

LMS Calendar

HMGP funding now available for Hurricane Isaac FEMA -4084-DR-FL

The Florida Division of Emergency Management (the Division) will conduct Hazard Mitigation Grant Program (HMGP) Application Development Workshops (see schedule below). The purpose of these workshops is to provide eligible applicants with detailed information about the application process and to assist in the completion of a draft project application. Division staff will be available to respond to project-specific questions and concerns. Topics to be covered include:

- Program eligibility requirements;
- Eligible activities;
- Application preparation;
- Scope of work development;
- Review of environmental issues; and
- Submission of accurate data for the Benefit Cost Analysis.

May 2 Palm Beach County EOC 20 South Military Trail, West Palm Beach , FL 33415

Storms Surge Planning Zones on line

The Storm Surge Planning Zones is available on line so you can look up an address to see if it is in a Storm Surge Planning Zone:

<http://tinyurl.com/md-hurricanezone>



Next LMS Quarterly Meeting:

Date: June 19, 2013
Time: 9:30-11:30 am
Location: Miami Lakes Town Hall
6601 Main Street
Miami Lakes, FL 33014

All Working Group Members and the public are welcome to attend.

Future Quarterly Meetings:

Date: September 18, 2013
Location: AgExtension
Date: December 18, 2013
Location:

Next Steering Committee Meeting:

Date: June 19, 2013
Time: 8:30 – 9:30 am
Location: Miami Lakes

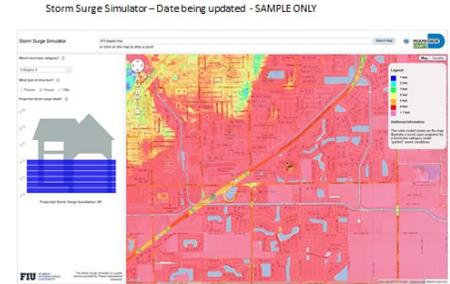
Steering Committee Members only

Next Sub-Committee Meetings: TBD

[If you need to get copies of the 1 square mile maps that we have prepared, please fill out the attached form and email it back to me with the Grids identified that you need maps for.](#)

We are currently working with FIU to update the Storm Surge Simulator to provide actual surge heights. This service has been removed from our website temporarily but will be put back up again when the data has been updated. I will notify you when it is back up and running.

<http://www.miamidade.gov/fire/storm-surge.asp>

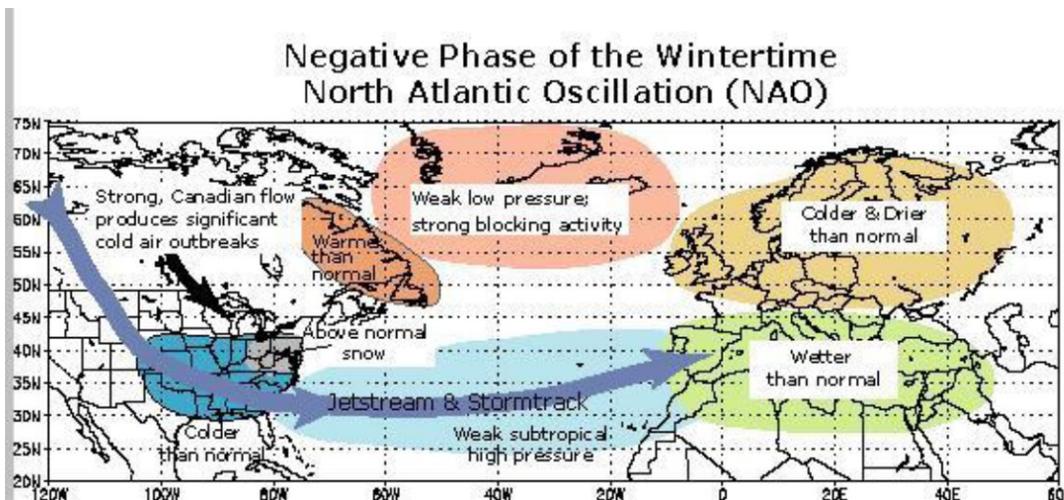


Cold Weather

I asked Rob Molleda if he could explain why if we are having global warming that it has been such a cold winter. Rob was kind enough to pass along a link to the NWS site with an explanation of our cold March. Excerpt below, full article at website

<http://www.srh.noaa.gov/images/mfl/news/March2013Summary.pdf>

“For only the fifth time in recorded history, March was colder than any of the previous winter months in South Florida...Average temperatures across South Florida were anywhere from four to six degrees below normal...ranking among the coldest on record for the month of March and coldest March since 2010.” “What was the cause of the cool March? Generally speaking a low pressure area in the mid to upper levels of the atmosphere prevailed over eastern North America, causing a northwest to southeast flow of air across the eastern half of the United States.”



