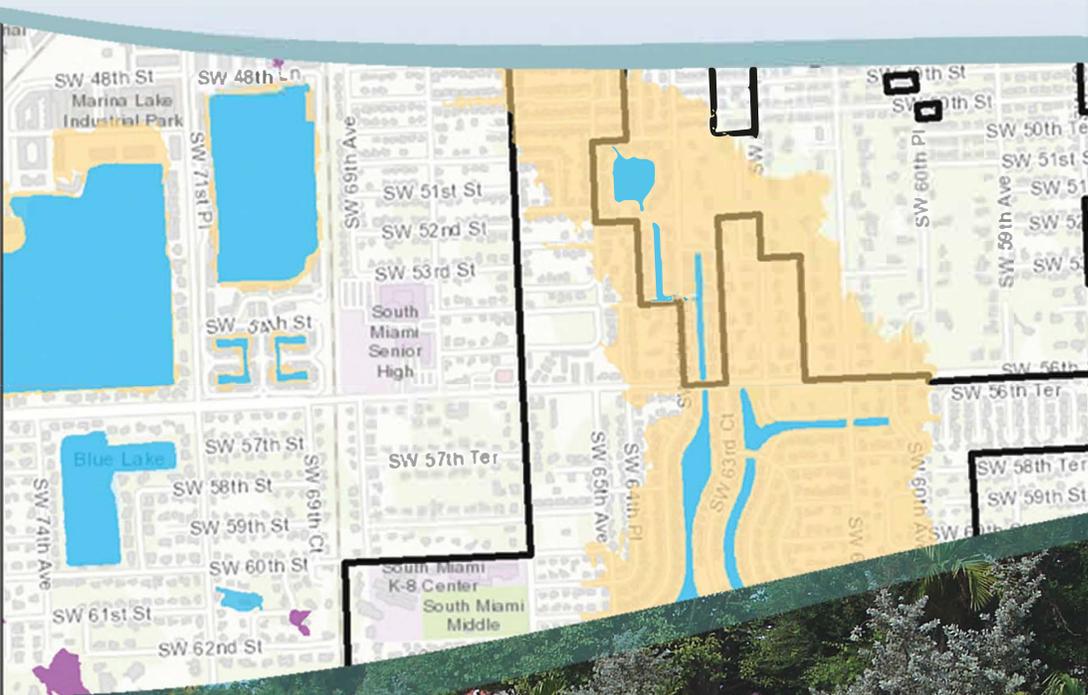


# Program for Public Information South Miami



OMB No. 1660-0022  
Expires: March 31, 2020

National Flood Insurance Program  
Community Rating System

## Coordinator's Manual

FIA-15/2017



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**City of South Miami, Florida**  
**Program for Public Information (PPI)**

**Background**

The Community Rating System (CRS) is a part of the National Flood Insurance Program (NFIP) that provides reductions to flood insurance premiums in participating communities. Communities participate in the CRS by earning credit for participating in activities intended to manage floodplains, reduce flood risk, and minimize flood vulnerability. Creating a Program for Public Information (PPI) to better inform the public on a range of flood-related topics is one way that communities can earn CRS credit. The City of South Miami (the “City”) has been an active participant of the CRS since 2013. The City is currently rated as a Class 7 which rewards residents of the Special Flood Hazard Area (SFHA) with a 15 percent reduction in their flood insurance premiums. Non-SFHA policies (Standard X Zone policies) receive a 5 percent discount, and preferred risk policies receive no discount. To keep those discounts, communities must continue to implement their programs and provide status reports to the NFIP each year.

A PPI is an ongoing effort to prepare, implement, and monitor a range of public information activities. The objective of CRS credit for a PPI is to provide additional credit for comprehensive information programs that are designed to meet local needs, involve local stakeholders, and are monitored, evaluated, and revised to improve their effectiveness. The City has developed its PPI in accordance with the CRS credit criteria found within Activity 330 of the 2017 CRS Coordinator’s Manual.

The City of South Miami, through various departments and in coordination with stakeholder groups and outside agencies, has already prepared multiple outreach messages to educate the public on the hazards associated with flooding. With advances in technology and greater familiarity with web-based services, the City has realized that mailing information directly to property owners may not be the most effective method to get certain messages across. The PPI planning process provided an opportunity for the City to consider other options for disseminating messages about the flood hazard to the community.

The following document reviews the planning process used for the development of this PPI and details the outreach strategies that comprise the City’s public information program.



## Step 1: Establish a PPI Committee

A PPI should assess all the community’s needs for flood-related information and coordinate all the resources that can deliver information. It should recommend a range of activities that convey information to residents, businesses, tourists, school children, and other audiences in and around the community. It should have an objective review of what is being done and how public information activities could be improved. Therefore, a PPI needs to be developed by a committee that consists of members from both inside and outside local government. The committee could be an existing committee, such as a mitigation planning committee or advisory board, or a subcommittee of an existing group, as long as it meets the membership criteria found within Activity 330.

### 1.1 Membership and Stakeholders

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The PPI Committee’s membership must meet the following CRS criteria:

- ◆ There must be at least five people on the committee;
- ◆ There must be representation from the community’s floodplain management office;
- ◆ There must be representation from the community’s public information office (if one exists); and,
- ◆ At least half of the members must be from outside the local government (“stakeholders”).

The CRS encourages the inclusion of stakeholders that are outside the local government in planning and conducting outreach projects. As outlined above, at least one-half of the members of the PPI committee must be representatives from outside the local government. These could be members of the public, representatives of key community organizations, and/or agencies and organizations that would likely implement the recommended outreach projects.

The participants comprising the PPI Committee for the City were selected in accordance with the above CRS criteria and included the following:

1. Marcus Lightfoot, South Miami Planning Department
2. Jane Tompkins, South Miami Planning Department
3. Darby Wagner, South Miami Police Department
4. Virginia Walsh, Miami-Dade Water & Sewer Department
5. Phil Lyons, Insource Insurance
6. Tom Byrne, EWM Commercial
7. Aracely Alicea, South Miami Neighbors, Inc.

### Committee Meetings

The PPI committee met three times during the planning process to complete the outreach program. During the planning process, the PPI Committee communicated through face-to-face meetings, email and telephone conversations. The meeting dates and topics discussed are detailed below in Table 1.

**Table 1 – Summary of PPI Committee Meeting Dates**

	Meeting Topic	Meeting Date
PPI #1	Assessment of the community’s current public information needs and overview of the PPI planning process	1/18/2018 1:30 – 2:30 p.m.
PPI #2	Assessment of the flood hazard, exposed buildings, flood insurance coverage, and identification of target audiences and areas. Define outreach messages and other potential outreach projects along with dissemination methods.	3/8/2018 1:30 – 2:30 p.m.
PPI #3	Review the Draft PPI	7/26/2018 1:30 – 2:30 p.m.



## Goals for the PPI

The PPI committee developed three primary goals to guide the overall implementation of this document to better educate the public about the flood risks affecting the City and how to protect themselves as well as their homes and businesses from flood damage; and to understand the importance of obtaining and maintaining flood insurance.

**Goal 1:** Recognize the risk associated with flooding and what individuals can do to reduce damage to property and save lives.

**Goal 2:** Promote the purchase of flood insurance to ensure greater protection of property within the City.

**Goal 3:** Increase the preparedness capability of the public to respond to and recover from flood events.

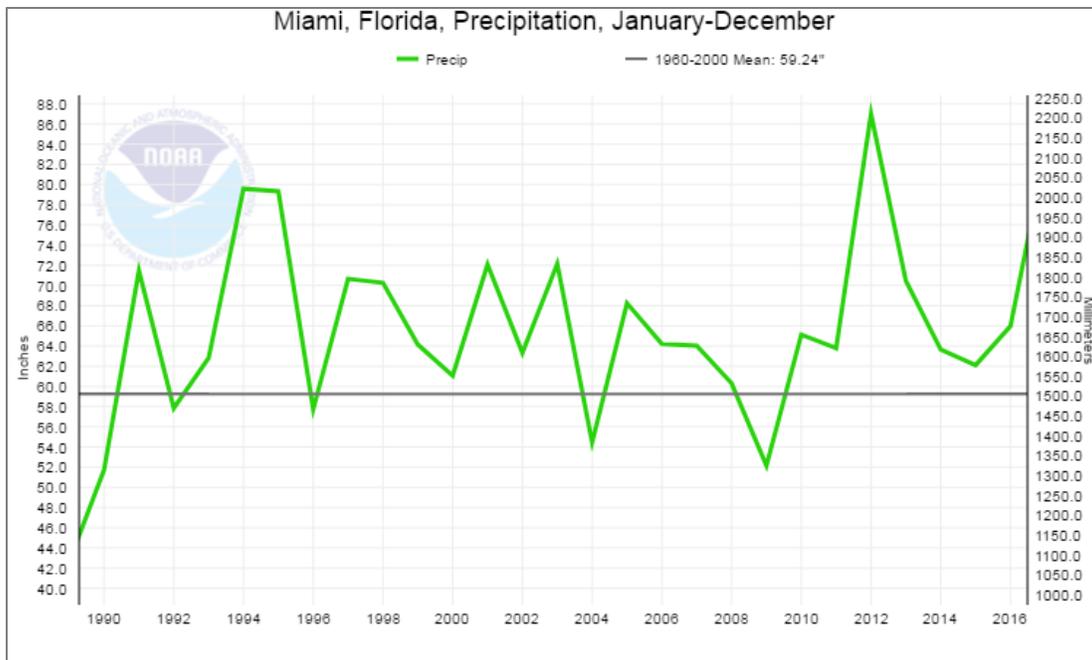
## Step 2: Assess the Community's Public Information Needs

The City of South Miami is located in Miami-Dade County in southeastern Florida and is part of the Miami metropolitan area. As of 2015, according to the American Community Survey (ACS) 2011-2015 5-Year Estimates, the population was 12,156. South Miami has a total land area of 2.3 square miles as well as several canals totaling 0.04 square miles of water area. Based on this land area, the average population density is 5,285 people per square mile. According to ACS 2011-2015 5-Year Estimates, the median age in the City is 38.3. Approximately 6.9 percent of the population is under 5 years of age, and 11.8 percent of the population is over 65 years of age. An estimated 48 percent of the population is Hispanic or Latino, and over half of the population 5 years and over speak a language other than English at home.

