

RESOLUTION 2024-041

A RESOLUTION OF THE NASSAU COUNTY BOARD OF COUNTY COMMISSIONERS ADOPTING THE MULTI-JURISDICTIONAL PROGRAM FOR PUBLIC INFORMATION (PPI) PLAN IN CONJUNCTION WITH THE CITY OF FERNANDINA BEACH IN SUPPORT OF THE COUNTY'S PARTICIPATION IN THE COMMUNITY RATING SYSTEM (CRS) PROGRAM; PROVIDING AN EFFECTIVE DATE.

WHEREAS, Nassau County ("County") and the City of Fernandina Beach ("City") both participate in the Federal Emergency Management Agency's (FEMA) Community Rating System (CRS) program providing its residents, property owners, and businesses flood insurance discounts on FEMA National Flood Insurance Program (NFIP) policies; and

WHEREAS, the CRS Program for Public Information (PPI) was introduced by FEMA as the planning process to provide a step-by-step coordinated strategy for flood hazard outreach; and

WHEREAS, the approach provides the County and the City with opportunities to improve their CRS ratings; thereby, increasing the discounts received on NFIP policies within each community; and

WHEREAS, in 2020 the County and the City created a joint PPI to organize and improve outreach as well as provide additional resources on flood hazards, flood safety, flood insurance, and other floodplain related functions; and

WHEREAS, the PPI committee members consist of staff from the County's Building Department and Public Information Officer, the City's Building Department and Public Information Officer, and floodplain "stakeholders" with representatives from Northeast Florida Builders Association (NEFBA), local insurance agents, local realtors, local mortgage brokers, and local nonprofits; and

WHEREAS, after four PPI committee meetings, a plan was developed to identify existing outreach efforts and propose new outreach efforts that cover various topics and messages to support a variety of activities that qualify for CRS points; and

WHEREAS, the County and the City desire to enter into the associated Interlocal Agreement to provide for a financial aid contribution from the County to the City for PPI contracted vendor expenses and associated outreach materials; and

WHEREAS, funding for this activity is budgeted in the Nassau County Community Development budget and all costs and fees expended for coordinated activities will be equally shared by Nassau County and the City of Fernandina Beach.

**NOW, THEREFORE, BE IT RESOLVED** by the Board of County Commissioners of Nassau County, Florida that:

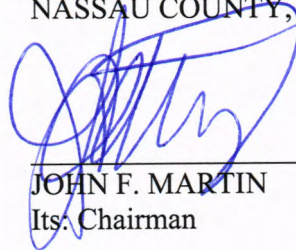
Section 1. The Nassau County Board of County Commissioners hereby adopts the PPI plan between the City of Fernandina Beach and Nassau County, attached hereto as “**Exhibit A**”.

SECTION 2. The Nassau County Board of County Commissioners hereby approves, and authorizes the Chairman to execute, the Interlocal Agreement between the Nassau County Board of County Commissioners and the City of Fernandina Beach, attached hereto as “**Exhibit B**”.

SECTION 3. This Resolution shall become effective immediately upon passage.

**PASSED AND ADOPTED THIS** 8th **DAY OF** April, **2024**

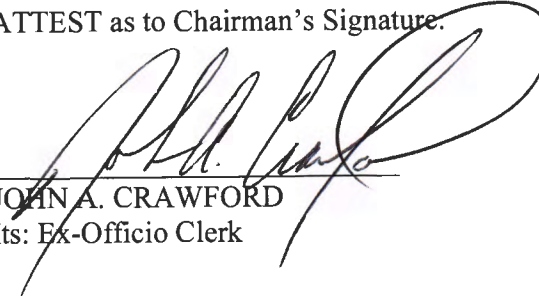
BOARD OF COUNTY COMMISSIONERS  
NASSAU COUNTY, FLORIDA



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JOHN F. MARTIN  
Its: Chairman


ATTEST as to Chairman's Signature.



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JOHN A. CRAWFORD  
Its: Ex-Officio Clerk

Approved as to form by the  
Nassau County Attorney:



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DENISE C. MAY

# Exhibit A

## The City of Fernandina Beach and Nassau County Multi-Jurisdictional Program for Public Information (PPI)



Date: October 2, 2020

Prepared by:



### Record of Revisions

Date	Revision

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## **1. Background**

The City of Fernandina Beach, located in Nassau County, is the northernmost city of Florida's Atlantic Coast. It is located on Amelia Island and is dedicated to the provision of high-quality municipal services for its residents, businesses, and visitors. Host to the popular Isle of Eight Flags Shrimp Festival each year, its beautiful beaches and unique landscape make it a destination spot for visitors and loved by residents.

Beautiful Nassau County, located in the northeast corner of Florida along the Atlantic Ocean and Interstate 95, is proud to serve as the Eastern Gateway to the Sunshine State. From the historic island, sandy beaches, and championship golf courses to the scenic rivers, green pastures, and majestic timberlands, there is something for everyone to enjoy.

Because of their coastal location and multifaceted terrain, the City and County are faced with many challenges regarding flooding from several sources. With a desire to protect residents, structures, and natural floodplains, the City and County have agreed to partner with local stakeholders to develop this Program for Public Information (PPI) so public information activities can be coordinated and will lead to better understanding of flood risk and actions that can be taken to reduce this.

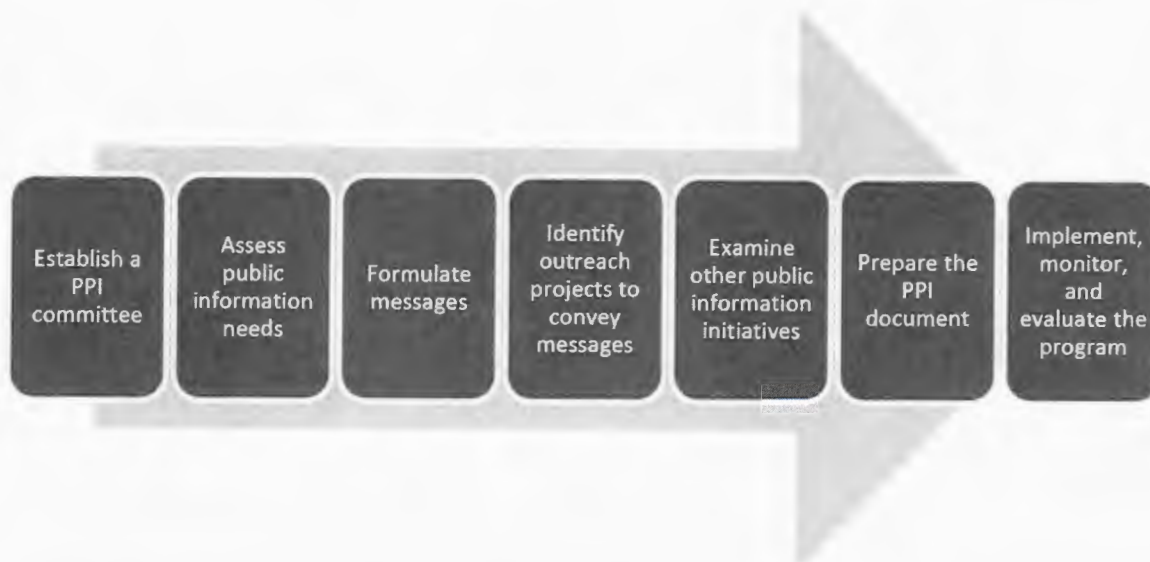
Through the National Flood Insurance Program (NFIP), the City of Fernandina Beach currently has a Community Rating System (CRS) score of 7, allowing residents to enjoy a 15% discount on flood insurance policy premiums in the Special Flood Hazard Area (SFHA) and a 10% premium reduction outside the SFHA. This score will improve to a 6 as of October 1, 2020, increasing the discount on flood insurance premiums in the SFHA to 20%.

Nassau County currently has a CRS score of 8, allowing residents a 10% Discount on flood insurance policy premiums in the SFHA and a 5% premium reduction outside the SFHA.

## **2. PPI Committee**

The City of Fernandina Beach and Nassau County kicked off their PPI Committee with representatives of both public stakeholders and local governmental staff. The organizational meeting was held on April 24, 2019.

The PPI, which was introduced by the Federal Emergency Management Agency (FEMA) as a new planning tool which provided a guide that set out a coordinated approach to flood hazard outreach and communication, was followed by this committee as noted below.



More than half of the committee members are from local stakeholder groups which include lending institutions, the real estate industry, insurance agencies, architects, and builders. The other committee members include the Nassau County CRS Coordinator & Floodplain Manager, and the City of Fernandina Beach Building Official & Floodplain Manager, Public Information Officer, and CRS Administrator.

**Table 1. Fernandina Beach/Nassau County PPI Committee**

Name	Affiliation	Representing/Staff-Stakeholder
Sue Ann Alleger	Nassau County CRS Coord & Floodplain Manager	Staff
Stephen Beckman	CFB Building Official & Floodplain Manager	Staff
Mary Hamburg	CFB Public Information Officer	Staff
Angie Lester	CFB CRS Administrator	Staff
John Hillman	Crane Island, VP Sales & Marketing	Stakeholder
Jose Miranda	Miranda Architects	Stakeholder
Scott Moore	8 Flags Insurance	Stakeholder
Jessie Spradley	Northeast Florida Builders Association	Stakeholder
John Stack	John Stack Realty	Stakeholder
Ben Stephens	Brand Mortgage, Senior Mortgage Consultant	Stakeholder
Regina Duncan	Nassau County Chamber of Commerce	Stakeholder

Currently, Fernandina Beach and Nassau County conduct several outreach activities mentioned in Table 11 that inform the community about their flood risk and educate individuals about action they can take to protect themselves, their families, and their property. By using the PPI, they intend to coordinate these efforts and create common messages to make their efforts more effective.

Meetings of the PPI Committee were conducted to accomplish the following tasks:

- Assess public information needs
- Determine Target Audiences
- Formulate Flood Messages
- Look at ongoing outreach projects and assess their effectiveness

- Identify new outreach projects and associated Flood Messages
- Look at related outside public information projects
- Review the Flood Insurance Policy information for the area

Meetings are held at the City of Fernandina Beach City Hall, Commission Chambers, 204 Ash Street.

