Agenda Item No. <u>C- 1</u>

# VILLAGE OF ROYAL PALM BEACH

Agenda Item Summary

# Agenda Item:

# PUBLIC HEARING TO APPROVE RESOLUTION 23-51, A RESOLUTION OF THE VILLAGE COUNCIL OF THE VILLAGE OF ROYAL PALM BEACH TO ADOPT THE UPDATED 2023 PROGRAM FOR PUBLIC INFORMATION (PPI) DOCUMENT, FLOOD INSURANCE PROMOTION PLAN, AND FLOOD RESPONSE PREPARATION PLAN.

## Issue:

The Village of Royal Palm Beach (Village) participates in the National Flood Insurance Program (NFIP) and the Community Rating System (CRS). As part of the Village's participation in the CRS program, the Village Council adopted the Program for Public Information Document, Flood Insurance Promotion Plan, and Flood Response Preparation Plan through Resolution No. 17-37 on December 7, 2017. The 2017 CRS Coordinator's Manual requires the Village to update its Program for Public Information every five (5) years and adopt the updated documents following the same process as adoption of the original documents.

Adopting the updated 2023 PPI Document, Flood Insurance Promotion Plan and Flood Response Preparation Plan will help continue to enhance outreach and communication efforts with Village residents, provide activity points to improve the Village's CRS score and reduce flood insurance premiums for Village residents.

# **Recommended Action:**

Staff recommends approval of Resolution 23-51.

# **RECOMMENDED ACTION:** Motion to Approve

Initiator	Village Manager	Agenda	Village Council
	Approval	Date	Action
<u>Village Engineer</u>		12/7/23	

#### **RESOLUTION NO. 23-51**

## A RESOLUTION OF THE VILLAGE COUNCIL OF THE VILLAGE OF ROYAL PALM BEACH, FLORIDA, APPROVING AND ADOPTING THE UPDATED 2023 PROGRAM FOR PUBLIC INFORMATION DOCUMENT, FLOOD INSURANCE PROMOTION PLAN, AND FLOOD RESPONSE PREPARATION PLAN AND PROVIDING FOR AN EFFECTIVE DATE.

**WHEREAS**, portions of the Village of Royal Palm Beach (Village) are located in a special flood hazard area; and

**WHEREAS**, the Village participates in the Community Rating System (CRS) which is a part of the National Flood Insurance Program (NFIP); and

**WHEREAS**, the Village desires to continue to mitigate flood damage in the community by continuing to implement an effective program for providing pertinent flood-related information to the community; and

**WHEREAS**, the Village desires to continue to reduce flood insurance rates for property owners; and

**WHEREAS,** the Village adopted the original Program for Public Information Document (PPI Document), Flood Insurance Promotion Plan, and Flood Response Preparation Plan through Resolution No. 17-37 on December 7, 2017; and

**WHEREAS**, the 2017 CRS Coordinator's Manual requires the Village to update its Program for Public Information every five (5) years and adopt the updated documents following the same process as adoption of the original documents.

# NOW, THEREFORE, BE IT RESOLVED BY THE VILLAGE COUNCIL OF THE VILLAGE OF ROYAL PALM BEACH, FLORIDA THAT:

**Section 1.** The Village Council hereby adopts the updated 2023 PPI Document, Flood Insurance Coverage Improvement Plan, and Flood Response Preparation Plan.

<u>Section 2.</u> This Resolution shall become effective immediately upon its adoption by the Village Council.

PASSED AND ADOPTED this 7th day of December 2023.

VILLAGE OF ROYAL PALM BEACH

FRED PINTO, MAYOR

ATTEST:

DIANE DISANTO, VILLAGE CLERK



# Village of Royal Palm Beach, Florida

# Program for Public Information (PPI) 2023

#### **Background**

The Village of Royal Palm Beach has recently developed an outreach program to educate the community concerning matters pertaining to floodplain management and to highlight its importance to the community.

Until October 2017, the Village of Royal Palm Beach had no Special Flood Hazard Area (SFHA) within its borders, according to Federal Emergency Management Agency (FEMA) Flood Insurance Rate Maps in Palm Beach County. This changed on October 5, 2017. When the Village realized, several years ago, that the new maps would include a floodplain for the Village, it determined that participation in the Community Rating System (CRS) Program would be beneficial for its citizens. CRS is a component of the National Flood Insurance Program (NFIP). It provides reductions to flood insurance premiums in participating communities. The reductions are based on community floodplain management programs, including public information activities. To keep those discounts, communities must continue to implement their programs and provide status reports to the NFIP each year.

