



An Example of a Program for Public Information

Communities that participate in the Community Rating System of the National Flood Insurance Program may receive credit points for developing and implementing a Program for Public Information (PPI), tailored to the community's needs for outreach about its flood hazards and floodplain resources. The credit is provided under Activity 330, Section 332.c of the 2013 *CRS Coordinator's Manual*.

The attached PPI was prepared by the staff of the Town of Surfside Beach, South Carolina, a coastal community with a year-round population of approximately 4,000 people.

The PPI covers the process followed, the assessment of the flood problems and flood insurance coverage, and the publication information efforts underway and planned for the future.

Some key points on this example:

- It is the smallest community with an example PPI. The work was done by the planning and zoning director, who is also the Town's floodplain manager.
- It incorporates the flood insurance coverage assessment (FIA) credited under Activity 370 (Flood Insurance Promotion), Section 372.a. The author used aggregate policy data that can be obtained from the ISO/CRS Specialist, the State NFIP Coordinator, or the FEMA Regional Office.
- More information on the FIA assessment can be found in *Preparing a Flood Insurance Assessment for Credit under the Community Rating System*, at www.CRSresources.org/300.
- The PPI also meets the credit criteria for the coverage improvement plan (CP) credited in Section 372.b of Activity 370 (Flood Insurance Promotion).
- PPI Step 5 provides extra credit for elements credited under activities other than 330 and 370, such as real estate disclosure projects (Activity 340) and websites (Activity 350). If those other elements include the PPI's messages, then they can also receive PPI bonus credit. The Surfside Beach PPI did not identify the CRS activity numbers (which is not required), but it does identify elements other than outreach projects. An example from Table 7 is "(OP#9) Update town website as needed with information regarding water quality and evacuation." Technically, this is not an OP credit, but that does not keep a community from receiving the credit deserved.
- More information on Step 5 and credit for other CRS activities can be found in *Developing a Program for Public Information for Credit under the Community Rating System* at www.CRSresources.org/300.
- This PPI and several others include a glossary of terms. Such a section is not needed for CRS credit, but may help lay readers and PPI committee members.

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2015

Town of Surfside Beach, South Carolina
Program for Public Information

Prepared by:
Town of Surfside Beach
Planning, Building and Zoning Department Staff
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Town of Surfside Beach, South Carolina 2014 Floodplain and Stormwater Management Program for Public Information (PPI)

Background

Surfside Beach is a small seaside community nestled in the heart of South Carolina's Grand Strand area. It encompasses 2 miles of pristine beach, enjoys a temperate climate and is both an active residential community and a thriving vacation destination.

Proudly called the Family Beach, Surfside Beach strives to maintain a small-town, laid-back, child-friendly environment for its residents and guests. It is a quiet haven close to all area attractions.

The town has been actively participating in the Community Rating System (CRS) since 2010. The Community Rating System (CRS) is part 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. The town is currently a Class 9, which gives residents a 5% discount on their premiums. In an effort to reduce insurance cost to the residents in a more substantial way and to reach more property owners through a more aggressive outreach program the town has now formed the Program for Public Information (PPI)

Since 2010, the town has produced outreach materials and distributed those materials to the entire community. Special efforts were made for areas having repetitive losses, yet areas needing specific information were not targeted. By developing the PPI committee, these areas will now receive the outreach information that will benefit them and offer additional information when needed. Areas prone to flooding, new property owners needing information on flood risk, areas having insufficient insurance as well as other target areas can now be given information that pertain directly to them through the PPI.

The town views this program as a benefit to the entire community and with the right tools it will be a success in all areas of outreach.

PPI Focus Group Members

The Town has been fortunate to have members volunteer that have a wealth of knowledge regarding flood hazards and flood risk. The stakeholders represent insurance, real estate, banker/lender and floodplain resident. By having these members on the committee the town receives valuable insight from their collective expertise.

- Melodye Lane-Laveglia, CRS, GRI, ABR, Senior Broker Associate, Realtor Coldwell Banker, Chicora Real Estate
- Mil Servant, President, Surfside Realty Co. Management Services
- Joseph E. Jones, Assistant Vice President, Mortgage Loan Officer BB&T
- Jeff Thompson, President/Agent with Jeff Thompson Agency, Nationwide Insurance
- Carrie Johnson, Principal with Carrie Johnson Insurance Agency
- Mary Ellen Abrams, Floodplain resident
- Sabrina Morris: CFM, Planning, Building & Zoning Director, Floodplain Manager, CRS Coordinator
- John Adair: CFM, Public Works Director, MS4 Coordinator, Public Information Officer
- Marybeth Mabry: Town Council member

The role of the committee has been to assist in developing the PPI by providing feedback, from their perspective, on areas of the community that should be targeted for outreach, what type of messages should be delivered, by whom and how often. The group members were also asked to share information on any efforts related to this work that have occurred or are occurring within the town.