The floodplains of South Miami consist of low lying areas adjacent to the City's canals. The topography of South Miami is extremely flat and sits at a low elevation. There are several small canals located within the City of South Miami boundaries that discharge into the C-2 Snapper Creek Canal. The Snapper Creek canal is maintained by the South Florida Water Management District (SFWMD) as a regional canal. The small canals within the city boundaries are maintained by the City of South Miami Public Works Department.

Floods can occur in South Miami at any time during the year. However, flooding is most likely during the rainy season, which extends from June to October. According to data from the NOAA National Centers for Environmental Information, the average annual precipitation in the Miami area from 1960 to 2018 is over 59 inches. However, as shown in the graph on the following page, in recent years the area has consistently received more rainfall than this average, which may reflect a new normal. Thus, with greater rainfall flooding may become an increasing issue in the City of South Miami.





Source: NOAA National Centers for Environmental information, Climate at a Glance: U.S. Time Series, Precipitation, published February 2018, retrieved on February 20, 2018 from <http://www.ncdc.noaa.gov/cag/>

Flooding along streams is due to prolonged heavy rainfall over the drainage area draining to the stream. Flooding is more severe when the ground has been saturated due to previous heavy rainfall and a higher ground water table. Due to the City’s low elevation and naturally high water table, drainage capacity can become quickly overwhelmed in the City. Major storms affecting the South Miami area reported by the Flood Insurance Study (FIS) for Miami-Dade County and NOAA’s National Centers for Environmental Information (NCEI) include a tropical depression in October 1999, a tropical depression in October 2000. Storms that have broadly affected areas of Miami-Dade County over the past 10 years include Tropical Storm Fay (2008), Hurricane Ike (2008), Tropical Storm Bonnie (2010), Tropical Storm Isaac (2012), Hurricane Sandy (2012), and Hurricane Irma (2017). Not only do hurricanes create floods, but they may cause erosion along the banks of rivers and streams.

## 2.1 Delineate Target Areas

In order to develop an effective local outreach program that raises public awareness about flood related issues, it is necessary to identify and assess the areas within the community that are considered to be flood-prone. The PPI Committee identified the following target areas and concluded that outreach projects should be directed to all properties (residential, commercial and public) within these areas:

### Target Area #1: Special Flood Hazard Areas within the City

According to the FIS and Flood Insurance Rate Map (FIRM) prepared by FEMA, revised on September 11, 2009, approximately 23% of the City is located within a Special Flood Hazard Area (SFHA). Figure 1 reflects the mapped flood insurance zones for the City.



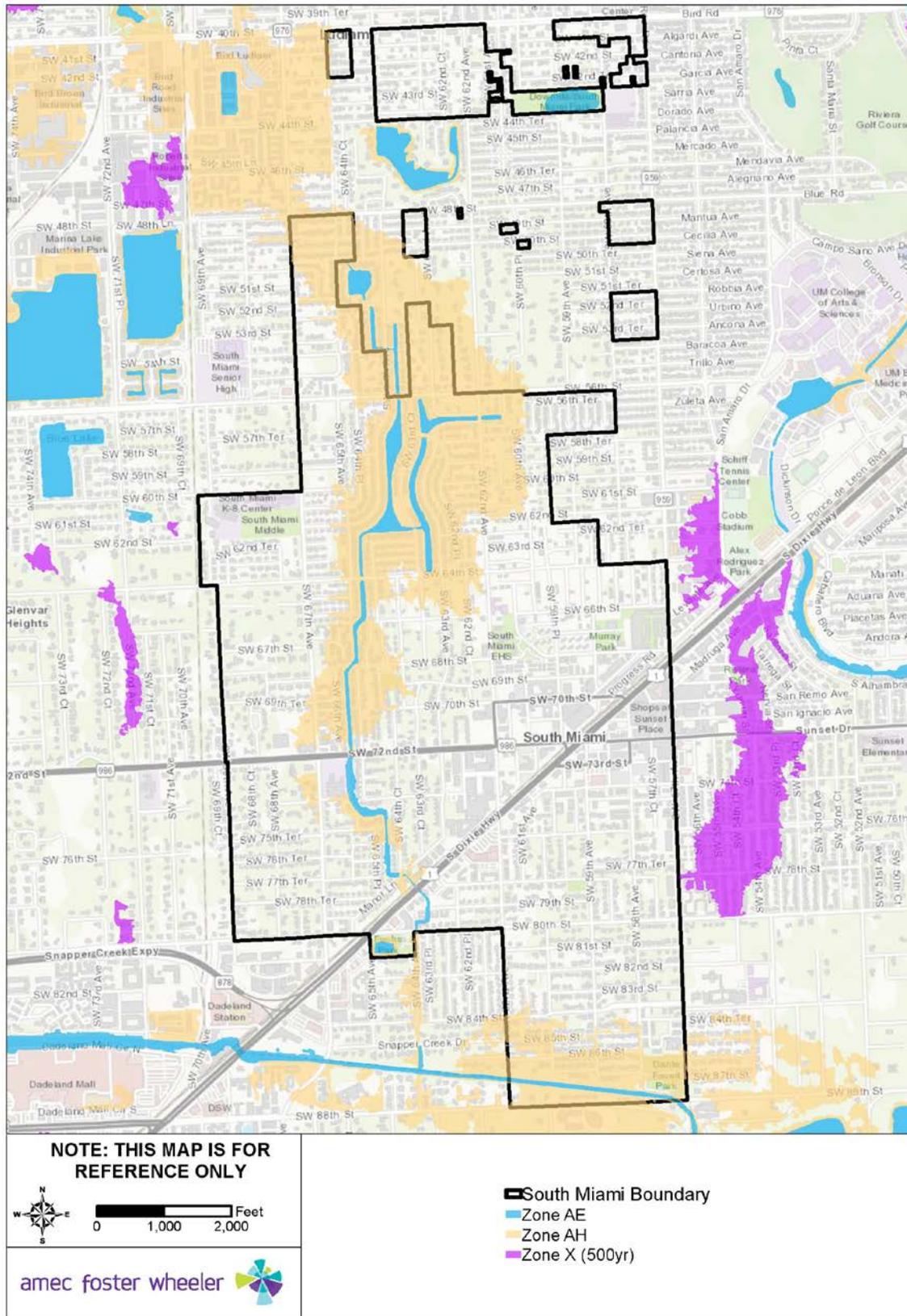


Figure 1 – South Miami Special Flood Hazard Areas



Table 2 is a summary table that shows the building count and improved value of parcels by FEMA flood zone. Based on this analysis, 950 improved parcels fall within the 1% annual chance floodplain for a total value of \$200,433,448. Additionally, there are 2,533 improved parcels outside of the SFHA with a value of \$1,038,266,876. Note: Improved parcels indicate that a structure is present; however, the structure may or may not be insurable.

**Table 2 – Building Count by FEMA Flood Zone**

Flood Zone	Total Building Count	Improved Value
Zone AE	11	\$307,000
Zone AH	939	\$200,126,448
Zone X (unshaded)	2,533	\$1,038,266,876
<b>Total</b>	<b>3,483</b>	<b>\$1,238,700,324</b>

Source: Miami-Dade County GIS, FEMA DFIRM (09/11/09)

<sup>1</sup>Total value does not include land value.

### Target Area #2: Repetitive Loss Areas

An analysis of repetitive loss was completed to examine the number of repetitive loss properties in relation to FEMA flood zones and the extent to which these properties are insured. According to January 2017 NFIP records, there are 6 unmitigated repetitive loss properties with a total payment of \$455,294.34. However, two of these properties have since been mitigated. Of the remaining 6 repetitive loss properties, only 33 percent are insured. Table 3 details FEMA flood zones, insurance coverage, and total payment by property.

**Table 3 – Summary of Repetitive Loss Properties**

Flood Zone	Mitigation		Building Count		Total Building Payment	Total Content Payment	Total Paid
	Mitigated	Unmitigated	Insured	Uninsured			
X	x			x	114,056.92	40,476.09	154,533.01
AE		x	x		5,776.94	8,171.19	13,948.13
AE		x		x	12,538.81	951.52	13,490.33
A		x	x		8,401.69	2,853.28	11,254.97
X		x		x	35,011.70	0.00	35,011.70
AE		x		x	40,039.42	8,310.10	48,349.52
AE		x		x	12,028.64	0.00	12,028.64
AE	x			x	116,698.71	49,979.33	166,678.04
<b>Total</b>	<b>2</b>	<b>6</b>	<b>2</b>	<b>6</b>	<b>\$344,552.83</b>	<b>\$110,741.51</b>	<b>\$455,294.34</b>

Source: NFIP Repetitive Loss Data, 2017

Properties categorized as repetitive loss properties have a greater need for flood protection. Since FEMA wants communities to address their repetitive loss problems because of the large drain on the NFIP Fund, the PPI committee wanted to take further action to specifically target repetitive loss areas for outreach. The committee identified 4 repetitive loss areas within the City with a total of 47 properties. These designated areas consist of repetitive loss properties, historical claims properties, and properties without any past claims but with similar flood conditions to the repetitive loss and historical claims properties. Figure 2 on the following page illustrates the location of the repetitive loss areas in relation to the mapped floodplains. The details of the repetitive loss areas are included within the City's Repetitive Loss Area Analysis (RLAA).