As it enters the CRS Program, the Village has determined that the dissemination of flood-related information to its residents and businesses should be prioritized.

The Village of Royal Palm Beach also values matters of environmental concern. To this end, it has emphasized not only the life and property protection components of floodplain management but also the natural and beneficial functions of floodplains and the maintenance of open space. Furthermore, it continues active compliance with the MS4 program (Municipal Separate Storm Sewer Systems). The MS4 program is part of the US Environmental Protection Agency's efforts to reduce pollution caused by untreated stormwater runoff.

The Village is pleased that its efforts can not only prove beneficial to the Royal Palm Beach community through mitigation of the hazardous effects of flooding, but they can also prove beneficial in maximizing credit in the CRS program by conforming to the PPI standard outlined in the 2017 CRS Coordinator's Manual.

#### PPI Committee

The Village's Program for Public Information Committee is composed of key individuals representing applicable departments in the Village as well as key community stakeholders representing a range of the Village's citizens and businesses. The PPI Committee developed a Program for Public Information in 2017.

This document, which embodies the results of the PPI Committee's work, will serve as the community's guide to implement and expand the effectiveness of dissemination of floodplain management information to its public.

The Village's PPI Committee meets annually to review and update the PPI document and activities. The PPI Committee members include three stakeholders and 1 alternate member and two Village staff members, one of whom is a Certified Floodplain Manager.

#### Village of Royal Palm Beach Stakeholders:

Mary Lou Bedford, Chief Executive Officer, Central Palm Beach County Chamber of Commerce (representing business community). The Central Palm Beach County Chamber of Commerce is a private, not-for-profit organization representing 23 municipalities in the county and dedicated to business advocacy, economic development, and education.

Maria Buchanan, Customer Service Manager, Florida Peninsula Insurance Company (representing insurance profession). Ms. Buchanan has over 20 years of insurance experience. Prior to Florida Peninsula, she was a Regional Director for the State of Florida Department of Insurance, Consumer Service Division.

Bryan Merritt, Florida Manager, Langan Engineering, (representing engineering/land surveying). Mr. Merritt is a Professional Land Surveyor and has more than thirty-five years of experience in the geospatial industry. Bryan has been the Village's Engineer and Survey Consultant for over 15 years. He has been a resident of the village for over 10 years.

#### Alternate1:

Stephanie J. Williamson, Real Estate Broker and Licensed Real Estate Instructor, Stephanie is a West Palm Beach native with experience in the legal field, banking industry, and real estate profession. Mrs. Williamson is dedicated to consulting in the areas of real estate, economic growth, community education, and advancing millennial wealth deficits. Her family has resided in Royal Palm Beach for 18 years.

#### Alternate2:

Chris Butler, Florida Property & Casualty Insurance (representing). Mr. Butler has over 10 years' experience with property and casualty insurance and is a current member of the Florida Property & Casualty Insurance Fraud Taskforce. Also a member of the International Association of Special Investigation Units.

#### Village of Royal Palm Beach Staff:

Miranda Russell, Public Information Specialist (representing public information). Miranda's role is to draft and coordinate newsletters, marketing pieces and departmental information using various media platforms to keep the community informed, particularly during emergency situations, under the supervision of the Village Clerk.

Jeffrey Sullivan, CFM. GIS Manager (representing mapping and floodplain management). Mr. Sullivan also serves as the Village's CRS Coordinator.

Additional Village staff participant: Chris Marsh, P.E., CFM, Village Engineer (representing engineering and floodplain management). Mr. Marsh serves as the Village's Floodplain Administrator.

#### Assessment of Public Information Needs

After a brief introduction to the National Flood Insurance Program and the Community Rating System, the committee began by assessing the community's public information needs pertaining to the local flood hazard.

In the Village of Royal Palm Beach intense or prolonged, concentrated rain is the primary cause of localized flooding. Major rainfall events occur in association with hurricanes, tropical storms, and thunderstorms associated with frontal systems. This overabundance of rainfall creates saturated soil conditions, after which additional rain causes surface ponding or an overflow of catchment canals and ponds. This can

result in street and yard flooding, which is regarded as nuisance flooding. Flood damage to buildings has historically been minimal, as there have only been six properties that have paid flood insurance claims. The Village does not have any Repetitive Loss Properties.