Town staff developed the agendas and facilitated the meetings. Prior to setting each meeting date, staff surveyed the group members for their availability to ensure that the group met the attendance requirements outlined in the new CRS manual. It was decided lunch meetings would work best for the group. All meetings were scheduled during lunch.

The initial meeting was held on March 25, 2014 in the Town Council Chambers. The agenda followed steps one and two of the seven step plan outlined in the 2013 CRS Manual, pages 330-12 through 330-14. During the meeting the committee studied the needs of the community and the different needs for individual areas within the town as well as the town as a whole. The committee discussed the need for an aggressive campaign to get information out to the public and discussed target areas that needed special attention.

The second meeting was held on April 7, 2014 at the same location. The agenda followed steps three through five of the seven step plan. During this meeting, members reviewed the six messages of the CRS Table 330-1 and matched topics to the six target audiences, developing specific messages. This work is detailed under the "Target Audiences" section of this document. The committee informally inventoried related efforts that were already taking place in the community. They discussed how those programs and activities fit in the PPI Plan as they are being presented now, and how they can be modified to serve the overall effort in a better way.

Based on information gathered during the second meeting, town staff assembled the first draft of the Program for Public Information. The draft which needed work before completing was reviewed by the committee and revisions and amendments were made based on discussion and recommendations by the committee as a whole.

The final draft of the Program for Public Information, recommended by the entire committee at the meeting held on April 28, 2014 was sent to Janice Mitchell of FEMA Region IV requesting any comments she may have on the draft document. The document was then presented to Town Council, which are elected by the citizens of the town as the final decision making body.

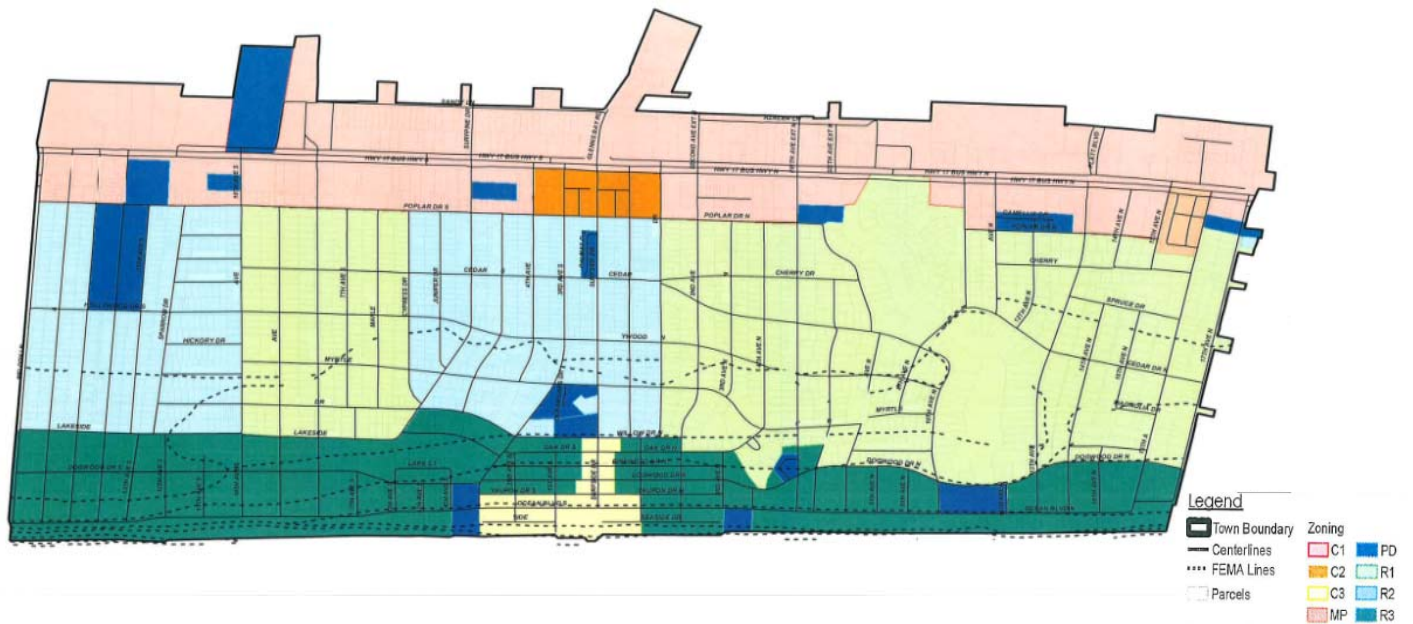
Goals:

The members of the PPI Committee share a common vision for a better informed public that is educated about the flood risks, what they can do to decrease future damage, and the benefits of flood insurance. The PPI Plan is the tool to achieve that vision. The Town's PPI Committee is recommending two goals and supportive objectives.

