
RESILIENCY COMMUNICATIONS PLAN

PROGRAM FOR PUBLIC INFORMATION
DEVELOPED FOR THE NATIONAL FLOOD
INSURANCE PROGRAM (NFIP)
COMMUNITY RATING SYSTEM (CRS)

A COMMUNICATIONS PLAN TO REDUCE PRIVATE PROPERTY
FLOOD RISK AND TO HELP REDUCE THE COST OF NFIP
FLOOD INSURANCE PREMIUMS FOR RESIDENTS AND
BUSINESSES



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BACKGROUND

The City of Miami Beach is a vibrant coastal community located east of mainland Miami. Home to seven-miles of beaches, Miami Beach is both a beautiful place to live and to visit; a top vacation destination for both global tourism and the local South Florida region.

Miami Beach is rich in history and culture, recently celebrating its Centennial birthday. The combination of older, even historically designated buildings, with low-lying topography, means that the majority of buildings on Miami-Beach are considered pre-FIRM (Flood Insurance Rate Map). Pre-FIRM indicates buildings constructed before the first FEMA flood maps were issued in 1972.

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

This Program for Public Information (PPI) document is a new initiative to gain valuable points to reach our CRS (Community Rating System) goal that currently reduces the cost of flood insurance premiums. It complements

our approach to public participation and is a key part of the *Miami Beach Rising Above Resiliency Communications*. This is one way the City can help with economic resilience- to keep flood insurance as affordable as possible within the current National Flood Insurance Program.

FLOOD INSURANCE FACTS

The City of Miami Beach participates in the National Flood Insurance Program (NFIP) Community Rating System (CRS). Currently holding a strong Class 6 rating, this places the city among the top 5% of Miami-Dade County's 32 municipalities. This effort saves residents and businesses 20% on their flood insurance premiums - an estimated \$6 million each year.

As a coastal barrier island, 99% of the City of Miami Beach is 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 property with a federally-backed mortgage.

RESILIENCY COMMUNICATIONS COMMITTEE

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

This Program for Public Information serves as a resource for many audiences- ranging from renters, property owners, real estate agents, businesses, and more. Awareness is important to reduce the risk from any flood event, whether from tidal sunny day events, severe rain events, or tropical storms and hurricanes.

The City of Miami Beach has a wealth of knowledge regarding flood hazards and flood risk. The Resiliency Communications 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, real estate, banking, and insurance. The Committee was formerly convened by the City Commission through Resolution No. 2016-29585 on September 27, 2016.

RESILIENCY COMMUNICATIONS COMMITTEE	
Tonya Daniels, Chair	Director, Communications Department
Mohsen Jarahpour	Floodplain Manager, Building Department
Scott Diffenderfer	Real Estate Agent, Compass President of the Belle Isles Homeowners Association
Terri Echarte	Senior Vice President, Gibraltar Private Bank and Trust
Carlos Gutierrez	Real Estate Agent, Keller Williams Residential President- Real Estate Association of Miami
John Lee	Insurance Agent, First Service Financial

The role of the committee was to help develop the PPI by providing feedback every step of the way. City staff developed the agendas, facilitated the meetings, and prepared draft materials for discussion.

The first meeting was held October 20th, 2016. The agenda addressed steps one through four of the PPI process. The Committee held introductions, reviewed the State of Florida's Sunshine Law, learned about the City of Miami Beach's comprehensive resilience program, received an overview of the Community Rating System, timeline,

and their respective roles to provide expertise. The Committee discussed target areas, flood insurance coverage, target audiences, inventory of other public information efforts, and CRS topics and draft Miami Beach messages.

The second meeting was held November 7th, 2016. The agenda examined additional information gained regarding flood insurance coverage, further discussed target areas that needed outreach, messages, and outreach. The Committee also addressed other CRS activities that complement the PPI for extra activity points, including:

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

More information about these activities is located on page 13 and in the Outline of Messages and Projects on page 15.

The third meeting was held December 5th, 2016. A review of the progress and remaining items were presented. The Committee agreed to add the importance of Biscayne Bay surface water cleanliness to the CRS messages. **The Committee achieved consensus on the ten CRS messages-** located on page 12 of this document. Outcomes, such as increasing NFIP coverage for multi-family tenants, were discussed. Outreach projects were discussed, with a review of what has been done historically and new outreach groups and options. One specific area of concern is educating flood insurance agents to how to correctly provide flood insurance estimates for Miami Beach residents.

