



COLLIER COUNTY FLOODPLAIN MANAGEMENT PLAN

PUBLIC MEETING #1

March 25, 2026





Introductions

- How did you hear about this meeting?
- What interests you in floodplain management?

WSP Consulting Team & Contact Info

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Collier County Leads

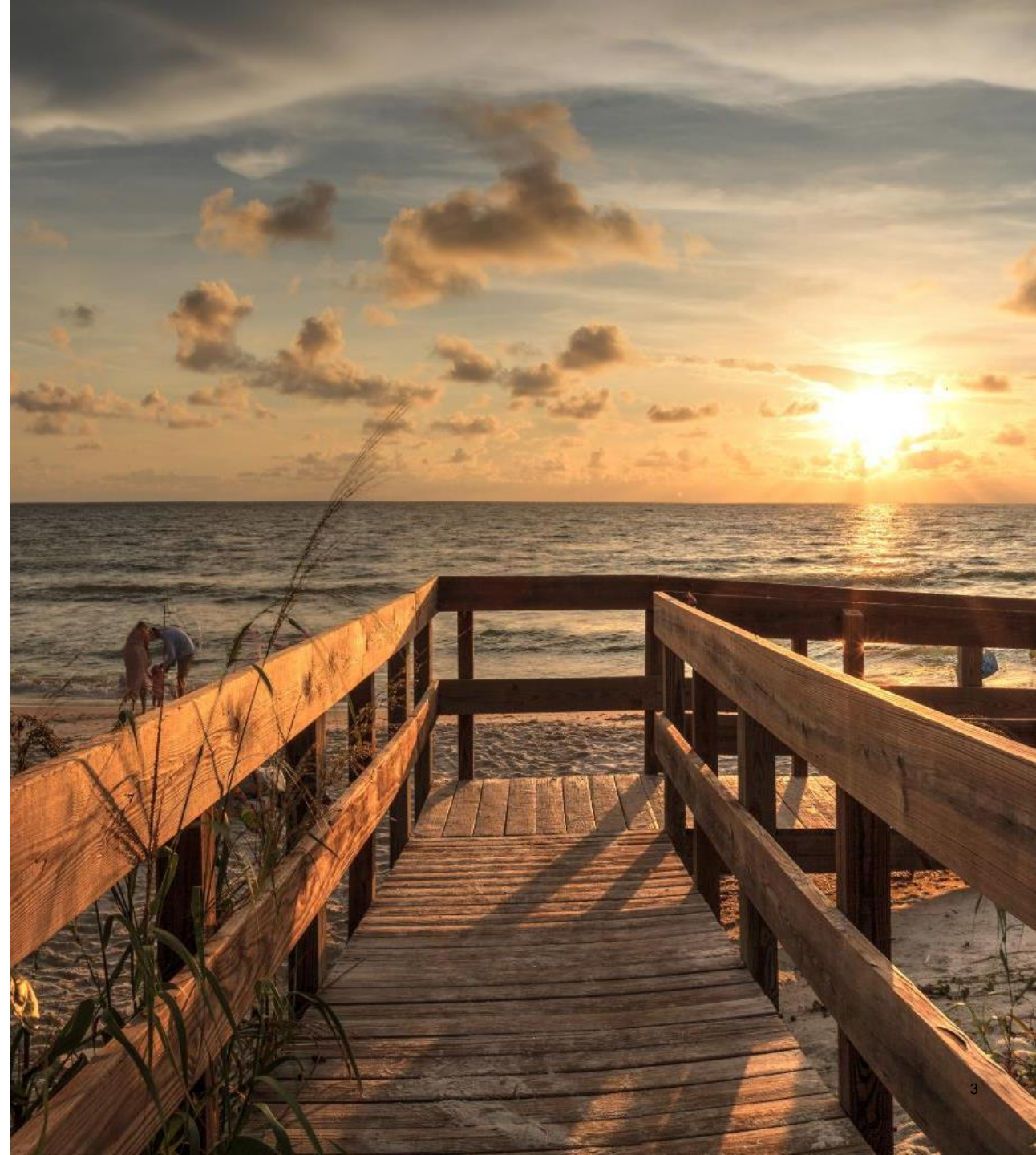
Christopher Mason – Community Planning & Resiliency Division Director

Tonia Selmeski – Community Planning & Resiliency Planner III



Agenda

- Background on Community Rating System (CRS) Program
- Why Plan?
- CRS Activity 510 Floodplain Management Planning
 - FMP Planning Process & Requirements
 - Stakeholder Coordination & Public Outreach
 - Flood Hazards Impacting Collier County
- Next Steps
- Questions





CRS PROGRAM BACKGROUND





Background of the Community Rating System (CRS) Program

- FEMA NFIP Voluntary Program
 - Point-based system with 10 classes
 - 5% premium discount for every 500 points earned
 - Encourages higher standards than the NFIP minimum
-
- Collier County is currently a Class 5
 - 25% reduction in premiums across entire unincorporated county



Coordinator's Manual

National Flood Insurance Program
Community Rating System

FIA-15/2025



Table 110-1. CRS classes, credit points, and premium discounts.