The Committee's insurance representative, Marie Buchanan, and the Village CRS Coordinator, Jeffrey Sullivan described the various zones within the flood map (FIRM) and their differences. Within the Village there are AE zones (within SFHA) and X zones (outside SFHA).

## Target Areas:

The committee agreed that, while it is important that the whole community receive public information pertaining to flooding, there are some areas and groups that particularly need to be targeted.

- 1. <u>Target area #1: Properties within the Special Flood Hazard Area:</u> All these property owners and renters could benefit from public information, especially that which encourages purchase of flood insurance.
- <u>Target area #2: Properties outside the Special Flood Hazard Area:</u> Because these properties are designated as less vulnerable to flooding, the property owners may get the mistaken notion that they will not need to concern themselves with flooding. In fact, 25% of flood insurance claims are made to properties outside the SFHA. These properties need to be targeted in order to encourage purchase of flood insurance.
- 3. <u>Target Area #3: Residents of Portosol</u>. This is a new development that was designed to store all its own water on-site, except for limited cases during which the area can drain. This community has a different base flood elevation and may be particularly vulnerable to flooding.
- 4. <u>Target area #4: Residents and businesses within flood prone areas.</u> Areas within the community that are known to flood more frequently would make an appropriate target area.

#### Target Audiences:

The committee recognized several additional target audiences, other than those characterized by target areas, which need flood-related information.

- 1. <u>Target audience #1: Property owners with buildings recently designated within an SFHA.</u> Village Engineer Chris Marsh and GIS Manager Jeff Sullivan explained to the committee the significance of this target group. Palm Beach County had previously identified a large number of properties that would be impacted by the designation of SFHAs within the Village. This information was based upon the properties which were touched by the SFHA boundaries. However, only those *buildings* that are within those boundaries will be impacted by the new designations, because flood insurance is based upon buildings rather than property lines. The Village published the maps with an explanation that clarified this distinction and offered assistance to those who called for additional information. The Village has performed an analysis that distinguishes buildings that are now included within the SFHA from merely the properties located within the SFHA. In this preliminary analysis, approximately 500 buildings are identified as being located within the SFHA. Because this target audience may be required to purchase flood insurance, outreach directed specifically to this target audience is warranted.
- 2. <u>Target audience #2: Homeowner associations:</u> Because homeowner associations typically concern themselves with matters vital to their respective communities, this was determined to be an appropriate target audience.

- 3. <u>Target audience #3: New arrivals to the Village</u>: The Village has access to new homeowners when they set up their water accounts. Providing helpful information concerning flooding may be especially effective at a time when the importance of property protection is especially pronounced.
- 4. <u>Target audience #4: Chamber of Commerce:</u> The Chamber of Commerce has easy access to businesses in the Village via social media and email. The fact that it's Executive Director, Mary Lou Bedford, is a member of the PPI Committee will facilitate advisements to this target group.

Included in the assessment of public information was an assessment of the projects which are already being undertaken both by the various departments within the Village and by stakeholders and agencies outside the Village. Village Clerk Diane DiSanto described several outreaches that the Village has, including the Mayor's bimonthly publication and social media. A listing of some of the projects conducted by the Village or by others is included in Table 1 below.

Table 1. Other Public Information Efforts									
Organization	Project	Subject Matter	Frequency						
Village of Royal Palm Beach	Proposed Postcard	Various flood-related topics	Annually						
Village of Royal Palm Beach	Vector (Mayor's email blast)	Various topics	Bimonthly						
Village of Royal Palm Beach	Handouts and brochures available at various locations	Various flood-related topics	Year-round						
	Facebook and Twitter messages	Various flood-related topics	Year-round						
	Press releases	Various flood-related topics	As needed						
	Website	Various flood-related topics	Year-round						
Village Public Information Office	Map inquiry service	Flood hazard areas, Flood Insurance 101, flood protection	Year-round						
	MS4 Projects, Swale and Canal Maintenance, Illegal Dumping Signage, etc.	Take care of your storm drain; protect water quality, no illegal dumping	Year-round						
Palm Beach County Water Utilites	Utility billing mailings	Mitigate flood damage, flood insurance, protect storm water, prevent flooding and other messages as deemed appropriate	Monthly						
South Florida Water Management District	Handouts on water flow and stormwater management	Stormwater management	Available year- round						

Table 1. Other Public Information Efforts									
Organization	Project	Subject Matter	Frequency						
Local TV Stations	Hurricane preparedness publications	Hurricane preparedness	Annually at beginning of hurricane season						
Regional network TV and radio stations	Coverage in hurricane season	Preparation for and response to hurricanes and floods	May - November						
Chamber of Commerce	Email blasts to Chamber members	Various topics	Monthly						
Florida Power & Light	Hurricane preparedness pamphlet included with monthly bill	Preparation for hurricanes	Мау						

An assessment of flood insurance coverage was also conducted and is discussed later in this report.

