

Collier County, FL Floodplain Management Plan Update

Working Group Meeting #1

March 26th 2026, 9:30-11:00 AM

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

Attendees

- Chris Mason, Community Planning & Resiliency Division, Director
- Tonia Selmeski, Community Planning & Resiliency Division, Planner III
- Howard Critchfield, Community Planning & Resiliency Division, Engineering Manager
- Eric Johnson, Collier County EMCD Zoning
- Josh Starrett, Collier County Emergency Management
- Amy Howard, Collier County Emergency Management
- Ned Miller, public
- Peter Hayden, Collier County Stormwater
- Kari Hodgson, Collier County Solid Waste / PUD
- Terry Smallwood, Everglades City
- Chris D'Arco, Coastal Zone Management – Collier
- Linda Orlich, public
- Stan Chrzanowski, public
- Duke Vasey, public
- Paul Shea, public; planning commission
- 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
- FMP Working Group Responsibilities
- Next Steps
- Questions

Chris Mason provided opening remarks to kick off the meeting and thanked Working Group members for their participation in this planning process, noting the importance of representation and input from the various departments and stakeholders.

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, based on ISO's fire insurance rating program.
- The better a community scores in the CRS program, the greater flood insurance premium discount they earn for policyholders. Every 500 points provides a 5% reduction in flood insurance premiums.
- This program does not apply to private insurance, only to NFIP policies.
- Collier County is currently Class 5 which provides a 25% reduction in premiums to policyholders across the unincorporated county.
 - Duke asked whether the CRS relates to the Disaster Mitigation Act of 2000. David explained CRS is separate from DMA2000 but that he would explain the role of DMA2000 later in the presentation.
 - Kari asked if the 25% reduction only applies to flood insurance, which David confirmed.
 - Kari asked whether this process applies to the incorporated communities; David clarified this planning process is only for unincorporated Collier County.
 - Stan asked how it would be decided what part of hurricane damage is covered by flood insurance and what is covered by homeowner's insurance. David explained adjusters would decide what would be covered by each policy by determining what was wind damage and what was flood damage.
- 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.
 - Chris D'Arco asked what constitutes a substantial damage claim. David explained that a substantial damage determination is made when damage equals or exceeds 50% of the pre-damage market value of the structure.
 - Linda asked if there is any data on private flood insurance. David answered we do not have data on private flood insurance.

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. David emphasized the importance of ensuring plan integration.
- 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 with a total possible score of 382 points of credit. WSP will aim to maximize credit which provides two-thirds of a full class rating in the CRS program. 31% of the total available credit for FMP comes from Step 2 which is to Involve the Public. David reviewed each of the 10 planning steps in more detail.
 - Paul asked about the points provided for the existing plan and whether this plan provides additional 382 points. David clarified that the County currently receives some credit for the LMS, but this plan will improve upon that score to get closer to the full 382 points of credit.
 - Stan asked whether FEMA has made it harder to maintain the current CRS level. David answered that the requirements are the same.
- 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.
 - Duke asked about involvement of the SFWMD and Big Cypress. Chris Mason answered that SFWMD was invited to participate in the Working Group but were unable to attend today's meeting.
- 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. WSP has set up 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 plan must also summarize areas likely to flood in the future.
 - The existing 2015 plan included the following hazards: climate change & sea level rise, coastal/canal bank erosion, dam/levee failure, 100-/500-year flooding (1% annual change flood and 0.2% annual chance flood), stormwater/localized flooding, and hurricane & tropical storm, including storm surge.
 - Stan asked where there are dams in Collier County and Linda asked if weirs count as dams. David answered that there is at least one dam in the north part of the county and it is considered a dam by the U.S. Army Corps of Engineers' National Inventory of Dams.