1. Through the outreach materials and methods, encourage residents to adopt behaviors that improve flood hazard preparedness and decrease future flood damage.
 - a. Provide relevant information to residents of the town regarding flood hazards; place added focus on residents in special flood hazard areas and those areas that may be re-mapped to be located within the Special Flood Hazard area.
 - b. Provide detailed information to inquirers through website and publications. Encourage businesses to place brochures within sight of residents and visitors alike, to make them better informed.
 - c. Provide quick response to residents after they have been flooded. Have relevant information they may need available and ready to distribute.
2. An aggressive campaign will begin in getting the information to the public using the following guidelines:
 - a. Share resources with other organizations to ensure information is getting to diverse groups
 - b. Outreach is imperative. Committee members including stakeholders agreed to do outreach during community and/or business meetings. These outreaches are considered projects and should be recorded.
 - c. Activities should be recorded for assurance of credits.

Community Needs Assessment

The Town of Surfside Beach has many assets that make it a wonderful place to live, work and visit. The town boasts a two mile stretch of beach along the Atlantic Ocean with residents and visitors alike enjoying the beach and town owned pier.



The town has 3837 year round residents. Approximately one-third of the town is currently located within a special flood hazard area (SFHA). The majority of homes and businesses within the SFHA are elevated structures; however the town does have older homes and businesses built prior to the FEMA FIRM Maps. Most of these homes and businesses are slab on grade and therefore susceptible to flood damage.

The committee agreed there is a need in the R-3 (High Density Residential) district, which is located entirely in the SFHA. This area is more of a vacation rental district for the town; however some properties are owner occupied year round. Renters in the area need to know what to do in case of a flood.

Properties adjacent to the SFHA are also a concern, as they are subject to flooding and owners need to be aware of the potential damage flooding can bring, which is not generally covered by home owners insurance.

The aging population: The median age of the population is increasing within the town of Surfside Beach. In 2010, the median age of a Surfside Beach resident was 50.3 years. Advance preparation and planning for a flood can be critical in emergency situations.

Flood Hazards

The Town of Surfside Beach is exposed to flooding from hurricanes, severe thunderstorms, tropical storms and storm surges from the Atlantic Ocean. The town also receives stormwater from surrounding areas of the unincorporated parts of Horry County that abut the town. Heavy rainfalls allow for flooding in low lying streets and property.

The areas that flood in the town aren't as numerous as they once were however heavy rainfall within a few hours causes drain pipes to fill more quickly and street flooding occurs.

In sum, areas within the town limits can be flooded from overwhelming coastal sources, sheet flow, and local drainage ways during heavy rainfall.

Flood Insurance Data

One readily available source of information on flood hazards is flood insurance data. The Town of Surfside Beach currently has 2584 active Flood policies in effect. Flood insurance is required as a condition of Federal aid or mortgage or loan that is federally insured for a building located in a SFHA. (See table 1 – table 4)

Table 1

Percentage of Buildings Insured			
Flood Zone	Policies	Properties	Percentage
X	806	2405	34%
AE	1562	1780	88%
VE	216	558	39%

Table 2

Policy Break-down			
Structure Type	Number Policies in Force	Premium	Insurance in Force
Single Family	1626	\$1,055,882.	\$440,281,000.
2-4 Family	206	\$150,623.	\$43,801,200.
All other residential	715	\$574,419.	\$80,458,900.
Non-Residential	37	\$110,857.	\$14,876,300.
Total:	2584	1,891,781.	\$579,417,400.

Table 3

Pre-Firm Policies in Force			
Flood Zone	Pre-Firm	Premium	Insurance in Force
X	219	\$88,269.	\$56,840,100.
AE	219	\$276,469.	\$40,539,500.
VE	4	\$31,960.	\$1,825,100.
Total:	442	\$396,698.	\$99,204,700.

Table 4

Post-Firm Policies in Force			
Flood Zone	Post-Firm	Premium	Insurance in Force
X	587	\$256,616.	\$170,908,700.
AE	1343	\$589,192.	\$275,650,200.
VE	212	\$649,275.	\$33,653,800.
Total:	2142	\$1,495,083.	\$480,212,700.

Flood Insurance Assessment

The committee agreed a Flood Insurance Assessment was needed in order to evaluate the town for areas that may need to purchase flood insurance, and the possible need for additional insurance coverage.