Committee members shared goals acknowledging:

- The importance of utilizing this plan to communicate the progressive work that the City of Miami Beach is doing to reduce risk- putting the City in a significant leadership role among coastal communities.
- The importance of reducing private property flood risk, while the City works to reduce flood risk on public infrastructure, in the context of sea level rise projections over time in South Florida.
- The importance of increasing flood awareness and a concern for the cost of flood insurance, especially for buildings below base flood elevation and older buildings constructed prior to the National Flood Insurance Program.

COMMUNITY PUBLIC INFORMATION NEEDS

As a coastal barrier island, all of the City of Miami Beach is located in or near a high risk area (Special Flood Hazard Area or SFHA). The Committee agreed that, for the purpose of the Program for Public Information, the entire City should be considered one target area.

The City of Miami Beach has 55,231 buildings. 93%, 51,429, of these buildings are located in the SFHA AE Flood Zone. Location in the AE flood zone means that insurance is required for buildings with federally backed mortgages. The remaining buildings, 7%, are located in Zone X, adjacent to the flood zone. While the properties in Zone X are not required to carry insurance, they are vulnerable to flooding which is generally not covered by home owners insurance. There are no buildings in the VE zone. A map of FEMA Flood Zones is included on page 22 of this document.

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 was obtained by the Miami-Dade County Property Appraiser. National Flood Insurance Policy data was obtained from the FEMA National Flood Insurance Program.

The City of Miami Beach has a high rate of flood insurance coverage. Table 1 illustrates that:

- 84% of all buildings in the City of Miami Beach have National Flood Insurance Policies,
- 86% of buildings in the Special Flood Hazard Area (SFHA) AE Zone have National Flood Insurance Policies,
- 58% 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.

WHAT IS A FIRM?

A Flood Insurance Rate Map (FIRM) is an official flood zones map of a community that is prepared by the Federal Emergency Management Agency (FEMA).

All properties within the City of Miami Beach are currently located in or near a High-Risk Flood Zone Area (Special Flood Hazard Areas- "SFHA") as mapped by FEMA. SFHAs are defined as the area that will be inundated by the flood event having a 1% chance of being equaled or exceeded in any given year. The 1% annual chance flood is also referred to as the base flood or 100-year flood.

Flood Zones:

AE= Areas with a 1% chance of being flooded in any given year. Flood insurance purchase is mandatory for buildings with federally backed mortgages.

X= Areas of moderate or minimal flood risk. Flood insurance is encouraged, but not required.

Table 1: Percentage of Buildings Insured in the City of Miami Beach: Based on Flood Zones

Flood Zone	NFIP Policies	Number of Buildings	% Buildings with NFIP Insurance Policies	Cost of Premiums	Average Cost of Premium	Insurance in Force	Average Insurance Coverage	Assessed Building Value	% Buildings Assessed Value Insured
	SOURCE: NFIP	SOURCE: COUNTY		SOURCE: NFIP		SOURCE: NFIP		SOURCE: COUNTY	
AE	44,173	51,429	86%	\$24,501,059.00	\$555	\$7,943,454,700	\$179,826	\$27,931,511,798	28%
X	2,206	3,802	58%	\$439,038.00	\$199	\$343,237,400	\$155,593	\$2,173,312,870	16%
Total	46,379	55,231	84%	\$24,940,097.00	\$538	\$8,286,692,100	\$178,673	\$30,104,824,668	28%

Next, the Committee examined insurance based on the type of building occupancy. Table 2 illustrates that:

- 46% of the 2-4 family units and 17% of non-residential (commercial or other) have NFIP insurance coverage. This category may include rental units that may not be required to carry individual property coverage.

