

ST. PETERSBURG CITY COUNCIL

Report

Meeting of July 20, 2017

To: The Honorable Darden Rice, Chair and Members of City Council

SUBJECT: A report for the NFIP/CRS Program for Public Information that provides education to the public regarding flooding hazards within the City of St. Petersburg.

SUMMARY:

The City of St. Petersburg formed a Program for Public Information (PPI) Committee (as recommended by FEMA) in 2015. This committee prepares, implements, and monitors a range of public information activities that meet specific local needs. Through this PPI planning process, projects are monitored, evaluated, and revised to improve their effectiveness by such committee. As a result of these meetings, a PPI report was developed. The PPI report must be submitted to City Council each year. The Community Rating System (CRS) credits the implementation of public outreach projects identified in the PPI document.

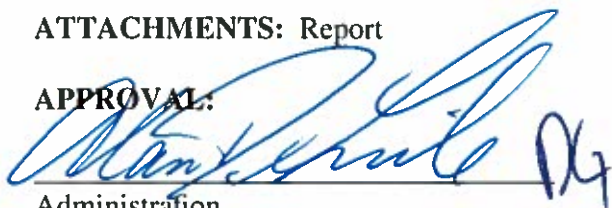
The report has updated insurance information for the past year. Additionally Table 4 messages were refined and updated. Outreach continues to be implemented to educate audiences about flooding and flood hazards.

RECOMMENDATION:

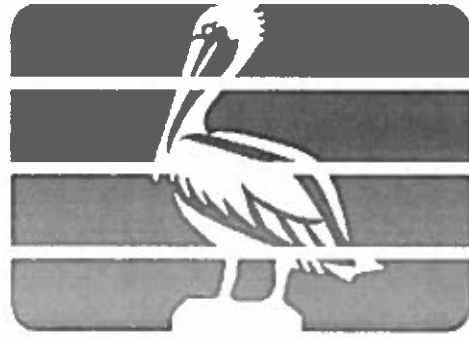
Administration recommends that City Council review the attached report.

ATTACHMENTS: Report

APPROVAL:


Administration

6/29/17
Date



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CITY OF ST PETERSBURG
NFIP/CRS
PROGRAM FOR PUBLIC
INFORMATION
REPORT
2017

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Mission Statement:

To protect public health and property by educating the community about flood hazards, flood insurance, proper building techniques for floodplains, and floodplain functions.

Section A: Background

St. Petersburg is impacted by storm surge and localized flooding. The PPI was introduced in 2014 to coordinate public outreach within City. The PPI involves stakeholders such as Tampa Bay Estuary Program, Tampa Bay Watch, Insurance Agents, Realtors, and Bankers, to create and track outreach projects and to create a unified message in order to better educate the public about flood hazards, flood insurance, building properly, and floodplain functions. The PPI will help encourage growth and stability in the face of flood hazards.

The Community Rating System is a part of the National Flood Insurance Program (NFIP). It provides reductions to flood insurance premiums in participating communities. Reductions are based on community floodplain management programs, including public information activities. To keep discounts, communities must continue to implement programs and provide status reports to the NFIP each year.

St. Petersburg has been an active participant of the CRS since 1992. Currently, the City is a CRS Class 5 community, which gives the residents up to 25% discounts on their flood insurance premiums in the Special Flood Hazard Area (SFHA). The City has created PPI guidelines to coordinated outreach efforts. This will benefit the City by further promoting the importance of protecting public health and property from flooding events.

This formal document serves as a reference guide and road map to enhance floodplain management, through outreach and education.

Section B: PPI Committee

There were five Initial meetings to develop the PPI document and there will be one meeting per quarter thereafter to review, update, and evaluate the PPI. Appendix A details the initial meetings.

The CRS Coordinator is acting as a facilitator to track, implement, and manage the program. The CRS Coordinator is not a part of the committee. Each year, the PPI committee considers the County's flood problems, evaluates who needs to be informed about flood related topics, and reviews the inventory of projects that are already underway and a report is sent to City Council.

