



2022 Program for Public Information

National Flood Insurance Program Community Rating System

Mayor and City Commission

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DEVELOPED FOR THE NATIONAL FLOOD INSURANCE PROGRAM

COMMUNITY RATING SYSTEM



FEMA

JULY 20, 2022

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INTRODUCTION & BACKGROUND

OVERVIEW

This Program for Public Information (PPI) is the City of Miami Beach's communications plan to reduce flood risk and to help reduce the cost of flood insurance premiums for residents and businesses

The City of Miami Beach is a vibrant coastal community. Rich in history, culture, and home to 14 historic districts, the city also has a low-lying topography making it vulnerable to flood risk.

The city works to reduce flood risk on many fronts. This includes a mature dune system to reduce the impact of storm surge and erosion, a comprehensive stormwater management program, the elevating of low-lying streets, requiring new and substantial construction to build higher than base flood elevation, and higher sea wall elevation.

This Program for Public Information (PPI) document is an initiative to gain valuable points to reach our CRS (Community Rating System) goal that currently reduces the cost of flood insurance premiums. The Community Rating System (CRS) is a voluntary program under the Federal Emergency Management Agency (FEMA). Participation in the program allows communities to earn flood insurance discounts. Under FEMA's National Flood Insurance Program (NFIP), communities earn points for conducting activities promoting flood insurance and reducing flood risk. The CRS rating is scaled from 1 to 10, with 1 being the best.

Miami Beach pursued an aggressive goal to improve its CRS ranking from a Class 6 to a Class 5 and was officially awarded the new score in

FLOOD INSURANCE FACTS

- The City of Miami Beach participates in the National Flood Insurance Program (NFIP) Community Rating System (CRS).
- Miami Beach has improved its score to a Class 5. This makes the city one of the few municipalities to achieve this score in Miami-Dade County.
- This effort saves residents and businesses 25% on their flood insurance premiums— an estimated \$8.6 million in annual savings.

As a coastal barrier island, 97% of the properties in City of Miami Beach are located within or near a High-Risk Flood Zone Area (Special Flood Hazard Areas- "SFHA") as mapped by FEMA. The flood zone requires flood insurance coverage for any building with a federally backed mortgage.

2019. In December 2020, the city undertook a 3-year verification audit, a comprehensive review of all CRS activities. With the conclusion of this audit in April 2022, the city retained its Class 5 rating.

As a result of this score, the community is eligible to receive a 25% discount on federal flood insurance—totaling \$8.6 million in annual savings. This helps offset increasing federal rates.

The program complements the city’s approach to public participation and is a key part of its resilience communications strategies. Keeping flood insurance as affordable as possible within the current NFIP is one of the ways the City of Miami Beach works to prioritize physical and economic resilience for the community.

The PPI requires a plan for implementation and an annual report updating the City Commission about the different outreach programs implemented.

In 2017, the City of Miami Beach created the first Program for Public Information (PPI). Part of drafting a PPI requires the forming of a PPI Committee. The PPI Committee meets to monitor and evaluate the status of communications projects and outcomes. City staff also conducts outreach projects, other CRS activities and collects data on implementation and measures.

The CRS requires a community’s Program for Public Information (PPI) to be updated every year. Every five years a community is tasked with creating an entirely new plan. Pursuant to the guidelines outlined in the CRS, and in alignment with new CRS updates, this new PPI provides refreshed messages and outreach projects. The substance of this Program highlights the progress made towards desired outcomes, discusses project implementation statuses, and includes an update on existing recommendations as well as new ones.

THE PROGRAM FOR PUBLIC INFORMATION NOT ONLY SHOWS ACTIVITIES CONDUCTED BUT ALSO DEMONSTRATES THE IMPACT THAT OUTREACH PROJECTS HAVE IN THE COMMUNITY. THIS REPORT ALLOWS THE COMMITTEE TO KEEP TRACK OF THE PLAN’S OUTCOMES, CELEBRATE ACHIEVEMENTS, IDENTIFY AREAS OF IMPROVEMENTS, AND CONTINUE PLANNING FOR THE FUTURE.

PROGRAM FOR PUBLIC INFORMATION (PPI) COMMITTEE OVERVIEW

The Program for Public Information (PPI) Committee, made up of private and public stakeholders, guided the Program for Public Information (PPI). This year, in 2022, the Committee followed the seven-step planning, and public involvement process defined by the Community Rating System (CRS) Program. Their unique perspectives and expertise helped define target audiences, messages, outcomes, and outreach methods.

The Committee also addressed other CRS activities that complement the PPI for extra activity points, including:

- 320 Map Information Services,
- 330 All Hazards Guide,
- 330 Flood Insurance Coverage Assessment,
- 340 Real Estate Agents Disclosure and Information Brochure,
- 360 Flood Protection Information including technical and financial assistance, and
- 540 Drainage System Maintenance.

The City of Miami Beach has a wealth of knowledge regarding flood hazards and flood risk. The Committee is comprised of six stakeholders, each with valuable perspectives and insight on flood risk and insurance. The Committee member expertise is specified by the CRS program, which requires representation from the city's Communications Department, the city's Floodplain Office, in addition to representation from local real estate, banking, and insurance sectors. The Committee was previously formed by the City Commission through Resolution No. 2016-29585 on September 27, 2016; Resolution No. 2017-30104 on December 13, 2017; Resolution No. 2018-30658 on December 12, 2018; Resolution No. 2019-31083 on December 11, 2019; Resolution No. 2020-31527 on December 9, 2020; and Resolution No. 2021-31936 on December 8, 2021. The committee has been re-created annually to comply with the CRS program.