CRS Class	Credit Points (cT)	Premium Reduction	
		In SFHA	Outside SFHA
1	4,500+	45%	10%
2	4,000–4,499	40%	10%
3	3,500–3,999	35%	10%
4	3,000–3,499	30%	10%
5	2,500–2,999	25%	10%
6	2,000–2,499	20%	10%
7	1,500–1,999	15%	5%
8	1,000–1,499	10%	5%
9	500–999	5%	5%
10	0–499	0	0

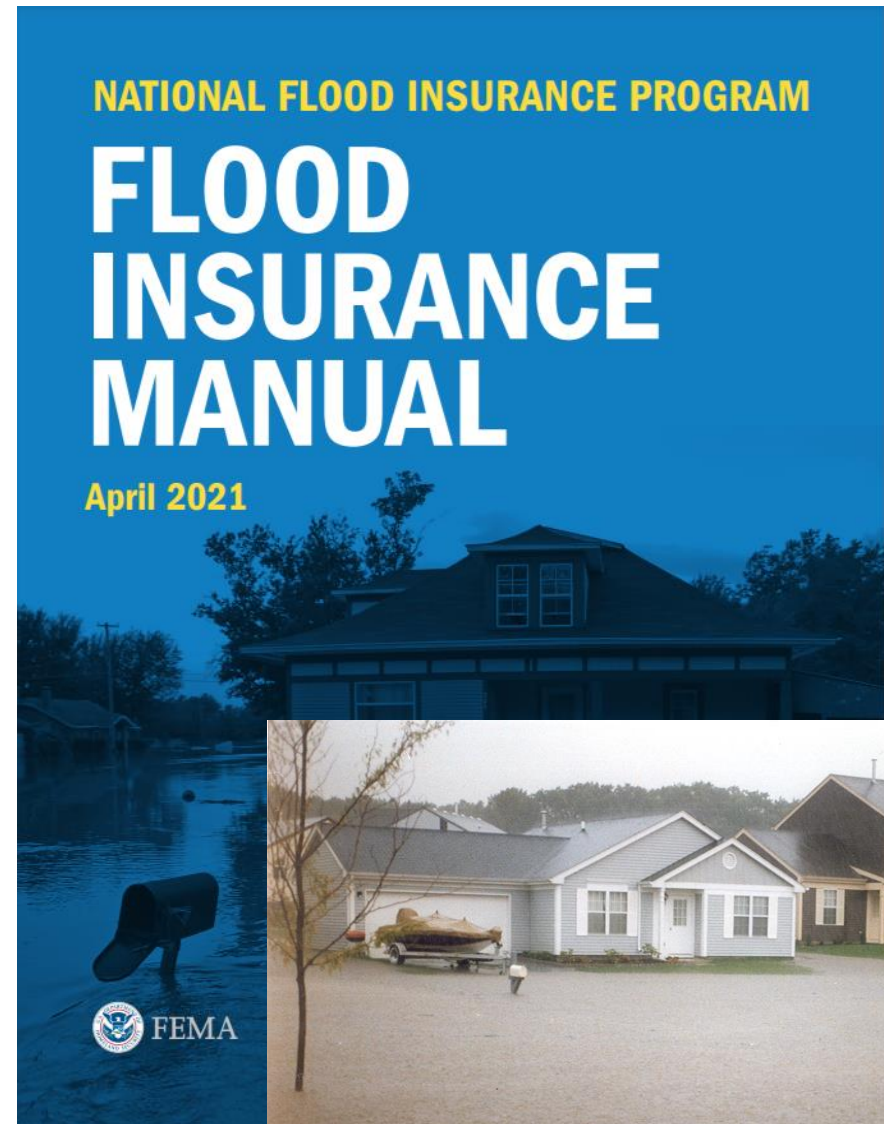
Plan will be compliant with new 2025 CRS Manual



CRS Overview

Goals of the Program:

1. Reduce flood damage to insurable property
2. Strengthen and support the insurance aspects of the NFIP
3. Encourage a comprehensive approach to floodplain management





CRS Overview: Insurance Data

50,840 policies in force
 \$13.75B in coverage
 \$451.5M in paid claims
 948 substantial damage claims

Community Overview

Community: COLLIER COUNTY *		State: FLORIDA	
County: COLLIER COUNTY		CID: 120067	
Program:	Regular	Emergency Entry:	07/10/1970
Status:	PARTICIPATING	Regular Entry:	09/14/1979
Current Map:	02/08/2024	Study Underway:	YES
FIRM Status:	REVISED	Level of Regs:	E
FHBM Status:	NEVER MAPPED	Initial FIRM:	09/14/1979
Initial FHBM:			
Probation Status:		Probation Ended:	
Probation Effective:		Reinstated Effective:	
Suspension Effective:		Reinstated Effective:	
Withdrawal Effective:			
CRS Class / Discount:	05 / 25%	Policies in Force:	50,840
Effective Date:	10/01/2015	Insurance in Force:	\$13,751,616,000.00
CAV Date:	02/26/2024	No. of Paid Losses:	7,511
Workshop Date:	06/30/2021	Total Losses Paid:	\$451,486,829.81
CAC Date:	03/12/2024	GTA Date:	01/27/2026
Community Website:	https://www.colliercountyfl.gov		Sub. Damage Claims Since 1978:
<input type="checkbox"/> Tribal Community			948
<input checked="" type="checkbox"/> Community Violations Tracker		<input type="checkbox"/> HMGP Projects	Data Sharing Agreement Type:
<input checked="" type="checkbox"/> ICC Claims		<input type="checkbox"/> FMA Projects	ISAA
			Data Sharing Agreement Date:
			01/13/2022 (Expired)



WHY PLAN?

