

## Section 5 – Mitigation Strategy

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### Requirements:

§201.6(c)(3): Does the Plan document each jurisdiction's existing authorities, policies, programs and resources and its ability to expand on and improve these existing policies and programs?

§201.6 (c) (3) (i) - The hazard mitigation strategy shall include a description of mitigation goals to reduce or avoid long-term vulnerabilities to the identified hazards.

§201.6 (c) (3) (ii) A section that identifies and analyzes a comprehensive range of specific mitigation actions and projects being considered to reduce the effects of each hazard, with particular emphasis on new and existing buildings and infrastructure.

§201.6 (c) (3) (ii) -The mitigation strategy must also address the jurisdiction's participation in the National Flood Insurance Program (NFIP), and continued compliance with NFIP requirements, as appropriate

§201.6(c)(3)(iii): [The mitigation strategy section shall include] an action plan describing how the actions identified in section (c)(3)(ii) will be prioritized, implemented, and administered by the local jurisdiction. Prioritization shall include a special emphasis on the extent to which benefits are maximized according to a cost benefit review of the proposed projects and their associated costs.

§201.6(c)(3)(iv): Does the Plan identify mitigation actions for every hazard posing a threat to each participating jurisdiction?

Requirement 201.6(c)(4)(ii): The updated plan must explain how the jurisdictions incorporated the mitigation plan, when appropriate, into other planning mechanisms as a demonstration of progress in local hazard mitigation efforts.

Does the Plan identify the position, office, department, or agency responsible for implementing and administering the action/project, estimated cost, potential funding sources and expected timeframes for completion?

Does the LMS identify the local planning mechanisms where hazard mitigation information and/or actions may be incorporated?

Does the plan describe each community's process to integrate the data, information, and hazard mitigation goals and actions into other planning mechanisms?

The Franklin County Local Mitigation Strategy outlines the goals and objectives that will lead mitigation efforts in each participating jurisdiction (i.e. the City of Apalachicola, the City of Carrabelle, and Unincorporated Franklin County) over the next 5 years. The implementation plan to accomplish these initiatives is offered below, while specific measures for each jurisdiction are listed in Appendix B.

The following procedures in updating the Franklin County Mitigation Strategy include:

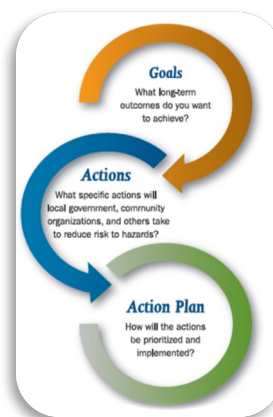
- Reevaluate and approve mitigation goals and objectives
- Review and examine the existing mitigation projects/initiatives and/or action items
- Identify new mitigation projects/initiatives and/or action items
- Prioritize all mitigation projects/initiatives and/or action items
- Determine all appropriate funding sources

Each of these components ensures that the County has an established mitigation strategy that helps reduce its vulnerability.

## Franklin County LMS Mitigation Goals

Franklin County's LMS Mitigation Goals are intended to reduce or avoid the long-term vulnerability to the effects of the profiled hazards addressed in the risk assessment area in Section 4. In the planning process the Working Group establishes goals for the entire planning area and all of the participating jurisdictions.

The purpose for developing a set of Goals is to clearly state what the community's overall vision for hazards mitigation is and to ensure that the community adequately addresses its mitigation needs before and after a disaster. The goals are comprehensive long-term policy and vision statements that explain what is to be achieved putting the mitigation strategy into action.



The Working Group identified the goals they believed should be foremost in overall development of this document. They are intended to be the leading concepts of this Strategy and provide guidance to the County in building a safer and more resilient community. The declaration of these ultimate goals provides the overall guidance for the Strategy. The current goals and objectives were reviewed and carefully evaluated. It was determined that they needed revisions and updates based on the following criteria:

- ✓ They reflect the updated risk assessment
- ✓ They were analyzed and re-evaluated which lead to the current mitigation projects that will reduce the vulnerability for each jurisdiction
- ✓ They did support to the changes made in the mitigation priority list, and
- ✓ They provided the direction needed to reflect the current State of Florida goals for mitigating hazards within the counties

The mitigation goals for 2020 address the vulnerability of Franklin's citizens, the critical facilities, and the private and public buildings. Improving public awareness of hazard risk and mitigation and ensuring that the entire community has the knowledge on how to prepare for and respond to all hazard events. The goals are provided in a ranked order, where the first goal is paramount. The activities recommended as mitigation efforts by this Strategy must first meet or further these goals.

**Table 5.1 - Franklin County LMS Mitigation Goals**

<p style="text-align: center;"><b>The Mitigation Goals for All Natural Hazards</b></p> <p style="text-align: center;">Floods, Hurricanes, Tropical Storms, Storm Surges, Wildfires, Tornadoes, Waterspouts, Severe Thunderstorms, Strong Winds, Lightning, Hailstorms, Coastal Erosion, Riverine Erosion, Drought and Heat Waves, Winter Storms and Freezes</p>

Mitigation Goals	Goal Description and Objective	Existing Policy Source
<b>Goal 1 – Protect the health, safety, and welfare of the community’s residents and visitors from disasters.</b>		
Goal 1.1	To protect the human life and health.	Franklin County Floodplain Ordinance
Goal 1.2	Minimize suffering, loss of life, personal injury, and damage to property resulting from a hazardous or emergency situation.	Franklin County Comprehensive Emergency Management Plan
Goal 1.3	Provide relief and promote short and long-range recovery in disaster areas.	Franklin County Comprehensive Emergency Management Plan
Goal 1.4	Avoid or reduce future losses of life and damage to property resulting from natural and manmade disasters with an emphasis on the equitable distribution of the impacts of such preventative measures.	Franklin County Comprehensive Emergency Management Plan
Goal 1.5	To conduct hurricane procedures to ensure the hurricane evacuation times do not exceed 24-hours for a Category 1 and 2 storms and 30-hours for a Category 3, 4 or 5 storms.	Franklin County Comprehensive Plan, Coastal Conservation Element
Goal 1.6	To make all public facilities available by the time the impact of the new development occurs.	Franklin County Comprehensive Plan, Coastal Conservation Element
<b>Goal 2 – Support effective hazard mitigation programming throughout the community with local government policies and regulations.</b>		
Goal 2.1	County shall adopt standards for the safe flow of motorized and non-motorized traffic.	Franklin County Comprehensive Plan, Traffic Element
Goal 2.2	Eliminate substandard and dilapidated housing units.	Franklin County Comprehensive Plan, Housing Element
Goal 2.3	To apply level of service standards to development in coastal areas with consideration to evacuation times established.	Franklin County Comprehensive Plan, Coastal Conservation Element
<b>Goal 3 – Local government will have the non-delegable duty to develop, implement and maintain effective mitigation programs.</b>		
Goal 3.1	The County will evaluate and implement mitigation projects that will benefit all residents.	

<b>Goal 4 – Minimize property damage to homes, institutions and places of employment in the community.</b>		
Goal 4.1	Maintain a stable tax base by providing for sound land use and development in flood prone areas in such a manner as to minimize flood blight areas.	Franklin County Floodplain Ordinance
<b>Goal 5 – Maintain the condition of the coastal and riverine environmental systems, especially those that provide natural protection and have economic value.</b>		
Goal 5.1	Protect natural coastal barriers so there will be no loss of dune systems.	Franklin County Comprehensive Plan, Coastal Conservation Element
Goal 5.2	Conserve and protect mineral and soil resources.	Franklin County Comprehensive Plan, Coastal Conservation Element
Goal 5.3	Maintain estuarine water quality such that there will be no net loss of approved shellfish harvesting classifications.	Franklin County Comprehensive Plan, Coastal Conservation Element
<b>Goal 6 - Maintain the availability and functioning of the community's infrastructure during a disaster.</b>		
Goal 6.1	Minimize disaster related resource shortages and service system disruptions that would have an adverse impact on the residents, the economy, and the general well-being of the county.	Franklin County Comprehensive Emergency Management Plan
<b>Goal 7 - Seek preventative measures that would reduce loss and the need for response and recovery measures.</b>		
Goal 7.1	Provide guidance on state and federal housing programs for the county residents.	Franklin County Comprehensive Plan, Housing Element
<b>Goal 8 – Promote the economic vitality of the community.</b>		
Goal 8.1	Minimize prolonged business interruptions.	Franklin County Floodplain Ordinance
<b>Goal 9 – Protect scenic, historical, and recreational community resources.</b>		
Goal 9.1	Maintain the amount of public access to coastal resources.	Franklin County Comprehensive Plan, Coastal Conservation Element
Goal 9.2	The County will identify historic resources within the coastal area and establish development standards for the protection, preservation, and sensitive reuse of historic resources throughout the county.	Franklin County Comprehensive Plan, Coastal Conservation Element