At the first official PPI Committee meeting on April 24, 2019, the steps to creating a PPI were reviewed and ongoing outreach efforts were discussed. Committee members exchanged ideas regarding the current outreach and came up with additional ideas to disseminate needed flood messages to critical audiences.

The second meeting of the PPI Committee on November 6, 2019, included a more detailed discussion of current projects and messages. Each committee member was given the information summarized in Tables 10 and 12. The group also focused on audiences and priority messages.

The final coordination meeting preparing to approve the PPI was scheduled for February 26, 2020, but was delayed due to the COVID-19 Pandemic. It was rescheduled as a virtual meeting held on August 6, 2020.

Through this PPI Committee, the City and County will continue to review their outreach projects, look for areas to expand, coordinate messages and efforts, and partner with Stakeholders to reach more individuals and businesses moving forward.

### Ongoing Public Information Efforts

The PPI Committee compiles an inventory of existing flood information and flood response outreach efforts that are being implemented throughout the City and County each year. The PPI Committee then reviews the inventory of ongoing projects annually to ensure the community is receiving pertinent information. The Committee identifies existing projects that should be part of the PPI to improve their effectiveness and/or new projects to ensure the outreach messages are adequately reaching the identified target audiences.

**Table 2. Inventory of Existing Flood Related Outreach Projects**

Organization	Event/Activity	Delivery Method	Link if applicable
Amelia Island – Nassau County Association of Realtors	Meetings	Presentations	<a href="http://aincar.org">aincar.org</a>
Fernandina Beach Historic District Council	Meetings	Presentations	<a href="http://www.fbfl.us/368/Historic-District-Council">www.fbfl.us/368/Historic-District-Council</a>
FDEM	Flood Information	Website	<a href="http://www.floridadisaster.org/EMTOOLS/Severe/floods.htm">www.floridadisaster.org/EMTOOLS/Severe/floods.htm</a>



Organization	Event/Activity	Delivery Method	Link if applicable
FDEM	Flood Information Rack Cards	Publication	<a href="http://www.floridadisaster.org/mitigation/CRS">www.floridadisaster.org/mitigation/CRS</a>
Northeast Florida Builders Association	Meetings	Presentations	<a href="http://secure.nefba.com">secure.nefba.com</a>

Appendix 1 contains examples of 2019 and 2020 flood related outreach projects.

### 3. Community Rating System (CRS) & Insurance Information

**Table 3. Fernandina Beach Policy and CRS Class Analysis**

City of Fernandina Beach		Total	Special Flood Hazard Area (SFHA)*	X-STD/AR/A99**	Preferred Risk Policies***
	Structures		839		
	Condo Units		417		
	Commercial Buildings		284		
	Policies in Force	3348	571	768	2009
	Premium	\$1,559,202	\$433,656	\$291,540	\$834,006
	Average Premium	\$466	\$759	\$380	\$415
CRS Class Savings					
06	Per Policy	\$42	\$190	\$42	\$0
	Per Community	\$140,808	\$108,415	\$32,393	\$0
05	Per Policy	\$50	\$237	\$42	\$0
	Per Community	\$167,911	\$135,518	\$32,393	\$0

Data provided from the State of Florida National Flood Insurance Program Coordinator dated 9/12/2019

\* SFHA (Zones A, AE, V, AO, and AH): Discount varies depending on class.

\*\* SFHA (Zones A99, AR, AR/A, AR/AE, AR/AH, and AR/AO): 10% discount for Classes 1-6, 5% discount for Classes 7-9.

\*\*\* Preferred Risk Policies are not eligible for CRS Premium Discounts.

**Table 4. Nassau County Policy and CRS Class Analysis**

Nassau County		Total	Special Flood Hazard Area (SFHA)*	X-STD/AR/A99**	Preferred Risk Policies***
	Structures		6493		
	Condo Units		1542		
	Commercial Buildings		204		
	Policies in Force	7381	1400	1920	4061
	Premium	\$3,652,567	\$1,118,050	\$865,769	\$1,668,748
	Average Premium	\$495	\$799	\$451	\$411
CRS Class Savings					
08	Per Policy	\$23	\$89	\$24	\$0
	Per Community	\$169,795	\$124,288	\$45,567	\$0
07	Per Policy	\$31	\$133	\$24	\$0
	Per Community	\$231,910	\$186,343	\$45,567	\$0

Data provided from the State of Florida National Flood Insurance Program Coordinator dated 9/12/2019.

\* SFHA (Zones A, AE, V, AO, and AH): Discount varies depending on class.

\*\* SFHA (Zones A99, AR, AR/A, AR/AE, AR/AH, and AR/AO): 10% discount for Classes 1-6, 5% discount for Classes 7-9.

\*\*\* Preferred Risk Policies are not eligible for CRS Premium Discounts.

**Table 5. Community Policies**

Community	2019	2020	Count Difference
Fernandina Beach	3348		
Nassau County	7381		

The PPI Committee decided to review this information at their follow up meeting each time new data is available.

The messages and projects were agreed on and the plans moving forward for the Multi-jurisdictional Program for Public Information were reviewed. The Committee unanimously voted to recommend approval of the program.

The PPI Committee's final recommendations on target audiences, outcomes, messages, and outreach projects are summarized in Tables 10, 11, and 12, respectively.

Minutes and sign-in sheets of the committee meetings are included in Appendix 1.

## 4. Community Needs Assessment

*Flood hazards* - Nassau County and the City of Fernandina Beach are exposed to flooding from hurricanes, tropical storms, storm water runoff, and storm surge that impact the entire coastline of the County from the Atlantic Ocean, as well as from Alligator Creek which can impact from approximately 980 feet downstream of US Highway 1 and Highway 23 to approximately 2100 feet upstream of the Railroad.

### 4.1 Flood Designations

**Table 6. Flood Zone Designations by Community**

Community	Flood Zone(s)
Callahan, Town of	A, AE, X
Fernandina Beach, City of	AE, AO, VE, X
Hilliard, Town of	A, X
Nassau County, Unincorporated Areas	A, AE, VE, X

**Table 7. Coastal Barrier Resources System (CBRS) Information**

Primary Flooding Source	CBRS Unit or Otherwise Protected Area (OPA)*	Flood Insurance Prohibition Date	FIRM Panel Numbers
Atlantic Ocean	OPA P02P Talbot Islands	11/16/1991	12089C0389G 12089C0393G
Atlantic Ocean	CBRS Unit FL-01 Fort Clinch	11/16/1991 (updated 12/21/2018)	12089C0229G 12089C0237G 12089C0241G
Atlantic Ocean	OPA FL-01P Fort Clinch	11/16/1991 (updated 12/21/2018)	12089C0229G 12089C0233G 12089C0237G 12089C0241G

\* Structures located in CBRS Units or OPAs cannot purchase coverage through the National Flood Insurance Program

**Table 8. Basin Characteristics**

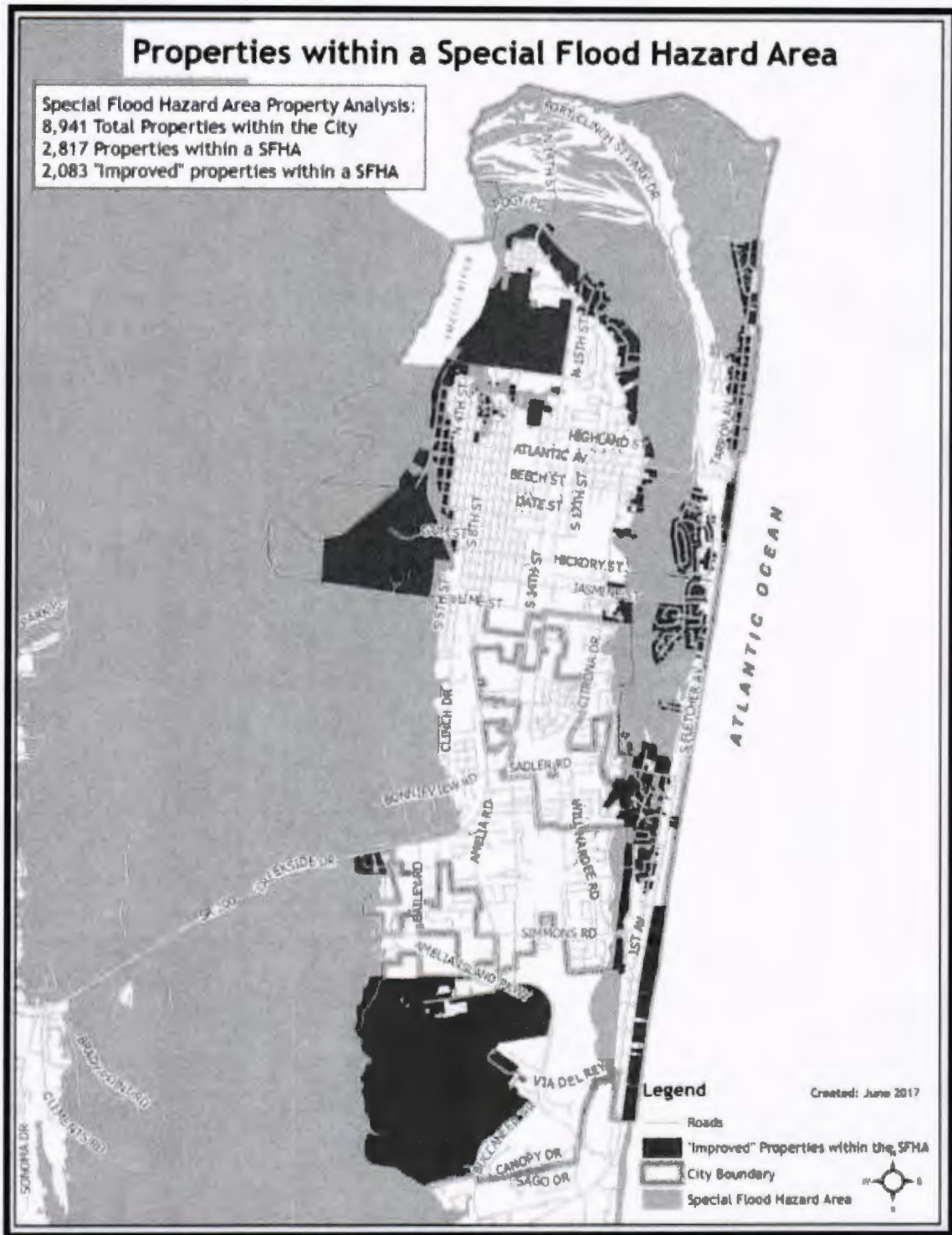
HUC-8 Sub-Basin Name	HUC-8 Sub-Basin Number	Primary Flooding Source	Description of Affected Area	Drainage Area (square miles)
Cumberland-St. Simons	03070203	St. Simons River	Located along the Georgia Florida boundary and discharges into the Atlantic Ocean	2.4
Nassau	03070205	Nassau River	Located along the southern boundary of the county and discharges into the Atlantic Ocean	312
St. Marys	03070204	St. Marys River	Located along the northern boundary of the county and discharges into the Atlantic Ocean	352