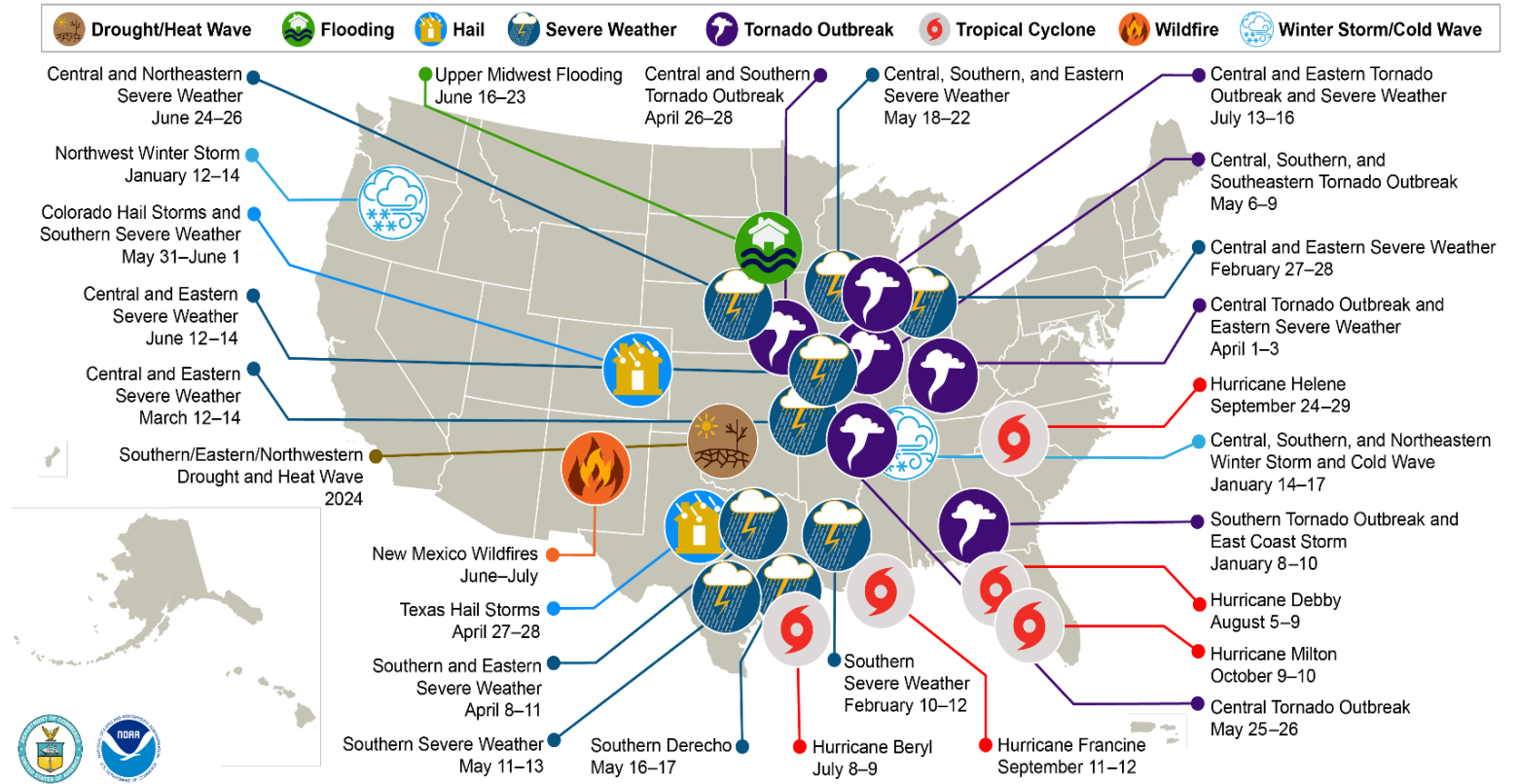


Why Plan?

Trends resulting in increased costs for disaster response and recovery:

- Population and community growth = greater exposure to risk
 - More people living in hazardous areas
 - More buildings and infrastructure
- Hazards events occurring with more frequency and/or intensity

U.S. 2024 Billion-Dollar Weather and Climate Disasters



This map denotes the approximate location for each of the 27 separate billion-dollar weather and climate disasters that impacted the United States in 2024.