Committee candidates identified by the Building Official and the CRS Coordinator, were selected to ensure a broad representation for the community and maximize outreach potential to residents and businesses.

Formation of the committee and preparation of the PPI document followed the steps outlined in the 2013 CRS Coordinators Manual, Section 330, Developing a Program for Public Information.

Committee Members

The following lists the Committee members, affiliations, and job position, as January 2017:

Name	Affiliation	Position
Amy Seeks	Smith & Associates	Real Estate
Brandi Gabbard	Smith & Associates	Real Estate
Chris Dailey	Shore Acres Civic Assoc.	Stakeholder
Christina Simoniello, PhD	Texas A&M	Stakeholder
Dean Adamides	City of St Petersburg	Emergency Management
Glen Richardson	Smith & Associates	Real Estate
Jake Holehouse, CPCU	Heritage Insurance	Insurance
Jenelle Bunton	City of St Petersburg	Public Information Officer
Mike Perry	City of St Petersburg	Storm Water Department
Misty Cladas	Tampa Bay Estuary	Stakeholder
Rachel Arndt	Tampa Bay Watch	Stakeholder
Rick Dunn, CBO, CFM	City of St Petersburg	Building Official
Steve Stapleton	Vandyk Mortgage	Banker

Section C: Community Needs Assessment

St. Petersburg is located in the southern portion of Pinellas County and is surrounded on three sides by water. It is the largest city in the county and has several smaller municipalities surrounding it. The City is a popular destination for tourists and is an economic engine in the area.

As of the 2016 census St. Petersburg has 257,083 residents, reported 82,300 buildings (as per Pinellas County Property Appraiser), and 24,047 that are within its Special Flood Hazard areas. Half (50%) of all the buildings are slab-on-grade and are susceptible to flood damage from shallow flooding and drainage problems. The other 50% are elevated foundations. St. Petersburg also has significant waterfront properties that are subject to storm surges and sea level rise.

Subsection C: 1 – Flood Hazards: St. Petersburg is exposed to flooding from hurricanes, tropical storms, storm water runoff, and storm surges from Tampa Bay, Boca Ciega Bay, and the Gulf of Mexico, as well as flooding from St. Joes Creek and many small lakes within the area.

St. Petersburg is mostly flat with some rise towards the center of the peninsula, creating areas where water runs very quickly to the bay and others where it drains away slowly. There are several communities built over bayous and along the coastline. Flooding of streets, yards, and buildings often occur from heavy rains in some areas.

In sum, areas of the City can be flooded from overwhelmed bayous, creeks, coastal sources, sheet flow, and local drainage ways. While the official FEMA Flood Insurance Rate Map designates the deeper riverine and coastal floodprone areas as A, AE, or VE zones, the entire City may be subject to flooding and the PPI should strive to reach all residents and business.

In most areas, especially outside the AE and VE Zones, flooding is relatively shallow. Residents get several days of warning before a coastal storm and can take steps to protect themselves from flooding if they have necessary information. The main purpose of the PPI is to ensure that residents and businesses are informed about flood events and how to protect their health and property during such events. Flood response preparations are part of ensuring that the community is well prepared and the City has a collection of outreach projects that can be deployed should a flood event be imminent.

Subsection C: 2 – Flood Insurance Data: One readily available source of information on flood hazards is flood insurance data. The following two statistics from the National Flood Insurance Program (NFIP) as the questions;

- 1) Where do people have flood insurance policies?
- 2) Where have flood insurance claims been paid?

After GIS analysis (The information is not displayed due to privacy protection) there are two areas that have a large concentration of claims, however, claims have been made all over the city. The

areas of concentrated claims have been found to have stormwater drainage issues associated with low lying areas and Pre-Firm structures.

The following chart displays the Flood Insurance Data as of September 30, 2016. There are currently 29,977 policies in force with 4,432 policies in non-SFHA's.