Goal 9.3	Establish a scenic road program and preserve the area's natural beauty.	Franklin County Comprehensive Plan, Coastal Conservation Element
<b>Goal 10 - Protect community awareness of local hazards and the techniques to minimize vulnerability to those hazards.</b>		
Goal 10.1	Provide data from which flood prone areas within the County may be identified to ensure that potential homebuyers are notified that the property is in a flood area.	Franklin County Floodplain Ordinance
<b>Goal 11 – Coordinate with other government agencies to enhance regional mitigation efforts.</b>		
Goal 11.1	Establish an intergovernmental coordination program to manage coastal resources.	Franklin County Comprehensive Plan, Coastal Conservation Element
<b>Goal 12 – Minimize government expenditures for public goods and services.</b>		
Goal 12.1	Minimize expenditure of public money for costly flood control projects.	Franklin County Floodplain Ordinance
Goal 12.2	Minimize the need for rescue and relief efforts associated with flooding.	Franklin County Floodplain Ordinance
<b>Goal 13 - Maintain continuity of local government operations after disasters.</b>		
Goal 13.1	Minimize damage to public facilities, utilities, roads and bridges in floodplain areas.	Franklin County Floodplain Ordinance
<b>Goal 14 – Maintain emergency response readiness.</b>		
Goal 14.1	Develop a post-disaster response and clean up procedure for redevelopment permitting and hazard mitigation measures.	Franklin County Comprehensive Plan, Coastal Conservation Element

## Summary Overview of the Goals

As Franklin County's LMS plan continues to evolve, the goals will be reviewed on an annual basis at an LMS meeting to ensure that they are applicable to meeting the unique needs of the community. The LMS Goals and Objectives were reviewed and updated with the Working Group at the January 9, 2020 meeting. The Working Group members concluded that the 2020 goals met the needs for the county and were incorporated in this LMS annual plan update.

## Mitigation Initiatives

### Existing Authorities, Policies, Programs & Resources

With regard to mitigation, these are the existing authorities, policies, programs and resources for Franklin County, City of Apalachicola and the City of Carrabelle.

## Franklin County

Franklin County is governed by a County Commission, composed of elected officials from five districts who collaborate with the LMS Working Group. The Franklin County Emergency Management Department is responsible for initiating all Working Group activities, maintaining the plan, and leading most mitigation project activities in coordination with the other local departments and agencies. The local government representatives are active in the mitigation efforts for the County.

### **Franklin Resources, Policies & Programs**

The County's mitigation resources reside in several areas and the county continues to actively pursue mitigation grant funding and understands how to leverage multiple fund sources to achieve mitigation activities. Policies that would be considered as hazard mitigation exist within the comprehensive plan, the land development regulations, and the code of ordinances.

Franklin County has an outstanding mitigation grant program administered by the Emergency Management Director. The most serious limitation facing the County with regard to mitigation efforts is the financial capacity to find matching funds for mitigation grant projects, and funding for additional staff to manage the complexities of the grants themselves. Franklin County has demonstrated effective procedures in applying for and receiving mitigation grants and completing mitigation projects or initiatives.

### **Grants & Programs**

#### *Mitigation Grants for Residential and Commercial Properties*

The County, the City of Apalachicola and the City of Carrabelle continue to encourage and support grant applications for retrofitting existing structures by participating in all HMGP grant cycles and the annual federal grant programs such as the Flood Mitigation Assistance (FMA) Program and the Pre-Disaster Mitigation (PDM) Program.

#### *FEMA's Hazard Mitigation Grant Program (HMGP)*

Franklin County, the City of Apalachicola and the City of Carrabelle each applies for all available federal funding including post-disaster HMGP grants. The key purpose of the HMGP grant program is to enact mitigation measures that reduce the risk of loss of life and property from future disasters.

#### *Hurricane Loss Mitigation Program (HLMP)*

Franklin County has an active HLMP program for private property mitigation administered by the emergency management office for residents that live in Franklin County. The City of Apalachicola residents apply through the City.

#### *State Housing Initiatives Partnership (SHIP) Program*

The Franklin County SHIP Administrator manages the SHIP program, which provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multifamily housing. The program was designed to serve low and moderate income families. Although the replacement of windows, doors, roofs and other housing elements are considered to be maintenance activities, because these items are installed or constructed in accordance with current building codes this results in homes that are stronger and more protected against potential damages from natural hazards. The county has been implementing this program since its inception in the early 1990's.

## City of Apalachicola

The City of Apalachicola is the county seat and is governed by a City Council composed of five council members (including the mayor-commissioner), the city manager, and the city clerk. The mayor is an active member of the LMS Working Group. The planning and zoning commission implements all of the development and permitting activities for

the City, the code enforcement officer is responsible for enforcement of the City of Apalachicola's codes and ordinances including the enforcement of the City's floodplain management ordinance.

### **Apalachicola Resources, Policies & Programs**

The City of Apalachicola participates in regular mitigation programs with the County. Policies that would be considered as hazard mitigation exist within the City's comprehensive plan. The City does apply for grants for mitigation projects, examples would include infrastructure repair or maintenance or retrofit a critical facility. In addition, the City of Apalachicola residents apply for private property mitigation through the HLMP program.

### **City of Carrabelle**

The City of Carrabelle is governed by a City Council composed of five council members (including the mayor-commissioner), the city manager, and the city clerk. The mayor is an active member of the LMS Working Group. The public service department is responsible for the streets and roads in the City. The planning and zoning board is a volunteer advisory board and they work directly with the city clerk on planning and zoning and code enforcement.

### **Carrabelle Resources, Policies & Programs**

The City participates in regular mitigation programs with the County. Policies that would be considered as hazard mitigation exist within the code of ordinances, land development code.

## **National Flood Insurance Program (NFIP), and continued compliance with NFIP requirements**

As stated by FEMA... "The NFIP is aimed at reducing the impact of flooding on private and public structures. This is achieved by providing affordable insurance for property owners and by encouraging communities to adopt and enforce floodplain management regulations. These efforts help mitigate the effects of flooding on new and improved structures.



Overall, the program reduces the socio-economic impact of disasters by promoting the purchase and retention of Risk Insurance in general, and National Flood Insurance in particular."

Source: <https://www.fema.gov/national-flood-insurance-program>

### **Compliance with NFIP**

All jurisdictions within the County participate with NFIP. See table 5.2.

**Table 5.2 - Franklin County Participation in the NFIP as of 6/14/2020**

<b>CID #</b>	<b>Community Name</b>	<b>County</b>	<b>Init FHBM Identified</b>	<b>Init FIRM Identified</b>	<b>Curr Eff Map Date</b>	<b>Reg- Emer Date</b>	<b>Tribal</b>
120088	Franklin County	Franklin County	1/3/1975	7/18/1983	2/5/2014	7/18/1983	No



120089	City of Apalachicola	Franklin County	3/30/1973	7/18/1983	2/5/2014	7/18/1983	No
120090	City of Carrabelle	Franklin County	1/18/1974	7/18/1983	2/5/2014	7/18/1983	No

**Table 5.3 - NFIP Insurance Report as of 2018**

Community Name	Policies In-force	Insurance In-force whole \$	Written Premium In-force
Franklin County	2,389	\$635,266,300	3,740,243
City of Apalachicola	254	\$68,606,700	245,566
City of Carrabelle	174	\$33,739,300	115,107
<b>Total</b>	<b>2,817</b>	<b>\$737,612,300</b>	<b>4,100,916</b>

### Community Rating System (CRS)

The Community Rating System (CRS) is a voluntary program for National Flood Insurance Program (NFIP) participating communities. This program's goals are to reduce flood damages to insurable property, strengthen and support the insurance aspects of the NFIP, and encourage a comprehensive approach to floodplain management. CRS has been developed to provide incentives in the form of premium discounts for communities to go beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding.

**Table 5.4 – Community Rating System for Franklin County as of 5/1/2019**

CID #	Community Name	CRS Entry Date	Current Effective Date	Current Class	% Discount for SFHA	% Discount for Non SFHA	Status
120088	Franklin County	10/1/1993	10/1/2012	7	15	5	C

The City of Carrabelle did participate in the CRS, entry date: 10/1/1993; effective date: 5/1/2013; class: 10; % discount for SFHA and Non SFHA: 0 ; status: rescinded (as of 5/1/2019).

As part of the mitigation strategy, Franklin County will maintain its National Flood Insurance Program and the Community Rating System status. The City of Carrabelle will work on obtaining the CRS certificate again. In addition, the City of Apalachicola will research on how to participate in the CRS.

Franklin County and its associated municipalities will also use any updated floodplain maps prepared as a result of the FEMA Floodplain Map Modernization Program and Repetitive Loss Initiative. Franklin County and its associated municipalities, when feasible, will also use any products produced through the FEMA's on-going field and database verification projects for repetitive loss properties.



## Repetitive Loss (RL) Property

As noted by FEMA... “A Repetitive Loss (RL) property is any insurable building for which two or more claims of more than \$1,000 were paid by the NFIP within any rolling ten-year period since 1978. The property may or may not be currently insured by the NFIP. Structures that flood frequently strain the National Flood Insurance Fund and these properties are the biggest draw on the Fund.”