In 2024 there were 27 weather/climate disaster events in the U.S. with losses exceeding \$1 billion each; 6 were flood-related



Trends in Disasters

Costliest Disasters across the United States 1980-2024

Disaster	Total Estimated Cost*	Deaths
Hurricane Katrina (2005)	\$201.3B	1,833
Hurricane Harvey (2017)	\$160.0B	89
Hurricane Ian (2022)	\$119.6B	152
Hurricane Maria (2017)	\$115.2B	2,981
Hurricane Sandy (2012)	\$88.5B	159
Hurricane Ida (2021)	\$84.6B	96
Hurricane Helene (2024)	\$78.7	219
Hurricane Irma (2017)	\$64.0B	97
Hurricane Andrew (1992)	\$60.5B	61
U.S. Drought/Heatwave (1988)	\$54.6B	454

6/10 costliest events happened in the last 10 years

9/10 costliest events were hurricanes

Events in bold included impacts in Florida

Why Hazard Mitigation is a Priority

- 1 The **spiraling costs of response and recovery**; the cost of doing nothing is too much
- 2 Many **events are predictable and repetitive**; we know what to expect
- 3 Loss reduction activities can be **effective, cost-beneficial, and environmentally sound**
- 4 There are **legal and moral responsibilities** to prevent future disasters
- 5 There are **funds available** to help

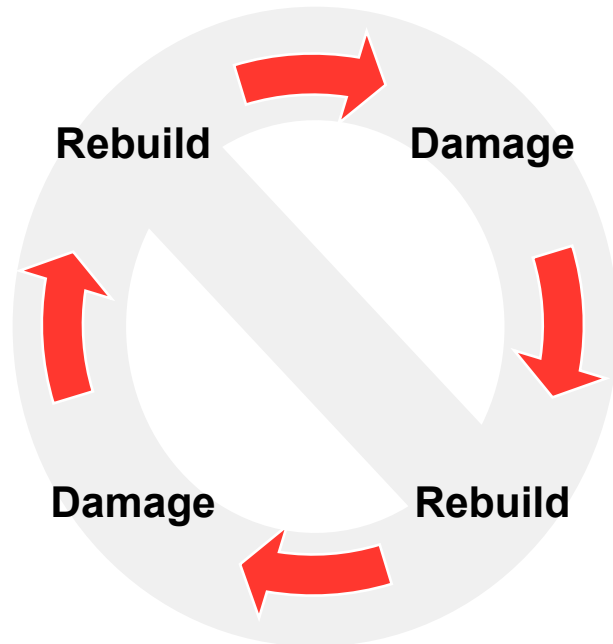
National Benefit-Cost Ratio Per Peril <small>*BCR numbers in this study have been rounded</small>		Federally Funded	Beyond Code Requirements
Overall Hazard Benefit-Cost Ratio		6:1	4:1
Riverine Flood		7:1	5:1
Hurricane Surge		Too few grants	7:1
Wind		5:1	5:1
Earthquake		3:1	4:1
Wildland-Urban Interface Fire		3:1	4:1

Source: National Institute of Building Sciences

Mitigation Breaks the Disaster Cycle

Mitigation is sustained action taken to reduce or eliminate long-term risk to human life and property

- Reduces injuries and loss of life
- Reduces damages to property and infrastructure
- Reduces the need to for response activities



PLANNING PROCESS

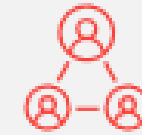


Floodplain Management Plan (FMP) Planning Process

Disaster Mitigation Act (DMA) Planning Requirements

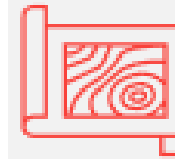
What is DMA? Why is it important?

- Outlines the planning requirements that local governments must follow
- Provides continued eligibility for mitigation funds, pre- and post-disaster funding
- Guides mitigation activities in a coordinated & economical manner
- Integrates into other existing planning mechanisms
- Directs future development and informs wise planning and building
- Reduces losses and makes communities more disaster resistant



Phase 1

Organize Resources



Phase 2

Assess Risks



Phase 3

Develop a Mitigation
Strategy



Phase 4

Adopt and Implement

Activity 510 CRS Planning Requirements

CRS Activity 510 Floodplain Management Planning

- 10-Step planning process aligns with the four phases of DMA

This plan will follow a blended planning process; to meet the requirements of both programs



DMA Process	CRS Process
Phase I – Organize Resources	
§201.6(c)(1)	Step 1. Organize to Prepare the Plan
§201.6(b)(1)	Step 2. Involve the Public
§201.6(b)(2) & (3)	Step 3. Coordinate
Phase II – Risk Assessment	
§201.6(c)(2)(i)	Step 4. Assess the Hazard
§201.6(c)(2)(ii) & (iii)	Step 5. Assess the Problem
Phase III – Mitigation Strategy	
§201.6(c)(3)(i)	Step 6. Set Goals
§201.6(c)(3)(ii)	Step 7. Review Possible Activities
§201.6(c)(3)(iii)	Step 8. Draft an Action Plan
Phase IV – Plan Maintenance	
§201.6(c)(5)	Step 9. Adopt the Plan
§201.6(c)(4)	Step 10. Implement, Evaluate, and Revise the Plan