Table 2: Percentage of Buildings Insured in the City of Miami Beach: Based on Occupancy (inclusive of all flood zones)

Occupancy	NFIP Policies	Number of Buildings	% Buildings with NFIP Insurance Policies	Cost of Premiums	Average Cost of Premium	Insurance in Force	Average Insurance Coverage	Assessed Building Value	% Buildings Assessed Value Insured
	SOURCE: NFIP	SOURCE: COUNTY		SOURCE: NFIP		SOURCE: NFIP		SOURCE: COUNTY	
Single Family	3,953	5,140	77%	\$ 7,296,243.00	\$ 1,846	\$ 1,159,680,300	\$ 293,367	\$ 2,511,662,830	46%
2-4 Family	755	1,643	46%	\$ 755,382.00	\$ 1,001	\$ 136,895,400	\$ 181,318	\$ 689,146,270	20%
All other Residential	40,593	42,202	96%	\$ 11,742,839.00	\$ 289	\$ 6,407,618,400	\$ 157,850	\$ 21,904,483,694	29%
Non-Residential	1,078	6,249	17%	\$ 5,145,633.00	\$ 4,773	\$ 582,495,000	\$ 540,348	\$ 4,999,531,874	12%
Total	46,379	55,231	84%	\$ 24,940,097.00	\$ 538	\$ 8,286,689,100	\$ 178,673	\$ 30,104,824,668	28%

Conducting the 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 84%, the FEMA data shows that 2-4 multi-family unit buildings and non-residential buildings have a lower rate of coverage and can be targeted to increase flood insurance coverage.**

FLOOD INSURANCE COVERAGE ASSESSMENT, cont.

CRS Activity 330

The Committee then compared flood insurance coverage for Pre-FIRM and Post-FIRM buildings. The terms Pre/Post-FIRM means that the building was constructed either before or after the 1972 FEMA Flood Insurance Rate Maps (FIRM) were released. The below chart shows that the majority of policies, 64%, are held by Pre-FIRM buildings. Tables 3 and 4 show that the average cost of the premium is double for Pre-FIRM buildings, likely due to these older buildings being below the FEMA Base Flood Elevation (BFE).

Chart 1: Percentage of National Flood Insurance Policies for Pre-FIRM (built before 1972) and Post-FIRM (built after 1972).

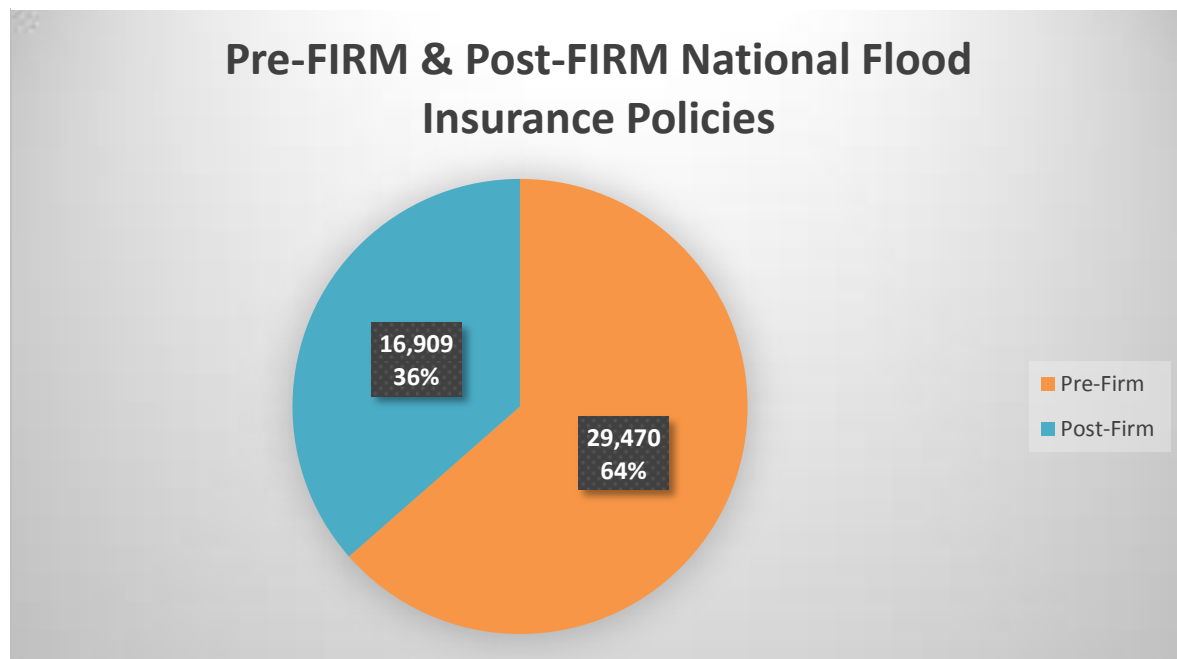


Table 3: Percentage of PRE-FIRM (Construction before 1972) Buildings Insured in the City of Miami Beach

