

Monroe County Multi-jurisdictional Program for Public Information 2020 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 2018. The updated is in Appendix A of the PPI and includes changes to the PPI committee membership.

The committee held a virtual meeting in December 2020 for the annual review of the Monroe County Multi-jurisdictional Program for Public Information. Only one meeting was held in 2020. Due to the Covid-19 pandemic, the May 2020 meeting canceled. The committee discussed a request from the City of Layton to join the PPI Committee. The Committee voted unanimously to revise the PPI to include the City of Layton via Appendix B. The revised PPI will be presented at the May 2021 meeting. The meeting minutes that include the virtual meeting attendees is 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

Member	Affiliation	Jurisdiction
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
Erica Garrick-Rodriguez	Centennial Bank	Marathon

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	Weeklong 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 2020, each community reported the statistical trends to track the progress toward the desired outcomes of the messages. It is noted that the trends are changing slightly as we move through Irma recovery and begin to look at Preliminary FIRMs. There has also been shift in repetitive loss data management from ISO to FEMA headquarters. The shift may be having an impact on repetitive loss mitigation counts. The reported trends are indicated in the following charts.

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	No Change	
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)	No Change	
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

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 May of 2021. It is important to note that impacts of the Covid-19 pandemic are far reaching and impacted and redirected funds for much 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

Projects	Assignment	Delivery	Stakeholder
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 2020. No response projects were distributed because there were no storm events in 2020 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.
- ❖ All of the jurisdictions in Monroe County are still recovering from Hurricane Irma.
- ❖ Continued grant opportunities may still be impacting insurance as insurance is required for many of the grants currently funding.
- ❖ In general, the percentage of building covered by NFIP policies continues to increase slightly or remain steady in all categories evaluated.
- ❖ Increasing awareness and outreach related to the release of county-wide preliminary FIRMS. The thought is that the awareness and publicity associated with the preliminary FIRMS will continue to impact insurance coverage trends.