Activity 510: Floodplain Management Planning

10-Step Planning Process

Phase I: Organize Resources

1. Get organized
2. Plan for public involvement
3. Coordinate with other departments and agencies

Phase II: Risk Assessment

4. Identify the hazard(s)
5. Assess the risks

Phase III: Develop a Mitigation Plan

6. Set planning goals
7. Review mitigation alternatives
8. Draft and action plan

Phase IV: Adoption and Implementation

9. Adopt the plan
10. Implement, evaluate, and revise



Activity 510: CRS Credit by Step

Mitigation Planning Elements*	CRS Planning Steps**	Max Points	Average
A. Planning Process	1. Organize to prepare the plan	15	10
	2. Involve the public	120	34
	3. Coordinate	35	10
	10. Implement, evaluate, revise	26	5
B. Hazard Identification and Risk Assessment	4. Assess the hazard	35	25
	5. Assess the problem	52	29
C. Mitigation Strategy	6. Set goals	2	2
	7. Review possible activities	35	20
	8. Draft an action plan	60	42
D. Plan Update	10. Implement, evaluate, revise 5-year update	See Element A	
E. Plan Adoption	9. Adopt the plan	2	2
		382	171

* The planning elements are per Local Mitigation Plan Review Guide and its Plan Review Tool
** The 10 steps are detailed in Activity 510, Section 512.a, Floodplain Management Planning (FMP) in the CRS Coordinator's Manual

31% of total FMP credit is in Step 2

Step 1: Get Organized

- Form the planning committee (Floodplain Management Plan Working Group)
- Working Group guides the planning process by:
 - Providing input on local hazard risks and vulnerabilities
 - Describing local mitigation capabilities
 - Setting goals & objectives for floodplain management and flood hazard mitigation
 - Reviewing, selecting, and prioritizing mitigation action alternatives

Membership on the committee must be:

≤50%
Local staff &
officials

≥50%
Residents &
stakeholders





Step 2: Plan for Public Involvement

- Credit criteria for public involvement
 - Public kickoff meeting
 - Public meeting to review the draft plan
 - Public participation on the planning committee
 - Other opportunities to get involved:
 - Website and social media information
 - Public survey
 - Flyers
 - Draft documents for public review

Collier County, FL Floodplain Management Plan Public Survey

Collier County is preparing an update to the 2015 Floodplain Management Plan. This plan will identify and assess the unincorporated county's flood hazard risks and determine how to best minimize or manage those risks. This plan will also support the County's Community Rating System (CRS) score.

This survey is an opportunity for you to share your opinions and participate in the mitigation planning process. The information you provide will help us better understand flooding problems and concerns and can lead to mitigation activities to help lessen the impacts of future floods.

When you submit this form, it will not automatically collect your details like name and email address unless you provide it yourself.

1. What is your affiliation with Collier County?

- I live in unincorporated Collier County
- I live in Naples, Marco Island, or Everglades City
- I work in Collier County
- I visit Collier County for shopping/recreation
- Other

2. Have you ever experienced or been impacted by high water or flooding in Collier County?

- Yes

Step 3: Coordinate with Stakeholders

- Potential Stakeholders (in addition to stakeholders on the FMPC):
 - FEMA Region 4
 - NOAA, NWS, other federal agencies
 - FDEM & other state agencies
 - Neighboring communities
 - Local agencies & Non-profits
 - Businesses
 - Colleges & universities
 - Others?
- Stakeholders will be invited to contribute data and input, review drafts, and attend public meetings



FEMA



NOAA





Step 4: Assess the Hazards

Hazard Identification

- *What can happen here?*
- Hazard list will coordinate with:
 - Florida 2023 Enhanced State Hazard Mitigation Plan
 - 2025 Collier County Local Mitigation Strategy
 - 2015 Collier County FMP

Risk Assessment

- *How does each hazard occur in the planning area?*
- Profiles the hazards: description, location maps, severity, past occurrences, and probability of future occurrence
- Potential future flood conditions based on climate change, development, and other changes
- Areas likely to flood in the future