## Messages and Outcomes

After assessing the Community's flooding information needs, the PPI Committee identified the following as the priority messages. Each message has a desired, measurable, outcome, as shown in Table 2.

Table 2. Messages and Desired Outcomes								
Message	Outcome							
1. Know your flood hazard	More map information inquiries							
2. Insure your property for flood hazard	Increase in the number of flood insurance policies							
3. Protect people from the hazard	Fewer water rescues and police citations for ignoring barricades							
4. Protect your property from the hazard	Reduced property loss due to flooding							
5. Build responsibly	Reduced number of building department citations							
6. Protect natural floodplain functions	Improved water quality as reported in NPDES							
7. Be prepared for hurricanes	Reduced property loss from hurricanes							
8. Maintain your storm drains	Reduced street flooding events from clogged storm drains							
9. Drive responsibly in flood events	Reduced reports of stalled cars and home flooding from traffic wake							
10. Know what to do after a flood	Improved and expedited post-storm recovery							

#### **Outreach Projects to Convey Messages**

After determining the messages and their desired outcomes, the committee proceeded to identify outreach projects to convey the messages. The PPI Committee identified 31 projects and initiatives that are recommended to be implemented. Many of the projects, such as those implemented by Palm Beach County, have already been established and their continued implementation is recommended. Other projects are specific recommendations of the committee that can be implemented to enhance the current outreach program. Table 6, included at the end of this report, represents a compilation of the recommended projects, complete with the assignment as to who is responsible for implementation and when implementation is anticipated.

Some discussion ensued concerning the benefit of utilizing stakeholders to disseminate information. The committee noted that its representative from the Central Palm Beach County Chamber of Commerce, Executive Director Mary Lou Bedford, can facilitate the dissemination of flood-related information to business members throughout the community. Furthermore, flood insurance information will be distributed through the area's insurance agencies, including that of the PPI Committee's representative from the insurance profession, Marie Buchanan.

## Other Public Information Initiatives

In addition to the outreach projects recommended in Table 6 there are other important public information initiatives that are an integral part of the community's CRS program. The PPI Committee acknowledges the importance of advertising through public information venues the various services that the Village offers, some of which are credited in the CRS program under other activities. In particular, the Village will advertise the following assistance that it offers:

- Activity 310 (Elevation Certificates): The availability of elevation certificates will continue to be advertised in the Mayor's Vector and on the Village website.
- Activity 320 (Map Information Service): This service continues to be offered. This service will be advertised in the Mayor's Vector and on the Village website.
- Activity 350 (Flood Protection Information): The PPI Committee agreed that the Village has an excellent and informative website which covers all of the 10 messages chosen by the committee. The website is being updated to maximize CRS credit in this item. There is a link to the Palm Beach County Emergency Management website that covers the warning topic in depth. FEMA publications and locally pertinent documents are cataloged at the Palm Beach County Public Library, including the Research Library.
- Activity 360 (Flood Protection Assistance): The Village continues to offer these services to the community, and will advertise the services, including site visits in the in the Mayor's Vector and on the Village website.
- Activity 540 (Drainage System Maintenance): The "no dumping" regulations will continue to be advertised in the newsletter and on social media, at least annually and on the Village website.
- Activity 610 (Flood Warning and Response): Flood warning and safety information will be advertised on the Mayor's Vector, at least annually, and included on the Village website and social media

#### Flood Response Preparations

In addition to projects that are implemented every year, the PPI Committee recommends projects that will be implemented immediately before, during, and after a flood. These projects are ready for reproduction

and dissemination after a flood warning. A copy of the Flood Response Preparations (FRP) document was distributed for the Committee to examine and discuss. Pertinent Village of Royal Palm Beach personnel have reviewed the document and recommended its implementation as a toolkit for the Village to utilize as deemed most appropriate in the event of a major flood or hurricane event. The projects are briefly described in this PPI at the end of Table 6.