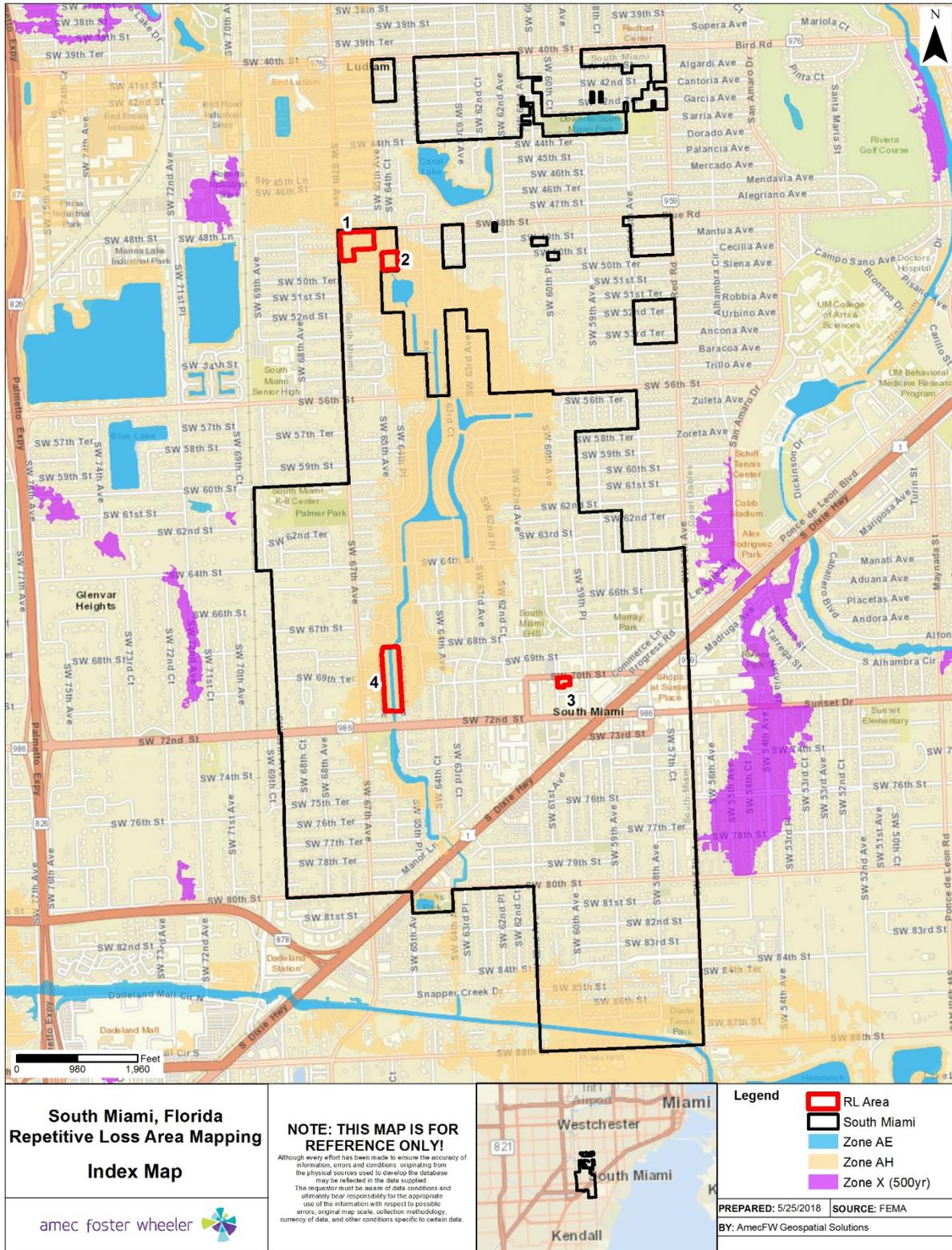


Figure 2 – Repetitive Loss Properties and FEMA Flood Zones



### Target Area #3: X Zone & Shaded X Zone

Because floods can happen almost anywhere and outside of the 1% annual chance flood or high risk Zones A/AE/AH, the PPI Committee wanted to make sure that a focus of flood preparedness extended beyond the boundaries of the SFHA. Specifically, the PPI committee wanted to focus flood outreach on the residents and business owners near the moderate risk Shaded X flood zone (500-yr floodplain) and within the low risk X Zone, where properties may still face flooding, particularly from localized stormwater flooding. The mapped flood insurance zones for the City are shown in Figure 1. The X Zone accounts for 8,231 acres in South Miami, totaling 62% of the City's land area.

**26% of past flood claims have been made in X Zones.**

### Target Area #4: Pre-FIRM Buildings

The PPI Committee recognized that most historical paid claims (60 of the 88 claims) have been made on pre-FIRM structures, as detailed in Table 6 below. Pre-FIRM structures were built before the date of the City's first Flood Insurance Rate Map (FIRM) and therefore were constructed before flood hazard areas and flood elevations were formally identified in the community. These structures were also not held to construction standards laid out in the City's floodplain regulations and as a result were likely not constructed with flood protection in mind. The City of South Miami's first FIRM was dated 9/29/1972. In South Miami, 2,504 parcels contain structures built in 1972 or prior. This means that 71.5 percent of parcels contain pre-FIRM buildings.

If pre-FIRM structures sustain flood damages that require substantial improvement as defined in the City's floodplain regulations, these structures must be brought up to the current flood protection standards. However, these improvements are not otherwise required and are typically very costly. In the absence of structural improvements to their buildings, residents and property owners of pre-FIRM buildings can benefit from information on understanding their flood risk, protecting themselves, their families, and their property, flood preparedness, flood protection, and how to build responsibly should they need to make improvements.

### Target Areas Summary

An analysis of the four target areas described above concluded the following which was considered in the formulation of messages for the PPI:

1. The entire city and all flood zones are subject to flooding, and the PPI should strive to reach all residents and businesses within the city, especially within the SFHA, which covers 23 percent of the city's total area.
2. Repetitive loss properties are distributed across flood zones with 25 percent of properties located outside of the SFHA in Zone X. Only 33 percent of unmitigated repetitive loss properties are insured.
3. There are 2533 buildings located within the Zone X flood zone with an estimated value of \$1,038,266,876. These property owners need to be made aware that they are subject to flood risk and that flood insurance is available to them.
4. Pre-FIRM buildings account for 68 percent of all paid claims in the city.



## 2.2 Assess Flood Insurance Coverage

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One valuable source of information on flood hazards is current flood insurance data for active policies and past claims. Flood insurance is required as a condition of federal aid for a mortgage or loan that is federally insured for a building located in a FEMA flood zone. NFIP data for the City was analyzed to examine the following points:

1. Where do active flood insurance policies exist?
2. Where have flood insurance claims been paid in the past?
3. How many buildings are exposed to the flood hazard versus how many buildings have coverage?
4. How does the average amount of coverage compare to the amount of expected flood damage from the 100-yr flood?

Figure 3 on the following page depicts the location of active flood insurance policies as of January 2017. Figure 4 shows those active policies in relation to FEMA flood zones and identifies general areas where there are policy gaps geographically. General areas of policy gaps are circled in yellow on the map and described below.

There are significant concentrations of policies within the AH Zone, but some gaps remain. Areas that should be targeted for policy coverage increases include the south of the City along the C-2 Canal, areas along S. Dixie Highway in the east of the city where flood claims have been made previous, areas along the Ludlam Glade, Twin Lake, and Broad Canals, and areas in the north of the city within the SFHA. Additionally, it is worth noting that there are some Preferred Risk Policies throughout the Unshaded X-Zone and the nearby Shaded X Zone directly east of the city, as detailed in the Flood Insurance data that follows. These areas can also be targeted for increased coverage with Preferred Risk Policies.