Melissa Berthier, Chair	Director Office of Marketing and Communications
Carlos Gutierrez, PA Vice-Chair	Real Estate Agent Broker Associate, Coldwell Banker 2016 President Miami Association of Realtors
Alex Carrasco	Banking Industry Representative Vice President, Iberia Bank

Scott Diffenderfer, CIPS, LCAM	Real Estate Agent Licensed Real Estate Broker Associate, Compass President of the Belle Isles Residents Association
Mohsen Jarahpour, CFM	Floodplain Manager Building Department
John J. Lee	Insurance Agent Vice President, FirstService Financial

Our Community's Public Information Needs

Miami Beach

Flood Hazard for Miami Beach

The City of Miami Beach is a coastal barrier island bordering the Atlantic Ocean and Biscayne Bay. All properties within the City of Miami Beach are currently located in or near a High-Risk Flood Zone Area (Special Flood Hazard Areas, or SFHAs), as mapped by FEMA.

The city faces flood risks throughout the year. Sunny day flooding, storm flooding, King Tides, storm surge, high groundwater, and sea level rise all pose serious threats to the city's community and infrastructure.

The city monitors flooding throughout the year with its Stormwater Program Resilience Dashboard. The Dashboard tracks tides, tidal levels, flood locations, and flood requests from community members. When there is major flooding reported, pumps are pre-positioned to alleviate minor flooding. Of all requests from 2021, 40% concerned standing water from 0-3 inches while 59% concerned significant standing water and stormwater flooding ranging from 3-12 inches of standing water. The remaining 1% concerned major flooding 12 inches and higher.

Severity of the Flood Hazard

Flooding is a significant natural hazard facing the City of Miami Beach. Damage brought on by floodwaters has the potential to affect residential areas, businesses, and tourists on the entire island.

Flood Protection Measures

The city has placed a range of flood protection measures including neighborhood improvement projects that have new stormwater infrastructure, road elevation, updated building codes, elevation requirements, seawall ordinances and upgrades, and a reinforcement of natural systems such as the city's dune system.

Priority Areas

Priority Areas are identified within the CRS as “areas of the community with concerns related to floods or floodplains.” As a coastal barrier island, the entirety of the City of Miami Beach is located in or near a high-risk area (Special Flood Hazard Area or SFHA). Acknowledging this fact, the Committee identified the entire City as a priority area for the purpose of the PPI.

The City of Miami Beach has 55,231 buildings. 97% of properties in the city are in the SFHA AE Flood Zone. Location in the AE flood zone means that insurance is required for buildings with federally backed mortgages. As such, the city’s messaging encourages everyone to obtain flood insurance.

Flood Insurance Coverage Assessment

CRS ACTIVITY 330

The Committee examined the current flood insurance coverage and areas, or types of properties, where coverage could be improved. Property data from 2021 was obtained by the Miami-Dade County Property Appraiser. National Flood Insurance Policy data from 2022 was obtained from the FEMA National Flood Insurance Program. These two data sets were coordinated and applied accordingly. Because the methodology between Miami-Dade County data and NFIP data differs and might be different time frames, the resulting tables may reflect these discrepancies.

The City of Miami Beach has a high rate of flood insurance coverage.

Table 1:

Percentage of Buildings Insured in the City of Miami Beach: Based on Flood Zones

Flood Zone	Policies	Number of Units	% Buildings Insured	Premium	Average Premium	Insurance in Force	Average Insurance Coverage
SOURCE: NFIP SOURCE: COUNTY							
AE	40,368	51,330	79%	\$25,364,223.00	\$628	\$7,776,686,800	\$192,645
X	3,208	3,976	81%	\$504,464.00	\$157	\$551,726,500	\$171,985
Total	43,576	55,306	79%	\$25,868,687.00	\$594	\$8,328,413,300	\$191,124

The data in Policies is provided directly by FEMA NFIP. The data for Number of Units is provided by Miami-Dade County.

Tables 1 illustrates that:

- 79% of all buildings in the City of Miami Beach have National Flood Insurance Policies.
- 79% of buildings in the Special Flood Hazard Area (SFHA) AE Zone have National Flood Insurance Policies.
- 81% of buildings in the X Zone have National Flood Insurance Policies. Buildings in this area represent a small percentage, 7% of all buildings. Flood insurance is not required.

Next, the Committee examined insurance based on the type of building occupancy.

