

Table of Contents

Introduction.....	5.3
5.1 Funding Source Identification and Usage	5.3
5.1.1 Federal Funding	5.5
5.1.2 State Funding	5.23
5.1.3 Local Funding.....	5.32
5.2 Project Implementation.....	5.34
5.2.1 Project Management and Tracking	5.35
5.3 Exemplary Projects.....	5.48

List of Tables

Table 5.1 Mitigation Project Lifespan	5.46
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Introduction

The Florida Division of Emergency Management (DEM), in partnership with the Florida Public Affairs Center at Florida State University, assists communities and other potential applicants with finding disaster mitigation and recovery funds. DEM uses the web-based Resource Identification Strategy database to help identify funding options. Resource Identification Strategy is a comprehensive database with historical and potential funding sources for disaster preparedness, response, mitigation, recovery, and long-term redevelopment projects. Also, as various funding opportunities become available and are made known to the mitigation planning unit, they're forwarded to all applicable state and local mitigation counterparts.

The state makes full use of the Federal Emergency Management Agency (FEMA) mitigation grant program funding and encourages local communities to do the same. FEMA mitigation grants are used to leverage state, local, and other funds for maximum mitigation activity. For recent funding use, please see individual grant descriptions later in this section.

The 2013 plan attempts to streamline information about each of the available funding programs by combining the majority of program information under one heading. Specific eligibility and project prioritization information for each of the programs can now be found within each funding description, which is a different approach than the 2010 plan. For the 2013 update, all available funding sources were reviewed and updated as necessary. Enhanced and standard plan elements have been integrated throughout this section.

5.1 Funding Source Identification and Usage

Requirement §201.4(c)(3)(iv): *[The State mitigation strategy shall include an] identification of current and potential sources of Federal, State, local, or private funding to implement mitigation activities.*

Requirement §201.5(b)(3): *[The Enhanced Plan must demonstrate] that the State effectively uses existing mitigation programs to achieve its mitigation goals.*

Requirement §201.4(c)(4)(iii): *[The State mitigation strategy shall include] criteria for prioritizing communities and local jurisdictions that would receive planning and project grants under available funding programs, which should include consideration for communities with the highest risks, repetitive loss properties, and most intense development pressures.*

The state uses a variety of programs and funds to achieve its mitigation goals. This includes special appropriations from Congress and State Legislature, as well as funds from local sources. Various programs and sources of project funding are described throughout this section. Where appropriate, the sources are linked with the goals they help achieve. Additionally, when possible, each summary provides an overview of fund allocations to demonstrate Florida's effective use of available funds. Table 1 in **Appendix N: State Managed Projects** contains a list of projects that have been funded under a variety of grant programs administered by DEM's Bureau of Mitigation.

All projects funded by FEMA and managed by the state must align with the goals and objectives in the SHMP. As stated in **Section 4.1: Hazard Mitigation Goals and Objectives**, the four goals for the 2013 Enhanced State Hazard Mitigation Plan (SHMP) are as follows:

- **Goal 1:** Implement an effective comprehensive statewide hazard mitigation plan.
- **Goal 2:** Support local and regional mitigation strategies.
- **Goal 3:** Increase public and private sector awareness and support for hazard mitigation in Florida.
- **Goal 4:** Support mitigation initiatives and policies that protect the state's cultural, economic, and natural resources.

In addition to making sure that projects align with the SHMP goals, projects submitted under many of the federal grant programs must also be prioritized. Project prioritization varies by funding source and applicant. In general, limited special prioritization considerations are given to communities that have the highest risk or are under strong development pressures; however, proactive approaches are encouraged when possible.

I. Communities with the Highest Risk

Communities with the highest risk in Florida are those most-prone to repetitive flooding and wind hazards. The state addresses this elevated risk in three major ways:

- An aggressive outreach program and dedicated staff assistance for the non-disaster flood mitigation grants (see **Section 6: Severe Repetitive Loss Program Outreach Strategy** for proactive efforts specifically related to the severe repetitive loss program).
- By requiring that a certain percentage of post-disaster funding is to be spent mitigating older structures against future wind damage.
- By requiring the implementation of strict building codes on all new and rebuilt structures.

II. Communities with the Most Intense Development Pressures

The communities within the state that have the most intense development pressures are generally those communities with the highest population and largest rates of growth. Given their higher level of development, they tend to have more resources than smaller, more rural areas, and are often more capable of completing and submitting numerous planning and project grant applications. Although there is no formal process to give these areas more consideration, their ability to submit more applications generally results in a higher probability that they will obtain more funding.

5.1.1 Federal Funding

Requirement §201.5(b)(2)(iii A-D): *[The Enhanced Plan must demonstrate] that the State has the capability to effectively manage the HMGP as well as other mitigation grant programs, [and provide] a record of the following:*

- *Meeting HMGP and other mitigation grant application timeframes and submitting complete, technically feasible, and eligible project applications with appropriate supporting documentation;*
- *Preparing and submitting accurate environmental reviews and cost-benefit analyses;*
- *Submitting complete and accurate quarterly progress and financial reports on time; and*
- *Completing HMGP and other mitigation grant programs within established performance periods, including financial reconciliation.*

Requirement §201.5(b)(4)(iii): *[The Enhanced Plan must demonstrate] that the State is committed to a comprehensive state mitigation program, which might include: The State provides a portion of the non-Federal match for HMGP and/or mitigation projects.*

Mitigation opportunities are pursued on a year-round basis in Florida. While many opportunities exist to fund projects at the local level, both the state and local applicants rely heavily on the use of federal funds to implement mitigation projects. The following federal funding sources are some of the most popular programs used to help achieve the mitigation goals listed above. More information regarding federal funding sources can be found on FEMA's website at <http://www.fema.gov/hazard-mitigation-assistance>.

All mitigation measures submitted to the state for funding under FEMA's Hazard Mitigation Assistance (HMA) programs which include the Hazard Mitigation Grant Program (HMGP), Pre-Disaster Mitigation (PDM) grant program, the Flood Mitigation Assistance (FMA) program, the Severe Repetitive Loss (SRL), and the Repetitive Flood Claims (RFC) program must:

- Be consistent with the SHMP
- Solve or at the very least address a problem
- Be located in a vulnerable area as identified in Local Mitigation Strategy (LMS)
- Be technically feasible
- Be cost effective
- Comply with environmental regulations
- Identify a non-federal match (if required)

In addition, to the standard federal requirements, the State of Florida has developed additional eligibility criteria for all proposed multi-hazard mitigation measures submitted to DEM. These criteria are reflected in Rule 27P-22 (see **Appendix G: Governing Policies & Legislation**).

Known Changes to Federal Funding

In 2012, DEM was made aware of impending changes to some of FEMA's HMA programs. However, at the time of plan drafting (December 2012) there has been no formal guidance released as to how the changes will specifically impact the programs. What is known about the program changes is described below.

The Biggert-Waters Flood Insurance Reform Act of 2012, found in H.R. 4348, consolidates three of the NFIP funded mitigation programs described below into a single program. The combined "National Flood Mitigation Fund" is to be funded at \$90 million per year. While the old FMA and pilot SRL program were funded annually at up to \$40 million per year each, and the RFC program at up to \$10 million annually, the SRL program was never fully utilized in part due to its complexity. The new program simplifies and combines the three previous programs and includes the following elements:

- Encourages flood mitigation planning to be integrated into a community's multi-hazard mitigation plan
- Adds demolition/ rebuild (mitigation reconstruction) as an allowed mitigation activity under all programs
- Caps the use of mitigation grant funds for mitigation planning activities at \$50,000 (states) and \$25,000 (communities)
- Provides for denial of grant funds if not fully obligated in five years
- Restructures federal share requirement:
 - Up to 100 percent for severe repetitive loss structures (four or more claims of over \$5000 or two or more claims exceeding value of structure)
 - Up to 90 percent for repetitive loss structures (two claims over a 10 year period averaging at least 25 percent of value of structure)
 - Up to 75 percent for other approved mitigation activities.

Information on how the flood mitigation programs were administered, as of their last funded year, has been provided.

I. Hazard Mitigation Grant Program

The Hazard Mitigation Grant Program (HMGP) is authorized by Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (PL 93-288 as amended). This program, administered by DEM's HMGP Unit (See DEM's Agency Summary in **Section 4.2.1: State Agency Capabilities**), is designed to help states, local governments, private non-profit organizations, and tribes implement long-term hazard mitigation measures following a major disaster declaration. Funds may be used to protect public or private property. They may also be used to purchase property that has been subjected to, or is in danger of, repetitive damage. Projects include acquisition and relocation, multi-hazard retrofits, minor flood control projects, and construction of safe rooms.

The standard federal mitigation funding allocation for this program is 15 percent of allocated disaster relief (the sum of public assistance, individual assistance and Small Business Administration (SBA)). States with an approved Enhanced SHMP are eligible to receive an additional five percent of the disaster relief funds. Up to seven percent of HMGP money can be used for planning purposes.

In Florida, it is up to the state as to how those planning funds will be allocated. Often times the seven percent planning funds are used for state level planning initiatives. Under this program, the state requests the additional seven percent set aside, which requires approval from FEMA. Other set-asides can include a five percent initiative for special state initiatives and potentially another five percent for tornado mitigation projects.

The state's five percent initiative funds are used to implement special mitigation priorities set by the Governor and the Governor's Authorized Representative (GAR). These statewide projects include those mitigation activities that are proposed by state and regional agencies. This includes activities proposed by DEM that are regional or statewide in scope. If there are no priorities set for these initiative funds, the five percent can be applied to local initiatives.

Key objectives of the HMGP are to:

- Prevent future losses of lives and damage to property due to disasters
- Implement state or local hazard mitigation plans
- Enable mitigation measures to be implemented during immediate recovery from a disaster
- Provide funding for mitigation measures that benefit the disaster area

While the HMGP is a federally funded program, it is administered by the HMGP Unit in accordance with federal and state regulations. In this capacity, the key responsibilities of the state are to:

- Solicit and review HMGP proposals from applicants
- Prepare and submit proposals to FEMA in accordance with the HMGP Administrative Plan
- Manage HMGP and funds allocated under the program

The state is the grantee of the GAR funds. The GAR serves as the grant administrator for all funds provided under HMGP, as well as funds authorized under other disaster programs. In Florida, the GAR has signatory authority for all disaster assistance programs, but the State Coordinating Officer (SCO) manages HMGP through the State Hazard Mitigation Officer (SHMO).

Eligibility for Hazard Mitigation Grant Program Grants

To be eligible for mitigation funding, a project must be listed in the community's Local Mitigation Strategy (LMS) and satisfy the requirements listed below.

These criteria are also listed in the HMGP Administrative Plan (see **Appendix F: HMGP Administrative Plan**), which is used for all federal hazard mitigation programs:

- Be in conformance with the SHMP.
- Have a beneficial impact upon the declared disaster area. A project located outside the declared disaster area cannot be eligible unless it has a direct and beneficial impact to the disaster area or until all projects within the declared disaster area have been funded.
- Conform to 44 CFR, Part 9, Floodplain Management and Protection of Wetlands, and 44 CFR, Part 10, Environmental Considerations.
- Solve a problem independently or constitute a functional portion of a solution where there is assurance that the project will be completed as a whole. Projects that merely identify or analyze hazards or problems are not eligible.
- Be cost-effective and substantially reduce the risk of future damage, hardship, loss, or suffering resulting from a major disaster. The grantee must demonstrate this by documenting that the project:
 - Addresses a problem that has been repetitive, or a problem that poses a significant risk to public health and safety if left unsolved.
 - Will not cost more than the anticipated value of the reduction in direct damages and subsequent negative impacts to the area if future disasters were to occur.
 - After consideration of a range of options, has been determined the most practical, effective and environmentally sound alternative.
 - Contributes to a long-term solution to what it is intended to address.
 - Considers long-term changes to the areas and entities it protects, and has manageable future maintenance and modification requirements.

FEMA defines hazard mitigation as an action intended to reduce repetitive losses from future natural disasters. In this context, "repetitive" refers to similar types of losses caused by a recurring natural hazard. The term "losses" refers to expenditures for the repair or replacement of public and private property, and for the relief of personal loss or other hardship. Post-disaster projects that simply repair and reconstruct damaged property to pre-disaster conditions are not eligible. Rather than mitigating loss, these types of projects serve to perpetuate the cycle of damage, reconstruction, and repeated damage.

Acquisition or construction of a site in the designated Special Flood Hazard Area (SFHA) of a community not participating in NFIP is not eligible for HMGP funding. This includes communities suspended from participation. Non-participating communities may submit projects to the HMGP only if the projects are located in unmapped areas or outside of the SFHA.

Any HMGP construction project located within a SFHA must be in compliance with the minimum NFIP standards for such projects. The activities of the HMGP Unit within DEM's Bureau of Mitigation are reviewed in DEM's agency summary within **Section 4.2.1: State Agency Capabilities**. You can find projects currently funded through HMGP by referencing **Appendix N: State Managed Projects**.

The Disaster Mitigation Act of 2000 (DMA2K) requires, as a condition for receipt of federal mitigation assistance funds, local governments develop a FEMA approved local mitigation plan. The plan must contain locally prioritized projects that are technically feasible, cost effective, and environmentally sound. In Florida, the prioritized project lists serve a very important purpose. Florida is the only known state to have a legislatively approved process for distributing HMGP funds. The law serves to strengthen local planning processes while providing autonomy in how funds are distributed.

In the instances where a cost effective, eligible, and technically feasible project submitted under a specific grant program fails to receive a grant due to lack of funds, DEM will provide information on the next available qualifying funding source. For example, if an acquisition is submitted under HMGP and meets all program eligibility requirements but is not funded due to limited HMGP funds, this project will be provided to the FMA staff for consideration under the next open cycle.

Prioritization for HMGP Funds

Upon notice from FEMA of the availability of HMGP funds, the mitigation staff determines the amount of funds that have been dispersed in each of the declared counties from the Individual Assistance (IA) Program, the Public Assistance (PA) Program, and the SBA Disaster Loan Program. Each county receives a proportional HMGP allocation based on these figures.