Flood Zone	NFIP Policies	Number of Buildings	% Buildings with NFIP Insurance Policies	Cost of Premiums	Average Cost of Premium	Insurance in Force	Average Insurance Coverage	Assessed Building Value	% Buildings Assessed Value that is Insured
	<i>SOURCE: NFIP</i>	<i>SOURCE: COUNTY</i>		<i>SOURCE: NFIP</i>		<i>SOURCE: NFIP</i>		<i>SOURCE: COUNTY</i>	
AE	27,631	32,291	86%	\$19,436,319.00	\$703	\$4,208,933,700	\$152,327	\$10,703,183,009	39%
X	1,839	1,867	99%	\$345,387.00	\$188	\$270,701,000	\$147,200	\$451,329,138	60%
Total	29,470	34,158	86%	\$19,781,706.00	\$671	\$4,479,634,700	\$152,007	\$11,154,512,147	40%

Table 4: Percentage of Post-FIRM (Construction after 1972) Buildings Insured in the City of Miami Beach

Flood Zone	NFIP Policies	Number of Buildings/Units	% Buildings with NFIP Insurance Policies	Cost of Premiums	Average Cost of Premium	Insurance in Force	Average Insurance Coverage	Assessed Building Value	% Buildings Assessed Value Insured
	SOURCE: NFIP	SOURCE: COUNTY		SOURCE: NFIP		SOURCE: NFIP		SOURCE: COUNTY	
AE	16,542	19,138	86%	\$5,064,740.00	\$306	\$3,734,518,000	\$225,760	\$17,228,328,789	22%
X	367	1,935	19%	\$93,651.00	\$255	\$72,536,400	\$197,647	\$1,721,983,732	4%
Total	16,909	21,073	80%	\$5,158,391.00	\$305	\$3,807,054,400	\$225,150	\$18,950,312,521	20%

Table 4 highlights that flood insurance coverage is high, 86%, for those buildings in the AE zone. Coverage is low, 19%, for Post-FIRM constructed buildings within the X zone, however flood insurance is not federally required in this area.

FLOOD INSURANCE ASSESSMENT OVERALL FINDINGS

The overall findings show the importance of targeting outreach to:

1. 2-4 Multi-family units in the AE zone
2. Non-residential units in the AE zone, and
3. Units located in the X zone. Although insurance is not required, due to the close proximity to the AE zone, insurance coverage is encouraged.

FLOOD INSURANCE COVERAGE IMPROVEMENT PLAN

Therefore, 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
2-4 Multi-family units in the AE zone	OP#8-Fact sheet mailed to 2-4 Family Unit properties	Building, Communications	Annual/April 2017
Non-residential units in the AE zone	OP#8-Fact sheet emailed and mailed with the Business Tax Receipt (BTR) renewals	Building, Finance	Annual/Summer 2017
Units located in the X zone (flood insurance is encouraged but not required)	OP#1-MB Magazine	Building, Communications	Quarterly(Beginning Spring 2017)

With a good understanding of the Flood Insurance Rate Map (FIRM) and the flood insurance coverage assessment, the City can better tailor specific communications for

six target audiences and share ten key messages. Before this step, the Community Rating System guidelines require an inventory of existing public information efforts.

INVENTORY OF OTHER PUBLIC INFORMATION EFFORTS

The Program for Public Information requires examining current information efforts. The following table is a collection of current initiatives in place that support the Community Rating System goals. The list was compiled through staff research and Committee members' input. It includes the many messages and ways of communicating, ranging from City departments, to non-profits, to federal agencies.