Table 2:

Percentage of Buildings Insured in the City of Miami Beach: Based on Occupancy

Occupancy	Policies in Force	Number of Units	% Buildings Insured	Premium	Average Premium	Insurance in Force	Average Insurance Coverage
SOURCE: NFIP SOURCE: COUNTY							
Single Family	3,442	4,905	70%	\$ 7,393,926.00	\$ 2,148	\$ 1,032,543,900	\$299,984
All other Residential	37,028	43,500	85%	\$ 11,016,724.00	\$ 1,393	\$ 6,368,339,000	\$171,987
Non-Residential	896	6,901	13%	\$ 6,240,298.00	\$ 6,965	\$ 509,014,800	\$568,097
Total	41,366	55,306	75%	\$ 24,650,948.00	\$ 596	\$ 7,909,897,700	\$191,217

Table 1 and Table 2 show a discrepancy in the total Policies in Force. This discrepancy comes directly from FEMA NFIP data and was not calculated by the Committee. This difference in totals causes the overall percentage of buildings insured to vary slightly, since there are more total policies counted in Table 1 than Table 2. As a result, Table 1 shows 79% of all buildings insured while Table 2 shows 75% of all buildings insured.

There is more confidence in the total figure for Policies shown in Table 1, which is 43,576. The same FEMA NFIP data is used for Table 3 and Table 4, which look at Pre-FIRM and Post-FIRM numbers, the total for which is 43,573 policies. As such, we believe that the FEMA data provided for Table 2 might use different methodology and is less reliable. For this report, we will be using the total percentage from Table 1 of 79% coverage.

Table 2 illustrates that:

- 70% of Single-Family homes have National Flood Insurance Policies.
- 13% of Non-Residential properties (commercial or other) have NFIP insurance coverage.

Conducting an analysis of flood insurance coverage is an important step to increasing the level of insurance. **While Miami Beach has a high level of coverage, at 79%, the data indicated that non-residential properties have a markedly low rate of coverage and can be targeted to increase flood insurance coverage.**

The Committee then compared flood insurance coverage for Pre-FIRM and Post-FIRM buildings. The terms Pre- and Post-FIRM mean that the building was constructed either before or after the 1972 FEMA Flood Insurance Rate Maps (FIRM) were released.

Table 3:

Percentage of Pre-FIRM (Construction before 1972) Buildings Insured in the City of Miami Beach

Flood Zone	Policies	Number of Units	% Buildings Insured	Premium	Average Premium	Insurance in Force	Average Insurance Coverage
SOURCE: NFIP SOURCE: COUNTY							
AE	23,501	31,869	74%	\$20,123,428.00	\$856	\$3,821,210,800	\$162,598
X	2,856	1,737	164%	\$411,208.00	\$144	\$480,400,900	\$168,208
Total	26,357	33,606	78%	\$20,534,636.00	\$779	\$4,301,611,700	\$163,206

Table 3 reflects a discrepancy between policies and number of units in the X Zone. The number of policies was derived from NFIP data and number of units were derived from Miami-Dade County Appraiser's Office data. Number of units was retrieved by filtering those properties built before the year 1972 in the Miami-Dade County Appraiser's Office 'Folio by Flood Zone' data sheet and further filtering the results by existing Flood Zones.

Table 3 illustrates that:

- 78% of total PRE-FIRM properties are covered under National Flood Insurance properties.

Table 4:

Percentage of Post-FIRM (Construction after 1972) Buildings Insured in the City of Miami Beach

Flood Zone	Policies	Number of Units	% Buildings Insured	Premium	Average Premium	Insurance in Force	Average Insurance Coverage
SOURCE: NFIP SOURCE: COUNTY							
AE	16,864	19,271	88%	\$5,240,795.00	\$311	\$3,955,476,000	\$234,551
X	352	2,204	16%	\$93,256.00	\$265	\$71,325,600	\$202,630
Total	17,216	21,475	80%	\$5,334,051.00	\$310	\$4,026,801,600	\$233,899

Table 4 illustrates that:

- 80% of total POST-FIRM properties are covered under National Flood Insurance Policies,

- 16% of the POST-FIRM buildings located within the X zone are covered under National Flood Insurance Policies.

Summary Findings of 2022 Flood Insurance Coverage Assessment

Since overall findings identify the following areas with the lowest coverage, outreach within this plan is targeted to:

- Non-Residential Properties and units in the AE Zone,
- Single-Family Residential Properties in the AE Zone, and
- Units located in the X Zone. Although insurance is not required, due to the proximity to the AE Zone, insurance coverage is encouraged.

Flood Insurance Coverage Improvement Plan

In order to increase insurance coverage for these groups, the following outreach projects are included in the Program for Public Information:

Flood Insurance Coverage Improvement Plan (Also Included in the Outreach Implementation Plan)			
Targeted Group	Project	Department Assignment	Schedule
Non-Residential Properties and Units in the AE Zone	OP #8 – Fact Sheet emailed and mailed with the Business Tax Receipt (BTR) Renewals	Building, Finance	Annual, Summer (July)
Single-Family Residential Properties in the AE Zone	OP #1 – MB Magazine OP #2 – Letter from Elected Leadership encouraging flood insurance messaging	City Manager's Office	Annual, Hurricane Season
Units located in the X Zone	OP #1 – MB Magazine OP #2 – Letter from Elected Leadership encouraging flood insurance messaging	Building, Communications	Quarterly (Began Spring 2017)

Project Design

Target Audiences

The Committee identified a list of target audiences informed by the flood insurance coverage assessment and by their areas of expertise.