With the increase in NFIP's annual losses and the need for borrowing, the repetitive loss properties drain funds needed to prepare for catastrophic events. Community leaders and the county residents are also concerned with these properties because their lives are disrupted and may be threatened by the continual flooding. The primary objective of the RL properties strategy is to eliminate or reduce the damage to property and the disruption to life caused by repeated flooding of the same properties.

Specifics from the Planning and Building, Floodplain Department reveal that there are 92 repetitive loss properties in Franklin County. Note: Information is based on claims on or before 5/31/2018. Details from the Flood Mitigation Assistance Plan, 2016 state that in Franklin County of the 91 RL properties, 52 were mitigated in recent years via relocation or acquisition/demolition. In some cases, the mitigation projects were accomplished using the 75% federal match from Hazard Mitigation Assistance Program (HMS) funds.

### Unincorporated Franklin County

- ✓ 62 - residential RL properties
- ✓ 2 – commercial RL properties

### City of Apalachicola

- ✓ 3 - residential RL properties
- ✓ 1 – commercial RL properties

### City of Carrabelle

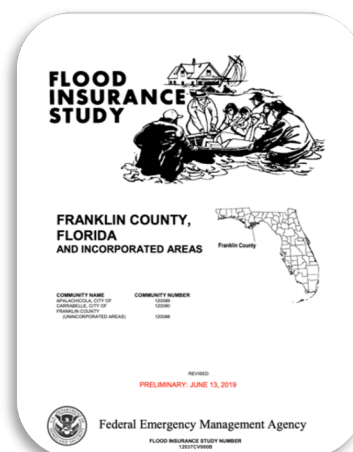
- ✓ 24 - residential RL properties

The Emergency Management Department works closely with the Planning and Building Department (*the floodplain and zoning*) to map areas that are prone to frequent floods and track repetitive loss properties. After a disaster all damaged structures are inspected and the damage is documented. Repetitive loss properties are purchased or mitigation (i.e. elevation of a property) utilizing grant monies whenever possible.

## Franklin County NFIP Overview

As identified in Table 5.2, Franklin County has been participating in the NFIP since July 18, 1983 with Community Identification Number: 120088. As of 2018, see table 5.3 there are 2, 389 flood insurance policies for unincorporated Franklin and 2,817 in force total for the entire County. There were 64 repetitive loss properties located in unincorporated Franklin County.

The most current flood maps were updated and adopted February 5, 2014 and detailed floodplain studies were performed in the Flood Insurance Study (FIS) # 12037CV000A by FEMA and the Northwest Florida Water Management District (NFWMD). The following streams were studied by detailed methods: the Carrabelle River, the Ochlockonee River, and the Apalachicola River.



For the (preliminary June 13, 2019: effective date not determined) revision to the countywide FIS, three unnamed flooding areas along the Gulf of Mexico were studied by limited detailed methods. Limits of detailed study for riverine flooding sources are indicated on the Flood Profiles in Exhibit 1 and on the FIRM Exhibit 2. The areas studied by detailed methods were selected with priority given to all known flood hazard areas, and areas of projected development or proposed construction.

No Letters of Map Change (LOMCs) were incorporated as part of this revision to the countywide FIS. All or portions of numerous flooding sources within the county were studied by approximate methods. Approximate analyses were used to study those areas having a low development potential or minimal flood hazards. The scope and methods of study were proposed to, and agreed upon by, FEMA and Franklin County.

On the FIS revision, all coastal hazards affecting the county were revised. The existing detailed study for the Ochlockonee River has been superseded with the revised coastal study. Additionally, the floodplain for the Apalachicola River has been redelineated using updated topographic data and the existing data for St. James Bay and the area in the vicinity of Eastpoint has also been incorporated.

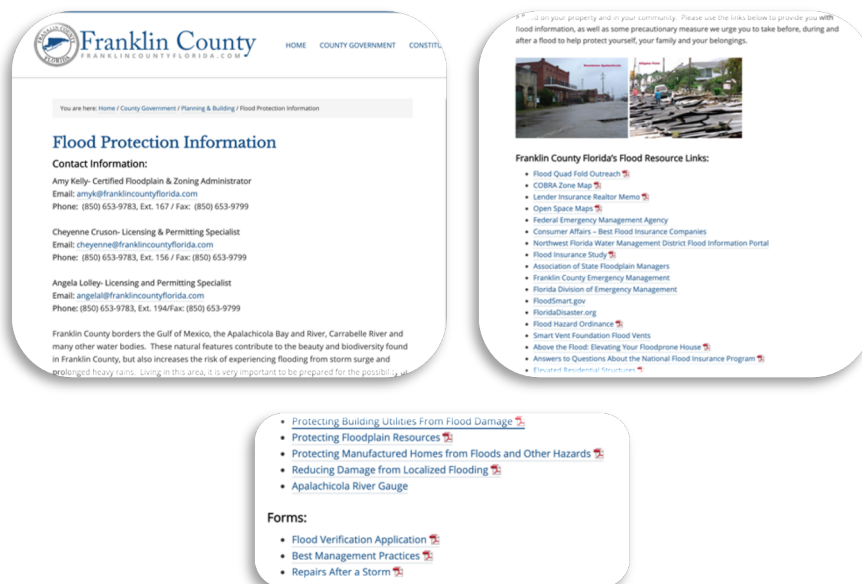
The County's current Floodplain Management Ordinance located in Chapter 6.5, Flood Damage Prevention in the Franklin County Code of Ordinances addresses the floodplain management as the operation of a community program of corrective and preventative measures for reducing flood damage. These measures take a variety of forms and generally include requirements for zoning, subdivision or building, and special purpose floodplain ordinances particularly with respect to new construction. Franklin County enforces local floodplain management ordinances that provide flood loss reduction building standards for new and existing development.

The purpose of the Floodplain Management Ordinance and the flood load and flood-resistant construction requirements of the Florida Building Code are to establish minimum requirements to safeguard the public health, safety, and general welfare and to minimize public and private losses due to flooding through regulation of development in flood hazard areas to:

- (1) Minimize unnecessary disruption of commerce, access and public service during times of flooding;
- (2) Require the use of appropriate construction practices in order to prevent or minimize future flood damage;
- (3) Manage filling, grading, dredging, mining, paving, excavation, drilling operations, storage of equipment or materials, and other development which may increase flood damage or erosion potential;
- (4) Manage the alteration of flood hazard areas, watercourses, and shorelines to minimize the impact of development on the natural and beneficial functions of the floodplain;
- (5) Minimize damage to public and private facilities and utilities;
- (6) Help maintain a stable tax base by providing for the sound use and development of flood hazard areas;
- (7) Minimize the need for future expenditure of public funds for flood control projects and response to and recovery from flood events; and
- (8) Meet the requirements of the NFIP for community participation as set forth in the Title 44 Code of Federal Regulations, Section 59.22.

The Franklin County Planning and Building Department currently requires all permit applications to be reviewed by the building official to ensure compliance with the Florida Building Code and to determine zoning and flood zone determinations. Compliance must be made before a permit can be issued. Any information dealing with flood zone BFE, FIRM panel # and date are shown on the permit as well as any other requirements such as finished floor elevation certificate, etc.

The Franklin County Emergency Management works closely with the Planning & Building Department to map areas that are prone to frequent floods and track repetitive loss properties. After a disaster all damaged structures are inspected and the damage documented. The office also maintains flood mitigation information for the county citizens



## City of Apalachicola NFIP Overview

As noted in Table 5.2, the City of Apalachicola has been participating in the NFIP since July 18, 1983 with Community Identification Number: 120089. As of 2018, the City has issued 254 flood insurance policies with 4 repetitive loss properties located within the Apalachicola area.

The City of Apalachicola maintains a Comprehensive Plan, Land Use Codes, and Ordinances. Under the Land Development Code, Chapter 107, Floods.

Section 107-1 - The Legislature of the State of Florida has, in F.S. ch. 166, conferred upon local governments the authority to adopt regulations designed to promote the public health, safety, and general welfare of its citizenry; and the Federal Emergency Management Agency has identified special flood hazard areas within the boundaries of the city and such areas may be subject to periodic inundation which may result in loss of life and property, health and safety hazards, disruption of commerce and governmental services, extraordinary public expenditures for flood protection and relief, and impairment of the tax base, all of which adversely affect the public health, safety and general welfare.

(d) F.S. § 553.73(5) allows adoption of local administrative amendments to the Florida Building Code to implement the National Flood Insurance Program.

(e) The city commission is adopting a requirement to limit the size of enclosures below elevated dwellings to no more than 299 square feet for buildings and structures in coastal high hazard areas (V zones) for the purpose of participating in the National Flood Insurance Program's Community Rating System and, pursuant to F.S. § 553.73(5), is formatting that requirement to coordinate with the Florida Building Code.

(f) The city commission is adopting a requirement to require the accumulation of costs of improvements and repairs of buildings, based on issued building permits, over a ten-year period for the purpose of participating in the National Flood Insurance Program's Community Rating System\* and, pursuant to F.S. 553.73(5), is formatting that requirement to coordinate with the Florida Building Code.