**4.2 Flood Sources****Table 9. Principal Flood Problems**

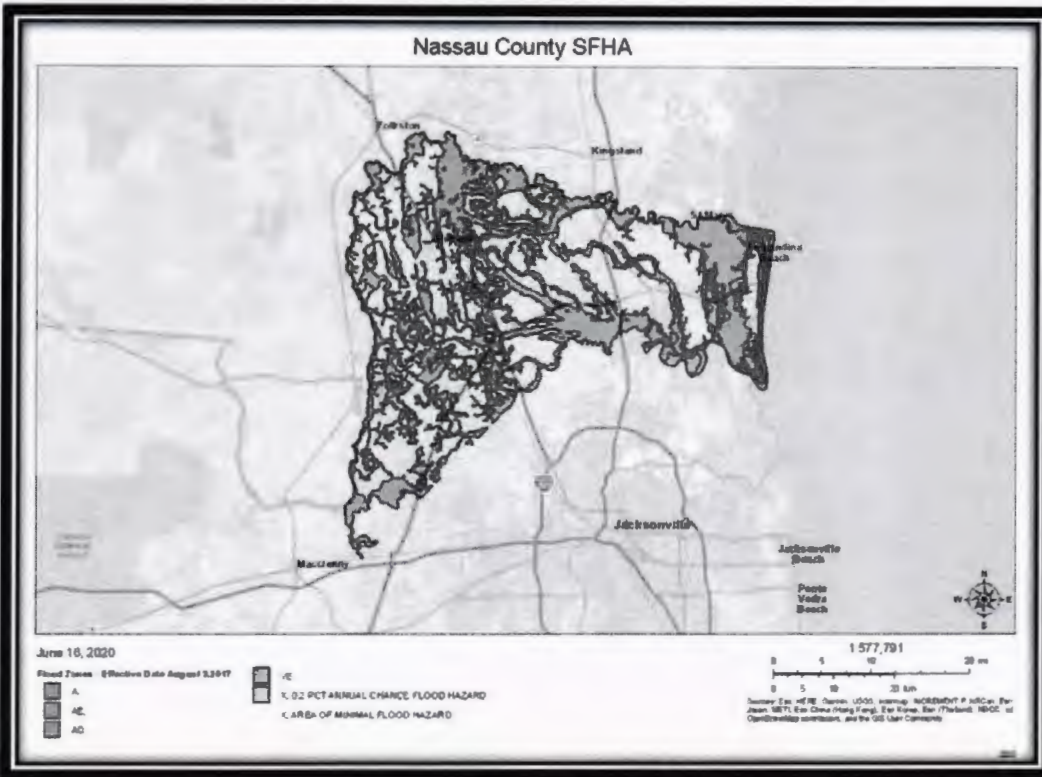
Flooding Source	Description of Flood Problems
Atlantic Ocean	The principal flooding threat to Nassau County is the open coast surge, whose elevation is augmented by wind-induced waves. Nassau County was flooded during Hurricane Dora in 1964, when large portions of Amelia Island were washed away and tides of 10 feet above mean sea level (MSL) were recorded at Fernandina Beach. Federally Declared Disasters occurred in Nassau County in 2008 for Tropical Storm Fay, 2004 for Hurricane Jeanne, 2004 for Hurricane Frances, 2004 for Hurricane Charley and Tropical Storm Bonnie, 1999 for Hurricane Irene, and 1999 for Hurricane Floyd (FEMA).
Alligator Creek	Alligator Creek flows into the Town of Callahan through a wooded wetland area which readily absorbs excess water following heavy rains. The capacity of this area is such that there are no reported occasions on which Alligator Creek rose to the low chord of U.S. Highway 1 bridge, including times of heavy rainfall accompanying hurricanes. One known high water mark of 16.2 feet NGVD 29, recorded in 1951, fell more than a foot below the low chord on the U.S. Highway 1 Bridge. Based upon step-backwater computations, the findings of the study indicate that neither the 100-year nor the 500-year flood in Alligator Creek may be expected to reach residential and commercial areas of the Town of Callahan, although flooding due to ponding may be expected at several areas within the corporate limits.  In the Town of Callahan the principal flood problems may be attributed to poor drainage. This occurrence is aggravated by roadways and railroad lines that interfere with drainage. Damage due to ponding is most likely to occur near the State Route 200 overpass in the southwestern quadrant.

### 4.3 Special Flood Hazard Area (SFHA)

Figure 1. City of Fernandina Beach Special Flood Hazard Areas



**Figure 2. Nassau County Special Flood Hazard Areas**



**Figure 3. City of Fernandina Beach Repetitive Loss Properties**

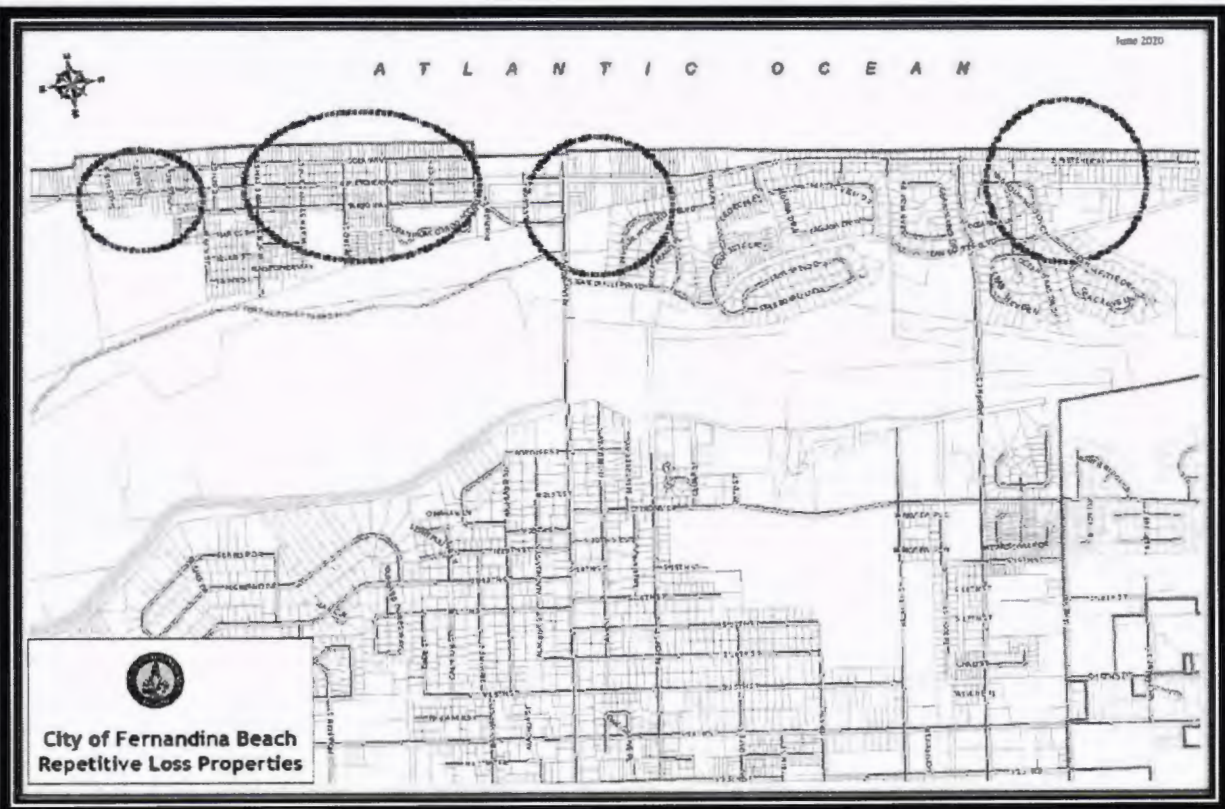
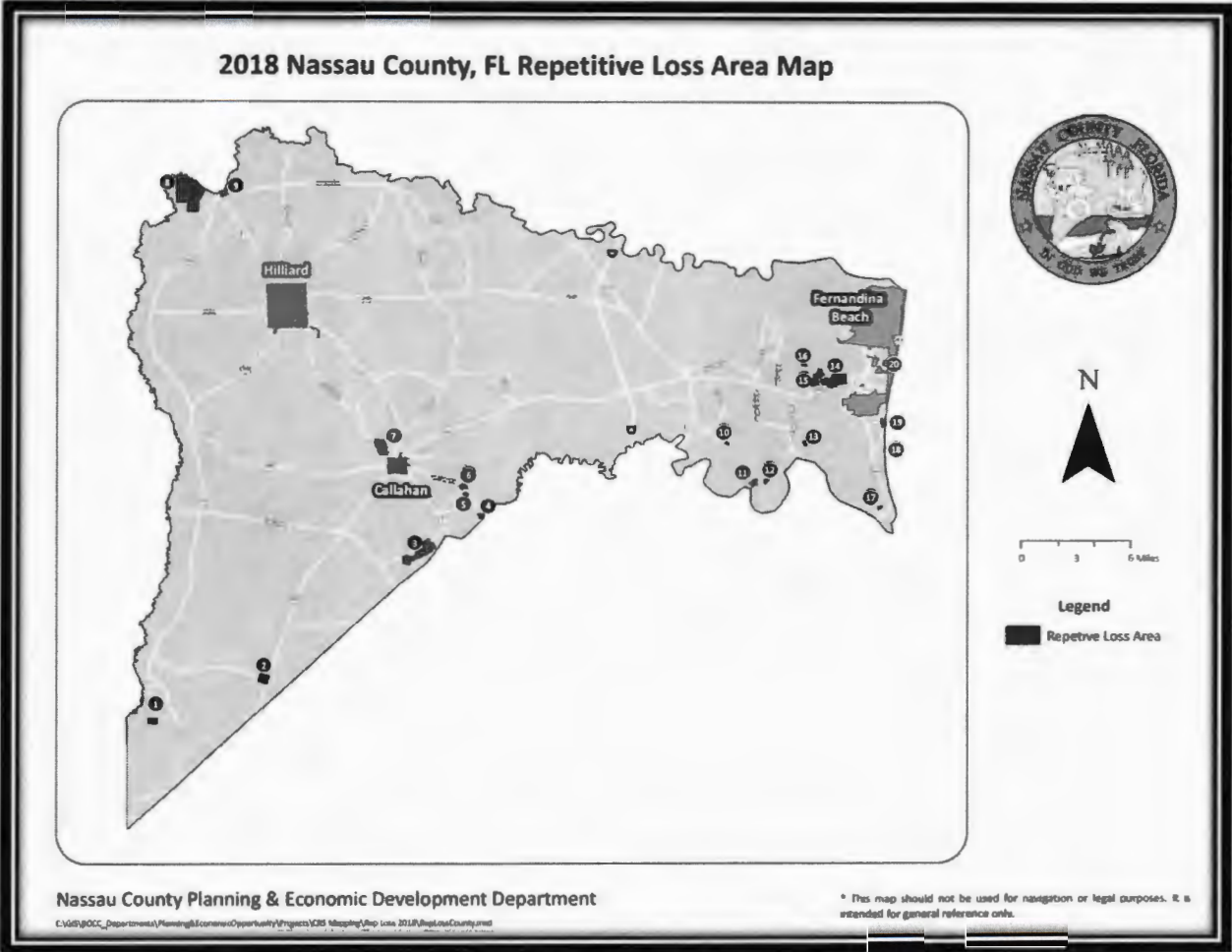