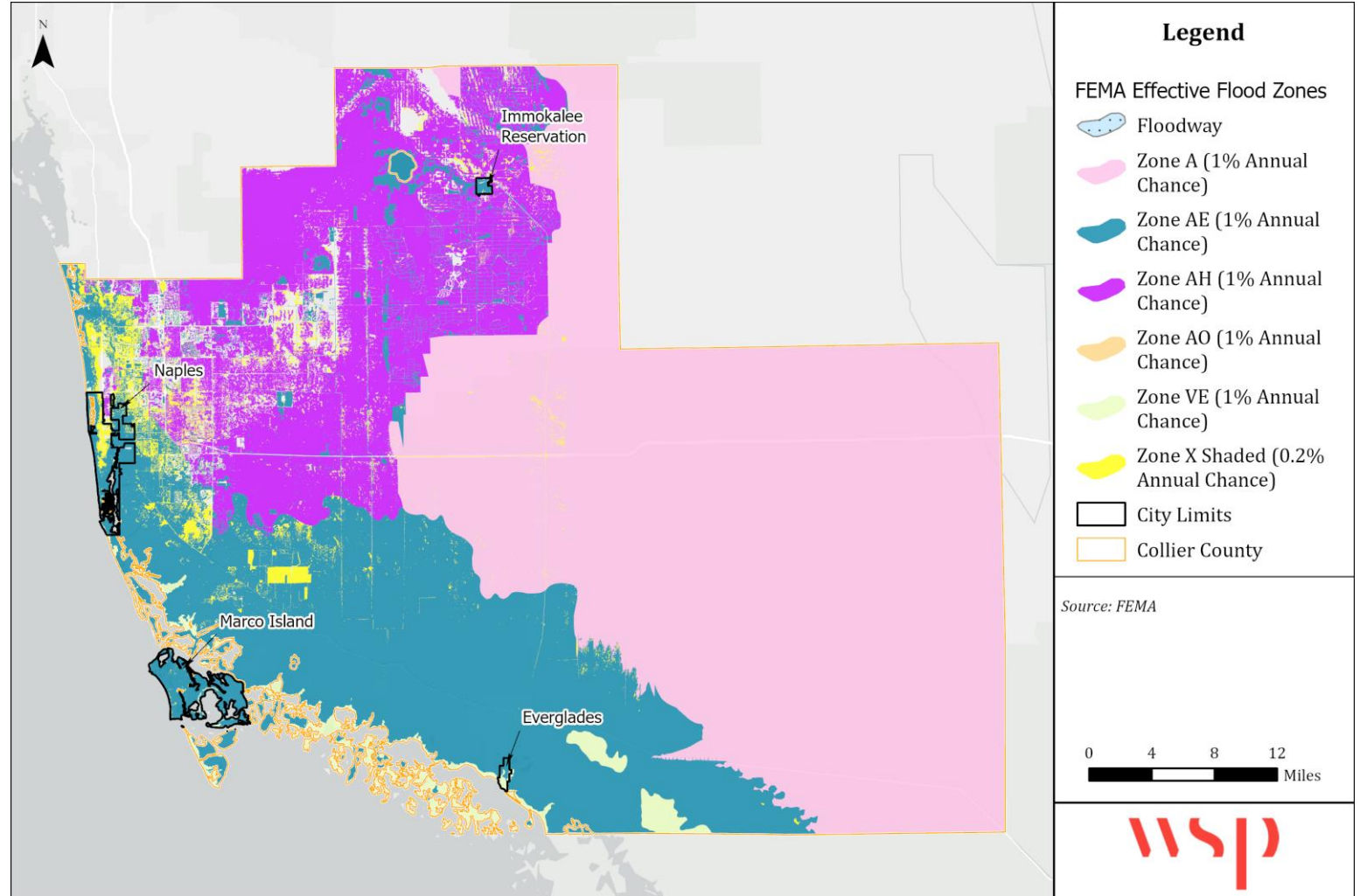
Hazards in the 2015 FMP:

- **Climate Change & Sea Level Rise**
- **Coastal/Canal Bank Erosion**
- **Dam/Levee Failure**
- **Flood: 100/500-year**
- **Flood: Stormwater/Localized Flooding**
- **Hurricane & Tropical Storm (incl. Storm Surge)**

Flood Hazards

Flood Zone	Acreage	Percent of Total (%)
Zone A	631,385.75	49.1
Zone AE	315,977.15	24.6
Zone AH	246,656.99	19.2
Zone VE	26,153.27	2.0
Zone X Shaded, (0.2 %)	13,934.03	1.1
Zone X	52,845.04	4.1
Total	1,286,952.2	100.0

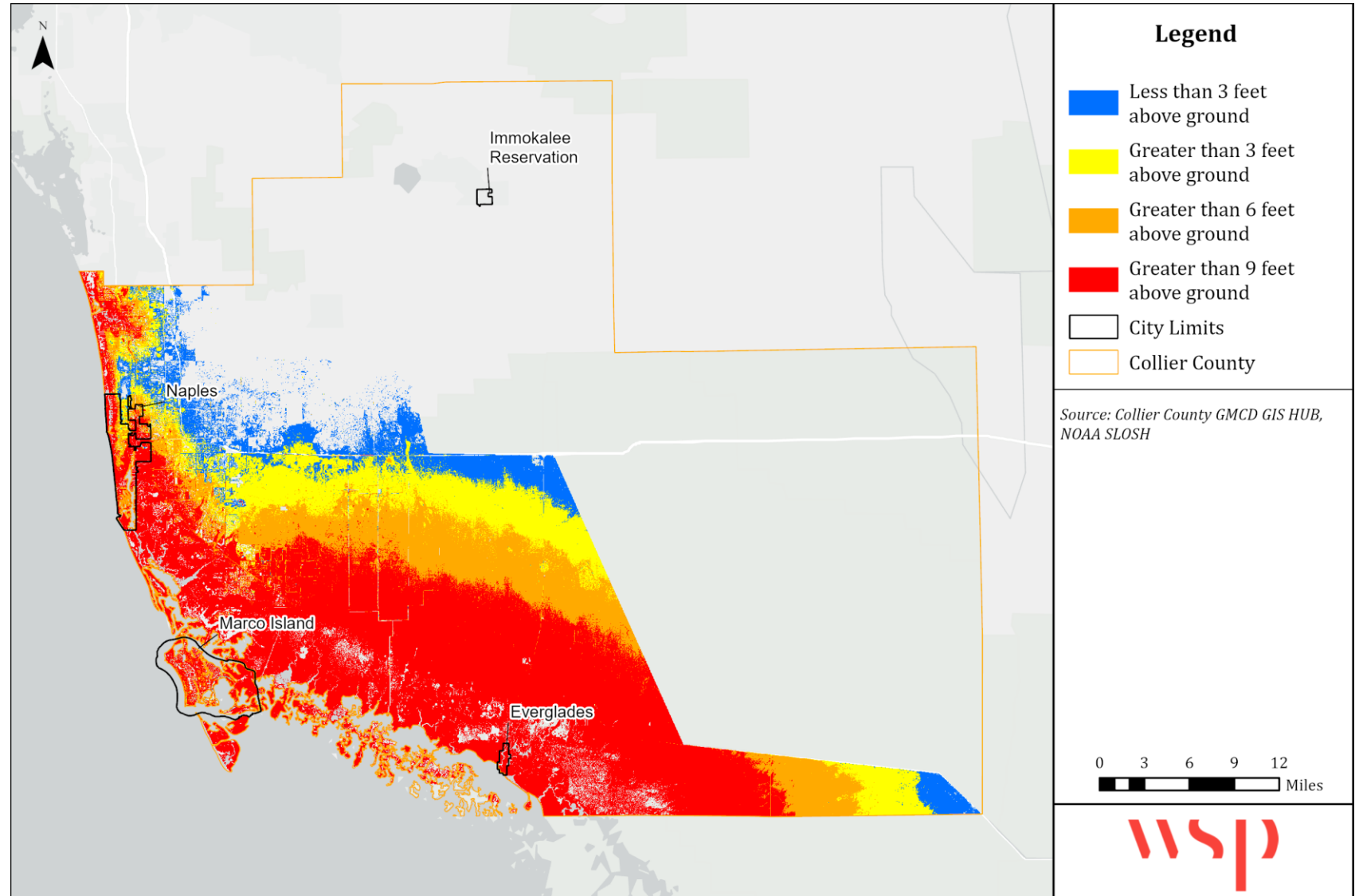
95% of unincorporated county is in the SFHA



