

Monroe County Multi-jurisdictional Program for Public Information 2019 Annual Evaluation



Report prepared by Lori Lehr

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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.

In 2019, the committee held meetings in May and December 2019 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. The committee members are updated in the table below.

2. Committee Members

| Member | Affiliation | Jurisdiction |
|---|---|-----------------------------------|
| Brian Shea Senior Planner | | City of Marathon |
| Alicia Betancourt, M.A. CFCS, County Extensions Director | University of Florida, Extension | Islamorada, Village of Islands |
| Alina Davis, Realtor | Coldwell Banker Schmitt Real Estate Co. | Islamorada, Village of Islands |
| Brian Schmitt, Real Estate Agent | Coldwell Banker Schmitt Real Estate Co. | City of Marathon |
| Kristen Livengood Public Information Officer | | Monroe County |
| Jay W. Hall, Vice President | BB&T | City of Key West |
| Mel Montagne, Vice President Sales | Insurance Office of America | Monroe County |
| Theresa Faber, Commercial Loan Officer | Centennial Bank | City of Marathon |
| Michele White, Monroe County Market President | First Horizon Bank | Monroe County |
| Mike Maurer, MOCO Resident | | Monroe County |
| Rebeca Horan, Insurance Agent | Keys Anchor Insurance Agency | City of Key West |
| Scott Fraser, CFM, FEMA/CRS Coordinator & Floodplain Administrator | | City of Key West |
| Evelyn Fraley, Building Services Coordinator | | Islamorada, Village of Islands |
| Karen Raspe, Luxury Specialist | Berkshire Hathaway HomeServices Keys Real Estate | City of Key Colony Beach |
| Gerard P. Roussin Jr., Building Official | | 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 |
|---|----------------|----------------------|-------------------------|------------------------|-------------|------------------------|
| 1. Know your flood hazard | | | | | | |
| 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 | | ✓ | | | | |
| 2. Insure your property | | | | | | |
| Outcome: Improved flood insurance coverage | | | | | | |
| Message: Call your agent to discuss your coverage | ✓ | ✓ | ✓ | | | ✓ |
| 3. Protect your property from the hazard | | | | | | |
| 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 | | ✓ | | | | |
| 4. Protect people from the hazard | | | | | | |
| 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 | | ✓ | | | | |
| 5. Build responsibly | | | | | | |
| Outcome: Fewer cases of unpermitted work | | | | | | |
| Message: Check with the Floodplain Official before planning a project | ✓ | ✓ | ✓ | | | ✓ |
| 6. Protect natural floodplain functions | | | | | | |
| Outcome: Increase in reports of illegal activities | | | | | | |
| Message: Keep natural areas undisturbed | ✓ | | ✓ | | | ✓ |
| Message: Report illegal dumping or clearing | | ✓ | | | | |
| 7. Building mitigation | | | | | | |
| Outcome: Decrease in the number of insurance claims | | | | | | |
| Message: Install a permanent flood protection measure on your building | ✓ | ✓ | | | | ✓ |
| 8. Hurricane evacuation – 1 | | | | | | |
| Outcome: Everyone evacuates when told | | | | | | |
| Message: Know your evacuation zone | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 9. Hurricane evacuation – 2 | | | | | | |
| Outcome: Everyone evacuates when told | | | | | | |
| Message: Get a mobile flood app on your phone | | ✓ | ✓ | ✓ | | |
| Message: Get a plan | ✓ | | | | | ✓ |
| 10. Licensed Contractors | | | | | | |
| 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 December 2019, 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 impacted in 2018 by Hurricane Irma which also impacts the trends in 2019 since the plan call for a comparison of trends year to year. 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 2020.

7. Flood Response Planned Projects

There were no storm events in 2019. Flood response projects were reviewed however, no changes are necessary at this time. The projects will be reviewed again during the May, 2020 PPI meeting.

| 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 |
| FRP 7. Handouts at re-entry FRP 7. NFIP Claims Handbook Mailed/Delivered to Insurance Industry | MOCO | Insurance Industry | FEMA Contractor Licensing |

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 | 1. Know your hazard | | | | | | |
| | Outcome: Reduced number of rumor related calls to hotline | | | | | | |
| | Message: Know where to turn for reliable and up-to-date information | | ✓ | ✓ | | ✓ | |
| | Message: Sign up for alerts @ Monroecountyem.com | ✓ | | | ✓ | | |
| | 3. Protect property from hazard | | | | | | |
| | Outcome: Less damage from flying debris | | | | | | |
| | Message: Trim your trees and bring in outdoor furniture | ✓ | | | ✓ | | |
| | Message: Put shutters or plywood on windows | | | ✓ | | | |
| | Outcome: Visitors stay informed and evacuate as asked | | | | | | |
| | Message: Visit the Florida Keys Website | | ✓ | ✓ | | | |
| | 4. Protect people from hazard | | | | | | |
| | Outcome: People follow evacuation procedures | | | | | | |
| | Message: Evacuate if told to do so | | ✓ | ✓ | | | |
| | Message: Mobile home residents must evacuate for all hurricanes | ✓ | | | ✓ | | |
| | 8. Hurricane evacuation | | | | | | |
| | Outcome: People evacuating don't get stranded | | | | | | |
| Message: Do not get on the road without a chosen destination | ✓ | ✓ | ✓ | ✓ | | | |
| 9. Hurricane preparedness | | | | | | | |
| Outcome: Mobile homes do not become debris | | | | | | | |
| 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 | 2. Insure your property | | | | | | |
| | Outcome: People buy insurance | | | | | | |
| | Protect yourself from the next flood with flood insurance | ✓ | | ✓ | ✓ | | ✓ |
| | 4. Protect people from hazard | | | | | | |
| | Outcome: People stay safe | | | | | | |
| | Message: Monitor TV, Radio and internet for when is it safe to re-enter | ✓ | | ✓ | ✓ | ✓ | |
| | Outcome: Access to information from mobile device | | | | | | |
| | Message: Check-in with family and friends by texting or social media | | ✓ | | | | |
| | 5. Build responsibility | | | | | | |
| | Outcome: Flooded buildings properly repaired | | | | | | |
| | Message: Hire a licensed contractor | | | ✓ | ✓ | ✓ | ✓ |
| | Message: Contact local floodplain official for information on regulation | ✓ | | | | | |
| | 7. Building Mitigation | | | | | | |
| Buildings built or repair stronger and safer | | | | | | | |
| 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

Flood response outcomes were not evaluated in 2019. No response projects were distributed because there were no storm events in 2019 that required flood response outreach.