The following target audiences were identified:

Target Audience List	
Category	Specific Audience Types
Repetitive Loss Areas	
Residents	Tenants Property Owners – Condominium Owners Condominium Associations Neighborhood Associations
Real Estate and Insurance Agencies	
Businesses	Tenants Property Owners Contractors
Seawall Owners	

The Committee decided to target these audiences with the **ten important messages** created in the 2017 Program for Public Information Plan. These messages can be viewed starting on page 17. The first six messages follow the required CRS topics, with four more added by the Committee. The four additional messages are optional but provide the ability to tailor messages to meet Miami Beach's community needs. The Committee has worked to clarify messages in order to better inform the community.

Inventory of Other Public Information Efforts

To target these communities more effectively, and to avoid unnecessary duplication of efforts, the PPI has conducted an inventory of existing outreach projects. This inventory includes community-based information efforts, city-wide initiatives, and plans implemented by other organizations and/or agencies. The following table is a collection of current initiatives in place that support the Community Rating System goals.

Inventory of Other Public Information Efforts			
ORGANIZATION	PROJECT	SUBJECT MATTER	FREQUENCY
1. City of Miami Beach Communications Department	MB Magazine	Storm water program, hurricane and King Tide preparedness, flood safety	Quarterly
	Flood Awareness (Magazine, Hotel Association)	CRS flood related topics	3 times per year
	Website	10 CRS flood related topics	Ongoing
	Instagram, Facebook, Twitter, Nextdoor, YouTube, Text Messages	Hurricane and King Tide preparedness, flood safety	Year-Round
	E-Blasts (news)	Hurricane and King Tide preparedness, flood safety	Year-Round
	Media Collaboration, Interviews	Hurricane and King Tide Preparedness, flood safety	Hurricane Season and King Tide Season
	Vehicle Messaging Service	Hurricane and King Tide preparedness, flood safety	Hurricane Season and King Tide Season
2. City of Miami Beach Building Department	Elevation Certificates	Available elevation certificates for properties	Year-Round
3. City of Miami Beach Emergency Management	Incident Action Reports, Community Meetings, Community Emergency Response Team Meetings	Hurricane and King Tide preparedness, flood safety	Hurricane Season and King Tide Season
4. City of Miami Beach Environment and Sustainability	Instagram, Twitter, Facebook, Nextdoor, YouTube	King Tide Preparedness, Storm Drain/Biscayne Bay Cleanliness	King Tide Season (Spring and Fall) Ongoing

5. Miami-Dade County Emergency Management	Hurricane Guide, Flood Response Preparation Guide	Hurricane and flood preparedness, evacuation routes	Every year
6. Miami-Dade County	Coastal Cleanup	Live, Love and Clean our Bay Baynanaza, Protecting Natural Floodplain Functions	Every year in the Spring
7. Ocean Conservancy	Coastal Cleanup	Trash Free Seas, Protecting Natural Floodplain Functions	Every Year
8. Clean Miami Beach	Coastal Cleanup	Beach cleanup, Dune cleanup, Protecting Natural Floodplain Functions	Annually
9. Debris Free Oceans	Ocean cleanup, Beach Cleanup, Coastal Cleanup	Protecting Natural Floodplain Functions	Annually
10. South Florida Water Management		"Flood Awareness Month" in South Florida Keep Ditches, swales, drainage grates and retention lakes clear of debris, trash and other discarded material. Report the location and condition of any clogged or damaged facilities to the proper authority,	Every Year in June
11. National Weather Service		Hurricane Tracking Maps, evacuation zones, Turn Around Don't Drown! Be Safe! It's never safe to drive or walk into flood waters. Flood Preparedness.	Year-Round
12. Army Corps of Engineers	Beach renourishment	Beach Renourishment	Based on planned projects
13. FEMA		Don't get caught unprepared. Have a place to go. Be prepared before the next flood. A single storm can ruin your financial future. Protect what matters.	Ongoing
14. National Oceanic and Atmospheric Association	Updated SLR projections	Know Your Flood Hazard, Flood Related Topics	

Miami Beach Messages

The Committee formulated a series of ten messages tailored to the floodplain hazards specific to each target audience member. The information contained in the ten messages promotes flood mitigation measures and education on flood risks in the community.

A chart detailing Miami Beach's ten messages and how they correspond with CRS Priority Topics can be seen below.

CRS Priority Topics	Miami Beach Messages
1. Know Your Flood Hazard (Required CRS Topic)	Know Miami Beach's Flood Risk Example Additional Text: 97% of properties on Miami Beach are located in a Special Flood Hazard Area, as mapped by FEMA. Miami Beach is reducing risk through elevating roads, a new stormwater system, and new construction regulations to build higher. Contact the city's building department and Floodplain Management staff for relevant information elevation requirements and flood zones at 305.673.7610 ext. 6770 or 6165.
2. Insure Your Property for Your Flood Hazard (Required CRS Topic)	Know Your Flood Insurance Coverage! Example Additional Text: Flood damage is generally not covered by standard homeowner, renter, or hurricane insurance. Make sure to know what your policy covers. For more information on flood policies visit Floodsmart.gov
3. Protect People from the Hazard (Required CRS Topic)	Be Smart if You See Flood Waters! Example Additional Text: Avoid driving through or coming in contact with flood waters. Make sure you are tuned into Miami Beach social media and local weather alerts. Follow Miami Beach on Instagram and Twitter @MiamiBeachNews for up-to-date information on local flood risks. Text MBALERT to 888777 for emergency updates.
4. Protect Your Property from the Hazard (Required CRS Topic)	Keep Your Home and Belongings Dry Example Additional Text: Elevate important appliances like washers and dryers. Choose water-resistant materials like tile flooring instead of wood. Provide flood openings in non-habitable areas. For other suggestions view the resources on our flood awareness page at Flood Awareness City of Miami Beach (miamibeachfl.gov)