Flood Hazards

Storm Surge (Category 3 shown)

- NOAA SLOSH (Sea, Lake, and Overland Surges from Hurricanes) data
- Shows composite of maximum storm surge for each modeled storm scenario under high tide conditions
- Worst case storm surge by storm category

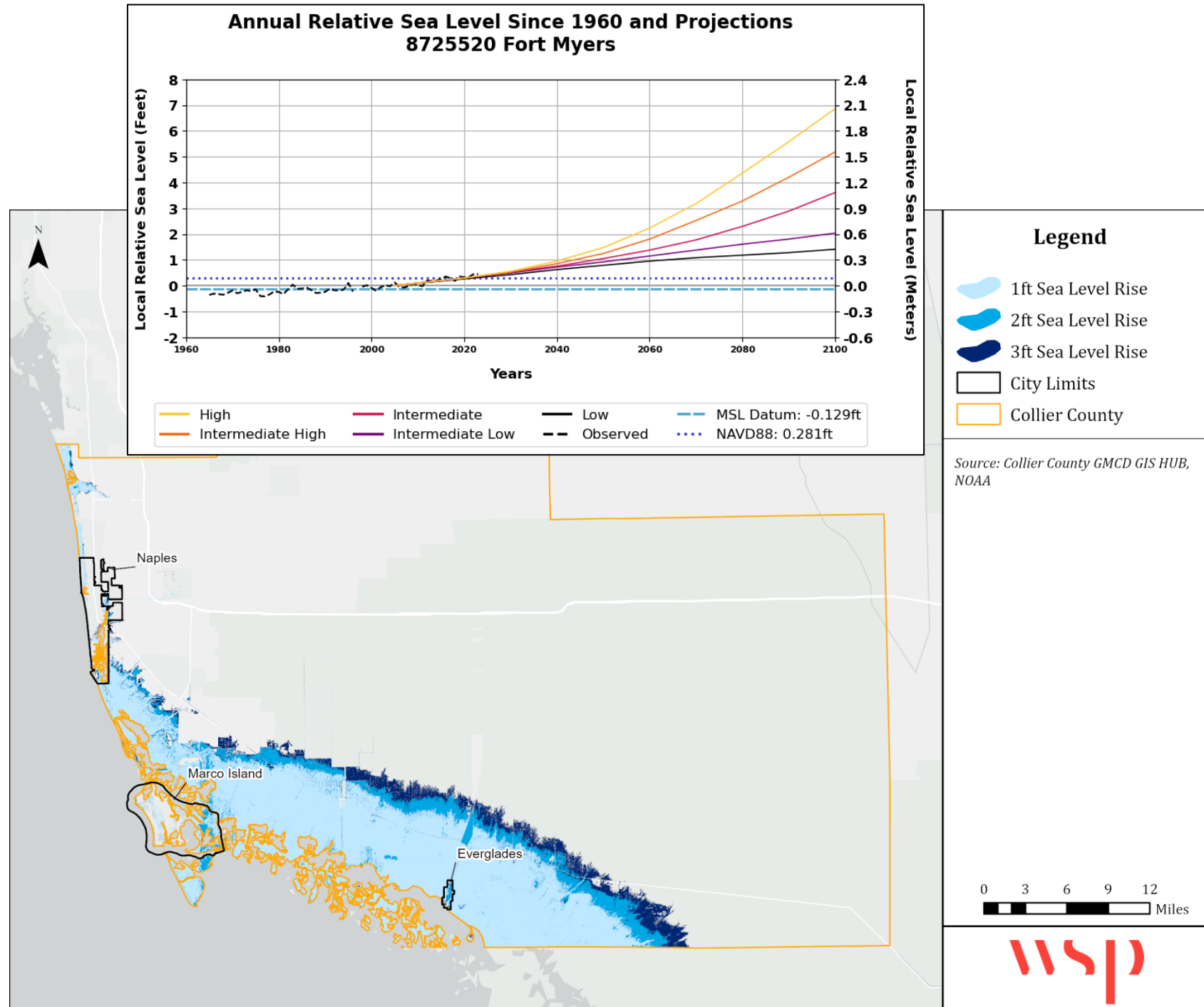




Flood Hazards

Sea Level Rise

- 1, 2, and 3 feet above Mean Higher High Water (MHHW)
- Projections for SLR over 2005 mean sea level baseline for intermediate scenario:
 - ~0.75' rise by 2040
 - ~1.4' rise by 2060
 - ~3.6' rise by 2100





Step 5: Assess the Problem

Vulnerability Assessment

- *What will be affected or impacted?*
- Property, critical facilities, people, economy, natural resources, cultural and historic resources
- Qualitative and quantitative methodologies for analysis
- GIS datasets will enable spatial analysis of vulnerability

Need to compile updated data on local assets:

- Building & parcel data
- Critical facilities & infrastructure
- Drainage hotspots/complaints
- Repetitive loss data
- Economic assets?
- Natural resources?
- Historic and cultural resources?



Step 6: Set Goals

- Review goals and objectives from the 2015 FMP
- Update or develop new goals to guide the identification of mitigation projects
- Consider public input, existing plans, broader County goals, etc.





Step 7: Review Possible Activities

Capability Assessment

- *What resources can we use to implement mitigation projects?*
- Planning and regulatory resources, administrative and technical resources, financial resources, past mitigation efforts, etc.

Mitigation Strategy

- *What actions should we implement over the next 5 years*
- Consider action ideas from each of FEMA's mitigation categories:
 - Prevention, Emergency Services, Natural Resource Protection, and Public Education
- Consider actions that may require grant funding
- Consider actions in existing plans (HMP, Capital Improvement Plan, etc.)



Mitigation Ideas

A Resource for Reducing Risk to Natural Hazards

January 2013



FEMA



Step 8: Draft an Action Plan

- Develop and prioritize mitigation actions for all identified and evaluated hazards
- Who will be responsible, when will projects be completed, how will projects be funded, etc.

Table 5-1 - Summary of Collier County Mitigation Actions

ID	Action	Related to Goal	Address Current Development	Address Future Development	Continued Compliance with NFIP	Mitigation Category	Prioritized in Collier County LMS?
Existing Mitigation Actions Carried Forward from 2008 Plan							
