to the Committee as each and every community must report on its own when it comes to the publications that were sent out. Ms. Lehr would be able to provide templates and Ms. Clark is working diligently on the social media as she has a program that can pull all of that, the news releases and the TDC website messages. A lot of information has been gathered and Ms. Lehr will format those in a way that the Committee will be able to submit it.

Ms. Alina Davis then asked about people having trouble with contractors and if there was anything that could be provided on how to deal with contractors. Ms. Lehr responded that the licensed contractor message had been hit hard and routinely. Mr. Williams added that signs citing the felony statute had been placed everywhere. Mr. Ray Ortiz also added that DBPR had come down with additional signs. Mr. Williams stated that anyone claiming they weren't aware of that was a severe ostrich. Mr. Ortiz explained that some contractors were hoarding and now the permit is expiring, but the person is on the hook because they gave the contractor a deposit. So the contractors are not really violating the contract, but they're asking for an extension and

they're passing inspections, but this is really a civil matter. Mr. Williams stated that the contractors only have to do one piece of work of some kind every 180 days, whether it's a temp pole or passing inspection on a slab or something else. Mr. Ortiz added that a roof permit can take up to two years. Mr. Montague asked if that information was out there indicating how long a contractor can take. Several people spoke simultaneously on the topic. Ms. Davis thought there should be a pamphlet for homeowners and what to be aware of. Ms. Lehr stated that nothing regulatory falls under CRS, but one of the overarching topics of the program is to hire a licensed contractor. In May, if that message needs to be tweaked to include bullet points or helpful hints or a link to a website, that could be included. Ms. Jones stated that a list of active and insured licensed contractors was on the Monroe County website and Mr. Ortiz confirmed that to be correct. Ms. Lehr stated that they couldn't do a general message to check that website because that would be only for Monroe County. Mr. Williams pointed out that the discussion was getting far afield. Ms. Lehr stated that he made a good point, that they were getting off the subject, but that this information could be addressed at the May meeting when updating messages if everyone felt it was appropriate. There was no further discussion on Item 7.

## **8. RECOMMENDATIONS FOR CHANGES TO OUTREACH & IMPLEMENTATION DISCUSSION**

Ms. Lehr then explained that the chart in Item 8 was the projects and that the public information document gets zero CRS credit points. The outreach projects are what get the credit points, so these outreach projects must be implemented in the individual communities to receive the CRS credit. On or before December 15, everyone will receive a notice from ISO saying the documentation is due by February 1, for recertification. The recertification package will need to include all of the publications listed in the PPI to continue to get credit. The only publications the Committee Members are responsible for in their respective communities are the ones that say CRS Coordinator in the second column. Ms. Lehr and Ms. Clark have updated the templates and publications with the latest, greatest icons, and have been read and reread and are print-ready for Monroe County. With minor changes, they can be used for each of the communities, which will need publisher and design to be able to change them. As suggested last time, a CRS user's work group could help everyone drill down on specific information as to the ways the different communities may need help with the implementation of this program, so that could be scheduled first thing in January if desired.

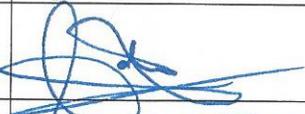
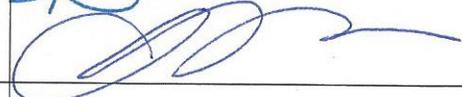
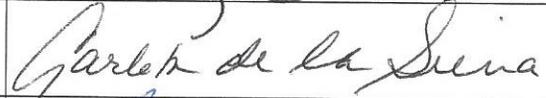
At this point, the NOAA site had been brought up and the maps on the site were discussed. Ms. Lehr believed that rainfall and storm surge both would be good information to include and stated that she would include this in the report and the Committee could go from there if it seemed reasonable.

Ms. Lehr asked if there was any further discussion or topics anyone wanted to bring up. There was no further discussion on Item 8.

## **ADJOURNMENT**

The PPI meeting was adjourned at 11:22 a.m.