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 2020	Number 2016	Number 2018	Number 2019	Number 2020	Covered 2016	Covered 2018	Covered 2019	Covered 2020	Amount 2016	Amount 2018	Amount 2019	Amount 2020	Average 2016	Average 2018	Average 2019	Average 2020
Single Family	1,738	1,904	2,052	2,099	3,777	3,721	3,948	4,008	46%	51%	52%	52%	\$480,640,500	\$518,238,700	\$563,894,500	\$584,228,000	\$276,548	\$272,184	\$274,802	\$278,336
Multi-Family	1,133	1,177	1,178	1,231	209	127	116	116	542%	927%	1016%	1061%	\$231,996,600	\$242,257,700	\$254,164,000	\$263,266,500	\$204,763	\$205,826	\$215,759	\$213,864
Non - Residential	230	287	277	330	602	351	762	767	38%	82%	36%	43%	\$88,514,300	\$115,156,300	\$117,959,100	\$142,025,100	\$384,845	\$401,241	\$425,845	\$430,379
Total	3,101	3,368	3,507	3,660	4,588	4,199	4,826	4,891	68%	80%	75%	75%	\$801,151,400	\$875,652,700	\$936,017,600	\$989,519,600	\$258,353	\$259,992	\$266,900	\$270,361
Total Residential	2,871	3,081	3,230	3,330	3,986	3,848	4,064	4,124	72%	80%	79%	81%	\$712,637,100	\$760,496,400	\$818,058,500	\$847,494,500	\$248,219	\$246,834	\$253,269	\$254,503
City of Key West																				
Occupancy	Policies in Force				Buildings				% of Buildings				Amount of Coverage							
	Number 2016	Number 2018	Number 2019	Number 2020	Number 2016	Number 2018	Number 2019	Number 2020	Covered 2016	Covered 2018	Covered 2019	Covered 2020	Amount 2016	Amount 2018	Amount 2019	Amount 2020	Average 2016	Average 2018	Average 2019	Average 2020
Single Family	3,807	3,837	3,916	4,046	7,746	7,846	7,835	7,840	49%	49%	50%	52%	\$984,591,900	\$1,004,037,500	\$1,044,702,800	\$1,098,052,600	\$258,627	\$261,673	\$266,778	\$271,392
Multi-Family	3,005	3,160	3,279	3,166	881	875	881	884	341%	361%	372%	358%	\$601,307,700	\$642,414,000	\$686,312,700	\$660,811,600	\$200,102	\$203,296	\$209,305	\$208,721
Non - Residential	750	767	718	704	1081	1618	1623	1618	69%	47%	44%	44%	\$340,988,200	\$344,763,900	\$332,246,700	\$330,909,500	\$454,651	\$449,497	\$462,739	\$470,042
Total	7,562	7,764	7,913	7,916	9,708	10,339	10,339	10,342	78%	75%	77%	77%	\$1,926,887,800	\$1,991,215,400	\$2,063,262,200	\$2,089,773,700	\$254,812	\$256,468	\$260,743	\$263,994
Total Residential	6,812	6,997	7,195	7,212	8,627	8,721	8,716	8,724	79%	80%	83%	83%	\$1,585,899,600	\$1,646,451,500	\$1,731,015,500	\$1,758,864,200	\$232,810	\$235,308	\$240,586	\$243,880
City of Marathon																				
Occupancy	Policies in Force				Buildings				% of Buildings				Amount of Coverage							
	Number 2016	Number 2018	Number 2019	Number 2020	Number 2016	Number 2018	Number 2019	Number 2020	Covered 2016	Covered 2018	Covered 2019	Covered 2020	Amount 2016	Amount 2018	Amount 2019	Amount 2020	Average 2016	Average 2018	Average 2019	Average 2020
Single Family	1,753	2,150	2,260	2,332	3,470	3,391	3,501	3,575	51%	63%	65%	65%	\$425,260,000	\$481,379,100	\$517,167,000	\$550,240,300	\$242,590	\$223,897	\$228,835	\$235,952
Multi-Family	923	1,097	1,191	1,235	404	284	556	558	228%	386%	214%	221%	\$149,051,700	\$179,055,000	\$238,945,900	\$256,005,000	\$161,486	\$163,222	\$200,626	\$207,291
Non - Residential	324	370	390	382	899	427	906	900	36%	87%	43%	42%	\$106,279,300	\$118,575,000	\$146,430,000	\$145,614,500	\$328,023	\$320,473	\$375,462	\$381,190
Total	3,000	3,617	3,841	3,949	4,773	4,102	4,963	5,033	63%	88%	77%	78%	\$680,591,000	\$779,009,100	\$902,542,900	\$951,859,800	\$226,864	\$215,374	\$234,976	\$241,038
Total Residential	2,676	3,247	3,451	3,567	3,874	3,675	4,057	4,133	69%	88%	85%	86%	\$574,311,700	\$660,434,100	\$756,112,900	\$806,245,300	\$214,616	\$203,398	\$219,100	\$226,029
Monroe County																				
Occupancy	Policies in Force				Buildings				% of Buildings				Amount of Coverage							
	Number 2016	Number 2018	Number 2019	Number 2020	Number 2016	Number 2018	Number 2019	Number 2020	Covered 2016	Covered 2018	Covered 2019	Covered 2020	Amount 2016	Amount 2018	Amount 2019	Amount 2020	Average 2016	Average 2018	Average 2019	Average 2020
Single Family	10,324	10,413	10,050	10,274	19,473	19,082	21,765	21,146	53%	55%	46%	49%	\$2,458,324,900	\$2,435,563,700	\$2,401,805,700	\$2,501,560,400	\$238,117	\$233,896	\$238,986	\$243,485
Multi-Family	3,933	3,552	3,352	3,334	778	482	671	560	506%	737%	500%	595%	\$820,482,000	\$771,460,900	\$734,744,400	\$738,068,400	\$208,615	\$217,191	\$219,196	\$221,376
Non - Residential	1,039	903	843	835	1,624	1,052	2,169	2,721	64%	86%	39%	31%	\$363,524,000	\$323,836,700	\$318,567,400	\$321,885,500	\$349,879	\$358,623	\$377,897	\$385,492
Total	15,296	14,868	14,245	14,443	21,875	20,616	24,605	24,427	70%	72%	58%	59%	\$3,642,330,900	\$3,530,861,300	\$3,455,117,500	\$3,561,514,300	\$238,123	\$237,481	\$242,549	\$246,591
Total Residential	14,257	13,965	13,402	13,608	20,251	19,564	22,436	21,706	70%	71%	60%	63%	\$3,278,806,900	\$3,207,024,600	\$3,136,550,100	\$3,239,628,800	\$229,979	\$229,647	\$234,036	\$238,068