(g) The city commission has determined that it is in the public interest to adopt the proposed floodplain management regulations that are coordinated with the Florida Building Code.

Section 107-4 -The purposes of this chapter and the flood load and flood-resistant construction requirements of the Florida Building Code are to establish minimum requirements to safeguard the public health, safety, and general welfare and to minimize public and private losses due to flooding through regulation of development in flood hazard areas to:

(8) Meet the requirements of the National Flood Insurance Program for community participation as set forth in the 44 CFR 59.22.

The City of Apalachicola will continue to participate in the NFIP. The following actions have been identified, analyzed, and prioritized as necessary steps to remain in compliance with the program. The City will continue to:

- ✓ Emphasize the establishment of on-going drainage maintenance programs to support timely maintenance and repairs of ditches and culverts to minimize effects of flood events;
- ✓ Maintain and promote training for Planners/Plan Reviewers for certification as Floodplain Managers;
- ✓ Prioritize overlay maps of SFHA's to identify additional flood prone areas not identified on adopted FIRM's;
- ✓ Identify flood prone areas not on FIRM's and apply for assistance grants to include areas on maps;
- ✓ Provide information to assist homeowner and developer guidance and measures to reduce damage related to the hazards identified in the LMS; and
- ✓ Apply through grant process measures to improve or construct shelters in the event of future hazards.

## City of Carrabelle NFIP Overview

As stated in Table 5.2, the City of Carrabelle has been participating in the NFIP since July 18, 1983 with Community Identification Number: 120090. As of 2018, the City has issued 174 flood insurance policies with 24 repetitive loss

properties located within the Carrabelle area. Note: The City of Carrabelle CRS status was rescinded. The City will work on obtaining the CRS status again.

The City of Carrabelle integrates floodplain management through the Code of Ordinances through the Land Development Code, Article III, Special Districts, Flood Damage Prevention:

Section 3.06.01.02 - The provisions of this part shall apply to all development that is wholly within or partially within any flood hazard area, including but not limited to the subdivision of land; filling, grading, and other site improvements and utility installations; construction, alteration, remodeling, enlargement, improvement, replacement, repair, relocation or demolition of buildings, structures, and facilities that are exempt from the Florida Building Code; placement, installation, or replacement of manufactured homes and manufactured buildings; installation or replacement of tanks; placement of recreational vehicles; installation of swimming pools; and any other development.

Sec. 3.06.01.03 - The purposes of this part and the flood load and flood resistant construction requirements of the Florida Building Code are to establish minimum requirements to safeguard the public health, safety, and general welfare and to minimize public and private losses due to flooding through regulation of development in flood hazard areas to:

Meet the requirements of the National Flood Insurance Program for community participation as set forth in the Title 44 Code of Federal Regulations, Section 59.22.

The City of Carrabelle will continue to participate in the NFIP. The following actions have been identified, analyzed, and prioritized as necessary steps to remain in compliance with the program. The City will continue to:

- ✓ Emphasize the establishment of on-going drainage maintenance programs to support timely maintenance and repairs of ditches and culverts to minimize effects of flood events;
- ✓ Prioritize overlay maps of SFHA's to identify additional flood prone areas not identified on adopted FIRM's;
- ✓ Identify flood prone areas not on FIRM's and apply for assistance grants to include areas on maps;
- ✓ Provide information to assist homeowner and developer guidance and measures to reduce damage related to the hazards identified in the LMS; and
- ✓ Apply through grant process measures to improve or construct shelters in the event of future hazards.

## **Identification and Analysis of Franklin County's Mitigation Projects or Initiatives**

The Local Mitigation Strategy consists of actions designed to minimize potential losses to natural disasters identified in the risk assessment. The strategy provides for maintaining existing protection mechanisms provided in the County and municipal government comprehensive plans, land development regulations, code of ordinances and other implementation mechanisms. The strategy also provides for identifying future local government capital improvements, which, among other purposes, mitigate adverse impacts from natural disasters, and a public information program to educate County residents of the need to prevent and mitigate damage caused by natural disasters.

As noted earlier and as part of its strategy, Franklin County, the City of Apalachicola and the City of Carrabelle will maintain its NFIP status. The County and its associated municipalities will also use any updated floodplain maps prepared as a result of the FEMA Floodplain Map Modernization Program and Repetitive Loss Initiative. When feasible, all products produced through the FEMA's on-going field and database verification projects for repetitive loss properties will be utilized.

The risk assessment identifies Franklin County is most susceptible to hurricanes, tropical storms, storm surge, floods, tornadoes, waterspouts, coastal erosion, wildfires, severe thunderstorm, strong winds, hail, tornadoes, and some vulnerability to lightning, drought and heat wave, winter storms, freezing temperatures and riverine erosion events. The County and its associated municipalities evaluate their comprehensive plans and land development regulations

for modifications to improve mitigation measures, with special emphasis on these occurrences. Through the years, Franklin County will continue to improve its recordkeeping and statistical data with regards to natural disasters for the annual vulnerability assessment. The Emergency Management Department will continue to file and document “impact” details with photos on specific hazard events, which will enhance the LMS plan with a more accurate vulnerability analysis.

The Planning & Building County Department maintains a list of repetitive loss structures and properties and adjacent properties. In addition, with the assistance of other related agencies (Florida Department of Transportation (FDOT), NWFWM, and the Florida Forest Service) implements a public education campaign regarding construction within floodable areas, emergency water conservation regulations, as well as minimum housing codes with regards to minimum building standards, the use of Firewise construction and landscaping practices, and burn bans.

### Franklin County Local Mitigation Strategy Projects or Initiatives

Appendix B contains the master mitigation project list for the ongoing, completed and deleted projects. The mitigation projects or initiatives are action items for the identified hazards in Section 4 and addresses the reduction of hazards on [new as well as existing buildings and infrastructure](#). It will describe the mitigation project, identify if the hazard has been mitigated, if the goals were achieved through the completion of the project, the funding source, the agency responsible for implementation, the estimated cost or total final costs, the timeframe for completion, and details on the progress of the mitigation project.

They are as follows:

- ✓ the *new, ongoing, and deferred* mitigation projects - (the deferred projects remain active and will be pursued as funding sources are identified or priorities change due to disaster events);
- ✓ the mitigation projects that have been *completed* over the last five years; and
- ✓ the mitigation projects that have been removed or deleted.

As additional data becomes available, Franklin County will update the vulnerability in terms of the types and numbers of new or future buildings, infrastructure, and critical facilities located in the identified hazard areas.

### Analysis of the Comprehensive Range of Projects

Table 5.5 determines that Franklin County has a “comprehensive range” of specific mitigation projects that will address the goals to reduce or avoid long-term vulnerability for each jurisdiction and was prepared after analyzing the new, ongoing and deferred mitigation project list.

**Table 5.5 – Comprehensive Range of Mitigation Projects**

Comprehensive Range of Mitigation Projects - Franklin County			
Natural Hazards Profiled	Unincorporated Franklin County	City of Apalachicola	City of Carrabelle
Floods	x	x	x
Storm Surge	x	x	x
Hurricanes and Tropical Storms	x	x	x
Tornado and Waterspouts	x	x	x

Thunderstorms, Strong Winds, Lightning and Hailstorms	x	x	x
Coastal and Riverine Erosion	x	x	x
Wildfires	x	x	x
Drought and Heat Wave	x	x	x
Winter Storms and Freezing Temperatures	x	x	x
All Hazards			
X- meets the requirements			

Appendix B outlines the current mitigation projects or initiatives for each jurisdiction within the county including specifics on the natural hazards that will be mitigated, the agency responsible of overseeing the project, analysis of the initiative and potential funding source, and what jurisdiction will benefit from the mitigation project.

### Implementation of the Mitigation Projects

All mitigation projects or initiatives were reviewed, analyzed, and revised according to the list of mitigation projects that were developed and updated in the 2020 LMS Plan. Appendix B contains the list of all mitigation projects for the identified hazards.

As established, the LMS project list includes actions that address *the reduction of hazards on new as well as existing buildings and infrastructure*, and the mitigation project status over the last 5 years. Details on the project included: if the mitigation project was completed; deferred; deleted or any new projects that have been included as a result of a hazard event.

### Prioritization Process and Benefit-Cost Review

In developing the prioritization procedures, it is not the intent to direct that the projects be accomplished in their prioritized order. The purpose of the ranking is to indicate the overall importance of the project to the local mitigation efforts. The accomplishment of an initiative or project will usually depend more on the availability of funds, than on how high or low it ranked compared to other initiatives.

The prioritization process requires the identification of projects and programs that appear to have a reduction in property damage, have technical merit, be cost-effective, and will protect the health, safety and welfare of the Franklin County's citizens and meet the other mitigation interests.