**Program for Public Information  
November 1, 2018  
Committee Only**

Name	Email	Community	Signature
Adriana Marchino	<a href="mailto:marchinoa@ci.marathon.fl.us">marchinoa@ci.marathon.fl.us</a>	Marathon	
Alicia Betancourt	<a href="mailto:abb@ufl.edu">abb@ufl.edu</a>	Islamorada	
Alina Davis	<a href="mailto:Alina@yourflkeysagent.com">Alina@yourflkeysagent.com</a>	Islamorada	Alina Davis
Brian Schmitt	<a href="mailto:brian@cbschmitt.com">brian@cbschmitt.com</a>	Marathon	
Cammy Clark	<a href="mailto:Clark-Cammy@MonroeCounty-FL.Gov">Clark-Cammy@MonroeCounty-FL.Gov</a>	MOCO	
Carlota de la Sierra	<a href="mailto:carlota.delasierra@islamorada.fl.us">carlota.delasierra@islamorada.fl.us</a>	Islamorada	
Gerard P. Roussin Jr.	<a href="mailto:building@keycolonybeach.net">building@keycolonybeach.net</a>	Key Colony Beach	
Jay W. Hall	<a href="mailto:jay.hall@bbandt.com">jay.hall@bbandt.com</a>	Key West	
Karen Raspe	<a href="mailto:karen@acresales.com">karen@acresales.com</a>	Key Colony Beach	
Mel Montagne	<a href="mailto:mmontagne@keysinsurance.com">mmontagne@keysinsurance.com</a>	MOCO	
Melissa Grady	<a href="mailto:mgrady@my100bank.com">mgrady@my100bank.com</a>	Marathon	

**Program for Public Information**  
**November 1, 2018**  
**Committee Only**

Michele White	<a href="mailto:Michele.white@capitalbank-us.com">Michele.white@capitalbank-us.com</a>	MOCO	<i>Michele White</i>
Mike Maurer	<a href="mailto:maurermikej@gmail.com">maurermikej@gmail.com</a>	MOCO	<i>[Signature]</i>
<i>N/A</i> Rebecca Horan	<a href="mailto:rebecca@keysanchorins.com">rebecca@keysanchorins.com</a>	Key West	
<i>Alison Higgins</i> Scott Fraser	<i>ahiggins@</i> <a href="mailto:sfraser@cityofkeywest-fl.gov">sfraser@cityofkeywest-fl.gov</a>	<i>  </i> Key West	<i>[Signature]</i>



MULTI-JURISDICTION MEETING ON THE COMMUNITY RATING SYSTEM  
PROGRAM FOR PUBLIC INFORMATION

**July 10, 2018**  
Meeting Minutes

The Program for Public Information of Monroe County conducted a meeting on **Tuesday, July 10, 2018**, beginning at 10:00 a.m. at the Marathon Government Center, 2798 Overseas Highway, Marathon, Florida.

**COMMITTEE MEMBERS**

Alina Davis, Coldwell Banker Schmitt	Present
Michelle White, Capital Bank	Present
Mel Montagne, FIRM	Present
Mike Maurer, Citizen	Present
Adriana Marchino, City of Marathon	Present
Alicia Betancourt, University of Florida	Present
Rebecca Horan, Atlantic Pacific Insurance	Present
Scott Fraser, City of Key West	Present
Cammy Clark, Emergency Management	Present
Carlota de Sierra, Village of Islamorada	Present
Brian Shea, City of Marathon	Present
Carlota de Sierra	Present
Brian Schmitt, Coldwell Banker Schmitt	Present
Gerard P. Roussin, Jr., Building Official, Key Colony Beach	Present
Karen Raspe, Key Colony Beach, American Caribbean	Present

**STAFF**

Lori Lehr, Consultant to Monroe County for CRS & PPI	Present
Jeff Manning, Monroe County Emergency Management	Present
Mark Boone, Monroe County	Present

**CALL TO ORDER**

Ms. Lori Lehr called the meeting to order at 10:11 a.m.

**APPROVAL OF MINUTES**

No minutes were approved.

Ms. Lehr opened the meeting at 10:11 a.m. This PPI meeting had originally been scheduled for May to look at the different elements of the PPI that could be measured, and then in November to discuss any incidents and responses. So the Irma debriefing will be discussed in November as to how evacuations went. Also, the EOC will have the After Action Report available for the November meeting.

**1. INTRODUCTIONS**

Those present introduced themselves as listed above. It was noted that some members were absent or delayed due to a bridge blockage on U.S. 1. There was no further discussion on Item 1.

