

Collier County, FL Floodplain Management Plan Update

Public Meeting #1

March 25th 2026, 5:00-6:00 PM

2800 North Horseshoe Drive Naples, FL 34104 Room 609/610

Attendees

- Chris Mason, Community Planning & Resiliency Division
- Tonia Selmeski, Community Planning & Resiliency Division
- Howard Critchfield, Community Planning & Resiliency Division
- Bridget Corcoran, Collier County
- Sandra Knight, Collier County resident
- Adrian Bailey (online)
- Marissa Figueroa (online)
- David Stroud, WSP
- Abby Moore, WSP

Agenda

- Welcome and Introductions
- Background on the CRS Program
- Why Plan?
- CRS Activity 510 10-step Planning Process (Disaster Mitigation Act of 2000)
 - FMP Planning Process and Requirements
 - Stakeholder Coordination and Public Outreach
 - Flood Hazards Impacting Collier County
 - Hazard Identification and Risk Assessment Needs
- Next Steps
- Questions

Chris Mason provided opening remarks to kick off the meeting. David Stroud facilitated the meeting according to the agenda above.

Background on the CRS Program

- The Community Rating System (CRS) is a voluntary program within FEMA's National Flood Insurance Program.
- Collier County is currently a Class 5 which provides a 25% reduction in premiums to policyholders across the unincorporated county.

- The goals of the CRS program are to reduce flood damage to insurable buildings, strengthen the insurance aspects of the NFIP, and encourage a comprehensive approach to floodplain management.
- Collier County has over 50,000 flood insurance policies which provide \$13.7B in coverage.

Why Plan?

- Trends in population growth and development are increasing exposure to risk.
- Hazards are occurring with more frequency and intensity resulting in greater hazard impacts and losses.
- Trends in disasters show that of the costliest disasters across the U.S. from 1980-2024, 60% happened in the last 10 years, 90% were hurricanes, and 60% had at least some impact in Florida.
- Hazard mitigation is a priority because events are predictable and repetitive, so we know what to expect, loss reduction has been shown to be cost beneficial, and there are legal and moral responsibilities to prevent future disasters. Additionally, there are federal and state funds available to support mitigation which makes projects even more cost-beneficial at the local level.
- Mitigation is sustained action taken to reduce or eliminate long-term risk. It aims to break the damage/rebuild cycle.

CRS Activity 510 10-Step Planning Process

- Collier County's Floodplain Management Plan update will follow the four phases and associated planning requirements of the federal Disaster Mitigation Act (DMA) of 2000.
- FEMA's CRS planning process for Activity 510 Floodplain Management Plan dovetails with the four phases of DMA and provides a more robust 10-step approach to planning. The CRS program provides credit for each step in the planning process; 31% of the total available credit for FMP comes from Step 2 which is to Involve the Public.
- Step 1 – Get Organized: The County formed a Floodplain Management Plan Working Group to guide the planning process by providing input on hazards, capabilities, and the mitigation strategy. This working group has 50% local staff and 50% residents and stakeholders.
- Step 2 – Plan for Public Involvement: The County is planning for public involvement in the plan through this public kickoff meeting, a public meeting to review the draft plan, public participation on the planning committee, a public survey, flyers, and draft documents for public review. There is also a website for the plan update process: www.colliercountyfl-fmp.com
- Step 3 – Coordinate with Stakeholders: This step involves reaching out to outside stakeholders for input and provide an opportunity to review drafts and attend public meetings. Stakeholders that will be invited to participate include FEMA Region 4, NOAA, National Weather Service, FDEM and other state agencies, neighboring communities, local agencies and non-profits, businesses, colleges & universities, and others.
- Step 4 – Assess the Hazards: This step involves identifying what hazards can occur in Collier County and evaluating how each hazard occurs by evaluating where the hazard occurs, how severe it can be, how past occurrences affected Collier County, and the probability of future occurrences. The risk assessment will also evaluate potential future conditions based on climate change, development, and other changes.
 - The existing 2015 plan included the following hazards: climate change & sea level rise, coastal/canal bank erosion, dam/levee failure, 100-/500-year flooding, stormwater/localized flooding, and hurricane & tropical storm, including storm surge.

- This plan will also coordinate with the Florida 2023 Enhanced State Hazard Mitigation Plan and the 2025 Collier County Local Mitigation Strategy.
- The new 2024 Flood Insurance Rate Maps are used to evaluate the 1% and 0.2% annual chance flood. 95% of the unincorporated county is within the 1% annual chance floodplain.
- Data from NOAA's SLOSH models are used to evaluate storm surge. This data represents the worst-case scenario for storm surge by compiling modeled storm scenarios.
- Data from NOAA will also be used to evaluate sea level rise. The intermediate scenario for sea level rise over the 2005 baseline mean sea level projects about 0.75' of rise by 2040, about 1.4' of rise by 2060, and about 3.6' of rise by 2100.
- Step 5 – Assess the Problem: This step involves evaluating the impact of hazards on assets, which include property, critical facilities, people, the economy, natural resources, and cultural and historic resources, as appropriate. Qualitative, quantitative, and spatial analyses will be used to evaluate vulnerability.
- Step 6 – Set Goals: The Working Group will set mitigation goals by reviewing goals and objectives from the 2015 Floodplain Management Plan, considering public input, and integrating the goals of other relevant local plans.
- Step 7 – Review Possible Activities: The Working Group will evaluate capabilities in place that Collier County can use to implement mitigation projects. Collier County has high capability; this assessment will help detail plans, polices, tools, staff, and other resources that can support project implementation. The Working Group will then evaluate mitigation action ideas to determine what projects the County should pursue over the next five years.
- Step 8 – Draft an Action Plan: The action plan will present the prioritized mitigation actions, who will lead action implementation, and how the actions will be funded. The plan may include actions carried forward from the 2015 plan as well as new mitigation measures.
- Step 9 – Adopt the Plan and Step 10 – Implement, Evaluate, and Revise: The County will adopt the plan by resolution and then there will be ongoing quarterly meetings of the FMP Working Group to review the plan

Ways to Stay Involved

Members of the public are encouraged to participate in the planning process by responding to the public survey, sharing information on local risks and vulnerabilities and suggesting mitigation action ideas. A project website has been set up which includes a link to the survey and will provide meeting announcements, meeting agendas, minutes, and presentations, comments submission, and draft documents.

Project Schedule

Public and Working Group kickoff meetings are occurring in March. The Working Group will meet again in May/June to review the risk assessment and July/August to discuss capability and the mitigation strategy. Final draft plan review meetings will be held in September.

Questions

One attendee asked for information about their flood zone. Chris and Howard offered to assist after the meeting.

The meeting was adjourned at 5:37pm.