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 most impacted areas are in Unincorporated Monroe County.
- ❖ The Property Appraisers structure data used to compare trends, may not yet reflect structures removed or added to each municipality.
- ❖ All of the jurisdictions in Monroe County are still recovering from Hurricane Irma.
- ❖ Increasing grant opportunities may be impacting insurance if insurance is required for the grant process.
- ❖ While Unincorporated Monroe County shows a downturn in the number of policies, the amount of coverage has increased. The balance of the communities are showing an increase in the number of NFIP policies.
- ❖ Increasing awareness and outreach related to the release of county-wide preliminary FIRMS.

Insurance Coverage by Occupancy Type

Islamorada, Village of Islands

| Occupancy | Policies in Force | | | Buildings | | | % of Buildings | | | Amount of Coverage | | | | | |
|--------------------------|-------------------|--------------|--------------|--------------|--------------|--------------|----------------|--------------|--------------|----------------------|----------------------|----------------------|------------------|------------------|------------------|
| | Number 2016 | Number 2018 | Number 2019 | Number 2016 | Number 2018 | Number 2019 | Covered 2016 | Covered 2018 | Covered 2019 | Amount 2016 | Amount 2018 | Amount 2019 | Average 2016 | Average 2018 | Average 2019 |
| Single Family | 1,738 | 1,904 | 2,052 | 3,777 | 3,721 | 3,948 | 46% | 51% | 52% | \$480,640,500 | \$518,238,700 | \$563,894,500 | \$276,548 | \$272,184 | \$274,802 |
| Multi-Family | 1,133 | 1,177 | 1,178 | 209 | 127 | 116 | 542% | 927% | 1016% | \$231,996,600 | \$242,257,700 | \$254,164,000 | \$204,763 | \$205,826 | \$215,759 |
| Non - Residential | 230 | 287 | 277 | 602 | 351 | 762 | 38% | 82% | 36% | \$88,514,300 | \$115,156,300 | \$117,959,100 | \$384,845 | \$401,241 | \$425,845 |
| Total | 3,101 | 3,368 | 3,507 | 4,588 | 4,199 | 4,826 | 68% | 80% | 73% | \$801,151,400 | \$875,652,700 | \$936,017,600 | \$258,353 | \$259,992 | \$266,900 |
| Total Residential | 2,871 | 3,081 | 3,230 | 3,986 | 3,848 | 4,064 | 72% | 80% | 79% | \$712,637,100 | \$760,496,400 | \$818,058,500 | \$248,219 | \$246,834 | \$253,269 |

City of Key West

| Occupancy | Policies in Force | | | Buildings | | | % of Buildings | | | Amount of Coverage | | | | | |
|--------------------------|-------------------|--------------|--------------|--------------|---------------|---------------|----------------|--------------|--------------|------------------------|------------------------|------------------------|------------------|------------------|------------------|
| | Number 2016 | Number 2018 | Number 2019 | Number 2016 | Number 2018 | Number 2019 | Covered 2016 | Covered 2018 | Covered 2019 | Amount 2016 | Amount 2018 | Amount 2019 | Average 2016 | Average 2018 | Average 2019 |
| Single Family | 3,807 | 3,837 | 3,916 | 7,746 | 7,846 | 7,835 | 49% | 49% | 50% | \$984,591,900 | \$1,004,037,500 | \$1,044,702,800 | \$258,627 | \$261,673 | \$266,778 |
| Multi-Family | 3,005 | 3,160 | 3,279 | 881 | 875 | 881 | 341% | 361% | 372% | \$601,307,700 | \$642,414,000 | \$686,312,700 | \$200,102 | \$203,296 | \$209,305 |
| Non - Residential | 750 | 767 | 718 | 1081 | 1618 | 1623 | 69% | 47% | 44% | \$340,988,200 | \$344,763,900 | \$332,246,700 | \$454,651 | \$449,497 | \$462,739 |
| Total | 7,562 | 7,764 | 7,913 | 9,708 | 10,339 | 10,339 | 78% | 75% | 77% | \$1,926,887,800 | \$1,991,215,400 | \$2,063,262,200 | \$254,812 | \$256,468 | \$260,743 |
| Total Residential | 6,812 | 6,997 | 7,195 | 8,627 | 8,721 | 8,716 | 79% | 80% | 83% | \$1,585,899,600 | \$1,646,451,500 | \$1,731,015,500 | \$232,810 | \$235,308 | \$240,586 |

