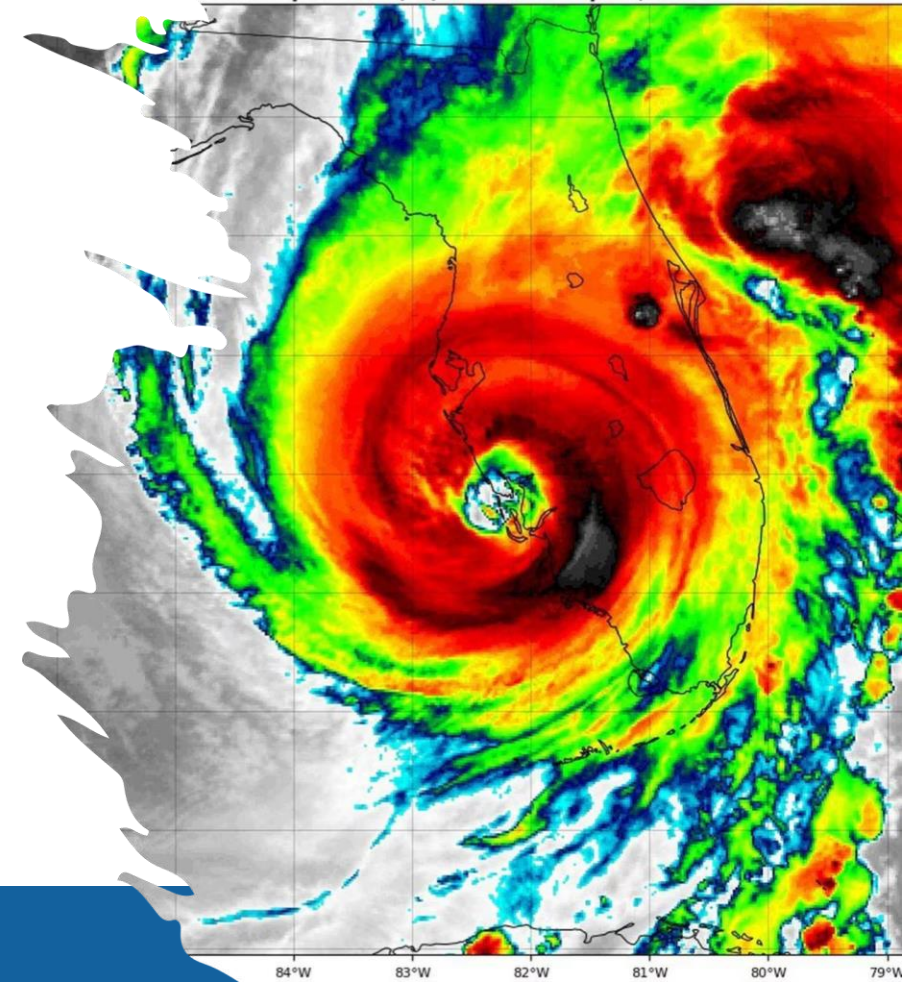




GOVERNOR'S  
HURRICANE CONFERENCE®

# Hurricane Ian Makes Landfall: September 28, 2022

Intensity Temperature (°C) at 19:07Z Sep 28, 2022





# City of Cape Coral

Population - 220,000

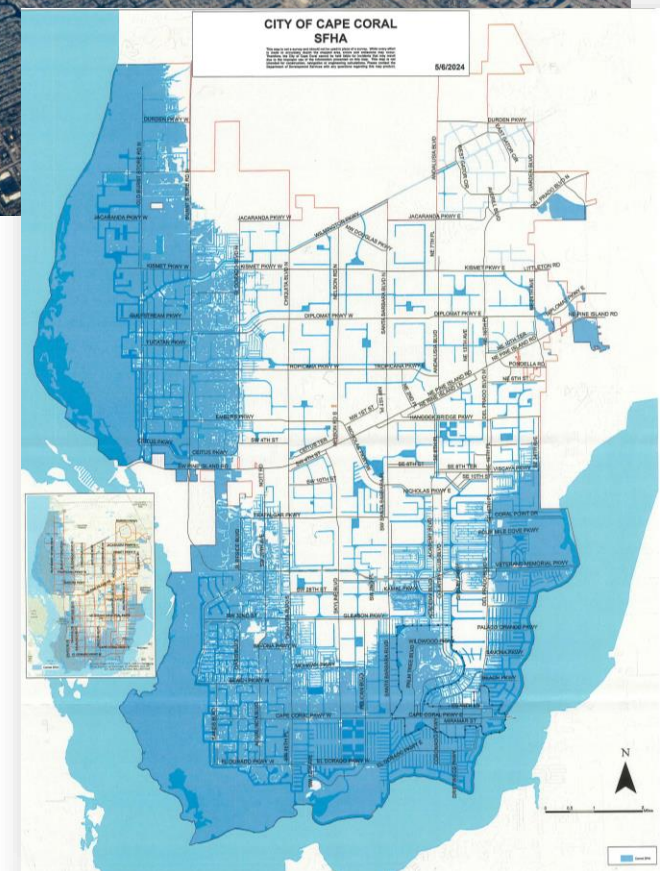
Area - 120 SQ miles

Structures – ~104,000

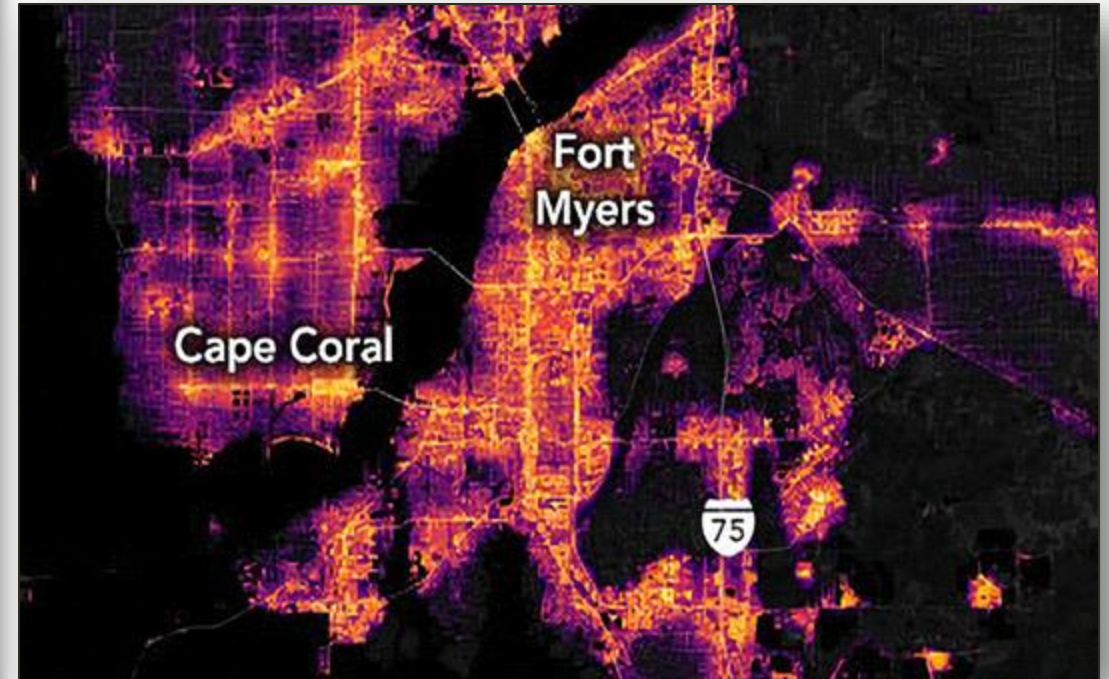
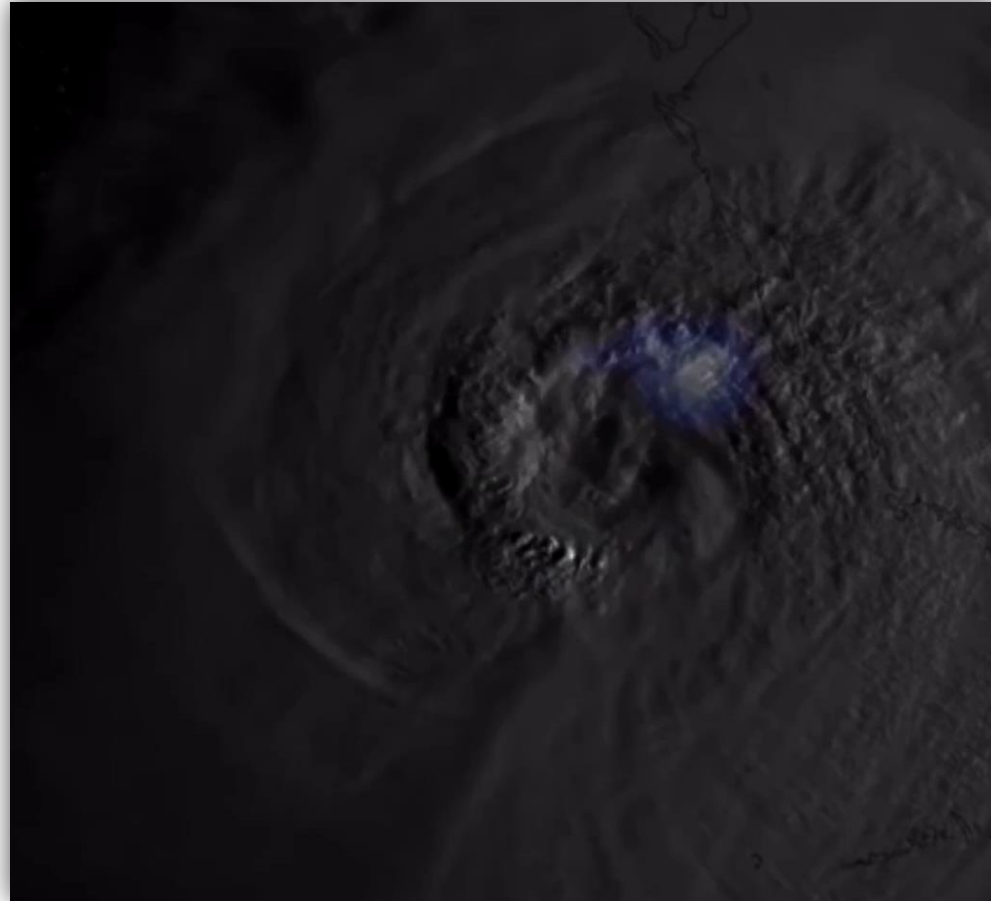
SFHA – Parcels ~71,000