At its discretion, DEM may use the 90-day estimate or the 6-month lock-in depending on the size of the event. This process is repeated after each successive lock-in and the allocations are adjusted accordingly. When county allocations have been determined, a Notice of Funding Availability (NOFA) is published in Florida Administrative Weekly and distributed to mitigation partners throughout the state.

Local mitigation projects are prioritized by each LMS Working Group. Prioritized lists are submitted to the state each year as a part of the Rule 27P-22 update process and again with five- year plan updates. DEM has delegated its authority to set priorities and select projects to the LMS Working Groups in order to validate the local mitigation planning process embodied in the LMS. Under the rule, only prioritized projects from the LMS are eligible for HMGP project funding. LMS Working Groups are encouraged to gather estimates of costs and conduct a simple benefit-cost review as part of the priority setting process, not only to help meet federal planning requirements but also because it is critical to early implementation of projects in a disaster's aftermath.

A letter from the LMS Chairperson must accompany each application submitted endorsing the project and assigning a funding priority. To meet the requirements of DMA2K, the letter must indicate the LMS goal (and objective where appropriate) addressed by the project. The state mitigation staff verifies that the community is listed as an approved participant in the LMS.

To ensure that all of the HMGP project funds are used, DEM uses a three-tiered distribution system as described below.

<i>Tier 1</i>	HMGP funds are allocated to counties included in the relevant Presidential disaster declaration. Funds are allocated in proportion to each county's share of federal disaster funding from the PA, IA, and SBA Disaster Loan Program as of the date of receipt of the FEMA NOFA. Eligible projects are funded in order of LMS priority until allocations (through the 12-month lock-in) are exhausted or all eligible projects are funded.
<i>Tier 2</i>	Any funds remaining after all eligible projects are funded are re-allocated to declared counties with insufficient allocations to fund all submitted eligible projects. Priority for re-allocating funds begins with the declared county with the lowest initial allocation.
<i>Tier 3</i>	If funds remain, they shall be applied to fund eligible projects submitted first-come-first-served from counties that did not receive a Tier 1 allocation because they were not included for IA, PA or SBA loans.

Prioritization for Hazard Mitigation Grant Program Set-Asides

Prioritization for special set-asides under the HMGP are handled a different way. If the state chooses to use the five percent initiative funding under HMGP, the Governor and the GAR in consultation with the state legislature set priorities for the funding based upon the hazard, type of damages, and identified need resulting from a hazard event. If the Governor and legislature do not set statewide priorities for funds, projects will be deferred to a Project Review Committee of subject matter experts. In all cases, the projects recommended for funding must be in compliance with all other applicable federal requirements.

In Florida, prioritization for statewide and regional agency projects typically falls under the responsibility of the State Hazard Mitigation Plan Advisory Team (SHMPAT) and the SHMO. The SHMO also coordinates with many other entities on these decisions. All projects are endorsed by the SHMO as being consistent with the SHMP.

Prioritization for Hazard Mitigation Grant Program Planning (Seven Percent) Funds

When these funds are available, the review of projects submitted for funding will consist of a Project Review Team comprised of subject matter experts. A standardized process has been developed to rank planning grants for when the amount of available funding is not enough to cover all projects submitted, or when similar projects are received from different jurisdictions or agencies.

The scoring system below, as established by DEM, determines how HMGP planning projects will be prioritized for funding.

The clarity of the defined mitigation need and the degree to which the projected outcome of the planning project addresses the need	<i>75 points</i>
The consistency of the planning project with risk analysis and the goals and objectives of the relevant LMS, other local plans, and the SHMP	<i>75 points</i>
The degree to which the planning project integrates with other local plans	<i>100 points</i>
The suitability of the proposed planning process to address the need including proposed actions to involve the public and, where appropriate, participants from surrounding neighborhoods as well as appropriate state and local agency or other personnel	<i>100 points</i>
Creativity of approach to meeting the required match	<i>50 points</i>
The capability of the applicant to complete the project based on experience, resources and demonstrated ability	<i>25 points</i>
Total Scoring	<i>425 points</i>

Tiebreaker: The degree to which the planning project builds on earlier planning projects.

Allocations of Hazard Mitigation Grant Program

Florida Administrative Code 27P-22 defines how the HMGP Unit will allocate the funds. As previously mentioned, the HMGP Unit maintains an Administrative Plan, approved by FEMA after each disaster, which further explains how the program funds will be distributed. Projects submitted to the state for potential funding have all been prioritized at the local level.

As of November 2012, Florida had completed more than 2,700 projects under HMGP worth over \$700 million. Florida has disbursed \$477.3 million in HMGP funds since 2004. As of June 2012, we are managing \$508 million in HMGP projects. Since September 2008, the state has received \$4,758,680 in additional mitigation funding due to our enhanced status. Florida is one of the nation's most active mitigation states. Examples of projects that have been funded or are in the process of being funded through HMGP since 1992 can be found in [Appendix N: State Managed Projects](#).

Goals	Goal 2, Goal 4
Lead Agency	Department of Homeland Security, Federal Emergency Management Agency
Annual Funding	The HMGP funds are post-disaster funds that are provided as a result of a major disaster declaration
Contact	Department of Homeland Security, Federal Emergency Management Agency Region IV Atlanta, Georgia

“406 Mitigation”

HMGP is similar to the PA Program authorized by Section 406 of the Stafford Act. PA funds allow an eligible applicant to incorporate mitigation measures into the repair of an existing damaged structure and infrastructure if the measures are cost-effective or required by code. HMGP can fund mitigation measures to protect public or private property in compliance with the program's guidelines. It is appropriate to fund mitigation measures for public property damage in a disaster under Section 406 before applying for assistance under HMGP.

Goals	Goal 1, Goal 4
Lead Agency	Department of Homeland Security, Federal Emergency Management Agency
Annual Funding	Funds are post-disaster public assistance funds that are provided as a result of a major disaster declaration
Contact	Department of Homeland Security, Federal Emergency Management Agency Region IV Atlanta, Georgia

II. Flood Mitigation Assistance Program

Prior to FEMA's implementation of Biggert-Waters Flood Insurance Reform Act of 2012, the Flood Mitigation Assistance Program (FMA) was authorized by Sections 1366 and 1367 (42 U.S.C.) of the National Flood Insurance Reform Act of 1994. The established partnership was designed to help states, local, and tribal governments reduce or eliminate long-term risks of flood damage to repetitively flooded structures insured under NFIP. The goals of the FMA were to:

- Fund cost-effective and technically feasible measures that reduce or eliminate long-term risk of flood damage to structures insured through NFIP
- Encourage long-term, comprehensive mitigation planning against repetitive flooding
- Reduce repetitively or substantially damaged structures and associated claims on the National Flood Insurance Fund (NFIF) by giving priority to Severe Repetitive Loss (SRL) structures
- Complement other federal and state mitigation programs with similar goals

As of FY 2011, there were two types of grants available through FMA: Planning and Residential Mitigation Projects. Projects included the following eligible activities:

- Acquisition and demolition
- Acquisition and relocation
- Standard elevation
- Mitigation reconstruction
- Dry flood-proofing of historic residential structures
- Minor flood control projects

Although FMA was federally funded, the program was administered through a partnership arrangement with DEM. In this capacity, the key responsibilities of the state were to:

- Solicit and review FMA proposals from applicants
- Prepare and submit fundable proposals to FEMA
- Manage FMA
- Fully utilize the funds available under the program

Eligibility for Flood Mitigation Assistance Grants

As of the last federally funded cycle, state mitigation staff evaluated the project to be sure that the applicant and project were eligible according to 44 CFR 78.4 and 78.11. Projects had to conform to regulations found in 44 CFR 78.11. Projects were to be:

- Cost-effective and technically feasible
- In conformance with applicable environmental laws and regulations
- Included in, and in conformance with, the Floodplain Management Plan
- Physically located in a participating NFIP community not on probation, or the project must benefit such a community directly by reducing future flood damage
- NFIP insured at the time of project application and maintained at least through completion of the mitigation activity or, for acquisition projects, until the transfer of ownership

State and local governments, tribes, and certain non-profit agencies were eligible to apply.

Prioritization for Flood Mitigation Assistance

All requests for flood loss reduction planning related activities were referred to the NFIP and FMA programs section for FMA planning grant consideration. If funds were not available or the proposed planning project was not eligible for funding under FMA, the planning project was to be considered by the mitigation planning section.

The State of Florida supports and encourages multi-hazard planning and each LMS must include a flood component. Specialized flood planning was available through FMA and the Community Rating System (CRS) to augment multi-hazard plans. As the FMA applicant, DEM had the authority to rank or prioritize planning grants. DEM was able to decide whether or not to submit sub-applications to FEMA for FMA planning related activities. If DEM elected not to recommend projects for planning related activities, a formal request was to be made to join the state's allocation for projects.

DEM uses its administrative discretion annually to determine which communities need to upgrade the flood component of their LMS. Staff considers various circumstances to make this determination. These include the impact of flooding on the community and the desire to initiate new and improved flood hazard initiatives or implement strategies to improve their usage of FMA project funds.

To be eligible for FMA planning grant funds, a community had to be an NFIP compliant participant- not on probation or suspended. Due to the small quantity of planning projects received through the FMA program, DEM does not prioritize planning projects submitted to FEMA.

There was never a case in which the number of planning projects exceeded the FMA planning allocation, but in the event there was, the following method would have been used to review and rank local government applications:

- Priority #1: Local governments that have experienced a significant flood event and did not receive a presidential disaster declaration.
- Priority #2: Local governments that have severe repetitive loss structures, but have never submitted or infrequently submitted applications to FMA, RFC, or SRL for flood mitigation projects.
- Priority #3: Local governments that have a high number of FEMA repetitive loss structures.
- Priority #4: Local governments that have targeted repetitive loss structures.
- Priority #5: Those who participate in CRS with ten or more FEMA repetitive loss properties.

Should multiple applicants rank equally, the highest number of severe repetitive loss structures will have priority. DEM elected not to provide FEMA with sub-applications that exceed its annual allocation of FMA planning funds.

Allocations of Flood Mitigation Assistance

The State of Florida aggressively implemented and administered the FMA program. The State Assistance Office for the NFIP and FMA Programs, the agency responsible for managing the FMA, has managed funding acquisition, elevation, and flood retrofitting of repetitively flooded structures since 1997.

Evidence of the state's proactive mitigation effort is seen in the fact that it would often request a waiver to increase the five-year, \$20 million limit. As last known, the program works with local and federal partners to mitigate both residential and non-residential properties.

Florida received \$25,917,109 in federal funds for FMA projects between fiscal years (FY) 2009 and 2012. Yearly awards include:

- FY 2009- \$2,067,311
- FY 2010- \$9,202,579
- FY 2012- \$9,989,579

Goals	Goal 1, Goal 2, Goal 4
Lead Agency	Department of Homeland Security, Federal Emergency Management Agency
Annual Funding	The FMA funds are pre-disaster funds that are provided on an annual basis
Contact	Department of Homeland Security, Federal Emergency Management Agency Region IV Atlanta, Georgia

III. Severe Repetitive Loss Program

The Severe Repetitive Loss (SRL) grant program was authorized by the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004, which amended the National Flood Insurance Act of 1968 to provide funding to reduce or eliminate the long-term risk of flood damage to SRL structures insured under the NFIP.

Prior to FEMA's implementation of Biggert-Waters Flood Insurance Reform Act of 2012, the State of Florida implemented the SRL program in the method described below. SRL properties are residential properties that meet the following criteria:

- That have at least four NFIP claim payments over \$5,000 each, when at least two such claims have occurred within any ten-year period, and the cumulative amount of such claims payments exceeds \$20,000; or
- For which at least two separate claims payments have been made with the cumulative amount of the building portion of such claims exceeding the value of the property, when two such claims have occurred within any ten-year period.

Residential projects include:

- Acquisition and demolition or relocation
- Elevation and retrofit
- Mitigation reconstruction
- Dry flood-proofing of historical structures
- Minor physical flood control projects

The federal/non-federal cost share under this program was 75/25 percent with up to 90 percent federal cost-share funding for projects approved in states, territories, and federally-recognized Indian tribes with FEMA-approved enhanced mitigation plans or Indian tribal plans that include a strategy for mitigating existing and future SRL properties. Florida is an enhanced plan state and received 90 percent federal cost-share on submitted projects.

Formerly, under the SRL program, the state reached out to local government and property owners through its SRL Outreach Program, notifying them of the program and pertinent upcoming workshops. Property owners as well as local government staff became aware of the incentives to mitigate severe repetitive loss properties listed in the Federal Insurance Administration's list.

At that point, SRL mitigation projects became a coordinated effort between the property owner and the local government. Once an SRL project was submitted to the state by the local community, state mitigation staff evaluated the project to be sure that the applicant and project were eligible.

Eligibility for Severe Repetitive Loss Program Grants

State mitigation staff evaluated projects to be sure that both the applicant and project were eligible according to 44 CFR 79.6 (a-c.) The project had to conform to regulations found in 44 CFR 79.6 (d), including:

- Project properties had to be considered "severe repetitive loss" according to FEMA.
- Property owners had to have a flood insurance policy on the structure to be mitigated current at application and maintained through completion of the project, or for acquisition projects, until the transfer of ownership.
- Projects had to conform with approved mitigation plans applicable to the project site.
- Projects had to conform to all applicable environmental criteria and be technically feasible.
- Projects had to be cost-effective and reduce the risk of future flood damage.
- Benefits could not duplicate those available through another primary source or program.

Prioritization for Severe Repetitive Loss Program

DEM recommended technically feasible and cost effective sub-applications to FEMA and provided pass-thru funding for approved project grants to eligible sub-applicants. DEM was also responsible for ensuring projects funded by SRL were completed and that all performance and financial reporting requirements were met. Due to the large allocation of funding for this program, no one project received priority over another when being submitted to FEMA for funding.