Insurance Coverage by Occupancy Type

City of Marathon

| Occupancy | Policies in Force | | | Buildings | | | % of Buildings | | | Amount of Coverage | | | | | |
|--------------------------|-------------------|--------------|--------------|--------------|--------------|--------------|----------------|--------------|--------------|----------------------|----------------------|----------------------|------------------|------------------|------------------|
| | Number 2016 | Number 2018 | Number 2019 | Number 2016 | Number 2018 | Number 2019 | Covered 2016 | Covered 2018 | Covered 2019 | Amount 2016 | Amount 2018 | Amount 2019 | Average 2016 | Average 2018 | Average 2019 |
| Single Family | 1,753 | 2,150 | 2,260 | 3,470 | 3,391 | 3,501 | 51% | 63% | 65% | \$425,260,000 | \$481,379,100 | \$517,167,000 | \$242,590 | \$223,897 | \$228,835 |
| Multi-Family | 923 | 1,097 | 1,191 | 404 | 284 | 556 | 228% | 386% | 214% | \$149,051,700 | \$179,055,000 | \$238,945,900 | \$161,486 | \$163,222 | \$200,626 |
| Non - Residential | 324 | 370 | 390 | 899 | 427 | 906 | 36% | 87% | 43% | \$106,279,300 | \$118,575,000 | \$146,430,000 | \$328,023 | \$320,473 | \$375,462 |
| Total | 3,000 | 3,617 | 3,841 | 4,773 | 4,102 | 4,963 | 63% | 88% | 77% | \$680,591,000 | \$779,009,100 | \$902,542,900 | \$226,864 | \$215,374 | \$234,976 |
| Total Residential | 2,676 | 3,247 | 3,451 | 3,874 | 3,675 | 4,057 | 69% | 88% | 85% | \$574,311,700 | \$660,434,100 | \$756,112,900 | \$214,616 | \$203,398 | \$219,100 |

Monroe County

| Occupancy | Policies in Force | | | Buildings | | | % of Buildings | | | Amount of Coverage | | | | | |
|--------------------------|-------------------|---------------|---------------|---------------|---------------|---------------|----------------|--------------|--------------|------------------------|------------------------|------------------------|------------------|------------------|------------------|
| | Number 2016 | Number 2018 | Number 2019 | Number 2016 | Number 2018 | Number 2019 | Covered 2016 | Covered 2018 | Covered 2019 | Amount 2016 | Amount 2018 | Amount 2019 | Average 2016 | Average 2018 | Average 2019 |
| Single Family | 10,324 | 10,413 | 10,050 | 19,473 | 19,082 | 21,765 | 53% | 55% | 46% | \$2,458,324,900 | \$2,435,563,700 | \$2,401,805,700 | \$238,117 | \$233,896 | \$238,986 |
| Multi-Family | 3,933 | 3,552 | 3,352 | 778 | 482 | 671 | 506% | 737% | 500% | \$820,482,000 | \$771,460,900 | \$734,744,400 | \$208,615 | \$217,191 | \$219,196 |
| Non - Residential | 1,039 | 903 | 843 | 1,624 | 1,052 | 2,169 | 64% | 86% | 39% | \$363,524,000 | \$323,836,700 | \$318,567,400 | \$349,879 | \$358,623 | \$377,897 |
| Total | 15,296 | 14,868 | 14,245 | 21,875 | 20,616 | 24,605 | 70% | 72% | 58% | \$3,642,330,900 | \$3,530,861,300 | \$3,455,117,500 | \$238,123 | \$237,481 | \$242,549 |
| Total Residential | 14,257 | 13,965 | 13,402 | 20,251 | 19,564 | 22,436 | 70% | 71% | 60% | \$3,278,806,900 | \$3,207,024,600 | \$3,136,550,100 | \$229,979 | \$229,647 | \$234,036 |

Insurance Coverage by Occupancy Type

Key Colony Beach

| Key Colony Beach | | | | | | | | | | |
|--------------------------------|-------------------|-------------|----------------|-------------|----------------|--------------|--------------------|---------------|--------------|--------------|
| Occupancy | Policies in Force | | Buildings | | % of Buildings | | Amount of Coverage | | | |
| | Number 2018 | Number 2019 | Number 2018 | Number 2019 | Covered 2018 | Covered 2019 | Amount 2018 | Amount 2019 | Average 2018 | Average 2019 |
| Single Family | 481 | 494 | 295 | 306 | 163% | 161% | \$122,540,700 | \$127,844,700 | 254,762 | 258,795 |
| Multi-Family | 599 | 579 | 376 | 369 | 159% | 157% | \$111,656,500 | \$110,983,600 | 186,405 | 191,682 |
| Non - Residential | 24 | 20 | 22 | 22 | 109% | 91% | \$8,302,800 | \$7,828,400 | 7,521 | 7,162 |
| Total | 1,104 | 1,093 | 693 | 697 | 159% | 157% | \$242,500,000 | \$246,656,700 | 219,656 | 225,669 |
| | | | | | | | | | | |
| Total Residential | 1,080 | 1,073 | 671 | 675 | 161% | 159% | \$234,197,200 | \$238,828,300 | \$441,167 | \$222,579.96 |
| Key Colony Beach | | | | | | | | | | |
| | Policies in Force | | Dwelling Units | | % of Buildings | | Amount of Coverage | | | |
| | Number 2018 | Number 2019 | Number 2018 | Number 2019 | Covered 2018 | Covered 2019 | Amount 2018 | Amount 2019 | Average 2018 | Average 2019 |
| Total Residential Units | 1,080 | 1,092 | 1,442 | 1,442 | 75% | 76% | \$234,197,200 | \$238,828,300 | \$162,411.37 | \$165,622.95 |

Summary of Pre- and Post-FIRM Policies and Coverage

Islamorada, Village of Islands

| Type | Policies in Force | | | Buildings | | | % of Buildings | | | Amount of Coverage | | | | | |
|--------------|-------------------|--------------|--------------|--------------|--------------|--------------|----------------|--------------|--------------|----------------------|----------------------|----------------------|------------------|------------------|------------------|
| | Number 2016 | Number 2018 | Number 2019 | Number 2016 | Number 2018 | Number 2019 | Covered 2016 | Covered 2018 | Covered 2019 | Dollar 2016 | Dollar 2018 | Dollar 2019 | Average 2016 | Average 2018 | Average 2019 |
| Pre-FIRM | 1,044 | 1,150 | 976 | 1,894 | 1,796 | 1,670 | 55% | 64% | 58% | \$249,542,000 | \$285,461,400 | \$263,779,400 | \$239,025 | \$248,227 | \$270,266 |
| Post-Firm | 2,057 | 2,190 | 2,495 | 2,694 | 3,109 | 3,156 | 76% | 70% | 79% | \$551,609,400 | \$589,239,300 | \$670,981,800 | \$268,162 | \$269,059 | \$268,931 |
| Total | 3,101 | 3,340 | 3,471 | 4,588 | 4,905 | 4,826 | 68% | 68% | 72% | \$801,151,400 | \$874,700,700 | \$934,761,200 | \$258,353 | \$261,886 | \$269,306 |