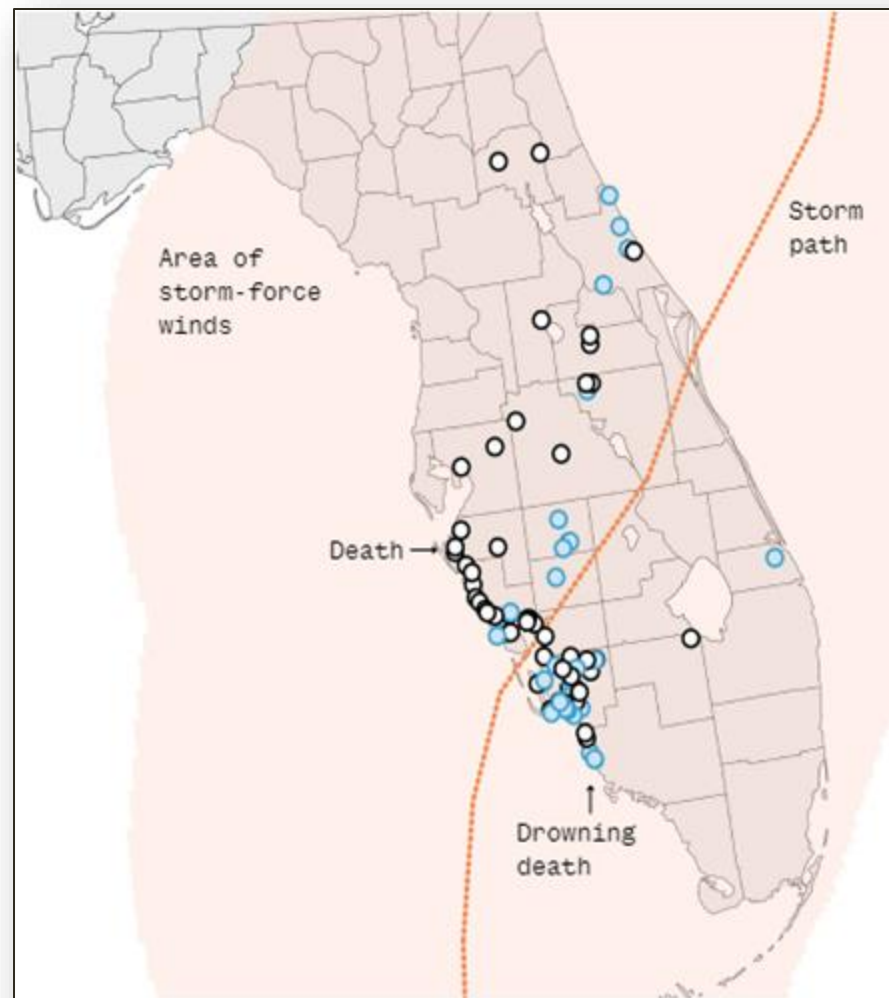
Structures ~54,000

400 miles of canals – most in the world!



# Case Study: The City of Cape Coral, Florida

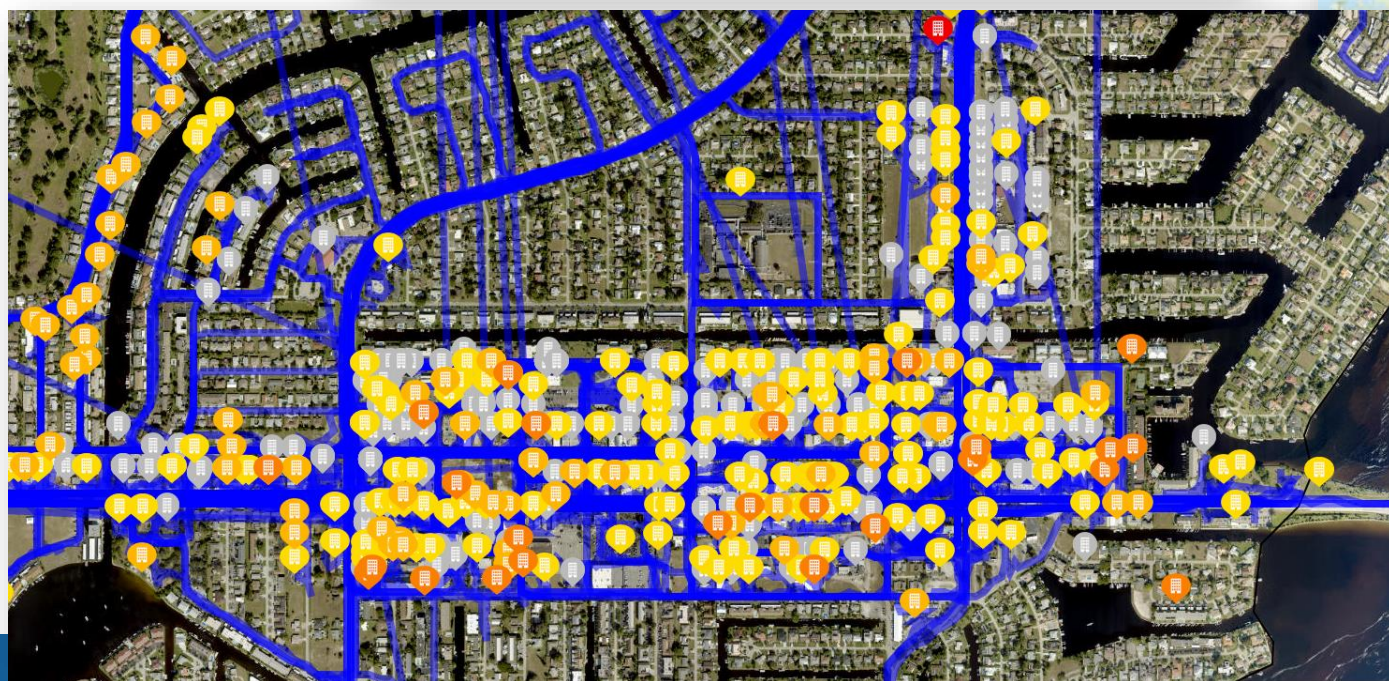
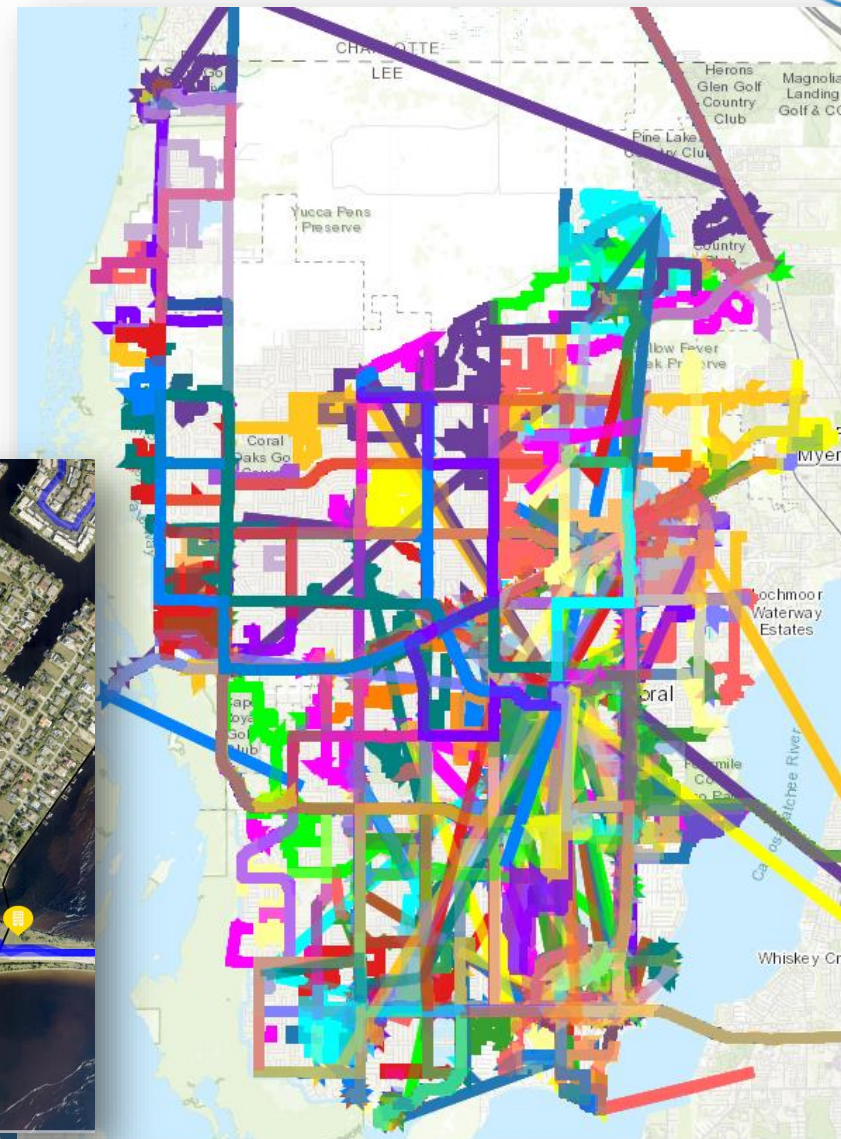




Source: Staff reporting, Florida Department of Law Enforcement

Graphic: Nigel Chiwaya / NBC News







# Townhall – 50% Rule





## Ordinance 96-22 - Effects

- This will result in a small reduction in the CRS points;
- However, Cape Coral is well into the CRS Class 5 range (2500-2999) of points so a loss of CRS class is not expected
- By removing the cumulative impact, this will assist homeowners near the 50% calculation from going above 50% due to impacts NOT caused by Hurricane Ian

# Case Study: The City of Cape Coral, Florida



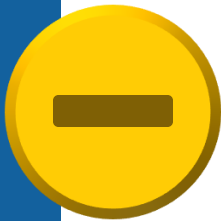
- April 8, 2024 - The City of Cape Coral noticed of FEMA's intent to retrograde the City's CRS rating. 23% unpermitted work?
- Estimated \$8-10 million annual impact.