The main emphasis in the prioritization process and selection of the mitigation projects is to promote the projects or initiatives with the greatest mitigation benefits. The mitigation projects or initiatives are evaluated and prioritized on the following elements:

- 1) Does the project or initiative have a cost-benefit ratio greater than 1?
- 2) Will the community continue to receive the benefits for more than a year?
- 3) Does the initiative mitigate a frequently occurring, high risk or specific problem?
- 4) Is funding currently available (i.e. local funds, or other designated approved grant funding) for the mitigation project?
- 5) Is the project listed in the local government Comprehensive Plan?
- 6) Is the project or initiative consistent with the mitigation section in the local Comprehensive Emergency Management Plan?
- 7) Is the mitigation project consistent with the local government regulatory framework, code of ordinances, building codes and LDR?



- 8) Will the project result in credit points for the CRS?
- 9) Will the mitigation project reduce loss?
- 10) Is there public demand or support for the project or initiative?
- 11) Does the project have any environmental drawbacks?
- 12) How long will it take to complete the mitigation project? Can it be completed within one year?
- 13) Does the initiative have any regional significance?

The scoring process and points are assigned on these fundamentals (see table 5.6 for point criteria):

- ✓ Support Public Health and Safety;
- ✓ Protect Lives and Property;
- ✓ Reduce Future Damage;
- ✓ Provide for Essential or Critical Services;
- ✓ Support the LMS Goals and Objectives;
- ✓ Ensure Regional Benefits;
- ✓ Preserve Natural Resources and Environmental Quality; and
- ✓ Protect Cultural Resources.

In developing the prioritization procedures, it is not the intent to direct that the projects be accomplished in their prioritized order. The purpose of the ranking is to indicate the overall importance of the project to the local mitigation efforts. After a natural disaster event receives a presidential declaration and Franklin County was designated as a result of the disaster; the county will be eligible for the Hazard Mitigation Grant Program (HMGP) funding. Once the county receives the disaster designation the LMS Working Group will meet to analyze the damage that was sustained. Then in respect to the current conditions in the County, changes in policy and overall mitigation needs, prioritization of projects to be funded will be reviewed for the specific declared disaster.

The benefits analyzed are the following:

Although the prioritization process includes economic considerations, the project projects will be analyzed for benefit cost based on the guidelines set forth by the state and FEMA.

The method of initiating a detailed and formal Benefit-Cost Analysis (BCA) can be a very time-consuming and tedious process and require professional expertise. The Franklin County LMS Working Group discussed the BCA process and determined for this 2020 LMS plan that it wasn't feasible to do a formal and extensive analysis on all of the current mitigation projects at this time. *However, a formal BCA will be performed utilizing the required expertise to execute the required benefit-cost ratio if future mitigation projects are being considered for funding.*

The BCA will be calculated on top tiered projects and/or projects which are included in any applications for funding to ensure that the projects are cost effective. Each action is scored individually and is based on the weighted criteria developed by the LMS Working Group. The process to prioritize the mitigation actions is accomplished during meetings between LMS Working Group members and officials from the respective local governments. Using the same criteria, the City of Apalachicola and the City of Carrabelle prioritizes their own projects before submitting them to the LMS Working Group for review.

Instead of the detailed BCA, the LMS Working Group developed an initial list of mitigation projects or initiatives and a priority score. Each mitigation project or initiative identified for funding will be cost-effective, technically feasible, contribute to the overall strategy outlined in the Local Mitigation Strategy, and be acceptable to regulatory agencies. The prioritization process for the mitigation projects was accomplished by the Franklin County LMS Working Group and officials from the respective local governments.

After the projects have been determined for each jurisdiction, they are assigned a priority score. This score is a long-term characterization value directly associated with each specific initiative based on its own merits at the time it was first proposed by the individual participant. The priority is intended to serve as a guideline for the Working Group regarding the relative desirability of implementation of a specific mitigation initiative in relation to the other proposed initiatives incorporated into the plan.

The scoring is based on selected criterion, including an estimated number of people who will benefit and the cost to implement each initiative. These scores are assigned according to the knowledge and discretion of the Working Group and are not considered exact technical estimates. The mitigation projects scoring with higher point totals have first priority. However, it would be a mistake to assume that only top priority initiatives should be considered for funding, as the priority projects often require significant resources and/or money.

In a post-disaster situation, for example after a significant hurricane event, the amount of money available for hazard mitigation projects could be as little as \$30,000 or as much as \$1 million or more. Therefore, it is important to have initiatives or projects with a range of costs that are rationally prioritized so that the jurisdictions can get the most value for the mitigation money they receive. Furthermore, simply because a mitigation initiative has high associated costs does not mean it is not cost effective.

A mitigation initiative or project may yield significant benefits over the lifetime of the project that far outweighs the initial costs. In lieu of conducting formalized benefit-cost analyses, order of magnitude cost estimates were made by the Franklin County Working Group assuming that less expensive projects would be easier to obtain funding for and could be implemented more readily.

The mitigation initiatives were assigned priority scores based upon the following criteria according to the Franklin County's Mitigation Goals for local mitigation and the program funding requirements of FEMA. The projects are then prioritized utilizing the prioritization criteria outlined below. The LMS Working Group may evaluate these criteria annually, recommending changes to prioritization criteria that are deemed necessary. It was determined that the point system utilized for the last LMS Plan should be continued in the 2020 LMS Plan update.

The mitigation project criteria includes:

The point awarding system for establishing a priority score for each mitigation project is outlined in Table 5.6. The maximum priority score for each mitigation project could be up to 400+ points.

**Table 5.6 –Point System for the LMS Mitigation Projects**

	Criteria	Measure	Points
1	<b>Supports Public Health and Safety</b>	1. Short Term - Alleviates existing health or safety hazard 2. Intermediate - Alleviates potential health or safety hazard 3. Long Term - Promotes or maintains health or safety	1. Short Term - (100 points) 2. Intermediate - (75 points) 3. Long Term - (50 points) 4. Total points - (225 points); if all three areas apply
2	<b>Protects Lives</b>	Number of people protected	1. More than 500 lives - (50 points) 2. 101 to 500 lives - (40 points) 3. 11 to 100 lives - (30 points) 4. 10 or less lives- (20 points)

3	<b>Protects Property</b>	Type of properties protected: 1. Residential Properties – (could include rental property) 2. Commercial Properties 3. Second Homes 4. Vacant Lots/Acreage	1. Residential - 25 points per property 2. Commercial - 20 points per property 3. Second Home – 10 points per property 4. Vacant Lots – 10 points per property
4	<b>Reduces Future Damages</b>	Reduces risk of repetitive damages and is cost-effective (e.g., reduces development in the 100-year floodplain)	1. Significant reduction in risk (40 points) 2. Little to no risk reduction (0 points)
5	<b>Provides for Essential or Critical services</b>	1. Essential services (gas, electric, garbage, sewer, roads, water, fire, police/sheriff, shelters, designated public facilities, and/or emergency operations) provided by local government 2. Businesses designated as essential in the CEMP	1. Essential public service (45 points) 2. Essential business service (15 points)
6	<b>Supports the LMS Goals and Objectives</b>	Addresses a specific mitigation goal, objective or policy	40 points
7	<b>Ensures Regional Benefits</b>	Benefit extends beyond the local government boundaries	25 points
8	<b>Protects Natural Resources and Environmental Quality</b>	1. Improves stormwater management 2. Improves flood management 3. Protects water quality 4. Protects forest lands from wildfires	35 points for each category
9	<b>Protects Cultural Resources</b>	1. Protects historical buildings or structures 2. Protects archaeological sites	1. 4 points - (max of 30 points) 2. 3 points - (max of 25 points)
<b>Total Number of Points</b>			

After a natural disaster event receives a presidential declaration and Franklin County was designated as a result of the disaster; the county will be eligible for the Hazard Mitigation Grant Program (HMGP) funding. Once the county receives the disaster designation the LMS committee or workgroup will meet to analyze the damage that was sustained. Then in respect to the current conditions in the County, changes in policy and overall mitigation needs, prioritization of projects to be funded will be reviewed for the specific declared disaster.

### Potential Funding Sources for the Mitigation Projects

Mitigation projects implemented by the County and municipalities will be dependent on available funding. It is anticipated that the County and municipalities will seek federal, state, and local funds to assist in the implementation of action items involving capital improvements and/or additional personnel. In addition to local and county matching funds, there are numerous funding sources available to counties of all sizes. Table 5.7 is a current list of possible funding sources that can be used for the mitigation projects.

