

INSURANCE

NFIP Senior Executive Talks Hurricane, Flood Response

by Steve Hallo

With Hurricane Ida leaving a trail of destruction in numerous states, many insureds are struggling to pick up the pieces as the insurance industry contemplates what it can do to help see insureds through.

Aiming to gain some insights into these issues and more, PropertyCasualty360.com queried David I. Maurstad, senior executive of the National Flood Insurance Program (NFIP) and deputy associate administrator for federal insurance and mitigation at the Federal Emergency Management Administration (FEMA).

What are some of the critical steps homeowners can take now to be prepared for hurricanes and subsequent flood threats?

[For prospective flood insurance policyholders], the best way to protect one's home and belongings from flood damage is to purchase flood insurance — it's important to not delay or procrastinate. Generally, there is a 30-day waiting period before a new policy takes effect and waiting until a storm's approach is too late. Even 1 inch of water can cause up to \$25,000 in damage to one's home — damage that most homeowners insurance policies won't cover. FEMA's Flood Map Service Center allows homeowners to look up their addresses to learn if they live, work or travel in areas that are prone to flooding.

For those with policies, it is important to conduct an annual "insurance checkup" with an agent to understand the appropriate coverage and amounts of coverage. Since flood insurance does not automatically renew each year, it's also important to ensure that there is no lapse in coverage. Before a storm, photos and videos should be taken of all major household items and valuables. Other important documents such as birth certificates, passports, medical records, and insurance papers should be stored in a safe, dry place because this information is needed to file a flood insurance claim. Original documents should be kept in a watertight, safe deposit box. When flooding is imminent or predicted, NFIP policyholders are eligible to receive up to \$1,000 to purchase loss avoidance supplies like tarps and sandbags and up to \$1,000 to move their property to safety.

What are some of the things FEMA is working on to help communities better prepare for hurricanes?

FEMA makes funding available to state, local, tribal and territorial governments through hazard mitigation assistance (HMA) grants programs. These funds strengthen the nation's ability to build a culture of preparedness by reducing disaster losses and protecting life and property from disaster damage. Every \$1 spent on mitigation measures can save \$6 in future disaster costs.

FEMA recently announced a significant influx in hazard mitigation funding to help communities across the nation enhance mitigation efforts and take steps to foster greater resilience and reduce disaster suffering. For fis-



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"The Federal Emergency Management Administration recently announced a significant influx in hazard mitigation funding to help communities across the nation enhance mitigation efforts," said David I. Maurstad, a deputy associate administrator for federal insurance and mitigation at FEMA.

cal year 2021, there is nearly \$5 billion available through HMA grant programs. This is an unprecedented bout of funding to reduce the impacts of climate change nationwide. First, there are the disaster grant cycle programs. The hazard mitigation grant program (HMGP) helps communities implement mitigation measures after a Presidential Major Disaster Declaration to reduce the risk of loss of life and property in subsequent events and the HMGP Post Fire program that provides funding to mitigate wildfire disasters after a Fire Management Assistance Grant (FMAG) is declared.

Then there are the annual competitive grant cycle programs. The flood mitigation assistance (FMA) program provides applicants with funding for projects and planning that reduce or eliminate risk of repetitive flood damage to structures insured under the NFIP, and there is the Building Resilient Infrastructure and Communities (BRIC) program that provides funds to support communities through capability- and capacity-building; encouraging and enabling innovation; promoting partnerships; enabling large projects; maintaining flexibility, and providing consistency.

FEMA is also committed to delivering its programs with equity by supporting disadvantaged communities with targeted capacity building. FEMA has even hosted a webinar to educate stakeholders about the cost-share requirements and eligible sources of funding for HMA grant programs.

One way a community can mitigate risk and reduce disaster suffering is through participating in the Community Rating System (CRS), a voluntary incentive program that recognizes and encourages community floodplain management practices that exceed the minimum requirements of the NFIP. In CRS communities, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community's efforts that address the three goals of the program: Reduce and avoid flood damage to insurable property; strengthen and support the insurance aspects of the NFIP; and foster comprehensive floodplain management.

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CITY OF DORAL NOTICE OF PUBLIC HEARING

All residents, property owners and other interested parties are hereby notified of a **COUNCIL ZONING MEETING** on **September 22, 2021, beginning at 6:30 PM** to consider a text amendment to the City's Land Development Code, by amending Chapter 68, "Land Uses and Zoning Districts," Article V, "Mixed Use Districts," amending DMU, CMU and PUD District regulations. The City Council will consider this item for **SECOND READING**. The meeting will be held at the **City of Doral, Government Center, Council Chambers located at 8401 NW 53rd Terrace, Doral, Florida, 33166**.

