

Plan for Public Information

PPI for Santa Rosa County Unincorporated
Areas, Cities of Milton and Gulf Breeze

Santa Rosa County Flood Mitigation Task Force
7/14/2015

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I. Background

Santa Rosa County and the Cities of Gulf Breeze and Milton, located within Santa Rosa County, are all impacted by flooding, both coastal and riverine, during all times of the year. Historically, the communities initiated their own flood hazard outreach and education efforts prior to hurricane season in the spring months. The individual jurisdictions contacted their citizens in flood prone or repetitive loss areas utilizing their own methods.

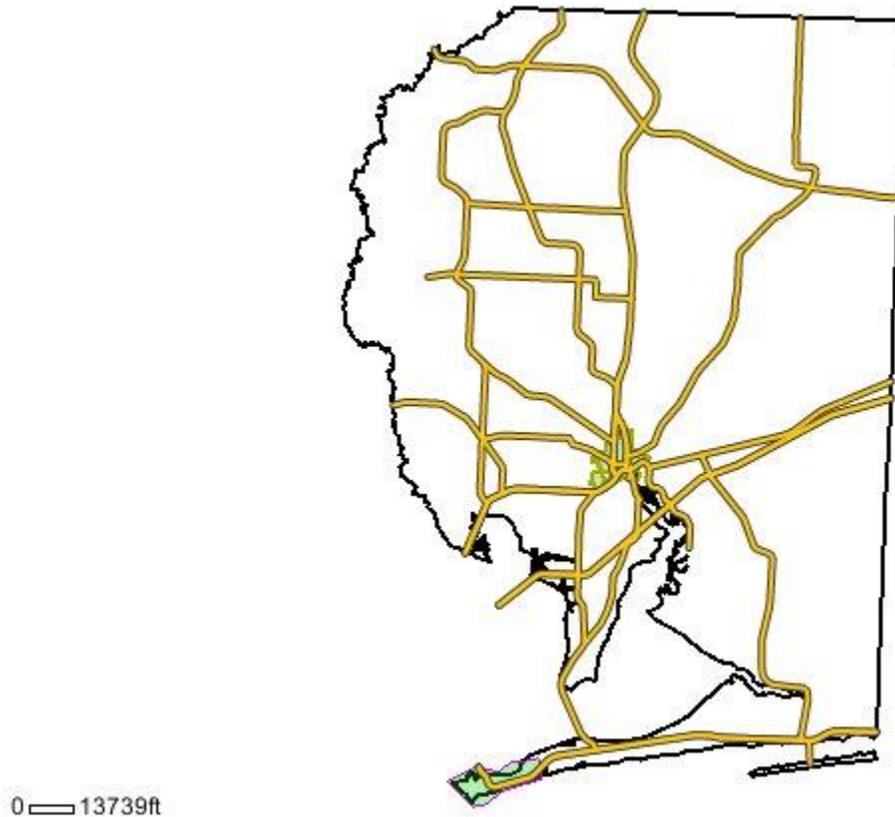


Figure 1. Location Map: Santa Rosa County with the Cities of Gulf Breeze and Milton

As part of the revisions to the Community Rating System (CRS) Program which became effective in 2013, the Program for Public Information (PPI) was introduced by the Federal Emergency Management Agency (FEMA) as a new planning tool to provide a step-by-step coordinated approach to flood hazard outreach. The PPI can be developed and implemented by a single community or with other communities as a multi-jurisdictional effort. The purpose is the same: to improve communication with citizens, and to provide information about flood hazards, flood safety, flood insurance and ways to protect property and natural floodplain functions to those who can benefit from it. The intent of the CRS Program, and the PPI, is to reduce injury to people and damage to property from future floods. Coordination between jurisdictions

through Multi-Jurisdictional Program for Public Information (MJ-PPI) further increases efficiency in resource use and improves communication with citizens.

When the PPI was introduced in fall of 2013 to the Local Mitigation Strategy Task Force (a multi-jurisdictional body) three jurisdictions participated in the CRS Program: City of Milton, City of Gulf Breeze and the County, which has jurisdiction over the unincorporated area. For the jurisdictions involved a number of factors supported the need to develop an overall, coordinated flood hazard outreach plan. First, the jurisdictions are generally not in a position to address flooding problems through structural means as often as in the past. New practices in urban stormwater management and floodplain management, which typically address flooding in rural settings are moving away from approaches that require more infrastructure to channel water. A common objective of both fields is finding cost effective methods of addressing flooding primarily through avoidance or reduction measures, which often have less long term costs associated with them. Second, the recent economic downturn has left the jurisdictions with fewer resources (staff, budget and grant availability) to address future flooding.