City of Key West

| Type | Policies in Force | | | Buildings | | | % of Buildings | | | Amount of Coverage | | | | | |
|--------------|-------------------|--------------|--------------|--------------|---------------|---------------|----------------|--------------|--------------|------------------------|------------------------|------------------------|------------------|------------------|------------------|
| | Number 2016 | Number 2018 | Number 2019 | Number 2016 | Number 2018 | Number 2019 | Covered 2016 | Covered 2018 | Covered 2019 | Dollar 2016 | Dollar 2018 | Dollar 2019 | Average 2016 | Average 2018 | Average 2019 |
| Pre-FIRM | 4,130 | 4,132 | 4,082 | 5,728 | 5,649 | 5,639 | 72% | 73% | 72% | \$1,077,877,900 | \$1,093,246,300 | \$1,093,836,500 | \$260,987 | \$264,580 | \$267,966 |
| Post-Firm | 3,432 | 3,621 | 3,815 | 3,980 | 4,690 | 4,700 | 86% | 77% | 81% | \$849,009,900 | \$897,595,100 | \$968,867,300 | \$247,381 | \$247,886 | \$253,963 |
| Total | 7,562 | 7,753 | 7,897 | 9,708 | 10,339 | 10,339 | 78% | 75% | 76% | \$1,926,887,800 | \$1,990,841,400 | \$2,062,703,800 | \$254,812 | \$256,783 | \$261,201 |

City of Marathon

| Type | Policies in Force | | | Buildings | | | % of Buildings | | | Amount of Coverage | | | | | |
|--------------|-------------------|--------------|--------------|--------------|--------------|--------------|----------------|--------------|--------------|----------------------|----------------------|----------------------|------------------|------------------|------------------|
| | Number 2016 | Number 2018 | Number 2019 | Number 2016 | Number 2018 | Number 2019 | Covered 2016 | Covered 2018 | Covered 2019 | Dollar 2016 | Dollar 2018 | Dollar 2019 | Average 2016 | Average 2018 | Average 2019 |
| Pre-FIRM | 1,459 | 1,765 | 1,640 | 2,364 | 2,193 | 2,196 | 62% | 80% | 75% | \$272,325,900 | \$322,447,800 | \$344,321,300 | \$186,652 | \$182,690 | \$209,952 |
| Post-Firm | 1,541 | 1,706 | 2,011 | 2,409 | 2,551 | 2,767 | 64% | 67% | 73% | \$408,265,424 | \$451,597,300 | \$551,590,600 | \$264,935 | \$264,711 | \$274,287 |
| Total | 3,000 | 3,471 | 3,651 | 4,773 | 4,744 | 4,963 | 63% | 73% | 74% | \$680,591,324 | \$774,045,100 | \$895,911,900 | \$226,864 | \$223,003 | \$245,388 |

Summary of Pre- and Post-FIRM Policies and Coverage

Monroe County

| Type | Policies in Force | | | Buildings | | | % of Buildings | | | Amount of Coverage | | | | | |
|--------------|-------------------|---------------|---------------|---------------|---------------|---------------|----------------|--------------|--------------|------------------------|------------------------|------------------------|------------------|------------------|------------------|
| | Number 2016 | Number 2018 | Number 2019 | Number 2016 | Number 2018 | Number 2019 | Covered 2016 | Covered 2018 | Covered 2019 | Dollar 2016 | Dollar 2018 | Dollar 2019 | Average 2016 | Average 2018 | Average 2019 |
| Pre-FIRM | 5,644 | 4,992 | 4,490 | 6,931 | 5,615 | 6,142 | 81% | 89% | 73% | \$1,136,672,900 | \$1,007,738,400 | \$929,187,600 | \$201,395 | \$201,871 | \$206,946 |
| Post-Firm | 9,652 | 9,637 | 9,472 | 14,944 | 14,759 | 16,240 | 65% | 65% | 58% | \$2,505,658,000 | \$2,514,996,900 | \$2,516,018,300 | \$259,600 | \$260,973 | \$265,627 |
| Total | 15,296 | 14,629 | 13,962 | 21,875 | 20,374 | 22,382 | 70% | 72% | 62% | \$3,642,330,900 | \$3,522,735,300 | \$3,445,205,900 | \$238,123 | \$240,805 | \$246,756 |

Key Colony Beach

| Type | Policies in Force | | Buildings | | % of Buildings | | Amount of Coverage | | | |
|--------------|-------------------|--------------|-------------|-------------|----------------|--------------|----------------------|----------------------|------------------|------------------|
| | Number 2018 | Number 2019 | Number 2018 | Number 2019 | Covered 2018 | Covered 2019 | Dollar 2018 | Dollar 2019 | Average 2018 | Average 2019 |
| Pre-FIRM | 614 | 596 | 223 | 223 | 275% | 100% | \$115,085,300 | \$117,748,700 | \$187,435 | \$528,021 |
| Post-Firm | 485 | 490 | 470 | 474 | 103% | 99% | \$127,244,700 | \$128,663,700 | \$262,360 | \$273,753 |
| Total | 1,099 | 1,086 | 693 | 697 | 159% | 99% | \$242,330,000 | \$246,412,400 | \$220,500 | \$355,573 |

| | Policies in Force | | Units | | % of Units | | Amount of Coverage | | | |
|--------------|-------------------|--------------|--------------|--------------|--------------|--------------|----------------------|----------------------|------------------|------------------|
| | Number 2018 | Number 2018 | Number 2018 | Number 2019 | Covered 2018 | Covered 2019 | Dollar 2018 | Dollar 2019 | Average 2018 | Average 2019 |
| Pre-Firm | 614 | 630 | 630 | 630 | 97% | 100% | \$115,085,300 | \$117,748,700 | \$187,435 | \$186,903 |
| Post-FIRM | 485 | 830 | 830 | 830 | 58% | 100% | \$127,244,700 | \$128,663,700 | \$262,360 | \$155,017 |
| Total | 1,099 | 1,460 | 1,460 | 1,460 | 75% | 100% | \$242,330,000 | \$246,412,400 | \$220,500 | \$168,776 |

MULTI-JURISDICTION MEETING ON THE COMMUNITY RATING SYSTEM
PROGRAM FOR PUBLIC INFORMATION
May 14, 2019
Meeting Minutes

The Program for Public Information of Monroe County conducted a meeting on **Tuesday, May 14, 2019**, beginning at 10:00 a.m. at the Marathon Government Center, 2798 Overseas Highway, Marathon, Florida.