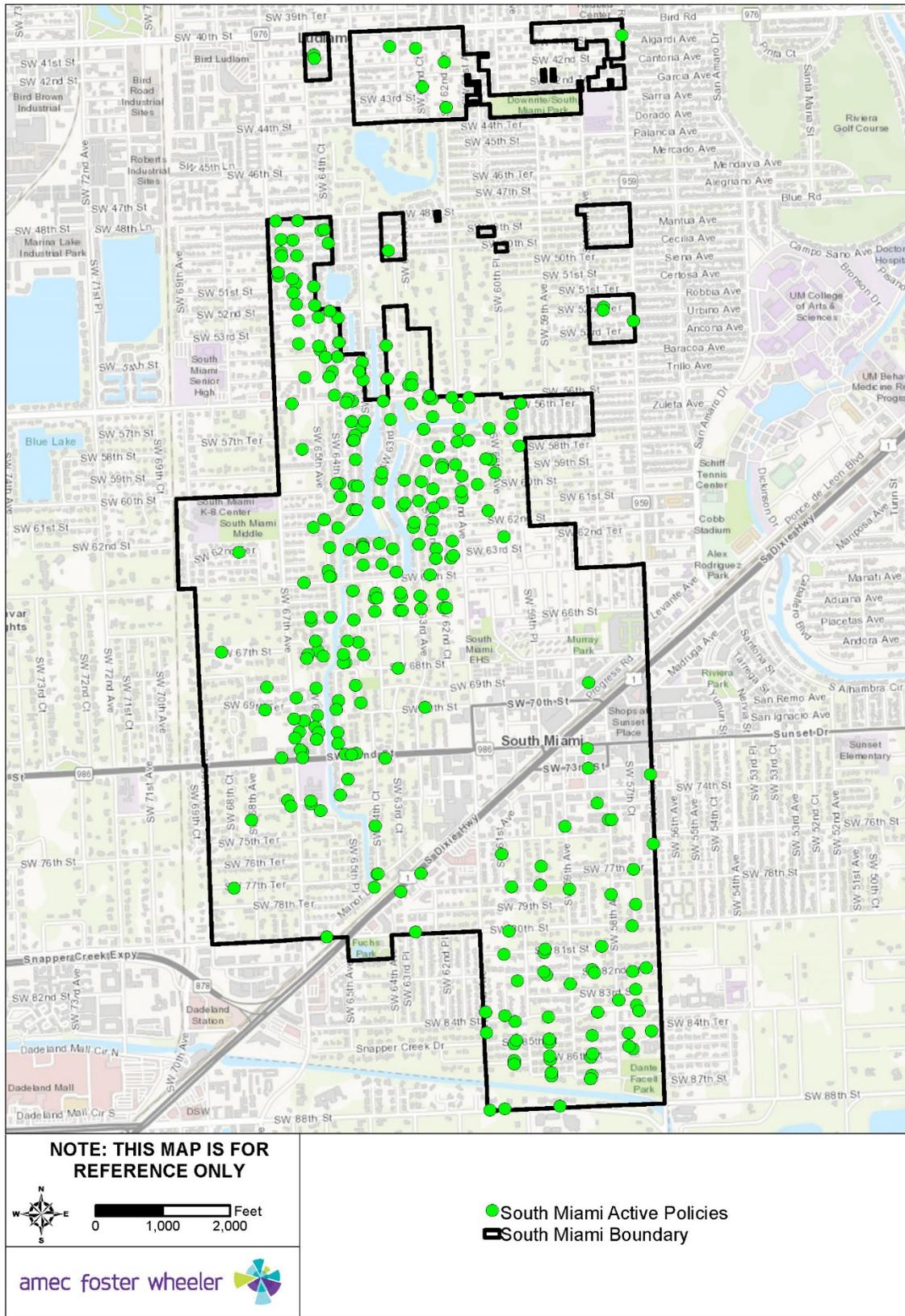


Figure 3 – Flood Insurance Policies in Force



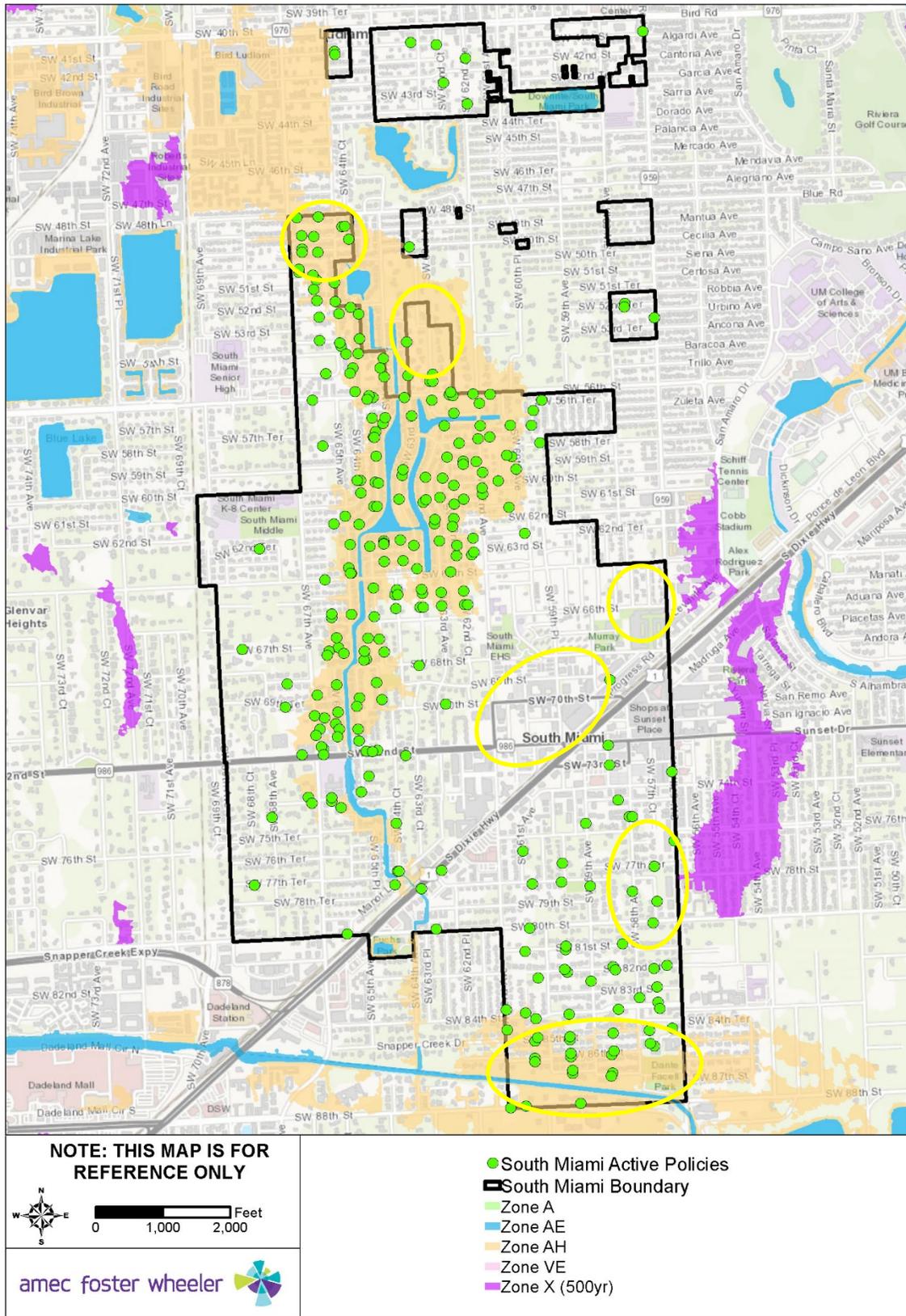


Figure 4 – Flood Insurance Policies and FEMA Flood Zones



South Miami has been a Regular participant in the NFIP since September 1972. The following tables reflect NFIP policy and claims data for the City categorized by structure type, flood zone, Pre-FIRM and Post-FIRM.

**Table 4 – NFIP Policy and Claims Data by Occupancy Type**

Occupancy	Number of Policies in Force	Total Premium	Insurance in Force	Number of Closed Paid Losses	Total of Closed Paid Losses
Single Family	778	\$395,300	\$229,448,100	69	\$867,547.64
2-4 Family	18	\$8,349	\$4,530,000	1	\$52,283.90
All Other Residential	40	\$15,025	\$8,342,100	4	\$13,627.43
Non Residential	8	\$10,577	\$4,489,500	14	\$288,905.17
<b>Total</b>	<b>844</b>	<b>\$429,251</b>	<b>\$246,809,700</b>	<b>88</b>	<b>\$1,222,362.00</b>

Source: FEMA Community Information System as of 12/31/2017

Note: Data available by occupancy type is incomplete, as the total number of policies in force as of 12/31/2017 was 883. Loss data is accurate.

**Table 5 – NFIP Policy and Claims Data by Flood Zone**

Flood Zone	Number of Policies in Force	Total Premium	Total Coverage	Number of Closed Paid Losses	Total of Closed Paid Losses
A01-30 & AE Zones	182	\$130,565	\$50,462,100	58	\$650,438.06
A Zones	2	\$3,102	\$574,000	2	\$2,580.62
AO Zones	0	\$0	\$0	0	\$0.00
AH Zones	462	\$223,688	\$132,031,900	5	\$61,658.02
AR Zones	0	\$0	\$0	0	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00
V Zones	0	\$0	\$0	0	\$0.00
D Zones	0	\$0	\$0	0	\$0.00
B, C & X Zone					
Standard	15	\$12,269	\$4,527,400	10	\$202,277.06
Preferred	222	\$112,535	\$75,905,000	13	\$305,410.38
<b>Total</b>	<b>883</b>	<b>\$482,159</b>	<b>\$263,500,400</b>	<b>88</b>	<b>\$1,222,363.00</b>

Source: FEMA Community Information System as of 12/31/2017

**Table 6 – NFIP Policy and Claims Data Pre-FIRM**

Flood Zone	Number of Policies in Force	Total Premium	Total Coverage	Number of Closed Paid Losses	Total of Closed Paid Losses
A01-30 & AE Zones	99	\$79,717	\$28,110,500	41	\$404,241.85
A Zones	1	\$1,353	\$224,000	2	\$2,580.62
AO Zones	0	\$0	\$0	0	\$0.00
AH Zones	369	\$182,957	\$104,298,000	1	\$48,471.95
AR Zones	0	\$0	\$0	0	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00
V Zones	0	\$0	\$0	0	\$0.00
D Zones	0	\$0	\$0	0	\$0.00
B, C & X Zone					
Standard	12	\$8,783	\$3,327,400	7	\$114,981.46
Preferred	141	\$71,575	\$47,010,000	9	\$234,604.48
<b>Grand Total</b>	<b>622</b>	<b>\$344,385</b>	<b>\$182,969,900</b>	<b>60</b>	<b>\$804,877.00</b>

Source: FEMA Community Information System as of 12/31/2017



**Table 7 – NFIP Policy and Claims Data Post-FIRM**

Flood Zone	Number of Policies in Force	Total Premium	Total Coverage	Number of Closed Paid Losses	Total of Closed Paid Losses
A01-30 & AE Zones	83	\$50,848	\$22,351,600	17	\$246,196.21
A Zones	1	\$1,749	\$350,000	0	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00
AH Zones	93	\$40,731	\$27,733,900	4	\$13,186.07
AR Zones	0	\$0	\$0	0	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00
V Zones	0	\$0	\$0	0	\$0.00
D Zones	0	\$0	\$0	0	\$0.00
<b>B, C &amp; X Zone</b>					
Standard	3	\$3,486	\$1,200,000	3	\$87,295.60
Preferred	81	\$40,960	\$28,895,000	4	\$70,805.90
<b>Grand Total</b>	<b>261</b>	<b>\$137,774</b>	<b>\$80,530,500</b>	<b>28</b>	<b>\$417,483.00</b>

Source: FEMA Community Information System as of 12/31/2017

Table 6 shows that pre-FIRM buildings make up the majority of the City’s insured properties, accounting for 70 percent of all active policies and 68 percent of all paid claims.