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 2020	Number 2016	Number 2018	Number 2019	Number 2020	Covered 2016	Covered 2018	Covered 2019	Covered 2020	Dollar 2016	Dollar 2018	Dollar 2019	Dollar 2020	Average 2016	Average 2018	Average 2019	Average 2020
Pre-FIRM	1,044	1,150	976	995	1,894	1,796	1,670	1,670	55%	64%	58%	60%	\$249,542,000	\$285,461,400	\$263,779,400	\$264,805,000	\$239,025	\$248,227	\$270,266	\$266,136
Post-Firm	2,057	2,190	2,495	2,655	2,694	3,109	3,156	3,221	76%	70%	79%	82%	\$551,609,400	\$589,239,300	\$670,981,800	\$724,004,600	\$268,162	\$269,059	\$268,931	\$272,695
Total	3,101	3,340	3,471	3,650	4,588	4,905	4,826	4,891	68%	68%	72%	75%	\$801,151,400	\$874,700,700	\$934,761,200	\$988,809,600	\$258,353	\$261,886	\$269,306	\$270,907
City of Key West																				
Type	Policies in Force				Buildings				% of Buildings				Amount of Coverage							
	Number 2016	Number 2018	Number 2019	Number 2020	Number 2016	Number 2018	Number 2019	Number 2020	Covered 2016	Covered 2018	Covered 2019	Covered 2020	Dollar 2016	Dollar 2018	Dollar 2019	Dollar 2020	Average 2016	Average 2018	Average 2019	Average 2020
Pre-FIRM	4,130	4,132	4,082	4,177	5,728	5,649	5,639	5,622	72%	73%	72%	74%	\$1,077,877,900	\$1,093,246,300	\$1,093,836,500	\$1,131,899,300	\$260,987	\$264,580	\$267,966	\$270,984
Post-Firm	3,432	3,621	3,815	3,735	3,980	4,690	4,700	4,720	86%	77%	81%	79%	\$849,009,900	\$897,595,100	\$968,867,300	\$957,311,400	\$247,381	\$247,886	\$253,963	\$256,308
Total	7,562	7,753	7,897	7,912	9,708	10,339	10,339	10,342	78%	75%	76%	77%	\$1,926,887,800	\$1,990,841,400	\$2,062,703,800	\$2,089,210,700	\$254,812	\$256,783	\$261,201	\$264,056
City of Marathon																				
Type	Policies in Force				Buildings				% of Buildings				Amount of Coverage							
	Number 2016	Number 2018	Number 2019	Number 2020	Number 2016	Number 2018	Number 2019	Number 2020	Covered 2016	Covered 2018	Covered 2019	Covered 2020	Dollar 2016	Dollar 2018	Dollar 2019	Dollar 2020	Average 2016	Average 2018	Average 2019	Average 2020
Pre-FIRM	1,459	1,765	1,640	1,745	2,364	2,193	2,196	2,180	62%	80%	75%	80%	\$272,325,900	\$322,447,800	\$344,321,300	\$358,898,000	\$186,652	\$182,690	\$209,952	\$205,672
Post-Firm	1,541	1,706	2,011	2,138	2,409	2,551	2,767	2,853	64%	67%	73%	75%	\$408,265,424	\$451,597,300	\$551,590,600	\$588,275,800	\$264,935	\$264,711	\$274,287	\$275,152
Total	3,000	3,471	3,651	3,883	4,773	4,744	4,963	5,033	63%	73%	74%	77%	\$680,591,324	\$774,045,100	\$895,911,900	\$947,173,800	\$226,864	\$223,003	\$245,388	\$243,928
Monroe County																				
Type	Policies in Force				Buildings				% of Buildings				Amount of Coverage							
	Number 2016	Number 2018	Number 2019	Number 2020	Number 2016	Number 2018	Number 2019	Number 2020	Covered 2016	Covered 2018	Covered 2019	Covered 2020	Dollar 2016	Dollar 2018	Dollar 2019	Dollar 2020	Average 2016	Average 2018	Average 2019	Average 2020
Pre-FIRM	5,644	4,992	4,490	4,630	6,931	5,615	6,142	6,142	81%	89%	73%	75%	\$1,136,672,900	\$1,007,738,400	\$929,187,600	\$943,041,200	\$201,395	\$201,871	\$206,946	\$203,681
Post-Firm	9,652	9,637	9,472	9,726	14,944	14,759	16,240	16,240	65%	65%	58%	60%	\$2,505,658,000	\$2,514,996,900	\$2,516,018,300	\$2,612,296,100	\$259,600	\$260,973	\$265,627	\$268,589
Total	15,296	14,629	13,962	14,356	21,875	20,374	22,382	22,382	70%	72%	62%	64%	\$3,642,330,900	\$3,522,735,300	\$3,445,205,900	\$3,555,337,300	\$238,123	\$240,805	\$246,756	\$247,655