#### Implementation, Monitoring and Evaluation

Upon adoption of the PPI Report, the various entities listed in Table 6 will begin implementation of the projects included in the PPI. The CRS Coordinator will monitor the projects as they are developed, as well as their results. He/she will record inputs from PPI Committee members and suggestions from other Village employees and stakeholders participating in the activities.

The PPI Committee will meet at least once each year to review the implementation of these projects and initiatives. At that time, the status of the projects will be explained and progress toward the outcomes will be discussed. The committee will review the outcomes of each individual activity to change, add, or approve them. An evaluation report will then be written and sent by email for approval by the committee. Upon approval it will be sent to the Council and submitted as part of the Village's annual recertification package to the Community Rating System. A review and evaluation of the Flood Insurance Promotion component of the PPI, and the Flood Response Preparations document will be included in this document.

#### Flood Insurance Promotion

In addition to serving as the Village's Program for Public Information Committee, the members chose to function also as its Flood Insurance Promotion Committee. The committee was structured with this purpose in mind; all CRS committee membership requirements are met.

#### Flood Insurance Coverage Assessment:

#### Identification of Target Areas

The committee identified the same four target areas as were previously identified in this PPI report.

- 1. Target area #1: Properties within the Special Flood Hazard Area
- 2. Target area #2: Properties outside the Special Flood Hazard Area
- 3. Target Area #3: Residents of Portosol SFHA
- 4. Target area #4: Residents and businesses within flood prone areas.

#### Identification of Target Audiences

The committee also identified the same four target audiences as were previously identified in this PPI report.

- 1. Target audience #1: Property owners with buildings recently designated within an SFHA
- 2. Target audience #2: Homeowner and condominium associations
- 3. Target audience #3: New arrivals to the Village
- 4. Target audience #4: Chamber of Commerce

The map below, developed by the Village GIS Department, depicts the distribution of all historical flood insurance claims in Royal Palm Beach by census block. The flood insurance claims data was provided by FEMA and is dated August 23,2023. Care was taken not to violate privacy rights.



# Map Flood Insurance Coverage

The GIS Department of the Village of Royal Palm Beach developed a map, with a flood zone overlay depicting the flood insurance coverage within the community. The map was based upon a template that had previously proven beneficial in the Village of Wellington, which is located adjacent to the Village of Royal Palm Beach. The Village of Wellington map is included as a national example in the CRS Resources website. The concentration of flood insurance policies in designated areas enables an easy comparison of areas in the Village. Discussions with CRS authorities led to the determination that census blocks could form a good unit of evaluation. First, it is a unit available to all communities. Second, the units are typically drawn to cover relatively homogenous populations, which is beneficial in determination of strategies to increase flood insurance coverage. Finally, the size and number of such units are manageable for a community the size of the Village of Royal Palm Beach. A comparison of the concentration of flood insurance policies in a clearer understanding of the various factors that determine flood insurance coverage. The map is color coded, enabling a viewer to observe at a glance those areas that have a greater, or lesser concentration of flood insurance policies.



The PPI Committee used this map to make some helpful assessments of the flood insurance coverage.

Following are some of the assessments made:

• With only six flood insurance claims within the Village Limits paid, the Village of Royal Palm Beach fortunately does not have an extensive flooding problem. (Some paid loss

claim in the CIS Community Overview were found to be actually located in the adjacent unincorportated area, (The Acreage)

- Because no census block has more than one claim, there is not census block that would need to have particularly intense effort in flood insurance promotion.
- The northwest quadrant of the Village has the strongest flood insurance coverage.

Table 3 below provides a summary of the number of buildings in the respective flood zones and the number of policies in Royal Palm Beach, based upon 2022 statistics:

Flood Zone	# of Policies*	# of Buildings
AE	148	Approx. 664
Outside SFHA	583	Approx. 11,500