Figure 4. Nassau County Repetitive Loss Properties



<b>2018 Nassau County, FL Repetitive Loss Area Information</b>			
<b>Key</b>	<b>RL Claims</b>	<b>Acres</b>	<b>RL Letters Sent</b>
1	1	67.97	14
2	1	126.73	28
3	9	383.39	74
4	1	38.51	8
5	1	21.19	16
6	1	35.65	12
7	2	208.29	45
8	1	1,114.94	9
9	2	57.34	20
10	1	9.17	13
11	2	42.21	15
12	1	16.84	17
13	1	17.37	7
14	1	342.39	6
15	3	153.78	91
16	1	16.48	13
17	1	11.49	19
18	1	6.86	16
19	1	41.61	3
20	1	12.89	13
<b>Total</b>	<b>33</b>	<b>2,725.08</b>	<b>439</b>

#### **4.4 Social Data / Census Information**

As of July 1, 2018, the population of Fernandina Beach is 12,558 with 4% under 5 years old, 13% under 18 years old, and 51% between the ages of 18 and 65. Leaving 32% of the population over 65 years old.

As of July 1, 2018, the population of Nassau County is 85,832 with 5% under 5 years old, 20% under 18 years old, and 53% between the ages of 18 and 65. Leaving 22% of the population over 65 years old.



## 5. Public Information

### 5.1 Target Areas

The PPI Committee concluded that audiences in each target area should be reached. Projects should be directed to all properties, residential, commercial, and public in these areas.

### 5.2 Target Audiences

**Table 10. Target Audiences**

Audience(s)	Description
1 Residents in High Flood Risk Zones and properties in the Repetitive Loss Areas	These residents have been impacted more often by flooding and need flood protection information. In Fernandina Beach there are 6 structures in the Repetitive Loss Area and 100 additional letters were sent to the surrounding homes.
2 Residents and Businesses in Medium to Low Risk Zones	As past flooding and flood insurance claims indicate, residents and businesses need to be aware of flood hazards, flood insurance, and ways they can protect themselves from flooding.
3 People Buying Houses	Real Estate Professionals can share information about flood hazards and flood insurance. Training and/or materials can be made available for these professionals, so they understand flood topics.
4 Builders, Engineers, Architects, Surveyors and Developers	Building Contractors, Engineers, and Architects need to be knowledgeable of construction rules, post disaster repair rules, and possible mitigation grants that could help their customers protect their homes from flooding. Surveyors need to be knowledgeable on properly completing elevation certificates for homes within Special Flood Hazard Areas and the FIRMs for each community they are surveying.
5 Mortgage Brokers	Mortgage Brokers need to be knowledgeable of loans issued in the Special Flood Hazard Area and stipulations of mitigation grants.
6 Insurance Agents	Insurance Agents need to be knowledgeable of the changing insurance rates, laws, CRS discounts, flood mitigation techniques that give discounts, and actuarially rating structures.
7 Young People	Engaging our youth to understand flood risk creates a community that is aware and prepared.
8 Realtors	Realtors need to be knowledgeable about homes for sale in the Special Flood Hazard Area and provide potential buyers with contacts for insurance information and potential mitigation measures.
9 Historic District Council & Fernandina Main Street	The Council and Main Street members should be aware of flooding risks and have contact information for City and County staff who can assist with questions.
10 Media	City and County staff should establish relationships with key media personalities to assist them in communicating flood risk messaging.

Audience(s)	Description
11 Homeowners & Condo Associations	Boards of Associations can be very helpful in communicating flood risk information to their residents by using their contact information and posting in common areas.

### 5.3 Messages and Outcomes

**Table 11. Messages and Outcomes**

Topic	Message	Outcome
1 – Know your flood hazard	A – Find out what your flood risk is.	a – Better educated residents and visitors
2 – Insure your property from flood	B – Purchase flood insurance for your home, business, or rental.	b – Increase flood insurance coverage
3 – Protect you and your family from flood	C1 – Turn Around, Don’t Drown.	c1 – Reduced loss of life
3 – Protect you and your family from flood	C2 – Don’t wade into flooded areas.	c2 – Reduced injury and illness
4 – Protect your property from flood	D1 – Keep debris, clippings, and waste out of streets, storm drains and ditches.	d1 – Reduced property loss from flood
4 – Protect your property from flood	D2 – Elevate home equipment (water heaters, AC units, etc.)	d2 – Increase in home and utility elevations
5 – Build Responsibly	E1 – Be aware of building improvement requirements and permits.	e1 – Higher standards, less violations
6 – Protect Natural Floodplain functions	F1 – Only Rain Down the Drain. It is illegal to dump anything into storm drains, waterways, or waterbodies.	f1 – Reduce water quality issues and improve natural storage
7 – Understand Flood Economics	G1 – Understand how much it costs to insure a house for flood and to repair flood damage	g1 – Participate in the Community Rating System for discounts on flood insurance and increase your participation level so residents understand risk and benefit from standards and outreach

## 5.4 PPI Projects

**Table 12. PPI Projects**

<b>Project</b>	<b>Event/Activity</b>	<b>Delivery Method</b>	<b>Frequency</b>	<b>Jurisdiction</b>	<b>Responsible</b>
1	Repetitive Loss Properties	Repetitive Loss Letter & Flood Protection Tri-Fold	Annual	Fernandina/ Nassau Co	Angie Lester/Sue Ann Alleger
2	Newsletter to residents with City Water (in Water Bills)/County Mailing*	Flood Protection Tri-Fold	Annual	Fernandina	Angie Lester
3	Doing Business with Big Business	Provide Businesses with Flood Protection Tri-Fold	Annual	Fernandina/ Nassau Co	Nassau County Chamber/ <b>Stakeholder</b>
4	Flood Training provided by FFMA (Surveyors, Engineers, Architects, Insurance Agents, Bankers, Real Estate Agents)	Classes	Bi-Annual	Fernandina/ Nassau Co	Angie Lester
5	Real Estate Disclosure Program	Classes	Bi-Annual	Fernandina/ Nassau Co	Angie Lester/Sue Ann Alleger/Wendy Sapp (Real Estate Community)/ <b>Stakeholder</b>
6	Real Estate Agents, Insurance Agents, Mortgage Professionals	Letter and Tri-Fold	Annual	Fernandina/ Nassau Co	Angie Lester Sue Ann Alleger
7	New Business Flyer/Flood messages	Hand out Flood Protection Tri-Fold	Ongoing	Fernandina/ Nassau Co	Angie Lester
8	Middle School Career Day/Poster Contest	Presentation	Annual	Fernandina/ Nassau Co	Angie Lester/ <b>Stakeholder</b>
9	Historic District Council and Fernandina Main Street Board	Presentation	Annual	Fernandina/ Nassau Co	Angie Lester
10	Media Education**	Training & Website	Annual (Flood Awareness Week)	Fernandina/ Nassau Co	Angie Lester
11	Homeowner/Condo Association Meetings	Presentation	Annual	Fernandina/ Nassau Co	Angie Lester
12	Shrimp Festival	Flood Protection Tri-Fold	Annual	Fernandina/ Nassau Co	Angie Lester

Project	Event/Activity	Delivery Method	Frequency	Jurisdiction	Responsible
13	Head Start	Flood Protection Tri-Fold	Annual	Fernandina/ Nassau Co	Angie Lester
14	City/County Website	Visual <a href="https://maps.nassauflpa.com/NassauTaxMap/#">https://maps.nassauflpa.com/NassauTaxMap/#</a>  <a href="https://www.nassaucountyfl.com/774/flood-resources">https://www.nassaucountyfl.com/774/flood-resources</a>	Ongoing	Fernandina/ Nassau Co	Sue Ann Alleger & Angie Lester w/ Property Appraiser
15	Municipal Lobby	Messaging and Flood Protection Tri-Fold	Ongoing	Fernandina/ Nassau Co	Angie Lester
16	Libraries	Kiosk with information and FEMA Books listed in the CRS manual	Ongoing	Fernandina/ Nassau Co	Angie Lester/Sue Ann Alleger
17	Fernandina Beach Marketplace	Booth	Six Saturdays	Fernandina/ Nassau Co	Angie Lester, Stephen Beckman, Sue Ann Alleger, Nassau County Planning Staff, Keith Ellis
18	Nassau County Alerts	Use of Nixle or Everbridge App  ECO Public Information Officer Dave Richardson <a href="mailto:EOC.PublicInfo@nassaufl.com">EOC.PublicInfo@nassaufl.com</a> 904-853-5543	As needed	Fernandina/ Nassau Co	Nassau County EOC with input from Sue Ann Alleger & Angie Lester
19	Letter from elected official on flood risk and flood insurance	Letter to all residents	Annually	Fernandina/ Nassau Co	Angie Lester, Sue Ann Alleger
20	Annual Oyster Roast	Event	Annually	Fernandina/ Nassau County	Angie Lester, Sue Ann Alleger, Northeast Florida Builders Association/ <b>Stakeholder</b>
21	Flood Awareness Week	Social Media Postings	Annually	Fernandina/ Nassau County	Angie Lester/Sue Ann Alleger
	Review of Activities 360, 540, 610, 370 TA; 370 CPI Public official project for potential inclusion	As appropriate	Annually	Fernandina/ Nassau County	Angie Lester/Sue Ann Alleger

\* County inquiring about mailing

\*\* Consistent Messaging for Radio and PEG channel (PEG channel is the City's public TV channel)

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## **5.5 Adoption**

Community Adoption documents are located in Appendix 2. Adoption planned in Fernandina Beach for October 20 and Nassau County for October 26.