Table 8 compares the policies in force with the number of buildings located within each flood zone and identifies the percent of buildings insured.

**Table 8 – Percentage of Buildings Insured**

Flood Zone	Number of Policies in Force	Number of Buildings	% Insured
A01-30 & AE Zones*	182	11	100.0%*
A Zone*	2	0	n/a
AH Zone	462	939	49.2%
B, C & X Zone	237	2,533	9.4%
<b>Total</b>	<b>883</b>	<b>3,483</b>	<b>25.4%</b>

Source: FEMA Community Information System as of 05/31/2017

\*FEMA CIS data lists active policies in the A Zone, however there is no mapped A Zone in the City of South Miami. Additionally, 182 policies are listed in the AE Zone, yet 89 of these policies are located outside the mapped boundaries of the City. An analysis of parcel data indicated that only 11 buildings are located in the AE Zone. These discrepancies are likely due to the fact that many properties listed with active policies under the City’s community number are actually located outside of the City’s official boundaries.

The notable statistic in Table 8 is that while there are 3,483 buildings located within the 1-percent-annual-chance flood zone, only 25.4% of these buildings carry an active flood insurance policy. Furthermore, only 9.4% of buildings within the X Zone are insured, but flooding is not limited to the 100-yr flood zones as evidenced by the fact that 26.1% of paid claims were made in the B, C, and X Zones, and two repetitive loss are in Zone X.

It should be noted that active policies listed for the City of South Miami do not all have addresses located within the City of South Miami’s boundaries. Therefore, the above estimates for the percent of buildings insured in each zone are inflated due to the inclusion of policies located outside the City limits.

Table 9 compares number of buildings present, number of policies in force, total coverage and a calculation of loss estimate values for the 100-year flood. Losses were estimated using a flood depth of 1.6 feet, which is the average flood depth for a 100-year flood across the entire SFHA. Therefore, this analysis may overestimate losses for some areas of the City and underestimate losses for others, but it is an average approximation for loss across the entire SFHA. Using the U.S. Army Corps of Engineers’ catalog



of residential depth-damage functions, for a 1.6-foot flood depth an estimated damage of 19.9 percent was applied to all structures. Note that this loss estimate is for a modeled 1-percent annual chance flood and therefore available data did not include any flooding in B, C, or X Zones. However, these areas are not without flood risk; a flood greater than the modeled 1-percent annual chance flood would likely cause damages in some of these areas.

**Table 9 – Flood Loss Estimates by Flood Zone**

Flood Zone	Number of Buildings	Number of Policies in Force	Total Value <sup>1</sup>	Total Coverage	Loss Estimate
A01-30 & AE Zones	11	182	\$307,000	\$50,462,100	see total <sup>3</sup>
A Zone	0	2	\$0	\$574,000	\$0
AH Zone	939	462	\$200,126,448	\$132,031,900	see total <sup>3</sup>
B, C & X Zone <sup>2</sup>	2,533	237	\$1,038,266,876	\$80,432,400	\$0
<b>Total</b>	<b>3,483</b>	<b>883</b>	<b>\$1,238,700,324</b>	<b>\$263,500,400</b>	<b>\$31,900,666</b>

Source: Miami-Dade County GIS, FEMA DFIRM (09/11/09)

<sup>1</sup>Total value is based on improved parcel value and does not include land value.

<sup>2</sup>Loss estimates were based on flood depths for the 1-percent annual chance floodplain, so they could not be calculated for the B, C, and X Zones.

<sup>3</sup>Flood loss estimates were compiled for the entire SFHA and are not available by zone.

An analysis of existing flood insurance coverage for Zones AE and AH shows that total building coverage exceeds the loss estimate for the 100-yr flood zone. However, this insurance coverage figure is inflated by the inclusion of policies for properties located outside the mapped boundaries of the City of South Miami. Moreover, this statistic does not take into account the large number of uninsured properties in the City (74.6%) that would have no coverage in the event of a flood loss. Therefore, there is a need to increase the flood insurance coverage in the City by increasing the number of policyholders. This assessment is further supported by a visual analysis of policy distribution throughout the City. There are many coverage gaps within the Zone AH flood zone toward the north of the City and along the canals that run through the center of the City.

Additionally, while building coverage appears adequate, there may be a need to increase contents coverage, particularly if many residents are renters. An analysis of NFIP data through January 2017 showed active policies with building contents coverage totaling \$56,937,600. Nearly 14% of current active policies do not include contents coverage, and only 19 of the 824 active policies in the community are contents-only coverage.

**Insurance Assessment Conclusions:**

1. 25.4% of buildings across all flood zones are covered by a flood insurance policy; therefore, 74.6% are not.
2. Only 9.4% of the buildings in the X Zones have a flood insurance policy and 93.7% of those policies are preferred risk policies. However, buildings in the X Zone account for 26.1% of losses.
3. A higher percentage of buildings located in the AE and AH Zone are insured as compared to the entire floodplain.

**Insurance Assessment Recommendations:**

1. Continue to encourage property owners in Zone AH to hold a flood insurance policy, as these structures are at the highest risk for flooding.
2. Encourage the purchase of Standard or Preferred Risk X Zone policies. Current policy holdings only cover 9.4% of buildings and 7.7% of the total building value in the X Zone.
3. Encourage the purchase of contents coverage for renters and homeowners who currently only have building coverage.



**Repetitive Flooding:** An analysis of repetitive loss was completed to examine the number of insured repetitive loss properties against FEMA flood zones. According to 2017 NFIP records, there are 8 unmitigated repetitive loss properties with a total payment of \$455,294.34. Of these repetitive loss properties, only 25 percent are insured and none have been mitigated. Table 3 details FEMA flood zones, insurance coverage, and total payment by property.



## 2.3 Determine Target Audiences

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According to the 2016 American Community Survey 5-Year Estimates, of the 4,194 occupied housing units in the city, 60 percent are owner-occupied while 40 are renter-occupied. Homeowners may be more likely than renters to make structural improvements or investments in their homes to protect themselves from flooding. It will therefore be important to balance outreach on flood protection measures with information on how to know your flood risk, prepare for flooding, and protect yourself and your family from flooding. As residents do purchase homes, it is important to ensure that those involved in the process, such as real estate, lending, and insurance companies and real estate attorneys have information on flood risk and are able to advise their clients accordingly.

Of South Miami's 12,207 residents, 51.2% are Hispanic or Latino. Of residents 5 years of age and over, 50.7 percent speak a language other than English at home. Over 44 percent of residents speak Spanish and 36.5% of those Spanish speakers speak English "less than 'very well'". It will be important to ensure that all flood topics and messages are available in Spanish translations for this segment of the population.

These social and economic factors were considered by the PPI committee in identifying target audiences and ensuring that the right messages, tools, and resources were used to overcome obstacles. The committee also considered known flooding problems, such as localized stormwater flooding, and the already identified target areas in order to target audiences for outreach. The committee recognized that messages would need to be distributed in different forms and using different sources in order to reach all target audiences. The following groups have been identified as target audiences who need special messages on flood protection:

### **Target Audience #1: Homeowners and Neighborhood Associations**

Homeowners associations and neighborhood associations have access to residents of entire neighborhoods and often host neighborhood events. Educating and partnering with this audience would be an efficient way to reach large groups of residents at one time.

### **Target Audience #2: Spanish Speaking Population**

With over a third of the population speaking Spanish and over a third of those Spanish-speakers having a low proficiency in English, the PPI committee recognized that providing Spanish materials and messaging targeted toward the Spanish-speaking population will ensure that this large portion of the population does not miss important flood-related information due to a language barrier.

### **Target Audience #3: Landscapers**

Stormwater flooding has been a consistent problem in the city. Landscapers frequently deal with lawn debris and can affect the city's drainage system by sweeping vegetation/debris into nearby storm drains which clogs the system and causes stormwater to back-up and overflow into the surrounding area. Ensuring that landscapers understand this problem and know the proper way to dispose of lawn waste can have a large impact on keeping the drainage system clear.

### **Target Audience #4: Real Estate, Lending and Insurance Companies and Real Estate Lawyers**

These groups play a key role in conveying information about flood insurance to homebuyers and homeowners. The PPI Committee will make sure this group is informed and equipped with the tools needed to convey flood risk and flood insurance information to residents.



## 2.4 Inventory of Other Public Information Efforts

A key part of developing a public information program is becoming aware of other public information activities targeted at City residents. The information in Table 11 came from past projects, staff research, and PPI Committee members. Knowing what messages are currently reaching the residents of the City is essential in determining what types of projects or messages are effective, which ones may need to be revised, and what new projects are necessary to encourage residents and businesses to adopt behaviors to protect their property and their lives and to make the City more resilient.