The PPI committee reviewed the summary data in Table 2, which provides policy breakdown by structure type. Town staff divided the amount of coverage (insurance in force) by the number of policies in force to determine the average amount of coverage by category. The results are shown below in Table 6 with the new, locally determined, “average coverage” column added.

Table 5

	Policies in Force	Premium	Insurance in Force	Average Coverage
Single Family	1626	\$1,055,882.	\$440,281,000.	\$270,776.
2-4 Family	206	\$150,623.	\$43,801,200.	\$212,627.
All other residential	715	\$574,419.	\$80,458,900.	\$1,125,299.
Non-Residential	37	\$110,857.	\$14,876,300.	\$402,062.
Total:	2584	\$1,891,781.	\$579,417,400.	\$2,010,764.

After reviewing the information in Table 5, the committee felt the average coverage was adequate for the area based on current building values and cost of construction.

Next the committee reviewed Table 6, which breaks down the policies in force, number of buildings in town based on occupancy and the percentage of those structures that have flood insurance. Staff first had to determine how many buildings were currently located in the town limits. Using the Town’s 2013-2022 Comprehensive Plan and the Horry County GIS system staff concluded there are 4517 buildings in the town limits, of which 1365 are in the SFHA. There are 2732 single family dwellings, 1550 all other residential uses (2-4 family, all other residential) and 235 non-residential buildings. Using this information Table 6 was created.

Table 6

	Policies in Force	Number of buildings in town	Percentage
Single Family	1626	2732	59%
All other residential uses (2-4 family and all other residential)	921	1550	59%
Non-residential	37	235	15%

After reviewing Table 6, the committee concluded the percentage of single family and all other residential uses was sufficient and may increase with the information provided to those property owners through the “Target Audience” information. Non-residential buildings in the Town of Surfside Beach should be significantly higher even though very few commercial buildings are located within the SFHA. The recommendation was to educate the property owners through mailings and FEMA publications of the advantages of having a flood insurance policy and to inform the owners that there is risk of flooding beyond the SFHA.

The committee also reviewed the information provided in Table 3 (Pre-Firm Policies in Force). It was determined that the majority of pre-firm structures in the V Zones have no mortgage and do not require flood insurance. The recommendation was to inform the property owners of the importance of Flood Insurance and to better explain the vulnerability of a structure that is located within a velocity flood zone.

The committee, during the annual evaluation of the PPI will also reassess its flood coverage and update the information with current data each year. The new information will be used to update

the level of coverage and consider new conclusions and recommendations after reviewing the data.

Repetitive Loss Properties

The town has been very pro-active in its efforts to reduce flooding within the town. Aggressively addressing large drainage problems which led to flooding and repetitive loss, the town proceeded to enhance three large drainage projects which eliminated all repetitive flooding on the south end of the town and has begun a fourth project on the north end of the town to prevent flooding there.

Social and Economic Needs

Because of the aging population within the town of Surfside Beach, unique methods must be considered in order to get information out. Many elderly do not use the technology available, such as computers or internet. The group agreed this was a unique situation to our small town that must be addressed in order to make the program work effectively.

Many properties within the town are “second homes”, these properties owners are best reached by mailings.

Target Audiences

After consideration of the community assessment results, the group agreed on five target audiences that would benefit most from public information outreach (See Table 7):

Target audience #1 - Properties located just above the SFHA (X shaded zones). The committee chose to target these areas to increase awareness that flood insurance is available even if you're not within a Special Flood Hazard Area (SFHA). They wanted the property owners to be aware of their flood zone and need for flood insurance. Water quality was also a concern of the committee in this area.

Target audience #2- Property owners located in the SFHA (Zone AE, Coastal A and VE): Property owners in these areas are vulnerable to flood hazards due to the proximity of the ocean. Understanding what flood zone their properties are located in and the need to have flood insurance was of great importance to the committee. For those property owners that live in the district year round, it was also a concern for this group to have an evacuation plan, and understand the dangers of standing water. This being a large area within the town, much work is performed on homes. The requirements for permits should also be addressed.

Target audience #3- Short term renters located in the SFHA (Zone AE, Coastal A& VE): The committee wanted to be assured the short term renters who are not familiar with the town could be ready if a flood should happen. Also, the committee wanted to educate them on water quality.

Target audience #4 – Real estate, lending and insurance companies: These companies are key to conveying information about flood hazards and the need for flood insurance. The committee wants to make sure the agencies have all the information they need to promote flood insurance and inform potential property owners of the dangers of flooding.

Target audience #5– New resident/property owners: People new to the area often purchase without staff having the opportunity to discuss storm hazards, flooding or flood zone information. Getting information to this group may assist in answering questions regarding flood insurance and an array of other information that would be helpful in the case of flooding and or storm.

Yearly mail-outs regarding the need for flood insurance are also mailed to all property owners within the town limits.