## **2. TABLE 1 – CHANGE ISLAMORADA COMMITTEE MEMBER**

Ms. Lehr distributed the Program for Public Information containing corrections but no changes to the body of the program, noting the change in personnel with Ms. Carlota de Sierra replacing Ms. Tosta Gomes for the Village of Islamorada. Ms. Karen Raspe noted there was no one listed yet for Key Colony Beach and Ms. Lehr indicated that was added in the Appendix. There was no further discussion regarding Item 2.

## **3. KEY COLONY BEACH TO JOIN PPI**

Ms. Lehr explained that Key Colony Beach now would like to join the Committee. Due to having a small staff they had originally thought it would be overwhelming to be part of this group but would now like to join. Ms. Lehr had checked with ISO regarding the procedure necessary to include them. The Key Colony Beach personnel were added in the Appendix at number 3 and should the Committee vote to include them, the only things left to be addressed would be Charts 1 through 7 to add them into the current PPI.

**Motion: Mr. Mike Maurer made a motion to add Key Colony Beach, Appendix A, to the PPI. Mr. Scott Fraser seconded the motion. There was no opposition. Motion passed unanimously.**

Ms. Lehr stated that Key Colony Beach need to be properly represented and Mr. Gerard Roussin stated they were working on that. Ms. Lehr continued that with the change in staff and the way things have gone over the last year, Marathon also needs to make sure they have their outside Committee Members attending the PPI meetings. This must be a public meeting under the Sunshine Law and the creation of PPI followed that process. Each community appointed the Committee and the rules under which PPI can be scored, and at least half of the Committee members sent from each community outside of a governmental employee must attend. If a member can no longer commit to being a part of the Committee, then that person must be replaced to participate and get credit. There was no further discussion regarding Item 3.

## **4. DISCUSSION OF TABLES 5 & 6 BUILDING COUNTS & EVALUATION ON INSURANCE RECORDS**

Ms. Lehr explained that part of the credit that can be received under participation in the PPI is for monitoring flood insurance policy trends. This needs to be looked at two different ways; by occupancy trends and by pre- and post-FIRM. This will be tricky post Irma because the building counts and policy counts are going to fluctuate a lot depending on what has happened with certain properties. For instance, in Monroe County there were over a thousand properties destroyed. The number having flood insurance is not known but this will certainly impact flood insurance rates because once a structure is destroyed or gone or the owner voluntarily elects to replace it, no flood insurance will be shown for the period of time while it is an empty lot.

Ms. Lehr directed everyone to Table 5 Occupancy. In most communities the number of insurance policies actually increased in these categories. The way NFIP categorizes policies is not even close to the way it is done by the Monroe County Property Appraiser or zoning and regulations, so these building counts had to be manipulated to fit into the criteria for the PPI. In the beginning, there was a lot of discussion about building counts. This table reflects the 2016

building counts and number of policies. The numbers in Islamorada, Key West and the City of Marathon all increased from 2016 to 2018. This information is received from FEMA via their database and this information is attached to those charts. Ms. Lehr then actually inputs these numbers into a spreadsheet. The building counts for 2018 are missing as was too early for Monroe County to get these counts post Irma, but now everyone will need to make an attempt to get these counts in by the end of July.

Mr. Scott Fraser expressed concerns that the way this count is done today is more advanced than it had been prior and he didn't want to be held accountable for the difference and have FEMA come back and ask, "What happened to those buildings?" Ms. Lehr responded that if the way buildings are counted is changed, it can be noted with an asterisk and an explanation. There would be no accountability for the changes as this is simply a reporting mechanism for how the trends in insurance are going, measuring how the outreach is working for encouraging folks to buy flood insurance. It will be much harder to look at any sort of trends in this after-disaster environment and this is something written into the PPI. What happened during the year reported will greatly influence how these insurance policy counts fluctuate. If a long time has passed without an event, it's likely they will drop off, and a recent event will cause an uptick which is being seen now in most communities. Ms. Lehr will run these rates once she gets the numbers and will send them out to everyone.