# Compliance



In compliance



Probation



Suspension

- Participating communities must maintain compliance
- FEMA Region 4 makes this decision after assistance and consultation can resolve
- Only after probationary period and further attempts at enforcement
- No new policies are written
- Flood insurance and disaster assistance are available
- Non-compliant CBS communities can also face class retrogrades which decrease flood insurance discounts for the community
- Opportunities, specifically in the Special Flood Hazard Area



# Miami Herald



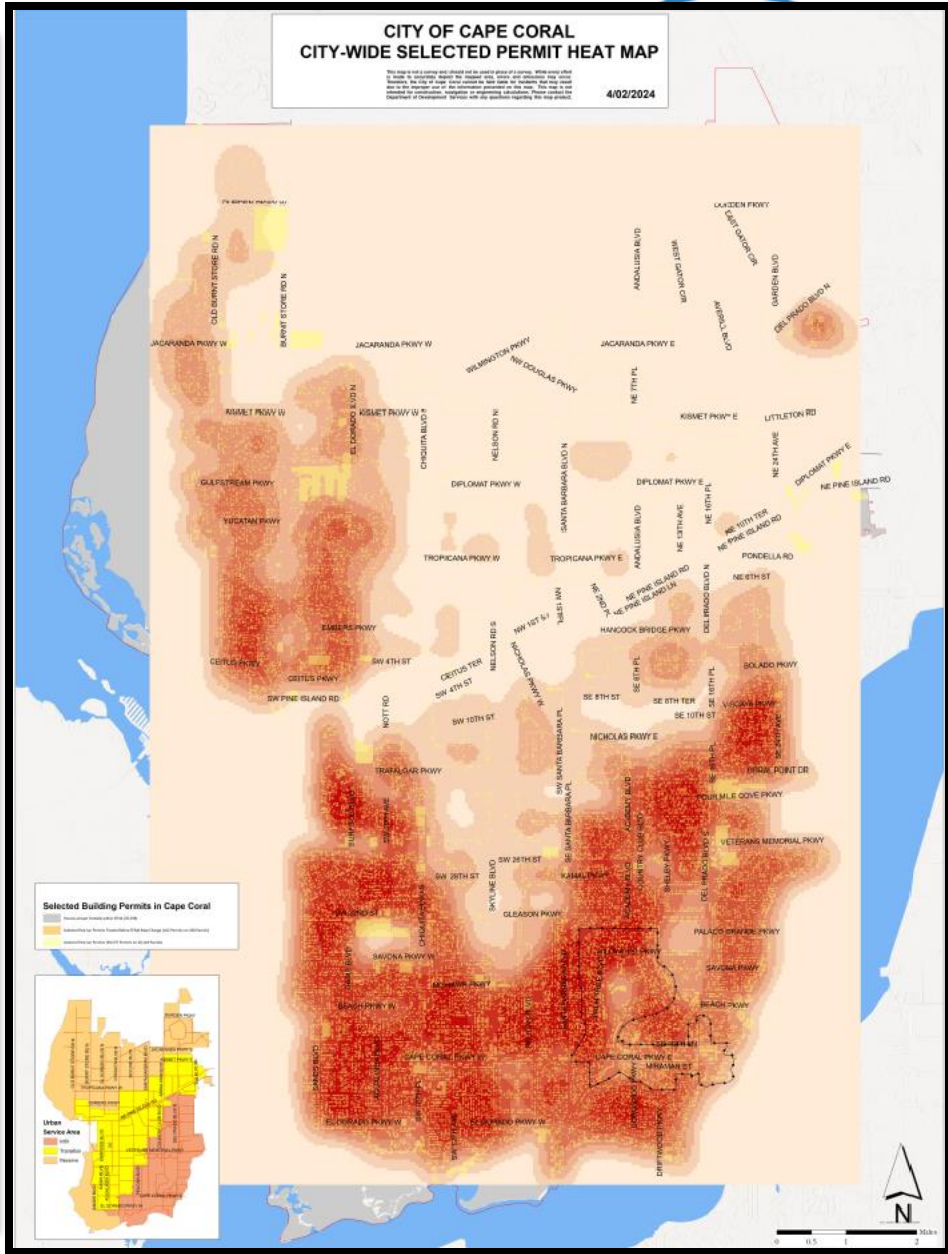
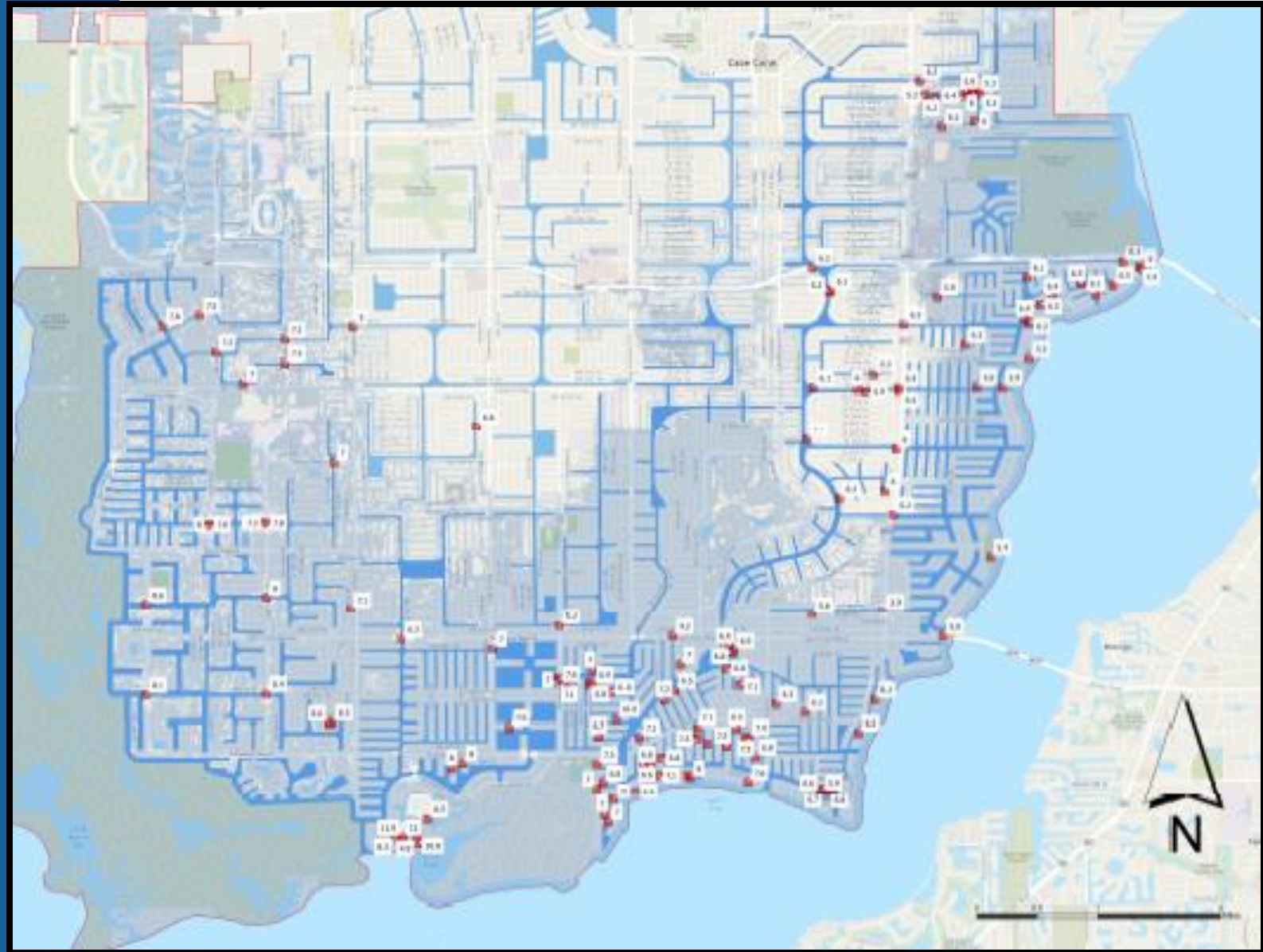
In the statement, Cape Coral Mayor John Gunter called the move a “unilateral decision” by FEMA that harms his city’s residents and asked for it to be reversed.

“The timing of this decision after our community suffered a devastating Category 5 hurricane is just wrong. Make no mistake — FEMA is the villain in this nightmare,” he wrote.