Existing Public Information Efforts

Knowing what other public information is reaching the Town of Surfside Beach residents is a key part of developing a Public Information Program. The program is designed to build community resilience to flooding by influencing residents to adopt behaviors to improve flood hazard preparedness and decrease future flood damage.

Table 8 contains initiatives that are in place that support the goal and CRS messages. The list was composed through town staff research and PPI Committee members.

Table 8 Existing Public Information Efforts (EPIE)

Organization	Project	Subject Matter	Frequency
Town of Surfside Beach Administration Department	Facebook messages	Various flood-related topics	Year-round
	Town Newsletter	Various flood-related topics	Quarterly
Town Public Works Department	MS4 Projects: Marking drains; cleaning drains and drainage ways.	Take care of your storm drain Protect water quality, no illegal dumping	Year round
Town Planning, Building & Zoning Department	Handouts and brochures at various locations	Various flood-related topics	Year-round
	Map inquiry service	Flood hazard areas, insurance, flood protection	Year-round
	Floodplain Workshops	Know the Flood hazards, be prepared Various flood related topics	Semi-annually
	Elevation Certificates	Elevation Certificates for properties within the town	Year-round
Town Recreation Department	Beach Sweep	Remove debris from beach	September
Insurance Agencies	Handouts on flood insurance	Flood Insurance	As needed
Keep Surfside Beach Beautiful Committee	Adopt a Beach	Cleaning beach accesses and dune areas – seek volunteers through church and neighborhood meetings	Monthly
Coastal South Carolina Chapter of the Red Cross	Website	Various flood-related topics	Year-round
	Emergency Supplies	Available at Red Cross Store	Year-round
	National Preparedness Month	Various flood-related topics; brochures	September

WPDE Channel 15	Website	Hurricane Tracking Maps Know your zone maps; evacuation; Various flood related topics	Year-round
	You tube	Hurricane Tracking Maps Know your zone maps; evacuation; Various flood related topics	Year-round
	Twitter	Evacuation information Various flood related topics	Year-round
	Television	Hurricane Tracking maps Know your zone maps; evacuation; Various flood related topics	Year-round
	Mobile device	Various flood related topics	
Army Corp. of Engineers	Flood Risk Management for the Public	Various flood-related topics	Year-round
	Beach Inspection	Monitor general condition of beach, dune health; local improvements to beach access; monitor beach renourishment status. Report to public on findings.	Annually
Ocean and Coastal Resource Management (OCRM)	“State of the Beaches “ report	Summarize changes beach based on beach profile surveys	Annually
	Coastal Zone Management Program	Permitting authority over land-disturbing activities in the critical areas of the coastal zone and indirect management authority of coastal resources within the coastal zone outside of the designated critical areas.	Year-round
Horry County Emergency Management	“Know Your Zone”	Hurricane Preparation Tips Evacuation; Routes and tips; Shelter Information Know your zone map; Contact information	Year-round
	Twitter	Various flood-related topics	Year-round
	Facebook	Various flood-related topics	Year-round
	Website	Various flood-related topics	Year-round
	Handouts and brochures	Various flood-related topics	Year-round
Coastal Waccamaw Stormwater Education Consortium	Stormwater Education	Various stormwater-related topics	Year-round
WMBF News Channel 13	Website	Hurricane Tracking Maps Know your zone maps; evacuation; Various flood related topics	Year-round
	You tube	Hurricane Tracking Maps Know your zone maps; evacuation; Various flood related topics	Year-round
	Twitter	Evacuation information Various flood related topics	Year-round
	Television	Hurricane Tracking maps Know your zone maps; evacuation; Various flood related topics	Year-round
Myrtle Beach Chamber of Commerce	Website	Hurricane Information Center - Preparing for a Storm	Year-round
	Business Expo	Up to each exhibitor	January

Projects and Initiatives

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

- Property owners located just outside the Special Flood Hazard Area
- Property owners located in the Special Flood Hazard Areas (AE, Coastal A & VE)
- Short Term Renters located in the Special Flood Hazard Area (AE, Coastal A & VE)
- Real Estate, lending and insurance companies
- Property owners/residents who are new to the area

The group selected ten key messages that need to be disseminated to the audiences. The first six are the same as the six priority messages for the CRS. Four more were added by the group.

1. Know your flood hazard
2. Insure your property for your flood hazard
3. Protect people from the flood hazard
4. Protect your property from the hazard
5. Build responsibly
6. Protect natural floodplain functions
7. Everyone in town can buy flood insurance
8. Have your evacuation route planned in advance, choose a rendezvous point.
9. Get permits before you build.
10. Tips for hurricane season.

