

MULTI-JURISDICTION MEETING ON THE COMMUNITY RATING SYSTEM
PROGRAM FOR PUBLIC INFORMATION
November 1, 2018
Meeting Minutes

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

COMMITTEE MEMBERS

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

STAFF

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

CALL TO ORDER

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

APPROVAL OF MINUTES

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

1. INTRODUCTIONS

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

2. PC DESCRIPTIONS – PC DATA DISCUSSION AND VALIDATION

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

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

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

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

3. INSURANCE TRENDS

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

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

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

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

5. REVIEW OF INSURANCE BY PRE AND POST FIRM

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

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

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

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

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

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

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

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

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

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

7. REVIEW STATISTICAL DATA FOR TRACKING MESSAGE OUTCOMES

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

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

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

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

8. RECOMMENDATIONS FOR CHANGES TO OUTREACH & IMPLEMENTATION DISCUSSION

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

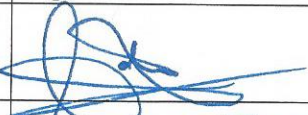
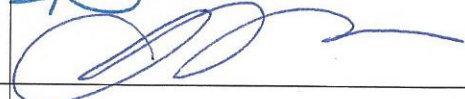

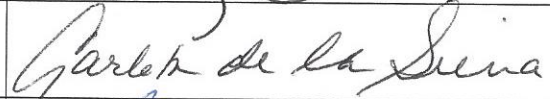




At this point, the NOAA site had been brought up and the maps on the site were discussed. Ms. Lehr believed that rainfall and storm surge both would be good information to include and stated that she would include this in the report and the Committee could go from there if it seemed reasonable.

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

ADJOURNMENT

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



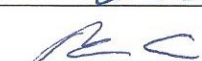

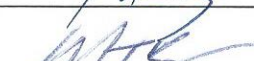
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Sign In
PPI Meeting November 1, 2018
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