**Table 5.7 – Possible Funding Sources**

<b>Clean Water State Revolving Funds (CWSRF)</b>	The Clean Water State Revolving Fund (CWSRF) program is a federal-state partnership that provides communities a permanent, independent source of low-cost financing for a wide range of water quality infrastructure projects.
<b>Community Assistance Program State Support Services Element (CAP-SSSE)</b>	The Community Assistance Program – State Support Services Element (CAP-SSSE) program derives its authority from the National Flood Insurance Act of 1968, as amended, the Flood Disaster Protection Act of 1973 and from 44 CFR Parts 59 and 60. This program provides funding to states to provide technical assistance to communities in the National Flood Insurance Program (NFIP) and to evaluate community performance in implementing NFIP floodplain management activities. In this way, CAP-SSSE helps to: Ensure that the flood loss reduction goals of the NFIP are met, Build state and community floodplain management expertise and capability and Leverage state knowledge and expertise in working with their communities.
<b>Community Development Block Grant (CDBG)</b>	<p>The Community Development Block Grants (CDBG) provide for long-term needs, such as acquisition, rehabilitation, or reconstruction of damaged properties and facilities and redevelopment of disaster-affected areas. Funds may also be used for emergency response activities, such as debris clearance and demolition, and extraordinary increases in the level of necessary public services. Eligible projects can include;</p> <ul style="list-style-type: none"> <li>• Voluntary acquisition, or if appropriate, elevation of storm damaged structures;</li> <li>• Relocation payments for displaced people and businesses;</li> <li>• Rehabilitation or reconstruction of residential and commercial buildings;</li> <li>• Assistance to help people buy homes, including down payment assistance and interest rate subsidies; and</li> <li>• Improvements to public sewer and water facilities.</li> </ul>
<b>Conservation Reserve Program (CRP)</b>	CRP is a land conservation program administered by Farm Service Agency. In exchange for a yearly rental payment, farmers enrolled in the program agree to remove environmentally sensitive land from agricultural production and plant species that will improve environmental health and quality. Contracts for land enrolled in CRP are 10-15 years in length. The long-term goal of the program is to re-establish valuable land cover to help improve water quality, prevent soil erosion, and reduce loss of wildlife habitat.
<b>County Incentive Grant Program</b>	This program provides grants to counties, to improve a transportation facility which is located on the State Highway System or which relieves traffic congestion on the State Highway System. To be eligible for consideration, projects must be consistent, to the maximum extent feasible, with local metropolitan planning organization plans and local government comprehensive plans.

<b>Economic Adjustment Assistance (EAA) Program</b>	The EAA program provides a wide range of technical, planning, and public works and infrastructure assistance in regions experiencing adverse economic changes that may occur suddenly or over time. These adverse economic impacts may result from a steep decline in manufacturing employment following a plant closure, changing trade patterns, catastrophic natural disaster, a military base closure, or environmental changes and regulations.
<b>Emergency Conservation Program (ECP)</b>	The Emergency Conservation Program (ECP) helps farmers and ranchers to repair damage to farmlands caused by natural disasters and to help put in place methods for water conservation during severe drought. The ECP does this by giving ranchers and farmers funding and assistance to repair the damaged farmland or to install methods for water conservation.
<b>Emergency Management Performance Grant (EMPG)</b>	The purpose of the EMPG Program is to provide federal grants to states to assist state, local, territorial, and tribal governments in preparing for all hazards, as authorized by the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (42 U.S.C. §§ 5121 et seq.) and Section 662 of the Post Katrina Emergency Management Reform Act of 2006, as amended (6 U.S.C. § 762). Title VI of the Stafford Act authorizes FEMA to make grants for the purpose of providing a system of emergency preparedness for the protection of life and property in the United States from hazards and to vest responsibility for emergency preparedness jointly in the federal government and the states and their political subdivisions. The Federal Government, through the EMPG Program, provides necessary direction, coordination, and guidance, and provides necessary assistance, as authorized in this title, to support a comprehensive all hazards emergency preparedness system.
<b>Emergency Management Preparedness and Assistance Trust Fund/ Municipal Competitive Grant Program</b>	<p>The Emergency Management Competitive Grant Program and Municipal Competitive Grant Program provide competitive grants to state or regional agencies, local governments, and private non-profit organizations to implement projects that will further state and local emergency management objectives. The Municipal Competitive Grant Program provides competitive grants to municipalities that are legally constituted, have an authorized, established, and maintained emergency management program, and have signed the Statewide Mutual Aid Agreement (SMAA). Applications are accepted in the following four categories under both programs:</p> <ul style="list-style-type: none"> <li>• Projects that will promote public education on disaster preparedness and recovery issues.</li> <li>• Projects that will enhance coordination of relief efforts of statewide private sector organizations, including public-private business partnership efforts.</li> <li>• Projects that will improve the training and operations capabilities of agencies assigned lead or support responsibilities in the State Comprehensive Emergency Management Plan.</li> <li>• Other projects that will further state and local emergency management objectives which have been designated by the State of Florida as priorities in the applicable Notice of Fund Availability.</li> </ul>
<b>Environmental Education (EE) Grant</b>	The purpose of the Environmental Education Grant (EEG) is to provide financial support for projects, which design, demonstrate or disseminate environmental education projects, methods, or techniques. Projects must focus on one of the following: (1) improving environmental education teaching skills; (2) education teachers, students, or the public about human health problems; (3) building State, local, or Tribal government capacity to develop environmental education programs; (4) educating communities through

	community-based organizations; or (5) educating general public through print, broadcast, or other media.
<b>Federal Highway Administration, Planning &amp; Environment, Intermodal and Statewide Programs</b>	<p>The intent of the Federal Highway Administration (FHWA) Intermodal and Statewide Programs is the expeditious development and management of high-quality feasibility studies with FHA funds. Within the context of Title 23 U.S.C. or in 23 CFR guidelines, the meaning of feasibility has the following parts:</p> <ul style="list-style-type: none"> <li>• The degree to which given alternative modes, management strategy, design or location is economically justified.</li> <li>• The degree to which such an alternative is considered preferable from an environmental or social perspective.</li> <li>• The degree to which eventual construction and operation of such an alternative can be financed and managed.</li> </ul>
<b>Florida Forever</b>	Florida Forever is Florida's premier conservation and recreation lands acquisition program, a blueprint for conserving natural resources and renewing Florida's commitment to conserve the state's natural and cultural heritage.
<b>Fire Prevention and Safety Grants (FP&amp;S)</b>	The Fire Prevention and Safety Grants (FP&S) are part of the Assistance to Firefighters Grants (AFG), and are administered by the Federal Emergency Management Agency (FEMA). FP&S Grants support projects that enhance the safety of the public and firefighters from fire and related hazards. The primary goal is to target high-risk populations and reduce injury and prevent death. Eligibility includes fire departments, national, regional, state, and local organizations, Native American tribal organizations, and/or community organizations recognized for their experience and expertise in fire prevention and safety programs and activities. Private non-profit and public organizations are also eligible.
<b>Flood Control Projects</b>	Through the U.S. Army Corps of Engineers, the flood control program helps reduce flood damages through projects not specifically authorized by Congress.
<b>Flood Mitigation Assistance Program (FMA)</b>	<p>The Flood Mitigation Assistance program (FMA) helps States and communities identify and implement measures to reduce or eliminate the long-term risk of flood damage to homes and other structures insurable under the National Flood Insurance Program (NFIP). Projects may include:</p> <ul style="list-style-type: none"> <li>• elevation, relocation, or demolition of insured structures;</li> <li>• acquisition of insured structures and property;</li> <li>• dry flood proofing of insured structures;</li> <li>• minor, localized structural projects that are not fundable by State</li> <li>• or other Federal programs (e.g., erosion-control and drainage improvements);</li> <li>• beach nourishment activities such as planting of dune grass; and</li> <li>• State agencies, participating NFIP communities, or qualified local organizations.</li> </ul>
<b>Flood Plain Management Services</b>	Through the U.S. Army Corps of Engineers, to promote appropriate recognition of flood hazards in land and water use planning and development through the provision of flood and flood plain related data, technical services, and guidance.
	Florida Communities Trust assists communities in protecting important natural resources, providing recreational opportunities and preserving Florida's traditional working waterfronts

