



September 27, 2021 Meeting

Backup Materials

Contents:

- Presentation: *NFIP Overview (FEMA RIV)*
{Dewana Davis | Chris Perez, FEMA}
- Flyer: *Paddle with a Purpose* event flyer – “Make a Difference Day”, October 23, 2021
- Presentation Slides: *Paddle with a Purpose Waterways Clean-up* {Olivier Cale, Paddle with a Purpose}

NFIP Overview

FEMA RIV | September 27, 2021

Chris Perez | Dewana Davis



FEMA

National Flood Insurance Program

Created by Congress in 1968 to reduce the loss of property and life by lessening the impact of disasters.

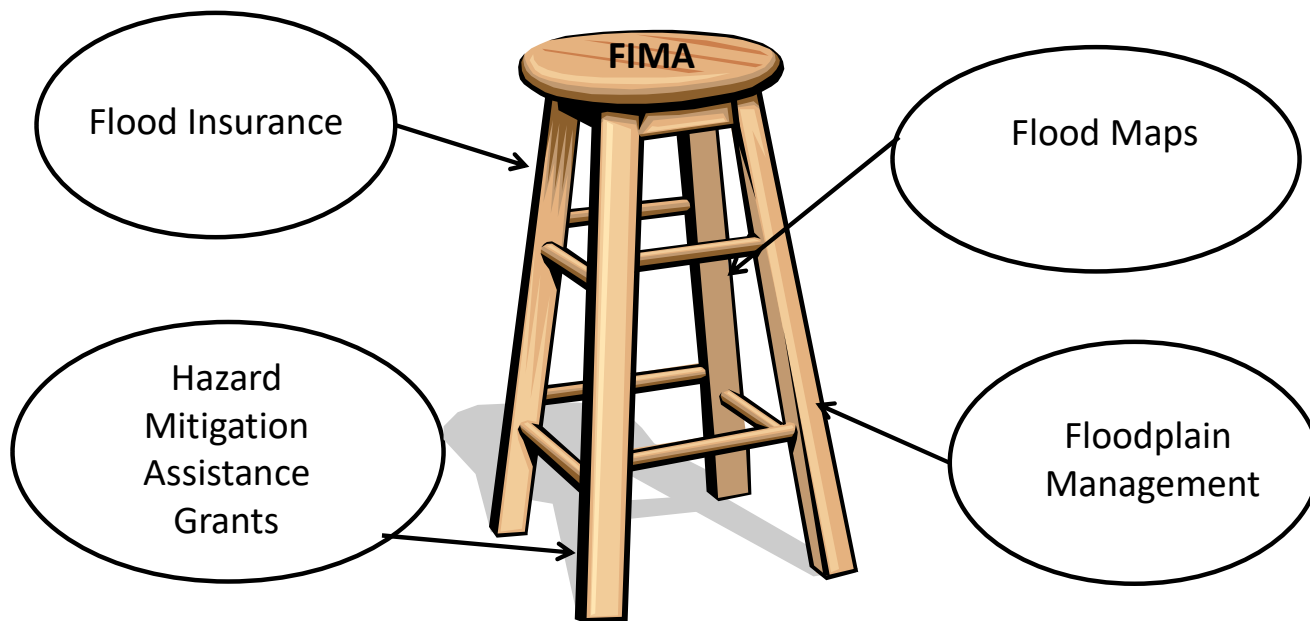
Mission of the NFIP

- To make flood insurance available to residents in communities that enforce minimum floodplain regulations
- Ultimately, reducing future flood losses and the personal and national costs of disasters