The importance of public safety and the need to reduce future flood damage has not diminished. Reducing future flood damage requires a partnership with the public, and an educated public is an important component for success. Willing homeowners can make modifications to their homes and property that will improve flood resiliency, however, they need clear, relevant facts and in some cases, financial assistance.

A MJ-PPI can offer the jurisdictions the benefit of clear, coordinated messages and a more comprehensive approach in getting information out in a consistent, cost-effective manner. The six priority topics of the revised CRS program are essentially best management practices for households – actions that can be taken by homeowners or renters to avoid or reduce flood damage.

II. Goals of the Santa Rosa County/Gulf Breeze/Milton Multi-Jurisdictional PPI Plan

The plan participants share a common vision for a better informed citizenry that is knowledgeable about the flood risks, what they can do to decrease future flood damage, and the benefits of flood insurance. Staff from Santa Rosa County, and the Cities of Gulf Breeze and Milton are recommending two goals and supporting objectives.

- Coordinate and synchronize the preparedness messaging of Santa Rosa County and the Cities of Gulf Breeze and Milton for a more comprehensive approach to building community resilience to flooding.

- Cross-Jurisdictionally identify the most at risk and through the outreach materials and methods, encourage residents to adopt behaviors that improve flood hazard preparedness and decrease future flood damage.

III. Multi-Jurisdictional Flood Mitigation Task Force (FMTF).

The Flood Mitigation Task Force was established in 2009, as an extension of the Local Mitigation Strategy Group, to develop a Multi-Jurisdictional Flood Mitigation Plan (Activity 510). The FMTF continues to meet regularly to maintain the Flood Mitigation Plan. This task force is an extension of the Local Mitigation Strategy group and in March of 2015 the Flood Mitigation Task Force undertook the process of developing a Multi-Jurisdictional Plan for Public Information which will meet the requirements of Activity 330.

The Task Force was established using the requirements of the CRS manual and consists of the following representatives:

Karen Thornhill, CFM	Floodplain Manager	Santa Rosa County
Sheila Fitzgerald	Special Projects and Grants	Santa Rosa County
Joy Tsubooka	Public Information Officer	Santa Rosa County
Stephen Furman	Public Works	Santa Rosa County
Glenn Bailey	Public Works	Santa Rosa County
Shawn Ward	Planning and Zoning	Santa Rosa County
Elizabeth Brumfield	GIS	Santa Rosa County
Tim Milstead	Planning	City of Milton
Randy Jorgenson	Planning	City of Milton
Curt Carver	Dept. City Manager	City of Gulf Breeze
Jim Cox	Resident	City of Gulf Breeze
Lou Greene	Resident	Navarre
Don Richards	President	United Peninsula Association
Cathi Schulz	Insurance Agent & Resident	Bearman Insurance
Ginny Cannon	Resident	City of Milton
Earl Dean	Resident	Holley by the Sea HOA
Courtney Winstead	Resident	Santa Rosa County
Kyle Holley	Resident	North End Tourism Development Council
Doug Lassater	Resident	Milton- Bagdad Waterfronts
Ken Cromer		American Red Cross
Morrell Holland	Stormwater Section	FDEP
Trent Mathews		USDA-NCRS/Blackwater SWCD
Scott Kemp	Resident and QAQC	Lockheed/Martin

The role of FMTF members was to assist in developing the MJ-PPI plan by providing feedback, from their perspective, on areas of their larger community that should be targeted for outreach, what type of message should be delivered and how often. FMTF members were also asked to share information on any efforts related to this work that have occurred or are occurring within their communities.

County staff developed the agendas and facilitated the FMTF meetings. Prior to setting each meeting date, an email request for attendance went out to ensure that the FMTF's efforts met the attendance requirements outlined in the new CRS manual.

The process of developing the MJ-PPI plan and the Flood Insurance Coverage credit in Activity 370, began with representatives from participating jurisdictions completing their respective CRS Community Self – Assessments and bringing the results to the first MJ-PPI task force meeting. That initial meeting was held on March 5, 2015 at the Public Services Building in the Development Services Media Room in Milton. The agenda followed the required elements in the CRS Manual for development of a PPI. This meeting presented the PPI and the Flood Insurance Assessment requirements to the FMTF. The CRS Community Self-Assessments were reviewed for each of the jurisdictions – agreement on the five target audiences the PPI plan would focus on are presented in the sections below. It was determined that monthly meetings would be held in order to facilitate the creation of the MJ-PPI, FIA and update the Flood Mitigation Plan.