<b>Florida Communities Trust (FCT)</b>	through the competitive criteria in the Parks and Open Space Florida Forever Grant Program and the Stan Mayfield Working Waterfronts Florida Forever Grant Program. These local land acquisition grant programs provide funding to local governments and eligible non-profit organizations to acquire land for parks, open space, greenways and projects supporting Florida's seafood harvesting and aquaculture industries.
<b>Florida Hurricane Catastrophe Fund (FHCF)</b>	The FHCF is a State of Florida reinsurance program that can reduce the long-term economic impacts of hurricanes by maintaining the states property insurance capacity through providing reimbursement to participating insurers for a portion of catastrophic hurricane losses. Insurers that write residential property insurance on structures and their contents are required to participate and pay a premium based on their maximum hurricane exposure. Companies can select three coverage option levels - 45, 75, or 90% of covered losses above their retention. Premiums paid by participating insurers into the fund may be included in policyholder rates the same as the expense of reinsurance. Companies must demonstrate to the Office of Insurance Regulation that there is no overlap between the FHCF premium included in their rate filing and their Acat load, covering either private reinsurance or catastrophe reserves being set aside on a taxable basis.
<b>Gulf Coast Conservation Grants Program (GCCGP)</b>	The GCCGP seeks to build and maintain the resilience of the Gulf Coast's ecosystems, living resources and communities by supporting critical gaps in conservation and catalyzing conservation solutions that can be taken to scale. It is a competitive grants program that supports priority conservation needs of the Gulf Coast that are not otherwise expected to be funded under NFWF's Gulf Environmental Benefit Fund or other funding opportunities associated with the 2010 Deepwater Horizon oil spill.
<b>Hazard Mitigation Grant Program (HMGP)</b>	The HMGP program helps States and communities implement long-term hazard mitigation measures following a major disaster declaration. The program's objectives are to prevent or reduce the loss of life and property from natural hazards, to implement State or local Mitigation Strategies, to enable mitigation measures to be implemented during immediate recovery from a disaster, and to provide funding for previously identified mitigation measures that benefit the disaster area.
<b>Land and Water Conservation Fund (LWCF) Grants</b>	The LWCF State Assistance Program was established by the LWCF Act of 1965 (Section 6, Land and Water Conservation Fund Act of 1965, as amended; Public Law 88-578; 16 U.S.C. 4601-4 et seq.) to stimulate a nationwide action program to assist in preserving, developing, and assuring to all citizens of the United States of present and future generations such quality and quantity of outdoor recreation resources as may be available and are necessary and desirable for individual active participation. The program provides matching grants to States and through States to local units of government, for the acquisition and development of public outdoor recreation sites and facilities. Grant funds are also available, to States only, for fulfilling the statewide comprehensive outdoor recreation planning requirements of the program.
<b>National Coastal Wetlands Conservation Grant</b>	The National Coastal Wetlands Conservation Grant Program annually provides grants of up to \$1 million to coastal and Great Lakes states, as well as U.S. territories to protect, restore and enhance coastal wetland ecosystems and associated uplands. The grants are funded through the Sport Fish Restoration and Boating Trust Fund, which is supported by excise taxes on fishing equipment and motorboat fuel.



<b>National Hurricane Program (NHP)</b>	The National Hurricane Program (NHP) conducts assessments and provides tools and technical assistance to State and local agencies in developing hurricane evacuation plans. The program is a multi-agency partnership, involving the Federal Emergency Management Agency (FEMA), the National Oceanic & Atmospheric Association, the National Weather Service, the U.S. Department of Transportation, the U.S. Army Corps of Engineers, and numerous other Federal agencies. NHP receives \$5.86 million in annual funding, which consists of \$2.91 million for FEMA program activities and \$2.95 million for the Emergency Management Performance Grant program, which is directed into general State funds for hurricane preparedness and mitigation activities.
<b>Nonpoint Source Implementation Grants</b>	The 319 Program provides formula grants to the States to implement Nonpoint source projects and programs in accordance with Section 319 of the Clean Water Act. Examples of previously-funded projects include best management practices (BMPs) installation for animal waste; design and implementation of BMP systems for stream, lake, and estuary watersheds; basin-wide landowner education program; and lake projects previously funded under the CWA Section 314 Clean Lakes Program. Funding priority is to promote the development and implementation of watershed-based plans, focusing on watersheds with water quality impairments caused by nonpoint sources, which result in improved water quality in impaired waters.
<b>Pollution Prevention Grants Program, Environmental Protection Agency (EPA)</b>	This grant program provides project grants to states to implement pollution prevention projects. The grant program is focused on institutionalizing multimedia pollution (air, water, land) prevention as an environmental management priority, establishing prevention goals, providing direct technical assistance to businesses, conducting outreach, and collecting and analyzing data.
<b>Pre-Disaster Mitigation Assistance Program (PDM)</b>	The Pre-Disaster Mitigation (PDM) program provides funds for hazard mitigation planning and projects on an annual basis. The PDM program was put in place to reduce overall risk to people and structures, while at the same time, also reducing reliance on federal funding if an actual disaster were to occur.
<b>Protection of Highways, Bridges, and Public Works</b>	Through the U.S. Army Corps of Engineers, to provide protection of highways, highway bridges, essential public works, churches, hospitals, schools, and other nonprofit public services endangered by flood caused erosion.
<b>Public Assistance (PA)</b>	The mission of the Federal Emergency Management Agency's (FEMA) Public Assistance (PA) Grant Program is to provide assistance to State, Tribal and local governments, and certain types of Private Nonprofit organizations so that communities can quickly respond to and recover from major disasters or emergencies declared by the President. Through the PA Program, FEMA provides supplemental Federal disaster grant assistance for debris removal, emergency protective measures, and the repair, replacement, or restoration of disaster-damaged, publicly owned facilities and the facilities of certain Private Non-Profit (PNP) organizations. The PA Program also encourages protection of these damaged facilities from future events by providing assistance for hazard mitigation measures during the recovery process.
<b>Public Works Impact Projects Program (PWIP)</b>	To provide financial assistance in the construction of public facilities for the purpose of providing immediate useful work to unemployed and underemployed persons in the designated project areas.

<b>Repetitive Flood Claims (RFC) Program</b>	The Repetitive Flood Claims (RFC) grant program provides funding to reduce or eliminate the long-term risk of flood damage to structures insured under the National Flood Insurance Program (NFIP) that have had one or more claim payments for flood damages. The long-term goal of RFC is to reduce or eliminate claims under the NFIP through mitigation activities that are in the best interest of the National Flood Insurance Fund (NFIF). RFC funds may only mitigate structures that are located within a State or community that cannot meet the cost share or management capacity requirements of the Flood Mitigation Assistance (FMA) program.
<b>Residential Construction Mitigation Program (RCMP)</b>	The Residential Construction Mitigation Program (RCMP) is allocated \$7,000,000 a year. The Mobile Home Tie-Down Program is provided 40% of this funding and 10% is provided to Florida International University for Hurricane Research. The remaining \$3,500,000 is provided to eligible subgrantees for the performance of allowable activities. All projects are reviewed for eligibility and must meet cost-effectiveness requirements.
<b>Self-Determination Act – Title III – County Funds</b>	The Self-Determination Act (SRS Act) has recently been reauthorized and now includes specific language regarding the Firewise Communities program. Counties seeking funding under Title III must use the funds to perform work under the Firewise Communities program. Counties applying for Title III funds to implement, Firewise activities can assist in all aspects of a community's recognition process, including conducting or assisting with community assessments, helping the community create an action plan, assisting with an annual Firewise Day, assisting with local wildfire mitigation projects, and communicating with the state liaison and the national program to ensure a smooth application process. Counties that previously used Title III funds for other wildfire preparation activities such as the Fire Safe Councils or similar would be able to carry out many of the same activities as they had before.
<b>Severe Repetitive Loss Program (SRL)</b>	<p>The Severe Repetitive Loss (SRL) grant program was designed to provide funding to reduce or eliminate the long-term risk of flood damage to severe repetitive loss (SRL) structures insured under the NFIP.</p> <p>SRL Properties are residential properties:</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• 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.</li> </ul> <p>Residential projects include:</p> <ul style="list-style-type: none"> <li>• Acquisition and demolition or relocation</li> <li>• Elevation and retrofit</li> <li>• Mitigation reconstruction</li> <li>• Dry flood-proofing of historical structures</li> <li>• Minor physical flood control projects</li> </ul> <p>The Federal/Non-Federal cost share is 75/25 % with up to 90% Federal cost-share funding for projects approved in states, territories, and federally-recognized Indian tribes with FEMA-approved Standard or 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 so receives 90% Federal cost-share.</p>

<b>Small County Road Assistance Program (SCRAP)</b>	<p>The purpose of this program is to assist small county governments in resurfacing and reconstructing county roads. In determining a county's eligibility for assistance under this program, the department may consider whether the county has attempted to keep county roads in satisfactory condition, including the amount of local option fuel tax imposed by the county. The department may also consider the extent to which the county has offered to provide a match of local funds with state funds provided under the program.</p>
<b>Small County Outreach Program (SCOP)</b>	<p>The purpose of this program is to assist small county governments in repairing or rehabilitating county bridges, paving unpaved roads, addressing road-related drainage improvements, resurfacing or reconstructing county roads, constructing capacity or safety improvements to county roads. Small counties shall be eligible to compete for funds that have been designated for the Small County Outreach Program for projects on county roads. The Department shall fund 75% of the cost of projects on county roads funded under the program. Any initial bid costs or project overruns after the letting that exceed the Department's participation as stated, will be at the county's expense. This will help ensure that the funds are utilized on as many projects as possible.</p> <p>The county must have a population of 150,000 or less as determined by the most recent official estimate pursuant to Section 186.901, Florida Statutes. The county has attempted to keep county roads in satisfactory condition, which may be evidenced through an established pavement management plan. The county must provide 25% of the project costs and may be in the form of matching local funds (i.e., in-kind services). Such matching funds will be deducted from the project costs as part of the county's contribution.</p>
<b>Special Economic Development and Adjustment Assistance Program- Sudden and Severe Economic Dislocation (SSED) and Long Term Economic Deterioration (LTED)</b>	<p>The Economic Adjustment Program Grants assist State and local areas in the development and/or implementation of strategies designed to address structural economic adjustment problems resulting from sudden and severe economic dislocation (SSED) such as plant closings, military base closures and defense contract cutbacks, and natural disasters, or from long-term economic deterioration (LTED) in the area's economy. Grants may be made to develop an Economic Adjustment Strategy Grant, or to implement such strategies. Implementation grants may be made for the construction of public facilities, business development and financing (including revolving loan funds), technical assistance, training or any other activity that addresses the economic adjustment problem.</p>
<b>State Homeland Security Program (SHSP)</b>	<p>SHSP supports the implementation of state Homeland Security Strategies to address the identified planning, organization, equipment, training, and exercise needs to prevent, protect against, mitigate, respond to, and recover from acts of terrorism and other catastrophic events. SHSP also provides funding to implement initiatives in the State Preparedness Report. The State Administrative Agency (SAA) is the only entity eligible to apply to FEMA for SHSP funds. The allocation methodology for FY 2012 SHSP is based on three factors: minimum amounts as legislatively mandated, DHS' risk methodology, and anticipated effectiveness based on the strength of the Investment Justification (IJ). Each State and territory will receive a minimum allocation under SHSP using the thresholds established in the 9/11 Act. All 50 States will receive 0.35 percent of the total funds allocated for grants under Section 2003 and Section 2004 of the Homeland Security Act of 2002, as amended by the 9/11 Act, for SHSP.</p>