Exhibit 1

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

DECEMBER 10, 2020

MEETING MINUTES

The Program for Public Information of Monroe County conducted a virtual meeting on **Thursday, December 10, 2020**, beginning at 10:03 am.

COMMITTEE MEMBERS PRESENT

Alicia Betancourt, Village of Islamorada
Alina Davis, Village of Islamorada
Brian Shea, City of Marathon
Evelyn Fraley, Village of Islamorada
Jay Hall, City of Key West
Kristen Livengood, Monroe County PIO
Mel Montagne, Monroe County FIRM
Michele White, First Horizon Bank
Mike Maurer,
Rebecca Horan, City of Key West
Scott Fraser, City of Key West
Erica Garrick-Rodriguez, Centennial Bank Big Pine Key
Mary Beth Harris, Upper Keys

STAFF PRESENT

Lori Lehr, Consultant to Monroe County for CRS & PPI
Peter Morris, Assistant County Attorney
Rey Ortiz, Assistant Building Official
Karl Bursa, Sr. Administrator Floodplain

CALL TO ORDER

Lori Lehr called the meeting to order at 10:03 am and state that this is the 2020 Annual CRS & PPI Committee meeting and for gathering data for the progress reports. Lori shared her screen to show the meeting agenda. She reminded everyone that she has not received everyone's insurance data and that was going to slow down the process. The analysis is necessary to continue to get credit for the PPI and additional credit for doing our free 70 insurance analysis ever year.

1. INTRODUCTIONS

Lori Lehr went through roll call to see who was present. She explained that the roll call is a PPI process that requires each community have at least two participants and at least half of those participants must be non-governmental to meet the requirements of the program.

2. CHANGE OF COMMITTEE MEMBERS

Lori Lehr asked if there were any changes to the committee members. She also stated if anyone has difficulties with hearing her or unmuting, to send her an e-mail after the meeting and let her know that there will be changes or to answer any questions that they may have.