INVENTORY TO 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	Intermittently
	Flood Awareness (Magazine, Hotel Association)	CRS flood related topics	3 times per year
	Website	10 CRS flood related topics	Ongoing
	Instagram, Facebook, Twitter	Hurricane and King Tide preparedness, flood Safety	Hurricane Season and King Tide Season
	E-Blasts (new)	Hurricane and King Tide preparedness, flood safety	Hurricane Season and King Tide Season
	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

INVENTORY OF OTHER PUBLIC INFORMATION EFFORTS, cont.

ORGANIZATION	PROJECT	SUBJECT MATTER	FREQUENCY
4. City of Miami Beach Environment and Sustainability	Instagram	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	Every year in the spring
7. Ocean Conservancy	Coastal Cleanup	Trash Free Seas	Every year
8. South Florida Water Management District		'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
9. 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
10. Army Corps of Engineers	Beach renourishment	Beach renourishment	Based on planned projects
11. 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

MIAMI BEACH TARGET AUDIENCES

The Committee identified target audiences from the flood insurance assessment results and their own experiences from the communications, floodplain management, real estate, banking, and insurance agent perspectives.

The following **six target audiences** were identified:

1. Repetitive Loss Areas
2. Recently flooded areas
3. Residents, to include tenants, property owners, and condo, and neighborhood associations
4. Businesses, to include tenants, property owners, and contractors
5. Real Estate and Insurance Agents companies
6. Local organizations, such as schools, cultural sites such as museums, historic preservation, etc.

The Committee selected **ten important messages** to be shared with audiences. The first six follow the required CRS topics, with four more added by the Committee. The four additional messages are optional, but provide an ability to tailor messages to meet Miami Beach needs and also provide additional CRS points. The messages are located in the following table on page 12.

COMMUNITY RATING SYSTEM TOPICS AND MIAMI BEACH MESSAGES

CRS PRIORITY TOPICS	MIAMI BEACH MESSAGES
1. KNOW YOUR FLOOD HAZARD (REQUIRED CRS TOPIC)	COASTAL CITIES FACE FLOOD RISK Example additional text: 93% 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.
2. INSURE YOUR PROPERTY FOR YOUR FLOOD HAZARD (REQUIRED CRS TOPIC)	PROTECT YOUR PROPERTY WITH FLOOD INSURANCE Example additional text: Flood damage is generally not covered by standard homeowner, renter, or hurricane insurance.
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.
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. Chose materials, such as tile flooring as opposed to wood, that are resistant to water damage. Provide flood openings in non-habitable areas.
5. BUILD RESPONSIBLY (REQUIRED CRS TOPIC)	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.
6. PROTECT NATURAL FLOODPLAIN FUNCTIONS	OUR NATURAL SYSTEMS PROTECT US AGAINST FLOODS Example additional text: Beach sand dunes and vegetation, coral reefs, and green open areas are natural flood barriers.
7. STORM, HURRICANE AND KING TIDE PREPAREDNESS (ADDITIONAL CRS TOPIC)	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.
8. SURFACE WATER QUALITY (ADDITIONAL CRS TOPIC)	KEEP IT 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.
9. FLOOD MITIGATION ASSISTANCE PROGRAM (ADDITIONAL CRS TOPIC)	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.
10. TECHNICAL ASSISTANCE (ADDITIONAL CRS TOPIC)	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.

The overall communications strategy is to make information available in various mechanisms in order to change behavior to increase preparedness, increase insurance coverage, and reduce flood risk.

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 improvement construction to build higher than base flood elevation, and raising sea wall heights. Sharing information about these initiatives are integrated into the key messages.

The Resiliency Communications Plan includes a comprehensive list of the audiences, messages, desired outcomes, projects to support the message, assignment, target date, and stakeholders that can help disseminate the information.

ADDITIONAL COMMUNITY RATING SYSTEM ACTIVITIES

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 Massages 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 Hazard 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 this effort is to increase the community awareness about tropical storm and hurricane and inform the people as to 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 new element of the Resiliency Communications Plan, 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. **Flood Protection Information including technical and financial assistance, and (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 all residents and business owners through the MB Magazine. Letters are directly mailed to Repetitive Loss Properties Areas, (RLAs are defined by FEMA). The letters advise these property owners them about Flood Protection Information and availability of technical and financial assistance. The desired outcome is building retrofits to reduce flood risk.
5. **Drainage System Maintenance. (CRS activity 540)** Miami Beach Flood Awareness Messages and Environmental & Sustainability ongoing outreach projects publicize the message that "keep the storm drainage system and Biscayne Bay clean and dumping in the streams is illegal". The outcome of this effort is to keep Biscayne Bay clean and help prevent localized flooding.