Table 6 reflects the second way of looking at insurance policy trends for both pre- and post-FIRM and the same trend is happening. Ms. Lehr had included Key Colony Beach in these charts as this will be their starting year so they will have comparisons next year. There was no further discussion regarding the spreadsheets. Ms. Lehr announced that if anyone was interested in making sure that the program is being implemented in the proper way to maximize credit it may be necessary to have a CRS user's group meeting to go over that specifically, and it would most likely be an all-day meeting. Ms. Lehr asked if anyone had taken advantage of the PPI as far as scoring under the CRS program in their communities. Ms. Carlota de Sierra indicated Islamorada had and was able to get the bonus points for that. There was no further discussion regarding the tables in Item 4.

## **5. DISCUSSION OF TABLE 10 AS IT RELATES TO CRS CREDIT**

Ms. Lehr then discussed Table 10 indicating this is an example of implementing the CRS program as written and presented the Monroe County score for the outreach projects pursuant to the PPI. An additional 30 points was earned for having a plan that looks at insurance, and then also the PPI that goes to all of the flood plain being endorsed by the mayor allows an additional 15 points under Activity 370. There was also an additional 30 points besides that shown awarded for the community's participation in the PPI. Ms. Lehr presented the Excel Spreadsheets created by ISO for the CRS program which is how she suggests everyone keep track of their outreach projects. Ms. Lehr pointed out page 24 for the local communities containing the list of outreach projects that would be beneficial for communities to participate in on an annual basis. The first three, OP-1, 2 and 3, are disseminated by the local communities and would need to be done individually. The remaining items, with the exception of OP-7, are all things that Ms. Lehr has collected either through the newspapers and FIRM. Additionally, Ms. Cammy Clark had provided information about events with the media in OP-6. The Weather

Service had provided all of the information regarding how the Weather Service did outreach. Ms. Lehr indicated that all of this information has all been collected and can be distributed in PDF format, and that these also need to be submitted individually every year at the recertification. The next recertification is coming around October.

Ms. Cammy Clark asked about the NWS website. Ms. Lehr responded that NWS is the National Weather Service. Ms. Clark also noted that the Monroe County Emergency Management website was not listed. Ms. Lehr indicated that she was correct, as this website had been credited under Activity 350 and could not be credited here. Even though the PPI is supposed to be a document created as a plan that says we know what's best for our community and how we need to communicate to our community, it had been decided that the National Weather Service and TDC websites for communicating with tourists would be the best way to accomplish that so Monroe County was not given credit for their website. Credit had been maxed out anyway. Ms. Lehr explained that the tourists get directed to the TDC website which had been very up to date during Irma. Ms. Lehr had also discussed this with ISO and was told they were still stuck in their box where websites don't count, which is remarkable considering no one could sign up with FEMA by paper. Ms. Lehr added that just coming to the meeting doesn't give points, but additional points can be achieved for the outreach projects being done. There was no further discussion regarding Table 10.

Ms. Lehr explained and distributed fliers that had been done for the flood plain and repetitive lots and stated she now has the electronic program files for these to allow small tweaks to the text and other things on these fliers. Ms. Lehr presented the Hurricane Guide provided by Mr. Fraser that had been put together by Keys Weekly, which is also online. There are different versions for different areas of the Keys, and she has the PDF files to use for turning in. Ms. Lehr noted that Marathon had taken the original concept of the flier and put it into the Keys publication. This doesn't meet the qualifications for how to send the flooding facts out but it is appreciated that their phone number was put in there. Mr. Brian Shea indicated that the number should only be in the Marathon edition, but Ms. Lehr indicated it was also in Key West. Something like this could be done for all of the different communities. Mr. Shea responded that that could be worked on. Ms. Cammy Clark added that Emergency Management may end up doing one of their own at some point, hopefully for next year. Ms. Lehr thought that it may be presented as something to add as an outreach project. Ms. Alina Davis pointed out a typo and Ms. Lehr indicated she would delete the one with the error. Ms. Lehr asked if there were any changes to the annual outreach projects from the different communities that needed to be made. Mr. Scott Fraser noted the strike outs, which Ms. Lehr indicated were suggestions to be discussed.

Ms. Lehr then presented another publication from the State which had sent her two huge boxes of them and anyone needs them can contact Steve Martin at the State who will send them out or they can be printed from the State's website. The State had also produced the rack cards/ mailing inserts when Danny Hinson was doing the CRS and they were made available for everyone. Ms. Lehr also has boxes of them for everyone's future needs. Ms. Clark thought the library would also be a good place to distribute them as it reaches a different audience. Ms. Lehr agreed but also mentioned that library credit has been decreased to almost nothing. However the library is

still good location for this community the way it is structured. There was no further discussion concerning CRS credit.