This also led to drier than normal conditions so moving forward into April - June we can expect drier and warmer than normal conditions. This also means an increased threat for wildfires, there have been a total of 96 reported through March in South Florida.

Now is the time to think about and mitigate against wildfires. For more information visit the Florida Forest Service website: <http://www.floridaforestservice.com/index.html>

Do you have something you would like to contribute to the Information Bulletin?
Email it to: mdlms@miamidade.gov

Are you interested in being on a Subcommittee?

Participation in a Subcommittee counts towards the required LMS meeting requirements. 😊

Community Rating System – this group is an existing group (Floodplain Roundtable) that we will work with and incorporate into the LMS. Lead: Mike Gambino and Lourdes Rodriguez

Extreme Weather Events - this group will look at the current active cycle of tropical activity, sea level rise, climate change and other weather events that can increase the impact of hazards and vulnerabilities.

Lead: Ricardo Alvarez

Education /Outreach - this group will identify opportunities for training, seminars, workshops, and public outreach for our stakeholders and the public. This could include helping to organize events, participate in events, development of materials or event development of classes that could offer CEUs. Lead: TBD

Structural Committee – this group will look at best practices and new and upcoming products, codes, and rules that can improve mitigation measures. Lead: Jeff Robinson

Agricultural – this group will look at hazards and mitigation measures for the agricultural and landscaping stakeholders. Lead: Theresa Olczyk

Marine Interests – this group will look at hazards and mitigation measures for the marine industry and work on updating a brochure to help educate the community. Lead: Don Pybas

Financial/Grants – this group will look at opportunities for funding and grants and help identify best practices to assist stakeholders with grant writing. Lead: Teresa Grandal

If you are interested in leading or participating in any of the Subcommittees, please let me know. I will be working with the Subcommittee leads to schedule meetings.

Make Mitigation Happen

Workshops for residents to learn about the benefits of mitigation for their homes are being offered in Miami-Dade County

<http://www.floridadisaster.org/Mitigation/Documents/Wind%20Mitigation%20Booklet%20.pdf>

Date	Location	Time
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April 10, 2013	Florida International University	
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Additional workshops: TBD

Webinars: <https://attendee.gotowebinar.com/rt/1820621179515711488>



PER 259 Sharing Information and Intelligence Related to Food Importation and Transportation

A 1-day course designed to prepare participants to utilize and implement effective sharing of information and intelligence to enhance food safety and defense related to food importation and transportation. It is targeted towards Law Enforcement, state Fusion Center personnel, emergency managers and responders, agricultural extension, public health, food and agriculture professionals, transportation industry, and federal, state, local, tribal and regional officials. *This training has been approved for 7.5 CEUs for Certified Environmental Health Professionals.*

Date	Location	Time
April 16, 2013	Ag Extension 18710 SW 288 Street Homestead Florida	8:00 am – 5:00 pm

To Register:

[http://trac.floridadisaster.org/TRAC/EventDetailPublic.aspx?ID=665&mode=ModeEdit&LookupName=ev
entsearchpublic](http://trac.floridadisaster.org/TRAC/EventDetailPublic.aspx?ID=665&mode=ModeEdit&LookupName=ev
entsearchpublic)

Starting Early: Financial Preparation for Disaster and Emergencies

This webinar will focus on local tools, services and assistance available to individuals, faith-based and community based leaders, private sector organizations and emergency managers. Presenters will provide information on how to incorporate current and upcoming financial preparedness tools into local disaster preparedness education efforts and how to get the community involved in an effort for communities to start preparing for emergencies early

<u>Date</u>	<u>Location</u>	<u>Time</u>
April 9, 2013	webinar	3:00 pm

To Register: <https://connect.hsin.gov/financiallita/event/registration.html>

FEMA Flood Insurance Reform Act of 2012

See the following document for changes to the NFIP and insurance rates. We could see an increase in rates that have historically been subsidized.

What is Changing?

- **Flood insurance rates**
 - Rates for most properties will more accurately reflect risk.
 - Subsidized rates for non-primary residences are being phased out now.
 - Other subsidized rates will be eliminated over time:
 - New policies sold after July 6, 2012 to cover previously uninsured properties; and
 - Purchase of a property, allowing a policy to lapse, repetitive loss or cumulative damage, or other events, could trigger rate changes beginning in 2013.
 - When a community adopts a new flood map, discounts like grandfathering will be phased out – meaning premiums will increase over time. Expected in 2014
- **Flood risks and the costs of flooding**
 - Weather patterns, erosion, and development are a few factors increasing flood risk in many communities.
 - Better science, improved tools and more data are providing more accurate definition of flood hazards.
 - More buildings and other infrastructure are being built in areas at risk for flooding and replacement costs continue to grow.