Flood insurance is required as a condition of federal aid or federally-backed aid, mortgages or loans for structures located in a high hazard A, AE, or VE zones. Therefore, one would expect most policies to be in the A, AE, and VE zones. Approximately 42% of all structures within the city have insurance policies.

Table 1. Flood Insurance Data (as of 11/30/2016)						
Community: St. Petersburg, City of County: Pinellas				State: Florida CID: 125148		
	Policies In Force	Premium	Insurance In Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	29,977	\$ 29,981,021	\$ 6,306,292,000	4,080	\$ 52,889,223.08	\$1,851,108.67
A Zones	79	\$ 122,026	\$ 17,176,500	42	\$ 606,617.93	\$ 19,205.00
AO Zones	-	\$ -	\$ -	-	\$ -	\$ -
AH Zones	-	\$ -	\$ -	-	\$ -	\$ -
AR Zones	-	\$ -	\$ -	-	\$ -	\$ -
A99 Zones	-	\$ -	\$ -	-	\$ -	\$ -
V01-30 & VE Zones	463	\$ 879,356	\$ 91,739,700	92	\$ 560,611.40	\$ 25,900.00
V Zones	-	\$ -	\$ -	-	\$ -	\$ -
D Zones	0	\$ -	\$ -	52	\$ 270,644.83	\$ 14,770.00
B, C, & X Zone						
Standard	1,313	\$ 699,332	\$ 291,577,700	232	\$ 1,021,346.38	\$ 58,566.53
Preferred	3,119	\$ 1,220,744	\$ 918,409,000	46	\$ 272,965.91	\$ 25,265.00
Total	34,951	\$ 32,902,479	\$ 7,625,553,500	4,544	\$ 55,621,406.00	\$1,994,814.00

Table 2. Insurance Occupancy (as of 11/30/2016)						
Community: St. Petersburg, City of County: Pinellas				State: Florida CID: 125148		
	Policies In Force	Premium	Insurance In Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	18,650	\$24,118,204	\$4,557,276,100	4,333	\$54,072,069.80	\$1,925,914.13
2-4 Family	860	\$646,350	\$153,251,500	58	\$498,813.86	\$24,824.65
All Other Residential	14,726	\$5,912,844	\$2,605,295,700	57	\$253,424.30	\$16,870.00
Non Residential	782	\$2,049,438	\$346,745,500	108	\$886,427.39	\$39,296.42
Total	35,018	\$32,726,836.00	\$7,662,568,800.00	4,556	\$55,710,735.35	\$2,006,905.20

These statistics underscore two things:

- 1) The entire City is subject to flooding and the PPI should strive to reach all residents and businesses.
- 2) There are 18,650 active single family policies and 21,119 buildings within the SFHA. Approximately 88% of the buildings have insurance policies within the SFHA. This PPI committee will strive to achieve 100% insurance coverage for all properties within the SFHA. Statistics show that many of the houses are pre-FIRM structures and insurance will help rebuild houses to current code when substantially damaged by flood events.

Subsection C: 3 – Repetitive flooding: Although the entire city is flood prone, certain areas have been harder hit than others. Using repetitive flood insurance claims, the City has identified two repetitive loss areas, Shore Acres and Riviera Bay.

Of the 82,300 buildings in the City, 370 have been paid at least 2 claims of \$1000 over a 10 year period (FEMA's definition of a repetitive loss property). There are 37 structures on FEMA's repetitive loss list that have been relocated, elevated, or otherwise improved and are no longer subject to repetitive flood damage.

This analysis concludes two things:

- 1) St. Petersburg has two major areas that have repetitive loss claims, Shore Acres and Riviera Bay. These areas should be targeted with special projects to help mitigate the flooding in these areas through elevation, reconstruction, or drainage projects. The committee should identify ways to communicate messages about flood hazards to these areas in particular.
- 2) The city continues to work towards mitigating these structures to reduce the number of repetitive loss structures. Currently the city is working on grants to elevate or demolish and reconstruct homes that have repetitive losses due to flood events. Additionally the city council is working through the CRS program to ensure that any house that has been substantially damaged must rebuild to the current design elevation.