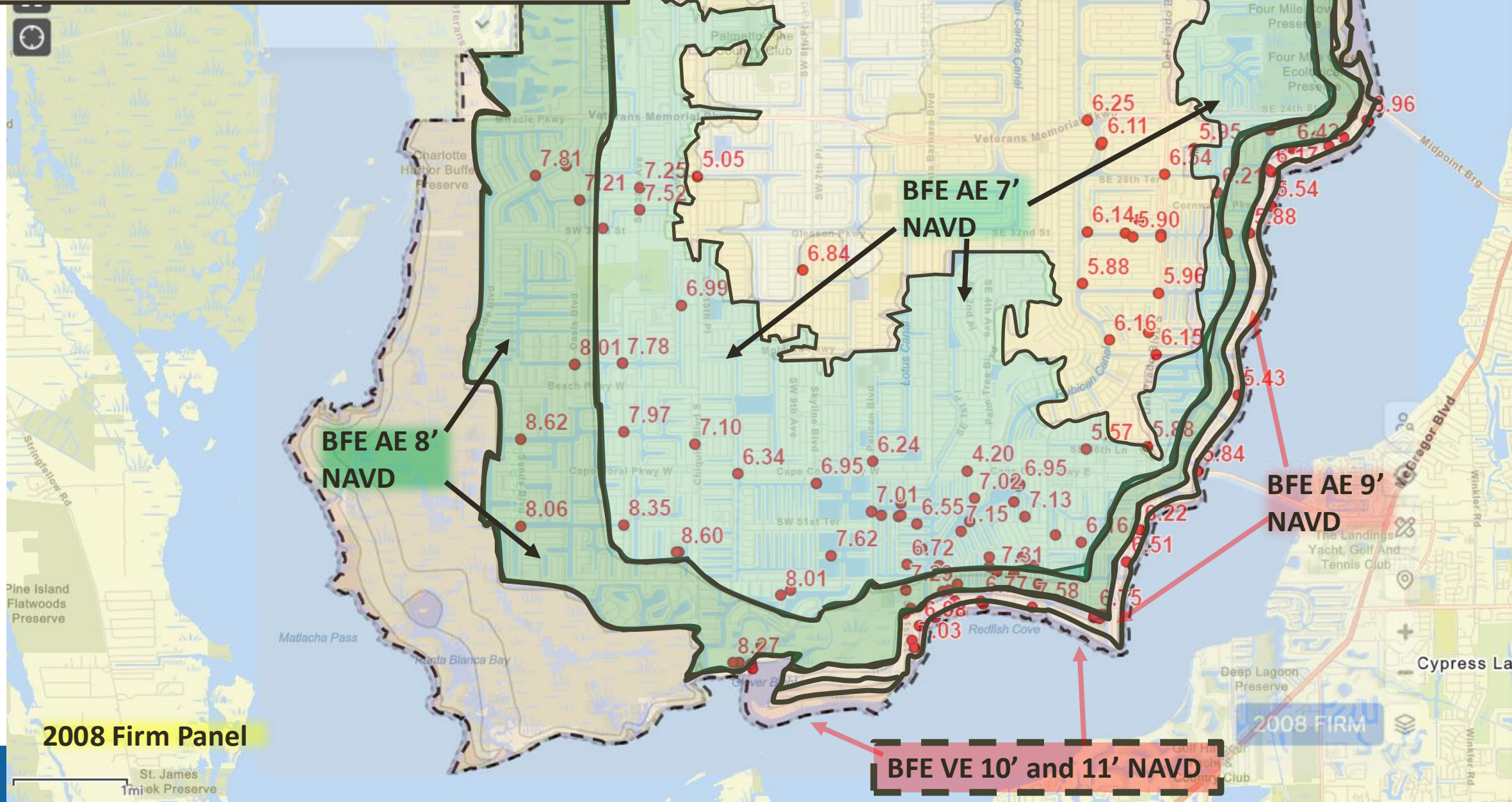




**\$410 million in  
payouts in Cape  
Coral, from Ian**



# HURRICANE IAN HIGH-WATER MARKS 2008 FIRM PANEL







# NFIP Overview

1. National Flood Insurance Program and Community Rating System
2. FEMA P-758
3. 50% rule
4. The Community's Big 4
  - a. Require permits
  - b. Determine costs
  - c. Determine market values
  - d. Make SI/SD determinations
5. Improvement vs Damage



# The Flow



## Federal



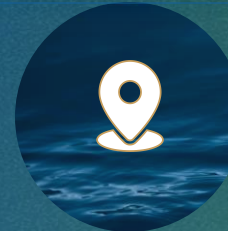
- National Flood Insurance Act of 1968
- 44 CFR Sections 49 – 65
- FEMA FIRMs, Technical Bulletins, Documents, and Guidance
- Disaster Relief and Recovery

## State



- Florida Building Code
- Technical guidance
- Community Assistance Visits (CAV)

## Local



- Local flood ordinance
- Apply Building and Zoning codes
- Permits, Elevation Certificates, Floodplain Reviews, Impact Surveys, SD determinations

# Florida Building Code & Flood Ordinances



## FBC

---

- Provisions meeting or exceeding NFIP
- Ex: Base Flood Elevation (BFE) + 1ft.
- Communities must enforce the FBC



## Flood Ordinances

---

- Local flood ordinances are reviewed and approved by FDEM Office of Floodplain Management and FEMA for compliance with the NFIP
- Local ordinances may contain standards higher than the NFIP minimum standards

# We good...?



U. S. Department of Homeland Security  
Region 4  
3005 Chamblee Tucker Road  
Atlanta, GA 30341



FEMA

July 19, 2024

CERTIFIED MAIL RETURN RECEIPT REQUESTED

Michael Ilczyszyn  
Manager, City of Cape Coral  
1015 Cultural Park Boulevard  
Cape Coral, FL 33930

Re: National Flood Insurance Program Participation

Dear Mr. Ilczyszyn:

I'd like to thank you and your staff for the long hours and hard work that have occurred during the last two months to help correct the City of Cape Coral's issues regarding the National Flood Insurance Program (NFIP). Our teams have made great progress in helping ensure the city and their residents are more resilient and prepared for future storms.

Our team has completed its review of the city's compliance with the minimum floodplain management standards and everything that has been done to correct any deficiencies and violations.

We acknowledge the work invested by you and your team has resulted in some improvements to meet minimum floodplain management standards, and I appreciate your leadership in this area. However, as the City of Cape Coral continues to recover from Hurricane Ian, FEMA finds that outstanding compliance issues remain. FEMA will not retrograde the City of Cape Coral's class rating at this time.

Although FEMA will not retrograde the City of Cape Coral's class rating at this time, if the violations are not corrected or remedied by Nov. 18, FEMA's regulations (Title 44 Code of Federal Regulations 59.24(b) Suspension of Community Eligibility) require us to place the city on probation. This letter starts the official notification process. In addition, the city would no longer be eligible for Community Rating System participation and would be retrograded to Class 10 effective on April 1, 2025.

This letter and its attachments include FEMA's findings and our proposed next steps for the City of Cape Coral to remedy outstanding deficiencies and violations. These deficiencies and violations are



City of Cape Coral

National Flood Insurance  
Program Corrective Action  
Plan



FEMA



September 16, 2024



1. ACTION ITEM #1 – ADDRESSING PROGRAM DEFICIENCIES AND SUBSTANTIVE VIOLATIONS
2. ACTION ITEM #2 – ASSESSING FLOODPLAIN DEVELOPMENT SINCE HURRICANE IAN
3. ACTION ITEM #3 – LEVERAGING CODE ENFORCEMENT
4. ACTION ITEM #4 – IMPLEMENTATION OF A SUBSTANTIAL DAMAGE ADMINISTRATIVE PROCEDURES PLAN
5. ACTION ITEM #5 – ADDITIONAL EFFORTS TO IMPROVE COMMUNITY FLOOD RESILIENCE



City of Cape Coral

## National Flood Insurance Program Corrective Action Plan



FEMA



September 16, 2024

### **ACTION ITEM #1 – ADDRESSING PROGRAM DEFICIENCIES AND SUBSTANTIVE VIOLATIONS**

**FEMA Action Item #1: Develop and submit a plan that includes timelines and actions to address all identified program deficiencies and substantive violations.**

- 1. 9 Program Deficiencies (pitfalls)**
- 2. Individual Substantive Violations**
- 3. Ordinance Revision**
- 4. Improvements to the City's Floodplain Management Processes**
- 5. Personnel**
- 6. Training**
- 7. Ongoing Monitoring and Evaluation of the Corrective Action Plan**

# Cape Coral Pitfalls

1. Impact survey teams were general in their reviews.
2. Inconsistent market values were present.
3. Missing repair permits.
4. Low and adequate labor costs.
5. Permits were issued without total repair costs.



# Cape Coral Pitfalls



6. Failure to capture the complete scope of work.
7. Permits issued after the fact.
8. Notice of violations issued after the fact.
9. Floodplain permits are needed when building permits do not apply.
10. Insufficient flood openings



City of Cape Coral

## National Flood Insurance Program Corrective Action Plan



FEMA



September 16, 2024

### **ACTION ITEM #2 – ASSESSING FLOODPLAIN DEVELOPMENT SINCE HURRICANE IAN**

**FEMA Action Item #2: Assess all floodplain development from Hurricane Ian in the Special Flood Hazard Area, ensuring that permits for all repairs, construction and development were obtained consistent with local floodplain management regulations.**

- 1. An updated tracker for the structures on the substantially damaged list**
- 2. Claim value greater than 50% of the structure value without a permit.**
- 3. Additional substantial damage inspections**
- 4. Section 1316**



City of Cape Coral

## National Flood Insurance Program Corrective Action Plan



FEMA



September 16, 2024

### ACTION ITEM #3 – LEVERAGING CODE ENFORCEMENT

FEMA Action Item #3: Provide documentation that demonstrates your community is leveraging its code enforcement process to address new and existing code cases for all structures not confirmed as compliant. When a violation is confirmed, remedy to maximum extent possible.

1. Letter, education, voluntary compliance – 30 days
2. Notice of Violation
3. Notice of Hearing
  - a. Guilty or not guilty
4. Fines and liens
5. Non-compliant properties will be reviewed every 90 days for unpermitted work, unsafe conditions, or change of ownership.
6. Maximum Extent – Section 1316

**SUBSTANTIAL DAMAGE ADMINISTRATIVE PROCEDURES PLAN**  
**City of Cape Coral, FL**

**PURPOSE AND USE**

The purpose of this document is to outline how The City of Cape Coral (City), FL will administer and implement steps to make Substantial Improvement/Substantial Damage (SI/SD) determinations. Communities that participate in the National Flood Insurance Program (NFIP) must adopt and enforce floodplain management regulations that include requirements for SI/SD structures, as defined in 44 CFR 59.1.

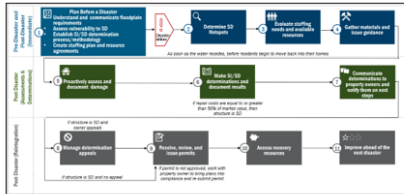
Improvements to structures in the regulated floodplain that equal or exceed 50% of the market value, including improvements undertaken after being substantially damaged during a disaster, must comply with local floodplain management regulations. This often means that structures cannot simply be rebuilt to pre-damage conditions. Local officials must ensure that all permits issued for reconstruction comply with local regulations.

This document captures all procedures in one easy, accessible place to the City more prepared if disaster strikes. This includes plans, procedures, and processes for actions taken pre-disaster ("blue skies"), immediately following a disaster event, and post-disaster. This document serves as a plan to be used in both day-to-day SI/SD operations as well as all disaster events, to include all types of hazards (flooding, wind, fire, etc.), small and large events, and presidential-declared or non-declared events.