3. INSURANCE OCCUPANCY/TRENDS

Lori Lehr noted that this is the required annual meeting to meet the requirements for the Multi-Jurisdictional Program for Public Information. Every year, as part of this process, we need to evaluate our projects and we see how we are doing with our intended goals and need to assess our insurance trends. Everyone should have gotten the data that FEMA sends from the CIS system. It is accurate data that FEMA makes available to communities. This is the only data you can get unless you are in some sort of agreement, either a one-time or three-year agreement with FEMA, to provide you with additional data that no longer comes from ISO. ISO use to send us the precise data on insurance policies and repetitive loss properties annually, without asking. Now CRS communities are responsible to go to FEMA directly and get the data. The accurate data is what we can use in the PPI process, because this is a public document. All the data that FEMA provides is federally protected.

Lori uses this data and plugs it into the spreadsheet to see what the data trends are. This data is required to be looked at annually to continue to get points every year for activity 330, bonus points and activity 370. Lori shared her screen and showed the spreadsheet for the Insurance Trends. As soon as Lori gets everyone's data, she will send this spreadsheet to all. She encourages everyone to get those numbers to her as soon as possible, because recertification packets will be going out by December 15, 2020. If everyone is not recycling next year, they are going to have to send their progress report in with the recertification. If Lori does not have the numbers, then she will not be able to produce the report. The numbers may fluctuate. Irma changed a lot of those numbers. Lori goes back to the communities and ask why the numbers are a little bit skewed.

4. MESSAGES AND OUTCOMES

Lori shared a screen shot and stated that these are the desired outcome messages that come from PPI and that go into the annual projects. She stated that everyone should be looking at these messages and looking at how we measure the outcomes. The way it is looked at is if there is an increase activity in the request for public information, firm information and for activity 320. Also, for the number of flood protection requests and the number of permits that are issued for those type of mitigation projects. These numbers might still be going up, but eventually we will see it flatten out a bit as we always do. We want to help with messaging about code cases with the illegal dumping and clearing. This is up to the local jurisdictions to make sure they are tracking this information and giving the data to Lori Lehr, so that she can put it in the report. The number of repetitive loss properties that are mitigated also. Getting this data is hard and the CIS data for repetitive loss properties is not correct. It is not what we are looking for in the numbers for repetitive loss. You can only get that data from FEMA. Lori Lehr wanted to repeat, if someone was not on the line earlier and from a local community, you must have a sharing agreement of some sort in place with FEMA, in order to get this data. You need this data every year for your annual recertification. If you are not recertifying and you are having a big audit, then you are going to need to update that information for your audit. That information is needed every year for the PPI. The communities need to be requesting this information and go through it annually. If anyone has a problem getting this data, ISO is being very lienenant with it right now, but as of next year they will not. They have publicizing this widely in every newsletter. If you are not getting the newsletters, please sign up for it at crsresources.org.

ISO has been saying that we need to get these processes in place. Lori says that you need to take this to your legal. Some communities, legal won't approve it and some will. There is a fix for not approving it. You can ask for a one-time data draw every year, rather than signing for the three-year agreement. Lori Lehr stated that based on her experience this is a very long process. Monroe County has had this sharing agreement in place since after Irma. Then they signed a new one and it still took ten months to get the agreement in place and then to get the actual data. Please put on your calendars as a reminder, the first of the year, so you can have this by the end of the year. Lori Lehr has experience this in many other communities.

5. PROJECTS COMPLETED

Lori Lehr shared her screen and show what the completed Project List should look like. This is your "Bible". You are collecting this data and projects and you will be asked for it in your recertification. Make sure you are sending out your outreach that you are responsible for. Outreach project 1, 2 and 3 are the communities' responsibilities. The rest of them happen by other the weather services, counties and other entities. Everyone needs to be getting with Lori to make sure you have all these documents for your recertification. Lori collects them every year for the County recertification. Please reach out to Lori Lehr if you need them.