## **6. Annual Evaluation**

The PPI Committee will meet twice a year to review the plan, evaluate the projects, and recommend revisions.

Data will be gathered to assess progress toward quantifiable outcomes and changes will be made as needed

An Annual Evaluation Report will be produced and will be included in the annual CRS review process, and the entire PPI will be reviewed and updated every five years. This Annual Evaluation Report will be presented to both Fernandina Beach and Nassau County governing bodies for approval prior to providing it to ISO during the annual CRS review.

---

## 7. Flood Response Projects

### 7.1 Types of Notifications


*Fernandina Beach*

**Pre-Storm -**


Flood Protection Tri-Fold delivered to contractors

Social Media Examples



 **City of Fernandina Beach Government** ✓  
September 19, 2019 · 🌐

As the storm season is here, the City Stormwater Department would like to offer assistance to homeowners and homeowners' associations with questions about stormwater system operation, maintenance, and responsibility. City staff is available to answer questions, and provide recommendations for maintenance to help get every neighborhood storm ready. Feel free to contact them at (904) 310-3433.



3,145 People Reached      187 Engagements      [Boost Post](#)

👍 7      1 Comment · 4 Shares

**Post-Storm -**

Clear plastic bags hung on doors in the impacted areas with the following information:

- Substantial Damage Improvement Letter
- Assessment Visit Letter
- Build Back Safer and Stronger flyer
- Disaster Recovery Assistance for Historic Properties booklet
- Notification to hire a licensed contractor
- Repairing your Flooded Home booklet

*Nassau County*

**Pre-Storm -**

Post on County website to contact the building department if property owners have damages to their structure after the storm so County field inspector can assess the damage and advise if the building is unsafe or habitable, permitting requirements, etc.

The Emergency Operations Center (EOC) handles most calls about evacuation zones, bridge closures, etc.

**Post-Storm -**

During damage assessment, the County collects information from each owner, if present, to see if they have flood insurance, home-owners insurance, etc.

**Table 13. Messaging for both Pre- and Post-Storm Activities**

<b>Topic</b>	<b>Message</b>	<b>Outcome</b>
1 – Know your flood hazard	A – Find out what your flood risk is.	a – Better educated residents and visitors
2 – Insure your property from flood	B – Purchase flood insurance for your home, business, or rental.	b – Increase flood insurance coverage
3 – Protect you and your family from flood	C1 – Turn Around, Don’t Drown.	c1 – Reduced loss of life
3 – Protect you and your family from flood	C2 – Don’t wade into flooded areas.	c2 – Reduced injury and illness
4 – Protect your property from flood	D1 – Keep debris, clippings and waste out of streets, storm drains and ditches.	d1 – Reduced property loss from flood
4 – Protect your property from flood	D2 – Elevate home equipment (water heaters, AC units, etc.)	d2 – Increase in home and utility elevations
5 – Build Responsibly	E1 – Be aware of building improvement requirements and permits.	e1 – Higher standards, less violations
6 – Protect Natural Floodplain functions	F1 – Only Rain Down the Drain. It is illegal to dump anything into storm drains, waterways or waterbodies.	f1 – Reduce water quality issues and improve natural storage
7 – Understand Flood Economics	G1 – Understand how much it costs to insure a house for flood and to repair flood damage	g1 – Participate in the Community Rating System for discounts on flood insurance and increase your participation level so residents understand risk and benefit from standards and outreach



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## 7.2 Timing

Pre-Storm delivery begins a week before anticipated landfall

Post-Storm delivery begins once local officials have deemed travel safe in the impacted area

During Storm Years the Committee will evaluate data related to storm safety and damage assessment.

Outcomes include:

Evacuation Rate

Flood related accidents and property impacts

After storm rebuilding violations

## 8. Bibliography

City of Fernandina Beach and Nassau County Websites

Nassau County Flood Insurance Study – FEMA – 8/2/2017

Nassau County Flood Risk Report – FEMA – 1/17/2018

US Census Bureau

**APPENDIX 1**

**EXAMPLES OF 2019 AND 2020  
OUTREACH PROJECTS**

## Appendix 1

### Examples of 2019 and 2020 Outreach Projects



## City of Fernandina Beach Building Department



**Flood Warning System**  
Flood warnings and storm forecasts are broadcast by the NOAA Weather Radio and by TV and radio stations. Access cable channel 29 and the COFB PEG channel 264 for local evacuation and street closure information.

### Emergency Alert

**Radio Stations**  
WRCO-FM 107.3  
WMXQ -FM 103

**TV Local News**  
WJXT Ch. 4  
WTLV Ch. 12  
WJWB Ch. 7  
WJXX Ch. 25  
WAWS-Fox Ch. 30

**Emergency Information:**  
904-548-4980

**Helpful Links:**  
[Floridadisaster.org](http://Floridadisaster.org)  
[Myflorida.com](http://Myflorida.com)  
[floridahighwaypatrol.gov](http://floridahighwaypatrol.gov)  
[MyVolunteerFlorida.org](http://MyVolunteerFlorida.org)  
[MySafeFlorida.org](http://MySafeFlorida.org)  
[Fbfl.us/flood](http://Fbfl.us/flood)  
[FEMA.gov](http://FEMA.gov)  
[BeReadyFlorida.org](http://BeReadyFlorida.org)

Sign up for Nassau County alert notification system at [www.nassaucountyfl.com](http://www.nassaucountyfl.com)

Visit [Floodsmart.com](http://Floodsmart.com)

Do you know how to check your flood zone? Check out [www.nassaufipa.com](http://www.nassaufipa.com), and use their online mapping system.

# Hurricane & Flood Preparedness

## BE PREPARED FOR THE 2019 HURRICANE SEASON

Hurricane season in the Atlantic begins June 1 and ends November 30. With the 2019 hurricane season rapidly approaching, the City of Fernandina Beach Fire-Rescue Department wants to encourage all of our residents to be prepared. Over a typical two year period, the U.S. coastline is struck by an average of three hurricanes, one of which is classified as a major hurricane. History teaches that a lack of hurricane awareness and preparation are common threads among all major hurricane disasters. By knowing your vulnerability and what actions you should take, you can reduce the effects of a hurricane disaster.

## PREPARE YOUR BASIC DISASTER KIT BEFORE HURRICANE SEASON

- Determine safe evacuation routes inland.
- Learn location of official shelters. [www.nassaucountyfl.com](http://www.nassaucountyfl.com)
- Make emergency plans for pets. [www.nassaucountyfl.com](http://www.nassaucountyfl.com)
- Check emergency equipment, such as flash lights, generators, battery powered cell phones and radios.
- Buy food that will keep and store drinking water.
- Review your homeowner policies and secure important papers such as birth certificates, passports, bank records, deed, mortgage papers, etc.
- Water— four gallons per person & non-perishable foods—enough for three days
- Clothing—practical items for three days
- Personal items—medications, sanitary supplies, bug spray and hygiene items, extra set of keys for home and vehicles.
- Money—remember bank funds may not be accessible.



Have questions? Need advice? The building department is located at 204 Ash Street, call (904) 310-3135 or email: [cdinfo@fbfl.org](mailto:cdinfo@fbfl.org)



**CITY OF FERNANDINA BEACH  
COMMUNITY DEVELOPMENT  
DEPARTMENT**

204 Ash Street, Fernandina Beach, FL 32034  
www.fbfl.us/cdd

**PRESS RELEASE**

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## **Hurricane Preparedness Week May 23-27, 2019**

With hurricane season once again upon us, the City of Fernandina Beach encourages all residents and visitors to be prepared for hurricane season. The 2019 hurricane season starts June 1<sup>st</sup> and goes through November 30<sup>th</sup>. Now is the time to arrange your family's emergency action plan and build a Disaster Supplies Kit. To be prepared, you should have a plan.

Have a Plan! With a hurricane, you could be forced to evacuate your neighborhood or be confined to your home. What will you do when disaster strikes? Where will your family be when disaster strikes? Are you prepared?

Begin by gathering some basic, yet vital information. Know if you live in an evacuation area or not. Know your home's vulnerability to storm surge, flooding, and wind. If you are asked to evacuate, where will you go? Know the evacuation routes you will take. Do you have a family member with special needs? Do you have pets? Does your plan include them? Have you reviewed your flood insurance coverage this year? Visit [www.ready.gov](http://www.ready.gov) for helpful information and guidance in preparing your plan.

**Hurricane Preparedness - Be Aware, Alert, and Ready!**

**City of Fernandina Beach Government**  
June 13, 2019 · 🌐

City staff will be at the Amelia Island Market Place this Saturday with Smart Vent Products Inc. to discuss mitigation ideas and ways to lower flood insurance. Stop by their booth with questions!



2,867  
People Reached

101  
Engagements

Boost Post

**City of Fernandina Beach Government**  
June 9 · 🌐

The Atlantic hurricane season began June 1. Please keep yard debris away from storm drains to prevent blockage. Also, check inlets and drainage systems in surrounding areas for blockages. Report potential issues to the Fernandina Beach Stormwater Department at (904) 310-3430.



📍 📷



City of Fernandina Beach Government

September 19, 2019 · 🌐

As the storm season is here, the City Stormwater Department would like to offer assistance to homeowners and homeowners' associations with questions about stormwater system operation, maintenance, and responsibility. City staff is available to answer questions, and provide recommendations for maintenance to help get every neighborhood storm ready. Feel free to contact them at (904) 310-3433.