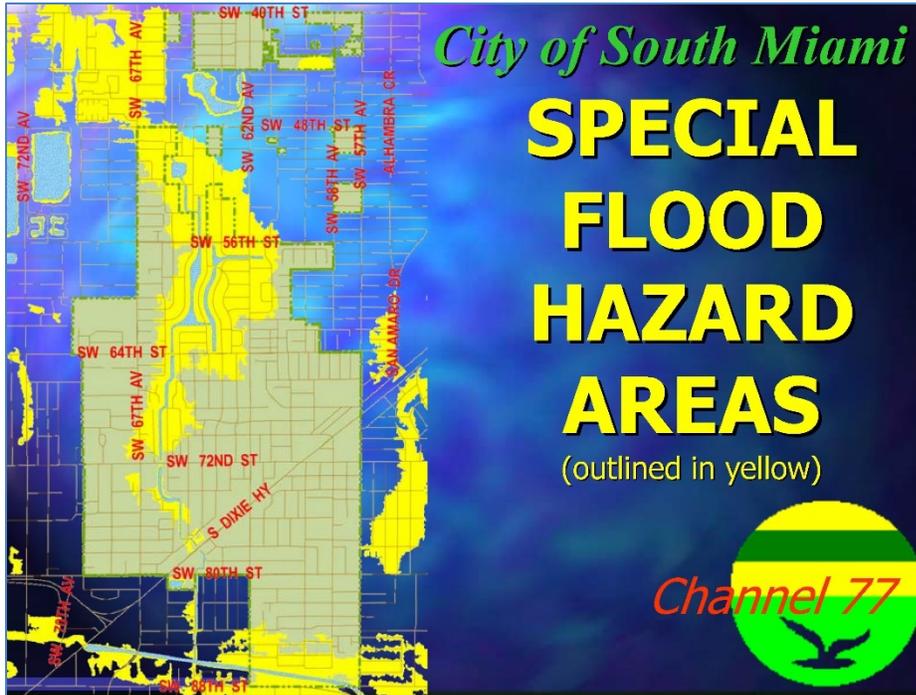
**Table 10 – Existing Public Information Efforts**

Organization	Project	Subject Matter	Frequency
Public Works & Engineering	Flood Presentation run on Channel 77 local TV	Various flood-related topics	Year-Round
Public Works & Engineering	Website	Various flood-related topics	Year-Round
Planning & Zoning	Brochures and other flood information available at public buildings	Various flood-related topics	Year-Round
Miami-Dade Public Library	Various Publications	Various flood-related topics	Year-Round
Miami-Dade County website	Website	Various flood-related topics	Year-Round
Florida Division of Emergency Management	Website and Various Publications	Hurricane Preparedness, Response, Recovery and Mitigation and various flood-related topics and brochures, Get a Family and Business Plan	Year-Round
Florida – Ready.Gov	Website	Hurricane Preparedness, Preparing Your Home, After a Hurricane, Hurricane Plan, Flood Safety, Flood Preparedness, Flood Plan, Flood Insurance	Year-Round

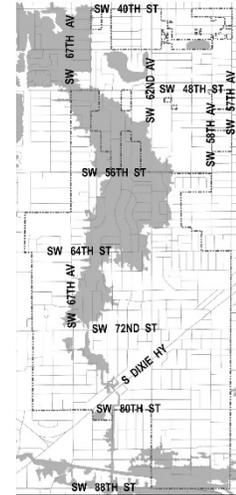
In addition to the above-listed project, the City of South Miami is also working to encourage homeowners and developers to use Low Impact Development (LID) to reduce stormwater runoff to the drainage system. LID techniques are stormwater management practices that help to capture, store, and slowly infiltrate stormwater on site in order to reduce runoff to adjacent properties or to the stormwater system. Examples of LID techniques include rain barrels, permeable pavers, drainage swales.



## Examples of Existing Outreach Projects



City of South Miami  
 Planning and Zoning Department  
 6130 Sunset Drive  
 South Miami, Florida 33143



Flood Hazard Information for  
 Special Flood Hazard Areas in the  
 City of South Miami  
 Fall Edition



National Flood Insurance Program

Home > Your Government > Departments & Divisions > Public Works & Engineering > Flood Zones > National Flood Insurance Program

### National Flood Insurance Program

Reducing the Risks of Damage & Loss

This information has been prepared so that you can protect your property from the physical and financial dangers of flooding in your area. The City urges you to read and take action concerning reducing the risks of damage and loss to you, your family, property and personal possessions.

#### Flood Hazard Areas

The City of South Miami contains commercial and residential properties that are located in federally designated Special Flood Hazard Areas and these properties will experience the effects of periodic flooding during seasonal rains, tropical storms, and especially hurricanes.

#### Property in Flood Zones

The city's Planning and Zoning Department can assist you in determining if your property does fall within a Special Flood Hazard Area (SFHA). The department will utilize Flood

#### Contact Us

Public Works & Engineering  
[publicworksdept@southmiami.fl.gov](mailto:publicworksdept@southmiami.fl.gov)

4795 SW 75th Ave.  
 Miami, FL 33155

p: 305-403-2063  
 f: 305-668-7208

#### Calendar

**Mon, Apr 30**  
[Historic Preservation Board Read On](#)

**Tue, May 1**  
[Environmental Review & Preservation Board Read On](#)

**Tue, May 1**  
[City Commission Meeting Read On](#)



### Step 3: Formulate Messages

After reviewing the Community Needs Assessment, the PPI Committee reviewed the existing outreach projects and their dissemination methods and developed the following priority messages. Table 12 summarizes each message and the desired outcome. Topics A through F are the CRS Activity 330 Priority Topics and Topics G through J are the additional topics which were identified by the PPI Committee.

The 10 topics identified below are covered by various projects which are listed in Table 13. In addition, the four Target Areas and four Target Audiences are addressed through the projects as well.

**Table 11 – Messages and Desired Outcomes**

Topic	Message	Outcome(s)
A. Know your flood hazard	1. Your property is subject to flooding	Increase number of FIRM inquiries
	2. Your property is in a repetitively flooded area	Reduce future repetitive loss properties
	3. Don't drive through flooded streets (know where to drive and where not to drive)	Reduce damages to vehicles, emergency rescues, and responders
B. Insure your property	1. You need to buy flood insurance	Increase number of flood insurance policies
	2. Your homeowner's policy does not cover flood damage	Increase number of flood insurance policies
	3. Buy renters contents insurance to protect your valuables from flood damage	Reduce damage to contents
C. Protect yourself and your family	1. Turn around don't drown	Reduce rescues and deaths
	2. Know the flood warning signals	Reduce rescues and deaths
D. Protect your property from the hazard	1. Elevate HVAC exterior units	Reduce number of flood damaged HVAC units
	2. Don't begin work without proper permits	Reduce red tag violations
	3. Don't throw trash or debris in streams, channels or open bodies of water	Reduce pollution and overbank flow
	4. Grant monies are available to help elevate your home	Increase financial opportunities
E. Build responsibly	1. Get a permit before you start construction	Reduce citations
	2. Know the substantial damage rules	Reduce citations
	3. Keep areas open (setbacks) between homes and property lines	Maintain proper drainage
F. Protect natural floodplain functions	1. Don't dump in storm drains	Improve water quality
	2. Report erosion control measures not working	Contain erosion on construction sites
	3. Don't disturb natural floodplain areas	Reduce grading, fill, and earth movement
G. Hurricane Preparedness	1. Prepare a safety checklist	Protect family and reduce damage
	2. Prepare an emergency supply kit	Protect family



Topic	Message	Outcome(s)
H. General Preparedness	1. Identify and document your personal belongings	Reduce delays in receiving insurance payments
	2. Prepare emergency flood kit & plan	Save important insurance, real estate, and other important documents, pictures, etc. and know how to contact other family members
I. LID Techniques	1. Install Low Impact Development (LID) techniques on your property	Reduce runoff to stormwater system
	2. Reduce impervious surface on your property	Reduce runoff to stormwater system
J. You should buy flood insurance in low risk zones	1. Buy flood insurance outside of SFHA in X-Zone or C-Zone	Increase number of flood insurance policies
	2. Buy lower cost Preferred Risk Policies (PRP) to protect your home	Increase number of flood insurance policies in the X-Zone (Peace of mind coverage)

#### Step 4: Identify Outreach Projects to Convey the Messages

The overall strategy is to make information available to target audiences in a manner that will encourage each audience to adapt behaviors to improve preparedness and decrease future flood damage. The PPI Committee identified 14 existing and new projects and initiatives that would be implemented during 2018/2019. These projects are further organized by target area, audience and message in Table 13.

In addition to projects that are implemented every year, the PPI Committee recommends Flood Response Projects which are projects that will be implemented during and after a flood. These projects are drafted and made ready for production and dissemination after a flood warning. These projects are listed at the end of Table 13.

Existing public outreach efforts are identified in Section 2.4. New projects identified by the PPI Committee include:

- Target the SFHA with an updated flood protection brochure covering all 10 flood-related topics including the 6 CRS priority topics.
- Target properties in repetitive loss areas with an updated flood protection brochure.
- Meet with homeowners' and neighborhood associations to discuss the 10 flood-related topics, including the 6 CRS priority topics.

#### Step 5: Examine Other Public Information Initiatives

The PPI Committee and City staff worked together to identify other Public Information Initiatives (PII) which provide additional information to citizens in the city and to improve access to information and services provided by the City. These PII projects are listed at the bottom of Table 13. These other public information initiatives include:

**Activity 320:** The City will continue to provide information on areas that are at risk to flooding. The City will also publicize Activity 320 on its updated website to encourage more map inquiry requests from the



public. The service is already publicized annually in a community-wide outreach brochure. It will be mentioned during HOA outreach. See **PII# 1** on page 28.