<p>5. Build Responsibly (Required CRS Topic)</p>	<p>Build Resiliently Example Additional Text: Follow the Building Code. Get a permit before you build. Each property’s elevation is unique – obtain an elevation certificate to understand yours and potentially lower your cost of flood insurance. For more information on elevation certificates and how to get one, visit Elevation Certificates - Miami-Dade County (miamidade.gov). The City may have elevation certificates for properties built after 1995, applicants can inquire by calling (305) 376-7610.</p>
<p>6. Protect Natural Floodplain Functions</p>	<p>Our Natural Systems Enhance our Flood Protection Example Additional Text: Beach sand dunes and vegetation, coral reefs, and green open areas are natural flood barriers. The City of Miami Beach has taken extensive efforts towards beach and Dune renourishment. View our relevant projects at Natural Resources Management City of Miami Beach (miamibeachfl.gov) to see how the City promotes effective floodplain management.</p>
<p>7. Storm, Hurricane and King Tide Preparedness (Additional CRS Topic)</p>	<p>Have a Plan! South Florida Can Experience Flooding from Hurricanes and King Tides Example Additional Text: Know your evacuation routes, and how to protect yourself and your loved ones. You can find your nearest hurricane evacuation route at Evacuation Information City of Miami Beach (miamibeachfl.gov).</p>
<p>8. Surface Water Quality</p>	<p>Keep It Clean! Keep Storm Drains Clean! Example Additional Text: Don’t Litter! Keep storm drains clear of litter and debris to prevent flooding and keep Biscayne Bay clean. Report issues to the free Miami Beach e-gov App or call 305. 604.CITY</p>
<p>9. Financial Assistance for Flood Mitigation (Additional CRS Topic)</p>	<p>Financial Assistance. Example Additional Text: Financial Assistance relief is available for properties that have experienced damage. Learn more by contacting the Grants Office at 305-673-7510</p>
<p>10. Technical Assistance (Additional CRS Topic)</p>	<p>Miami Beach is Here to Help Example Additional Text: The Building Department offers free technical assistance to identify ways to reduce flood hazards. Call 305-673-7610 to learn more.</p>

Other Public Information Initiatives

Outreach Projects and Additional Community Rating System Activities

This program compliments the city's flood risk reduction initiatives that include a mature dune management system, a comprehensive stormwater management program, elevating low-lying streets, requiring new and substantial construction improvement to build higher than base flood elevation, and an ordinance raising sea wall heights. The city is also implementing a Private Property Adaptation Program, which will provide a 50/50 matching grant for property owners to undertake flood mitigation improvements. Sharing information about these initiatives is integrated into the key messages.

In addition, the following CRS activities have been integrated into this plan.

1. **Map Information Services (CRS Activity 320)** As part of the city's ongoing outreach projects, Miami Beach Flood Awareness Messages and Flood Maps Information Availability are conveyed to homeowners, renters, business owners, real-estate agents, insurance agents, bankers, architects, engineers and contractors via Miami Beach Magazine, brochures, fact sheets/flyers, letters and Miami Beach's website. The outcome of this service will increase comprehensive flood awareness throughout the community.
2. **All Hazards Guide (CRS Activity 330)** Miami Beach's All Hazards Guide includes flood and hurricane preparedness and evacuation route information. The guide is annually conveyed to homeowners, renters, business owners, and visitors via brochures, social media, and Miami Beach's website. The outcome of this effort is to increase the community awareness about tropical storm and hurricanes as well as to inform the community on how they can protect their family and properties before, during, and after hurricane and flooding events.
3. **Real Estate Agents Disclosure and Information Brochure (CRS Activity 340)** As a continued element from the 2017 Program for Public Information, Miami Beach real-estate agents will provide a copy of the Miami Beach Real-Estate Agents Disclosure and Information Brochure to prospective homeowners, business owners, and renters. The outcome of this effort is that the prospective property owners will have, in advance, information about local flood maps and how they can obtain additional information and assistance about Flood Management Regulations, Florida Building Code and 50% rule requirements.
4. **City of Miami Beach and Miami Beach Rising Above Websites (Activity 350)** The Miami Beach Rising Above website provides information on flood mitigation for properties within the community. The City of Miami Beach's flood awareness page contains a host of relevant links to FEMA flood maps, Floodplain Management Assistance, and PPI Messaging and relevant Fact Sheets.
5. **Flood Protection Information including technical and financial assistance (CRS Activity 360)** As part of the City's annual outreach projects, Miami Beach

Flood Awareness Messages are mailed to the entire target area of Miami Beach – including residents and business owners through the MB Magazine. Letters are directly mailed to Repetitive Loss Properties Areas, which are defined by FEMA. The letters advise these property owners on Flood Protection Information and availability of technical and financial assistance. The desired outcome is building retrofits to reduce flood risk.