## Table 3: Insurance policies and buildings in flood zones

#### Table 4: Village of Royal Palm Beach Insurance Statistics as of May 1, 2023

CIS: Insurance Zone

Community Information System

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Insurance Zone

As of 05/02/2023

Community:	ROYAL PAL	M BEACH, VILLAGE OF		State:	FLORIDA	
County:	PALM BEAG	CH COUNTY		CID:	120225	
Overview Occupancy Zone	Pre/Post FIRM					
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01=30 & AE Zones	148	\$43,942	\$36,055,000	0	\$0.00	\$0.00
A Zones	0	\$0	\$0	0	\$0,00	\$0,00
AO Zones	0	\$0	\$0	0	\$0,00	\$0,00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0,00	\$0,00
V01-30 & VE Zones	0	\$0	\$0	0	\$0,00	\$0.00
V Zones	0	\$0	\$0	0	\$0,00	\$0,00
D Zones	0	\$0	\$0	0	\$0,00	\$0,00
B, C & X Zone						
Standard	583	\$212,320	\$188,558,000	11	\$6,414.93	\$1,185.00
Preferred	0	\$0	\$0	30	\$152,997,13	\$11,413,02
Total	731	\$256,262	\$224,613,000	41	\$159,412,06	\$12,598,02

 Table 5: Community statistics for Insurance Occupancy, as of May 1, 2023.

CIS: Community Overview

Community Information System

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				Commu	nity Overview			
	Community:	3	ROYAL PALM BEACH, VILLAGE	OF	State:	FLORIDA		
	County:		PALM BEACH COUNTY		C D:	120225		
Program:	Re	gular	Emerge	ncy Entry:	09/11/1974	Regular Entry:	08/26/1977	
Status:	PA	RTICIPATING				Status Effective:	08/26/1977	
Current Map:	10/	05/2017	Study U	nderway:	NO	Level of Regs:	с	
FIRM Status:	OR	GINAL				Initial FIRM:	10/05/2017	
FHBM Status:	RE	SCINDED				Initial FHBM:	06/28/1974	
Probation Status:								
Probation Effective:			Probation	Ended:				
Suspension Effective:			Reinstate	d Effective:				
Withdrawal Effective:			Reinstate	d Effective:				
CRS Class / Discount:		06/20%			Policies in Force:			731
Effective Date:	10/01/2018				naurance in Force:			\$224,613,000,00
CAV Date:	10/15/2019	Workshop Date:		02/04/2020	No, of Paid Losses:			40
CAC Date:	11/21/2017	GTA Date:		05/10/2023	Total Losses Paid:			\$159,412,06
Triba Community		Community Website	http://www.royalpalmbeach.com		Sub, Damage Claime Since 1978:			1
Community Violatio	ns Tracker			HMGP Projects	Data Sharing Agreement Type: Data Sharing Agreement Data:			
ICC Claims				FMA Projects	used unitarily regreatient Date:			

## Narrative Summary

The committee was in agreement that the promotion of flood insurance is a very important message for the Royal Palm Beach community and that it needs to be prioritized. This message is particularly pertinent for this community because of its unique situation caused by the recent adoption of new flood maps, effective October 5, 2017. Prior to the adoption of the flood maps, there was no SFHA in the Village. Now that there is an SFHA, various different messages need to be given to various different groups:

- Those whose properties, but not buildings, are new to the SFHA need to be informed of their situation. Though they may not be *required* to purchase flood insurance, it would be advisable considering their proximity to the flood zone. If they do purchase, they will likely be able to do so at a lower rate.
- Those whose properties and buildings are new to the SFHA need to be informed that they may be required to purchase flood insurance and that it would be advisable to do so even if they are not required to do so.
- Those whose properties are not located within the SFHA need to be informed that they are not invulnerable to the flood hazard and should consider the purchase of flood insurance.

These messages can hopefully serve to increase flood insurance coverage throughout the community. Outcomes should include the following:

- Increasing the number of buildings insured throughout the community, and especially within the target areas
- Increasing the number of properties with contents coverage
- Increasing the number of properties outside the SFHA with insurance

#### Coverage Improvement Plan:

# Projects Designed to Increase Flood Insurance Participation

In addition to the activities already identified in the previous sections of this PPI document, including Table 1, there are other activities already being implemented to promote flood insurance. There are informative brochures in local insurance agency offices, and there are incentives at these offices designed to promote flood insurance. Additionally, this community receives Flood Smart commercials on television.

- 1. <u>Letter from Mayor</u>: One key component of the coverage improvement plan is the letter from the Mayor to all properties in the Village encouraging residents and businesses to consider purchase of flood insurance.
- 2. <u>Outreach to property owners in Target Areas:</u> The committee determined that perhaps the ones who need the message of flood insurance promotion most are the ones most vulnerable to flooding. These will be the recipients of several mailed outreach projects. Some have already received outreach mailings and called staff for additional information.
- 3. <u>Social media postings:</u> Because the Village of Royal Palm Beach has developed effective social media capabilities, this will be implemented to get the flood insurance promotion message out.
- 4. <u>Palm Beach County Map Change Campaign:</u> FEMA, in cooperation with Palm Beach County, has recently initiated the Palm Beach County Map Change Campaign, a media campaign designed to promote flood insurance. The recent flood map changes served as the catalyst for this initiative. The committee determined that this countywide effort will be a key component of the Village's coverage improvement plan in 2017.