If a competitive number of proposals were submitted and eligibility criterion was met, the state would have rated projects according to the following points:

- The most future losses avoided (project's benefit-cost analysis ratio)
- Projects which have historically high claims payments
- Projects which have historically high numbers of claims

The state's primary goal in awarding these grants was to mitigate losses from floods, minimizing impacts to the NFIF.

Eligible sub-applicants were required to perform and attach to the eGrants sub-application a Benefit Cost Analysis (BCA) for each project. Eligible sub-applicants could have also used FEMA's Greater Savings to the Fund Methodology in lieu of submitting a traditional BCA.

The SRL program complemented the FMA and RFC's intent to reduce or eliminate future claims to the NFIF. For more information about this program, see [Section 6: Severe Repetitive Loss Outreach Strategy](#).

Allocations of Severe Repetitive Loss Program

Total funding for the SRL program varied from year to year. The FY2011 allocation was \$1.3 million. Florida projects under contract as of June 2012 total \$14.4 million. The state works with FEMA and local governments to achieve continuing success.

Goals	Goal 2, Goal 4
Lead Agency	Department of Homeland Security, Federal Emergency Management Agency
Annual Funding	The SRL funds are provided on an annual basis
Contact	Department of Homeland Security, Federal Emergency Management Agency Region IV Atlanta, Georgia

IV. Repetitive Flood Claims Program

The Repetitive Flood Claims (RFC) grant program was authorized by the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004 (P.L. 108–264), which amended the National Flood Insurance Act (NFIA) of 1968 (42 U.S.C. 4001, et al). Previously, up to \$10 million was available annually to help states and communities reduce flood damages to insured properties that have had one or more claims to NFIP. However, impending changes due to the Biggert-Waters Flood Insurance Reform Act of 2012 will significantly change how these funds are used in the future.

Eligible project activities were minor localized flood control projects, acquisition and demolition or relocation, elevation, and dry flood-proofing of non-residential structures.

FEMA had the option of contributing up to 100 percent of the amount approved under the RFC grant award to implement approved activities if the applicant has demonstrated that the proposed activities cannot be funded under FMA due to lack of state or local capacity. This included either inability to manage the sub-grant or a lack of the 25 percent match.

Although RFC was federally funded, the program was administered through a partnership with DEM, local and Native American Tribal governments, and FEMA. DEM was responsible for developing and maintaining a SHMP, assisting local and Indian tribal governments in developing and maintaining Flood Mitigation Plans, reviewing RFC sub-applications, recommending cost effective sub-applications to FEMA, and providing pass-through grant funds to awarded projects from eligible applicants. DEM was also responsible for ensuring that projects funded by RFC were completed and that all performance and financial reporting requirements were met.

Eligibility for Repetitive Flood Claims Projects

Under previous fiscal years, state mitigation staff evaluated the projects to be sure that the applicant and project were eligible according to FEMA's latest program guidance.

The project had to conform to regulations found in the guidance, to include being:

- Consistent with the applicant's LMS
- Physically located in a community that is an active participant in the NFIP
- Complete and cost-effective through a BCR of 1.0 or greater
- Environmentally sound and technically feasible
- NFIP insured at the time of project application and maintained at least through completion of the mitigation activity or, for acquisition projects, until the transfer of ownership
- Benefits must not duplicate those available through another primary source or program
- Property must have at least one flood loss

Prioritization of Repetitive Loss Program

This national program was competitive with no set allocation of funds to any state. In June 2009, eligible activities for RFC were amended to include the same mitigation project activities eligible under FMA. DEM considered all projects submitted under RFC a high priority, because structures submitted under this program had experienced flood damage on multiple occasions.

Due to the increase in applications for the RFC program during its last year, higher priority for grant assistance was directed to those individual properties that created the greatest savings to the NFIF based on FEMA- approved BCA Flood Modules.

Allocations of Repetitive Loss Program

Since its inception in 2006, this program has worked closely with FEMA and local governments to achieve mitigation success. Up to \$10 million was available annually for FEMA to provide RFC funds to assist states and communities in reducing flood damages to insured properties that have had one or more claims.

As of June 2012, \$8,161,530 of RFC funding has been awarded to the State of Florida. In 2010, four RFC mitigation projects were granted, with \$4,420,640 in federal funds, and in 2011 the RFC grant projects numbered two, for \$561,962 in funds. For FY 2012, \$1,137,503 in federal funds was granted for three projects.

Goals	Goal 2
Lead Agency	Department of Homeland Security, Federal Emergency Management Agency
Annual Funding	The RFC funds are provided on an annual basis.
Contact	Department of Homeland Security, Federal Emergency Management Agency Region IV Atlanta, Georgia

V. Pre-Disaster Mitigation Grant Program

The Pre-Disaster Mitigation Grant Program (PDM) is authorized by Section 203 of the Stafford Act, as amended by Section 102 of the Disaster Mitigation Act of 2000 (DMA2K). It exists to assist communities in reducing overall risk to the population and structures from natural disasters. Eligible applicants are state agencies, federally recognized Indian tribal governments, and local governments. Private non-profit organizations are not eligible to apply; however, they may request a local government submit an application for proposed activities on their behalf. Potential project types include:

- Acquisition
- Elevation
- Engineering studies
- Hydrologic/hydraulic studies/analyses
- Localized flood control project
- Protective measures for utilities
- Relocation
- Retrofitting
- Safe rooms
- Storm water management projects
- Vegetation management

Through PDM, Florida has provided protection to local government structures and critical facilities, as well as reduced flooding in neighborhoods. Although the PDM program is federally funded, the program is administered through a partnership arrangement with DEM. In this capacity, the key responsibilities of the state are to:

- Solicit and review proposals from applicants
- Prepare and submit proposals in accordance with PDM funding guidance
- Manage the PDM program and funds available under the program

Eligibility for Pre-Disaster Mitigation Program Grants

State mitigation staff evaluates the projects to be sure that the applicant and project are eligible according to FEMA's latest program guidance. The project must conform to regulations found in this guidance, including:

- Be in conformance with the LMS, local ordinances, planning requirements, and floodplain management plans as applicable
- Be complete and cost-effective
- Be long-term and technically feasible
- Conform to all applicable environmental, historic, or cultural preservation reviews
- Benefits must not duplicate those available through another primary source or program

Prioritization for Pre-Disaster Mitigation Program

Florida will only consider PDM applications from communities that have a FEMA-approved LMS. Typically, PDM funds are available to all eligible applicants statewide for projects that are designed to reduce future risk regardless of hazards. While not required to be prioritized by the local LMS working groups, projects submitted for funding under the PDM must be consistent with the LMS and documented as such.

Since funding for PDM is competitive nationwide and the federal guidance material may or may not limit the total number of sub-applications a state may submit, DEM provides technical assistance to all eligible applicants with a FEMA approved LMS. When these funds are available, the review of projects submitted for funding will consist of a Project Review Team composed of subject matter experts.

In those instances where federal guidance limits the number of sub-applications a state may submit, DEM will limit its submittals to eligible cost-effective sub-applications as provided in the guidance. In any case, DEM will prioritize and rank eligible cost-effective project applications by benefit/cost ratio and technical feasibility.

Projects are submitted to FEMA in order of cost-effectiveness. In situations where there is a tie in BCA, DEM will prioritize those project applications from communities that have not received any HMGP funds over a 12-month period.

This process is the state's system to rank mitigation planning grants when the amount of available funding is not enough to cover all projects submitted, or when similar projects are received from different jurisdictions or agencies.

For reviewing and ranking of mitigation related planning-project applications other than FMA, DEM has established the following scoring system:

The clarity of the defined mitigation need and the degree to which the projected outcome of the planning project addresses the need	<i>75 points</i>
The consistency of the planning project with the risk analysis and the goals and objectives of the relevant LMS, other local plans and SHMP	<i>75 points</i>
The degree to which the planning project integrates with other local plans	<i>100 points</i>
The suitability of the proposed planning process to address the need including proposed actions to involve the public and, where appropriate, participants from surrounding neighborhoods as well as appropriate state and local agency or other personnel	<i>100 points</i>
Creativity of approach to meeting the required match	<i>50 points</i>
The capability of the applicant to complete the project based on experience, resources and demonstrated ability	<i>25 points</i>
Total Scoring	<i>425 points</i>

Tiebreaker: The degree to which the planning project builds on earlier planning projects.

Allocations of Pre-Disaster Mitigation Program

In FY 2010, the state received \$2,268,750 to fund competitively selected projects and received \$6,946,577 the following FY 2011. In addition to receiving nearly \$40 million for competitive projects since 2008, the PDM program received over \$7.1 million under the Legislative PDM (LPDM) program for congressionally approved projects between the FY 2008 and 2010. LPDM refers to the program in which specific projects are identified by the legislature to appropriate PDM funding. Due to the fact that these projects are earmarked, they do not compete nationally for funding as regular PDM projects. Instead, a federal review is conducted to ensure each LPDM project is eligible, technically feasible, and environmentally sound.

The PDM program has been highly competitive on a national level, however, the continuation of the program remains in question. The LPDM program was not funded after FY 2010. The 2012 funding cycle for PDM never opened and congress is currently evaluating whether or not to continue it. As of December 2012, the future of PDM remains unknown as federal budgets tighten due to the economic downturn.

Goals	Goal 1, Goal 2, Goal 4
Lead Agency	Department of Homeland Security, Federal Emergency Management Agency
Annual Funding	The PDM funds are pre-disaster funds that are provided on an annual basis
Contact	Department of Homeland Security, Federal Emergency Management Agency Region IV Atlanta, Georgia

VI. Emergency Management Performance Grant

FEMA is responsible for leading and supporting the nation in a comprehensive, risk-based, all hazards emergency management program. The primary means of ensuring the development and maintenance of such a program is FEMA funding to states through the Emergency Management Performance Grant (EMPG). The purpose of the EMPG is to support comprehensive emergency management at the state and local levels, and to encourage the improvement of mitigation, preparedness, response, and recovery capabilities for all hazards.

DEM uses EMPG funding for programs in all four phases of emergency management: preparedness, response, recovery and mitigation. Examples of the effective use of EMPG funding for mitigation purposes includes the hiring of a consultant to conduct the statewide risk and vulnerability assessment, and partial funding of the Florida Prepares initiative.

Allocations of Emergency Management Performance Grant

Florida receives EMPG funding each year for state and county emergency management, as well as for special projects. Generally, these funds are used to implement state priorities, maintain or expand capacity in planning, exercise, and training, and to implement NIMS and NRF elements in Florida.

Between fiscal years 2010 and 2013, the State of Florida received over \$43 million in EMPG funding to county governments for:

- Emergency management programs
- Public education and outreach
- Private sector outreach
- Training and exercise activities on required capabilities
- Upgrades to state emergency management resources
- Catastrophic analysis and planning for state and local plans

Recent mitigation-related projects for the past three fiscal years under the EMPG program include:

- FY2010/2011
 - “Get A Plan” Outreach (\$250,000)
 - FloridaDisaster.org redevelopment (\$250,000)
 - Community Outreach Materials, Events, Documentation, and Development of Public Service Announcements (\$450,000)
- FY2011/2012
 - Television and Radio Airtime (\$250,000)
 - Public Information Website Maintenance and Upgrades (\$150,000)
 - Florida Severe Weather Awareness Week (\$150,000)
 - Production Services for Website and Television Outreach (\$125,000)
 - Community Outreach Materials, Events, Documentation, and Development of Public Service Announcements (\$150,000)
 - “Get A Plan” Events, TV/ Radio Spot (\$200,000)
 - Depth Analysis for state (\$175,000)
 - Training and Maintenance on the Regional Evacuation Studies (\$350,000)
- FY2012/2013
 - Television and Radio Airtime (\$250,000)
 - Public Information Website Maintenance and Upgrades (\$75,000)
 - Florida Severe Weather Awareness Week (\$100,000)
 - Production Services for Website and Television Outreach (\$125,000)
 - Community Outreach Materials, Events, Documentation, and Development of Public Service Announcements (\$125,000)
 - “Get A Plan” Events, TV/ Radio Spot (\$100,000)
 - Depth Analysis for state (\$25,000)
 - Training and Maintenance of the Regional Evacuation Studies (\$100,000)
 - Citizen Corp Program Funding for County Base Grants (\$275,000)

Goals	Goal 1, Goal 2, Goal 3
Lead Agency	Department of Homeland Security, Federal Emergency Management Agency
Annual Funding	The EMPG funds are provided on an annual basis.
Contact	Department of Homeland Security, Federal Emergency Management Agency Region IV Atlanta, Georgia

5.1.2 State Funding

The following is an overview of available state funding sources that have been used as the non-federal share for federal grant programs as well as to fund non-federally funded local projects. This list is not all-inclusive and will be updated annually as additional state funding sources are identified.

I. Florida Hurricane Catastrophe Fund

The Florida Hurricane Catastrophe Fund (FHCF) is a reinsurance program established by section 215.555, F.S (see **Appendix G: Governing Policies and Legislation**). In the aftermath of Hurricane Andrew (1992), availability and cost of residential property insurance became unstable. It was deemed necessary to create and maintain stability in the residential property insurance market through the creation of a tax exempt trust fund managed by the FHCF.

All insurers who write residential property insurance on structures and their contents are required to participate and pay a premium based on their maximum hurricane exposure. As of December 2011, Florida is home to 169 insurers with approximately \$2.12 billion in exposure.

Allocations of Florida Hurricane Catastrophe Fund

From 1997- 2011, FHCF has appropriated \$179,052,909 towards mitigation. Each year since 2003, \$10 million has been appropriated by the legislature from FHCF towards mitigation. The fund has carried forward a balance of \$22,400 since 2003. Prior to 2003, the annual appropriations varied from a high of \$30 million in 2001 to a low of \$7,177,600 in 1997.