**Activity 350:** The City will update its website to provide information on each of the six CRS Priority Topics as well as the four Additional Topics developed by the community. The updated website will also include links to additional flood awareness and preparedness resources, including Floodsmart.gov, Miami-Dade County Emergency Management, Florida Division of Emergency Management, and FEMA. See **PII #2** on page 28.

**Activity 360:** The City provides one-on-one advice about property protection and will make site visits to assess a property owner’s site-specific flood conditions. This service will continue to be offered and will be publicized on the City’s website and during HOA meeting outreach to increase requests for assistance by public. See **PII# 3** on page 28.

## **Step 6: Implement, Monitor and Evaluate the Program**

**6.1 Adoption:** This document will become effective when it is adopted by the City Commission.

**6.2 Evaluation:** The PPI Committee along with City staff will monitor the projects as they are developed, as well as the results. They will record inputs from PPI Committee members and suggestions from other City employees and stakeholders participating in the activities. That input will be sent by e-mail to committee members for consideration and evaluation.

The PPI Committee will meet once per year to review the implementation of these projects and initiatives. At that time, the status of the projects will be explained and progress toward the outcomes will be discussed. The Committee will recommend to the appropriate City offices and the stakeholders who implement projects whether the projects should be changed or discontinued. The Committee will meet and review the outcomes of each individual activity to change, add, or approve them. Table 13 will be revised as needed. A report will be submitted to the City Commission explaining the annual changes to the PPI – projects, messages, and outcomes. The outcomes and revisions will be submitted as part of the City’s annual recertification package to the Community Rating System and submitted to the City Commission for their review and consideration.



**Table 12 – PPI Projects and Initiatives**

Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
<b>Outreach Projects</b>						
<b>Target Area #1: Special Flood Hazard Area (SFHA)</b>	<b>Topic A</b> Know Your Flood Hazard <b>Topic B</b> Insure Your Property <b>Topic C</b> Protect Yourself and Your Family <b>Topic D</b> Protect Your Property from the Hazard <b>Topic E</b> Build Responsibly <b>Topic F</b> Protect Natural Floodplain Functions <b>Topic G</b> Hurricane Preparedness <b>Topic H</b> General Preparedness <b>Topic I</b> LID Techniques <b>Topic J</b> Anyone Can Buy Flood Insurance	<ul style="list-style-type: none"> <li>Your property is subject to flooding</li> <li>Don't drive through flooded streets</li> <li>You need flood insurance</li> <li>Renters should protect contents with flood insurance</li> <li>Elevate exterior HVAC units</li> <li>Get permit before you start construction</li> <li>Don't dump in storm drains</li> <li>Grant monies are available to help elevate your home</li> <li>Prepare a safety checklist</li> <li>Identify and document your personal belongings</li> <li>Install LID techniques on your property</li> <li>Lower cost Preferred Risk Policies (PRP) are available</li> </ul>	<b>OP #1</b> Updated Flood Protection Brochure will be mailed to all property owners in SFHA annually	Planning & Zoning Department	July	N/A
			<b>OP #2</b> Updated Flood Protection Brochure placed at <b>4 different locations:</b> City Hall, the Public Works & Engineering Department, the Parks & Recreation Department, and the public library	Planning & Zoning Department	Year-Round	N/A
			<b>OP #3</b> Provide NFIP brochures on benefits of flood insurance at <b>4 different locations:</b> City Hall, the Public Works & Engineering Department, the Parks & Recreation Department, and the public library	Planning & Zoning Department	Year-Round	FEMA (NFIP)/Real Estate Agents, Lenders, Insurance Agents
			<b>OP #4</b> Participate in the annual Hurricane Expo to provide information to residents on flood risk, flood insurance, property protection, preparedness, and other related topics	Planning & Zoning Department	Annually	N/A
	<b>Topic A</b> Know Your Flood Hazard <b>Topic D</b> Protect Your Property from the Hazard <b>Topic E</b> Build Responsibly	<ul style="list-style-type: none"> <li>Your property is subject to flooding</li> <li>Elevate exterior HVAC units</li> <li>Keep areas open between homes and property lines</li> </ul>	<b>OP #5</b> Informational brochures educating homeowners and HVAC contractors on the need to elevate HVAC units for flood protection available at <b>2 different locations:</b> City Hall and the Public Works & Engineering Department	Building Department	Year-Round	N/A
			<b>OP #6</b> Maintain Copies of Substantial Damage rules and regulations (flyer) at <b>2 different locations:</b> City Hall and the Public Works & Engineering Department	Building Department	Year-Round	N/A
<b>Target Area #2: Repetitive Loss Properties/Areas</b>	<b>Topic A</b> Know Your Flood Hazard <b>Topic C</b> Protect Yourself and Your Family <b>Topic D</b> Protect Your Property from the Hazard	<ul style="list-style-type: none"> <li>Your property is subject to flooding</li> <li>Don't drive through flooded streets</li> <li>You need flood insurance</li> <li>Renters should protect contents with flood insurance</li> <li>Elevate exterior HVAC units</li> </ul>	<b>OP #3</b> also applies to this Target Area.	Planning & Zoning Department	Year-Round	FEMA (NFIP)



Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
<b>Outreach Projects</b>						
	<b>Topic E</b> Build Responsibly <b>Topic F</b> Protect Natural Floodplain Functions <b>Topic I</b> LID Techniques <b>Topic J</b> Anyone Can Buy Flood Insurance	<ul style="list-style-type: none"> <li>• Get permit before you start construction</li> <li>• Don't dump in storm drains</li> <li>• Install LID techniques on your property</li> <li>• Lower cost Preferred Risk Policies (PRP) are available</li> </ul>	<p style="text-align: center;"><b>OP #4</b> also applies to this Target Area.</p>	Planning & Zoning Department	Annually	N/A
			<p><b>OP #7</b> Updated Flood Protection Brochure will be mailed annually to all property owners in Repetitive Loss Areas</p>	Planning & Zoning Department	Year-Round	N/A
			<p><b>OP #8</b> Place no dumping signs on top of drainage inlets</p>	Public Works & Engineering Department	Year-Round	Landscapers
<b>Target Area #3: Zone X</b>	<b>Topic A</b> Know Your Flood Hazard <b>Topic B</b> Insure Your Property <b>Topic C</b> Protect Yourself and Your Family <b>Topic D</b> Protect Your Property from the Hazard <b>Topic E</b> Build Responsibly <b>Topic F</b> Protect Natural Floodplain Functions <b>Topic G</b> Hurricane Preparedness <b>Topic H</b> General Preparedness <b>Topic I</b> LID Techniques <b>Topic J</b> Anyone Can Buy Flood Insurance	<ul style="list-style-type: none"> <li>• Your property is in a repetitively flooded area</li> <li>• Don't drive through flooded streets</li> <li>• You need flood insurance</li> <li>• Renters should protect contents with flood insurance</li> <li>• Elevate exterior HVAC units</li> <li>• Get permit before you start construction</li> <li>• Don't dump in storm drains</li> <li>• Identify and document your personal belongings</li> <li>• Reduce impervious surface on your property</li> <li>• Lower cost Preferred Risk Policies (PRP) are available</li> </ul>	<p style="text-align: center;"><b>OP #3</b> also applies to this Target Area.</p>	Planning & Zoning Department	Year-Round	FEMA (NFIP)
			<p><b>OP #9</b> Give presentations to <b>2 homeowners/neighborhood associations or resident groups</b> annually to distribute and discuss the Flood Protection Brochure as well as flood risk (including localized stormwater flooding, the dangers of flooding in low-lying areas, "turn around don't drown"), insurance options, property protection, and where to find additional information in City Hall and on the City's website.</p>	Planning & Zoning Department, Parks & Recreation Department	Bi-Annually	South Miami Neighbors, Inc., Rotary Club
			<p><b>OP #10</b> Informational brochure to advise homeowners and landscapers not to blow grass clippings or leaves into storm drains available at <b>4 different locations:</b> City Hall, the Public Works &amp; Engineering Department, the Parks &amp; Recreation Department, and the public library</p>	Public Works & Engineering Department	Year-Round	N/A
			<p><b>OP #11</b> Update presentation for Channel 77 local news to include all 10 topics and continue to broadcast regularly or at least one topic per month for 10 months</p>	Public Works & Engineering Department	Year-Round	



Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
<b>Outreach Projects</b>						
<b>Target Area #4: Pre-FIRM Properties</b>	<b>Topic A</b> Know Your Flood Hazard <b>Topic B</b> Insure Your Property <b>Topic C</b> Protect Yourself and Your Family <b>Topic D</b> Protect Your Property from the Hazard <b>Topic E</b> Build Responsibly <b>Topic I</b> LID Techniques <b>Topic J</b> Anyone Can Buy Flood Insurance	<ul style="list-style-type: none"> <li>Your property is in a repetitively flooded area</li> <li>Don't drive through flooded streets</li> <li>You need flood insurance</li> <li>Renters should protect contents with flood insurance</li> <li>Elevate exterior HVAC units</li> <li>Get permit before you start construction</li> <li>Reduce impervious surface on your property</li> <li>Lower cost Preferred Risk Policies (PRP) are available</li> </ul>	<b>OP #12</b> Information on importance of avoiding flood insurance policy lapse for pre-FIRM structures will be shared on the City's Facebook page.	Planning & Zoning Department	Annually	N/A
<b>Homeowners/ Neighborhood Associations</b>	<b>Topic A</b> Know Your Flood Hazard <b>Topic B</b> Insure Your Property <b>Topic C</b> Protect Yourself and Your Family <b>Topic D</b> Protect Your Property from the Hazard <b>Topic E</b> Build Responsibly <b>Topic F</b> Protect Natural Floodplain Functions <b>Topic G</b> Hurricane Preparedness <b>Topic H</b> General Preparedness <b>Topic I</b> LID Techniques <b>Topic J</b> Anyone Can Buy Flood Insurance	<ul style="list-style-type: none"> <li>Your property is subject to flooding</li> <li>Don't drive through flooded streets</li> <li>You need flood insurance</li> <li>Elevate exterior HVAC units</li> <li>Get permit before you start construction</li> <li>Don't dump in storm drains</li> <li>Identify and document your personal belongings</li> <li>Reduce impervious surface on your property</li> <li>Lower cost Preferred Risk Policies (PRP) are available</li> </ul>	<b>OP #9</b> also applies to this Target Audience.	Planning & Zoning Department, Parks & Recreation Department	Bi-Annually	South Miami Neighbors, Inc., Rotary Club
<b>Spanish Speaking Population</b>	<b>Topic A</b> Know Your Flood Hazard <b>Topic B</b> Insure Your Property <b>Topic C</b> Protect Yourself and Your Family <b>Topic D</b> Protect Your Property from the Hazard	<ul style="list-style-type: none"> <li>Your property is subject to flooding</li> <li>Don't drive through flooded streets</li> <li>You need flood insurance</li> <li>Renters should protect contents with flood insurance</li> <li>Elevate exterior HVAC units</li> </ul>	<b>OP #13</b> Spanish version of updated Flood Protection Brochure will be made available in City Hall	Planning & Zoning Department	Year-Round	N/A



Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
<b>Outreach Projects</b>						
	<b>Topic E</b> Build Responsibly <b>Topic F</b> Protect Natural Floodplain Functions <b>Topic G</b> Hurricane Preparedness <b>Topic H</b> General Preparedness <b>Topic I</b> LID Techniques <b>Topic J</b> Anyone Can Buy Flood Insurance	<ul style="list-style-type: none"> <li>• Get permit before you start construction</li> <li>• Don't dump in storm drains</li> <li>• Prepare a safety checklist</li> <li>• Identify and document your personal belongings</li> <li>• Install LID techniques on your property</li> <li>• Lower cost Preferred Risk Policies (PRP) are available</li> </ul>	<b>OP #14</b> Spanish version of NFIP brochures on benefits of flood insurance and that insurance can be purchased in an X Zone will be made available at <b>4 different locations:</b> City Hall, the Public Works & Engineering Department, the Parks & Recreation Department, and the public library	Planning & Zoning Department	Year-Round	FEMA (NFIP)
<b>Real Estate, Lending, and Insurance Companies, and Real Estate Lawyers</b>	<b>Topic A</b> Know Your Flood Hazard <b>Topic B</b> Insure Your Property <b>Topic J</b> Anyone Can Buy Flood Insurance	<ul style="list-style-type: none"> <li>• Your property is subject to flooding</li> <li>• You need flood insurance</li> <li>• Renters should protect contents with flood insurance</li> <li>• Lower cost Preferred Risk Policies (PRP) are available</li> </ul>	<b>OP #3</b> also applies to this Target Audience.	Planning & Zoning Department	Year-Round	FEMA (NFIP), Real Estate Agents, Lenders, Insurance Agents, Real Estate Lawyers
<b>Landscapers</b>	<b>Topic A</b> Know Your Flood Hazard <b>Topic D</b> Protect Your Property from the Hazard <b>Topic F</b> Protect Natural Floodplain Functions	<ul style="list-style-type: none"> <li>• Your property is subject to flooding</li> <li>• Don't throw trash or debris in streams, channels or open bodies of water</li> <li>• Don't dump in storm drains</li> </ul>	<b>OP #8</b> also applies to this Target Audience.	Public Works & Engineering Department	Year-Round	Landscapers
			<b>OP #10</b> also applies to this Target Audience.	Public Works & Engineering Department	Year-Round	Homeowners Associations



Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
<b>Outreach Projects</b>						
<b>Entire Community</b>	<b>Topic A</b> Know Your Flood Hazard <b>Topic B</b> Insure Your Property <b>Topic C</b> Protect Yourself and Your Family <b>Topic D</b> Protect Your Property from the Hazard <b>Topic E</b> Build Responsibly <b>Topic F</b> Protect Natural Floodplain Functions <b>Topic G</b> Hurricane Preparedness <b>Topic H</b> General Preparedness <b>Topic I</b> LID Techniques <b>Topic J</b> Anyone Can Buy Flood Insurance	<ul style="list-style-type: none"> <li>Your property is subject to flooding</li> <li>Don't drive through flooded streets</li> <li>You need flood insurance</li> <li>Renters should protect contents with flood insurance</li> <li>Elevate exterior HVAC units</li> <li>Get permit before you start construction</li> <li>Don't dump in storm drains</li> <li>Grant monies are available to help elevate your home</li> <li>Prepare a safety checklist</li> <li>Identify and document your personal belongings</li> <li>Install LID techniques on your property</li> <li>Lower cost Preferred Risk Policies (PRP) are available</li> </ul>	<b>OP #15</b> Work with the South Miami News to provide outreach on one of the 6 CRS Priority Topics or 4 Additional Topics each month.	Planning & Zoning Department	Year-Round	N/A
<b>Flood Response Projects</b>						
<b>Flooded property owners and residents</b>  SFHA Repetitive Loss Areas Homeowners Associations Spanish Speaking Population	<b>Topic C</b> Protect Yourself and Your Family  <b>Topic B</b> Insure Your Property <b>Topic D</b> Protect Your Property from the Hazard  <b>Topic E</b> Build Responsibly <b>Topic I</b> Hurricane Preparedness	<ul style="list-style-type: none"> <li>Your property is subject to flooding</li> <li>Don't drive through flooded streets</li> <li>You need flood insurance</li> <li>Elevate exterior HVAC units</li> <li>Get permit before you start construction</li> <li>Flood insurance is not just for the SFHA</li> <li>Grant monies are available to help elevate your home</li> <li>Know the substantial damage rules</li> <li>Keep areas open (setbacks) between homes and property lines</li> <li>Don't begin work without a proper permit</li> </ul>	<b>FRP #1</b> Provide "After a Flood: The First Steps" brochure to flooded property owners which provides information on the dangers of flood water, listen for local warnings, don't drive through flooded streets, stay healthy (emotional stress), and cleaning up and repairing your home	Planning & Zoning Department	Ready to go before and after a flood	FEMA and American Red Cross
			<b>FRP #2</b> Provide copies of "Repairing your flooded home" FEMA 234 publication to flooded property owners which provides information on protecting your home from further damage, getting organized, drying out your flooded home, restoring utilities, clean up, rebuilding and preparing for the next flood.	Planning & Zoning Department	Ready to go before and after a flood	FEMA and American Red Cross
			<b>FRP #3</b> Provide information on the City's Substantial Damage rules	Planning & Zoning Department	Ready to go before and after a flood	N/A



Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
<b>Flood Response Projects</b>						
continued from previous	continued from previous	continued from previous	<b>FRP #4</b> Provide information on the need for a building permit on the City's website and in local news	Planning & Zoning Department	Ready to go before and after a flood	N/A
			<b>FRP #5</b> Promote the availability and benefits of flood insurance on the City's Website and in local news	Planning & Zoning Department	Ready to go before and after a flood	N/A
			<b>FRP #6</b> Provide FEMA Increased Cost of Compliance Brochure	Planning & Zoning Department	Ready to go before and after a flood	N/A
			<b>FRP #7</b> Flood Protection Brochure in OP#1 copies available to handout before, during and after a flood	Planning & Zoning Department	Ready to go before and after a flood	N/A
			<b>FRP #8</b> Homeowner's guide to cleaning up mold.	Planning & Zoning Department	Ready to go before and after a flood	N/A
<b>Public Information Initiatives</b>						
All City of South Miami Residents	<b>Topic A</b> Know Your Flood Hazard <b>Topic B</b> Insure Your Property <b>Topic C</b> Protect Yourself and Your Family <b>Topic D</b> Protect Your Property from the Hazard <b>Topic E</b> Build Responsibly <b>Topic F</b> Protect Natural Floodplain Functions <b>Topic G</b> General Preparedness <b>Topic H</b> Anyone Can Buy Flood Insurance <b>Topic I</b> Hurricane Awareness <b>Topic J</b> Flood Education	<ul style="list-style-type: none"> <li>Your property is subject to flooding</li> <li>Don't drive through flooded streets</li> <li>You need flood insurance</li> <li>Renters should protect contents with flood insurance</li> <li>Elevate exterior HVAC units</li> <li>Get permit before you start construction</li> <li>Don't dump in storm drains</li> <li>Grant monies are available to help elevate your home</li> <li>Prepare a safety checklist</li> <li>Identify and document your personal belongings</li> <li>Lower cost Preferred Risk Policies (PRP) are available</li> </ul>	<b>PII #1</b> Publicize the Map Information Service (CRS Activity 320) on the updated Flood Brochure (OP# 1), on the enhanced website (PII# 3), and when speaking to Homeowners Associations (OP #9)	Planning & Zoning Department	Year-Round	N/A
			<b>PII #2</b> Enhance website (Activity 350) to include updated information on the 6 Priority and 4 additional topics, and links to Floodsmart.gov, Miami-Dade County Emergency Management, Florida Division of Emergency Management, and FEMA	Public Works & Engineering Department	Update Annually	FDEM and FEMA
			<b>PII #3</b> Continue to provide site visits and property protection advice (CRS Activity 360 PPA & PPV), and publicize this service on the City's website and when speaking to Homeowners Associations (OP #9)	Public Works & Engineering Department	Year-Round	N/A



**End of Report**