FEMA

Flood Insurance Reform Act of 2012

Impact of changes to the NFIP

Note: This Fact Sheet deals specifically with Sections 205 and 207 of the Act.

In 2012, the U.S. Congress passed the Flood Insurance Reform Act of 2012 which calls on the Federal Emergency Management Agency (FEMA), and other agencies, to make a number of changes to the way the NFIP is run. As the law is implemented, some of these changes have already occurred, and others will be implemented in the coming months. Key provisions of the legislation will require the NFIP to raise rates to reflect true flood risk, make the program more financially stable, and change how Flood Insurance Rate Map (FIRM) updates impact policyholders. The changes will mean premium rate increases for some – but not all -- policyholders over time.

Background:

In 1968, Congress created the National Flood Insurance Program (NFIP). Since most homeowners' insurance policies did not cover flood, property owners who experienced a flood often found themselves financially devastated and unable to rebuild. The NFIP was formed to fill that gap. To ensure the program did not take on unnecessary risks, one of the key requirements to participate in the program was that communities had to adopt standards for new construction and development.

Pre-existing homes and businesses, though, could remain as they were. Owners of many of these older properties could obtain insurance at lower, subsidized, rates that did not reflect the property's real risk. In addition, as the initial flood risk identified by the NFIP has been updated over the years, many homes and businesses in areas where the revised risk was determined to be higher have also received discounted rates. This "Grandfathering" approach prevented rate increases for existing properties when the flood risk in their area increased.

Fast forward 45 years, flood risks continue and the costs and consequences of flooding are increasing dramatically. In 2012, Congress passed legislation to make the National Flood Insurance Program more sustainable and financially sound over the long term.

What this means:

The new law eliminates some artificially low rates and discounts which are no longer sustainable. Most flood insurance rates will reflect full risk, and flood insurance rates will rise on some policies.

Actions such as buying or selling a property, or allowing a policy to lapse, can trigger rate changes. You should talk to your insurance agent about how changes may affect your property and flood insurance policy. There are investments you and your community can make to reduce the impact of rate changes. And FEMA can help communities lower flood risk and flood insurance premiums.

What is Changing Now?

Most rates for most properties will more accurately reflect risk. Subsidized rates for non-primary/secondary residences are being phased out now. Subsidized rates for other classes of properties will be eliminated over time, beginning in late 2013. There are several actions which can

trigger a rate change, and not everyone will be affected. It's important to know the distinctions and actions to avoid, or to take, to lessen the impacts.

Not everyone will be affected immediately by the new law – only 20 percent of NFIP policies receive subsidies. Talk to your agent about how rate changes could affect your policy.

- Owners of **non-primary/secondary** residences in a Special Flood Hazard Area (SFHA) will see 25 percent increase annually until rates reflect true risk – began January 1, 2013.
- Owners of **property which has experienced severe or repeated flooding** will see 25 percent rate increase annually until rates reflect true risk – beginning October 1, 2013.
- Owners of **business properties in a Special Flood Hazard Area** will see 25 percent rate increase annually until rates reflect true risk -- beginning October 1, 2013.

Owners of **primary residences** in SFHAs **will be able to keep their subsidized rates** unless or until:

- You sell your property;
- You allow your policy to lapse;
- You suffer severe, repeated, flood losses; or
- You purchase a new policy.

Grandfathering Changes Expected in 2014

The Act calls for a phase-out of discounts, including grandfathered rates, and a move to risk-based rates for most properties when the community adopts a new Flood Insurance Rate Map. So if you live in a community that adopts a new, updated Flood Insurance Rate Map (FIRM), discounts – including grandfathered rates -- will be phased out. This will happen gradually, with new rates increasing by 20% per year for five years. Implementation is anticipated in 2014.

What Can Be Done to Lower Costs?

For home owners and business owners:

- Talk to your insurance agent about your insurance options.
- You'll probably need an Elevation Certificate to determine your correct rate.
- Higher deductibles might lower your premium.
- Consider remodeling or rebuilding.
- Building or rebuilding higher will lower your risk and could reduce your premium.
- Consider adding vents to your foundation or using breakaway walls.
- Talk with local officials about community-wide mitigation steps.

For community officials:

- Consider joining the Community Rating System (CRS) or increasing your CRS activities to lower premiums for residents.
- Talk to your state about grants. FEMA issues grants to states which can distribute the funds to communities to help with mitigation and rebuilding.