Goals	Goal 1
Lead Agency	State Board of Administration
Annual Funding	Unaudited, unrestricted net assets as of September 30, 2009, were \$2.7 million
Funding Source	The State Board of Administration invests reimbursement premiums, collected from the participating insurers selling residential property insurance in Florida, in short-term securities.
Contact	Florida Hurricane Catastrophe Fund State Board of Administration of Florida Hermitage Center, Suite 100 1801 Hermitage Boulevard Tallahassee, FL 32308 Telephone: (850) 413-1349; Web page: http://www.sbafla.com/fhcf

II. Residential Construction Mitigation Program

The Residential Construction Mitigation Program (RCMP) is a state funded mitigation grant program established within the Bureau of Mitigation, DEM by Section 215.559 (1) F. S. DEM receives an annual appropriation of \$10 million from the investment income of the Florida Hurricane Catastrophe Fund (FHCF) authorized under the Florida General Appropriation Act and Section 215.555 (7) (c) F. S. The purpose of the \$10 million annual appropriation is to provide funding to local governments, state agencies, public and private educational institutions, and nonprofit organizations to support programs that improve hurricane preparedness, reduce potential losses, and to provide research and education on how to reduce hurricane losses.

The funds are also used for programs that will assist the public in determining the appropriateness of particular upgrades to structures, financing such upgrades, or for protecting local infrastructure from potential damage from a hurricane. Section 215.559 F.S., establishes minimum funding levels for specific program areas and creates an Advisory Council to make recommendations on developing programs within the RCMP.

The specific areas funded by the \$10 million appropriation include retrofits for existing public facilities, the Mobile Home Tie Down program administered by Tallahassee Community College, a hurricane research program conducted by Florida International University, wind mitigation retrofit projects, and public outreach programs.

The shelter retrofit program receives \$3 million of the annual \$10 million appropriation. Of the remaining \$7 million, forty percent of the funds are designated for the Mobile Home Tie Down program and 10 percent is designated for the hurricane research program. The remaining funds are used to competitively award contracts for wind mitigation retrofits projects and conduct public outreach programs to Florida homeowners and local governments.

Competitive Evaluation of Residential Construction Mitigation Program

An evaluation committee consisting of subject-matter experts is established each fiscal year that funding becomes available. The evaluation committee uses a competitive scoring system that considers the project team, references, work plan/approach, needs, and project justification. Additional points are awarded for match funds provided by the recipients. Submitted proposals are evaluated and points are awarded by each reviewer independently. Projects are prioritized in descending order and funds are awarded until all funds have been expended.

Allocations of Residential Construction Mitigation Program

Fiscal Year 2011/2012

DEM contracted with fourteen grant recipients to conduct wind mitigation retrofits. The total contract award amount for wind mitigation retrofits was \$1,672,200. At the conclusion of FY 2012, a total of \$1,432,503, or 86 percent of the remaining \$2,575,000, was expended for wind mitigation projects.

A total of seven proposals to conduct outreach programs to Florida homeowners and local governments were funded. The outreach programs include retrofit education to homeowners, local government officials, and staff through building code training, online residential retrofit materials, and training of contractors for retrofit installation procedures. The total contract award amount for outreach projects was \$740,240. At the conclusion of FY 2012, a total amount of \$687,939 was expended. Therefore, 93 percent of the total award amount was utilized for public outreach projects.

Fiscal Year 2012/2013

A total of 14 projects were awarded to local governments, state agencies, and non-profit organizations. 10 contracts were awarded for wind mitigation retrofits in the amount of \$1,404,317, and four contracts in the amount of \$372,572.00 were awarded for outreach programs.

Florida International University (FIU) continues to conduct hurricane research at their International Hurricane Research Center (IHRC) and investigation into better building materials, the effects of high wind speeds on construction, and research into other wind damage concepts.

Goals	Goal 1, Goal 2, Goal 3, Goal 4
Lead Agency	Florida Division of Emergency Management, Bureau of Mitigation administers the RCMP
Annual Funding	<p>The Residential Construction Mitigation Program (RCMP) receives \$10 million annually from the Florida Hurricane Catastrophe Trust Fund (Ch. 215.559, Florida Statutes). Of annual appropriation of \$10 million, \$3 million is directed to retrofitting existing public facilities to enable them to be used as public shelters, and \$7 million is allocated as follows:</p> <ul style="list-style-type: none"> • 40 percent, or \$2.8 million is used to mitigate future losses for mobile homes • 10 percent, or \$700,000, is directed to the Type I Center of the State University System dedicated to FIU's International Hurricane Research Center • 50 percent, or \$3.5 million is directed to programs developed by the department with advice from the Advisory Council to help prevent or reduce losses or to reduce the cost of rebuilding after a disaster.
Funding Source	The Florida Hurricane Catastrophe Fund, a re-insurance fund established to limit insurance exposure after a storm
Contact	<p>Residential Mitigation Construction Program, Bureau of Mitigation, Florida Division of Emergency Management 2555 Shumard Oak Boulevard Tallahassee, Florida 32399-2500 Telephone: (850) 488-7956 Web page: http://www.floridadisaster.org/Mitigation/RCMP/index.htm</p>

III. Florida Communities Trust Fund

Florida Communities Trust Fund (FCT) is a state land acquisition grant program housed within the Department of Environmental Protection. Funding for FCT grants comes from the Florida Forever program. When Florida Forever funding is available, FCT's Parks and Open Space program receives 21 percent of the funds and FCT's Stan Mayfield Working Waterfronts program receives 2.5 percent of the funds.

The FCT was created to help implement the goals, objectives, and policies outlined in the conservation, recreation and open space, and coastal management elements of local comprehensive plans. It also helps local governments bring their comprehensive plans into compliance as well as conserve natural resources and resolve land use conflicts. The FCT has acquired over 85,000 acres of private lands to be placed in public trust free from future development. Many of these lands are in floodplains along the state's vast rivers and coastal lands.

The FCT makes grants available to local governments and non-profit environmental organizations through a competitive application cycle to help purchase parks, greenways, and open spaces identified in local comprehensive plans. Under this program, all local governments are required to provide a minimum 25 percent match, except small local governments (counties with a population fewer than 75,000 and cities with a population fewer than 10,000) who would qualify for a 100 percent grant.

Allocations of Florida Communities Trust Fund

Recent mitigation-related funds under the FCT Fund include:

- FY 10/11
 - Total projects acquired: All 10 projects acquired during FY 10/11 contained 100-year floodplains and/or coastal high hazard areas.
 - Florida Forever funds provided by FCT: \$17,137,643 for projects that contain 100-year floodplains and/or coastal high hazard areas.
 - Local matching funds provided: \$5,220,963 for projects that contain 100-year floodplains and/or coastal high hazard areas.
 - Total acres: 2,333 acres acquired for projects that contain 100-year floodplains and/or coastal high hazard areas.
- FY 11/12
 - Total projects acquired: six out of the seven projects acquired during FY 11/12 contained 100-year floodplains and/or coastal high hazard areas.
 - Florida Forever funds provided by FCT: \$4,901,150 for projects that contain 100-year floodplains and/or coastal high hazard areas.
 - Local matching funds provided: \$3,213,012 for projects that contain 100-year floodplains and/or coastal high hazard areas.
 - Total acres: 1,712 acres acquired for projects that contain 100-year floodplains and/or coastal high hazard areas.

Goals	Goal 2, Goal 4
Lead Agency	The FCT is created within the Florida Department of Community Affairs, with the governing body consisting of the Secretary of Community Affairs and the Secretary of the Environmental Protection.
Annual Funding	Approximately \$66 million is made available to eligible applicants each year, and applicants are eligible for up to \$6.6 million or 10 percent of this amount.
Funding Source	Florida Forever bonds (the Trust receives 22 percent of the proceeds from the sale of Florida Forever bonds for an annual appropriation of \$66 million).
Contact	Florida Forever Program Department of Environmental Protection 3900 Commonwealth Blvd. MS 100 Tallahassee, FL 32399

IV. Coastal Partnership Initiative Grant Program

The Coastal Partnership Initiative (CPI) grant program promotes the protection and effective management of Florida's coastal resources at the local level. The Florida Coastal Management Program (FCMP) makes National Oceanic and Atmospheric Administration (NOAA) funds available, on a competitive basis, to eligible local governments. Project must be feasible and completed within one year. The project is governed by Rule 62S-4 of the Florida Administrative Code.

Eligibility for Coastal Partnership Initiative Grant Program

Eligible local governments are defined as Florida's 35 coastal counties and all municipalities within their boundaries that are required to include a coastal element in their local comprehensive plan. Florida's public colleges and universities, RPCs, national estuary programs, and non-profit groups may also apply if an eligible local government agrees to participate as a partner. Each year, the FCMP publishes a CPI Brochure and a NOFA in the Florida Administrative Weekly to solicit CPI applications from eligible entities. CPI grants provide support for innovative local coastal management projects in four program areas:

- **Resilient Communities:** The goal of this priority area is to help coastal communities prepare for and respond to the effects of climate change, natural hazards, and disasters. Project examples include conducting vulnerability analyses and risk assessments, developing post-disaster redevelopment plans and strategies, restoring coastal wetlands, developing energy strategies, and improving communities' resiliency to coastal hazards.
- **Coastal Resource Stewardship:** To promote stewardship and appreciation of fragile coastal resources, applicants may request funds for community-based projects that involve citizens, volunteers, and the local government. Project examples include dune and wetland restoration, exotic plant control, coastal clean-ups, and environmental awareness initiatives, events, and field trips.

- Access to Coastal Resources: Communities are encouraged to accommodate public access to coastal and marine resources while protecting fragile and overused environments. Access projects could include developing plans for land acquisition and management, developing site plans for nature trails, developing recreational surface water use policies, exotic species removal and restoration of native species, and small-scale capital improvements such as dune walkovers, boardwalks, and canoe/kayak launches.
- Working Waterfronts: Waterfront communities may wish to revitalize, renew, and promote interest in their waterfront districts. Some examples of projects include developing and implementing a vision plan for a waterfront district, developing architectural standards for waterfront areas, small construction projects such as a boardwalk, observation platform, welcome center, or information kiosk, restoring shorelines and wetlands, or implementing other measures that mitigate the effects of natural hazards.

Prioritization for Coastal Partnership Initiative Grant Program

CPI applications are reviewed by a technical evaluation committee with knowledge of coastal resource management. The highest rated projects will be considered for funding, subject to the availability of funds from NOAA. All applications are evaluated using the following criteria:

- Location
- Demonstrated need and benefit to coastal resource management
- Objectives, tasks, deliverables, and timelines that clearly relate to project
- Cost-effectiveness
- Technical feasibility

Allocations of Coastal Partnership Initiative Grant Program

Allocations for the past three fiscal years under the CPIG program are the following:

- FY2010/2011- \$360,000
- FY2011/2012- \$587,134
- FY2012/2013- \$263,490

Goals	Goal 2, Goal 4
Lead Agency	DEP administers the CPI Grants.
Annual Funding	Varies per year
Funding Source	The U.S. Department of Commerce, National Oceanic and Atmospheric Administration
Contact	Florida Coastal Management Program Grants Florida Department of Environmental Protection 3900 Commonwealth Blvd. MS 47 Tallahassee, Florida 32399-3000

V. Florida Small Cities Community Development Block Grant Program

The Florida Small Cities Community Development Block Grant Program provides federal funding for low income housing rehabilitation and community development. The program, regulated by the U. S. Department of Housing and Urban Development (HUD), assists smaller local governments to provide water and sewer infrastructure, housing rehabilitation opportunities for low income homeowners, commercial revitalization, and economic development projects.

Eligibility for Florida Small Cities Community Development Block Grant Program

The following communities are eligible to apply for funds:

- Non-entitlement cities with fewer than 50,000 residents
- Counties with fewer than 200,000 residents
- Cities that opt out of the urban entitlement program

Prioritization for Florida Small Cities Community Development Block Grant Program

To be eligible for funding, an activity must meet at least one of the following national objectives:

- Low-Moderate National Objective: at least 51 percent of the beneficiaries must be low and moderate income persons (total family income is at or below 80 percent of the area's median income).
- Slum and Blight National Objective: the area must be a slum or blighted area as defined by state or local law.
- Urgent Needs National Objective: the activity must alleviate existing conditions which pose a serious and immediate threat to those living in the area and are 18 months or less in origin. The local government must demonstrate that it is unable to finance the activity on its own and that other funding is not available.

Allocations of Florida Small Cities Community Development Block Grant Program

Since 1983, the state has received \$18-35 million each year to assist eligible local governments with housing rehabilitation, neighborhood and commercial revitalization, and economic development activities.

Goals	Goal 2
Lead Agency	Florida's Department of Economic Opportunity (DEO)
Annual Funding	Varies
Funding Source	U.S. Department of Housing & Urban Development
Contact	Web-page: http://www.floridajobs.org/community-planning-and-development/assistance-for-governments-and-organizations/florida-small-cities-community-development-block-grant-program

VI. Community Development Block Grant Disaster Recovery Initiative

Congress began allocating Community Development Block Grant (CDBG) Disaster Recovery funds to Florida following the 2004 Hurricane Season in response to unusual hurricane activity. Subsequent allocations for 2005 and 2008 storms assist with disaster relief, long-term recovery, restoration of infrastructure, and mitigation efforts in the most impacted and distressed areas.

Eligibility for Community Development Block Grant Disaster Recovery Initiative

CDBG Disaster Recovery funds are made available to states, units of local governments, and insular areas designated by the President of the United States as disaster areas. Communities must have significant unmet recovery needs and the capacity to carry out a disaster recovery. Disaster Recovery funds are most appropriate for long-term recovery needs. Grantees may use funds for recovery efforts that involve housing, economic development, infrastructure and prevention of further damage to affected areas.

Examples of eligible activities include restoration of affordable housing, rehabilitation, demolition, replacement, acquisition, new construction, transitional housing, emergency shelter facilities, and complementary housing activities.