The County did change the "Repetitive Loss" brochure. Kristen Livengood did a fantastic job with putting this together. There was an error with some words missing from the second paragraph on the right side. It states, "your property has flooded multiple times". It should have said "your property is in an area that has flooded multiple times". Lori received two e-mails about it and just said that it was sent out with a typo and to please disregard it. Lori can provide it to everyone in a PDF format so that it can be passed out within everyone's community.

Kristen also updated “The Facts On Flooding” brochure. The vendor sent out an unapproved copy prior, but we now have an updated copy. There was a change in Mayors. These brochures, as they stand, do cover all the messages that we agreed to cover. If anyone wants to reproduce them, do keep in mind, that you do need to have the stakeholders included on the brochures. You get bonus points for doing so. If anyone has any questions on this, please let Lori Lehr know. Lori also has these brochures that are marked up, as FEMA wants to see them, if you are needing those for verification visits.

Lori shared her screen and showed what her submission looks like every year for her recertification process and for big audits or verification visits. Every community would want to be submitting for their documentation to ISO every year.

Lori asked if there are any changes or discussions to the outreach projects going forward to April 2021. Scott Fraser said it would be more helpful if they could be received in an editable format. Something other than PDF, so that it could be modified for local jurisdictions. Lori said she could provide that in word and will send out to everyone. Lori then asked Scott if he was wanting the progress report or the adopted PPI. Scott stated that he was talking about the brochures. Lori asked Kristen how those were produced. Kristen said that she did them in Canva. Kristen said that she would send them out to everyone and if there were any little changes, she would be happy to make those changes and resend. Lori said to keep in mind that you need to put in the Mayor’s quote in the brochures in order to qualify for the activity 370 credit. Make sure to change the quote and to get something from an elected official. Mel Montagne asked if they wanted to include anything about upcoming flood zone changes as part of the PPI. Lori said yes and that they must do a complete update to the PPI, because it has already been five years coming into 2021. It must be updated every five years. Lori said that we should state messaging and adding the messages about the preliminary maps to the brochures and to the PPI coming up in 2021.

Everyone should have done their outreach for 2020, but 2021 Lori says that everyone should start messaging where they are in the mapping process. Even if it is a website to go to look for the latest information. Lori asked Mel to keep reminding her about this issue after the first of the year. Lori said that it would be nice to make people aware and to point them to a website. The brochures are not intended to be paragraphs and paragraphs of explaining things, they are intended to get people to act and find out what is happening to the maps.

Monroe County adopted the PPI on April 12, 2017. Lori stated that the updating process will need to be done 2021. Everyone will need to be submitting the updated PPI with their verification visit going forward, depending when their verification visits are.

Monroe County recertifications should be received by December 15, 2020, if you have not already got it and are due by the first of the year of 2021. All you would need is your progress report, but if you are going to be going through your five-year update, in 2021, you need to coordinate with Lori Lehr, so that you can submit the five-year update with your 2021 verification. Everyone should be contacted by ISO or the State, if you are having a verification visit in 2021. Depending on everyone's class, it should be three or five years after the start of your previous verification visit. So, if you think you are in that window and you have not been contacted, you might want to reach out to your ISO Specialist, which is Craig Carpenter.

This is a public service announcement for the CRS 2021 Addendum. This has never been done before! It is going to be a "bridge" or a "Segway" into a complete update to the CRS manual, which is going to be dependent on risk rating 2.0. They are not going to update the manual until they know what's happening with the risk rating, because as you know, the CRS program is based upon the way insurance policies are rated now. Lori believes it has been pushed back until October 2021. No information is being released, so it is impossible to make any changes. Lori