Subsection C: 4 – Social and Economic Needs: The current Census data notes that 68.7% of the population is White or Caucasian, 23.9% of the population is African American or Black, 6.6% are Hispanic or Latino, and 3.2% are Asian. Approximately 15.7% are persons over the age of 65, while 19.5% are under the age of 18. Approximately 16.1% of the population is considered below poverty level. Approximately 30.9% of the population has a Bachelor's degree or higher. The cost of living index is around 95, the median household income is \$45,748, and the per capita income is \$28,944.

These factors could create barriers to a public information program. It is important that the right venue, message, tools and resources be used to overcome obstacles in communication with each target audience.

These messages will need to be repeated and distributed in different forms, coming from different sources.

Section D: Target Audiences

Subsection D: 1 – Target Areas: The PPI Committee concluded that audiences in four target areas should be reached. Projects should be directed to all properties (residential, commercial, and public) in these areas:

Target Audience #1 – All Residences and Businesses in City: As past flooding and flood insurance claims indicate, residents and business in all areas of St. Petersburg need to be aware of flood hazard, flood insurance, and ways they can protect themselves from flooding. There are approximately 82,300 structures in the City.

Target Audience #2 – Council of Neighborhood Associations: Properties in the Repetitive Loss Areas have been hit more often by flooding, and have a greater need for flood protection information. There are 1,935 structures in the repetitive loss areas.

Target Audience #3 – Real Estate Agents: These companies are key to conveying information about flood hazards and flood insurance. It is important for these professionals to understand and have all the information they need about flood topics.

Target Audience #4 – Builders: Building Contractors need to be knowledgeable of construction rules, post disaster repair rules, and possible mitigation grants that could help their customers protect their homes from flooding.

Target Audience #5 – Mortgage Brokers: Mortgage Brokers need to be knowledgeable of loans issued in the Special Flood Hazard Area and stipulations of mitigation grants.

Target Audience #6 – Surveyors: Surveyors need to be knowledgeable of properly completing elevation certificates for homes within Special Flood Hazard Areas and the FIRM's for each community they are surveying.

Target Audience #7 – Insurance Agents: Insurance Agents need to be knowledgeable of the changing insurance rates, laws, CRS discounts, flood mitigation techniques that give discounts, and actuarially rating structures.

Section E: Other Public Information Efforts

A key part of developing a PPI is knowing what other public information activities are reaching St. Petersburg residents. The information in Table 3 is based on past projects, staff research, and PPI committee members. The organizations are listed in alphabetical order.

Table 3. Other Public Information Efforts			
City of St Petersburg	OP#1 :Guide - Surviving the Storm	Hurricane Guide	1 x per year
	OP#2: Emergency Management – Hurricane Presentation	Hurricane Presentation	6 x per year
	OP#6: Disaster Prep for Small Businesses	Commercial Disaster Preparation	6 x per year
	OP#7: Flood Hazard Info	Utility Bill Insert	1 x per year
	OP#8: Flood Hazard Info SFHA	Utility Bill Insert to SFHA and RLs	1 x per year
	OP#9: Flood Info Kiosk	Flood Hazard Insert	1 x per year
	OP#10: Bldg Department Flood Hazard Insert	Flood Hazard Insert	1 x per year
	OP#11: Flood Info at Library Turnstile	Flood Hazard Insert	1 x per year
	OP#12: Emerg. Pre Guide Bldg Dept	Guide	1 x per year
	OP#13: Stormwater Info	Utility Bill Insert	1 x per year
FEMA	OP#3: Homeowners Guide to Retrofitting	Building Guidelines	1 x per year
	OP#4: Protecting Home from Damage	Building Guidelines	1 x per year
FEMA	OP#5: Protecting a Bldg Utilities	Building Construction	1 x per year
Tampa Bay Estuary Program	Public Meetings & Regional Science Forums	Sea level rise	4 x per year
Tampa Bay Estuary Program	Bay Mini-Grants Program	Supports restoration projects to improve SW quality & runoff	1x per year
Tampa Bay Estuary Program	Give-a-Day for the Bay Events	Regional volunteer clean-up events at public sites to improve SW quality & runoff	6x per year