The following Outreach Implementation Plan, beginning on Page 15, 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 Area	Target Audience	Messages	Outcome (Desired Changes in Behavior)	Project(s) to Support Message	Department Assignment	Schedule	Stakeholder
All of Miami Beach	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).	Messages 1-10	Increase comprehensive awareness of flood hazard and Miami Beach messages related to people and properties protection for flood event.	OP#1-Flood awareness information provided to all properties through MB Magazine.	Building, Communications	Quarterly (Beginning Spring 2017)	No
		Messages 1-4		OP#2-Letter from elected leadership encouraging purchase of flood insurance coverage.	Building	Annual/Summer 2017	No
		Messages 1-10		OP#3-Flood Awareness Guide provided on website.	Building	Annual/March 2017	Yes-associations
		Messages 1-7		OP#4-Hurricane Guide includes Flood Preparation message. (Supports Activity 330)	Emergency Management	Annual/Spring 2017	Yes-associations, critical facilities, hotels, etc
		Messages 2, 3, 4, 5, 9		OP#5-FEMA and State of Florida Flood Hazard and Flood Insurance Guides available at City Hall.	Building	Ongoing/Start March 2017	No
		Messages 1-5, 7		OP#6-For Flood Response (before, during and after a flood) Messages 1-5, 7 provided online, through social media, eblasts to stakeholders, radio/tv.	Building, Communications, Emergency Management	Spring and Fall King Tide season Major storm/rainfall events	Yes- local news
	1. Repetitive Loss Areas (RLA) (RLAs are defined by FEMA)	Messages 1 through 10	Increase comprehensive awareness of flood hazard and Miami Beach messages related to people and properties protection for flood event.	See OP#1,3,4,5	Building, Communications	See OP#1,3,4,5	See OP#1,3,4,5
		Messages 1 through 10 (Supports Activity 360 Flood Protection Information)	Increase building retrofits and flood resistant materials inquiries from Repetitive Loss Area property owners.	OP#7-Letter mailed to all RLA properties, (supports Activity 360)	Building	Annual/ Spring	No
		Messages 1, 2, 3, 4, 5	Increase in map information inquiries from Repetitive Loss Area property owners.	OP#8-Fact Sheet with public infrastructure improvements and guidance for private property resilient building options.	Building, Public Works	Annual/ March	No
		Maps illustrate planned risk reduction improvements in relation to Repetitive Loss Areas (Activity 320)	Activity 320-Map information services provided by the Floodplain Manager				

OUTREACH IMPLEMENTATION PLAN

Target Area	Target Audience	Messages	Outcome (Desired Changes in Behavior)	Project(s) to Support Message	Department Assignment	Schedule	Stakeholder
All of Miami Beach	2. Recently flooded areas	Messages 1 through 10	Increase comprehensive awareness of flood hazard and Miami Beach messages related to people and properties protection for flood event.	See OP#1,3,4,5	Building, Public Works	Response to a flood event	No
		Messages 1, 2, 3, 4, 5, 7	Increase awareness of being safe before, during an after flood events. Reduce preventable accidents and damage from flood waters.	See OP#6 OP#8-Fact Sheet and messages provided online, through social media, eblasts to stakeholders, radio/tv.	Lead: Communications Support: Building, Emergency Management, Environment and Sustainability, Public Works	Spring and Fall King Tide season Major storm/rainfall events	Yes-local news
		Messages 1, 2, 3, 4, 5, 9, 10 Importance of reducing personal flood risk.	Increase insurance coverage Increase building retrofits, and flood resistant materials inquiries.	OP#8-Fact Sheet with resources for the specific flooded area. OP#8-Disseminate Fact Sheet through packets on doors, neighborhood associations, social media. OP#9-Attend community meeting(s) to provide Fact Sheet, and information on reducing flood risk.	Lead: City Manager's Office Support: Building, Communications, Environment and Sustainability, Public Works	Response to a flood event	Yes-area associations can share
	3a. Residents: tenants	Messages 1 through 8 Importance of insurance coverage for renters. Discuss storm/ flood preparation with landlord.	Increase insurance coverage Increase flood preparedness awareness Increase in the use of flood resistant materials by tenants.	See OP#1,3,4,5,6 OP#8-Fact Sheet for tenants provided on website	Building, Communications	See OP#1,3,4,5,6 OP#8-Annual/April	no
		Messages 1 through 10	Increase comprehensive awareness of CRS and Miami Beach flood messages.	See OP#1,3,4,5,6	Building, Communications	3 times per year	
	3b. Residents: property owners*	Messages 1, 2, 3, 4, 5, 6 The City is investing in flood risk reduction efforts. Know your elevation and your options to reduce risk. Message 1, 2 Insure your property from flood loss.	Increase retrofits, use of flood resistant materials Increase in inquiries/technical assistance to the Flood Plain Manager Increase in insurance coverage for 2-4 family unit properties. (Targeted through Flood Insurance Coverage Assessment)	OP#8-Fact Sheet designed for all residents that highlight risk reduction from the sand dune system, new elevation requirements, street elevation and stormwater pumps. OP#8-Fact Sheet mailed for 2-4 Family Unit properties.	Building, Communications Building, Communications Building, Communications	Ongoing	Yes-associations share with multi-family bldg residents