This plan was compiled and prepared by the City. The template for this document was created by the Federal Emergency Management Agency (FEMA).

**Timeline of Substantial Damage Operations**

The SDAP Plan follows the graphic below and has four main sections: Plan Before a Disaster; Post-Disaster; Immediate Coordination; Post-Disaster; Assessments & Determinations; and Post-Disaster; Reintegration. Each section contains procedures, practices, and additional information about critical planning and response tasks to consider in administering and enforcing SI/SD requirements.



**SUBSTANTIAL DAMAGE ADMINISTRATIVE PROCEDURES PLAN (SDAP) SUPPLEMENTAL DOCUMENTATION**



**ACTION ITEM #4 – IMPLEMENTATION OF A SUBSTANTIAL DAMAGE ADMINISTRATIVE PROCEDURES PLAN**

**FEMA Action Item #4: Put a process in place to ensure substantial damage compliance for future events. As part of this action item, the community attended the Substantial Damage Administrative Procedures Workshop and will need to submit the subsequent completed set of procedures.**

1. SECTION 1: PROJECT MANAGEMENT PLANS, ROLES & RESPONSIBILITIES: INTERNAL AND EXTERNAL STAKEHOLDERS
2. SECTION 2. SUBSTANTIAL IMPROVEMENT AND SUBSTANTIAL DAMAGE DETERMINATION PROCESS: STEP GUIDE, APPEALS, AND DATA MANAGEMENT
3. SECTION 3: PERMITTING PROCESS: STEP GUIDE AND DATA MANAGEMENT
4. SECTION 4: COMMUNICATIONS PLAN: TOOLKITS FOR SI / SD, PERMITTING, AND 1206 OUTREACH
5. SECTION 5: 1206 PROTOCOL
6. SECTION 6: FLOODPLAIN MANAGEMENT
7. SECTION 7: TRAININGS: PRE-DISASTER AND JUST-IN-TIME
8. SECTION 8: DOCUMENTATION REPOSITORY: CODES, ORDINANCES, MAPS, AND PROCESSES



# FEMA

## SDE Substantial Damage Estimator

The SDE is a tool to help local officials administer the Substantial Damage requirements of their floodplain management ordinances in keeping with the minimum requirements of the NFIP.



City of Cape Coral

### SUBSTANTIAL DAMAGE ESTIMATE

Department of Development Services

FACT Sheet: Additions/ Remodel/ Repair in "AE" and "VE" Flood Zones

Address: **123 Main St, Cape Coral, FL 33990**

Living Sqft: **1717**

Year Built: **1975**

FIRM: **PRE-FIRM**

Zone: **AEB**

Estimated Roof Sqft: **3449**

Finished Floor Elevation: **5.9**

Estimated Damage Repair Costs to Pre-Storm Conditions:				
Structural element and exterior finishes, including	Sqft	Material	Subtotal	
Foundation	\$5.24	\$6,301.26	\$2,700.54	\$9,001.80
Monolithic or other types of concrete slabs	\$11.94	\$28,833.38	\$12,357.16	\$41,190.54
Bearing Walls, Tie Beams, Trusses	\$9.93	\$11,938.17	\$5,116.38	\$17,054.53
Joist, Beams, subflooring, framing, ceilings	\$10.90	\$13,105.82	\$5,816.78	\$18,922.60
Interior non-bearing walls	\$9.23	\$11,052.84	\$4,753.99	\$15,806.83
Exterior finishes (e.g., Brick, stucco, siding, painting, and trim)	\$5.94	\$7,139.29	\$3,059.69	\$10,198.98
Windows and Exterior Doors	\$5.61	\$6,744.16	\$2,890.35	\$9,634.52
Gutters, and Downspouts	\$1.26	\$1,509.89	\$647.09	\$2,156.98
Hardware	\$0.42	\$503.30	\$215.70	\$718.99
Attached Decks and Porches	\$5.61	\$6,744.16	\$2,890.35	\$9,634.52
<b>Structural Subtotal</b>	<b>\$0.00</b>	<b>\$93,012.00</b>	<b>\$40,248.03</b>	<b>\$134,100.00</b>
<b>Interior Finish Elements, including:</b>				
Flooring (e.g., hardwood, ceramic, vinyl, laminate, stone, and wall-to-wall carpet over subflooring)	\$9.88	\$11,877.78	\$5,090.48	\$16,968.25
Bathroom tiling and fixtures	\$11.56	\$27,903.27	\$11,958.55	\$39,861.82
Wall finishes (e.g., drywall, paint, stucco, plaster, paneling, and marble)	\$5.78	\$6,945.48	\$2,978.63	\$9,924.11
Built-in Cabinets (e.g., Kitchen, utility, entertainment, storage, and bathroom)	\$10.25	\$12,319.48	\$5,279.78	\$17,599.25
Interior Doors	\$4.87	\$5,858.36	\$2,510.73	\$8,369.09
Interior Finish Carpentry	\$9.90	\$11,897.91	\$5,099.10	\$16,997.01
Built-in Bookcases and furniture	\$2.26	\$2,717.80	\$1,164.77	\$3,882.57
Hardware	\$0.84	\$2,021.98	\$866.56	\$2,888.54
Insulation	\$2.58	\$3,100.30	\$1,328.70	\$4,429.00
Interior Construction Demolition	\$7.20	\$8,656.68	\$3,710.01	\$12,366.69
<b>Interior Subtotal</b>	<b>\$65.12</b>	<b>\$93,299.03</b>	<b>\$39,985.30</b>	<b>\$129,401.76</b>
<b>Utility and service equipment, including:</b>				
Heating, Ventilation, and air conditioning (HVAC) equipment	\$4.19	\$5,032.96	\$2,156.98	\$7,189.94
Plumbing fixtures and piping	\$2.40	\$2,878.85	\$1,233.79	\$4,112.64
Electrical wiring, outlets, and switches	\$6.45	\$7,750.75	\$3,321.75	\$11,072.50
Light Fixtures and ceiling and ceiling fans	\$1.78	\$2,144.04	\$918.87	\$3,062.91
Security systems	\$0.17	\$404.40	\$173.31	\$577.71
Built-in appliances	\$0.84	\$0.00	\$0.00	\$0.00
Central vacuum systems	\$1.26	\$1,509.89	\$647.09	\$2,156.98
Water filtration, conditioning, and recirculation systems	\$0.92	\$1,107.25	\$474.54	\$1,581.79
<b>Utility and Service Subtotal</b>	<b>\$18.00</b>	<b>\$20,828.13</b>	<b>\$8,926.34</b>	<b>\$29,754.47</b>
Profit and Overhead				120%
<b>Structure Subtotal</b>	<b>\$179.05</b>	<b>\$249,647.07</b>	<b>\$108,991.60</b>	<b>\$351,979.59</b>
Shingle	\$ 21.00	\$ 50,700.30	\$ 21,728.70	\$72,429.00
Profit and Overhead				120%
<b>Roof Subtotal</b>				<b>\$86,914.88</b>
<b>Total Estimated Damage Repair Costs</b>				<b>\$438,894.39</b>

This is a preliminary estimate and may not include all associated costs with repairing the property to pre-storm conditions. All associated aforementioned costs must be included in an official substantial damage determination per section 4.4.1. of the FBIA P-768.

Other Related work	\$0.00
--------------------	--------

Substantial Damage Test:	
Market Value:	\$210,360.94
Market Value x 0.5:	\$105,180.47
Total estimated damage costs:	\$438,894.39


Percentage Damaged:	208.6%
Substantially Damaged?	Yes



# No Flooding In Paradise



*Keeping our heads above water*

A satellite image of Hurricane Milton, showing a well-defined eye and a dense, swirling cloud structure over the ocean. The Earth's curvature is visible on the left side, and a portion of a satellite instrument is seen in the upper left corner.