6. **Flood Insurance Coverage Assessment and Improvement (Activity 370)** The flood insurance coverage assessment included in this document details the specifics regarding coverage throughout the island. Using this assessment, the PPI was tailored to incorporate efforts aimed at increasing coverage certain target areas. The outcome of this effort is to improve coverage through the promotion of flood insurance and flood management materials.
7. **Drainage System Maintenance (CRS Activity 540)** Miami Beach Flood Awareness Messages and Environmental & Sustainability ongoing outreach projects publicize the message regarding keeping storm drainage systems and Biscayne Bay clean. The messaging also emphasizes the illegality of dumping in streams. The outcome of this effort is to keep Biscayne Bay clean and help prevent localized flooding.

The following Outreach Implementation Plan details the audiences, messages, desired outcomes, projects to support the message, assignment, target date, and stakeholders that can help disseminate the information. It incorporates the additional CRS activities listed above. It will serve as a framework and timeline to ensure that information is shared both on a consistent basis, and to prepare before, during, and after an actual rain or flood event.

Outreach Implementation Plan

Target Audience	Messages	Project(s) to Support Messages	Implementation	Outcomes	Department Assignment	Scheduling	Stakeholder
<p>All of Miami Beach</p> <p>Note that the flood awareness messages and outreach projects are important for all of Miami Beach residents and businesses since 97% of all properties are within a SFHA (Special Flood Hazard Area)</p>	Messages 1-10	OP #1: 10 Steps for Flood Awareness Information	<p>MB Magazine - Information provided to all properties four times a year</p> <p>City Website featuring flood awareness page. Includes information, tools, and flood insurance material</p> <p>Email blasts, MBAlert, and Public Meetings</p>	<p>Increase comprehensive awareness of flood hazard and Miami Beach Messages related to people and properties protection for flood events</p>	Communications	<p>Ongoing</p> <p>MB Magazine: Four Times a Year</p>	Neighborhood Associations Share Messages
	Messages 1-5, 7 & 9	OP #2: Encouraging flood insurance coverage and king tide messaging	Letter from elected leadership		City Manager's Office	<p>Ongoing</p> <p>Letter annual, summer</p>	No
<p>All of Miami Beach</p> <p>Note that the flood awareness messages and outreach projects are important for all of Miami Beach residents and businesses since 97% of all properties are within a SFHA (Special Flood Hazard Area)</p>	Messages 1-3 & 7-8	OP #4: Hurricane Communications	<p>E-Blasts</p> <p>Newsletter</p> <p>Hurricane preparedness messaging sent to community (Activity 330)</p> <p>Know Your Hazards Webpage</p>	<p>Increase comprehensive awareness of flood hazard and Miami Beach Messages related to people and properties protection for flood events</p>	Emergency Management / Communications	Ongoing	Yes - Residents, Business Owners
	Messages 2, 3, 4, 5, 9	OP #5: FEMA and State of Florida Flood Hazard and Flood Insurance Guides	Available at City Hall	Increase comprehensive awareness of flood hazards	Building	<p>Ongoing</p> <p>Provided on a continual basis</p>	No

Target Audience	Messages	Project(s) to Support Messages	Implementation	Outcomes	Department Assignment	Scheduling	Stakeholder
<p>All of Miami Beach</p> <p>Note that the flood awareness messages and outreach projects are important for all of Miami Beach residents and businesses since 97% of all properties are within a SFHA (Special Flood Hazard Area)</p>	Messages 1-10	OP #6: FLOOD RESPONSE and Messaging 1-10	Email blasts	<p>Increase safety awareness before, during, and after flood events.</p> <p>Reduce preventable accidents and damage from flood waters</p>	Communications, Public Works, Emergency Management	<p>Flood response procedure remains in effect and is part of Public Works manual</p> <p>Spring and Fall King Tide Season emails and preparation messages</p> <p>Stormwater Dashboard is updated regularly and project is ongoing</p>	<p>Yes - Local news and social media sharing; local universities based on projects and requests</p>
			Social Media Messaging				
			Stormwater Dashboard which tracks instances of flood and drainage related work orders that Public Works responds to. Includes standing water and flooding issues.				
<p>All of Miami Beach</p> <p>Note that the flood awareness messages and outreach projects are important for all of Miami Beach residents and businesses since 97% of all properties are within a SFHA (Special Flood Hazard Area)</p>	Messages 1-10	OP #9: Fact Sheet Distribution, FEMA Map Update Information, and Flood Risk Reduction	Community Meetings	<p>Increase comprehensive awareness of flood hazard and Miami Beach Messages related to people and properties protection for flood events</p>	Communications, Public Works, Capital Improvement, Building Department, City Manager's Office	Ongoing	<p>Yes - Residents, Chamber of Commerce</p> <p>Vision: Yes, Conducted in Partnership with local academic institute</p>
			Vision 2070: Partnership with Florida International University and architecture students to host workshops and create a conversation regarding the imagined future of Miami Beach				