3,145

People Reached

187

Engagements

Boost Post



7

1 Comment 4 Shares



FERNANDINA BEACH MIDDLE SCHOOL CAREER FAIR FLOODING

**APPENDIX 2**

**MEETING AGENDAS, MINUTES,  
AND SIGN-IN SHEETS**



***April 24, 2019***



**City of Fernandina Beach and Nassau County  
Program for Public Information (PPI)**

**April 24, 2019**

**11:30 am**

**City of Fernandina Beach Commission Chamber**

**Agenda**

- |   |                                     |
|---|-------------------------------------|
| <b>11:30 AM – Welcome &amp; Introductions</b> | <b>Angie Lester/Sue Ann Alleger</b> |
| <b>11:45 AM – PPI Committee &amp; Purpose</b> | <b>Cece McKiernan</b>               |
| <b>12:00 PM – Lunch</b>                       |                                     |
| <b>12:15 PM – Target Audiences</b>            | <b>Committee</b>                    |
| <b>12:30 PM – Messages/Activities</b>         | <b>Committee</b>                    |
| <b>12:50 PM – Next Meeting/Next Steps</b>     | <b>Cece McKiernan</b>               |
| <b>1:00 PM – Adjourn</b>                      |                                     |



## CITY OF FERNANDINA BEACH

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PPI April 24, 2019

### Members Present:

SueAnn Alleger, Terry Cotter, Mary Hamburg, John Hillman, Angie Lester, Jose Miranda, Scott Moore, John Stack, Ben Stephens, Cece McKiernan

Members Not Present: Jesse Spradley, Clinch Kavanaugh

Members introduction.

Cece explained the purpose of the PPI Committee. Angie Lester thanked everyone for volunteering.

The committee discussed the projects that the City and County were doing together messaging

- Reviewed the trifold

target audiences

- Real estate groups (disclosure)
- Insurance groups (Education with CEU's)
- Construction groups (Education with CEU's)
- Citizens
- Schools and preschools (Poster Contest and reading the 30/30 Rule)
- Homeowners Associations
- Farmers Market

The committee will meet again in the fall.

The committee will bring back ideas at the next meeting.



## MEETING PARTICIPANTS

**PROJECT NAME:** Program for Public Information (PPI)

**MEETING DATE:** Wednesday, April 24, 2019

**LOCATION:** City of Fernandina Beach Commission Chamber

NAME (FIRST)	NAME (LAST)	AFFILIATION	EMAIL
Sue Ann	Alleger	Nassau County CRS Coordinator and Floodplain Manager	<a href="mailto:salleger@nassaucountyfl.com">salleger@nassaucountyfl.com</a>
Terry	Cotter	City of Fernandina Beach Building Official & Floodplain Manager	<a href="mailto:tcotter@fbfl.city">tcotter@fbfl.city</a>
Mary	Hamburg	City of Fernandina Beach Public Information Officer	<a href="mailto:mhamburg@fbfl.city">mhamburg@fbfl.city</a>
John	Hillman	Crane Island, Vice President-Sales & Marketing	<a href="mailto:john@craneisland.com">john@craneisland.com</a>
Clinch	Kavanaugh	Clinch Kavanaugh, Attorney at Law	<a href="mailto:clinchkavanaugh@gmail.com">clinchkavanaugh@gmail.com</a>
Angie	Lester	City of Fernandina Beach Administrative Coordinator	<a href="mailto:alester@fbfl.org">alester@fbfl.org</a>
Jose	Miranda	Miranda Architects	<a href="mailto:imiranda@mirandaarchitects.com">imiranda@mirandaarchitects.com</a>
Scott	Moore	8 Flags insurance	<a href="mailto:Scott@8flags.com">Scott@8flags.com</a>
Jesse	Spradley	Northeast Florida Builders Association,	<a href="mailto:jspradley@nefba.com">jspradley@nefba.com</a>

**November 6, 2019**



**City of Fernandina Beach and Nassau County**

**Program for Public Information (PPI)**

**November 6, 2019**

**11:30 am**

**City of Fernandina Beach Commission Chamber Agenda**

11:30 AM – Welcome & Introductions	Angie Lester/Sue Ann Alleger
11:45 AM – PPI Committee & Purpose	Cece McKiernan
12:00 PM – Lunch	
12:15 PM – Review of PPI Status	Cece McKiernan
12:20 PM – Review of Projects	Committee
12:55 PM – Next Meeting/Next Steps	Cece McKiernan
1:00 PM – Adjourn	



City of Fernandina Beach and Nassau County

Program for Public Information (PPI)

November 6, 2019

11:30 am

City of Fernandina Beach Commission Chamber Agenda

The meeting started at 11:30 AM. Angie Lester and Sue Ann Alleger welcomed the group and started the introductions.

Present: Sue Ann Alleger, Stephen Beckman, Mary Hamburg, Angie Lester, Jose Miranda, Scott Moore, Jessie Spradley, John Stack, Ben Stephens

Present but not on the committee: Del Schwalls with Schwalls Consulting

Not Present: Clinch Kavanaugh

PPI Committee & Purpose – Cece McKiernan began the discussion. The committee was interested in the purpose and are committed.

12:00 PM – Lunch – the committee worked through lunch. They came up with some great ideas. Discussion on how to meet with property management companies and managers of condo associations. There was a lot of discussion with how to find HOA Presidents. Ben Stephens will reach out to Sue Ann to provide this information.

12:15 PM – Review of PPI Status

Cece McKiernan lead the discussion. The committee had a lot of discussion regarding Repetitive Loss properties and how to distribute outreach material.

Review of Projects

The committee reviewed the list of projects. The committee liked the approach of the City and County working together and displaying their logos on a communication piece for the entire community.

Some clarifications were made or modified:

The City of Fernandina Beach sends a newsletter out to with utility billing once a year.

We removed flood information in Employee newsletter to City staff. As this is not a true target audience.

The trifold is given to attendees of classes held, six days at the Fernandina Beach Market Place (Farmers Market) and Shrimp Festival.

The committee will assist with the following:

John Stack will assist with Real Estate Disclosure and with meeting with the Real Estate Agents.

Ben Stephens likes the idea of working with students.

Scott Moore will assist with getting information to insurance agents and would like to have contacts with SmartVent and a connection with Katherine to expand his knowledge. He is excited about CEU's for insurance agents.

The entire committee likes the educational aspects offered to the community.

#### Next Meeting/Next Steps

Cece McKiernan will look at her calendar and sent an outlook invite to be shared.

1:00 PM – Adjourn





## MEETING PARTICIPANTS

**PROJECT NAME:** Program for Public Information (PPI)

**MEETING DATE:** Wednesday, November 6, 2019

**LOCATION:** City of Fernandina Beach Commission Chamber

NAME (FIRST)	NAME (LAST)	AFFILIATION	EMAIL
Sue Ann	Alleger	Nassau County CRS Coordinator and Floodplain Manager	<a href="mailto:salleger@nassaucountyfl.com">salleger@nassaucountyfl.com</a>
Stephen	Beckman	City of Fernandina Beach Building Director	<a href="mailto:sbeckman@fbfl.city">sbeckman@fbfl.city</a>
Terry	Cotter	City of Fernandina Beach Building Official & Floodplain Manager	<a href="mailto:tcotter@fbfl.city">tcotter@fbfl.city</a>
Mary	Hamburg	City of Fernandina Beach Public Information Officer	<a href="mailto:mhamburg@fbfl.city">mhamburg@fbfl.city</a>
John	Hillman	Crane Island, Vice President – Sales & Marketing	<a href="mailto:john@craneisland.com">john@craneisland.com</a>
Clinch	Kavanaugh	Clinch Kavanaugh, Attorney at Law	<a href="mailto:clinchkavanaugh@gmail.com">clinchkavanaugh@gmail.com</a>
Angie	Lester	City of Fernandina Beach Administrative Coordinator	<a href="mailto:alester@fbfl.org">alester@fbfl.org</a>
Jose	Miranda	Miranda Architects	<a href="mailto:jmiranda@mirandaarchitects.com">jmiranda@mirandaarchitects.com</a>
Scott	Moore	8 Flags Insurance	<a href="mailto:Scott@8flags.com">Scott@8flags.com</a>

***August 6, 2020***



**City of Fernandina Beach and Nassau County**

**Program for Public Information (PPI)**

**August 6, 2020**

**11:00 am**

**Virtual - <https://www.gotomeet.me/CeceMcKiernan>**

<b>11:00 AM – Welcome &amp; Introductions</b>	<b>Angie Lester/Sue Ann Alleger</b>
<b>11:05 AM – PPI Committee &amp; Purpose</b>	<b>Cece McKiernan</b>
<b>11:15 AM – Review of PPI Status</b>	<b>Cece McKiernan</b>
<b>11:30 AM – Review of Projects</b>	<b>Committee</b>
<b>12:30 PM – Gather additional information</b>	<b>Cece McKiernan</b>
<b>12:55 PM - Next Meeting/Next Steps</b>	<b>Cece McKiernan</b>
<b>1:00 PM – Adjourn</b>	



## CITY OF FERNANDINA BEACH

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PPI August 6, 2020

### Members Present:

Sue Ann Alleger, Angie Lester, Stephen Beckman, Jose Miranda, Scott Moore, Jessie Spradley, Ben Stephens, Cece McKiernan

Members Not Present: Jesse Spradley, Clinch Kavanaugh

Cece asked Angie and Sue Ann to discuss the current office openings. City of Fernandina Beach is open, masks required, moving to a paperless system. Nassau County Public Works building is not open to the public, staff is cycling in and out. Sue Ann is working remotely.

Cece reviewed the purpose of the PPI Committee, CRS value to the community and commended the group for its diversity.

The PPI document was reviewed including Target Audience, Messages and Outcomes, and Projects.

We will be adding Schools as a stakeholder and the Oyster Roast as an annual event along with the Flood Awareness Week Social Medial postings.

Cece showed the current draft of the PPI Document.

Both the City of Fernandina Beach and Nassau County will provide this document to their governing boards on October 20 and 26 respectively.

Angie suggested an EC class specifically for insurance, bankers, and real estate. Cece recommended we bring Del in to talk about a customized class.

The next meeting will be held in November 2020 to assign projects and the Committee will meet twice in 2021.

