



PHOTOS COURTESY OF HOLLY MCPHAIL

Hurricane Michael

When disaster struck ... the FMIT was ready

by **Holly McPhail**
Florida League of Cities

When Hurricane Michael made landfall on October 10, it was the strongest storm of record to hit the Panhandle and one of the strongest ever to make landfall in the United States.

The impact was nothing short of catastrophic. To survey the damage left in the wake gave the impression of war rather than a storm.

Despite the destruction, something else emerged in the days after Hurricane Michael tore through the towns and woods of north Florida. Hope. Driving that hope was the ability of our cities to rise and rebuild.

After a storm like this, city buildings become more than just places to conduct business or receive services. City buildings become beacons of hope.

“Ninety-five percent of the civilization in our city was taken out by Hurricane Michael,” said **Panama City Police Chief Scott Ervin**. “Getting government up and running was absolutely critical operationally but also critical for the community to see.”

For that reason, the **Florida Municipal Insurance Trust** was present – not right after the storm, but during it. Four Critical Emergency Response Teams were in four cities, all sheltering in place with key city leaders and staff, ready and waiting to take action.

One such team huddled in the west hallway of the Panama City Police Station with nearly 70 officers as 155-mph winds whipped outside, tearing air conditioning units from the roof and shattering windows. As soon as it was safe to do so, they were in the community, conducting damage assessments and determining what resources were immediately needed to support city operations.

Within hours of the hurricane passing, stabilization and response efforts were under way. Emergency power generation, lighting and support facilities arrived to establish an incident command center in the lots around the damaged building. City staff members were then able to focus on the important task of caring for residents while the FMIT handled the structures.

“I’ve been in law enforcement for over 20 years and never had insurance people ride a storm out with us,” Ervin reflected. “Having them present at ground zero and their ability to immediately start assessing damage and getting critical resources in to sustain us and get us back operational was critical.”

Within two days, those teams deployed hundreds of workers to tarp damaged roofs and other water penetration sites as well as install drying machines and desiccants all over the city. Structural engineers were sent to assess the safety and viability of properties. By day 10, roofs were being rebuilt. The pace at which the FMIT operates is unparalleled. Many other property owners are still waiting for insurance adjusters.

Kurt Waterman, director of field operations for the **FMIT’s Turn-key Recovery program**, reflected on the progress the FMIT team was making. “The quicker we can get city hall, community centers and other buildings operational, the quicker the city can provide places for displaced residents to go.”

That responsiveness is the FMIT difference.

“The FMIT is not your typical insurance company where you file a claim and wait for an adjuster, and then wait some more to receive the funds before you can really start fixing things,” Waterman explained. “We expedite that whole process from start to finish, so the overall claim and recovery process is as seamless

and efficient as possible.”

By having recovery services authorized in advance, the FMIT pays upfront for contractor material deposits and makes project progress payments. This system limits out-of-pocket expenses for the city and significantly reduces the financial impact a storm or other disaster can have on its ability to recover. It means progress can be seen quickly and the people in a community can have something to fuel their hope.

Jeannie Garner, Florida League of Cities executive director-designate, credits the FMIT Board for the success of the program. “The resources put in place so quickly after the storm are a direct result of the FMIT Board’s investment in a disaster preparedness and recovery program that was created for cities, by cities. This program differs from a typical property insurance carrier because it was designed by local leaders who have lived through storms and know exactly what is needed after one passes. The

FMIT teams that deploy to disasters are not just insurance adjusters; they are an extension of municipal staff.”

This hurricane response and recovery are what the FMIT was built for, and it will be with cities every step as they rebuild.

While not all cities take advantage of the opportunities the Florida Municipal Insurance Trust provides, the Florida League of Cities is a family. When one city hurts, every city hurts. The stories of cities across Florida rising up to help those suffering in the Panhandle is something all members should all be proud of.

These actions go beyond mutual aid. This is cities helping cities. FLC members do it because cities are family. And that is what the League was built for. (To read more about cities helping cities, see story, p. 26.)

Holly McPhail is the communications coordinator at the Florida League of Cities. **QC**



FMIT CAT room.



Roof being rebuilt at the Panama City Marina Civic Center just 10 days after Hurricane Michael came ashore.



Upstairs at one municipal building in Panama City that lost its roof.



Active mitigation efforts in place at Panama City City Hall.



Downed utility pole right outside of the Callaway City Hall.

PHOTOS COURTESY OF HOLLY MCPHAIL