Target Audience	Messages	Project(s) to Support Messages	Implementation	Outcomes	Department Assignment	Scheduling	Stakeholder
<p>All of Miami Beach</p> <p>Note that the flood awareness messages and outreach projects are important for all of Miami Beach residents and businesses since 97% of all properties are within a SFHA (Special Flood Hazard Area)</p>	Messages 1-5 & 9	OP #16 FEMA Map Updates and Risk 2.0	MB Magazine NFIP Updates and Risk Rating 2.0	<p>Increase insurance coverage</p> <p>Increase in the use of flood resistant materials</p> <p>Increase comprehensive awareness of flood hazard</p>	City Manager's Office, Communications, Building	Ongoing	Yes - Shared with residents and elected officials
			Commission Letter explaining changes				
		OP #5: FEMA and State of Florida Flood Hazard and Flood Insurance Guides	See OP #5 for more information				
		OP #9: Fact Sheet Distribution, FEMA Map Update Information, and Flood Risk Reduction	Community Meetings Communicating to commission and residents Flood Risk 2.0 and Map Updates				
<p>Repetitive Loss Areas (RLA) (RLAs are defined by FEMA)</p>	Messages 1-10	See OP #1,3,4,5	<p>Letter mailed to RLA property owners to encourage flood resistant construction and prevent flood damage.</p>	<p>Increase comprehensive awareness of flood hazard and Miami Beach messages related to people and properties.</p>	Building	See OP#1, 3, 4, 5	See OP#1, 3, 4, 5
	Messages 1-10 Supporting Activity 360 Flood Protection Information)	OP #7: Letter mailed to all RLA Properties (Activity 360) check		<p>Increase building retrofits and flood resistant materials inquiries from Repetitive Loss Area property owners</p>		Fall	No

Target Audience	Messages	Project(s) to Support Messages	Implementation	Outcomes	Department Assignment	Scheduling	Stakeholder
Repetitive Loss Areas (RLA) (RLAs are defined by FEMA)	Messages 1, 2, 3, 4, 5 Maps illustrate planned risk reduction improvements in relation to Repetitive Loss Areas (Activity 320)	OP #8: Fact sheets with improvements, and guidance for private property resilient building options Activity 320 - Map Information Services	Flood-related public meetings	Increase in map information inquiries from Repetitive Loss Area property owners	Building, Public Works	Annual, Ongoing	Yes - Shared
			Publicly available information on website				
			Information provided by Floodplain Manager and Building Department Staff				
2a. Residents: Tenants	Messages 1-8 Importance of insurance coverage for renters.	See OP #1, 3, 4, 5, 6, 16	Provided on Website	Increase insurance coverage, flood preparedness awareness and the use of flood resistant materials	City Manager's Office, Building	Ongoing	No
		OP #8: Fact sheet for tenants	Provided at meetings				
2b. Residents: Property Owners	Messages 1-10	See OP #1, 3, 4, 5, 6	See OP #1, 3, 4, 5, 6	Increase comprehensive awareness of CRS and Miami Beach flood messages	City Manager's Office, Building, Communications	Ongoing	Yes - Local news, Retweets
	Messages 1, 2, 3, 4, 5, 6	OP #8: Fact sheet designed for renters and owners highlighting risk reduction from resilience projects. Including Relevant information on flood insurance	Community Events Flood protection Assistance meetings conducted one-on-one with Flood Plain Manager (Activity 360)	Increase retrofits, use of flood resistant materials Increase in inquiries/technical assistance to the Flood Plain Manager	Building, Communications	Ongoing	Yes

Target Audience	Messages	Project(s) to Support Messages	Implementation	Outcomes	Department Assignment	Scheduling	Stakeholder
2b. Residents: Property Owners	Messages 1-10	OP #8: King Tide Fact Sheets	Email blasts to subscribers	Reduce preventable accidents and damage from flood waters	Communications, Environments and Sustainability	Spring and Fall King Tide messages sent by email and social media	Yes - Associations share with members, additional promotion through community newsletters
3b. Residents: Condo/Neighborhood Associations	Messages 1-10	See OP #1, 3, 4, 5, 9, 16	As described previously in the 'All of Miami Beach' Audience	Increased insurance coverage	Building, Communications	Ongoing	Yes - Associations share with members
		OP #8: Fact Sheets	Shared by associations with members	Increase retrofits, flood resistant materials			
			Provided at meetings				
4a. Businesses: tenants*	Messages 1-10	See OP #1, 3, 4, 6, 16	Emailed and Mailed with Business Tax Receipt (BTR) renewals	Increase insurance coverage	Building, City Manager's Office, Finance	Fall	No
		OP #8: Fact Sheet		Increase retrofits, flood resistant materials (Targeted through Flood Insurance Coverage Improvement)			
4b. Businesses: Property Owners*	Messages 1-10	See OP #1, 3, 4, 5, 6, 16	Emailed and mailed with the Business Tax Receipt (BTR) renewals. (Activity 360)	Increase insurance coverage	City Manager's Office, Building, Finance	Fall	No
	Importance of insurance coverage and storm/flood preparation	OP #8: Fact Sheet	Flood protection Assistance meetings conducted one-on-one with Flood Plain Manager (Activity 360)	Increase retrofits, flood resistant materials (Targeted through Flood Insurance Coverage Assess.			
	Elevation resources and information on public infrastructure improvements						