<b>Transportation Equity Act for the 21st Century, Surface Transportation Program (STP)</b>	<p>The Surface Transportation Program (STP) funds may be used by State and local governments for any roads (including the National Highway System) that are not functionally classified as local or rural minor collectors. Each State sets aside 10% of STP funds for transportation enhancements, which can include water-related projects, such as wetland mitigation and implementation of control technologies to prevent polluted highway runoff from reaching surface water bodies. Other transportation enhancements include landscaping and other scenic beautification, pedestrian and bicycle trails, archaeological planning and research, preservation of abandoned railway corridors, historic preservation, sidewalk modifications to comply with Americans with Disabilities Act, natural habitat or wetland mitigation efforts, Intelligent Transportation System (ITS) capital improvements and environmental and pollution abatement projects.</p>
<b>Water and Waste Disposal Loans and Grants</b>	<p>This program provides water and waste disposal facilities and services to low income rural communities whose residents face significant health risks. Funds may be used for 100% construction costs to construct, enlarge, extend, or otherwise improve a community water or sewer system; extend service lines and connect individual residences to a system. The program allows applicants to make grants directly to individuals to extend service lines, connect resident's plumbing to system, pay reasonable charges and fees for connecting to system, installation of plumbing and related fixtures, and construction in dwelling of a bathroom.</p>
<b>Water Pollution Control Program Grants</b>	<p>Section 106 of the Clean Water Act authorizes EPA to provide federal assistance to states and interstate agencies to establish and implement ongoing water pollution control programs. Prevention and control measures supported by pollution control programs include permitting, development of water quality standards and total maximum daily loads, surveillance, ambient water quality monitoring, and enforcement; advice and assistance to local agencies; and the provision of training and public information. Increasingly, EPA and states are working together to develop basin-wide approaches to water quality management. The Water Pollution Control Program is helping to foster a watershed protection approach at the state level by looking at states' water quality problems holistically and targeting the use of limited finances available for effective program management.</p>
<b>Watershed Protection and Flood Prevention (WFPO)</b>	<p>The Watershed and Flood Prevention Operations (WFPO) Program (Watershed Operations) includes the Flood Prevention Operations Program authorized by the Flood Control Act of 1944 (P.L. 78-534) and the provisions of the Watershed Protection and Flood Prevention Act of 1954 (P.L. 83-566). The Flood Control Act originally authorizes the Secretary of Agriculture to install watershed improvement measures in 11 watersheds, also known as pilot watersheds, to reduce flood, sedimentation, and erosion damage; improve the conservation, development, utilization, and disposal of water; and advance the conservation and proper utilization of land. The Watershed Protection and Flood Prevention Act provides for cooperation between the Federal government and the States and their political subdivisions in a program to prevent erosion, floodwater, and sediment damage; to further the conservation, development, utilization, and disposal of water; and to further the conservation and proper utilization of land in authorized watersheds. The Watershed and Flood Prevention Operations (WFPO) Program provides technical and financial assistance to States, local governments and Tribes (project sponsors) to plan and implement authorized watershed project plans.</p>

**Wildland Urban  
Interface Community  
and Rural Fire  
Assistance, Program  
15.228**

This program is designed to implement the National Fire Plan and assist communities at risk from catastrophic wildland fires. The program provides grants, technical assistance, and training for community programs that develop local capability, including: assessment and planning, mitigation activities, and community and homeowner education and action; Hazardous fuels reduction activities, including the training, monitoring or maintenance associated with such hazardous fuels reduction activities, on federal land, or on adjacent nonfederal land for activities that mitigate the threat of catastrophic fire to communities and natural resources in high risk areas. Enhancement of knowledge and fire protection capability of rural fire districts through assistance in education and training, protective clothing and equipment purchase, and mitigation methods on a cost share basis.

### **Administration of Mitigation Projects, Initiatives or Actions**

It is anticipated that the Franklin County, the City of Apalachicola and the City of Carrabelle with regards to any mitigation project(s) that are included in the LMS, will apply for and administer grants for actions within their respective jurisdictions. The following lists of agencies are responsible for carrying out the identified mitigation projects (if applicable) that are contained in the LMS as well as the functions they provide.

#### Franklin County Department of Emergency Management

The Franklin County Department of Emergency Management is the lead agency responsible to develop and maintain the LMS Plan. This includes annual and 5-year updates and continual maintenance of the LMS mitigation project list. The office is also responsible for managing and overseeing all details for the communities to prepare for, respond to, recover from and mitigate against natural, technological and man-made hazards. The Emergency Management Director is responsible for implementing and administering the mitigation projects, including researching and identifying funding sources and providing timeframes for the completion of the project.

#### Franklin County Planning & Building Department

Identify, develop and recommend changes to the building and zoning codes that will eliminate or lessen the impact of disasters. Assure enforcement of all existing building and land development regulations. The Building Official and the County Planner are responsible for implementing and administering the County's or the City's mitigation project, including researching and identifying funding sources and providing timeframes for the completion of the project.

#### City of Apalachicola Planning & Community Development, Building Department, and the Code Enforcement Department; or the City of Carrabelle Administrator

Identify, develop and recommend changes to the building and zoning codes that will eliminate or lessen the impact of disasters. Assure enforcement of all existing building and land development regulations. The Building Official is responsible for implementing and administering the City's mitigation project, including researching and identifying funding sources and providing timeframes for the completion of the project.

#### Franklin County Fire Department

Identify and recommend mitigation goals that will reduce and/or lessen the impact of wildfires within their jurisdiction. Provide education and training that will assist in accomplishing the mitigation goals and objectives. The Fire Chief will take the lead in implementing and administering the mitigation project, including researching and identifying funding sources and providing timeframes for the completion of the project

#### City of Apalachicola Public Works Department

Provide technical assistance and advice on identifying and accomplishing mitigation actions to improve the design, construction and placement of roads, bridges, culverts, etc., that will eliminate or lessen the impact of disasters. The Public Works Supervisor is responsible for implementing and administering the mitigation project, including researching and identifying funding sources and providing timeframes for the completion of the project.

#### Franklin County School Board

The Board is responsible for construction and maintenance of public schools used as emergency shelters. The School Board will be responsible for implementation of mitigation actions proposed for public school buildings. The School Board Superintendent is responsible for implementing and administering the mitigation project, including researching and identifying funding sources and providing timeframes for the completion of the project.

#### Franklin County Health Department

Identify and recommend mitigation goals that will reduce and/or lessen the impact for the county residents health and safety within their jurisdiction. Provide education and training that will assist in accomplishing the mitigation goals and objectives. The Administrator will take the lead in implementing and administering the mitigation project, including researching and identifying funding sources and providing timeframes for the completion of the project.

#### Florida Forest Service

Provide technical assistance and advice on all aspects of wildfire issues including identification and accomplishment of mitigation actions designed to reduce the loss of life and real property. The Wildfire Mitigation Specialist or the Forest Area Supervisor is responsible for implementing and administering the mitigation project, including researching and identifying funding sources and providing timeframes for the completion of the project.

#### Florida Department of Transportation (FDOT) and the Franklin County Road Department

Provide technical assistance and advice on identifying and accomplishing mitigation actions to improve the design, construction and placement of roads, bridges, culverts, etc., that will eliminate or lessen the impact of disasters. The FDOT District Three Representative for the area and Supervisory are responsible for implementing and administering the mitigation project, including researching and identifying funding sources and providing timeframes for the completion of the project.

#### Florida Division of Emergency Management (FDEM)

Provide technical assistance and funding when available; in all aspects of emergency management in order to better able the county to prepare for, respond to, recover from, and mitigate against natural, technological and man-made hazards.

#### Northwest Florida Water Management District (NFWWMD)

Provide technical assistance and advice on identifying and accomplishing mitigation actions to help reduce or eliminate the impact of flooding in the County. The NFWWMD Representative is responsible for implementing and administering the mitigation project, including researching and identifying funding sources and providing timeframes for the completion of the project.