Prioritization for Community Development Block Grant Disaster Recovery Initiative

Activities must meet at least one of three program national objectives:

- Benefit persons of low and moderate income
- Aid in the prevention or elimination of slums or blight
- Meet other urgent community development needs

Allocations of Community Development Block Grant Disaster Recovery Initiative

The following are the allocation of funds from the CDBG Disaster Recovery for the 2004, 2005, and 2008 hurricane seasons:

- 2004 Hurricane Season- \$100,915,626 in grant funds was issued following Tropical Storm Bonnie and Hurricanes Frances, Ivan, and Jeanne.
- 2005 Hurricane Season- \$82,904,000 in grant funds was released following Hurricanes Katrina and Wilma. Disaster recovery funds were distributed to 20 Florida counties.
- 2008 Hurricane Season- \$107,680,530 in grant funds was released following Tropical Storm Fay and Hurricanes Gustav and Ike. Funds were directed to areas facing the greatest need.

Goals	Goal 2, Goal 4
Lead Agency	Florida's Department of Economic Opportunity (DEO)
Annual Funding	Varies
Funding Source	U.S. Department of Housing & Urban Development
Contact	Web-page: http://www.floridajobs.org/community-planning-and-development/assistance-for-governments-and-organizations/disaster-recovery-initiative

VII. The Weatherization Assistance Program

The Weatherization Assistance Program (WAP) provides grants to community action agencies, local governments, Indian tribes, and non-profit agencies to fund energy-saving repairs to low-income homes throughout the state. The grants may be used for insulation, weather stripping, water heater wraps, and the reduction of air infiltration. The program may also fund the repair or replacement of inefficient heaters and air conditioners.

Eligibility for the Weatherization Assistance Program

The total household income may not be more than 200 percent above the national poverty level. Preference is given to elderly (60 years-plus) or physically disabled residents, families with children under 12, and households with a high energy burden (repeated high utility bills).

Prioritization for Weatherization Assistance Program

The revised WAP allocation formula is based on three factors for each state:

- Low-income population: This number represents how many low-income households live in each state and is expressed as a percentage of the total for the country.

- Climatic conditions: These data are obtained from the heating and cooling degree-days for each state and deal proportionally with the energy needed for heating and cooling.
- Residential energy expenditures by low-income households: This number is an approximation of the financial burden that energy use places on low-income households in each state.

Allocations of Weatherization Assistance Program

WAP is funded each year by the United States Department of Energy and receives supplemental funding from the United States Department of Health and Human Services. The extent of services to be provided depends on available funding.

Goals	Goal 2, Goal 4
Lead Agency	Florida's Department of Economic Opportunity (DEO)
Annual Funding	Varies
Funding Source	United States Department of Energy, United States Department of Health and Human Services
Contact	Web-page: http://www.floridajobs.org/job-seekers-community-services/community-services/weatherization-assistance-program

5.1.3 Local Funding

I. Local Mitigation Strategy

Local Mitigation Strategy (LMS) projects funded by grants usually require a local match for implementation. LMS projects span a wide range of mitigation issues including coordination/ integration of public and private sector mitigation projects, post-disaster planning, long-term redevelopment, and public education. More on LMSs can be found in **Section 4.4: Coordination of Local Mitigation Planning**.

The following provides a synopsis of data obtained from reviewing each of the existing LMS to identify local funding sources that have been used in the past to fund local mitigation related projects. This list contains funding sources that have been used as a match for federal grant programs as well as to fund non-federally funded local projects.

Half Cent Sales Tax

This is a local option tax designed to raise revenues to plan, finance, construct, renovate, and improve infrastructure such as roads, drainage, and parks.

Ad Valorem Tax

The ad valorem tax is levied based on the value of real and tangible personal property as of January 1 of each year and is intended to increase total revenue of local governments.

Stormwater Tax Assessment

The fee is based on the total amount of a property's impervious surface and has been used to prepare a stormwater program and fund a wide range of drainage improvements.

Housing and Rehabilitation Fund

Assistance in this category stems from Community Development Block Program funds and is used for rehabilitation for owner occupied homes.

In-Kind Services

Services or equipment for projects provided by those in the community.

Impact Fees/ Development Exaction

Impact fees on new development such as 1) Water and Sewer Connection Fee; 2) Fire Impact Fee; 3) Law Enforcement Impact Fee; 4) Transportation Impact Fee; and 5) School Impact Fee are used for the purchase and construction of capital assets. (School impact fees may be remitted periodically to the County School Board).

Tourist Tax Local Option

A local tax is levied on most rents, leases or lets, and living accommodations in hotels, motels, apartments, houses, and mobile homes (contracted for periods of less than six months or less) in promotion of tourism and tourist-type activities.

Revenue Bonds

This is revenue derived from the issuance of long-term debt, such as bonds or commercial paper. Proceeds are deposited into capital projects funds and/or debt service funds.

Permit Fees

This is revenue derived from the issuance of local licenses and permits. Exceptions include occupational licenses and building permits.

State Revenue Sharing

Two tax sources are earmarked for sharing with counties: 2.9 percent of net cigarette tax collections; 41.3 percent of net intangible tax collections. Intangible tax collections provide 95 percent of total revenue shared with counties in this category.

Property-Assessed Clean Energy (PACE)

In 2010, Florida created Property- Assessed Clean Energy (PACE), a funding agency developed through an inter-local agreement pursuant to the Florida Inter-local Cooperation Act, Chapter 163, and Florida Statutes. The initial incorporators of PACE were Flagler County and the City of Kissimmee.

The agency's mission is to facilitate the implementation, financing, marketing, and management of a uniform statewide platform so that counties and cities can easily and economically take advantage of a scalable energy and hazard mitigation program for their property-owning constituents. The PACE funding agency was also designed to insulate local governments from liability and the heavy use of staff time for this voluntary program.

PACE is able to issue up to \$2 billion in bonds on an as-needed basis to fund financing agreements in support of statewide PACE program initiatives. These initiatives include qualifying improvements consisting of energy conservation improvements, alternative energy improvements (such as solar, PV, geothermal, or wind energy), and wind resistance improvements (wind mitigation retrofit measures.)

When a property owner in a PACE community voluntarily decides to improve his/her property under the program, an agreement between the owner and the community results in an assessment on the property owner's tax bill over a period of years. This allows an otherwise financially strapped owner to implement wind or energy mitigation measures and "pay back" the cost over time, rather than find funding up front.

Property owners can agree to assessments on their property in an amount up to 20 percent of its "just value" (which is determined by the local property appraiser) to pay the costs of eligible qualifying improvements in the form of non-ad valorem assessments. The percentage can be raised for energy conservation and alternative energy improvements if the energy audit justifies the higher amount. Assessments up to this amount do not require mortgage holder consent.

The assessment will continue on the tax bill even after the property owner sells the property, allowing longer term financing of these improvements. Recent studies (late 2011) indicate that the average residential assessment for PACE-type funding is \$9,100 and that the average commercial assessment for PACE-type funding is \$76,000.

For more information about this program, visit <http://www.floridapace.gov>.

5.2 Project Implementation

Requirement §201.5(b)(2)(i) and (ii): *[The Enhanced Plan must demonstrate] the State's project implementation capability, identifying and demonstrating the ability to implement the plan, including:*

- *Established eligibility criteria for multi-hazard mitigation*
- *A system to determine the cost effectiveness of mitigation measures, consistent with OMB Circular A-94, Guidelines and Discount Rates for Benefit-Cost Analysis of Federal Programs, and*
- *[A system] to rank the measures according to the State's eligibility criteria*

Requirement §201.5(b)(2)(iv): *[The Enhanced Plan must demonstrate the] system and strategy by which the State will conduct an assessment of the completed mitigation actions and include a record of the effectiveness (actual cost avoidance) of each mitigation action.*

This section reviews the entire lifespan of a project from funding availability through selection and prioritization to completion and evaluation. It includes statutory requirements to illustrate program management capability.

5.2.1 Project Management and Tracking

Requirement §201.4(c)(3)(iii): *[State plans shall include an] identification, evaluation, and prioritization of cost-effective, environmentally sound, and technically feasible mitigation activities the State is considering and an explanation of how each activity contributes to the overall mitigation strategy.*

I. Prioritization

The first step to determining how mitigation funds are to be distributed is to follow the prioritization method for each program. As described more thoroughly in **Section 5.1.1**, different grant programs have different prioritization methods. In review, Florida uses the summarized information below to prioritize projects:

- Statewide mitigation and state agency projects are prioritized by the agency, the SHMPAT, and the State Hazard Mitigation Officer (SHMO).
- FMA: levels of participation are low enough that all eligible projects are submitted to FEMA. Nevertheless, should popularity for the program increase, priorities are in place to guide project selection.
- HMGP Seven Percent and PDM Planning Grants: Should more projects than funding allows prove eligible, those scoring highest in the eligibility process will be submitted for funding.
- HMGP Project Grants: Funds are prioritized at the local level and confirmed by DEM. Funds are distributed through a tiered prioritization process (described in FAC 27P-22) should local governments not use their entire allocation.
- RFC: Projects are prioritized based on benefit-cost ratio.
- SRL: Projects are not prioritized due to a large allocation of funding.
- PDM Project Grants: Projects are prioritized based on benefit-cost ratio and technical feasibility.

II. Application Review

All mitigation measures submitted to the state for funding consideration must be cost-effective, environmentally sound, and technically feasible. As such, the state completes a technical feasibility analysis for each eligible mitigation measure. This process is used by grant management staff at DEM for all proposed project applications regardless of type of measure or funding source. Upon request, the state will provide technical assistance to the LMS Working Group or applicant to help complete the technical feasibility analysis.

All proposed projects are subject to a three part screening process: Engineering Review, Benefit Cost Analysis to determine financial viability, and Environmental Review. The evaluations are performed simultaneously.

Engineering Review

This review establishes whether the project is feasible from an engineering standpoint and whether it will reduce damages as claimed. In other words, it is conducted to determine whether or not the proposed project's scope of work will actually resolve the identified problem. Additionally, this review involves whether the application contains sufficient information and data for input into the benefit-cost model.

The engineer performs a preliminary benefit cost analysis using the information provided in the application. He or she may suggest changes to make the project more efficient in reducing damage and loss. A site visit is often made to review and document existing conditions. The engineer then prepares a report and forwards it to the project manager with a recommendation to accept or decline the project.

For projects that are approved, interim and final inspections are performed and upon completion, a final report is written with a recommendation regarding final payment.

Benefit-Cost Analysis

State staff conducts benefit cost analysis (BCA) for each mitigation project application. Staff members use FEMA approved benefit cost modules, which are based upon OMB Circular A-94, Guidelines and Discount Rates for Benefit Cost Analysis of Federal Programs.

BCA assesses whether the cost of investing in a mitigation project today (the cost) will likely result in sufficiently reduced damages in the future (the benefits) to fund the project.

Benefits are mathematically divided by costs to produce the benefit-cost ratio. The benefit-cost ratio states whether and by how much benefits exceed project costs. If the cost of the project exceeds the benefits, the project will not be deemed cost-effective. A benefit-cost ratio of at least one is necessary for a project to be cost-effective.

Benefit-cost analysis will yield one of three outcomes:

- The project is cost-effective ($BCR > 1.0$)
- The project is not cost-effective ($BCR < 1.0$)
- Additional data is required

Levels of Review

BCA is mostly the same for each type of hazard mitigation project. The differences are the model and hazard dependent data used in calculations.

Three methods are used to determine a project's benefit-cost ratio: limited data analysis, full data analysis, and best estimate. The limited data and full data methods are used to make final determinations of cost-effectiveness even when there is limited data. In some cases, quick screening analysis with these approaches yields inconclusive results and additional data and screening may be required. Limited data analysis and full data analysis are discussed below.

Limited data analysis is a powerful tool that can demonstrate projects are cost-effective in some cases regardless of whether the available data is complete or not. The limited data analysis may be used when there are at least three accurate, documented relationships established between the return frequency of a given event and the damage resulting from it. For example, if it is known in which years three or more damaging events have occurred, a frequency-damage relationship is established and the limited data analysis may be used. Users are thus encouraged to get more than the basic information when using this method (see FEMA technical manuals).

In all cases, the source of the information used to establish the frequency-damage relationship must be credible and damage information must be documented. Limited data analysis sometimes considers only some of a project's benefits. It will focus on those that are most important or those for which data exist. This method ignores other benefits that may be difficult to estimate or for which data may not be available. In other words, this analysis uses only a few pieces of information to determine the project's cost-effectiveness. If readily available data indicates that the project is cost-effective then further analysis will yield an even better result. This becomes important for developing benefit-cost analyses for competitive programs, particularly the Pre-Disaster Mitigation (PDM) Grant program. It may also be beneficial for local communities seeking to prioritize their mitigation projects.

Full data analysis uses the degree of risk that a particular facility is or may be exposed to in order to compute the highest reasonable expected benefits. The full data analysis may be used when the following accurate information is known:

- Hazard probability and magnitude
- Vulnerability (the susceptibility of a structure to damage at various hazard intensities such as flood depth, wind velocity, ground shaking, etc.)
- Characteristics of a structure and its contents
- Costs of displacement and relocation in a particular community

When such information is available, the full data analysis yields the most accurate result. For this reason, this module should be employed when relatively costly projects are being evaluated. This is because the module used is a FEMA product and the results produced are defensible.

Benefit-Cost Analysis Exemptions

The following categories of mitigation measures are exempt from the FEMA policy on BCA:

- Five percent or Tornado Initiative projects: states that receive a presidential declaration are eligible to use up to five percent of available HMGP funding at their discretion. An additional five percent may be used to fund tornado projects at the state's request.
- Substantial Damage Waivers for acquisition of substantially damaged structures in the 100-year floodplain
- Mitigation planning related grants
- Alternative methodology for determining cost-effectiveness

Environmental Review

All projects that receive federal funding must comply with certain federal and state laws as well as executive orders. This is required by the National Environmental Policy Act (NEPA) and the National Historic Preservation Act (NHPA). State staff coordinates with the Region IV environmental staff to review each project proposed for funding. Review reveals any adverse environmental, historical, or cultural impacts and is based upon the project's scope of work. Once the environmental review is completed, the recommended NEPA and compliance documentation is submitted to FEMA.