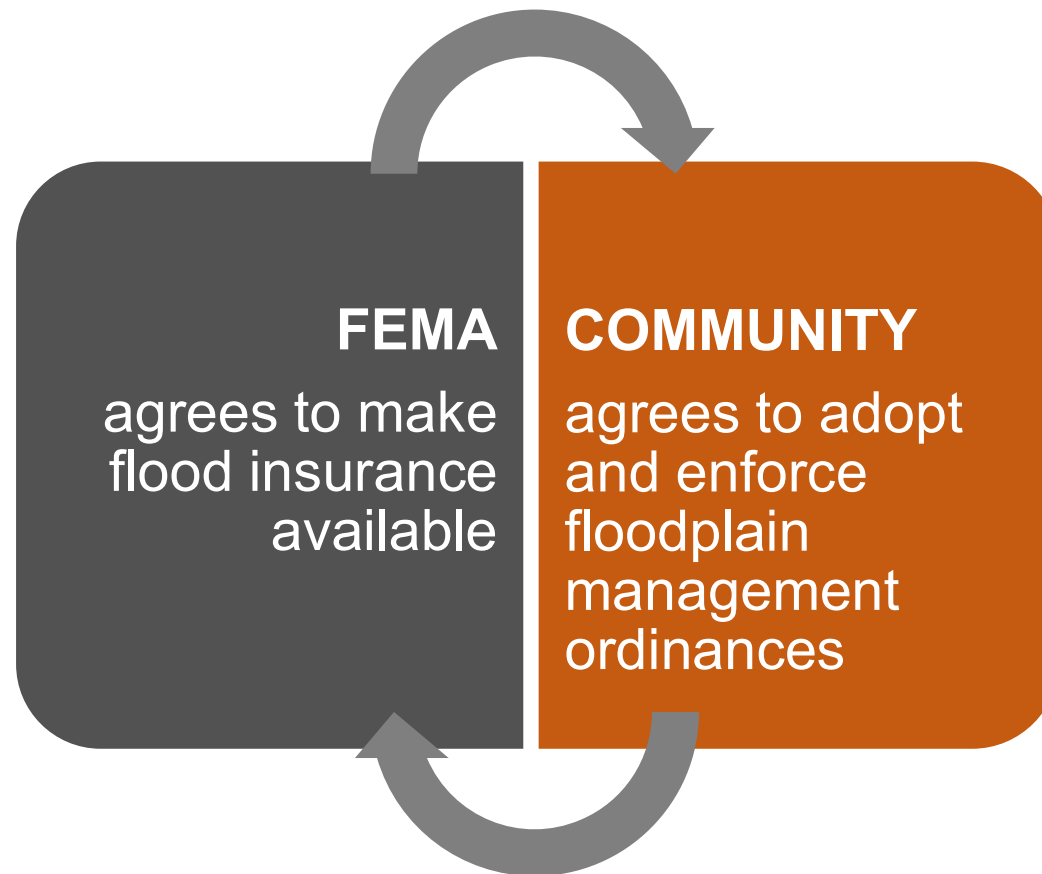
FEMA and FIMA

The Federal Emergency Management Agency (FEMA) administers the NFIP and the Federal Insurance and Mitigation Administration (FIMA) manages all four components.



FEMA

Participating Communities



Community Participation

vs.

Non-Participation

Insurance available

- Federal backed loans available
- Disaster Assistance available

Insurance not available

- Limited Federally backed loans
- Disaster Assistance limitations

Insurable Property

- Walled and Roofed
- Permanent Site
- Principally Above Ground
- Manufactured Homes/Travel Trailers
- Buildings Under Construction
- Contents Only
- Condominiums

Ineligible Risks

- Boat House (see GR 3)
- Decks
- Gazebo
- Pavilion
- Pole Barn
- Fuel Pump
- Open Stadium
- Greenhouse
- Hot Spa or Tub
- Swimming Pool

Coverage Limits

| USE | Building | Contents |
|--|------------------------|-----------|
| 1-4 Family Dwelling Residential | \$250,000 | \$100,000 |
| 5+ Family Dwelling Residential (includes other residential buildings such as cooperatives, apartments, hotels, etc.) | \$500,000 | \$100,000 |
| Non-Residential | \$500,000 | \$500,000 |
| Condo Buildings | \$250,000 x # of units | \$100,000 |

Deductibles:

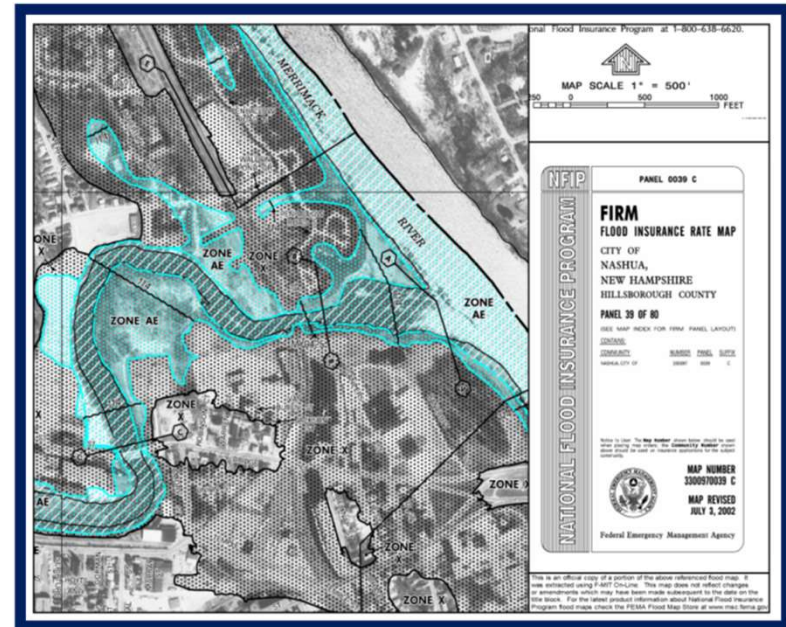
- Separate deductibles for both building and contents
- Minimum deductibles with higher deductible options

Mandatory Purchase Requirement

The “**Mandatory Purchase Requirement**” applies when making, increasing, renewing and extending federally backed loans within a special flood hazard area.