OUTREACH IMPLEMENTATION PLAN

Target Area	Target Audience	Messages	Outcome (Desired Changes in Behavior)	Project(s) to Support Message	Department Assignment	Schedule	Stakeholder
All of Miami Beach	3b. Residents: property owners* (continued)	Messages 2, 3, 4, 7 King Tides are normal in coastal areas but can cause flooding. Protect your family, home, and your vehicles.	Reduce preventable accidents and damage from flood waters.	OP#8-Fact Sheet designed for King Tide seasons. Distributed through social media, eblasts to stakeholders, radio/tv.	Building, Communications, Environment and Sustainability	Spring and Fall King Tide seasons	Yes- associations share with members
	3c: Residents: Condo/Neighborhood Associations	Messages 1 through 10	Increase insurance coverage Increase retrofits, flood resistant materials	See OP#1,3,4,5. OP#8-Fact Sheet provided in person at meetings, and also shared by associations with members.	Building, Communications	Ongoing	Yes- associations share with members
	4a. Businesses: tenants*	Messages 1 through 10 Importance of insurance coverage and discussing storm/ flood preparation with landlord.	Increase insurance coverage Increase retrofits, flood resistant materials (Targeted through Flood Insurance Coverage Improvement)	See OP#1,3,4,6 OP#8-Fact Sheet emailed and mailed with the Business Tax Receipt (BTR) renewals.	Building, Communications, Finance	Annual/ Summer	No
	4b. Businesses: property owners*	Messages 1 through 10 Importance of insurance coverage and discussing storm/ flood preparation with tenants. Resources to understand elevation, public infrastructure improvements, resources for retrofits. (Supports Activity 360 Flood Protection Information)	Increase insurance coverage Increase retrofits, flood resistant materials (Targeted through Flood Insurance Coverage Assessment)	See OP#1,3,4,6 OP#8-Fact Sheet emailed and mailed with the Business Tax Receipt (BTR) renewals. (Supports Activity 360)	Building, Finance	Annual/ Summer	No