The City of Doral proposes to adopt the following Ordinance:

ORDINANCE No. 2021-27

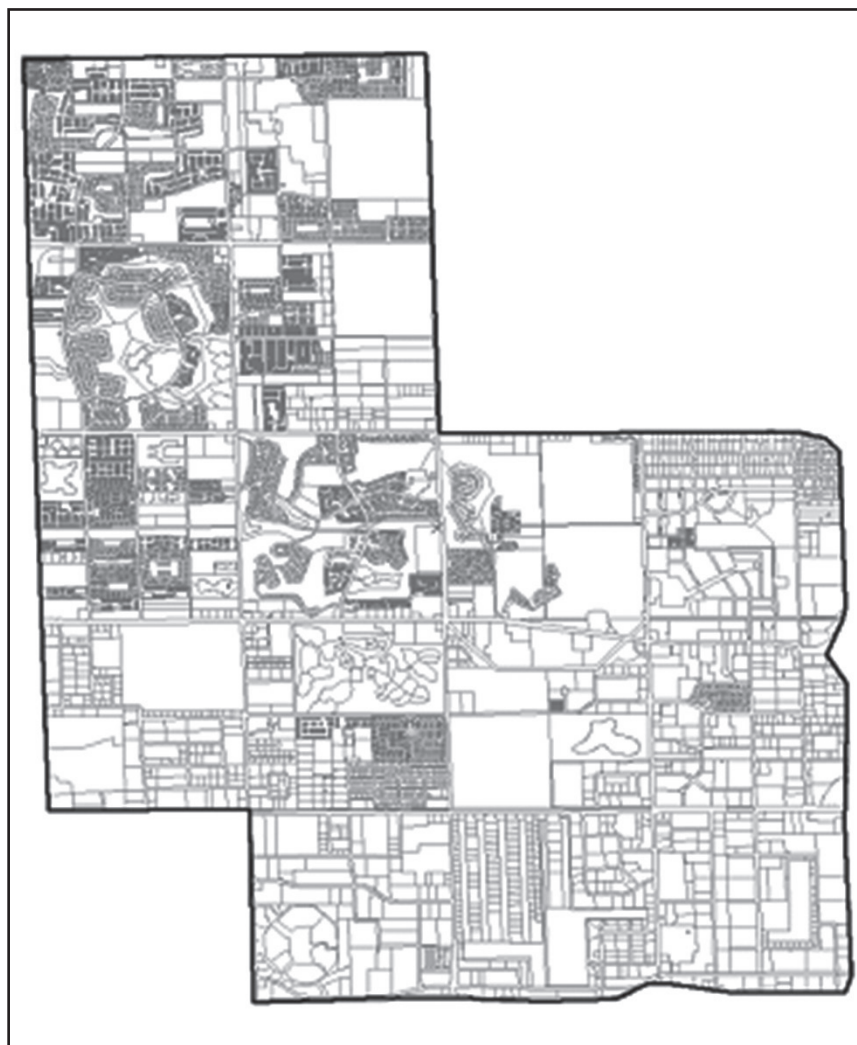
AN ORDINANCE OF THE MAYOR AND THE CITY COUNCIL OF THE CITY OF DORAL, FLORIDA, APPROVING/DENYING A TEXT AMENDMENT TO THE CITY'S LAND DEVELOPMENT CODE, BY AMENDING CHAPTER 68, "LAND USES AND ZONING DISTRICTS," ARTICLE V, "MIXED USE DISTRICTS," DIVISION 3, "DOWNTOWN MIXED USE DISTRICT," DIVISION 4, "COMMUNITY MIXED USE DISTRICT," AND DIVISION 5, "PLANNED UNIT DEVELOPMENT (PUD)," AMENDING DOWNTOWN MIXED USE, COMMUNITY MIXED USE, AND PLANNED UNIT DEVELOPMENT DISTRICT REGULATIONS; PROVIDING FOR INCORPORATION INTO THE CODE; PROVIDING FOR SEVERABILITY; PROVIDING FOR CONFLICTS, AND PROVIDING FOR AN EFFECTIVE DATE

HEARING NO.: 21-09-DOR-04

APPLICANT: City of Doral

REQUEST: The City Manager's Office respectfully recommends that the Mayor and City Councilmembers approve a text amendment to the City's Land Development Code, amending Chapter 68, "Land Uses and Zoning District," Article V, "Mixed Use Districts," amending Downtown Mixed Use, Community Mixed Use, and Planned Unit Development zoning district regulations.

Location Map



Inquiries regarding the item may be directed to the Planning and Zoning Department at 305-59-DORAL.

Pursuant to Section 286.0105, Florida Statutes If a person decides to appeal any decisions made by the City Council with respect to any matter considered at such meeting or hearing, they will need a record of the proceedings and, for such purpose, may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based. This notice does not constitute consent by the City for introduction or admission of otherwise inadmissible or irrelevant evidence, nor does it authorize challenges or appeals not otherwise allowed by law. In accordance with the Americans with Disabilities Act, any person who are disabled and who need special accommodations to participate in this meeting because of that disability should contact the Planning and Zoning Department at 305-59-DORAL no later than three (3) business days prior to the proceeding.

Connie Diaz, MMC
City Clerk
City of Doral

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