Target Audience	Messages	Project(s) to Support Messages	Implementation	Outcomes	Department Assignment	Scheduling	Stakeholder
4c. Businesses: Contractors	Message 1-8	See OP #6	Issued with building permits	Increase resilient retrofits, flood resistant materials	Building	Ongoing	Yes - Contractors share with property owners
	Importance of protecting equipment and vehicles Education in retrofits and flood resistant materials	OP #8: Building Resiliently Fact Sheet					
	Message 8	OP #8: Biscayne Bay and storm drain cleanliness Fact Sheet	Issued with building permits (540)	Reduce dumping and pollutant discharges to storm drains and Bay	Building, Environment and Sustainability	Ongoing	Yes - Contractors share with sub-contractors
	Importance of keeping the Biscayne Bay clean and the storm drain system clean Supports Activity 540		Activity 540 - included as a condition in Right of Way and Building Permit Condition				
Real Estate Agents and Insurance Agents	Messages 1-8 The City is investing in flood risk reduction efforts. Know your elevation and your options to reduce risk Resources to understand personal property elevation, if there is any history of flooding Supports Activity 340	See OP #1, 3	Available on City Website	Maintain or increase flood insurance coverage rates Increase resilient retrofits with renovations Increase in information inquiries, technical assistance to the Flood Plain Manager	Building, Communications	Fall	Yes - Real Estate Agencies and agents share
		OP #10: Real Estate Fact Sheet	Distributed to MB Agencies				
			Distributed by Miami Association of Realtors				
		OP #11: Letter to Real Estate Agents, Insurance Agents, and Banks	Targeted letter sent to more than 90 real estate agents, insurance agents, and banks on Miami Beach advising about flood zone information				

Target Audience	Messages	Project(s) to Support Messages	Implementation	Outcomes	Department Assignment	Scheduling	Stakeholder
Private Property Adaptation Program Recipients	Messages 1, 2, 4, 5, 9	Private Property Assessment outreach flyer	Flyers mailed to PPA Buildings	Increase in information on PPA Program and resilient building	City Manager's Office (Resiliency), Communications	Ongoing	No
			Emails				
			Information provided on Website				
		OP #18: Resident Information Meetings	Recurring public meetings on flood mitigation				
			Private meetings with PPA Manager for more information on program, resiliency, and flood mitigation				
Seawall Owners	Message 1, 4, 5,	OP #8: Fact Sheet	Information provided on website	Increase in information on Seawall and seawall upgrades for affected properties	City Manager's Office (Resiliency), Communications	Ongoing	No
		Seawall Ordinance Information Outreach	Letter to Seawall Owners				
			Newsletter Email Blasts Other Public Outreach				

Target Audience	Messages	Project(s) to Support Messages	Implementation	Outcomes	Department Assignment	Scheduling	Stakeholder
Special Projects All Audiences	<p>Messages 1, 3, 5</p> <p>Stormwater Management Dashboard</p> <p>Importance of reducing flood risk, measuring the effectiveness of stormwater program and responding to flooding</p>	Additional Project OP #13: Stormwater Management Dashboard	The dashboard's purpose is to measure how the city is becoming more resilient over time, track the effectiveness of the stormwater program and understand the impact of extreme events as well as the city's response	<p>Increase safety awareness before, during, and after flood events.</p> <p>Reduce preventable accidents and damage from flood waters</p>	City Manager's Office (Resilience), Public Work IT	Ongoing	No
	<p>Messages 1 & 3</p> <p>After Actions capturing rain events and King Tides</p> <p>Importance of understanding the impact of heavy rain events and how the city can better respond and document</p>	Additional Project: OP #14: After-Actions	After-Actions include recommendations to improve the city's response to flooding and data collection efforts.	<p>Increase safety awareness before, during, and after flood events.</p> <p>Reduce preventable accidents and damage from flood waters</p> <p>Increase retrofits, flood resistant materials</p> <p>Increase flood preparedness awareness</p>	City Manager's Office (Resilience), Public Works	Ongoing - As Needed	Shared in Sustainability and Resiliency Committee - open to Residents

EVALUATION, OWNERSHIP, & ADOPTION

ANNUAL EVALUATION

The PPI Committee is required to meet at least twice a year to evaluate the program and incorporate any needed revisions. The evaluation will cover:

- A review of the projects that were completed
- Progress towards the desired outcomes
- Recommendations regarding projects not completed
- Changes in the target audiences.

Staff will provide annual updates to the City Commission and as part of the annual recertification process for the Community Rating System.

PROGRAM OWNERSHIP

The Program for Public Information implementation will be led by the City Manager's Office with support from the Communications Department, Environment and Sustainability Department, the Finance Department, and the Public Works Department.

Documentation of the plan for Community Rating System certification audits will be maintained by the Building Department.

ADOPTION

The National Flood Insurance Program Community Rating System requires approval of this document by the City Commission. This Program for Public Information Plan is being presented for adoption via Resolution at the July 20, 2022, City Commission Meeting.

Legend

FEMA Flood Zones

- AE-10
- AE-9
- AE-8
- VE-11
- VE-9
- X

FEMA Flood Zones: Land Ration

Total Urban Area = 7.22 Square Miles
Flood Zone AE = 7.02 Square Miles or 97.2 %
Flood Zone VE = 0.03 Square Miles or 0.004 %
Flood Zone X = 0.17 Square Miles or 0.024 %