Tampa Bay Watch	Volunteer Program	Identify and mark Storm Drains	2 x per year
Tampa Bay Watch	Volunteer Program	Shoreline cleanup	3 x per year
PINELLAS COUNTY PROPERTY APPRAISER	Flood Insurance Surveys	Gather information for future evaluation	UPON SALE OF PARCEL
PINELLAS COUNTY PROPERTY APPRAISER	OP#14: WEBSITE www.pcpao.org/NFIP_Info_Resources.html	Information and Resources Flood Ins Reform Act	Available 24/7
Gulf of Mexico Coastal Observing System	Class – Bay Point Elementary School	Know your flood risk, prepare, keep the waterway clean, hurricanes	Weekly
Gulf of Mexico Coastal Observing System	St. Petersburg Science Festival	Hands on High Frequency Radar activities related to weather, storms, surge, and sea level	1 x year
Gulf of Mexico Coastal Observing System	Bay Point Elementary Fall Festival	Hands on activities related to reduction of marine debris	1 x year
Gulf of Mexico Coastal Observing System	Absolute Zero: Koolest Science Ever Science Fair	Keep your waterways clean, drains to the bay	1 x year

Section F: Messages and Outcomes

After accessing the communities public information needs, the PPI Committee identified the following as priority messages for 2016. Each message has a desired, measurable, outcome.

Message	Outcome
<i>A. Know your risk of flooding</i>	<i>Increase # of Map Inquiries</i>
<i>B. Insure your property against flooding</i>	<i>Increase # of flood insurance policies for SFHA and X zone properties</i>
<i>C. Prepare, don't be caught unaware</i>	<i>Reduced number of flood damaged homes</i>
<i>D. Keep your waterway clean</i>	<i>Reduced debris removed by public works</i>
<i>E. Build responsibly, higher keeps you drier</i>	<i>Increase # of permits that reduce flood losses and use mitigation techniques</i>
<i>F. Don't dump in the drains</i>	<i>Improved water quality is measured by the Water Resources Department</i>
<i>G. Know your zone</i>	<i>Increase knowledge of flood zone differentiation.</i>
<i>H. Brake before creating wake</i>	<i>Decrease claims related to flooded streets</i>

Section G: Projects and Initiatives

The PPI committee identified 16 projects and initiatives to be implemented in 2016. Projects are organized by target audience and message in Table 5.

Section H: Flood Response Preparations

In addition to projects that are implemented every year, the PPI Committee recommends projects to be implemented during and after a flood event. These projects are drafted and ready for release after a flood warning. Purposed projects are listed in Table 4.

Section I: Follow Up

The CRS Coordinator will monitor each projects development and results, as well as documenting input from PPI Committee members, City employees, and stakeholders participating in initiatives. All input will be sent by e-mail to Committee members for consideration and evaluation.

The PPI Committee will meet at least once each quarter to review the success of these projects and initiatives. At which time, the Committee will discuss changing or discontinuing projects.

At least once each year, the CRS Coordinator will draft an update to the table and send it to Committee members. The Committee will meet and review the outcomes of each individual activity to change, add, or approve based on feasibility and effectiveness. Table 4 (Messages and Desired Outcomes) will be revised, as will Table 5 if necessary. The resulting outcomes and

revisions will be submitted as part of the City's annual recertification package to the Community Rating System and will be supplied to City Council

Section J: Adoption

This document was approved by City Council on August 20, 2015. The PPI was evaluated and a report was sent to City Council on August 25, 2016.