The second meeting, held May 7, 2015, continued with the required elements of the CRS Manual specifically the development phase. During this meeting, members reviewed the six messages of the CRS Program and matched the topics to the five target audiences, developing specific messages. This work is detailed under the “Target Audiences” section below. The Task Force informally inventoried the current outreach projects and noted where they would fit into the PPI Plan or if they needed to be modified to better fit the plan. The discussion also included program development. Representatives from the jurisdictions and organizations discussed what actions they could take to deliver specific messages to target audiences. The outcome of this work is presented in Appendix 2: PPI Worksheet.

Based on the discussion during the second meeting, County staff assembled the first draft of the Santa Rosa County, City of Milton, and City of Gulf Breeze Multi-Jurisdictional Program for Public Information. The draft was first circulated to the cities to confirm and complete some facts. A revised copy was sent out to the entire FMTF. Suggestions for corrections and additions were solicited, compiled and then presented to the FMTF at the June 4th meeting for final approval. The PPI Plan was then submitted to the governing bodies of each jurisdiction for approval.

IV. The Communities, and Highlights of their CRS Community Self Assessment

Santa Rosa County Unincorporated and the Cities of Milton and Gulf Breeze are vulnerable to most types of flooding. Over the years we have implemented stronger regulatory standards for construction. By maintaining and reevaluating which standards work and which need improvement and by improving communication between citizens and staff by emphasizing the importance of flood insurance and mitigation of flood risks, we can become more flood resilient.

V. Flood Insurance Assessment for Santa Rosa County, City of Milton, City of Gulf Breeze

A flood insurance assessment (FIA) is an analysis of a community’s level of flood insurance coverage that identifies where increased coverage would be beneficial. It is the first step toward developing a flood insurance coverage improvement plan in the community. This FIA is a Multi-Jurisdictional look at the overall flood insurance for Santa Rosa County, the City of Milton, and the City of Gulf Breeze.

i. Collect Flood Insurance Data

The flood insurance information was obtained from FEMA Region IV and summarizes the data on every issued policy in all the jurisdictions as of March 3, 2015. Please note that although the information has been collected that only generic totals will be used in this assessment. Property-specific policy information that includes policy holder addresses is protected under the Privacy Act of 1974 and cannot be shared with the public.

ii. Determine Level of Flood Insurance Coverage

Using the flood insurance information obtained as referenced above; staff created the following tables used by the FMTF to determine the level of coverage and the locations to target for outreach.

Santa Rosa County

	Policies in Force	SFHA buildings	Total Number of Buildings	Premium	Insurance in Force	Average Coverage
A1-30 & AE	4,421	5813	N/A	\$2,006,042	\$1,204,158,600	\$272,372
A Zone	42	195	N/A	\$32,148	\$9,191,600	\$218,847
AO Zone	4	4	N/A	\$1,600	\$1,284,200	\$321,050
V1-30 & VE	334	882	N/A	\$1,118,653	\$90,000,900	\$269,463
B,C, X	7323	0	83290	\$3,190,397	\$2,167,473,600	\$295,981

Total	12,124	6890	90180	\$6,348,840	\$3,472,108,900	\$286,383

City of Milton

A1-30 & AE	55	N/A	N/A	\$71,634	\$15,042,200	\$273,494
A Zone	0	N/A	0	0	0	0
AO Zone	0	N/A	0	0	0	0
V1-30 & VE	0	N/A	0	0	0	0
B,C, X	112	N/A	N/A	\$50,426	\$26,973,800	\$240,837
Total	167	N/A	N/A	\$122,060	\$42,016,000	\$251,592

City of Gulf Breeze

A1-30 & AE	242	N/A	N/A	\$106,600	\$60,767,200	\$251,104
A Zone	0	N/A	0	0	0	0
AO Zone	0	N/A	0	0	0	0
V1-30 & VE	48	N/A	N/A	\$231,697	\$13,318,000	\$277,458
B,C, X	786	N/A	N/A	\$361,181	\$235,574,500	\$299,713
Total	1076	N/A	N/A	\$699,478	\$309,659,700	\$287,787

**NOTE: Tables will be updated as data becomes available.

Conclusions and Recommendations

Santa Rosa County

Conclusion: The numbers of policies for structures in the VE Zones are less than half the level of insurable buildings.