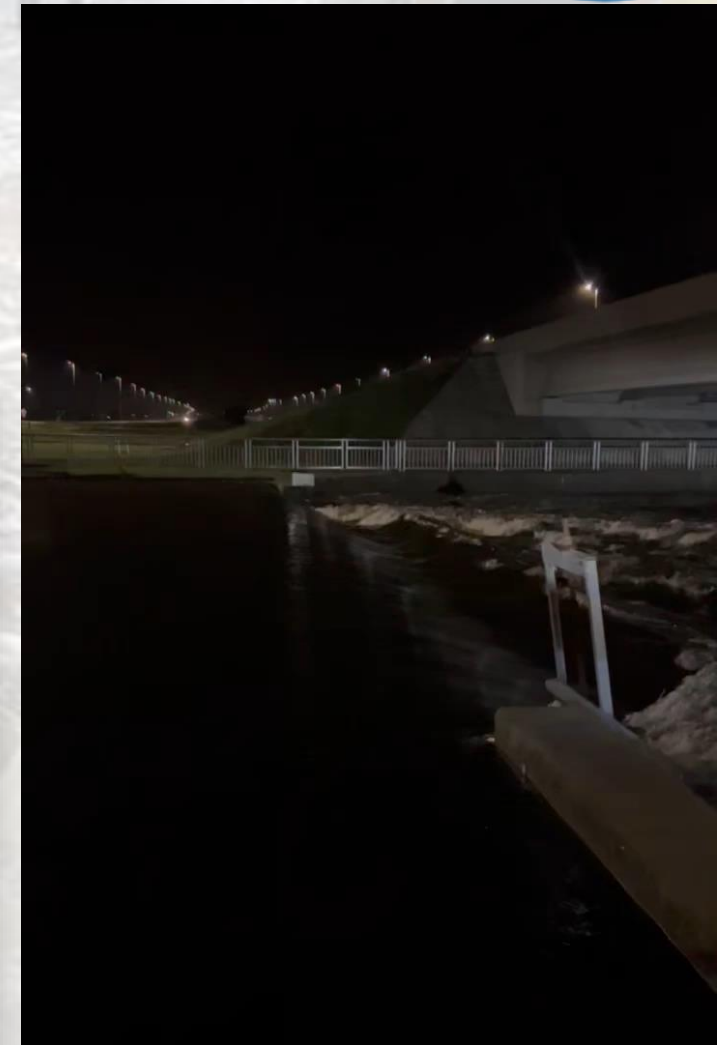
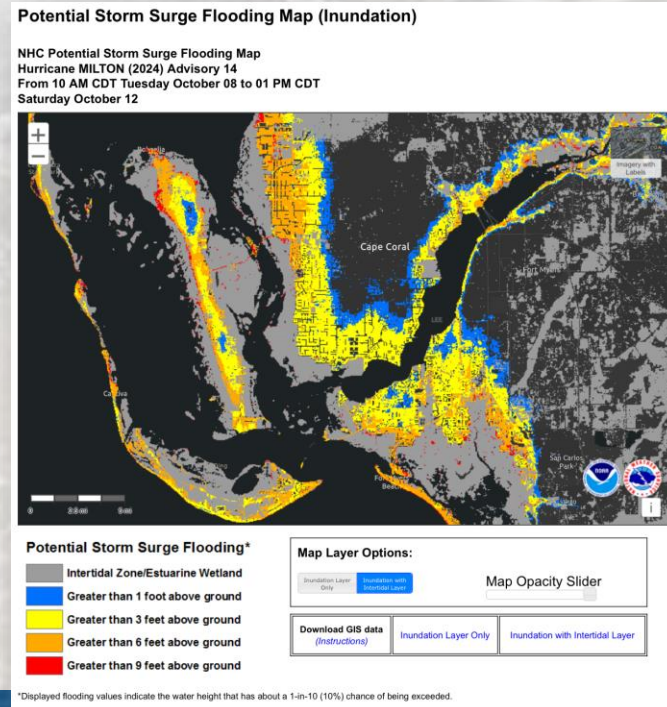
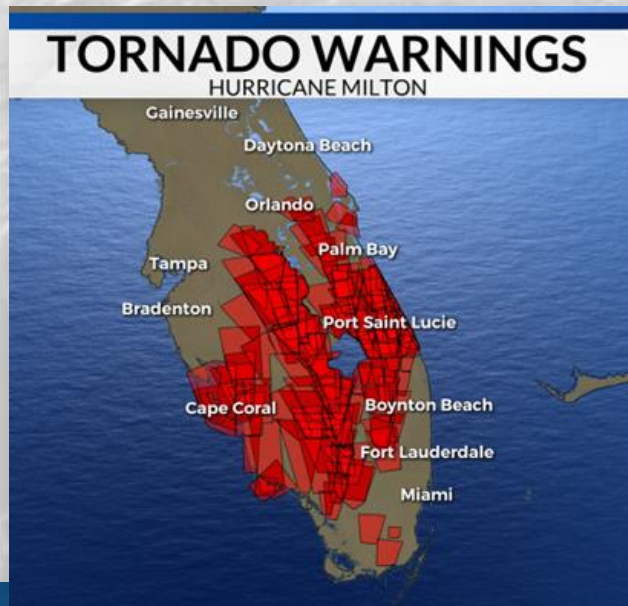
# Hurricane Milton

October 9, 2024

# Impacts



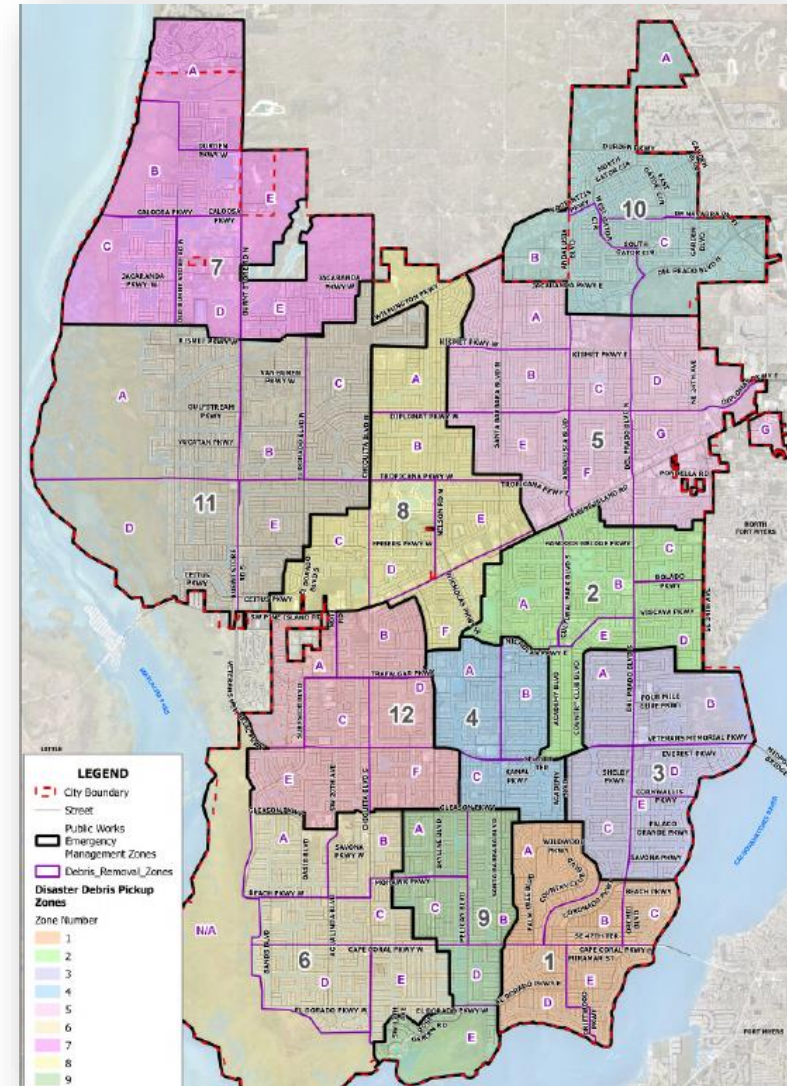
1. Winds: 45mph S, 90mph G
2. Rain: 3.53"
3. Surge: ~4.7' in SE, ~5.6 in NW
4. Tornado:



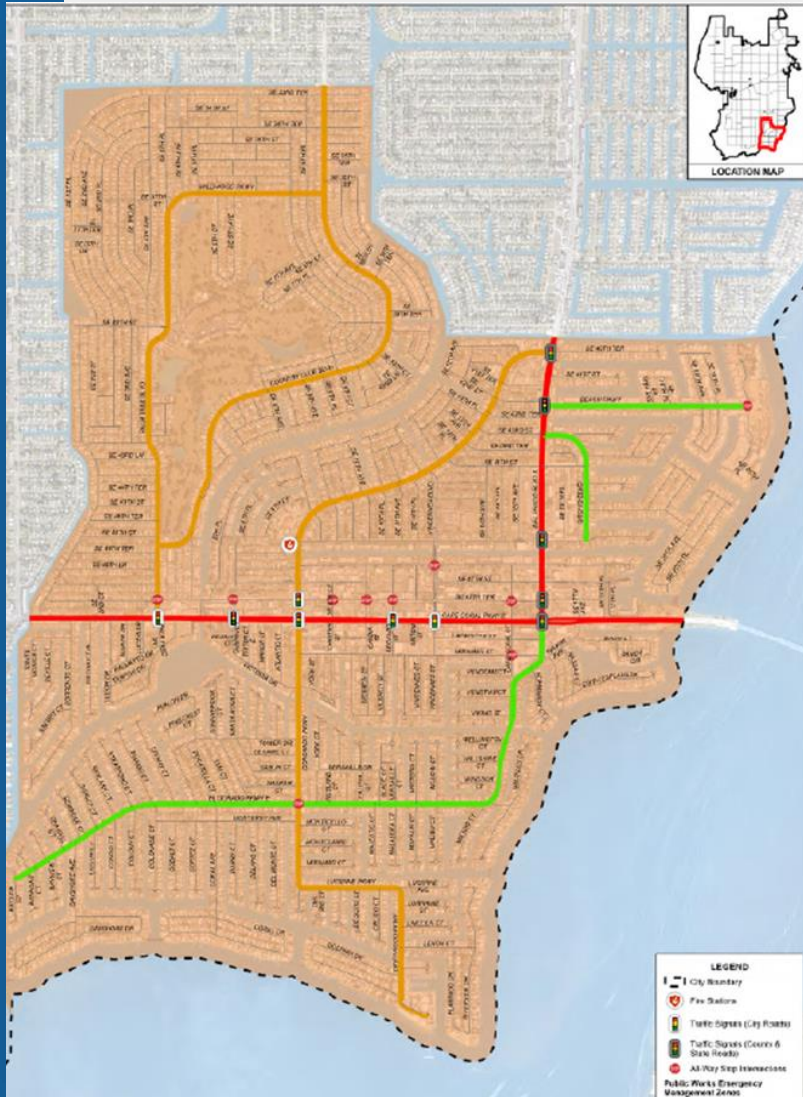
# This is not a drill



DISASTER RECOVERY  
REFORM ACT OF 2018  
(DRRA): SECTION 1206  
PROTOCOL  
*FEMA: Public Assistance  
Program*