COMMITTEE MEMBERS

| | |
|---|---------|
| Alina Davis, Coldwell Banker Schmitt | Present |
| Mel Montagne, FIRM | Present |
| Michael Maurer, Big Pine Key | Present |
| Melissa Grady, Centennial Bank Marathon | Present |
| Alicia Betancourt, Village of Islamorada | Present |
| Cammy Clark, Monroe County PIO | Present |
| Kristen Livengood, Monroe County PIO (Transitioning in for Cammy Clark) | Present |
| Carlota de Sierra, Village of Islamorada | Present |
| Brian Shea, City of Marathon (Transitioning in for Adriana Marchino) | Present |
| Gerard P. Roussin, Jr., Building Official, Key Colony Beach | Present |
| Karen Raspe, Key Colony Beach | Present |
| Rebecca Horan, Atlantic Pacific Insurance | Present |
| Scott Fraser, City of Key West | Present |
| Evelyn Fraley, Village of Islamorada (Transitioning in for Carlota de Sierra) | Present |

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 |
| Karl Bursa, Monroe County | Present |
| Isabella Arriole, Monroe County Planner | Present |
| Ray Ortiz, Monroe County Assistant Building Official | Present |

PUBLIC

Dr. Charles Bell, Observer

CALL TO ORDER

Ms. Lori Lehr called the meeting to order at 10:00 a.m. and welcomed everyone, noting this is the first meeting since November 2018. Per the PPI, evaluating and number collecting need to be accomplished to prepare the next report.

1. INTRODUCTIONS

Those present introduced themselves as listed above.

2. APPROVAL OF MINUTES

Motion: Mr. Michael Maurer made a motion to approve the November 1, 2018 meeting minutes. Ms. Melissa Grady seconded the motion. There was no opposition. Motion passed unanimously.

3. CHANGE OF COMMITTEE MEMBERS

Ms. Lehr stated that all committee changes will go into the annual report, and asked everyone to please note any changes and get them to her to update. Ms. Lehr run the updated list by the Committee one more time before finalizing. .

4. UPDATED INSURANCE DATA

Ms. Lehr then presented the annual evaluation, stating she would be going through the pages relative to the collection of data required going forward to continue receiving credit for evaluating insurance trends in each of the communities. This is Activity 370 in the CRS manual, page 11, and provides an additional 70 points. Ms. Lehr updates the spreadsheets annually with the data collected from everyone, the ISO and NFIP. Everyone has been sent all of the insurance packets for comparison. Last year's have been archived if anyone would like to receive those as well. The "what if" documents provide certain classes in CRS, what the discounts would be, and all other insurance trends to aid everyone in answering questions for the annual evaluation. Any of the public information can be utilized by the communities. The occupancy section, as discussed at the last meeting, does not exactly line up with the way ours is done but is the way it's done for NFIP in this report. This is also the way building counts need to be looked at, which is coming up. There was no further discussion on Item 4.

5. BUILDING COUNTS

Ms. Lehr next presented the data needed for building counts, which is due in October. These are really needed the October 1, to allow for completion of the calculations and preparation of the reports. The annual recertification for CRS is December 1. If the counts are timely received, the numbers will be presented to everyone at the November meeting. Ms. Lehr asked if there were any questions about the data. There were none. Ms. Lehr noted that this year will be the first year for a comparison for Key Colony Beach. There was no further discussion on Item 5.

6. TRACKING DATA FOR MESSAGE OUTCOMES

Ms. Lehr explained that in order to calculate the outcomes of the messages, everyone needs to collect the data regarding whether the messages are having true outcomes. The items being tracked had been decided on as a group. Post Irma, everything went up, so this year may be trickier. This was noted in the plan and will also be noted in the evaluation, as anytime there is a storm the numbers will be artificially inflated or deflated. Ms. Lehr provided a fillable form for everyone to use. The increases and decreases are needed, and notes may be included. Now is the time to start looking at this. Ms. Lehr is available for technical questions. Ms. Lehr then presented the report for last year and asked if there were any questions. There was no further discussion on Item 6.

7. ANNUAL OUTREACH RESPONSIBILITIES

It had been decided at the last meeting that the main projects would not be changed, though that can be relooked at today. November is a good time to make any changes. For those communities wanting to capitalize on the credit for Activity 370 (promotion of insurance), the brochure or outreach being sent out to the floodplain that has all of the messages must be endorsed by an elected official. This is a prerequisite for Activity 370 credit. The impetus behind that is to show the government is onboard, saying check out your flood insurance. The Committee Members are responsible for the first three outreach projects in their local jurisdictions. The others are done by Monroe County or other departments such as the Weather Service or Emergency Management. Ms. Lehr passed out this year's brochures for Monroe County, which are self-mailers, for the repetitive loss and facts on flooding brochures. These brochures are the In Design program if anyone would like the master for individual tweaking. Ms. Lehr also requested that if there were any corrections needed, to let her know. (Mr. Ray Ortiz entered the meeting.) Ms. Lehr pointed out that outreach number three is the "know before you buy" which goes to lenders, real estate agents and insurance agents. A recommendation was made to send out a "how to make a claim" flyer, and this will be added to this year's letter with a link. The Committee had agreed that would be the in flood response portion of the projects. Mr. Scott Frazer had started this one and Ms. Lehr had stolen it from him and added all of the communities. Stakeholder logos and/or endorsements need to be on the projects, which gives you the multiplier for more credit. Ms. Lehr next discussed the flood response projects that everyone had agreed to do both prior to and after an event. Lessons had been learned as to what did and did not work, which were noted in the evaluation. Each year's evaluation sort of becomes an appendix to the plan. The document will change as the needs change. One upcoming change will be the new flood maps which are coming. There was no further discussion on Item 7.