**Special
Flood
Hazard
Area**

A, AE, V and VE
Flood Zones



Coverage and Exclusions

- **Coverages**
 - Coverage A- Building
 - Coverage B- Contents
 - Coverage C- Loss Avoidance, Debris Clearance
 - Coverage D- Increased Cost of Compliance (ICC)
- **Exclusions**
 - Additional Living Expenses (ALE)
 - Economic Losses/Business Interruption
 - Earth Movement, even if the earth movement is caused by flood
 - Cost of Compliance, Other than Coverage D (ICC)



Coverage and Exclusions....continued

- **Limitations**
 - [Basements](#) and [Enclosures](#)
 - Detached Garages (Not used for business, farming, or residential purposes; 10% of coverage limit)
- **Mold**
 - **Water, Moisture, Mildew, or Mold Damage** – When this damage occurs in connection with a covered direct physical loss by or from flood, it will be covered unless there is clear evidence of the policyholder’s failure to inspect and maintain the insured property, where it was feasible to do so. If such damage is the result of wicking, the upward movement of moisture to higher levels, it is covered.

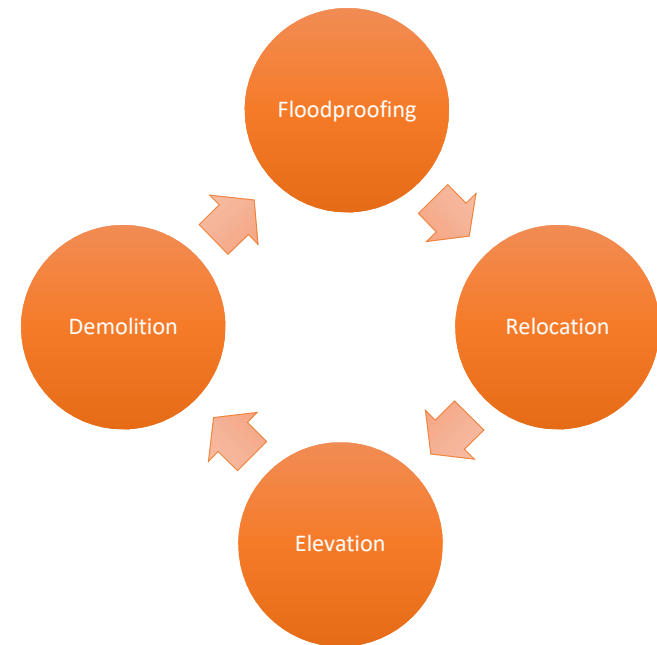


An aerial photograph of a coastal town, likely Newport, Rhode Island, featuring a harbor filled with sailboats, a church steeple, and dense green forested hills in the background. The image is overlaid with a semi-transparent blue filter.

Increased Cost of Compliance

Increased Cost of Compliance (ICC)

- Coverage D
- Up to \$30,000 (Subject to Statutory Maximums)
- No deductible
- Separate claim
- Acceptable mitigation activities
 - Floodproofing (commercial and primarily non-residential)
 - Relocation
 - Elevation
 - Demolition
 - Or any combination of the above



FEMA

Main Mechanism

- The Substantial Damage requirement is one of the main mechanisms for bringing pre-FIRM structures into post-FIRM standards
- Substantial Damage is defined in the community's floodplain management ordinance
- Non-compliant structures risk more severe damages, coverage restrictions, and limitations in addition to much higher insurance rates
- An ICC claim cannot be paid for any rebuilding activity to standards that do not meet NFIP minimum requirements after reconstruction

The Community/Official's Job

- NFIP participating communities have a substantial damage provision in their floodplain management regulations
- Substantial damage can be caused by other perils and conditions that are non-flood related

FEMA has no authority to issue Substantial Declarations



FEMA

Federal Emergency Management Agency

Community Rating System (CRS)

Classifications and Discounts

- Encourages communities to exceed minimum NFIP requirements
- > 1,300 communities participate in CRS
- CRS classes 1 –10:
 - Class 1 = 45% premium discount
 - Class 9 = 5% discount
 - 10: No discount