#### **DISCUSSION OF TABLE 14 – POST IRMA PROJECT DELIVERY FRP 6 & FRP 7 HANDOUTS RE-ENTRY**

Ms. Lehr then went over the post-disaster project delivery. Credit is received for messaging important facts for folks both pre- and post-storm. Ms. Lehr indicated she has learned a lot about what can and can't be done for both. EM and PIO handled the messaging and it was hard for them to keep a handle on rumors and varying information throughout the news media, though it seems it is best to let those folks handle this outreach. This information is found on page 29, Table 14. Ms. Lehr opened discussion for any additional documentation or messaging mediums that anyone feels would have been helpful pre- and post-storm. The strike-out list, Item 6, are publications that Ms. Lehr realized were either too big or outdated, noting 50-page documents aren't effective. The FEMA fact sheets, as an example, are much more effective. Monroe County was using one or two-page handouts at their meetings. Mr. Fraser agreed that while a lot of these things looked good at the time, they were not practical in reality. Mr. Mel Montague mentioned that the Flood Insurance Claim Handbook would have gone a long way but there was a total communication breakdown between insureds and FEMA adjusters when they would go out and the adjusters didn't have that handbook. Mr. Montague opined that the minute the claim is made the email that's attached to the account should automatically get the handbook emailed to them so people know what to expect as there is a lot of information in them. His agency didn't have extras to hand out to clients. Ms. Lehr responded that this may be something to look into in the PPI process when looking at the possibility of an event to check with and collect email addresses for the insurance folks for getting the brochures. Mr. Montague added that these handbooks must be readily available and boxes should be sent to every insurance agency in Monroe County post-storm. Ms. Lehr thought perhaps it should automatically be done every hurricane season. They are free FEMA publications. Perhaps something could be sent to all insurance agents saying, here's the number, call and order your box. Mr. Montague added that FIRM has an Excel spreadsheet of all agencies in Monroe County that he will have sent to Ms. Lehr. Ms. Lehr indicated that would be great and the Committee could write this in as a change on how to handle pre-disaster type of outreach if desired. She will research this. FEMA had dropped off boxes and boxes of stuff but by the time Ms. Lehr received it, it was too late. Mr. Montague thought the idea of ordering these things May 1 or June 1 would work. Mr. Fraser agreed the list would be helpful for the annual letter that gets sent to insurance agents and he would like to have one for lenders and appraisers as well. Ms. Lehr responded that the County gets a list of every address of anyone registered as a real estate agent, lender or insurance agency from the clerk. She will share that with everyone at the May meeting. Ms. Lehr indicated these were great suggestions and they would be brought back up and discussed again in May.

Ms. Lehr continued explaining the fliers. The increased cost of compliance was to be taken off the list and replaced with the new cost of compliance as that flyer was outdated. The new one is dated 2017. The NFIP claims process flyer is just a fact sheet but may be enough. Mr. Montague asked if she meant as opposed to the handbook and Ms. Lehr responded that was correct. The "Turn Around, Don't Drown" is a flyer found on the NOAA website for both pre- and post-storm and is still a very important message. "What to do After a Flood" is a new fact sheet. Another fact sheet put out by the Saint Bernard Parish group for AARP having to do with

substantial damage is one Ms. Lehr had taken to meetings as she found it to be the most concise, pared down explanation of substantial damage. Trying to explain the Substantial Damage Program repeatedly at public meetings is difficult and this was a helpful handout to follow up with. Mr. Fraser commented that the whole packet was pretty informative. Ms. Lehr responded that these were the ones she wished she'd had available and represent her lessons learned. Ms. Clark added that these are things that could be promoted now. Ms. Lehr agreed and asked the Committee if they had other things that worked or didn't work for them. Mr. Brian Schmitt asked if there was anything to address flood proofing as it had been hugely beneficial to lots of folks, and there are now companies making flood proofing panels for doorways. Additionally, for post-storm casualty losses, it's a huge benefit from a tax perspective for folks who don't recover their losses or don't have insurance to take a tax deduction for a casualty loss, a loss of value to a property as a function of the storm that's not covered by insurance and can be written off dollar-for-dollar, and that can be carried forward and back. Ms. Lehr asked if he was aware of any publications. Mr. Schmitt responded that he would send her the things they have used, and he would like to hear what the insurance folks have to say about flood proofing commercially. Mr. Montague responded that he has nothing on residential. Mr. Schmitt believes it should be addressed as he had four feet of water outside his house and only an inch of water inside his house. Mr. Montague stated that it is not even contemplated in all of the new legislation that has been proposed in the rewrite of the NFIS related to credits for residential. Mr. Schmitt stated there should be credits as it would save the program hundreds of millions of dollars. Mr. Montague did state anecdotally that on the commercial side, he did see come clients that were flood proofed and the floodgates were ripped to shreds by Irma. Mr. Fraser added that the City of Key West had the link on their website for the tax tip information from January and it may still be there for people with damaged property. He has looked into residential flood proofing in depth. Mr. Montague agreed that it doesn't make any sense not to have credits for it.