Section K: Acronyms

A Zone: 100-year floodplain mapped by FEMA

AE Zone: 100-year floodplain mapped by FEMA with base flood elevations

CFM: Certified Floodplain Manager

CRS: Community Rating System

FRP: Flood Response Projects

OP: Outreach Projects

PPI: Program for Public Information

SFHA: Special Flood Hazard Area

VE Zone: Coastal high hazard 100-year floodplain mapped by FEMA

APPENDIX A

1st Meeting – November 5th, 2014: The Facilitator introduced the group and explained their roles. A Chair and Co-chair were appointed as well as a minute taker. The Facilitator then proceeded to review the PPI draft document with the committee.

Committee members in attendance:

Rick Dunn, Building Official and Floodplain Manager;
Robert Ballou, Division Chief: Emergency Management;
Carlos Frey, P.E., Storm Water Department;
Bill Griffiths, Tampa Bay Watch;
Jake Holehouse, Insurance Industry;
Ed Sherwood, Tampa Bay Estuary Program;
Dr. Chris Simoniello, Gulf of Mexico Coastal Ocean Observing System;
Amy Seeks, Smith & Associates Real Estate

Observing:

CeCe McKiernan, Florida Floodplain Managers Association;
John Ferguson, Re/Max;
Councilmember Jim Kennedy

John Ferguson asked to join the PPI committee after attending.

2nd Meeting – January 14th, 2015: The Facilitator reviewed the main goal of the PPI and set the committee to working on Table 4 population. Four initial target audiences were identified as Home and Business Owners, Neighborhood Associations, The Real Estate Community, and Architects and Builders.

Committee members in attendance:

Rick Dunn, Building Official and Floodplain Manager;
Robert Ballou, Division Chief: Emergency Management;
Carlos Frey, P.E., Storm Water Department;
Bill Griffiths, Tampa Bay Watch;
Jake Holehouse, Insurance Industry;
Ed Sherwood, Tampa Bay Estuary Program;
Dr. Chris Simoniello, Gulf of Mexico Coastal Ocean Observing System;
Amy Seeks, Smith & Associates Real Estate;
Rick Stiff, Emergency Management

Observing:

Councilmember Karl Nurse

3rd Meeting – April 8th, 2015: Review of revisions to PPI from courtesy review and completed Table 4. Update on adoption date by council and what is expected of committee for upcoming year.

Committee members in attendance:

Scott Crawford, Deputy Building Official
Rick Stiff, Emergency Management;
Carlos Frey, P.E., Storm Water Department;
Bill Griffiths, Tampa Bay Watch;
Jake Holehouse, Insurance Industry;
Ed Sherwood, Tampa Bay Estuary Program;
Amy Seeks, Smith & Associates Real Estate;

Observing:

Melinda Pletcher

4th Meeting – July 15th, 2015: PPI Adoption Update. Review of PPI revised document and implementation of PPI. Discussed requirements of committee members after adoption and how often we would meet per year to discuss revisions and review document.

Committee members in attendance:

Rick Dunn, Building Official
Bob Ballou, Division Chief: Emergency Management;
Carlos Frey, P.E., Storm Water Department;
Bill Griffiths, Tampa Bay Watch;
Jake Holehouse, Insurance Industry;
Dr. Chris Simoniello, Gulf of Mexico Coastal Ocean Observing System;
Robert Clydesdale, City PIO representative

Table 5. Program for Public Information

Target Audience	Message(s)	Outcome(s)	Project(s)	Assignment	Schedule	Stakeholder
Target Area 1: All Residences and Businesses in City	A - J	A - J	Media Outreach	CRS Coordinator; TBW; Insurance Agent	Before, during, and after Hurricane Season and with Neighborhood Associations	Real Estate, Insurance
			Flyers/Brochures	PI Officer	All year	
			Meet with Specific Groups	CRS Coordinator	Monthly	
			Promote Flood Insurance on Website through links to Floodsmart	CRS Coordinator	Monthly	Insurance
			Track number of requests for map determinations	CRS Coordinator	Monthly	
			Track number of website hits for Flood Research and Resources	CRS Coordinator	Monthly	
			Encouraging Elevation Certificates	Building Department; Realtors; Insurance Agent; Owners of Pre- FIRM structures	Ongoing	Realtors/Insurance
			Stormwater Runoff Education	City Eng. Dept; TBW; Neigh. Assoc.; TBEP	Ongoing	TBEP, TBW
			Elevating Your Structure	City Building Dept.	Ongoing	
			Guidebook	City Building Dept.	Ongoing	
			Coastal Hazards	TBW; TBEP; CRS Coordinator	Yearly	TBW, TBEP