Class 4 (30%)
Charleston County

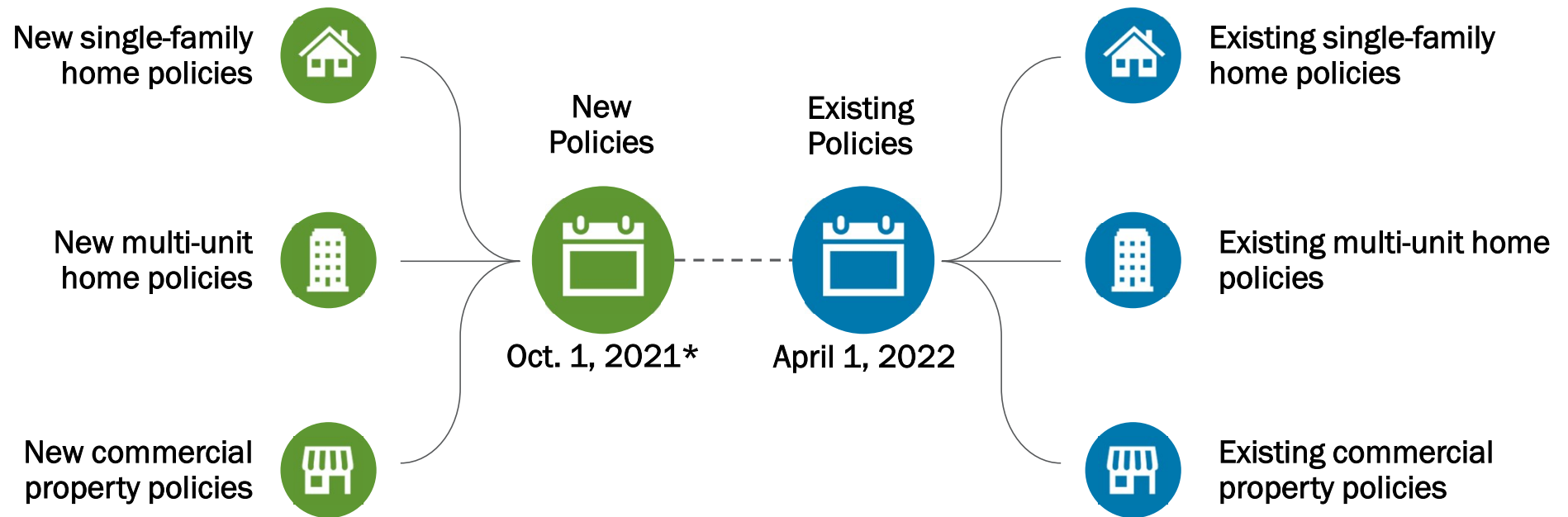
Class 5 (25%)
Myrtle Beach
Hilton Head Island



CRS Website:

<http://www.fema.gov/national-flood-insurance-program-community-rating-system>

Risk Rating 2.0: Equity in Action — Phased Approach



**Also beginning Oct. 1, 2021, existing policyholders eligible for renewal will be able to take advantage of immediate decreases in their premiums.*



FEMA

Federal Emergency Management Agency

Risk Rating 2.0: Equity in Action — Learn

Explore more about Risk Rating 2.0: Equity in Action by visiting www.fema.gov/nfiptransformation.

Available Products and Resources

- [Equity in Action Fact Sheet](#)
- [Video: Defining a Property's Unique Flood Risk](#)
- [National Rate Analysis](#)
- [State Profiles](#)
- [ZIP Code-Level Data](#)
- [County-Level Data](#)
- [Methodology Data Source](#)
- [Premium Calculation Worksheet Examples](#)
- [Appendix D Rating Factors](#)

For additional questions, please contact FEMA-RiskRating2-Action@fema.dhs.gov.

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FEMA



“Paddle with a Purpose” , a nationwide Nonprofit organization dedicated to Nature preservation formed in 2017, has for years organized monthly clean-ups by groups of volunteers across various Parks and waterways in Fort Lauderdale and other areas such as Orlando and now the greater Los Angeles. In 2018, the City of Fort Lauderdale recognized our work in collecting over 5 tons of trash and proclaimed Dec. 8th “Paddle with a Purpose” Day. Our mission is to raise awareness, educate the general population and bring Communities around events on kayaks, paddle boards and small watercrafts, working together at removing trash and plastic from our waterways, one bucket at a time...

The City of Fort Lauderdale “Venice of America” has declared its commitment to natural preservation and is already engaged through various programs/departments including “Green your routine” in helping Resident contribute in their daily life to making Fort Lauderdale a cleaner, more sustainable environment for today and the next generations.

On Make a Difference” Day on Oct. 23rd 2021, The City is happy to partner with Paddle with a Purpose as well a group of committed Civic Associations to organize a citywide waterway and shoreline cleanup to increase awareness for sustainable practices: the primary goal is to engage Fort Lauderdale homeowners’ associations to organize and promote an event in their own waterfront neighborhood to remove trash from canals, rivers or lake fronts from 9 -11 am.

All participants are invited to celebrate this landmark **Paddle With A Purpose** event at a closing ceremony at George English Park, 1101 Bayview Dr, from 11 am – 1 pm. There will be award presentations at 12 noon for various categories.