Ms. Lehr stated that this program is insurance based to promote lower insurance rates. Certainly part of that would include the insurance company not being on the hook for four feet of water but instead a couple of inches, which definitely does benefit the flood insurance program. The balance for the messaging is difficult though because it almost gives a sense of security that people could stay, and then they lock themselves in and put themselves in some personal danger. Folks would have to know how to effectively use those shields and the messaging would have to include that they can't stay. But if the group is willing, this is something that can be messaged as well, that some or a good portion of the water can be kept out. Costs are also motivating. Mr. Schmitt stated he is concerned with what's going to happen with the rates for the repetitive loss properties below the BFE and the rates increasing. Mr. Montague stated they already are. Mr. Schmitt added that unfortunately, a lot of these properties are workforce housing and can't afford to elevate, so they have to leave and can't come back. This is the present dilemma. Additionally, a lot of people won't leave for the next storm as they will be worried about not getting back. Ms. Clark asked him to please not say that, explaining that people thought they were out for weeks when they weren't. The problem was with evacuating so early they felt they were kept out of the county for a long time. It was less than 48 hours for the Upper Keys and six days for the rest of the County so it wasn't a long amount of time. Ms. Clark stated the storm stopped on late Sunday and the latest people were allowed in was the following Sunday, so it was six days for Marathon and less than seven days for Key West. It was longer from the mandatory evacuation, but not from the storm. There were no safe roads, electricity, water, food

and fuel and that's the messaging that also needs to get out. Ms. Lehr stated that under the CRS program, several agreed-upon messages were to have everyone follow the evacuation orders and do what you're told, keep in contact and sign up to get emails, publications and press releases about when it's safe to come back. These messages may need to be brought to the forefront to tell people what needs to happen. Ms. Clark agreed, adding that there's also a program of getting back early if people are trained how to do it and people can take advantage of that. There were 17 deaths from this storm that people don't realize, partly due to no medical services and communications being down. Ms. Lehr stated that one gentleman was in his house which was destroyed and was Black Hawked out because he fractured his leg. He could have lost his life over his leg. So flood proofing measures should include clear messaging that it doesn't affect the thought that people can stay. Ms. Alina Davis asked if there was any provision that is going to be made now that 1,300 affordable housing permits are going to be available throughout the Keys and supposedly they do not count against the evacuation time as they will be told they must evacuate prior to the 48-hour notice. Ms. Lehr responded that from the PPI's perspective, if it ends up there are 1,300 that have to be addressed differently, that messaging may need to be included in the evacuation order. The evacuation presently is one of the most unique anywhere in the country with tourists and mobile homes going first. Another tier of messaging may need to be added, using some sort of term for those designated areas or buildings. Ms. Clark added that in practicality, there was only 12 hours difference in the mandatory evacuation this last time. The storm was such a monster that people could see it for themselves and left. Ms. Lehr commented that she also hadn't heard any instances of anyone sitting in traffic during the storm. Ms. Clark said it was more of an issue once out of the Keys, but getting out of the Keys was smooth because everyone left so early and the storm hit a day later than expected, which was another reason people felt they were out of the Keys for so long.

Ms. Lehr summarized that a better job could be done of messaging in the pre-storm packages about how evacuation works, the reentry and why these things happen the way they do. People should be told to go to a certain place to make sure they know what the evacuation process is and this can be added to the messaging. Ms. Clark added that Emergency Management and the Sheriff's Office had been doing a lot on streamlining things but that handouts at reentry will not be possible. Ms. Lehr indicated that comment was a great segue into the next agenda item.

