

**St. Lucie County Unified Local Mitigation Strategy
(LMS)
Steering Committee Meeting
Minutes
January 26, 2007**

Attendants (Members):

Larry Nadeau, Chair
Nick Mimms, Vice Chair
Bill Hoeffner, Coordinator
Kathy LaMartina, SFWMD
Bo Hutchinson, St. Lucie Village
Danita Morgan, City of Fort Pierce
Roberta Breene, St. Lucie County
Linda Cox, SLC Chamber of Commerce
Jane LaBombard, NSLRWCD/FPFWCD
Richard Daniels, City of Port St. Lucie
Bette Holeva, SLC Health Dept.
Bill Thiess, FPUA
Karla Lengesty, SLC Extension Service
David Thompson, SLC Sheriff's Office
Marty Sanders, SLC School District
Desma Alexander, SLC School District
Christa Razem, City of Fort Pierce
Brian Blizzard, SLC Fire District
Alane Sisilli, City of Port St. Lucie

Attendants (Guests)

John Sebree, Florida Association of Realtors
Bob Lowe, Lowe's Realty
Lisa Miller, 180 Consulting
Dale Thornberry, Realty
Dorina Jenkins, City of Fort Pierce
Beth Ryder, SLC Community Services
Stefanie Myers, SLC Community Services

Twelve of Twenty-Three organizations composing the Steering Committee were represented at the meeting. A quorum was therefore present.

Meeting Announcement: An email was sent to known members of the Steering Committee. Public notice was posted at the Press Table in the St. Lucie County Administration Building. The agenda was posted on the Board of County Commissioners' calendar on the St. Lucie County website.

1. **Update Regarding Home Owners Insurance:** Mr. Jon Sebree of the Florida Realtors Association was a guest speaker and provided an update regarding the recently approved Homeowners Insurance Regulatory Reform. Reforms discussed included the following:
 - Require an oath of truth, with penalty of perjury, for rate filings. Rate filings must be signed by the insurance company's CEO or CFO and actuary. The signed oath must state the rate filing reflects all premium savings reasonably expected to result from

legislative enactments. Violation is an unfair trade practice, subjecting the insurance company to disciplinary actions against its license.

- Require any insurance company that writes homeowners policies in other states and writes auto insurance in Florida to sell homeowners insurance in Florida, unless the affiliate writes homeowners in Florida. This is effective January 1, 2008.
- Require all Florida-only subsidiaries to have a surplus of at least \$50 million in liquid assets to help ensure that policyholders can receive payment when they need it.
- Require insurance companies to evaluate the hurricane-security of a structure rather than the date of construction when determining risk. Age of the home may not be used as the sole reason for rejection of coverage.
- Eliminate the cap on deductibles so a homeowner can choose a deductible other than the standard 2%, 5%, or 10% in current law. However, the policyholder must execute a written statement demonstrating understanding and intent and must obtain approval by a mortgage or lien holder if the deductible is over 10% on a home valued under \$500,000.
- Allow homeowners to exclude windstorm coverage from their policies by writing a statement and providing approval from the mortgage holder.
- Eliminate current statutory requirement that Citizens rates be the highest. Rather, Citizens rates will only be required to be actuarially sound as of the rate filing on January 1, 2008.

Mr. Sebree also provided a written summary of the bill. This was emailed to LMS members after the meeting.

2. **My Safe Florida Home Program:** Ms. Lisa Miller, who until recently was the State Director of the My Safe Florida Home Program, provided an explanation of the program. She advised the program provides \$5,000 per homeowner for wind mitigation. The grant requires a 1:1 match. She noted one of the primary advantages of the program is that it also provides a free home inspection to determine what, if any, mitigation measures are needed. The report generated from the inspection, if it documents mitigation measures already in place, can be submitted to a homeowner's insurance carrier to reduce premiums. She additionally noted the recently approved homeowners insurance regulations require wind mitigation inspectors to pass a level 2 background check. Current law will still require all wind mitigation inspectors to complete seven hours of specialized classroom training and pass a one-hour test. The State is required to maintain a list of authorized wind mitigation inspectors.
3. **Minutes of the October 27, 2006 Meeting:** Mr. Mimms made a motion to accept the minutes. Mr. Thompson seconded. The motion passed unanimously.
4. **Update on HMGP funding for Hurricane Frances and Jeanne Projects:** A number of members reported they have received notice that certain projects have been approved. However, the only two projects that have received grant contracts are the two St. Lucie Village wind retrofit projects.
5. **Report of the LMS Webpage Committee:** Mr. Nadeau reported the LMS Webpage Committee met on two occasions with David Wood, St. Lucie County Webmaster. The webpage will be listed on the County's website which is www.stlucieco.gov in the St. Lucie Information section. The page provides information on LMS members, projects, meetings,

and the LMS Strategy. Mr. Nadeau recommended announcements regarding mitigation related matters be posted on the webpage.

6. **Hurricane Mitigation Measures – Report of the Shelter Committee:** No members of the Shelter Committee were present at the meeting. This item was therefore tabled until the next meeting.
7. **Update on Proposal to Change Project Scoring:** Mr. Hoeffner reported that at the last meeting, the discussion regarding project scoring ended with a recommendation that the scoring system address four conditions: 1. How likely is it? 2. How large of an impact would it have? 3. Is there anything we can do about it? 4. Is it something we can sell as a viable mitigation project? He stated he has been trying to incorporate these recommendations into the scoring, but is experiencing difficulties with this. He will continue working on the task. He asked that, if members had additional recommendations, they email them to him.

Mr. Hoeffner also reported that, in a matter related to possible changes in the LMS Strategy, he mailed letters to members who have not been attending advising them that, if they did not attend future meetings, discontinuing their membership on the Committee will be considered. One of the recipients of the letter did attend this meeting. He will send out the letters again next month. He also reported he attended a meeting of the St. Lucie County Tourism Committee to speak with them about appointing a member to the LMS Committee. No one on the Committee volunteered to attend. A recommendation was made by the chair of the Tourism Committee that the LMS Committee advertise the opening.

8. **2007 Disaster Recovery Workshop – Innovations for Success:** Mr. Hoeffner reported that FEMA has announced they will be conducting a two-hour workshop on 4/16/2007 from 10-12 AM in the County Commission Chambers regarding disaster recovery. The workshop will primarily address FEMA Public Assistance Programs.
9. **Announcements:** Mr. Thompson announced the Sheriff's Office received a grant to purchase a bomb truck. It will take approximately 9 months to construct.

Mr. Nadeau announced the Treasure Coast Regional Planning Council has arranged for NIMS Training to be offered on the below listed dates. All training will be conducted at the Port St. Lucie Community Center. Each is a three day class.

G300 1/31/2007 to 2/2/2007

2/5/2007 to 2/7/2007

G400 2/21/2007 to 2/23/2007

2/26/2007 to 2/28/2007

Mr. Nadeau announced Texas A&M University provides training regarding weapons of mass destruction. The training is free and the trainers will come to a local site.

Mr. Nadeau recommended having Senator Pruitt attend a future meeting to discuss hazard mitigation. He also recommended having Link Walther of CSA attend a future meeting to discuss how LMS is being conducted in other counties.

10. A motion was made and seconded to adjourn the meeting. The motion passed unanimously.