OUTREACH IMPLEMENTATION PLAN

Target Area	Target Audience	Messages	Outcome (Desired Changes in Behavior)	Project(s) to Support Message	Department Assignment	Schedule	Stakeholder
All of Miami Beach		Message 1 through 8 Importance of protecting equipment and vehicles. Education in retrofits and flood resistant materials. Message 8	Increase resilient retrofits, flood resistant materials.	See OP #6 OP#8-Fact Sheet for "building resiliently" issued with building permits.	Building	Ongoing	Yes-contractors share with property owners
	4c. Businesses: contractors	Importance of keeping the Biscayne Bay clean and the storm drain system clean. (Supports Activity 540 Drainage System Maintenance-Compliments National Pollution Discharge	Reduce dumping and pollutant discharges to storm drains and Bay.	OP#8-Fact Sheet for Biscayne Bay and storm drain system cleanliness issued with building permits (Supports Activity 540) Activity 540-Included as a condition in Right of Way and Building Permit Condition.	Building, Environment and Sustainability	Ongoing	Yes-contractors share with sub-contractors
	5. Real Estate Agents and Insurance Agents	Messages 1 through 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 Real Estate Agents Brochure)	Maintain or increase flood insurance coverage rates. Increase resilient retrofits with renovations. Increase in information inquiries/technical assistance to the Flood Plain Manager.	See OP #1,3 OP#10-Real Estate Fact Sheet available on City website OP#10-Real Estate Fact Sheet to be distributed to MB agencies, and by the Miami Association of Realtors. OP#11-Letter to Real Estate Agents, Insurance Agents, and Banks.	Building, Communications	Annual, Spring	Yes-Real Estate agencies and agents share
	6. Local Organizations (Schools, Neighborhood Associations, Civic Organizations, Cultural Organizations, etc.).	Messages 1 through 10 Importance of flood insurance and building resiliently. Importance of being prepared through signing up with City communications channels for information on flood, hurricane, and King Tide preparedness.	Increase in information provided at organization meetings. Increase in organizations signed up for Social Media and E-Blasts.	See OP#1,3,4 OP#8-Fact Sheet provided at meetings by Community Outreach Specialist	Building, Communications	Ongoing, As needed	Yes-organizations share
						Spring and Fall King Tide seasons and Hurricane season (3 times per year at minimum)	Yes-organizations share

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 Resilience Communications Plan implementation will be led by the Building Department, with support from the City Manager's Office, the Communications Department, the Finance Department, the Environment and Sustainability 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 Resiliency Communications Plan is being presented for adoption via Resolution at the March 1, 2017 City Commission Meeting.

GLOSSARY

100 Year Flood: A flood event that has a one percent chance of being equaled or exceeded during any given year. It can also be termed the "one percent "flood since this relates the event to an annual time period instead of a 100 year time period.

BFE: The computed elevation to which floodwater is anticipated to rise during the base flood. Base Flood Elevations (BFEs) are shown on Flood Insurance Rate Maps (FIRMs) and on the flood profiles.

King tide: The king tide is the highest predicted high tide of the year at a coastal location, produced by the orbits and alignments of the Earth, Moon and Sun

Seawall: A wall or embankment erected to prevent the sea from encroaching on an area of land.

AE: Flood Zone Area with a 1% chance of being flooded in any given year. Flood insurance purchase is mandatory for buildings with federally backed mortgages.

X: Flood Zone Area of moderate or minimal flood risk. Flood insurance is encouraged, but not required.

SFHA: The land area covered by the floodwaters of the base flood is the Special Flood Hazard Area (SFHA) on NFIP maps. The SFHA is the area where the National Flood Insurance Program's (NFIP's) floodplain management regulations must be enforced and the area where the mandatory purchase of flood insurance applies. The SFHA includes Zones A, AO, AH, A1-30, AE, A99, AR, AR/A1-30, AR/AE, AR/AO, AR/AH, AR/A, VO, V1-30, VE, and V.

CRS: The National Flood Insurance Program's (NFIP's) Community Rating System (CRS) is a voluntary incentive program that recognizes communities for implementing floodplain management practices that exceed the Federal minimum requirements of the NFIP to provide protection from flooding.

In exchange for a community's proactive efforts to reduce flood risk, policyholders can receive reduced flood insurance premiums for buildings in the community. These reduced premiums reflect the reduced flood risk resulting from community efforts toward achieving the three CRS goals: 1. Reduce flood damage to insurable property; 2. Strengthen and support the insurance aspects of the NFIP; and 3. Encourage a comprehensive approach to floodplain management

FIRM: The official map of a community on which FEMA has delineated both the special hazard areas and the risk premium zones applicable to the community.

NFIP: The National Flood Insurance Program, a program of the Federal Emergency Management Agency, aims to reduce the impact of flooding on private and public structures. It does so by providing affordable insurance to property owners and by encouraging communities to adopt and enforce floodplain management regulations. These efforts help mitigate the effects of flooding on new and improved structures. Overall, the program reduces the socio-economic impact of disasters by promoting the purchase and retention of general risk insurance, but also of flood insurance, specifically.