# Technical Assistance

The Village is committed to providing technical assistance pertaining to advising people who have questions about flood insurance. This service was advertised to the community in the Mayors Vector several times per year. Additionally, the message directing residents to the Village's Hurricane / Flood website has been presented through the electronic signs throughout the Village and on Channel 18 local access tv and on all resident's water bills.

# Adoption

This document was adopted by the Village of Royal Palm Beach Council as Resolution 17-37 at the December 7, 2017 Council Meeting.

Table 6. PPI Projects and Initiatives										
Outreach Projects (OP)										
Target Audience	Message(s) (See Table 2)	Outcome (See Table 2)	Project	Assignment	Schedule	Stakeholder				
	1-10	1-10	Flood Hazard Information included in Village newsletter	CRS Coordinator	Quarterly					
	1-2, 5-8	1,2 5-8	Home Depot Hurricane & Flood Expo	CRS Coordinator	Annually	Home Depot				
	1-8	1-8	Yellow Pages Flood Hazard Information	PB Co Emergency Management Division	Annually	Palm Beach County / AT&T				
	1-10	1-10	Vector – Mayor's email blast	Village Clerk	Bi-monthly					
	1 - 10	1 - 10	Twitter and Facebook postings of flood information	CRS Coordinator / Public Information Officer	Year-round					
	2	2	2 2	2	Flood insurance promotion letter from elected official with flood flyer enclosed (370)	CRS Coordinator	April/May			
	3-4, 7	3-4, 7	Locally produced TV shows and public service announcements	Palm Beach County Division of Emergency Management	Year-round	Palm Beach County				
All properties in the Village	1-9	1-9	Hurricane Expo	Boynton Beach Mall	Annually – June	Boynton Beach Mall				
	3-4,8-9	3-4,8-9	Hurricane Preparedness Guides Published by Local TV Channels	Local TV Channels	Annually in May	Local TV Channels				
	3-4, 8-9	3-4, 8-9	Hurricane Preparedness Guide published by Palm Beach Post Newspaper	Palm Beach Post	Annually in May	Palm Beach Post				
	1 - 6	1 - 6	Publications for pick-up (brochures, etc.) concerning floodplain management	CRS Coordinator	Year-round	FEMA				
	6, 8	6, 8	Advisements against clogging storm drains and polluting drainage system (MS4 activities)	CRS Coordinator	Year-round					
	1, 6, 8	1, 6, 8	Handouts on water flow and stormwater management	South Florida Water Management District	Available year- round	South Florida Water Management District				
	1 - 10	1 - 10	Green Market booth	CRS Coordinator	Annually					

	Table 6. PPI Projects and Initiatives									
Outreach Projects (OP)										
Target Audience	Message(s) (See Table 2)	Outcome (See Table 2)	Project	Assignment	Schedule	Stakeholder				
	1 - 10	1 - 10	Coffee with the Mayor	Chamber of Commerce	September	Chamber of Commerce				
	3-4, 7, 9-10	3, 4, 7 and 9	Code Red (Reverse 911) Messages to subscribers	Emergency Management Division	As needed for emergencies					
	1-4, 7	1-4, 7	Public presentations by Palm Beach County Emergency Management Staff	Palm Beach County Division of Emergency Management Speakers Bureau	Year-round	Palm Beach County				
	1-10	1-10	Palm Beach County website (CRS Activity 350)	Palm Beach County Division of Emergency Management	Year-round	Palm Beach County				
	1, 4-5	1, 4-5	Property Protection Advice/Site Visits response (Activity 360)	CRS Coordinator	Year-round					
	1 - 10	1 - 10	Public Library (Activity 350)	CRS Coordinator	Year-round					
	1,6	1,6	Map inquiry service (Activity 320)	CRS Coordinator	Year-round					
	1 - 10	1 - 10	Village website flood and preparedness information (Activity 350)	Public Information Officer	Year-round					
	1 - 10	1 - 10	Town Crier Newspaper (Regional weekly paper)	CRS Coordinator	Year-round					
Homeowner Associations	1 - 10	1 - 10	Email concerning flood awareness	CRS Coordinator	Мау					
Homeowner Associations	1-10	1-10	Publications for pick-up (brochures, etc.) related to flooding	CRS Coordinator	Мау	FEMA				
Chamber of Commerce	1-10	1-10	Emails, social media posts and flood awareness information to Chamber of Commerce Members	CRS Coordinator/ Chamber of Commerce	Year Round, especially May/June	Chamber of Commerce				