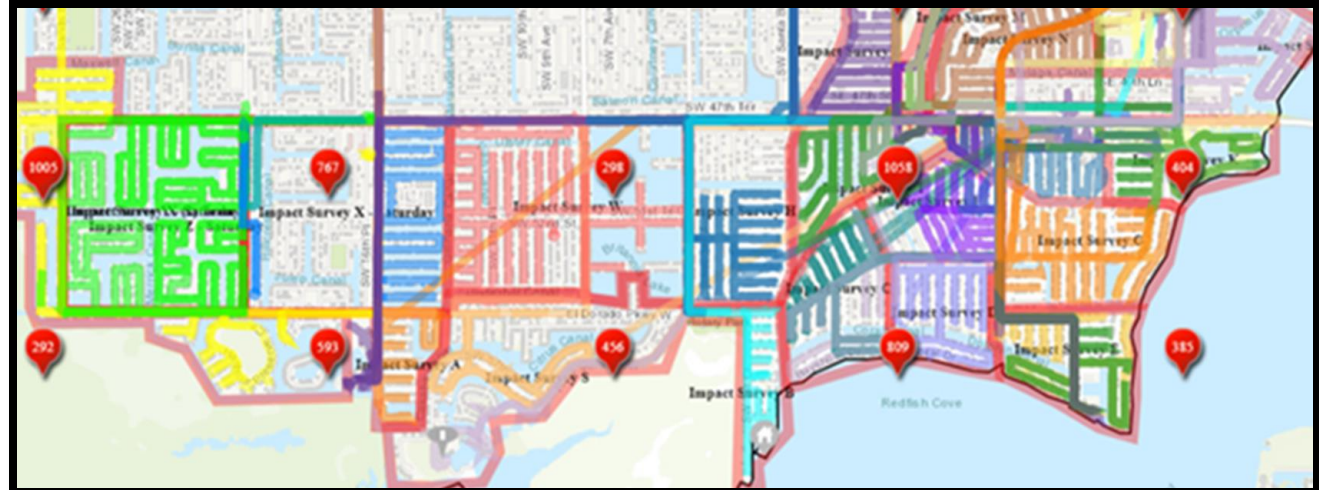
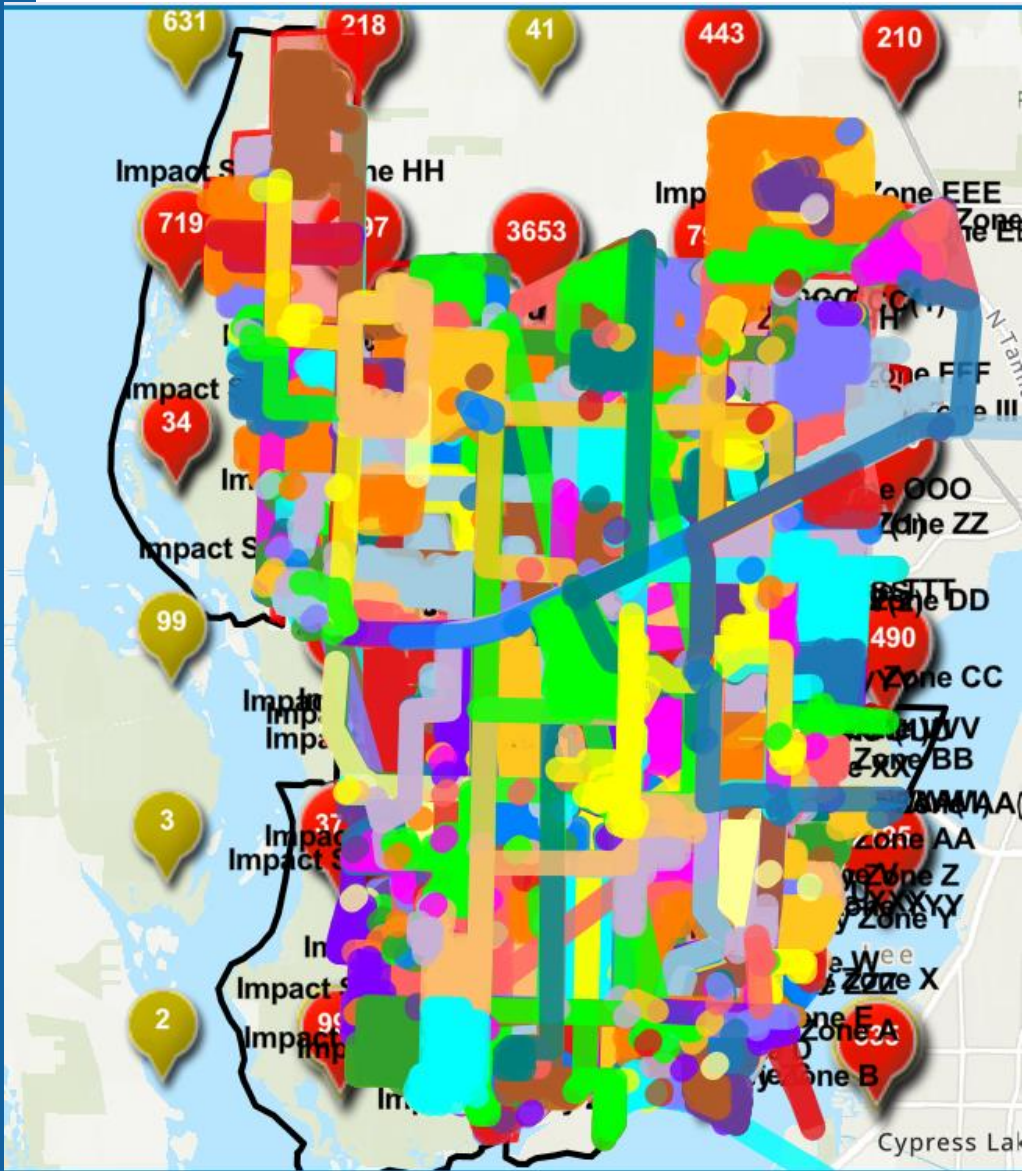
# Cape Coral's Hurricane Milton Response



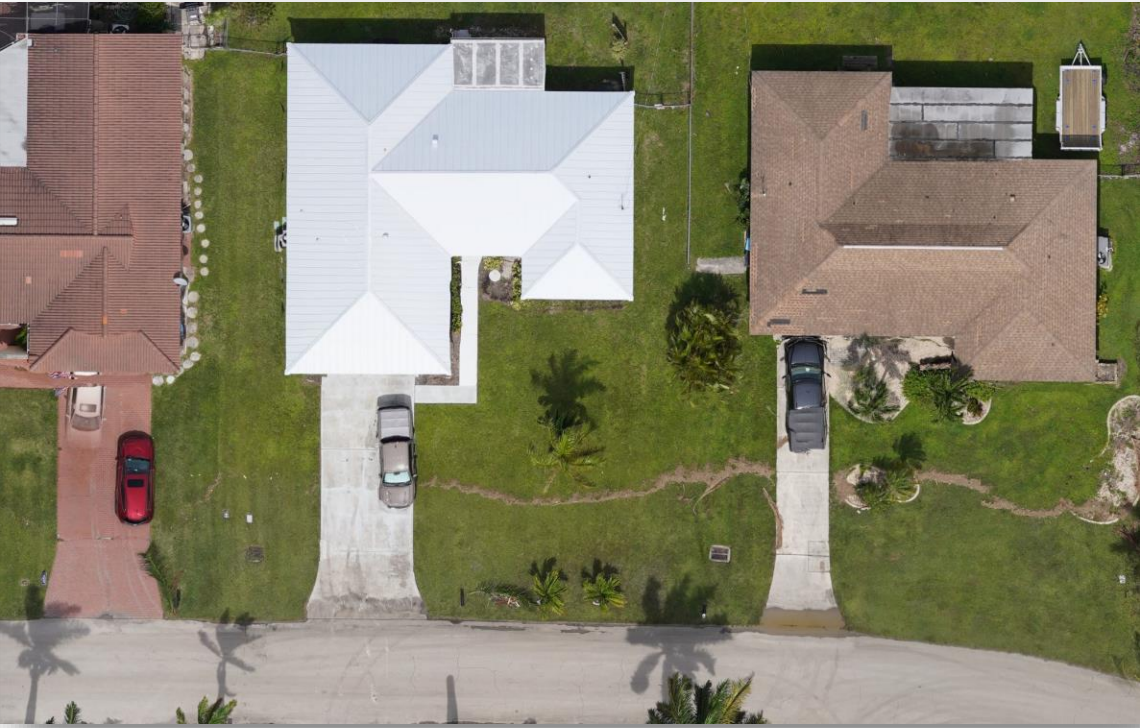
- The City organized 18 assessment teams of two, which included building officials and code enforcement staff.
- The teams went into the field within 48 hours of landfall to conduct windshield assessments.
- Every property, regardless of whether the property was in the SFHA, was inspected. All impact surveys, inspections, and assessments were tracked in Crisis Track.

# Impact Surveys and Inspections





# Highwater Marks - Milton





# PDA vs. SDEs

## PDA

- Purpose is to determine whether a Disaster Declaration is warranted
- PA, IA, other federal assistance
- Enables FEMA and SLTT partners to determine the magnitude of damage and impact of disasters

## SDEs

- Assess structures of all types in the Special Flood Hazard Area for damage
- SDEs go to the Floodplain Administrator and Building Officials to make SDDs
- Determinations help enforce flood compliance measures as people repair and build back

# Communication



  
**Did you experience water intrusion or wind damage from Hurricane Milton?**

**Please send an email to [flood@capecoral.gov](mailto:flood@capecoral.gov) as soon as possible.**

## Cape Coral Reminds Residents to Pull Permits for Hurricane Damage Repairs

October 15, 2024

The City of Cape Coral reminds residents that all repair work meets Florida Building Code standards.

The permitting counter at Cape Coral will be closed. The City will have additional staff available during this time.

Due to the impact of Hurricanes Helene and Milton, the permitting counter at Cape Coral will be closed. Appointments can be made at the permitting counter.

Residents acting as their own contractor must continue using their permits.

Hired contractors must continue using their permits.

Any Cape Coral residents or businesses in the Special Flood Hazard Area, please email [flood@capecoral.gov](mailto:flood@capecoral.gov) for assistance.

- Contact information
- Property address
- Type of damage
- Height of the water that entered the property

For all other permitting inquiries, email [permits@capecoral.gov](mailto:permits@capecoral.gov).

  
**Hurricane Helene/Milton Damage Assessments Underway!**

ed per Florida state law to ensure all

erty owners with applying for permits.

idents to avoid wait times at the

e property address being repaired.

pairs. For assistance specific to the



Date

[Property  
[Property  
[City, Sta

Subject:

Dear [Pro

We hope  
hurricane  
situation  
informat

Your pro  
area is da  
the dama  
is determ  
value of



three major  
allenges this  
n important

roperty in this  
determine if  
mage." This  
the market

The preliminary damage estimate for your property is [X] percent. This percentage was calculated by comparing the flood insurance claim payout for damages the structure sustained (\$X) with the estimated pre-damage market value (\$X). Because this exceeds 50%, your building is considered substantially damaged.

# Preparing Your Home for Potential Flooding

Make Sure YOU Are Prepared



## Know Your Zone

With **[insert name of event here]** approaching, it is important to know whether your home is in a flood zone. Please make sure to check what zone your home is located in at <https://msc.fema.gov/portal/search>. If you are in a flood zone it is important to follow evacuation orders from your jurisdiction. You can check what evacuation zone you are located in at <https://www.capecoralfire.com/know-your-zone>.