Table 5. Program for Public Information						
Target Audience	Message(s)	Outcome(s)	Project(s)	Assignment	Schedule	Stakeholder
Target Area 2: Council of Neighborhood Associations		A - C, E - F, H - J	Agendas that have flood insurance information for each specific neighborhood	CRS Coordinator; Realtors; Insurance Agent	Ongoing	Realtors, Insurance Agents
		A - J	Literature showing how to use website to determine flood risk	CRS Coordinator	Ongoing	
		A - B, H	How to lower risk	Insurance Agent; Building Dept.	Ongoing	Insurance Agent, Building Dept.
		A - E, J	Increase awareness of wake flooding from vehicles	Insurance Agent; CRS Coordinator; Civic Association	Ongoing	Civic Association, Insurance Agent

Table 5. Program for Public Information						
Target Audience	Message	Outcome	Project(s)	Assignment	Schedule	Stakeholder
Target Area 3: Real Estate Agents		A - B, E - F, H, J	Educate Agents about all flood zones	CRS Coordinator; Assoc. of Realtors	Yearly	Realtors
			Educate Agents about proper insurance based on structure type	CRS Coordinator; Assoc. of Realtors	Yearly	Realtors
			Seminars on current flood insurance info	CRS Coordinator; Assoc. of Realtors	Yearly	Realtors
			Inform Homeowners about protecting home from flooding; street flooding	CRS Coordinator; Assoc. of Realtors	Ongoing	Realtors

Table 5. Program for Public Information						
Target Audience	Message(s)	Outcome(s)	Project(s)	Assignment	Schedule	Stakeholder
Target Area 4: Builders	F	F	Encouraging Elevation Certificates	BOAF; CRS Coordinator	Yearly	BOAF
			Elevating Your Structure	BOAF; CRS Coordinator	Yearly	BOAF
			Coastal Hazards	BOAF; CRS Coordinator	Yearly	BOAF
			Guidebook	BOAF; CRS Coordinator	Yearly	BOAF

Table 5. Program for Public Information						
Target Audience	Message(s)	Outcome(s)	Project(s)	Assignment	Schedule	Stakeholder
Target Area 5: Mortgage Brokers	A, F, H	B, F, H	Educate Brokers about Mitigation Grants	CRS Coordinator	Yearly	Mortgage Broker
			Educate Brokers about FIRMs	CRS Coordinator	Yearly	Mortgage Broker
			Help Brokers educate homeowners about flood insurance	CRS Coordinator	Yearly	Mortgage Broker

Table 5. Program for Public Information

Target Audience	Message(s)	Outcome(s)	Project(s)	Assignment	Schedule	Stakeholder
Target Area 6: Surveyors	F, A	A, F	Flyers/Brochures	CRS Coordinator	Yearly	
			Meet with specific groups	CRS Coordinator	Yearly	
			Educate about EC's	CRS Coordinator	Yearly	

Table 5. Program for Public Information

Target Audience	Message(s)	Outcome(s)	Project(s)	Assignment	Schedule	Stakeholder
Target Area 7: Insurance Agents	A - B, H	A - B	Educate Agents about all flood zones	Insurance Agent	Ongoing	Insurance Agent, Building Dept.
			Flyers/Brochures	CRS Coordinator	Yearly	
		H	How to lower risk	Insurance Agent; Building Dept.	Ongoing	Insurance Agent, Building Dept.
			Literature showing how to use website to determine flood risk	CRS Coordinator	Ongoing	