The overall strategy is to make information more readily available to the target audiences in a manner that will encourage each audience to adopt behaviors to improve preparedness and decrease future flood damage. Table 6 of this document provides a comprehensive list of the program elements, which include various public information pieces, website information and town flood hazard meetings. There are 23 projects and initiatives that would be implemented during 2015.

New proposed projects, developed through discussions at the committee meetings, are highlighted below as well as continued projects that the committee feels should be publicized more:

- Illicit dumping in storm drains needs to become a focus of the town. Implement a program through the Stormwater Management Ordinance for posting “No Dumping” signs at key locations in the drainage system that may prevent dumping; Publicizing drainage system maintenance and the regulations that prohibit dumping should be a yearly event.
- The Town’s CRS Coordinator will continue to work with the County’s Assessor’s office in obtaining monthly printouts of new property owners within the town. This will ensure the

new owners receive information regarding the storm hazards within the town and their property.

- The CRS Coordinator would hold at least two meetings annually to let property owners know what measures can be taken to reduce their damages.
- Town Council member, Marybeth Mabry will sponsor a public outreach meeting yearly to encourage the purchase of flood insurance within the town. All property owners within the town will be invited.
- A letter, signed by the Mayor will be sent all property owners within the town yearly encouraging all property owners to purchase flood insurance. The letter will explain the importance of having flood insurance and remind property owners that most homeowner's insurance policies do not cover flood.
- Town CRS Coordinator could print a supply of business cards that list key flood-related websites. The cards would be made available at offices such as Town Hall reception area, Planning, Building & Zoning and Public Works Department.
- Develop and implement a GIS System for the town. This system would allow for all drainage pipes to be drawn and labeled as to size and what town retention pond they lead too. Each property in flood zone could be identified, with information from the elevation certificate as to the BFE and the ground elevation for property owners and future property owners alike. This would establish a better understanding of flood requirements and regulations. This system could also maintain records for accumulation of projects per parcel and assist in identifying any "Substantial Improvement".
- Develop a system through Neighborhood watches and associations that ensures the elderly will be made aware of storms in advance; establish a point of contact that will check to ensure they get all pertinent information needed before, during and after a flood event.
- Partner with Horry County Emergency Management "Phone Tree" to make residents aware of approaching storms and where shelters are located.
- Partner with local churches and organizations to help inform the public of hazardous weather conditions as well as upcoming workshops held by the town.

Flood Response Preparations

In addition to projects that are implemented every year, the PPI Committee recommends projects that will be implemented during and after a flood. These projects are drafted and made ready for reproduction and dissemination after a flood warning. Such projects are listed in Table 9.

Annual Evaluation

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

- A review of the projects that were completed
- Progress towards the desired outcomes
- Recommendations regarding projects not completed

- Changes in the target audiences

Staff will draft an update as changes are made by the committee. The revisions will be submitted to Town Council for review and as part of the Town's annual recertification package to the Community Rating System.

Adoption

This document will not be in effect until it is approved by the Town of Surfside Beach Town Council. Council approval date:

Date:

Acronyms

AE Zone: 100 – year floodplain mapping by FEMA with base flood elevations

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

X Shaded Zone: Areas of 500 year flood; areas of 100 year flood with average depths of less than 1 foot or with drainage areas less than 1 square mile