State environmental scientists provide technical assistance to applicants before submission to avoid delays in the review process. State mitigation staff, along with the State Historical Preservation Officer and Regional Environmental staff, sign a Memorandum of Understanding for each disaster addressing mitigation and historical preservation related issues. The environmental unit must sign off on all projects before they can be input into NEMIS or provided to FEMA for final approval.

Categorical Exclusions from Federal Environmental Review

Projects that have little or no impact on the environment may be categorically excluded from preparing an environmental assessment. Certain categorically excluded projects are required to be reviewed by the Florida State Clearinghouse for consistency with state environmental laws. A partial list of categorically excluded projects is included below:

- Preparation, revision, and adoption of regulations, directions, manuals, and other guidance documents related to actions that qualify for categorical exclusions
- Studies that involve only manpower and associated funding
- Training and operational exercises that use existing facilities in accordance with established procedures and land use designations
- Acquisition of property or the removal or relocation of structures under any applicable authority when the acquisition is from a willing seller, the buyer coordinates on planning with affected authorities, and the acquired property will be dedicated in perpetuity to uses that are compatible for open space, recreational, or wetland practices
- Acquisition or lease of existing facilities where planned uses conform to past use or local land use requirements
- Acquisition, installation, or operation of utility and communication facilities that use existing distribution systems or currently used infrastructure rights-of-way
- Planting of indigenous vegetation
- Demolition of structures and other improvements or disposal of uncontaminated structures and other improvements to permit off-site locations, or both
- Repair, reconstruction, restoration, elevation, retro-fitting, upgrading to current codes and standards, replacement of any facility
- Improvements to existing facilities and the construction of small scale hazard mitigation measures in existing developed areas with substantially completed infrastructure, when the immediate project area has already been disturbed, and when those actions do not have an adverse impact on the quality of the environment

III. Management

Effective program management is evidenced through efforts to continually improve efficiency, capability, and process. The state works diligently on its grants and program management to continually refine the application process and management tasks. The state continues to meet all mitigation grant application timeframes and submits complete, technically feasible, and eligible project applications with appropriate supporting documentation. The current application submission process allows extra time for state review of applications to ensure completeness, eligibility, and cost-effectiveness before forwarding to FEMA. Employees are cross-trained so that numerous staff members are familiar with the process and projects. DEM mitigation staff also receives regular benefit-cost analysis training from FEMA.

The State of Florida has implemented an on-going technical assistance process to assist potential applicants with developing technically feasible and cost-effective projects. The state conducts application workshops in order to bring application materials, tools, and techniques to potential applicants. In addition to conducting training sessions and workshops, state staff provides ongoing individual training and assistance to potential applicants upon request. The state strongly urges applicants to work with the technical staff year round to develop the application and its technical elements. Such support includes demonstrations on appropriate benefit cost modules to ensure development of the best possible benefit cost ratio.

“Hazard Mitigation Assistance Unified Guidance”

FEMA publishes a document entitled, “Hazard Mitigation Assistance Unified Guidance”, often referred to as the HMA Guidance, to provide specific information on the grant programs. The last published HMA Guidance document is dated June 2010 and has two major impacts on BCA:

- A new benefit-cost module was released in late fall of 2008 that performs all of the various full data and limited data analysis, now called frequency-damage analysis. This new module is known as Version 4.x.
- For all disasters occurring on or after June 1, 2009 and for all FY 2010 non-disaster programs, this new Version 4.x module must be used to perform all BCA. The “old” FEMA Excel-based modules from 2006, version 3.x Benefit-Cost Toolkit may only be used for disasters declared prior to June 1, 2009. FEMA will no longer provide support for the “old” toolkit module.

"State of Florida Hazard Mitigation Grant Program Applicant Desk Reference"

The HMGP Unit maintains a current version of the "State of Florida Hazard Mitigation Grant Program Applicant Desk Reference" (last released August 2012). This is a bound document delivered to applicants across the state in periodic training workshops. This book was created to help applicants through the grant process, and to give state mitigation staff a reference during pre-grant applicant meetings. The Desk Reference contains:

- A blank HMGP application and checklist
- Information for technical reviews (environmental and historic preservation reviews)
- Copies of FEMA's guidance publications

- Information about the LMS project approval process
- A section filled with grant management forms and other tools
- A link to the Florida Greenbook for Environmental and Historical Compliance
- HMGP forms and tools
- Training materials for conducting BCAs

These tools (applications, worksheets, and grant management forms, etcetera) are also made available via the state's website at <http://www.floridadisaster.org/mitigation/>.

IV. Tracking

The Bureau of Mitigation used planning grants to develop a grants management database called www.FloridaMitigation.org. The goal of this project was to design and develop an application that effectively manages the mitigation programs of the Bureau of Mitigation.

The new system has been operational since January 1, 2009 and use of the old FERS tracking system was discontinued in June of 2010. The comprehensive, completed product supports both programmatic and fiscal applications for entry, support queries, programmatic and fiscal reporting, and overall project management. In addition, the database will be expanded to generate voucher detail for support documentation of management costs. The GPS location system is set for upcoming years as well. FloridaMitigation.org is designed to address the following stated objectives:

- Provide a web-based system that provides the ability to effectively track project management objectives and maintain mitigation program budget and expenditures.
- Provide a direct data exchange to the State of Florida statewide accounting system (FLAIR). This data exchange downloads financial code data that reduces or prevents accounting entry errors. In addition, the data exchange now provides daily accounting reconciliations as well as daily budget reporting capability.
- Provide detailed coordination between FEMA subgrant award projects and state contracting projects. There are many times that state contracting rules and procedures require that a single FEMA subgrant award be implemented utilizing multiple state contract awards. This provides data correlation between these different processes.
- Provide enhanced financial audit capabilities that included the ability to utilize direct data from FLAIR provided on a daily basis to reduce the time and effort of coordination between mitigation staff and Division of Accounting and Auditing staff.
- Provide an interface to grant program applicants in order to increase data accuracy.
- Provide a single database system that coordinates data between state staff located in Tallahassee and state staff located at the State Logistic Response Center in Orlando.
- Provide additional business process improvement analysis as well as effective exceptions and error reporting in order to improve quarterly reporting.
- Identify and rectify existing tracking and reporting errors as well as implement effective exception and error reporting on a systematic basis to ensure improved data accuracy.

This database allows Florida mitigation staff to achieve maximum efficiency and accountability for every project that passes through its mitigation programs, as well as effectively utilize federal and state funds. This system also allows the State of Florida to provide better, more accurate data related to older programs that are being closed out, and allows a more timely response to findings and reconciliations that are required as we improve the reporting of current project activity.

The system currently manages HMGP projects from 2004-2012 as well as non disaster projects under the FMA, PDM, LPDM, SRL, RFC, and unmet needs programs. The project has been expanded to include data conversion procedures to integrate project information back to disaster 952. There has also been a tremendous amount of work associated with data clean up and reconciliation. In addition, coordination of state contracting projects to subgrant award projects and the project and financial reconciliation is an ongoing process.

V. Financial Reports

The mitigation finance unit routinely submits Standard Form 269 and FEMA 20-10 to report the status of FEMA obligated funds. The mitigation section submits quarterly progress reports within 30 days of the fiscal quarter end to FEMA's Regional Office. The state submits two separate quarterly reports:

- Financial Report
- Project Progress Report

If an extension is needed, the section will follow proper procedures to file requests. These reports indicate the updated status and projected completion date for each funded project and pertinent notes on the project. The following is an overview of the process used by the state to compile and submit the quarterly progress reports:

- Quarterly reports must be submitted by sub-grantees at the end of each fiscal quarter. The report should document the activities, accomplishments, and failures to date for the project. The state's standard Quarterly Report form is included as an attachment in DEM's Sub-grantee Agreement and also made available via the state's website at <http://www.floridadisaster.org/index.asp>.
- The sub-grantee quarterly reports are reviewed by state mitigation staff and used to update the appropriate fields in the state Quarterly Progress Report document that is submitted to FEMA.

The state monitors performance using identified project milestones and completion date. Interim revisions to existing quarterly reports will be made as needed or requested by the Regional Office.

VI. Closeout Process

Florida has a history of closing out mitigation grant applications, including financial reconciliation, within the period of performance. If needed, DEM follows proper procedures for filing extensions. The state completes all post-award activities within 90 days from project completion, even if the project comes in before the performance period ends. The following process is used to close-out all federal hazard mitigation projects:

1. State mitigation staff use quarterly reports, on-site visits, and interim inspections to monitor mitigation project progress.
2. The sub-grantee submits a formal request for a final inspection upon work completion.
3. State mitigation staff inspects the project site and provides a report indicating whether the sub-grantee has met all scope of work requirements.
4. If any outstanding documentation is needed, state mitigation staff informs the sub-grantee. Documentation should be received at the state office in a timely manner.
5. The Project Closeout Checklist is accessed and project completion data is entered with:
 - FEMA Project Number
 - Project Name
 - Sub-grantee Name
 - Sub-grantee FIPS Code
 - DEM Agreement Number
 - Obligated Budget Amounts
 - Final Project Cost Amounts
 - Project Completion Date
 - Final Inspection Date
 - Project Cost Overrun/Underrun Amount
6. The Project Closeout Checklist is signed and dated by the project manager and attached to the closeout documentation as required:
 - Final project photographs with date
 - Final inspection report
 - Environmental report
 - Completion letter from Sub-grantee
 - Certificate of Acceptance
 - Signed design plans
7. Any other project specific closeout documentation for the final inspection report is attached to the Project Close-out Checklist.
8. The final Request for Payment is forwarded to the mitigation finance section along with the closeout documents.
9. Upon final payment, the state mitigation finance planning manager drafts a letter to FEMA requesting that the project be closed.
10. The state mitigation finance planning manager prepares a closeout spreadsheet based upon the FEMA obligated award amount and the final total project cost.

11. The closeout letter and closeout spreadsheet are attached to the closeout documentation package and are forwarded to the State Hazard Mitigation Officer for signature along with the final payment request.
12. A closeout spreadsheet is maintained by the mitigation finance staff. This spreadsheet is updated with the project number, project name, date of the closeout letter sent to FEMA and date that the closeout/de-obligation letter is received back from FEMA.

VII. Records of Performance

Federal Mitigation Grants

DEM strives to ensure that projects are successfully implemented and closed within the approved period of performance. The federal HMA programs include:

- Flood Mitigation Assistance Program (FMA)
- Severe Repetitive Loss Program (SRL)
- Repetitive Flood Claims Program (RFC)
- Pre-Disaster Mitigation (PDM)
- Hazard Mitigation Grant Program (HMGP)

Since 1992, the state has managed the HMGP for 40 presidentially declared disasters. Of the 40 presidentially declared disasters, 13 occurred between the years of 2004 and 2009 and two occurred in 2012. As of 2012, the state has closed out 25 of the 48 HMGP grants awarded since 1992. Management of the sub-grantee applications for each of the 15 open events is ongoing. The state, in partnership with FEMA, conducted joint reviews of projects submitted for funding consideration under DR-1539, DR-1545, DR-1551 and DR-1561 (the 2004 events) and independently for all other disasters.

Federal non-disaster grant programs (listed above) follow the same procedures as the HMGP. In cases where extenuating circumstances prevent project completion in the approved time period, the state follows proper procedures to request a time extension. Time extensions on projects may or may not affect the overall period of performance of the grant.

As of September 30, 2012, the following annual grant packages are currently open:

- 5 PDM
- 4 FMA
- 3 LPDM
- 5 RFC
- 5 SRL

Target closeout dates as well as the total number of projects funded for these programs are available in Table 4 of [Appendix N: State Managed Projects](#).

Residential Construction Mitigation Program

The Residential Construction Mitigation Program (RCMP) is a state funded program in which funds are awarded on an annual basis. Projects under this program are implemented and completed by June 30, the end of each fiscal year.

VIII. Project Evaluation

The state assesses the effectiveness of completed mitigation actions. It documents the estimated losses avoided for each action in two ways:

- Final inspection/ Benefit Cost Analysis (BCA)
- Post-disaster mitigation assessments of project performance

Final Inspection/ Benefit-Cost Analysis

As each project concludes, the state engineering staff performs a final inspection to ensure it was completed in accordance with the approved scope of work and associated design specifications. The state records estimated benefits from completed projects as submitted in the BCA described above. If a cost overrun occurs, an additional BCA will be conducted prior to final inspection to ensure the project was cost effective.

Post-Disaster Mitigation Assessments

In accordance with 44 CFR 201.5(b)(2)(iv), the State of Florida has developed a system and strategy by which it will conduct an assessment of completed mitigation actions and includes a record of the effectiveness (actual cost avoidance) of each mitigation action. This system and strategy, called Loss Avoidance Assessment, is intended to contribute part of the requirements to maintain a FEMA approved Enhanced SHMP.

The state studied loss avoidance assessment methodologies, past FEMA loss avoidance studies, and other sources to determine methods for streamlining existing processes. This was done to identify ways to complete comprehensive analyses using existing staff and without adding significantly to the cost of mitigation. A further goal was to provide a system that could be shared with other states and local organizations so that they might conduct their own analyses.

To this end, Florida has distilled mathematical calculations and methodologies and developed Loss Avoidance Calculators (LAC) for most project types that mitigate flood and wind hazards. The LAC can use limited or robust data. Losses avoided can be calculated for one event or multiple events and over the life of the project. Thus, in addition to calculating losses avoided by a single project for a single event, Florida may be able to provide the net present value of a mitigation project or the net present value, in investment terms, of all mitigation projects in the State of Florida available for analysis. Such analyses may help guide decision-making and identify best practices.

The current LACs (Version 1.0) for flood mitigation projects operate within Microsoft Excel 2007 and 2010. This platform was chosen because it can be quickly and easily adapted, stored, and transferred to other users. The State of Florida is making the calculator available to other states, as well as local and regional entities, so that they may also substantiate the value of mitigation in their communities.