Table 6. PPI Projects and Initiatives											
	Outreach Projects (OP)										
Audience (See Table (See		Outcome (See Table 2)	Project	Assignment	Schedule	Stakeholder					
Portosol community	1 - 10	1 - 10	Distribution of flood awareness material	CRS Coordinator	July						
Businesses and Residents in Special Flood Hazard Areas	1 - 10	1 - 10	Flood Awareness Information including Flood Insurance	CRS Coordinator	May – general outreach; followed by Flood Insurance Promotion Outreach						
Properties in X zone	2	2	Letter promoting flood insurance	CRS Coordinator	March						
New Arrivals to the Village	1-10	1-10	Flood awareness information	CRS Coordinator	Мау						
All properties affected by the changing flood zones	1, 2	1, 2	FEMA letter to 130,000 residents countywide, including radio advertising News media coverage Digital ad campaign Campaign specific webpages "Infomediary"	Palm Beach County Map Change Campaign	September - November 2017	FEMA and Palm Beach County					

FRP Number	Target Audience	Message(s) (See Table 2)	Outcome (See Table 2)	Project	Assignment	Schedule	Stakeholder
FRP #1	N/A	3	3	Facebook PSAs	Emergency Management	Before the storm	N/A
FRP #2	N/A	3, 4	3, 4	Twitter PSAs	Emergency Management	Before the storm	N/A
FRP #3	N/A	2, 3, 4, 10	2, 3, 4, 10	Email PSAs	Emergency Management	Before the storm	N/A
FRP #4	N/A	2, 3, 10	2, 3, 10	Brochure handouts	Emergency Management	Before the storm	N/A
FRP #5	N/A	3, 4	3, 4	TV/ Radio PSAs	Emergency Management	Before the storm	N/A
FRP #6	N/A	3, 4	3, 4	Reverse 911 messages	Emergency Management	Before the storm	N/A
FRP #7	N/A	3, 4, 7, 10	3, 4, 7, 10	Newspaper PSAs	Emergency Management	Before the storm	N/A
FRP#8	N/A	1, 3, 4, 7	1, 3, 4, 7	EOC communications	Emergency Management	Before the storm	N/A
FRP#9	N/A	3	3	Facebook PSAs	Emergency Management	During the storm	N/A
FRP#10	N/A	3	3	Twitter PSAs	Emergency Management	During the storm	N/A
FRP#11	N/A	3	3	Email PSAs	Emergency Management	During the storm	N/A
FRP#12	N/A	3	3	Brochure handouts	Emergency Management	During the storm	N/A
FRP#13	N/A	3	3	TV/ Radio PSAs	Emergency Management	During the storm	N/A
FRP#14	N/A	3	3	Reverse 911 messages	Emergency Management	During the storm	N/A
FRP#15	N/A			Newspaper PSAs	Emergency Management	During the storm	N/A

FRP Number	Target Audience	Message(s) (See Table 2)	Outcome (See Table 2)	Project	Assignment	Schedule	Stakeholder
FRP#16	N/A			EOC communications	Emergency Management	During the storm	N/A
FRP#17	N/A	2, 3. 4, 5, 7	2, 3. 4, 5, 7	Facebook PSAs	Emergency Management	After the storm	N/A
FRP#18	N/A			Twitter PSAs	Emergency Management	After the storm	N/A
FRP#19	N/A	2, 3. 4, 5, 7	2, 3. 4, 5, 7	Email PSAs	Emergency Management	After the storm	N/A
FRP#20	N/A			Brochure handouts	Emergency Management	After the storm	N/A
FRP#21	N/A	10	10	TV/ Radio PSAs	Emergency Management	After the storm	N/A
FRP#23	N/A			Newspaper PSAs	Emergency Management	After the storm	N/A
FRP#24	N/A	1 – 5, 7	1 – 5, 7	EOC communications	Emergency Management	After the storm	N/A
FRP#25	N/A			Public Address System	Emergency Management		N/A