X Zone: Areas determined to be outside of the 500 year floodplain

CFM: Certified Floodplain Manager

CRS: Community Rating System

SFHA: Special Flood Hazard Area

MS4: Municipal Separate Storm Sewer Systems

OP: Outreach Projects

PPI: Program for Public Information

OCRM: Office of Ocean and Coastal Resource Management

EPIE: Existing Public Information Efforts

FRP: Flood Response Preparation Projects

Table 7 PPI Projects and Initiatives								
Outreach Projects (OP)								
Target Audience	Message	Outcome	Project(s) Proposed to support message	Assignment	Proposed Schedule	Stakeholder		
#1 Properties located just above the SFHA in X Shaded	<p><u>Topic #1:</u> Your Property is subject to flooding</p> <p><u>Topic #7</u> Everyone in town can buy flood insurance</p> <p><u>Message A:</u> Know where the flood lines are.</p> <p><u>Message B:</u> Standard homeowner or commercial policies will not cover damage to structures or contents; buy flood insurance at the preferred risk rate.</p>	Increase number of map information inquiries from property owners	(OP#1) Develop an annual Flood Guide – updated information on flood hazard preparedness that includes information on property protection, making plans ahead of a storm; safety tips and evacuation process	Town: CRS Coordinator; Planning, Building & Zoning Department	January	N/A		
			Increase number of flood insurance policies within the X zone		(OP#2) Map Inquiry Service – Advertise service on Town Website and in Quarterly Newsletter		May	
				(OP#3) Develop and mail Flyers that explain the need for flood insurance even when you're not within a SFHA	Real Estate Agents	Year Round	Real Estate Agents	
			(OP#4) Distribute National Flood Insurance Program (NFIP) literature to real estate agents in area, ask that they distribute it to all new buyers	Insurance Agents		Year Round	Insurance Agents	
			OP#4 will cover this information			Town Planning, Building & Zoning & Public Works Departments	On-going	N/A
			(OP#6) Publicize the Flood Smart website (www.floodsmart.gov) through business cards on the counters of Planning, Building & Zoning and Public Works Departments	Real Estate Agents			Year Round	Real Estate Agents
			(OP#7) Discussions standard homeowner or commercial policies will not cover damage to structures or contents; buy flood insurance at the preferred risk rate with clients as they happen	Insurance Agents			Year Round	Insurance Agents
				Bankers/Lenders		Year Round	Bankers/Lenders	
		<p><u>Topic #3</u> Protect people from the flood hazard</p> <p><u>Message A:</u> Have an emergency plan established in advance to keep your family safe.</p>	Decrease number of rescues; reduce calls to 911 for non-life threatening emergencies	OP#1 will cover this information	Planning, Building & Zoning Department, Town Website Administrator	June and as needed	N/A	
				(OP#9) Update town website as needed with information regarding water quality and evacuation.				

Table 7 PPI Projects and Initiatives						
Outreach Projects (OP)						
Target	Message	Outcome	Project(s) Proposed to support message	Assignment	Proposed	Stakeholder
	<u>Message B:</u> Hurricane Evacuation Safety Tips	Make efforts to education property owners regarding evacuation safety tips before a flood event.	(OP#10) Handouts and flyers developed by Insurance Agents informing clients in advance of flooding to be prepared.	Insurance Agents	Year Round	Insurance Agents
			OP #1 will cover this information	Town: CRS Coordinator; Planning, Building & Zoning Department	April	N/A
#2. Property Owners in the AE, Coastal A Zones and VE Flood Zone	<u>Topic #1:</u> Know your flood hazard	Increase number of map information inquiries from property owners	(OP#12) Distribute National Flood Insurance Program (NFIP) literature to Real estate agents in area, ask that they distribute it to all buyers	Planning, Building & Zoning Department	Year Round	Real Estate agents
	<u>Topic #2</u> Insure your property for your flood hazard					
	<u>Topic #3</u> Protect people from the flood hazard	Increase number of flood insurance policies within the SFHA	(OP#13) Develop brochure describing flood hazard designations and what they mean; define what the SFHA means; distribute to Real Estate agents, Insurance Agents and Bankers and Lenders	Planning, Building & Zoning Department/CRS Coordinator	Year Round	Insurance agencies
	<u>Topic #6</u> Protect natural floodplain functions					Banker/Lenders
	<u>Topic #8</u> Have your evacuation route planned in advance, choose a rendezvous point	Decrease number of rescues; reduce calls to 911 for non-life threatening emergencies	(OP#14) Handouts and flyers developed by the CRS Coordinator and mailed informing property owners of safety tips and evacuation processes.	Planning, Building & Zoning Department/CRS Coordinator	April	N/A
	<u>Topic #9</u> Get permits before you build.					
	<u>Topic #10</u> Tips for hurricane season	Increase number of permits issued within the SFHA	(OP#15) Brochure on Steps to getting building permits within the flood zone and requirements of each permit. Mailed.	Planning, Building & Zoning Department/CRS Coordinator	May	N/A
<u>Topic #5</u> Build Responsibly	(OP#16) Place storm drain medallions on storm drains					

Table 7 PPI Projects and Initiatives						
Outreach Projects (OP)						
Target	Message	Outcome	Project(s) Proposed to support message	Assignment	Proposed	Stakeholder
	<p><u>Message A:</u> Your property is located within a SFHA</p> <p><u>Message B:</u> Standard homeowner or commercial policies will not cover damage to structures or contents.</p> <p><u>Message C:</u> Have an emergency plan established in advance to keep your family safe.</p> <p><u>Message D:</u> Whether retrofitting or repairing, get a permit before you build.</p>	Increase number of elevation certificates on file, and structures repaired with permits; decrease the number of repetitive loss homes	(OP#17) Place "No Dumping signs in areas where frequent dumping has been observed.	Town Public Works Department	On going	N/A
			OP#1 will cover this	Planning, Building & Zoning Department/CRS Coordinator	May	N/A
			OP#15 will cover this		August	
#3 Renters within AE, Coastal A and VE Flood Zones	<p><u>Topic #8</u> Have an evacuation route planned in advance</p> <p><u>Topic #3</u> Protect people from the flood hazard</p> <p><u>Message A:</u> Plan Ahead; have an evacuation plan ready</p> <p><u>Message B:</u> Turn around, don't drown</p>	Decrease number of rescues; reduce calls to 911 for non-life threatening emergencies	<p>(OP#20): Create Refrigerator Magnets to be placed in all rental units explaining the need to turn around and not drive into flood waters</p> <p>(OP#21) Place brochures in rental units explaining the need to have an evacuation route planned in advance.</p>	Planning, Building & Zoning Department/CRS Coordinator	January (on-going)	Real Estate Agents
	<p><u>Topic #2</u> Insure your property for your flood hazard</p> <p><u>Topic #4</u> Protect your property from the hazard</p>	Increase the number of flood insurance policies purchased at the time of sale	OP#4 will cover this	Town Planning, Building & Zoning	Year round	Insurance Agents