Beyond your own kayak or paddle board, necessary pick up equipment (gloves, buckets, grabbers etc...) and a limited number of additional kayaks /paddle boards to share will be available for all registered participants.

Please help spread the word, bring your friends and neighbors and RSVP at [Paddle with a Purpose Events | Eventbrite](#)

For further information, contact:

Paddle with a Purpose: Robert Figueroa: robert@paddlepurpose.org , Olivier Cale olivier@paddlepurpose.org /tel. (954) 727 5295.

City of Fort Lauderdale / Neighborhood Volunteer Office: Jorg Hruschka: JHruschka@fortlauderdale.gov



Paddle with a Purpose Waterways Clean-up

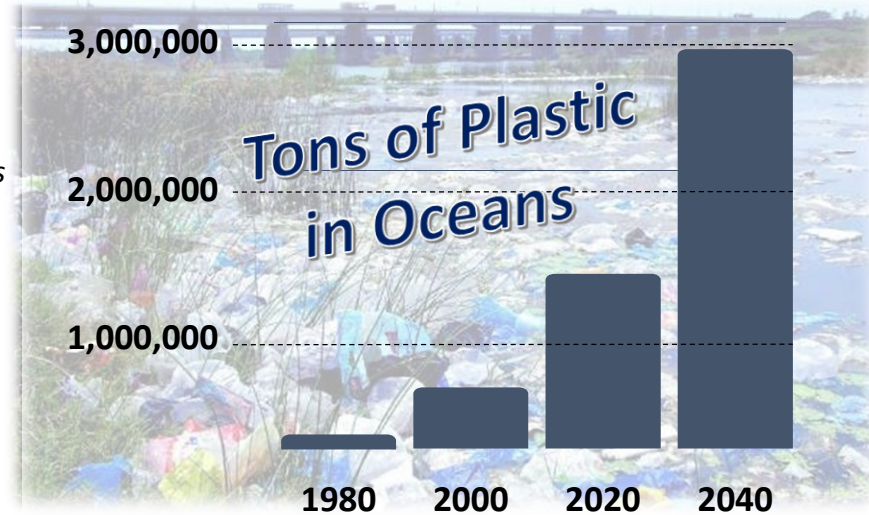
“Make a Difference Day” Oct.23th 2021

**Partnership with the City of Fort Lauderdale
and its Civic Associations**



The global Problem:

- *Bottle caps, lighters, bags and bottles, cans **discarded on land** make up **MOST** of the swirling mass known as “marine debris”*
- ***50 % of all plastics ever manufactured made in the last 15 years***
- ***Plastic production 200 times more in 65 years:** from 2.3 million tons (1950) to **448 million tons** by 2015 (x 200). Expected to double by 2050...*
- *now **5.25 Trillion** macro and micro pieces of **plastic** in our **oceans**, every year: **8 million pieces** of plastic wash into our oceans , weighing **269,000 Tons**, equivalent of **5 garbage bags** on every foot of coastline...*
- *The [Great Pacific Garbage Patch](#) (1 of 5 gyres) = **1.6 million square kilometers** , bigger than Texas...*



Source: National geographic / [2019](#)

- *Plastics often contain **additives making them stronger, more flexible, and durable**. But many of these additives can extend the life of products if they become litter, with some estimates ranging to **at least 400 years to break down**.*
- *It has been estimated that plastic marine debris **adversely affects at least 267 species globally**, including **86% of sea turtles**, 44% of seabirds, and 43% of marine mammals*
- *Microplastics have been [found](#) in more than 100 aquatic species, including fish, shrimp, and mussels destined for our dinner plates*

The solution starts with everyone of us:



Our Mission statement :

“Inspire others to get involved in the conservation and clean up of our shores and waterways “

Pillars:

ACTION

Clean ups to directly help remove trash from our waterways and get everyone involved.

AWARENESS

Raising awareness among the general Public incl. education of new generations through Schools, Partners, Media and social platforms...

ACTIVISM

Building relationships with local leaders and Neighborhoods to inspire change from the ground up

Milestones:

2017

Creation by Robert Figueroa. It began with 2 kayaks and a dream to collect 1 ton of trash out of South Florida's waterways.