8. CHANGES TO MESSAGING

Ms. Lehr then presented a table on messaging, explaining that the messages are those that are believed to have outcomes and which were agreed on by the Committee. Those are on page three of the evaluation. Under Protect Natural Floodplain Functions, Ms. Lehr had recently seen information on illegal dumping, which is being talked about right now. These messages need to be included in the annual publications, and the column on the right indicates which publication they go in.

Ms. Alina Davis asked if Ms. Lehr knew when the new FEMA maps would be out, and Ms. Lehr did not; however, Mark Viera had indicated that a draft may be out around June, with preliminary maps being sometime in the fall, which would start the 90-day window for appeals. Then FEMA must address all appeals, after which a Final Letter of Determination is issued. Six months after that letter, the maps become effective. Mr. Mel Montague asked if FEMA would have to come to a consensus on all the appeals before the maps come out, and Ms. Lehr indicated that that was correct. Mr. Scott Frazer indicated that individuals can appeal through the local communities, though a lot will likely be summarily dismissed, and his fear is there may be some legitimate appeals summarily dismissed. Ms. Lehr indicated there is an FEMA publication on the appeals process written in laymen's language. Mr. Fraser added that the publication had just been tweaked in the last few months, and that it is a very informative. The tweaks seemed to be either administratively insignificant or appeared to try to limit the abilities of communities to

appeal to expedite the map process. Ms. Lehr responded that this was not surprising as the mapping process drags on and costs a lot of money.

Ms. Lehr then presented messages relating to flood response projects including messages for when a storm is threatening and how they will disseminated. Ms. Lehr asked Ms. Cammy Clark if there was any talk of consolidating messaging with different municipalities in the County both pre- and post-storm so there is one sort of overarching source for consistency. Ms. Clark responded that she and Ms. Kristin Livengood had been working on getting the whole group together, and that the Emergency Management website would be the portal where everyone can put consistent messaging; the messaging would start there, and go out from there. Ms. Lehr commented that that is good for consistent messaging and this Committee would like to be part of it. Ms. Livengood interjected that all of the pre-storm messages are already up on the Emergency Management website. Ms. Lehr added that the local jurisdictions could point to the County website from their websites. This will need to be reported only if there is a storm this year. If there is no storm, it will be one sentence indicating the publications were not used. Ms. Lehr then presented the after-storm messaging and who they hoped to reach with that. There was no further discussion on Item 8.

9. 2018 ANNUAL EVALUATION

Ms. Lehr presented the 2018 Annual Evaluation to show what it looked like, explaining that this is all of the information that needs to be gathered for 2019. Ms. Lehr asked that the information be provided sooner rather than later so it can be sent out timely for the recertification. If everyone turns it in before the November meeting, any tweaks could be made then. There was no further discussion on Item 9.

Ms. Lehr asked if there were any questions overall. Ms. Lehr had attended the annual Florida Floodplain Conference where there was a demonstration on Risk 2.0 sprung on everyone. The response was not good and the rollout has been pushed back, Ms. Lehr expects for at least two years. Mr. Montague stated that the entire insurance industry is in the dark and no one has said a word about it. Mr. Fraser added that it is infuriating what they talk about. Ms. Lehr added that Steve Martin, the NFIP office coordinator for the State, has a whole presentation on that. She will see if he would be interested in doing a webinar. Mr. Montague thought it was being kept on a need-to-know basis. Mr. Fraser responded that it's because they don't know, that the database hasn't even been created and was rolled out in advance of a complete void of knowledge. Ms. Lehr indicated that anything she found out, she would forward to the group. Ms. Lehr asked if there were any further questions. There were none. There was no further discussion on Item 9.

ADJOURNMENT

Mr. Maurer made a motion to adjourn the meeting. Ms. Rebecca Horan seconded the motion. There was no opposition. The PPI meeting was adjourned at 10:45 a.m.

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

December 16, 2019

Meeting Minutes

The Program for Public Information of Monroe County conducted a meeting on **Monday, December 16, 2019**, beginning at 1:00 p.m. at the Marathon Government Center, 2798 Overseas Highway, Marathon, Florida.

COMMITTEE MEMBERS PRESENT

Alina Davis, Coldwell Banker Schmitt
Mel Montagne, FIRM
Theresa Faber, Key West Citizen
Michelle White, First Horizon Bank
Erica Garrick-Rodriguez, Centennial Bank Big Pine Key
Alicia Bentancourt, Village of Islamorada
Kristen Livengood, Monroe County PIO (Arrived at 1:28 p.m.)
Brian Shea, City of Marathon
Gerard P. Roussin, Jr., Building Official, Key Colony Beach
Scott Fraser, City of Key West
Evelyn Fraley, Village of Islamorada

STAFF PRESENT

Lori Lehr, Consultant to Monroe County for CRS & PPI
Steve Williams, Assistant County Attorney
Mary Wingate, Monroe County, Floodplain Review

CALL TO ORDER

Ms. Lori Lehr called the meeting to order at 1:04 p.m. and welcomed everyone to the winter CRS and PPI Committee meeting. Not much is going to change from May. Everyone is still working toward getting progress reports out.

1. INTRODUCTIONS

Those present introduced themselves as listed above.

Ms. Lehr began, for this program, part of the credit points are gleaned from the Committee and the representation. The representation is mandated in the manual. One-half of the Committee Members from each individual community must be non-governmental to meet the requirements of the program. How members are appointed is up to each individual community.