## **7. DISCUSSION OF 9 IMPLEMENTATION AND EVALUATION MOTION TO MEET IN AUGUST/NOVEMBER TO DISCUSS MESSAGE OUTCOMES**

Ms. Lehr commented that although it sounded like a really good idea to stand at the reentry point and give out publications, she would have needed a bullet-proof vest so that wasn't something from Monroe County's perspective that would be an effective way to distribute information. A publication to be given out with the stickers may be a possible solution. Ms. Clark interjected the idea of leaving information at the visitor center coming into the Keys where everyone stops for mini lobster season. If it was stated that there was hurricane information available at that location, a lot of people returning after evacuating a storm may stop in. Information could include the status of certain areas and curfews, et cetera, similar to the way information is distributed for mini season. It could be managed by Monroe County as the employees who come back now need jobs. Mr. Mike Maurer suggested having a location specific for each area of the County, Upper, Middle and Lower Keys, with information on what to expect for each area. Ms. Lehr believed this could be done, but each individual community would need to take

responsibility for their area. This could also be added to the PPI for next year. Ms. Clark added a trial run could still be done this year if there is a storm this year as a lot of things had been done on the fly last year. Mr. Shea added that Marathon had printed a citizen info packet in English and Spanish upon opening Marathon for people who came to City Hall to find out what was going on, and they were also handed out at the public meeting at the park. Ms. Lehr asked him to share those with her and she would distribute them to the group. These things would fall under Table 14 in response to a storm. Ms. Clark stated that people need a way of getting information when there's no internet. Ms. Lehr added that listing reliable places to go for information would be important. Ms. Clark commented that everyone had learned a lot about what works and what doesn't in a true emergency. Ms. Lehr noted that weeks and months after the storm there were still areas without internet and cell service and people were living as if it were day six. The only way these folks could get information was by delivering it to them. The Keys are a unique challenge depending on what area is hit. Though she's not normally a proponent for print, this was the only way they had to distribute information last time. Ms. Clark agreed that creative ways of getting information to people are needed, as though we're not in the Twenty-First Century. Ms. Lehr explained that this is exactly what is supposed to happen with the PPI evaluation on delivery of information pre- and post-storm, to see if what had been envisioned had worked and what needed to be done to fix it or better approach it in the future.

Ms. Lehr specifically noted that the meeting minutes should include flood response delivery, how to change some of the things going forward and looking at what everyone wants to change. She will put together any ideas everyone has and in a packet to distribute for everyone.

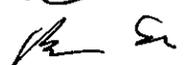
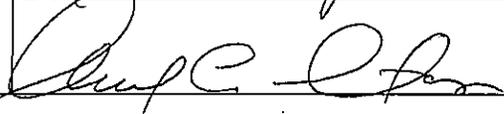
There was homework for the local community representatives and Ms. Lehr proposed another meeting for August because all of the information hadn't been able to be collated for this meeting. Mr. Fraser asked for the due date to be extended out for the progress report for outcome of messages. It was discussed whether it could wait until the next meeting in November. It was noted that recertification comes in October and is due in December or maybe January, and the report will need to go with the recertification. It was decided that a meeting to do this wouldn't be required. September 7 was selected as a due date and the next meeting will then held in November. After discussion, Thursday, November 1, 2018, at 10:00 a.m. was tentatively decided upon. For each community one governmental and one non-governmental person must be present.

Ms. Lehr asked if there were any questions about filling out the forms and summarized the information, including that Janice Mitchell may need to be contacted for everyone's new repetitive loss list which needs to be done for the annual recertification anyway. Mitigated includes flood proofed, raised and demoed. Ms. Lehr explained that it used to be that there was no credit given if a building was not demoed and rebuilt, but once the building is gone there is no risk and is really worth double credit. This helps the CRS program and is part of what was done in the PPI to make sure the outreach was being measured. There were no further questions or discussion. Key Colony Beach was welcomed.

### **ADJOURNMENT**

The PPI meeting was adjourned at 11:40 a.m.

**Program for Public Information  
July 10, 2018  
Committee Only**

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Program for Public Information  
July 10, 2018  
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