2018

*Recognition by the City of Fort Lauderdale for collecting over 5 tons of trash
Proclamation of Dec. 8th
“Paddle with a Purpose Day”.*

2019

New Chapters launched in Key West , Orlando

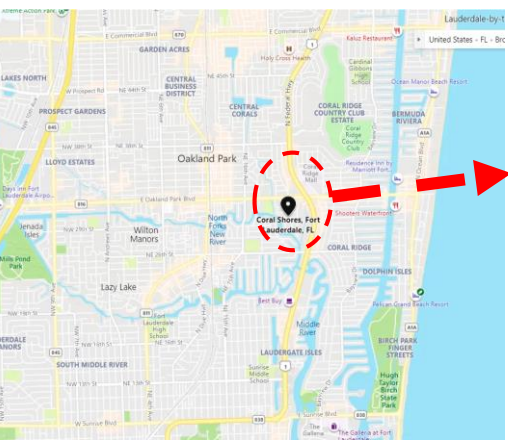
2020

New Milestones
• + 1 500 Volunteers / 300 events organized
• more than 7.5 tons collected across +60 Neighborhoods

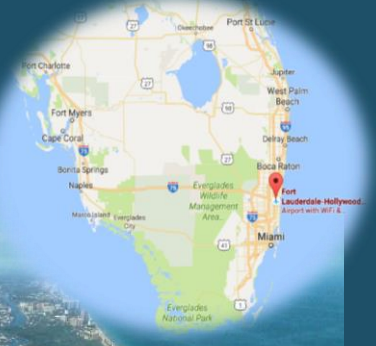
2021

New 4 year Strategic Growth Plan to become a Nationwide organization across 10 Bays/ markets by 2025

From a small Residential Community surrounded by waterways to another one, all sharing the same waterways...

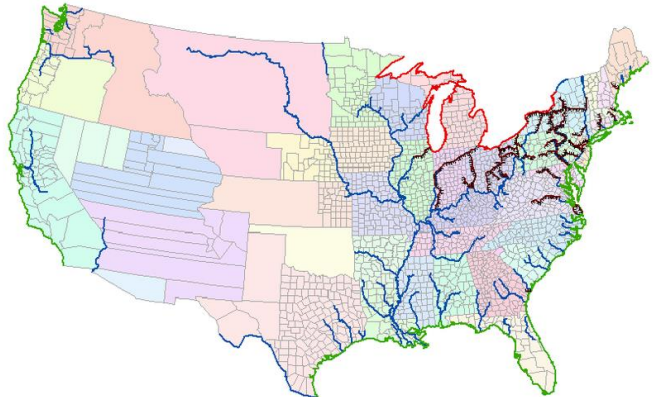


...to a City picture:



...to the National picture:

✓ + 165 Miles of navigable waterways
 ✓ + 85 000 Residents (more than 45% of population) living on the water (OJC estimate 2021)



- Coastal areas : less than 10 % of total land...+ 127 Millions (40 % of U.S.A. population)
- 12,000 miles (19,000 km) of U.S. inland and intracoastal waterways managed by the Army Corps of Engineers
- Key Coastal metropolises: Miami, New Orleans, Boston, NY, Chicago, Mobile, San Francisco, Los Angeles, San Diego, Seattle etc...

Oct. 23rd “Make a difference day”: a multi-lever approach:

Key Objectives:

- min.300 volunteers
- + 20 Civic Associations
- 5 000 pounds of Trash collected

Targets:

- Loans of +50 Kayaks paddle boards etc...
- Donations: \$ 5k target
- Long term Advocacy locations/stands
- Min. 5 Support Boats



City resources / Support

(Neighbor Support, GYR, Education Office etc...)



Seek Donations/ contributions from private & Corporate SPONSORS

Harness the power of Communities coming together on our waterways

Enroll Schools/ Students participation



Targets:

- Min. 10 Groups of 5 Students
- 10 Teacher Champions
- Loan of kayaks/fleet



Build a network of “Champions” across +25 Neighborhoods

Leverage Word of mouth, Media & Social Buzz

Targets:

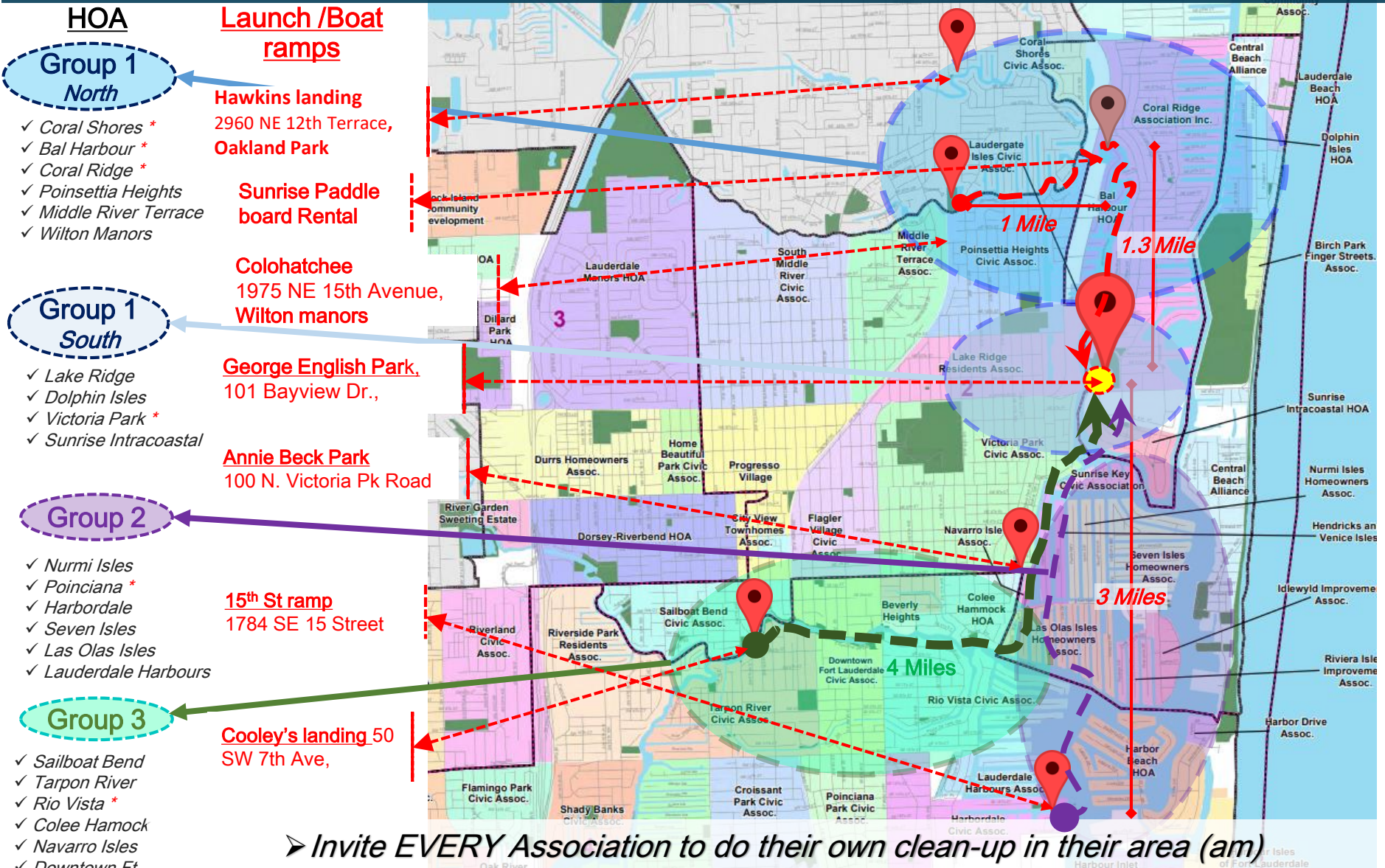
- Min. 5 local Editors
- Task 10 “Citizen reporters”
- Expand following to Insta 5 K
- collect/tag > 500 pics + 10 movies as materials



Council of Fort Lauderdale Civic Associations

Paddle With a Purpose Oct 23rd proposed Itinerary

Associations & launch points



➤ Invite EVERY Association to do their own clean-up in their area (am)

➤ propose a limited subset (Groups 1&2 ?) to converge and paddle along together towards G. English Park finish and ceremony at 12 pm

Paddle With a Purpose Partners :

High schools /Students:

HOA High schools

Group 1 North

- ✓ Coral Shores
- ✓ Bal Harbour
- ✓ Coral Ridge
- ✓ Poinsettia Heights
- ✓ Middle River Terrace
- ✓ Wilton Manors

Group 1 South

- ✓ Lake Ridge
- ✓ Dolphin Isles
- ✓ Victoria Park
- ✓ Sunrise Intracoastal

Group 2

- ✓ Nurmi Isles
- ✓ Poinciana
- ✓ Harbordale
- ✓ Las Olas isles
- ✓ Lauderdale Harbours

Group 3

- ✓ Sailboat Bend
- ✓ Tarpon River
- ✓ Rio Vista *
- ✓ Colee Hamock
- ✓ Navarro Isles
- ✓ Downtown Ft Lauderdale
- ✓ Shady banks
- ✓ Riverside park ?



Boyd Anderson



Pinecrest



Westminster



Cardinal Gibbons



Fort Lauderdale



Dillard



STRANAHAN

Stranahan



Paddle With a Purpose Oct 23rd Participation POTENTIAL:

| | | HOAs to invite | President | Champions | email | tel. | Population | Pot. | Interest | Registered | How-up | | |
|----------|---|------------------------|------------------|-------------------|--------------------------|--------------|------------------|------------------|---------------|--------------|------------|------------|------------|
| GROUP 1a | 1 | Coral Shores | Douglas Meade | Olivier Cale | cssect@dataman.com | 917 607 6442 | 400 | 5% | 20 | 50% | 12 | | |
| | 1 | Bal Harbour | Craig Batzel | Ned Stone | | | | | | | | | |
| | 1 | Coral Ridge | Chris Williams | Laura Geselbracht | lgesel@live.com | 954-383-3085 | 1,000 | 5% | 50 | 50% | 10 | | |
| | 1 | Poinsettia Heights | Alex Colazzo | Randy Powers | | | | | | | | | |
| | 1 | Middle River Terrace | Coleen Lockwood | Zack Oppenheim | zack@oppenheimrealty.com | | 5,300 | 2% | 26 | 50% | 53 | | |
| | 1 | Wilton Manors | | | | | 100 | 2% | 80 | 50% | 7.5 | | |
| | | | | | | | 2,000 | 5% | 100 | 50% | 50 | | |
| | | | | | | | sub Total | 13,000 | | 371 | | 173 | |
| GROUP 1b | 1 | Dolphin Isles | Allen Ze... | | | | 400 | 5% | 20 | 50% | | | |
| | 1 | Lake Ridge | Michael Albetta | | | | 2,000 | 2% | 38 | 50% | 29 | | |
| | 1 | Sunrise Intracoastal | Jim Cannon | | | | 600 | 5% | 30 | 50% | | | |
| | 1 | Victoria Park | Steffi P... | Joe Pech... | | | 77 | 2% | 134 | 50% | 67 | | |
| | 1 | Sunrise Key | ? | | | | 400 | 5% | 20 | 50% | 10 | | |
| | | | | | | | | sub Total | 11,000 | | 262 | | 304 |
| GROUP 2 | 1 | Sailboat Bend | Christian Garray | | | | 400 | 2% | 8 | 50% | 4 | | |
| | 1 | Tarpon River | Jav Shecht... | | | | 3,000 | 2% | 60 | 50% | 30 | | |
| | 1 | Rio Vista | ... | Brian Mahoney | | | 2,300 | 2% | 46 | 50% | 23 | | |
| | 1 | Colee Hamock | ... | | | | 780 | 2% | 15 | 50% | 7.5 | | |
| | 1 | Navarro Isles | ? | | | | 300 | 2% | 12 | 50% | 6 | | |
| | 1 | Downtown Ft Lauderdale | Melinda Bowker | | | | 2,300 | 2% | 46 | 50% | 23 | | |
| | 1 | Shady banks | Gerett Blouin | | | | 1,100 | 2% | 22 | 50% | 11 | | |
| | 1 | Riverside Park | Esthel Brennan | | | | 1,400 | 2% | 28 | 50% | 14 | | |
| | | | | | | | sub Total | 11,880 | | 237 | | 119 | |
| GROUP 3 | 1 | Poinciana | Raymond Dettman | Owen Gaither | anthroog@gmail.com | 813 384 9755 | 100 | 2% | 2 | 50% | 1 | | |
| | 1 | Harbordale | Marilyn Mammano | | | | 2,790 | 2% | 56 | 50% | 28 | | |
| | 1 | Las Olas isles | Brady Quinn | | | | 850 | 2% | 17 | 50% | 8.5 | | |
| | 1 | Lauderdale Harbours | Ed Rebholz | | | | 465 | 2% | 10 | 50% | 5 | | |
| | 1 | Nurmi Isles | Suzie Bailey | | | | 450 | 2% | 9 | 50% | 4.5 | | |
| | 1 | Seven isles | Kathleen Moreo | | | | 335 | 2% | 7 | 50% | 3.5 | | |
| | | | | | | | | sub Total | 4,990 | | 101 | | 51 |
| | | | | | | | 25 | | | 10.9% | 971 | 66% | 645 |

Call to + 40k Residents from + 25 Civic Associations near waterways...

| | | High schools | Principal | email | tel. | Students | Participation | | |
|----------|---|----------------------|----------------------|-------|---------------|------------------|---------------|--------------|------------|
| GROUP 1a | 1 | Pincrest | Stefanie Phillips | | | 1,800 | 1% | | |
| | 1 | Cardinal Gibbons | Oscar Cedeno | | 954) 491-2900 | 1,464 | 1% | | |
| | 1 | Westminster | Joel Satterly | | 954) 771-4600 | 865 | 1% | | |
| | | | | | | sub Total | 4,134 | 41 | |
| GROUP 1b | 1 | Fort Lauderdale High | Erin Brown | | 754-330-1100 | 2,100 | 1% | | |
| | 1 | Boyd Anderson | James F. Griffin II | | 754-330-0000 | 1,838 | 1% | | |
| | | | | | | sub Total | 3,938 | 39 | |
| GROUP 2 | 1 | Stranahan | Michele... | | 754-323-2100 | 1,367 | 1% | | |
| | 1 | Dillard | Cassandra D Robinson | | 754-322-0800 | 2,258 | 1% | | |
| | | | | | | sub Total | 3,625 | 36 | |
| | | | | | | TOTAL: | 11,697 | 1.00% | 117 |

+ 11 000 Students from 7 major local High schools