2. APPROVAL OF MINUTES

Motion: Ms. Alicia Betancourt made a motion to approve the May 14, 2019 meeting minutes. Mr. Brian Shea seconded the motion. There was no opposition. Motion passed unanimously.

3. CHANGE OF COMMITTEE MEMBERS

Ms. Lehr passed out Table 1 on the progress report explaining that it is the list of current committee members for the communities. When the reviewer looks at this from ISO who audits the CRS program, they check to see if these are the folks signed in or if there was an alternate. Ms. Lehr asked for everyone to review the list, write in any changes, and she will update it.

4. UPDATED INSURANCE DATA

Ms. Lehr discussed these numbers needing to be correct on an annual basis. The entire insurance breakdown for each community was obtained from ISO to put into the spreadsheet to show insurance impacts. Ms. Lehr will send PDF copies of these packets and any information to each member as desired.

Ms. Lehr then explained the dilemma between the PPI and the numbers being evaluated as not being the way buildings are looked at in the communities. The Committee must decide how to categorize the buildings when she gets everyone's building counts so they make sense in the PPI for evaluating the progress in insuring properties.

Ms. Lehr discussed that according to FEMA, the insurance counts for Monroe County are up by about a thousand, which is pretty significant. Mr. Montagne stated that it was due to the SBA loans, adding that these are policies written in the private market. Ms. Lehr stated that the federal government doesn't have a way to get the information out and are not holding communities accountable for that in the CRS program, and are looking only at NFIP trends. A more detailed analysis could be done if the information was obtainable. Mr. Montagne suggested checking with the Office of Insurance Regulation for a countywide number of policies, and indicated he would pursue that and cc Ms. Lehr on the email.

5. BUILDING COUNTS

Ms. Lehr explained that in the insurance world, from the data she can get that's public, condos and two and four-family are written under single-family. What's listed in the packet under Insurance Occupancy is what is obtainable and what is in the PPO. The NFIP information can only be obtained by region. Ms. Faber asked if condominiums were written as single-family. Mr. Montagne stated they were written under a different form, an RC BAP Form, which is written to the replacement cost of the building which includes everything other than a unit owner's personal property, and usually individual unit owners do not carry flood insurance for personal property. Ms. Lehr added that FEMA does this reporting and they report the condo units under single-family, though there is a sub-note about condos included. Ms. Faber then asked if it was counted as a single policy, and Ms. Lehr confirmed that to be correct. Mr. Fraser

added that this will change the numbers significantly, as when he had buildings with say 300 condos, only four buildings were counted. Ms. Lehr stated that this is why she wanted to have this conversation, to make sure everyone is on the same page as to how they are counting buildings in each community and how to handle it going forward. Monroe County cannot do building rooftop counts as Key West does. The County depends on what the Property Appraiser has for each category. Ms. Bentancourt stated that she goes to the Property Appraiser and looks for the building number, and then deducts the units out of that, counting the buildings only. Mr. Montagne reiterated that the units generally do not carry flood insurance because the building is where the insurance exposure lies. If the condominium unit itself already has its maximum of \$250,000 per unit which is the maximum allowable under the NFIP, the individual policies would not respond because the condo policy is already maxed. Mr. Fraser asked if the condo association would get the policy for one building with coverage of \$250,000 per unit. Mr. Montagne confirmed that to be correct, adding that there are markets out there that will write an excess flood policy to cover the gap in replacement cost. Ms. Lehr continued that she had put it together using the Property Appraiser numbers, so the question is whether changes need to be made to Table 4 in the PPI going forward to more accurately line up with the data obtained from the NFIP program. Ms. Faber asked if the data that Ms. Lehr was getting was numbers of policies. Mr. Montagne explained that policies are written one policy for one building, period; i.e., if there's eight buildings, there's eight policies. Mr. Fraser asked if that covered the interior of any particular unit, and Mr. Montagne responded that it does, but does not cover personal property. Mr. Fraser asked if insurance for contents could be obtained separately. Mr. Montagne responded that they could, but if the building is already at the \$250,000 max per unit it would be of no benefit to obtain a personal property policy. Ms. Faber asked if the policies were for just real estate or whether they could be content policies. Ms. Lehr responded that it could be because the breakdowns are not given, it's only the policies in force. She believes the thought is that there are not a lot of policies for contents, which Mr. Montagne confirmed. Ms. Lehr added that it therefore would not be enough to make a difference in the trends.

Ms. Lehr emphasized that the Committee is on a tight time frame as recertification is due on February 1, 2020. This progress report needs to be completed by that date. Boat slips have been taken out of condominiums. Ms. Faber stated that they are dockominums. Ms. Lehr continued, at one point the Committee had decided not to use the Property Appraiser, so the question is what needs to be done going forward. It was generally decided to go forward as is. Ms. Lehr indicated she then needed all of the property counts, and condominiums would be counted per building, including multi-family. As long as they are being done consistently and everyone is on the same page, insurance trends will be able to be seen.

6. TRACKING DATA FOR MESSAGE OUTCOMES

Mr. Fraser asked if there were forms last year for how many permits were in force. Ms. Lehr indicated that was correct, and is the next agenda item. She had given them out at the last meeting and will email them to everyone again. To do that, Ms. Lehr needs the counts from the communities and the different trends to be looked at. Number 9, page 32 in the PPI states how the messages are working and how they are influencing people. Everyone needs to report their experience in their community. This number will also be impacted by the new maps. Messaging may need to be changed in May as a result of the new maps. This can be changed without

changing the CRS credit points. The items that Ms. Lehr cannot do are under the “Do Now” list. Mr. Fraser asked for the do-now date range. Ms. Lehr suggested from November 1, 2018 to November 1, 2019.