- Recommendation: An effort should be made to inform citizens in the VE Zone about the advantages of having a flood insurance policy.
- Recommendation: Reach out to renters and inform them of contents coverage availability.

Conclusion: The numbers of flood insurance policies in the B, C or X zones are very low.

- Recommendation: An effort should be made to inform property owners about the potential flood hazard and that homeowners insurance does not cover flooding damages.
- Recommendation: Reach out to renters and inform them of contents coverage availability.

Conclusion: The numbers of policies in the A, AE Zones are relatively low.

- Recommendation: An effort should be made to encourage policy holders to maintain their flood insurance.
- Recommendation: An effort should be made to inform property owners who do not have flood insurance due to various reasons, to purchase flood insurance.
- Recommendation: Reach out to renters and inform them of contents coverage availability.

City of Milton

Conclusion: There are no VE Zones within the jurisdiction of the City of Milton. Therefore, there are no recommendations for this zone.

Conclusion: The numbers of flood insurance policies in the B, C or X zones are very low.

- Recommendation: An effort should be made to inform property owners about the potential flood hazard and that homeowners insurance does not cover flooding damages.
- Recommendation: Reach out to renters and inform them of contents coverage availability.

Conclusion: The numbers of policies in the A, AE Zones are relatively low, most are not covered by flood insurance.

- Recommendation: An effort should be made to encourage policy holders to maintain their flood insurance.
- Recommendation: An effort should be made to inform property owners who do not have flood insurance due to various reasons, to purchase flood insurance.
- Recommendation: Reach out to renters and inform them of contents coverage availability.

City of Gulf Breeze

Conclusion: The numbers of policies for structures in the VE Zones are less than half the level of insurable buildings.

- Recommendation: An effort should be made to inform citizens in the VE Zone about the advantages of having a flood insurance policy.
- Recommendation: Reach out to renters and inform them of contents coverage availability.

Conclusion: The numbers of flood insurance policies in the B, C or X zones are moderate in relation to the total number of buildings.

- Recommendation: An effort should be made to inform property owners about the potential flood hazard and that homeowners insurance does not cover flooding damages.
- Recommendation: Reach out to renters and inform them of contents coverage availability.

Conclusion: The numbers of policies in the A, AE Zones are relatively low, most are not covered by flood insurance.

- Recommendation: An effort should be made to encourage policy holders to maintain their flood insurance.
- Recommendation: An effort should be made to inform property owners who do not have flood insurance due to various reasons, to purchase flood insurance.
- Recommendation: Reach out to renters and inform them of contents coverage availability.

Summary

According to the data compiled approximately 75% of all Santa Rosa County buildings (including the Cities) in the A, AE zones are covered by flood insurance. In the VE Zone approximately 35% are insured. In the non-special flood hazard areas only 9% are insured.

Education of the target audiences regarding flood insurance availability is essential to flood resilience in the future.

Plan shall be sent to the FEMA Regional Insurance Specialist for review.

VI. Target Audiences

After consideration of the Community Assessment results and the Flood Insurance Assessment the FMTF agreed upon five key target audiences that would benefit most from public information outreach:

- Prospective Buyers-through education of realtors and insurance agents
- Repetitive Loss Area Residents
- Potential Flood Insurance Policy Holders
- Floodplain Residents
- The Community at Large

VII. Other Public Information Efforts

As noted above, the purpose of the PPI is to build community resilience to flooding by influencing residents to adopt behaviors to improve flood hazard preparedness and decrease future flood damages.

The FMTF developed the MJ-PPI plan beginning by inventorying the current outreach projects that supported the goal and CRS messages. These would supplement the project list, which would also incorporate new approaches to delivering priority messages.