Cece will be sending the PowerPoint and link for the recording to Angie for distribution to the entire Committee.

### Recording of meeting:

<https://transcripts.gotomeeting.com/#/s/81ffdc55eb0260b384eb40330cf285a9cb66fb7ede41411b666af7303568c751>

## Cece McKiernan Attendees

### Summary

**Meeting Date**  
August 6, 2020 10:34 AM EDT

**Meeting Duration**  
69 minutes

## GoToMeeting

**Number of Attendees** **Meeting ID**  
8 812-108-797

### Details

<b>Name</b>	<b>Email Address</b>	<b>Join Time</b>	<b>Leave Time</b>	<b>Time in Session (minutes)</b>
+19042614586		11:02 AM	11:22 AM	20
Ben Stephens		11:17 AM	11:44 AM	26
Cece	ffmaexecutivedirector@gmail.com	10:34 AM	11:44 AM	69
Jessie Spradley	jspradley@nefba.com	10:53 AM	11:44 AM	50
Jose Miranda		11:03 AM	11:44 AM	40
Scott Moore	scoyy@8flags.com	11:09 AM	11:44 AM	34
SueAnn Alleger	salleger@nassaucountyfl.com	10:57 AM	11:44 AM	46
stephen Beckman	sbeckman@fbfl.org	11:01 AM	11:44 AM	42

**APPENDIX 3**

**PLAN ADOPTION DOCUMENTS**

**INTERLOCAL AGREEMENT BETWEEN THE NASSAU COUNTY BOARD OF COUNTY COMMISSIONERS AND THE CITY OF FERNANDINA BEACH FOR REIMBURSEMENT OF COSTS ASSOCIATED WITH THE MULTI-JURISDICTIONAL PROGRAM FOR PUBLIC INFORMATION (PPI)**

**THIS INTERLOCAL AGREEMENT** is made by and between the **BOARD OF COUNTY COMMISSIONERS OF NASSAU COUNTY, FLORIDA**, a political subdivision of the State of Florida, (hereinafter referred to as the “County”) and the **CITY OF FERNANDINA BEACH**, a municipal corporation organized under the laws of the State of Florida, located at 204 Ash Street, Fernandina Beach, FL 32034 (hereinafter referred to as "City")(collectively the “Parties”).

**RECITALS:**

**WHEREAS**, the County participates in the Federal Emergency Management Agency’s (FEMA) Community Rating System (CRS) program providing its residents, property owners, and businesses flood insurance discounts on FEMA National Flood Insurance Program (NFIP) policies; and

**WHEREAS**, the CRS Program for Public Information (PPI) was introduced by FEMA as the planning process to provide a step-by-step coordinated strategy for flood hazard outreach; and

**WHEREAS**, the approach provides the Parties with opportunities to improve their CRS ratings; thereby, increasing the discounts received on NFIP policies within each community; and

**WHEREAS**, in 2020 the Parties created a joint PPI to organize and improve outreach as well as provide additional resources on flood hazards, flood safety, flood insurance, and other floodplain related functions; and

**WHEREAS**, the PPI committee members consist of staff from the County’s Building Department and Public Information Officer, the City’s Building Department and Public Information

Officer, and floodplain “stakeholders” with representatives from Northeast Florida Builders Association (NEFBA), local insurance agents, local realtors, local mortgage brokers, and local nonprofits; and

**WHEREAS**, the City has entered into an annual contract with Schwalls Consulting, LLC for four consecutive years, beginning fiscal year 2021, to provide services relating to the PPI development and maintenance, including but not limited to: organization and support of the required PPI committee, development and annual review of the multi-jurisdictional PPI plan, and increased stakeholder outreach; and

**WHEREAS**, funding for the PPI consulting fees and associated outreach activity materials are shared equally between the Parties; and,

**WHEREAS**, the Parties desire to enter into this Interlocal Agreement to provide for a financial aid contribution from the County to the City for PPI contracted vendor expenses and associated outreach materials; and

**WHEREAS**, the County has agreed to reimburse the City for fiscal years 2021/22 and 2022/23 consulting fees in the amount of \$5,424.13; and

**WHEREAS**, the County agrees to reimburse the City for half the cost of PPI consulting fees and other marketing and publicity costs during fiscal year 2023/24, with the County’s portion estimated to be \$5,100.00; and

**WHEREAS**, the County desires to continue its participation in the Multi-Jurisdictional PPI through the required update process in fiscal year 2024/25 and anticipates its portion at \$6,300.00; and



**WHEREAS**, the County finds that the reimbursement of PPI consulting fees and material costs is an expenditure permitted under Section 287.017(1), Florida Statutes; and

**WHEREAS**, this Interlocal Agreement is authorized pursuant to Section 125.01(1)(p), Florida Statutes and Section 163.01, Florida Statutes.

**NOW, THEREFORE, FOR AND IN CONSIDERATION** of the mutual covenants and agreements herein contained, the Parties hereto agree as follows:

**SECTION 1. RECITALS.**

**1.1** The above recitals are incorporated into this Interlocal Agreement and are adopted as findings of fact.

**SECTION 2. AUTHORITY.**

**2.1** This Interlocal Agreement is entered into pursuant to the Florida Interlocal Cooperation Act, Section 163.01, Florida Statutes, and pursuant to the constitutional and statutory powers of the County and the City.

**SECTION 3. CITY'S OBLIGATIONS.**

**3.1** The City agrees to provide PPI consulting invoices and PPI outreach materials receipts to the County for review and potential reimbursement.

**SECTION 4. COUNTY'S OBLIGATIONS.**

**4.1** The County shall provide reimbursement to the City for PPI-related costs up to fifty percent (50%) of each occurrence, for a total reimbursement not to exceed \$18,000.

**SECTION 5. TERM.**

**5.1** This Interlocal Agreement shall commence and be effective upon its approval and execution by the elected bodies of both the County and the City and filing with the Clerk of the Circuit Court in and for Nassau County, Florida. This Interlocal Agreement shall be in effect until September 30, 2025, or otherwise terminated or amended as described in Section 7. Termination/Modifications to Interlocal Agreement.

**SECTION 6. PAYMENT.**

6.1 The Parties agree that all payments made under this Agreement by the County to the City shall be on a reimbursement basis for eligible expenses as determined by the County in the County's sole discretion. The Parties further agree that all payments shall be subject to the available budget as determined by the County in the County's sole discretion.

**SECTION 7. TERMINATION/MODIFICATIONS TO INTERLOCAL AGREEMENT.**

7.1 This Interlocal Agreement may be terminated by either Party upon written notice of termination to the other Party at least sixty (60) days prior to the date of such termination.

7.2 Either Party may request that this Interlocal Agreement be amended. Such requests must be placed in writing and address the reason for the revision as well as provide proposed revised language. In order to be deemed effective, the amendment must be approved by both respective governing bodies, signed both by the City, and either by the Chair of the Board of County Commissioners or the County Manager, as directed by the Board, and filed with the Clerk of the Circuit Court in and for Nassau County, Florida. This section does not apply to any changes made to the person to whom notices shall be mailed as set forth in Section 8 herein.

**SECTION 8. NOTIFICATION.**

8.1 Any required notice to be provided by either Party to this Interlocal Agreement shall be delivered to the other Party's representative at the following locations:

Nassau County Board of County Commissioners	City of Fernandina Beach
County Manager	City Manager
96135 Nassau Place, Suite 1	204 Ash Street
Yulee, FL 32097	Fernandina Beach, FL 32034
(904) 530-6010	(904) 310-3105

**8.2** Any notice to be sent to either Party under the provisions of this Interlocal Agreement shall be deemed to have been properly sent when personally delivered or mailed, postage prepaid, first-class U.S. mail, or by nationally recognized overnight courier to the last known address of the Party with appropriate copies as set forth above. A mailing is deemed received at the time of hand delivery or five (5) days after mailing. Either Party may unilaterally change the person to whom a mailing is to be sent to or the address of said person by giving notice to the other Party as provided for herein. Any change of the person to whom a mailing is to be sent shall be provided to the other Party in writing and further shall provide the effective date of said change.

**SECTION 9. AUDITING, RECORDS AND INSPECTION.**

**9.1** In the performance of this Interlocal Agreement, the City and the County shall keep books, records, and accounts of all activities, related to the Interlocal Agreement, in compliance with generally accepted accounting procedures, as adopted by the Department of Financial Services, as set forth in Rule 69I-61.0012, Florida Administrative Code, as amended or superseded from time to time, or the Auditor General. Books, records, and accounts related to the performance of this Interlocal Agreement shall be open to inspection during regular business hours by an authorized representative of the County and shall be retained by each Party for a period of five (5) years after termination of this Interlocal Agreement. All books, records, and accounts related to the performance of this Interlocal Agreement shall be subject to the applicable provisions of Chapter 119 and section 401.30, Florida Statutes.

**9.2** No reports, data, programs or other materials produced by a Party, in whole or in part, for the benefit and use of either Party under this Interlocal Agreement shall be subject to copyright by the either Party in the United States or any other country.

**9.3** The Parties agree to comply with the requirements of Florida's Public Records Law and public records requests made in accordance with Section 119.07, Florida Statutes.

**SECTION 10. JURISDICTION, VENUE AND CHOICE OF LAW.**

**10.1** All questions pertaining to the validity and interpretations of this Interlocal Agreement shall be determined in accordance with the Laws of the State of Florida. Any legal action by either Party against the other concerning this Interlocal Agreement shall be filed in a court having jurisdiction in Nassau County, Florida, which shall be deemed the proper venue for any action arising out of or through this Interlocal Agreement. The Parties waive trial by jury for any dispute or action

that arises out of this Interlocal Agreement. This waiver is knowingly, willingly and voluntarily made by the Parties, and the Parties hereby represent that no representations of fact or opinion have been made by any person or entity to induce this waiver of trial by jury or to in anyway modify or nullify its effect. This provision is a material term for the Parties entering into this Interlocal Agreement. Each Party is hereby authorized to file a copy of this section in any proceeding as conclusive evidence of this waiver of jury trial. The Parties further represent and warrants that they have been represented in the signing of this Interlocal Agreement and in the making of this waiver by independent legal counsel of their own free will, and that they have had the opportunity to discuss this waiver with counsel.

**SECTION 11. ATTORNEY'S FEES AND COSTS.**

11.1 In the event of any litigation between the Parties arising out of this Interlocal Agreement, each Party will bear its own attorney's fees and costs.