Tropical Storm Debby is the first event for which the State of Florida conducted loss avoidance assessment using its new system and strategy for flood mitigation projects, completed in 2011. Guidance to use this system and strategy information is provided by project type on the DEM's website at <http://www.floridadisaster.org/index.asp>. Detailed methodology and loss avoidance information can be found in **Appendix M: Tropical Storm Debby Loss Avoidance Report**.

IX. Complete Timeline

The timeline found in Table 5.1 is illustrative and empirically based. It begins after a Presidential Declaration has been issued. Its primary purpose is to illustrate the general progression, timing, and interaction of various participating entities. The timeline should not be viewed as definitive in stage length nor with regard to agencies involved in the process. In practice, the selection and implementation of mitigation measures are contingent on a number of variables. These variables may include the nature and severity of the event, quality and sophistication of the sub-grantee's personnel, availability and requisite parts, material, and environmental issues.

Table 5.1 Mitigation Project Lifespan

	<i>1 – 6 Months</i>	<i>7 – 12 Months</i>	<i>12 – 42 Months</i>		<i>Within 90 Days of Project Completion</i>
	<i>Step 1: Funding Availability</i>	<i>Step 2: Application</i>	<i>Step 3: Contract Development</i>	<i>Step 4: Progress Monitoring</i>	<i>Step 5: Completion and Evaluation</i>
Deadlines	<ul style="list-style-type: none"> • Administrative Plan • Request State Management Costs • Receive 3 Month Estimate • Receive 6 Month Lock-In • Applicant Briefing • Open Funding Cycle 	12 Month Deadline for: -Review -Submission to FEMA	FEMA Review <i>Contract length is typically two years</i>		Post-Project evaluation should be finished within 90 days of project completion, even if this is prior to project performance period end.
Planners/Project Managers	Mitigation programs are promoted year round. As funding becomes available, the state: <ul style="list-style-type: none"> • Publishes a Notice of Funding Availability (NOFA) • Promotes the program and/or holds grant application workshops in impacted communities • Where applicable, the state conducts applicant briefings and/or offers technical assistance to applicants • Coordination with LMS working groups • Oversee county allocations/budgets 	<ul style="list-style-type: none"> • Applications are developed by sub-grantee. {This includes concurrence with Local Mitigation Strategy priorities } • eGrant/Hard copy applications are submitted to the state for eligibility and completeness review • Enters project information into NEMIS • Submits hard copy to FEMA along with BCA and environmental report • Initiates Administrative Rights procedures for denied projects • Provides quarterly reports to FEMA 	<ul style="list-style-type: none"> • FEMA obligation and contract generation. • The project manager forwards the obligation report, budget, and scope of work for contract development • Contract is sent to sub-grantee for signature • Signed contract is routed for internal signature • Project manager distributes executed contract to appropriate stakeholders • Provide technical assistance 	<ul style="list-style-type: none"> • Planners review, evaluate, recommend supplemental funding, scope changes, time extension requests • Project manager monitors progress • Request, review and file quarterly reports • Conduct field monitoring • Obtain reports and updates • Engage applicant and offer technical assistance as needed • Maintain awareness of project deadlines and period of performance • Conduct interim inspection/ site visit with Technical Support Unit 	<ul style="list-style-type: none"> • Applicant requests final inspection • Technical Support Unit conducts final inspection and reports to project manager • If project is completed, final payment request, closeout documentation, final payments is submitted and file is closed • Quality control officer reviews all payments made to applicant throughout the project implementation period

	<i>1 – 6 Months</i>	<i>7 – 12 Months</i>	<i>12 – 42 Months</i>		<i>Within 90 Days of Project Completion</i>
	<i>Step 1: Funding Availability</i>	<i>Step 2: Application</i>	<i>Step 3: Contract Development</i>	<i>Step 4: Progress Monitoring</i>	<i>Step 5: Completion and Evaluation</i>
Engineers	Participates in applicant briefings to provide engineering technical assistance as requested	<ul style="list-style-type: none"> Review the application scope of work for feasibility, cost effectiveness, the degree to which the proposed solution solves the existing problem Performs preliminary site visits Renders requested technical assistance that may be needed 		<ul style="list-style-type: none"> Technical Support Unit and project manager conduct joint interim inspection/ site visit Monitors during construction phase 	Conducts final inspection
Environmental Specialists	Participates in applicant briefings to provide environmental technical assistance as requested	<ul style="list-style-type: none"> Review for compliance under the National Environmental Policy Act Identify applicable cultural, historic or economic significance State Clearing House facilitated review Provides technical assistance and consults with agencies regarding permitting process Environmental site visits Information entered into NEMIS 		Monitors for environmental compliance	Conducts final review of project
Grants Specialists	<ul style="list-style-type: none"> Assists Program Manager with disaster budgets for the Hazard Mitigation Grant Program funds allocated to regular, five percent projects, and planning Technical assistance Generates contracts 			<ul style="list-style-type: none"> Assists Project Manager with processing payments, advances, contract modifications, supplemental funding requests, time extension requests Request closeout documentation, and requests for final payment Monitors compliance with OMB Circulars and relevant CFRs 	

5.3 Exemplary Projects

Requirement §201.5(b)(3): *[The Enhanced Plan must demonstrate] that the State effectively uses existing mitigation programs to achieve its mitigation goals.*

Requirement §201.5(b)(4)(iv): *[The Enhanced Plan must demonstrate] that the State is committed to a comprehensive state mitigation program, which might include: To the extent allowed by State Law, the State requires or encourages local governments to use a current version of a nationally applicable model building code or standard that addresses natural hazards as a basis for design and construction of State sponsored mitigation projects.*

As the state's mitigation efforts progress, the SHMPAT identified specific gaps in service and necessary improvements. A list of initiatives recently taken to improve capabilities statewide can be found below. Other initiatives can be found in the form of new legislation in **Appendix G: Governing Policies & Legislation** and in **Section 4.2.1: State Agency Capabilities**. Additional projects can be found in **Appendix N: State Managed Projects**. The following initiatives are discussed below:

- Annual Residential Wind Mitigation Research Opportunities
- Florida Forest Service Wildfire Annex
- Flood Mitigation Planning and Florida State University
- Florida Building Code Update Initiative
- Local Mitigation Strategy Intern Program
- Loss Avoidance Calculator
- Northwest Florida Residential Retrofit Projects
- Northwest Florida Water Management District Flood Warning System
- Post Disaster Redevelopment Planning Project
- St. Augustine Sea Wall Reconstruction Project

I. Annual Residential Wind Mitigation Research

Florida funds residential wind loss mitigation studies that have:

- Summarized existing exposure of Florida housing stock based upon realities observed post-disaster
- Analyzed the effectiveness of Florida's current building code to reduce hurricane damage in all areas of the state
- Established mitigation loss relativities for mobile homes based on current engineering knowledge
- Created opportunity for further public awareness of the value of wind loss mitigation features in protecting life and property

The annual project scope of work has included cutting-edge research into Florida residential wind loss mitigation, data collection, statistical and engineering analysis, and

software-based simulation. Deliverables include tables of analysis results showing actual loss estimates for various property features or percent change from baseline estimates, and results have been translated into provable benefits of wind mitigation features for Florida residents. More information can be obtained from Florida International University: www.fiu.edu.

II. Florida Forest Service Wildfire Annex

The Florida Forest Service (FFS) received a project grant from the Hazard Mitigation Grant Program (HMGP). The goal was to create a user-friendly annex based on the most up to date information. The annex includes current wildfire risk and vulnerability analyses, a review of local and state mitigation planning strategies, mitigation success stories, a state capabilities assessment, and other key information. The completion of the project enables the State of Florida and its local governments to prioritize future projects to better prepare for and mitigate wildfire risk in their communities.

The project was overseen by an Interagency Working Group (IWG). The IWG consists of state, local, and federal representatives who worked together to coordinate long-term wildfire mitigation strategies and programs for the State of Florida. The project was completed in the fall of 2011 and added as Appendix M to the 2010 SHMP. Information from the project was subsequently used to update Section 3 of the 2013 State Hazard Mitigation Plan.

III. Flood Mitigation Planning and Florida State University

Due to previous successful partnerships, DEM partnered with Florida State University (FSU) to create mitigation solutions. One focus of this partnership was to integrate Floodplain Management Plans (FMP) and Community Rating System (CRS) plans into the LMSs. Other focuses included the need to create an outreach document which highlighted successful flood mitigation projects and to improve the SRL section of the SHMP. DEM was awarded an FMA planning grant to fund these initiatives.

Project 1

DEM partnered with FSU's Planning and Development Lab (FPDL) to create a best practices document entitled *Recommended Integration Practices: Strengthening the Floodplain Portions of the Local Mitigation Strategy*. This document provides counties with guidance in integrating CRS plans and FMP into the LMS plan to create a single plan which would limit redundancies and streamline the LMS update process. The document was delivered to 13 pilot counties which expressed interest in implementing several integration strategies into their LMS. Of the 13 counties, three have used the document to fully integrate their plans, four have implemented minor changes, four were unable to complete any changes in our timeframe but are still interested, and two are no longer participating. Timing, budgets, and staff size contributed to some counties inability to make changes or desire to drop out of the pilot program. Also, many of the counties had recently completed the LMS update process and were unwilling to revisit the LMS.

Project 2

This project was concerned with scheduling and conducting meetings for public outreach regarding flood mitigation grant programs as described in **Section 7: Plan Maintenance**. Based upon the results of these meetings, **Section 7: Plan Maintenance** was updated, including actions taken and recommendations. The opening portion of outreach meetings discussed available grant programs. The second half consisted of facilitating technical questions about projects listed on the county's prioritized project list. Outreach events have been well received and completed on an ongoing basis.

Project 3

DEM utilized FSU's Department of Urban & Regional Planning (DURP) studio class to develop a best practices document on how to reduce or eliminate severe repetitive loss properties. The document includes recommendations for future fiscal years, which will be used to educate communities and highlight the importance of including SRL properties on the LMS project list. The best practices were developed from extensive research of mitigation projects from model Florida communities. Projects from other states were also examined and were included where appropriate. In addition to successful practices of mitigating repetitive loss properties, the guide features examples related to overcoming barriers to successful mitigation. The document is titled *Getting to Drier Ground: A Best Practices Guide for Repetitive Flood Losses in Florida*.

IV. Florida Building Code Update Initiative

In Florida's effort to ingrain mitigation into as many state and local policies and programs as possible, the state felt that the retention of the 2009 International Codes flood resistant standards in the 2010 update of the statewide Florida Building Code (FBC) would be effective for the following reasons:

- The interpretation of the flood construction standards would be managed by certified building officials, who have a recognized local responsibility for these provisions in the FBC.¹ The standards for construction in the Special Flood Hazard Areas (SFHA) would be more prominently positioned as an integral part of the design, permitting, construction, and inspection process—building officials would take ownership of these practices, rather than feel that flood development activities were someone else's job for review or implementation.
- Although NFIP communities have local flood damage prevention ordinances containing all provisions of the Federal Code for floodplain management, these ordinances were inconsistent in form, codification, and language. The State

¹ Florida law states that “responsibility for enforcement, interpretation, and regulation of the Florida Building Code shall be vested in a specified local board or agency” [553.73(1)e F.S.] and “Local enforcement agencies, local building officials, state agencies, and the commission shall interpret provisions of the Florida Building Code in a manner that is consistent with declaratory statements and interpretations entered by the commission...” [553.775(2) F.S.]

Floodplain Management Office (SFMO) felt that once all construction standards are in one place (the FBC), there would be uniformity not only in content and language, but also with regard to implementation and possibly even local inspection practices. Although floodplain managers may remain in planning or zoning departments, in public works or other units of government, the construction standards in SFHAs will be overseen by the same people who implement the building code across the community.

Florida's process for doing this began when DEM asked the Building Commission to convene a Flood Resistant Standards workgroup in 2009. DEM's Bureau of Mitigation received an HMGP planning grant (TS Fay, DR-1785) to provide for costs associated with this effort—primary costs covered by the grant included a facilitator for the workgroup, a NFIP and code expert, and code change training for local floodplain managers and building officials.

Workgroup members included representation from FEMA, DEP (regarding coastal areas), the Building Officials Association of Florida (BOAF), DEM, FFMA, FHBA, the Institute of Building & Home Safety, and a number of local governments such as Miami-Dade County and the City of Jacksonville (all stakeholders were invited to participate).

The workgroup recommended that Florida retain the I-Code flood provisions, and developed Florida-specific amendments which were vetted and approved for the 2010 Florida Building Code edition over a 2-year period. Legislation was created to address a community's ability to maintain or develop local amendments to the code (i.e. higher standards) and to assure that in CRS communities, these higher standards do need renewal every three years as does the code itself.²

While code changes were being submitted, the SFMO worked on developing a state model ordinance that is coordinated with the code, using FEMA's 2009 draft model as a place to begin. With the expertise of the NFIP consultant, and in consultation with BOAF, several iterations of the model resulted in a final draft that was presented to FEMA in January of 2012. After working with FEMA to incorporate their revisions, the final version was posted to the DEM website for use in April, along with instructions and notes for the model, and suggested language for five of Florida's most common higher standards. Although FEMA headquarters has acknowledged that the model is consistent with NFIP regulations, the state is still awaiting a letter from FEMA Region IV stating formal approval as of December 14, 2012.

The FBC does not include the IBC's Appendix G for flood-resistant construction. When the FBC became effective on March 15, 2012, DEM was advised that local ordinances that were not consistent with the FBC (meaning that construction standards could now be found in two sets of law) needed to be revised. The SFMO began issuing messages to encourage communities to either repeal and replace their local flood damage prevention ordinance (both actions offered in the state model), or to revise their ordinance so that it would be consistent with the FBC. In Florida, there is no mandate to use the state model thus communities make the decision based upon their local circumstances.