Jurisdiction	Project	Message
Santa Rosa County	Annual Repetitive Loss Mailing	Flood Insurance, Property Protection
	Disaster Guide – Grant by FDEM	Flood Preparedness, Flood insurance, recovery, safety, Flood maps, mitigation measures, grants, warning.
	Flood Information Website	Flood Preparedness, Flood insurance, recovery, safety, Flood maps, mitigation measures, grants, warning.
	Flood Safety Awareness Week	Flood Preparedness, Flood Insurance, Mitigation, Flood Risk Awareness
	High Water Mark Initiative	Flood Risk Awareness
	SAFER Expo	Flood preparedness, safety, maps, insurance, mitigation, grants, recovery, elevation certificates
	Yellow Pages	Flood risk awareness, safety, mitigation, maps, elevation certificates
	Tweets, News Releases, Media Blasts, Facebook	Various
Home Depot	Health and Safety Day	Flood risk awareness, safety, construction in a SFHA
City of Milton	Annual Repetitive Loss Mailing	Flood Insurance, Property Protection
	High Water Mark Initiative	Flood Risk Awareness
	Yellow Pages	Flood risk awareness, safety, mitigation, maps, elevation certificates
Home Depot	Health and Safety Day	Flood risk awareness, safety, construction in a SFHA

	SAFER Expo	Flood preparedness, safety, maps, insurance, mitigation, grants, recovery, elevation certificates
City of Gulf Breeze	Annual Repetitive Loss Mailing	Flood Insurance, Property Protection
	High Water Mark Initiative	Flood Risk Awareness
	Yellow Pages	Flood risk awareness, safety, mitigation, maps, elevation certificates
Home Depot	Health and Safety Day	Flood risk awareness, safety, construction in a SFHA
	SAFER Expo	Flood preparedness, safety, maps, insurance, mitigation, grants, recovery, elevation certificates

VIII. Communication Strategy, Projects and Initiatives

The focus of the MJ-PPI plan is to encourage flood preparedness best practices for the following key audiences:

- Prospective Buyers-through education of realtors and insurance agents
- Repetitive Loss Area Residents
- Potential Flood Insurance Policy Holders
- Floodplain Residents
- The community at large

The FMTF selected six key messages that need to be disseminated to the audiences. These six are the same as the six priority messages for the CRS.

- Know your flood hazard
- Insure your property for your flood hazard
- Protect people from the flood hazard
- Protect your property from the flood hazard
- Build responsibly
- Protect Natural floodplain functions

The overall strategy is to make information more readily available to the target audiences in a manner that will equip and encourage these audiences to adopt behaviors to improve preparedness and decrease future flood damages. The PPI Worksheet (Appendix A) provides a comprehensive list of the program elements, which include various public information pieces, and information package covering all aspects of flood recovery, website enhancements, and neighborhood meetings.

Some new proposed projects, developed through discussions at the meetings, are highlighted below:

- Add flyers regarding flood risk and flood insurance to the housing office at the Military Bases to assist incoming military personnel to find out about flood insurance, the hazard and who to contact for more information.
- Add flyers regarding flood risk and flood insurance to the Economic Development Offices, Chamber of Commerce Offices and to the kiosks in the County BOCC offices and City Halls.
- Update the websites and including more social media outreach (Facebook, Twitter, etc)
- Add outreach materials to Utility Bills

IX. Annual Evaluation

The Flood Mitigation Task Force will meet at least once a year, to evaluate the plan and incorporate any needed revisions. The evaluation will cover:

- A review of the projects that were completed
- Progress toward the desired outcomes
- Recommendation regarding projects not completed
- Changes in the target audiences or projects

The jurisdictions should refresh their CRS Community Self Assessment at least once every two years, and bring the results to the Annual Evaluation. The County will coordinate and facilitate this meeting, and afterward, provide a summary and updated PPI worksheet reflecting the FMTF's decisions.

An annual report of the evaluation of the plan will be submitted to the Santa Rosa County Board of County Commissioners and the City Council of the City of Milton and Gulf Breeze. Typically, this is submitted between July and August each year, prior to the CRS recertification in October.

X. Plan Adoption

This document will become effective upon approval by the Santa Rosa Board of County Commissioners, the Milton City Council and the Gulf Breeze City Council.