**SECTION 12. SEVERABILITY.**

12.1 If any section, paragraph, sentence, clause, phrase, or word of this Interlocal Agreement, is for any reason held by a court of competent jurisdiction to be unconstitutional, inoperative, or void, such holding will not affect the remainder of this Interlocal Agreement. The remainder of this Interlocal Agreement shall be effective and shall remain in full force and effect, unless amended or modified by mutual consent of the Parties.

**SECTION 13. INDEMNIFICATION/HOLD HARMLESS.**

13.1 The City shall indemnify and hold harmless the County and its agents and employees from and against any and all claims, damages, losses, bodily injuries (including death), and expenses, including attorney's fees, arising out of or resulting from any services provided pursuant to this Interlocal Agreement, where such claim, damage, loss, or expense is caused in whole or in part by the act or omission of the City, or anyone directly or indirectly employed by the City or anyone whose acts any of them may be liable, regardless of whether or not it is caused by or in party by a party indemnified thereunder. No indemnification or requirement to hold harmless the County pursuant hereto shall exceed \$200,000 per person per accident or \$300,000 arising out of the same occurrence or incident. The City shall not be required to indemnify or hold harmless the County to the extent that the County is negligent or intentionally causes or omits to act, thereby causing claims, damages, bodily injuries (including death), losses, or expenses.

**13.2** County shall indemnify and hold harmless the City and its agents and employees from and against any and all claims, damages, losses, bodily injuries (including death), and expenses, including attorney's fees arising out of or resulting from any services provided pursuant to this Interlocal Agreement, where such claim, damage, loss, expense is caused, in whole or part, by the act or omission of County, or anyone directly or indirectly employed by County, or anyone for whose acts any of them may be liable, regardless of whether or not it is caused by or in part by a party indemnified thereunder. No indemnification or requirement to hold harmless the City pursuant hereto shall exceed \$200,000 per person per accident or \$300,000 arising out of the same occurrence or incident. The County shall not be required to indemnify or hold harmless the City to the extent that City is negligent or intentionally causes or omits to act, thereby causing claims, damages, bodily injuries (including death), losses, or expenses.

**13.3** Each Party agrees it shall bear responsibility for any injury or loss caused by its agents, representatives, officials, employees, or volunteers (hereinafter "agents") including when such agents are acting outside their jurisdiction.

**13.4** In agreeing to this provision, neither Party intends to waive any defense or limit of sovereign immunity or limits to damages to which it may be entitled under section 768.28, Florida Statutes, as that section may be amended from time to time, or as otherwise provided by law. Nothing herein shall be construed as consent by either Party to be sued by third parties in any matter arising out of any contract. The Parties acknowledge that specific consideration has been exchanged for this provision.

#### **SECTION 14. INDEPENDENT CONTRACTORS.**

**14.1** It is specifically understood and agreed to by and between the Parties that a material provision in this Interlocal Agreement is that the relationship between the County and the City is one in which each Party and its employees are independent contractors of the other Party, and not acting as agents, employees, joint venturers, or other partners and neither Party is entitled to any benefits of the other Party. Nothing contained herein shall be construed to be inconsistent with this relationship or status.

**SECTION 15. ASSIGNMENT.**

**15.1** Neither the County nor the City, its assigns or representatives, shall enter into any agreement with third parties to delegate any or all of the rights and responsibilities herein set forth without the prior written approval of the other Party's governing body.

**SECTION 16. ENTIRE AGREEMENT.**

**16.1** This Interlocal Agreement, including exhibits, riders, and/or addenda, if any, attached hereto, sets forth the entire agreement between the Parties. This Interlocal Agreement shall not be modified except in writing and executed by all Parties or as otherwise allowed under the terms of this Interlocal Agreement.

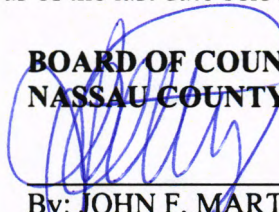
**SECTION 17. INTERPRETATION.**

**17.1** Both Parties have had the opportunity to consult with legal counsel and to participate in the drafting of this Interlocal Agreement. Consequently, this Interlocal Agreement shall not be more strictly or more harshly construed against either Party as the drafter hereof.

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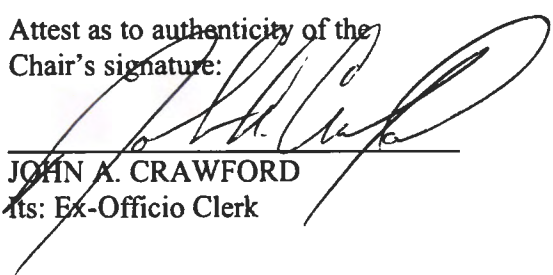
IN WITNESS WHEREOF, the Parties have caused this Interlocal Agreement to be executed by its duly authorized representatives, effective as of the last date below.

**BOARD OF COUNTY COMMISSIONERS  
NASSAU COUNTY, FLORIDA**



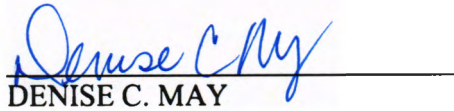
By: JOHN F. MARTIN  
Its: CHAIRMAN  
Date: April 8, 2024

Attest as to authenticity of the  
Chair's signature:



JOHN A. CRAWFORD  
Its: Ex-Officio Clerk

Approved as to form and legality by the  
Nassau County Attorney

  
DENISE C. MAY

**CITY OF FERNANDINA BEACH**

\_\_\_\_\_  
By: BRADLEY M. BEAN  
Its: Mayor  
Date: \_\_\_\_\_

IN WITNESS WHEREOF, the Parties have caused this Interlocal Agreement to be executed by its duly authorized representatives, effective as of the last date below.

**BOARD OF COUNTY COMMISSIONERS  
NASSAU COUNTY, FLORIDA**

By: JOHN F. MARTIN  
Its: CHAIRMAN  
Date: \_\_\_\_\_

Attest as to authenticity of the  
Chair's signature:

\_\_\_\_\_  
JOHN A. CRAWFORD  
Its: Ex-Officio Clerk

Approved as to form and legality by the  
Nassau County Attorney

\_\_\_\_\_  
DENISE C. MAY

**CITY OF FERNANDINA BEACH**

*Bradley M. Bean*

By: BRADLEY M. BEAN

Its: Mayor

Date: 4/16/24

APPROVED AS TO FORM AND LEGALITY:  
*[Signature]*  
CITY ATTORNEY

ATTEST:  
By: *Caroline Best*  
Printed Name: Caroline Best  
Title: City Clerk



RESOLUTION 2024-72

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF FERNANDINA BEACH, FLORIDA, ADOPTING A MULTI-JURISDICTIONAL COMMUNITY RATING SYSTEM PROGRAM FOR PUBLIC INFORMATION (PPI) PLAN WITH THE NASSAU COUNTY BOARD OF COUNTY COMMISSIONERS; AUTHORIZING EXECUTION; AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, Nassau County (“County”) and the City of Fernandina Beach (“City”) both participate in the Federal Emergency Management Agency’s (FEMA) Community Rating System (CRS) program providing its residents, property owners, and businesses flood insurance discounts on FEMA National Flood Insurance Program (NFIP) policies; and

WHEREAS, the CRS Program for Public Information (PPI) was introduced by FEMA as the planning process to provide a step-by-step coordinated strategy for flood hazard outreach; and

WHEREAS, the approach provides Nassau County and the City of Fernandina Beach with opportunities to improve their CRS ratings; thereby, increasing the discounts received on NFIP flood insurance policies within each community; and

WHEREAS, in 2020, Nassau County and the City of Fernandina Beach created a joint PPI to organize and improve outreach as well as provide additional resources on flood hazards, flood safety, flood insurance, and other floodplain related functions; and

WHEREAS, the PPI committee members consist of staff from the City’s Building Department and Communications Manager, the County’s Building Department and Public Information Officer, and floodplain “stakeholders” with representatives from Northeast Florida Builders Association (NEFBA), local insurance agents, local realtors, local mortgage brokers, and local nonprofits; and

WHEREAS, after four PPI committee meetings, a plan was developed to identify existing outreach efforts and propose new outreach efforts that cover various topics and messages to support a variety of activities that qualify for CRS points; and

WHEREAS, Nassau County and the City of Fernandina Beach desire to enter into the associated Interlocal Agreement to provide for a financial aid contribution from the County to the City for PPI contracted vendor expenses and associated outreach materials; and

WHEREAS, the County has agreed to reimburse the City for fiscal years 2021/22 and 2022/23 consulting fees in the amount of \$5,424.13; and

WHEREAS, the County agrees to reimburse the City for half the cost of PPI consulting fees and other marketing and publicity costs during fiscal year 2023/24, with the County’s portion estimated to be \$5,100.00; and

WHEREAS, the County desires to continue its participation in the Multi-Jurisdictional PPI through the required update process in fiscal year 2024/25 and anticipates its portion at \$6,300.00; and

WHEREAS, this Interlocal Agreement is authorized pursuant to Section 125.01(1)(p), Florida Statutes and Section 163.01, Florida Statutes; and

WHEREAS, funding for this activity is budgeted in the Building Fund Professional Services and Operating Expense accounts and all costs and fees expended for coordinated activities will be equally shared by Nassau County and the City of Fernandina Beach.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF FERNANDINA BEACH, FLORIDA, THAT:

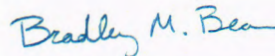
SECTION 1. The City Commission hereby approves the Interlocal Agreement with the Nassau County Board of County Commissioners for expenses related to the Federal Emergency Management Agency's (FEMA) Community Rating System (CRS) Program for Public Information (PPI), attached hereto as Exhibit A.

SECTION 2. The City Clerk and Interim City Manager are authorized to execute all documentation pertaining to the Agreement, upon review and approval of the City Attorney.

SECTION 3. This Resolution is effective immediately upon passage.

ADOPTED this 16th day of April, 2024.

CITY OF FERNANDINA BEACH



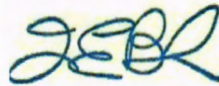
BRADLEY M. BEAN  
Commissioner – Mayor

ATTEST:

APPROVED AS TO FORM AND LEGALITY:



CAROLINE BEST  
City Clerk



TAMMI E. BACH  
City Attorney