1	Annually prepare and schedule FMP progress report by April of each year and recommended FMPC activity to the Collier County Board of County Commissioners (BCC) each year.	1	N	N	Y	Prevention	
2	The Flood Damage Prevention Ordinance will be evaluated for amending as needed.	1, 3	Y	Y	Y	Prevention, Property Protection	
3	Coordinate roadway stormwater maintenance programs to address stormwater flooding problems.	1, 3, 5	Y	Y	Y	Prevention, Property Protection, Structural Projects	
4	Continue support of the Coastal Zone Management program.	4	Y	Y	N	Natural Resource Protection	
5	Continue to implement policies requiring BMPs for erosion and sediment controls to comply with NPDES permit requirements.	4, 5	Y	Y	N	Prevention, Natural Resource Protection	
6	Continue to annually fulfill all training and reporting requirements to be certified as a "Storm Ready" community.	1, 2	N	N	N	Emergency Services, Public Information and Outreach	
7	Continue stormwater management and water quality programs to address BMP opportunities throughout the County. Track progress through the FMPC Action Report.	4, 5	Y	Y	N	Prevention, Natural Resource Protection	
8	Annually prepare a budget to fully implement the Stormwater Capital Improvement Plan.	1, 5	Y	Y	Y	Prevention, Structural Projects	
9	Prepare a public information meeting schedule annually and coordinate public information meetings for the	1, 2	Y	N	Y	Public Information and Outreach	



Step 9: Adopt the Plan

Step 10: Implement, Evaluate, and Revise

- Collier County must adopt the plan by resolution
- Ongoing plan maintenance includes quarterly meetings of the FMP Working Group to review the plan
- Plan will continue to undergo a full update every five years



Ways to Stay Involved

Respond to the Public Survey

- Share information on local risks & vulnerabilities
- Suggest mitigation action ideas

Follow FMP information on project website:

- Meeting announcements
- Working Group meeting agendas, minutes, and presentations
- Public survey link and comments submission
- Draft documents for review

Attend final public meeting for draft plan review to share feedback

www.CollierCountyFL-FMP.com

Collier County, FL Floodplain
Management Plan Public Survey





Project Schedule

March	Project Kickoff Meetings Working Group Meeting & Public Meeting
May/June	Working Group Meeting 2 FMP Risk Assessment Review
July/August	Working Group Meeting 3 FMP Capability & Mitigation Strategy
September	Draft Plan Review Meetings Working Group Meeting & Public Meeting
October	Final Plan



**THANK
YOU**

