Problems in Paradise:
FEMA Programs Fail Us

Pre Disaster Mitigation Funds

- 1,300 Postcards
- 150 Responses
- 100 Attendees
- 28 Pre-App Assessments
- 14 Site / Structural Analysis
- 10 Submitted
- Most recommended replacement
- Most homeowners couldn’t get financing
- 2 Were Raised

Adaptation Coordination Team Goals:
1) Assess Vulnerability and Adaptation Needs.
2) Increase Financing Options for Adaptation
3) Update Land Development Regs for Commercial & Residential Resilience
4) Continue Collaboration with Others
5) Decrease Insurance Burdens by Reducing Risk
Step 1: 12 Summaries of recent home elevations

- Square Footage
- House Construction
- Cost
- Finance Method
- Insurance Changes
- Appraisal Changes
- Unexpected Issues
- Time out of House
- Etc
Step 2: Keyswide Workshops

- Key West, Big Pine, Marathon, Islamorada, Key Largo
- Emphasis on low neighborhoods
- Emphasis on Low-Med Income
- Emphasis on Repetitive
- Home Summary Documents
- FEMA Pre Disaster Mitigation Grant
- Elevation Certificates
- SLR Predictions
Step 3: Assist Homeowners

Financial Advisor
• Return on Investment
• Second Mortgage
• Equity
• Repayment

Technical Advisor
• Elevation Advice
• Provide Estimates

Reduction in Annual Flood Premium*

Floor Elevation Above BFE

- 25% (1 foot)
- 50% (2 feet)
- 62% (3 feet)
- 67% (4 feet)
Step 4: Organize Cooperative Bidding

- Economies of Scale
- Help vet companies
- Template RFP
Step 5: Document and Disseminate

• Presentations:
  • Sea Grant
  • Compact
  • FSDN
  • Historic associations

• State Policy Work:
  • Add to PACE financing
  • Valuation: Copy Solar Rule
Keyswide Home Elevation Education Project

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Questions?