² See Florida Statute 552.73(5)

The state set up a hotline and special email address so communities could link directly with the technical experts obtained for this process. (It was beyond the capacity of the SFMO to handle the assistance for and review of 458 ordinances by itself, in addition to the other work required under the CAP-SSSE annual grant.) Several helpful documents were developed and placed on DEM's website, including four FAQs created in response to the unfolding process of notification, the new learning curve, and the implementation of the new state model.

The state also obtained an expert code training consultant to develop a full day course on the flood codes in the FBC. Under the HMGP grant, this course was offered for free ten times during the summer of 2012. It was also offered an additional four times after Tropical Storm Debby (DR-4068) in impacted areas. The course is also being prepared as a web module, which will be placed on DEM's website soon.

It is estimated that more than half of Florida's local floodplain managers are not the building official. Additionally, many small communities across the state request that their county or a contractor manage their floodplain development for them. Florida statute requires inter-local agreements to be in writing. For these reasons, the SFMO prepared training and materials for strengthening local coordination between floodplain managers and building officials, and with regard to inter-local agreements between governments or contractors who implement NFIP regulations for other entities. All of these materials are available on DEM's website on the same page as the code and ordinance materials.

There have been lessons learned throughout this process:

- Although the original workgroup contained all of the appropriate stakeholders, DEM could have done a better job of involving key stakeholders earlier in the development of the coordinated model. This discovery resulted in a somewhat painful coordination and delayed the presentation of the final model by a few months.
- The second lesson learned is that one agency cannot do everything at once—some things are beyond control. Florida has a unique coastal zone called the Coastal Construction Control Line (CCCL), developed decades ago by DEP in an effort to regulate development on Florida beaches, particularly where critical dune ecosystems may be adversely impacted. These regulations are found in the FBC under chapter 31. Included in these regulations are formulas for design flood elevations, which may or may not coincide with V zone foundation requirements. The state initially worked to bring about consistency between the NFIP V-zone and the CCCL's development rules, but about that time there was a change in administration so rulemaking was suspended for a period of time. This put deliberations with the DEP out of sync with the timeline for code change submissions, so this work has been tabled for a later cycle. In any case, the FBC is clear that the more restrictive of the CCCL or V zone requirements prevail.
- Most communities did not read the materials that were developed, although the SFMO did a good job of distributing these and notifying everyone about them at every opportunity. In retrospect, the process of "overhauling" their local flood ordinances was a daunting task, so DEM's decision to contract for additional capacity and expertise to assist with the process was absolutely the right thing to do.

- The continuing Map Modernization program across the state exacerbated the situation because communities receiving new maps had a very tight deadline under which to revise their ordinances. In some cases, this was found to be an impossible task, so a few communities simply updated their existing ordinances in order to meet FEMA's map effective date, and then tackled the business of coordinating their ordinance with the FBC later. Tracking the status of 458 community ordinances has become a complex affair.
- A few counties in Florida have a board that oversees local technical amendments to the building code, in an effort to minimize the differences between tightly spaced communities in often densely populated areas. The SFMO continues to work with these boards to improve understanding of the merits of allowing communities that already have higher standards (i.e. freeboard or cumulative substantial improvement) to adopt these as code amendments.
- Finally, there was some resistance in a few communities where the floodplain manager did not have a good relationship with the building department. These floodplain managers felt that their work was being taken from them, and feared that the building department would not be as concerned with floodplain regulations as they needed to be. The state floodplain manager and SFMO staff worked hard to overcome these objections, listening to and meeting with many local officials through conference calls, local meetings, the Florida Floodplain Management Association's annual workshop, BOAF training sessions and other venues to explain why the change was ultimately good for Florida floodplains.

As of early November 2012, the SFMO has received draft ordinances from approximately one fourth of the communities in the state, and is hard at work coordinating with FEMA in the new map communities, as well as working with others to assure that over the next year all 458 ordinances will be compliant with the NFIP regulations as well as coordinated with the FBC. The SFMO continues to work with Building Commission staff to monitor FBC changes in the next cycle, to answer inquiries regarding development in the floodplain, and to be sure that NFIP materials and resources are incorporated into appropriate training venues.

In the near future, the SFMO expects to coordinate again with the DEP to work out differences between the CCCL and the NFIP V zone requirements. The SFMO also hopes to coordinate more closely over time with the BOAF to respond clearly to inquiries by local officials. The state floodplain manager also plans to sit on one of the Building Commission's Technical Advisory Committees where NFIP expertise would be helpful, and to learn about other development activities for better coordination with other state agencies. As all state agencies are required to comply with the FBC, there is now a clear mechanism for the state to meet its obligation under the NFIP.

By having the flood provisions in the FBC as a key component, Florida's floodplain development is on a better road to overall strength and reduced risk, which was the original goal.

V. Local Mitigation Strategy Intern Program

Beginning in 2009 and ending in 2011, all LMSs in Florida underwent the required five year update. DEM applied for HMGP funds, through Tropical Storm Fay in December of 2008, to be used to provide graduate intern assistance to LMS Working Groups in planning, risk assessment, research and development. As a sub-grantee, Florida State University (FSU) provided a 25 percent match through state sponsored research and fringe benefits. Graduate assistants from the state's three planning universities were trained and placed in counties with the highest need for technical assistance, as determined by county request and input.

Five tasks were outlined for the funding to be spent. They included training program development, recruitment and placement, training, fieldwork, and LMS project evaluation. This program was implemented in 2009 and was completed in fall of 2010. For a complete description and evaluation of the program, please see [Appendix O: FSU Internship Project Report](#).

VI. Loss Avoidance Calculators

In times when resources for public expenditure are scarce and costs are ever increasing, it is important to determine whether public funds have been expended efficiently and cost-effectively. Such determination will help aid decision making to appropriately allocate resources into the future. An investment is sound if it can provide a positive return within a reasonable period of time. Mitigation provides a litany of benefits to the citizens of Florida, both qualitative and quantitative. In the quantitative realm, mitigation projects harden our communities against disaster, add jobs to the market (as evidenced by the Mitigation Bureau's Employment Impact Analysis), and improve our infrastructure.

There is no simpler way to express the benefits of mitigation than to show losses that would have occurred without it. Loss avoidance assessment is one method used to quantify the value of mitigation. It is performed by assessing, post-disaster, how much money was saved through mitigation. The results of loss avoidance assessment can help guide policy-makers in their decisions. Loss avoidance assessment can be integrated into the regular mitigation planning cycle, as well as normal project management. Full integration of loss avoidance assessment into regular practices will impact financial and human resources the least by capitalizing on existing emergency management activities.

The development and distribution of the loss avoidance calculator along with its guidance will help the State of Florida and its partners to conduct a loss avoidance assessment after every presidentially declared disaster. In addition, Florida has strived to make the calculator simple enough to use that partners may be motivated to use it to perform loss avoidance assessments during non-declared disasters.

Calculator Development

FEMA provides useful resources that can be used to facilitate loss avoidance assessment. Florida has developed its system and strategy for conducting loss avoidance assessment from a

close review of FEMA and other resources. The state developed its methodologies with the motivation to distill the best components of various approaches to achieve a streamlined and defensible process that does not add significantly to the cost of mitigation. It was important to the State of Florida that existing and new staff be able to implement the selected system and strategy with a small amount of training using existing state resources.

Florida has developed four loss avoidance calculators, each in varying stages of release. The calculators are the Flood Mitigation Building Modification Calculator, the Drainage and Special Projects Calculator (based on the historical losses methodology), the Advanced Drainage Calculator (based on modeled results), and the Wind Mitigation Calculator. The current version of each of these calculators operates within Microsoft Excel 2010. This platform was chosen because it can be quickly and easily adapted, stored, and transferred to other users. The State of Florida wanted to make the calculator available to other states, as well as local and regional entities so that they may also substantiate the value of mitigation in their communities.

Flood Mitigation Building Modification Loss Avoidance Calculator

The Flood Mitigation Building Modification Calculator version 1.0 is for use with acquisition, elevation, flood proofing, mitigation reconstruction, and second story conversion mitigation measures for most structure types. This calculator and its associated guidance has been released on the DEM website.

Drainage and Special Projects Loss Avoidance Calculator

The Drainage and Special Projects Calculator was developed as a means to conduct loss avoidance analysis for drainage projects or unique mitigation projects that could not be easily categorized into a common project scope. This calculator bases its results on historical loss documentation. This calculator can determine losses avoided over multiple flood events over the life of the project. This calculator is currently in the final stages of review and is being finalized for release.

Advanced Drainage Loss Avoidance Calculator

The calculator incorporates the results of hydraulic models to estimate pre-mitigation event scenarios. Following completion of the Drainage and Special Projects Calculator, the Advanced Drainage calculator was utilized for those projects which were identified through modeling, as opposed to historical losses. This calculator is currently in the final stages of review and is being finalized for release.

Wind Mitigation Project Loss Avoidance Calculator

The wind mitigation calculator determines wind losses avoided due to a variety of wind mitigation activities. The wind calculator is similar in platform and process to the flood calculators, but is unique in that it requires work within and modeled results from the hurricane module of FEMA's loss estimation software, Hazus-MH 2.1. The wind calculator has been developed and is functional, but is in review.

VII. Northwest Florida Residential Wind Retrofit Projects

Hurricane Ivan showed clearly the need for mitigating damages through house hardening activities. In 2005, a panhandle non-profit organization called Rebuild Northwest Florida (Rebuild NWF) recognized the need for house hardening to prevent widespread residential damage resulting from future wind events. Since the first contract was awarded in 2006, eight additional contracts have been issued and approximately 6,550 homes in Santa Rosa and Escambia Counties have been retrofitted.

Retrofitting activities include strengthening roof-deck attachment, bracing gable ends, reinforcing roof-to-wall connections, opening protection for windows, exterior doors and garage doors. HMGP grants provide 75 percent of the funding for costs with the homeowner providing the required 25 percent cash match. Single family, owner-occupied units built prior to 2002 building codes, which elect to participate need only apply to the program. A wind certified engineer will then inspect the home for eligibility. The program has proven to be successful and these efforts are ongoing as of December 2012.

VIII. Northwest Florida Water Management District Flood Warning System

The Northwest Florida Water Management District Governing Board was awarded an HMGP grant to enhance the district's flood and storm surge warning network. The flood and storm surge warning network records and transmits continual, real-time rainfall, water level and stream flow data from sites around the panhandle. 33 real-time hydrologic monitoring stations located in Jefferson, Leon, Wakulla, Franklin, Gulf, Bay, and Calhoun counties have been added. The expanded program serves to help officials decide when to issue advance flood and evacuation warnings. In turn, the people will be better able to protect their property and their lives.

IX. Post-Disaster Redevelopment Planning Project

In 2004 and 2005, 12 named storms made landfall in Florida causing widespread destruction and resulting in seven major Presidential Declarations. This experience brought to the forefront the value of pre-event planning for long-term recovery. In order to help communities prepare for disaster recovery, the former Department of Community Affairs (now Department of Economic Opportunity) and DEM partnered to focus on enhancing community resiliency through Post-Disaster Redevelopment Planning (PDRP). The state applied for and received funds from both the National Oceanic and Atmospheric Administration (NOAA) through DEP's coastal management program and an HMGP planning grant through Hurricane Wilma FEMA-DR-1609.

This partnership, guided by a statewide group of experts on planning and long-term recovery, required researching lessons learned during previous disasters, applying this research during the drafting of a planning process and testing the process through six pilot projects. The culmination of the lessons learned from the pilot communities and in depth research into best practices was documented and published in the guidebook titled, *Post-Disaster Redevelopment Planning: a Guide for Florida Communities*.

A PDRP identifies policies, operational strategies, and roles and responsibilities for implementation that will guide decisions that affect long-term recovery and redevelopment of the communities after a disaster. It emphasizes seizing opportunities for hazard mitigation and community improvement consistent with the goals of the local mitigation plan and with full participation for the citizens. Recovery topics addressed include sustainable land use, housing repair and reconstruction, business resumption and economic redevelopment, infrastructure restoration and mitigation, long-term health and social services support, environmental restoration, financial considerations, short-term recovery actions that affect long-term redevelopment, and other long-term recovery issues identified by the community.

The last two years of the PDRP Initiative have been dedicated to the implementation of the PDRP guidance. Upon completion of the guidebook in the fall of 2010, regional workshops and webinars were conducted around the state to introduce and promote this planning effort. These regional workshops also served to advertise the administration of the second phase of grants to Florida communities utilizing the guidance developed over the initial phase of this project.

Eight communities were selected including seven counties and one municipality. Three regional planning councils assisted with the planning efforts. Similar but not identical scopes of work were developed with the communities, allowing some flexibility for locally critical elements to be included. Each chapter of the plan was submitted along the way and reviewed to ensure good progress. The PDRP Coordinator also visited each community to offer technical assistance, meet with stakeholders groups and review progress.

At the end of the year long planning process, the eight sub-grantees submitted final plans and the project was closed in December of 2012. This project has received many accolades for best practice, including a Florida APA Award for Merit in 2011. This initiative has opened numerous opportunities and benefits for Florida's communities and will continue to as more communities take advantage of having a PDRP.

X. St. Augustine Sea Wall Reconstruction Project

The St. Augustine Seawall Reconstruction project began its design in 2001. The reconstructed seawall was intended to stabilize the shoreline along South Avenida Menendez from St. Francis to Cadiz St. in order to improve flood control, public accessibility, and historic preservation. This project will include a new 3.5 foot high seawall above current sidewalk level with a 12 foot wide promenade in front, or seaside, of the existing structure.

Community consensus was pursued through a series of meetings through 2001 and 2002 which illuminated concerns about flood control, parking, historic preservation, design amenities, scenic vistas, and circulation. Facilitators and experts used multi-criteria methods for evaluation. Nevertheless, DEP, National Park Service, Florida National Guard, NE Regional Planning Council, and St. Johns County Office of Emergency Preparedness all reviewed conceptual designs. The project won several awards for design and process. The ground breaking ceremony for the year long project was held on February 13, 2012.

The \$7 million project is funded on a 75 percent grant with the City of St. Augustine providing the 25 percent match. The remainder is provided by a DEM grant funded by the FMA program.