Mobile Bay National Estuary Program

Government Networks Committee
May 13, 2016
Original Oyster House, Spanish Fort, AL
Welcome & Approval of Minutes

Merceria Ludgood, Mobile County Commission
Charles “Skip” Gruber, Baldwin County Commission
NFWF/RESTORE update

Patti Powell, ADCNR
MBNEP Update

Christian Miller, MBNEP
**Purpose**

To improve the health of the Mobile Bay estuary and its provision of ecosystem services by protecting Access, Fisheries, Heritage, Environmental Health and Resilience, and Water Quality

**Goals**

- Restore freshwater wetlands, streams and rivers, and intertidal marshes and flats, and
- Establish/institutionalize collaborative watershed management practices for each HUC 12 watershed

**Objectives**

- Build Partnerships
- Develop Watershed Plan
  - Characterize Watershed
  - Set Goals and Identify Solutions (Restoration, Government, Citizens)
  - Design Implementation Program
- Implement the Watershed Plan
- Measure Progress and Make Adjustments
The Watershed Approach

Proof of Concept

http://www.mobilebaynep.com/the_watersheds
The Restoration Continues with NFWF-GEBF

D’Olive Watershed Restoration

Estimated Costs
Watershed Restoration
13 Stream Segments located in
D’Olive Creek
Joes Branch
Taiwasee Creek

Total: $13 million!

Partners
City of Spanish Fort
City of Daphne
Baldwin County
Private Landowners
ALDOT, ADEM, GSA
Mobile Bay NEP

Restoration in progress.
Past Investment totals over $1,100,000
Three Mile Creek Watershed

Priority Projects
- Reduce Pollutant Loads From Major Stormwater Outfalls
- Create a Stormwater Park/Fitness Circuit at Mill Street Park
- Initiate Construction of Greenway & Blueway Development
- Identify Excessive Sediment Locations and Remove to Increase Storage Capacity and Conveyance
- Reduce the Occurrence of Nuisance and/or Exotic Species
- Identification & Removal of Sanitary System Leaks and Illicit Discharges
- Reduce the Amount of Trash in and Entering the Creek and Tributaries

Note:
There are projects that are not shown, they include:
- Establish a Tidal Monitoring Plan
- Flood Risk Assessment & Education Based on SLR & Storm Surge
- Tidal Marsh Restoration
Fowl River Watershed Restoration
Phase One: Stabilize and Develop Plan

**Estimated Costs**

- Mon Louis Island Tip Restoration: $1,750,000
- Sediment Study: $50,000
- Watershed Management Planning: $250,000

**Total:** $2,050,000

**Partners**

- State of Alabama
- Mobile County
- Landowners
- Mobile Bay NEP
- TNC

*Restoration Begun. Current investment almost $100,000.*

Eroded Tip of Mon Louis Island at mouth of Fowl River
Fowl River WMP Recommended Management Measures

1. Establish a Fowl River Watershed Management Task Force
2. Pursue funding opportunities
3. Update subdivision regs & encourage retrofitting
4. Restore & stabilize shorelines in the coastal zone
5. Expand and improve safety signage
6. Advocate for improved household waste management
7. Establish a public outreach and education program
8. Emphasize leveraging of funding sources
9. Establish a Watershed monitoring program
10. Expand habitat conservation
11. Engage farmers in improving water quality
12. Implement habitat restoration and stormwater projects
Update on Coastal Wind Insurance Reform

Charles M. Angell, State of Alabama Department of Insurance
COASTAL INSURANCE WORKING GROUP

Issues to Address:

- **Preserve the Coastal Region Economic Engine**
  - The coastal region is important to the state economically.
  - It is essential to protect the coastal residents/workforce from disaster by providing affordable insurance to repair their homes after a storm.

- **Affordability**
  - Insurance rates are 3 x or more upstate insurance rates
  - Many homeowners (estimated at 10,000 – 20,000) dropped their wind insurance entirely because they could not afford it.

- **Functionally Uninsured**
  - Actual Cash Value policy in combination with a 2% or 5% deductible yields little if any claim payment for a $10,000-$15,000 claim.
CIWG COASTAL WIND REPORT

Recommendations:

- Allow the current AIUA to be replaced by the Alabama Coastal Insurance Authority (ACIA)
  - Sell a RCV wind-only policy with Additional Living Expense and Ordinance & Law coverages;
  - reduce rates 20% to 50%.

- The Coastal Band strategies:
  - Create Lower-Cost Coastal Reinsurer for State Wind Pools and/or Insurers.
  - Combine the current state wind pools of multiple states into one entity.
  - Create a national all-catastrophic-perils strategy.

- Fund loss mitigation efforts; strengthen building codes and enforcement.
THE COASTAL BAND STRATEGY

• Create Lower-Cost Coastal Reinsurer for State Wind Pools.
  • Currently in discussions with State Wind Pool Managers from NC, AL, MS, LA, TX.
  • Generate savings in reinsurance costs due to non-profit status and geographical spread of risk.
  • Use of reinsurance savings would be up to each State Wind Pool:
    – Pass savings on to consumers
    – Use savings to fund mitigation grants to policyholders
    – Retain savings in reserve for next hurricane

• Consider potential to have the State Wind Pools offer flood insurance in place of NFIP.
## WIND MITIGATION DISCOUNTS

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<th>Mitigation Category</th>
<th>EXISTING HOME</th>
<th>EXISTING HOME</th>
<th>NEW HOME</th>
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<td>ROOF &gt; 5 Yrs.</td>
<td>ROOF ≤ 5 Yrs.</td>
<td>≤ 5 Yrs.</td>
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<tr>
<td>FORTIFIED for Safer Living®</td>
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<td>60%</td>
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<tr>
<td>2006 IRC or later</td>
<td>10%</td>
<td>20%</td>
<td>20%</td>
</tr>
</tbody>
</table>

- We need **enforceable** building codes to the Gold standard for new construction and to the Bronze standard for repairing existing homes.

  - If these standards are in place, most Homeowners insurance policies contain Ordinance & Law coverage which will pay to repair to the new code.
OTHER ACTIVITIES

• **Wind Mitigation Grant Programs**
  • AIUA Mitigation Program
  • Strengthen Alabama Homes (ALDOI)
  • Federal Home Loan Bank Program
  • My Strong Home Program (Rockefeller Foundation)
  • Would like to **encourage large employers to fund mitigation grant program for their employees**
  • **Seek other sources of mitigation grant funding**

• Commercial Buildings wind mitigation discounts to be published in June or July.

• Statewide Building / Roofing Code / Roofers licensing

• Increase Insurance Fraud Investigative Staff
Adjourn

Next Meeting: Friday, August 19th