## Preparing for Potential Flooding

### How to Prepare

1. Check FEMA's flood map at <https://msc.fema.gov/portal/search> to learn more about floodplains in your area.
2. Sign up for your local jurisdiction's alert system here: <https://www.alertlee.com/>.
3. Researching if your home is in an area prone to flash flooding. You can see if your home is in a flood risk area by checking your address through the City's Evacuation system here: <https://capecoralfl.withfor>
4. Learn more about your <https://leegis.maps.arcgis.com> case of evacuation.
5. Make a plan and prepare to evacuate. Keep any important documents in a safe place. <https://www.ready.gov/pl>
6. If you are in a flood zone, contact your insurance company. If you are in a flood zone, contact your insurance company. If you are in a flood zone, contact your insurance company.
7. If you need to evacuate, evacuate immediately. Make sure to take your important documents and valuables with you.
8. If your home does experience flooding, contact your insurance company. <https://www.capecoral.gov> Make sure to email [flood@capecoral.gov](mailto:flood@capecoral.gov)



## A Quick Guide to Help Residents Recover After a Flood



Dear Resident,

The City of Cape Coral inspection was stopped by to inspect your property damage but saw you were not home. After a federally declared disaster, local officials are required to inspect homes that have been severely damaged to make substantial damage determinations. Please contact **[insert number or email here]** to reschedule your inspection. For more information on inspections, please use the QR code below or contact us at [flood@capecoral.gov](mailto:flood@capecoral.gov). The City thanks you for your cooperation.



## Checklist to Ask Your General Contractor

This guide is intended to help property owners with hiring credible contractors who will repair and rebuild using the local codes and standards enforced in The City of Cape Coral. Checkboxes are provided by each question so property owners can easily note which questions have been asked. A notes section is located at the end, allowing users to write any further questions or information they gathered throughout this process.

### Is the contractor licensed for the type of work proposed?

It is essential to ensure that any individual or company you are considering is properly licensed. To verify their credentials, request a copy of their license, check the expiration dates, and contact the issuing authority to confirm the license is in good standing, licensed professionals whenever possible.

### Is the contractor bonded?

In addition to being licensed, general contractors are required to have a bonding company that would protect against the general contractor.

## Common Scams to Avoid Post [Insert Event Name Here]



Make Sure YOU Are Prepared

### Informing the Public on Common Scams That May Occur Post-Disaster

The City of Cape Coral is working to better inform the public on common scams that occur after a hurricane severely impacts a community. This is to prepare the public that if their area is severely impacted post **[insert name of event here]**, there are key items to keep in mind to protect your recovery process. The City of Cape Coral is effectively working with key community partners to educate the public on how these scams are harmful, provide information on The City's permitting process, and how to receive additional information if there is limited or no access to telecommunications.

### Common Scams That Occur Post-Disaster

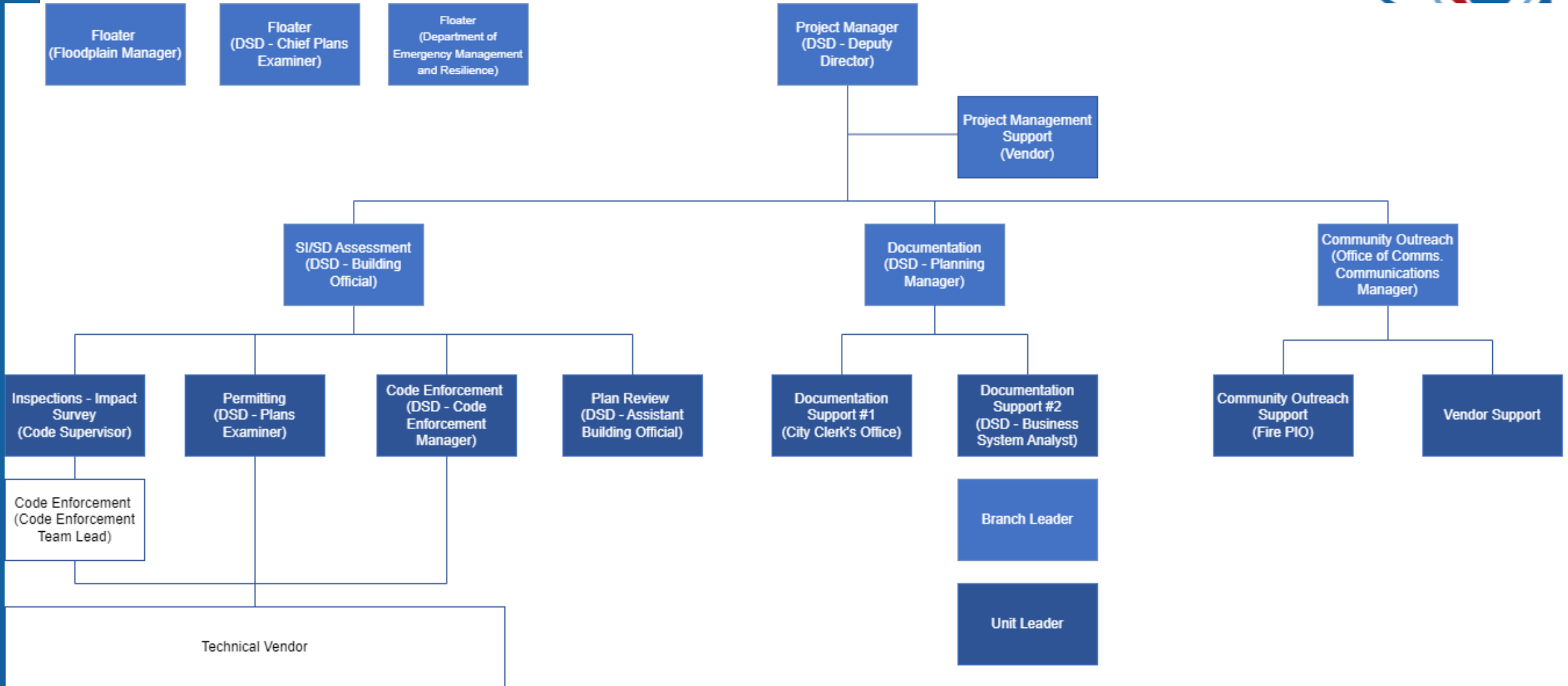
Common Scams	Preventative Measures to Take
Impersonation of government officials for monetary gain	<ul style="list-style-type: none"> <li>Government officials will never ask for financial account information or money when receiving or applying for disaster assistance.</li> <li>The best method to avoid this scam is by contacting the assistance number listed on an official government agency website. This will ensure that you are speaking with a legitimate government official.</li> </ul>
Impersonation of insurance providers, agents, and/or partners for monetary gain	<ul style="list-style-type: none"> <li>If you receive a phone call from an insurance agent do not provide any personal or financial information. It is always best to call your insurance provider or agent directly to verify the call.</li> <li>If you receive contact from a company claiming to be a partner of your insurance company, never provide personal or financial information. Always contact your insurance provider or agent directly to verify.</li> </ul>
Unlicensed and fraudulent home repair companies	<ul style="list-style-type: none"> <li>Make sure to use licensed contractors, as they are required for any job exceeding \$500.00 in value.</li> <li>Never pay more than \$1,000.00 for a down payment.</li> <li>Ensure the contractor provides a contract that details the work to be performed in writing and read the contract carefully.</li> </ul>
Price gouging	<ul style="list-style-type: none"> <li>After an incident, businesses may attempt to raise the prices of goods and services excessively. Please be aware of local laws and ordinances that prohibit these price increases post-disaster.</li> </ul>

# The Role of Emergency Management



1. Building relationships
  - a. Not easy; trust and time.
2. Coordinating
  - a. Toward a common goal.





# The Role of The Emergency



How long have I been doing substantial damage determinations?



# Data

1. Information sharing agreement (ISSA)
  - a. Beneficial for Section 1206 activities
  - b. NFIP claims data
2. Are you prepared for collection, storage and use?

## Flawed

-Data  
-Action

## Immature

-Data  
+Action

## Paralyzed

+Data  
-Action

## Progressive

+Data  
+Action



# What Can You Do Now?

1. Review your ordinances
2. Discuss Section 1206 activities with local officials.
3. Plan for a Section 1206 request.
  - Note: Hiring contractors to augment Section 1206 activities is reimbursable.
4. Review current staffing and determine whether you may need more floodplain coordinators.





# What Can You Do Now?

5. Create plans and/or processes for;
  - Section 1206 Activities
  - Code enforcement activities
  - Unpermitted work and code violations
  
6. Training Staff
  - Substantial Damage: Damage Assessment Training
  - Damage Assessment Software Training
  - Initial Impact Survey Training



# Recommendations



## Relationships



- EM and Floodplain Manager
- Building Official
- Neighboring communities
- State
- Federal

## Electeds



- Do they even know what NFIP is?
- Are they aware of the requirements and risks?
- The local Community's roles?
- Annual workshop?
- Ordinance

## SDAP

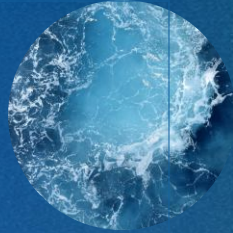


- SDAP – FEMA template
- SDAP – supplemental
- What ifs
- How



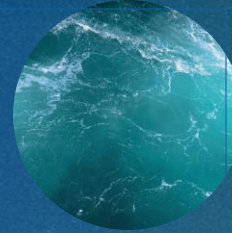
# Recommendations

## 1206 Plan



- 180-day sprint!
- Org chart
- Surge staffing
- Experience
- Contracts

## Policies/ Training



- What is the standard?
- What are we doing?
- How are we doing it?
- Why?

## Permits

- Post-disaster process?
- Can waive the fee, not the requirement
- FBC VS NFIP
  - Flood permit?

# Recommendations



## Communication



- Have a plan
- The public
  - Media toolkit
- City staff
- Electeds

## Data



- What can you collect?
- What do you need?
- Claims data!
- How?
- “Show your work”  
“Tell your story”

## In the streets



- Code enforcement
- Stop work orders
- Know your SFHA