- Duke asked about revisions to the Flood Insurance Rate Map and how LOMRs might hinder mitigation if an area is considered no longer in the floodplain.
- 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.
 - Duke asked about the lack of designated flow-ways in the County.
- Data from NOAA's SLOSH models are used to evaluate storm surge. This data attempts to represent the worst-case scenario for storm surge by compiling modeled storm scenarios.
 - Stan asked if the presentation is available online; David confirmed it will be shared on the plan website.
- 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. Data that will be incorporated include building and parcel data, critical facilities and infrastructure, drainage hotspots and drainage complaints, and repetitive loss data. If Working Group members have input on economic, natural, historic, or cultural assets, WSP will include that data in the asset inventory.
 - For the asset inventory, critical facilities will be categorized into FEMA Lifeline categories. WSP will use the critical facility inventory from the Collier County LMS and coordinate with Amy regarding any needed updates.
- 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: This step involves considering what mitigation measures might address issues identified through the risk assessment. Part of this step requires evaluating the capabilities in place that Collier County can use to implement mitigation projects. The Working Group will then evaluate mitigation action ideas to determine what projects the County should pursue over the next five years. The Working Group will consider actions from each of FEMA's mitigation categories. The plan should include actions that may require grant funding and applicable projects from other existing plans, such as the capital improvements plan. Having a project in multiple plans may make the state or FEMA more inclined to fund a project by showing the County is serious about pursuing the project.
- Step 8 – Draft an Action Plan: The action plan will present the selected mitigation actions, including carried forward and new actions. For each action, the action plan table will indicate who will lead action implementation, and how the actions will be funded. David emphasized that we want to include true mitigation projects in this plan and not ongoing maintenance that is already an established practice of the County.
 - Kari asked whether the plan negates maintenance, which is a very important part of flood mitigation and can prevent the need for larger CIP projects. David agreed that maintenance is important to reducing flood risk and it can be included in the action plan but if it is already established it is not necessary to add it as an action. Amy clarified that grant funding usually won't support maintenance, so the emphasis is on projects that can be funded. Chris Mason

suggested that the Working Group prioritize upcoming capital improvements to include in this plan.

- Paul asked whether this plan applies to the incorporated areas. David explained that this plan is for unincorporated Collier County. Every community has their own CRS rating. Chris Mason added that all incorporated areas also participate in the CRS program and received some CRS credit for floodplain management planning through the LMS. Not all communities are required to have a standalone Floodplain Management Plan. Eric and Chris added that both Naples and Marco Island are also Class 5 communities. Kari asked whether the 25% discount is tied to the Class 5 rating and if what we are doing will improve that rating; David clarified that that this plan update will not necessarily improve the CRS class rating but will help to maintain the rating. Chris added that this update is required to continue earning credit for the plan.
- 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. Quarterly meetings are important because they ensure the projects are reviewed and discussed more regularly.

Public Outreach Strategy

The County is planning for public involvement to inform, educate, and engage the public through the following tools:

- public survey
- a project website with a link to the survey, meeting announcements, meeting agendas, minutes, and presentations, a comments submission button, and draft documents
- informational flyers/handouts
- social media and news media releases
- outreach through stakeholders and local partnerships

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 or early October.

FMP Working Group Responsibilities

David reiterated the Working Group responsibilities for the plan update process:

- Attend the four working group meetings
- Provide information on capabilities, action status updates, and mitigation ideas
- Review and provide feedback on draft documents

Next Steps

- WSP will begin working on the risk and vulnerability assessment
- WSP will schedule the next Working Group meeting as a virtual meeting.
- Working Group is asked to share the public survey QR code and website link
- Working Group is asked to send WSP any data relevant to the risk assessment update

- Amy confirmed WSP should use the data from the LMS for the critical facility inventory

Discussion

David encouraged Working Group members to contact the WSP team via email or through the plan website.

Eric asked whether someone could identify the goals and projects in other plans that might be relevant to this process. David indicated that this is the responsibility of the WSP team and the Working Group.

Stan commented that the basis of understanding flooding is LiDAR data that maps topography. We have very accurate LiDAR topography of Collier County, and he thinks that an online mapping tool to view LiDAR data online at a localized level would be helpful to the public to understand high points and low points in their neighborhood. Chris Mason said that the USGS has a user-friendly program that matches Collier County's data within 1ft and may already provide this service adequately.

Duke commented that tidal surge and inland flood risk is not well understood because there are not defined flow ways or stilling wells in the County. He wants to make sure that the floodplain is correctly identified. David suggested this is a watershed issue.

Linda commented that SFWMD requires developers to manage flow and discharges and that they should be a participant in this meeting. Chris expects SFWMD to be in attendance at future meetings, but they had a conflict today.

Eric asked Duke for more information or clarification on stilling wells. Stan explained that stilling wells are an important component in tide gages to ensure data is collected accurately.

Paul asked about the survey and how people will know that the survey is available and whether it will be mailed. He expressed concern that people will not know the survey is available. A mailing is cost-prohibitive, but the survey will be posted on the City's website, social media, and news release and the plan website. The emergency notification system was suggested but determined not an appropriate use for this outreach.

Chris thanked Working Group members for their attendance and participation.

Amy reported that the dam questioned earlier in the meeting is a 9-foot earthen dam north of Immokalee Road.

Ned asked for an explanation of a Doodle poll; David explained it's an online scheduling tool to poll availability that WSP or Chris will use to schedule future Working Group meetings.

The meeting was adjourned at 10:55am.