

Notes from the Build it Better Leadership Forum, May 16-17, 2013

- People often don't know what their insurance covers. Example: loss due to power outage. If food spoiled because of an outage caused by off-site flood- not covered.
- There is little centralized data on the nuances of what policies cover, for use in planning or modeling.
- (Margo note: PACE covers hurricane mitigation improvements- are these wind or flood or both?)
- Flood risk is mitigatable by regulation or by smart occupancy. Don't do the following:
 - Boilers, chillers, servers on basement or ground floor level.
 - Below grade openings into basements.
 - Electrical equipment and utility infrastructure in pits below the sidewalk.
- A and V Zones should not be slab on grade, buildings should be elevated on pilings or stilts.
- Question for insurance: If I raise my house voluntarily now, (how) will it impact my rates? (Flood vs. Wind)
- Building for low income: Should always build for energy efficiency and risk mitigation.
- Builders: Talk about community consensus on elevation you should build to and options on the way you can build- now client, what do you want to do?
- Role of Planning:
 - Make educational tools available to all and easy to use
 - Use land use
 - Combine efforts with emergency planning
 - Use disasters as ways to move forward and build better, not mindless rebuilding/economy stimulants
- National policy thoughts
 - Invest post disaster aid into predisaster planning, education and adaption option info
 - FEMA should not provide aid to areas that do not plan
- Miami for years has been building high rises with the first two floors as "wash-through"
- Explore the "Fortified" program standard re: individual building owner risk mitigation
- Policy thoughts:
 - Savannah has a public/private hurricane board
 - Loan fund like "My Safe Florida Home". Is this what PACE is?
 - Build better than the minimum standard
 - 80% of FL housing stock predates 1993. Its about retrofit
 - It cant just be about what you pay for insurance. It must be about the reasons for mitigation that benefit you and your community
- Half of losses in Sandy were not covered by private insurance, leaving FEMA or the individual
- Fed Flood Insurance Program has borrowing authority. After Sandy they owe \$24B
- Florida does well with building code enforcement. Not all states do
- On the disaster side, once your home is hardened you can shelter in place. Question- does emergency preparedness recognize this? How would they know a home has been hardened?
- Harden foreclosed homes before resale

- Engage realtors
- Chambers of Commerce or regional entities should have disaster resiliency plans. Chambers are influential in siting. Ensure they support smart siting.
- Bridge the data and analysis gap between emergency preparedness and sea level rise
- Montgomery County does its stormwater planning based ultimate development. Plan based on future conditions. Offer density bonus to stay out of floodplains.
- Mecklenberg County has an impervious area fee, paid by everyone including non-profits and churches
- Bankers are key stakeholders. Dodd Frank will make it harder for local banks to take risks, so they need to be educated on risk mitigation
- Coastal Development- isn't there a better place to invest you money?
- Consider partnership with FLASH to mainstream the science of safety
- Mobile homes in vulnerable areas present an opportunity, given their shorter life cycle. Consider incentives to relocate and new approaches to make them safer in less vulnerable areas
- Begin and end with an equity framework. Engage all communities from the beginning