also noted that the addendum changes should be approved and coming out in the next couple weeks. Please make sure to look for it on the CRS resources website, if you have not received in a couple of weeks, reach out to Craig Carpenter. It won't really impact a community until they do their actual big verification visit. Lori is stressing to everyone, if they think they have a visit coming up, to reach out to ISO. There might be some ordinance changes that are necessary in order to meet the requirements for participating in a class 8 or better. If we all are a class 8 or better, if you don't have specifically in your ordinance or out of your ordinance in some cases, specific things to address the addendum, then you will be retrograded to a CRS class 9. It is dropping on January 1, 2021, with **zero** grace period. One-foot freeboard is going to be required for all residential structures in numbered flood zones: This includes: manufactured homes. If you have a provision in your ordinance that allows pre-firm manufactured homes to be put back on 36-inch piers, then you must either require them to be one-foot of freeboard or retrograde to a CRS class 9. If you have no manufactured homes in your community and you wouldn't allow them, because they would not be pre-firm, they are going to accept that. Mechanical equipment, Lori stated that the Building Code was going to fix this. They allow BFE, but for CRS purposes, it must be at the one-foot freeboard and floodproofing mechanical equipment is not allowed for residential. This is going to be a requirement, so please start looking at your ordinances. Rebecca Quinn is staying on to help with this process. There are about 82 communities, Florida wide, that are going to be affected by this in 2021. If you think that your community might be affected, you might want to reach out to Conn Cole, with the State or Rebecca Quinn.

Lori mentioned for everyone to check out the webinars for "substantial damage evaluation plans" for credit opportunities. Lori opened for comments or questions. There were none.

6. LAYTON JOINING PPI COMMITTEE

Lori Lehr stated that Layton has come forward and asked to join the PPI Committee. Layton would like for us to take a vote. Layton will be supplying all the data that is required to Lori Lehr. Monroe County still has Lori retained to do this work. Everyone will need to unmute in order to take the vote. Lori asked if there were any discussions before taking the vote. Kristen Livengood made the first motion to add Layton to the PPI Committee. Brian Shea made the second motion. Lori asked if there were any opposed for Layton to join. Peter Morris joined in the conversation and wanted to make sure to comply with the Sunshine Laws and wants to ask if there are any comments from the public. Lori then asked if there were any such. There were none and no one opposed. Layton has officially joined the PPI Committee with 100% participation.

Before adjourning, Lori asked if there were any discussions about what the community needs to be doing going forward to 2021, what your responsibilities are for your outreach projects, anything you may need from her or the committee, any discussion on the documents. Scott Fraser asked if they needed to go back to their governing bodies for adoptions. Lori stated that was correct. She commented on what she thought that might change within a five-year period would be the outreach projects and some messaging. She wants to go back and see what messages apply now and see what sort of outcomes would be expected from those messages and how are they going to be measured and then it would have to be readopted. Mel asked when the risk rating 2.0 goes online, will there be any impact on the CRS credits. Lori said yes and that they will have to be rewriting the program. That is why they are waiting for risk rating 2.0 to come out officially and wait for it to go through all the iterations. Then they will rewrite a new manual. A new manual is due in 2021. Mel also asked if the credits by the tiers will stay the same. Lori said yes, but how they look at elevation certificates, building compliance, how that relates to the CRS program, those are big components of the CRS program. Those will need to be addressed, because elevation certificates right now for proper rating are the cornerstone of the program. You must get a