7. ANNUAL OUTREACH RESPONSIBILITIES

Ms. Lehr asked if there was anything anyone wanted to discuss about the outreach projects. These must be reported on with the February recertification. Ms. Lehr only provides the progress report. Ms. Lehr did receive email addresses for all of the insurance industry from FIRM. The licensing board also gave the addresses for the target group which includes the insurance industry, the realtors and lenders. These lists are current within the last month and can be supplied to the Committee members. Ms. Lehr has updated the brochures specific for Monroe and includes a repetitive loss area analysis. Ms. Livengood indicated she would be happy to help with edits.

Ms. Davis asked if the flood map changes would impact the message. Ms. Lehr believed it would, and in January they would have a much better feel for how this will continue. Messaging could be to make sure you know what’s going on with the new maps, attend meetings to find out, call your insurance agent and do whatever necessary to be in the know. Purchasing insurance now if you don’t have it may potentially grandfather rates. Mr. Montagne stated that FIRM had put a worksheet together for the upcoming flood map changes. Ms. Lehr suggested looking at FIRM’s messages and Mr. Montagne stated he would send Ms. Lehr a copy. Mr. Fraser also has six-panel brochure which was sent to Key West residents. This was sent because the one-foot additional change in datum had not been shown on the earlier maps. Ms. Lehr added that the change in datum was a very difficult concept.

A discussion on what messages to go forward with will be had at the next meeting, along with when to disperse the messages. A separate mailer could be added to explain what is going on with the maps. Mr. Montagne reiterated the suggestion to look at Mr. Fraser’s brochure for Key West. Mr. Fraser stated that GIS had been used and it had not been that difficult to do. Ms. Lehr stated that the contractor for the County was still working on the changes and that it would ultimately be published. Mr. Fraser added that one difficulty in attempting to tailor the information to a parcel was when there is a parcel with multiple buildings.

Mr. Fraser asked if Ms. Lehr had dealt with many communities that had undergone map changes. Ms. Lehr responded that she had been with the City of Saint Petersburg when they made the map change but that was years ago. Mr. Roussin asked how substantial those changes were and Ms. Lehr responded that they were huge. In Hillsborough County there were areas that went from X Zones to unnumbered A Zones, which was very expensive insurance. Mr. Williams indicated that he was in Collier County where the whole county was redone by a foot. The public meetings had football stadium lines and a lot of unhappy people. Ms. Lehr added that this would consume the community for a while but there is simply no sugarcoating it. Mr. Fraser asked if there had been a big difference between the draft and preliminary maps. Ms. Lehr responded that she had not seen any drafts. Mr. Williams stated that his experience with FEMA was a lot of, “We’re FEMA and you’re not, and this is what it’s going to be,” unless you have very specific scientifically based information about how a parcel in a location is wrong. Mr. Fraser

said he was already experiencing that, but had wondered whether there was a big difference between the drafts and preliminaries. Ms. Lehr stated that her understanding is the draft maps are for the municipalities to fix things like roads and streets and get a first view of what's going on, and she believes everyone can expect the drafts and preliminaries to be pretty similar.

8. PROPOSED CHANGES

Future meeting dates will be discussed at the May meeting, so everyone needs to think about how they want to proceed. Ms. Lehr thinks at least one meeting should be moved further from when recertification is due. The May meeting was tentatively set for either Tuesday or Wednesday, May 11th or 12th, 2020.

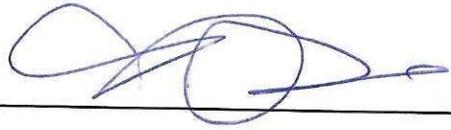
9. CRS 2019 PROGRESS REPORT

Not much is going to change from May. Everyone is still working toward getting progress reports out.

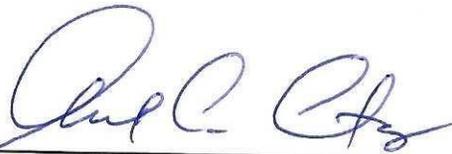
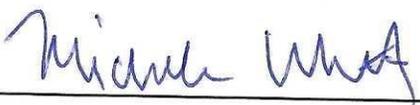
ADJOURNMENT

Mr. Shea made a motion to adjourn the meeting. Ms. Bentancourt seconded the motion. There was no opposition. The PPI meeting was adjourned at 2:00 p.m.

Committee Members ONLY

| Name | Email | Community | Signature |
|-----------------------|---|------------------|---|
| Alicia Betancourt | Betancourt-Alicia@monroecounty-fl.gov; abb@ufl.edu | Islamorada |  |
| Alina Davis | Alina@yourflkeysagent.com | Islamorada | <i>Alina Davis</i> |
| Brian Schmitt | brian@cbschmitt.com | Marathon | |
| Brian Shea | sheab@ci.marathon.fl.us ✓ | Marathon |  |
| Evelyn Fraley | evelyn.fraley@islamorada.fl.us | Islamorada | <i>Evelyn Fraley</i> |
| Gerard P. Roussin Jr. | building2@keycolonybeach.net building@keycolonybeach.net | Key Colony Beach |  |

Committee Members ONLY

| Name | Email | Community | Signature |
|-------------------|---|------------------|---|
| Jay W. Hall | jay.hall@bbandt.com | Key West | |
| Karen Raspe | karenraspe@bellsouth.net | Key Colony Beach | |
| Kristen Livengood | Livengood-Kristen@monroecounty-fl.gov | MOCO | |
| Mel Montagne | mel.montagne@ioausa.COM | MOCO |  |
| Michele White | Michele.white@ capitalbank-us.com firsthorizon.com | MOCO |  |
| Mike Maurer | maurermikej@gmail.com | MOCO | |

Committee Members ONLY

| Name | Email | Community | Signature |
|-------------------------|---------------------------------|------------------|--|
| Rebecca Horan | rebecca@keysanchorins.com | Key West | |
| Scott Fraser | sfraser@cityofkeywest-fl.gov | Key West |  |
| Theresa Faber | TFaber@my100bank.com | Marathon |  |
| Erica Garrick-Rodriguez | EGarrickRodriguez@my100bank.com | BPK and Marathon |  |
| Mary Beth Harris | MHarris@my100bank.com | Upper Keys | |