Approval dates and governing bodies are as follows:

Governing Body	Date Approved
Santa Rosa County Board of County Commissioners (Agenda from BOCC Meeting attached)	7/23/2015
Milton City Council	1/1/1111
Gulf Breeze City Council	1/1/1111

Target Audience	Message	Outcome	Project(s) proposed to support the messages	Assignment	Proposed Schedule	Stakeholder	CRS Community
#1 Prospective Buyers #2 Repetitive Loss Area Residents #3 Potential Flood Insurance Policy Holders #4 Floodplain Residents #5 Community @ Large	Topic # 1: Know your flood hazard Topic # 2: Insure your property for your flood hazard Topic #3: Protect people from the flood hazard Topic #4: Protect your property from the flood hazard Topic #5: Build Responsibly Topic #6: Protect Natural Floodplain functions	Better informed public leading to more insurance policies, better resiliency in flood events, less losses.	SAFER EXPO	Karen Thornhill, Dan Hahn, Navarre CERT	Annually		120274 120275 120276
#2, 3, 4	# 1, 2, 3, 4	More flood insurance policies, less losses	Annual Repetitive Loss Mailings **Investigate the possibility of including this information into the Trim Notices. Investigate possibility of using postcards for mail outs.	Karen Thornhill, City of Milton, City of Gulf	Annually		120274 120275 120276

				Breeze			
# 5	#1, 2, 3, 4, 5, 6	Better prepared public, more insurance policies, less risk	Disaster Guide-	SRC DEM	Annually	DHS funded	120274
#1, 2, 3, 4, 5	#1, 2, 3, 4, 5, 6	Better informed public leading to more insurance policies, better resiliency in flood events, less losses.	Websites (SRC - http://www.santarosa.fl.gov/developmentservices/floodmanagement.cfm) Post flyers, and other documents covering all six topics and links to other local sites, floodsmart.gov, State DEM, FEMA and other pertinent websites. Update at least 1 time per year – more frequently as needed. Stream Dumping shall be on both the flood web page and the Road and Bridge Web page.	GIS Departments of SRC/Cities	As needed		120274 120275 120276
#1, 2, 3, 4, 5	#1, 2	Better informed public leading to more insurance policies, better resiliency in flood events, less losses.	High Water mark Initiative	Public Works Departments	On Going	DHS funded	120274 120275 120276
#1, 2, 3, 4,	#1, 2, 3, 4, 5, 6	Better informed	Flood Safety Awareness Week – in coordination with the National Flood Safety	Karen Thornhill,	Annually	NOAA	120274 120275

5		public leading to more insurance policies, better resiliency in flood events, less losses.	Awareness Week done by NOAA	City of Milton, City of Gulf Breeze			120276
#1, 2, 3, 4, 5	#1, 2, 3, 4, 5, 6	Better informed public leading to more insurance policies, better resiliency in flood events, less losses.	Yellow Pages- Updated Annually and is now on the web as well as in print. This will have stream dumping regulations included in it.	PIO	Annually	Bellsouth	120274 120275 120276
#1, 2, 3, 4, 5	#1, 2, 3, 4, 5, 6	More views, hits, follows Leading to increased awareness of flood risk, increase in flood policies,	Social Media, (News releases, Media Blasts, Email, Tweets, Facebook) – more social media is needed. Most everyone carries a smart phone now.	Various staff and citizen organizations	OnGoing Updated and released as needed	Holley by the Sea HOA, United Pennisula Association, Navarre Board of Realtors, Bearman insurance	120274 120275 120276

		and resilience to flood damages					
#1, 2, 3, 4, 5	#1, 2, 3, 4, 5, 6	Better informed public leading to more insurance policies, better resiliency in flood events, less losses.	Flyer Cards - Kiosks in BOCC lobby, City Halls, Military Housing office, Chamber of Commerce offices	Various staff and citizens	On Going	FDEM funded	120274 120275 120276
#1, 2, 3, 4, 5	#1, 2, 3, 4, 5, 6	Better informed public leading to more insurance policies, better resiliency in flood events, less losses.	Public Service Announcements – Radio and TV Spots	FDEM	OnGoing	FDEM	120274 120275 120276
#1, 2, 3, 4, 5	#1, 2, 3, 4, 5, 6	Better informed public leading to more insurance	Adding outreach materials to Utility Bills	Karen Thornhill, various citizens	Ongoing	Local Utility Companies	120274 120275 120276

		policies, better resiliency in flood events, less losses.					
#1, 3, 4, 5	#1, 2, 3, 4, 5, 6	Better informed public leading to more insurance policies, better resiliency in flood events, less losses.	<p>Speaking to various agencies, HOA's, Realtors, Insurance Agents, CERT Teams, and other interested parties.</p> <p>Realtors should agree to advise house hunters regarding the flood hazards in the area and hand out REB.</p>	Karen Thornhill, Daniel Hahn, Citizens, Insurance Agents	Ongoing	Depending on the speaker. Check documentation	120274 120275 120276