90% compacity rate. That whole process is changing in 2021, whether you are recycling or not. Risk rating is not going to be based on the elevation certificates anymore. Mel's last question was, being we may get a look at the actual legislation of the NFIP in 2021, will there be any changes to the CRS? Lori state not that she was aware of. The CRS program is marching forward with no anticipation of changes, at least until 2023. Lori asked if there were any other discussion. Scott spoke up and mentioned that during a recent webinar when the q and a with FEMA, they learned that FEMA is being rather disingenuous when they say that elevation certificates won't be required for rating purposes because the round about answer is how does one get credit for any elevation and the answer was, well your going to need an elevation certificate. So, for them to come out and say we are not going to need an elevation of certificate, it's just spins. Lori said that is something that FEMA is going to have to work out with how it interacts with the CRS program, because the CRS program has always said that it's the elevation of certificate to be accurate for rating. Lori asked if Mel has any in-site of this matter. According to a webinar, that Lori attended, the word was that 2.0 is closer to the shirt and we don't know anything about it. Mel said that was exactly what he has heard too. Things that we have heard in the past related to the renewal of legislation for the NFIP, he knows that there are some legislators that are very keen on not providing insurance on any SRL properties within the program. Mel mention that there is an Army Corp of Engineer study that has thousands of properties from Monroe County, that need to be elevated or should be elevated, but they have not released the individual properties. Lori said that she had heard that too. She said that they also made those determinations by some general elevation data. Mel asked if Scott or maybe some of the realtors could shed any light on this. The realtors now must have a new disclosure on their overall contract related to that. Mel asked if it will be a communication piece for us in the PPI. Scott spoke and said that they identify within the cities first 45 RL properties, that would need to be elevated and would the city commit intimate domain to acquire them and hence demolish them and make them open space. Which was not going to happen in the City of Key West. Monroe County was in the same mind set. We are not taking people's homes. It then increased to 95 properties and they would not tell us which ones they were. Nor would they tell us the market rate they would be willing to pay for these properties, just said that it would be fair.

When we questioned how they derived what the fair market value was, the number of those properties plummeted to 30 something. So, it seems they went back and recalculated. Both the City of Key West and Monroe County have refused to sign onto that program with the intimate domain clause, so we are waiting for a waiver. It is understood that if we can obtain a waiver, it lowers our eligibility for funding amongst the other communities that don't have waivers.

Lori asked Scott if he was having a verification visit. Scott stated that he just got a modification on October 1, 2020. Lori suggested that he reach out to Craig. Scott said that he did a modification and a recert in the same year. Lori said that he will probably get another recert in December. It will be up to the specialist to see if a recertification is needed. Lori stated to everyone, if they have closed their recycled in the last year, make sure to reach out to your specialist. Lori stated that going forward in 2021, that ISO is going to make a decision about the recertifications, but they are going to ask for elevation certificates every year, whether you are in the middle of a cycle visit, whether you are recertifying or not, you will have to give elevation certificates every year. You will not be asked for them again at time of your verification visit. Lori told everyone to ask Craig. Brian has been contacted and was told that his visits is coming up and that there are new requirements for 2021 addendum and that his ordinance doesn't meet the requirements, so he will need to make some changes.

Lori asked one more time, to see if there were any more questions before adjourning the meeting. Mike Maurer asked Lori for the meaning of "one-foot freeboard". Lori said that the Florida Building Code currently requires that residential structures be elevated to one foot above the base flood elevation on the current firms. Lori understands that the Building Code is silent on manufactured homes. So, the communities and their local manufactured homes wanted to know how this was going to be handled in the floodplains. In compliance with the NFIP program, they can be placed in a pre-firm park. Meaning, if they were built before 1975, those units could be put back at 36 inches, instead of based flood elevations.

Now the CRS has said no that now you have to regulate manufactured homes that are permanently placed at the same requirement as any other residential structure. They must meet the based flood elevation, plus one foot of freeboard, in order to participate at class 8 or better in the program. That is a measure of protection that even the State recognizes is necessary, to make sure we are providing at least some additional level of protection to structures, that are in the flood zones. The Building Code has not included the mechanical equipment. It can be at base flood elevation, but the Building Code is going to clarify that in the next iteration of the Building Code. The Building Code sometimes lags our CRS visits, so we are going to have to do something with our ordinances, to make sure it includes the mechanical equipment.

Lori asked again, if there were any more questions. She also stated if there were anything that needs changes to be made or report out on, please send to her. She will be sending out the updates for approval, so make your changes and get back with her, so that you can send it with your recertifications. Lori needs every single committee member to look at that document and to make comments. You should be receiving it, if not by the Christmas break or afterwards. If you really need it before that, let her know.

Meeting was adjourned at 11:07 am.