Table 7 PPI Projects and Initiatives						
Outreach Projects (OP)						
Target	Message	Outcome	Project(s) Proposed to support message	Assignment	Proposed	Stakeholder
#4 Real Estate, lending and insurance companies	<u>Topic #7</u> Everyone in town can buy flood insurance <u>Message:</u> Standard homeowner or commercial policies will not cover damage to structures or contents caused by flooding. Flood insurance is the only sure way to be reimbursed for some of your flood losses.		OP#13 will cover this		Year round	Real Estate Agents
					Year round	Banks and Lenders
#5 New property owners	<u>Topic #2</u> Insure your property <u>Topic #5</u> Build Responsible <u>Topic #9</u> Get a permit before you build. <u>Message A:</u> Standard homeowner or commercial policies will not cover damage to structures or contents caused by flooding. Flood insurance is the only sure way to be reimbursed for some of your flood losses. <u>Message B:</u> Whether retrofitting or repairing, get a permit before you build.	Increase the number of flood insurance policies throughout town Increase number of map information inquiries from property owners Increase number of elevation certificates on file, and structures repaired with permits; decrease the number of repetitive loss homes	OP315 will cover this (OP#23) Mail the National Flood Insurance Program (NFIP) literature to ensure understanding of flood insurance coverage	Town Planning, Building & Zoning	On-going monthly to new owners	N/A

Table 9						
Outreach Projects (OP)						
Target Audience	Message	Outcome	Project(s) Proposed to support message	Assignment	Proposed Schedule	Stakeholder
FLOOD RESPONSE PREPARATION PROJECTS						
Flooded Property Owners and Residents	<u>Topic #3</u> Protect people from the flood hazard. <u>Message A:</u> Follow proper safety precautions before using your water and food. <u>Message B:</u> Stay clear of standing water, may be deeper than you think.	Maintain health throughout the clean up period Stop preventable accidents by staying away from standing water.	(FRP#1): Packet of information placed on doors in flooded neighborhoods, including contact information of all town offices, power company and water companies. Have information on the permitting process after a flood and the inspection process.	Town Planning, Building & Zoning staff; Emergency Manager, Public Works Department	Drafted in December of 2014	N/A
	<u>Topic #4</u> Protect your property from the flood hazard <u>Message:</u> Retrofit or elevate your home or business	Increase in inquiries on retrofitting measures. Decrease those structures below the current BFE	FRP#1 will have this information			N/A
	<u>Topic #5</u> Rebuild Responsibly	Increase number of permits, increase number of elevation certificates on file	FRP#1 will have this information			N/A
	<u>Topic #9</u> Get permits before you build	Decrease of structures being repaired without permits.	FRP#1 will have this information			N/A
	<u>Topic #6</u> Protect natural floodplain functions	Lack of water pollution and dumping in storm drains.	FRP#1 will have this information			N/A

Table 9						
Outreach Projects (OP)						
Target Audience	Message	Outcome	Project(s) Proposed to support message	Assignment	Proposed Schedule	Stakeholder
All Town Properties	<u>Topic #3</u> Protect people from the flood hazard. <u>Message A:</u> Follow proper safety precautions before using your water and food.	Maintain health throughout the clean up period	(FRP#2): Post flood permit publicity (newspaper articles, website, handouts)	Town Planning, Building & Zoning staff; Emergency Manager; Public Works Department	Drafted in December of 2014	N/A
	<u>Topic #4</u> Protect your property from the flood hazard <u>Message:</u> Retrofit or elevate your home or business	Increase in inquiries on retrofitting measures. Decrease those structures below the current BFE	FRP#2 will have this information			N/A
	<u>Topic #5</u> Rebuild Responsibly	Increase number of elevation certificates on file; and ensure structures repaired have permits	FRP#2 will have this information			N/A
	<u>Topic #6</u> Protect natural floodplain functions	Prevent water quality complaints reported	FRP#2 will have this information			N/A