



# Program for Public Information

## Town of Cutler Bay, FL



May 2016





## Town of Cutler Bay

### 2016 Program for Public Information (PPI)

#### Background

The Community Rating System (CRS) is a 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 of Cutler Bay (the “Town”) has been an active participant of the CRS since 2011. The Town is currently rated as a Class 6 which rewards residents with a 20 percent reduction in their flood insurance premiums. Non-SFHA policies (Standard X Zone policies) receive a 10% discount, and preferred risk policies receive no discount.

A Program for Public Information (PPI) is an ongoing effort to prepare, implement, and monitor a range of public information activities. The objective of CRS credit for a PPI is to provide additional credit for information programs that are designed to meet local needs and that are monitored, evaluated, and revised to improve their effectiveness. The Town has developed its PPI in accordance with the CRS credit criteria found within Activity 330.

Over the years, the Town, through numerous departments and in coordination with stakeholder groups and outside agencies, has prepared multiple outreach messages to educate the public on the hazards associated with flooding. The Town has been working on stormwater issues in and along all of the canals including the C-100 to reduce flooding, especially to repetitive loss properties and associated areas which are subject to localized stormwater flooding. Additionally, the Town has been promoting natural resource protection through an area set aside as a bird sanctuary and protection and preservation of the Cutler Wetlands which runs along the eastern edge of the town adjacent to the Key Biscayne National Park.

With advances in technology and greater familiarity with web-based services, the Town has realized that mailing information directly to property owners may not be the most effective method to get certain messages across. The PPI planning process provides the ability for the Town to consider other options for disseminating messages about the flood hazard to the community. The Town has developed its PPI in accordance with the CRS credit criteria found within Activity 330.

**This PPI was created in coordination with the Floodplain Mitigation Plan (FMP). A Floodplain Mitigation Planning Committee (FMPC) was established to oversee the development of not only the FMP, but also the PPI. This single committee had the opportunity to learn more detail about the major flooding problems in the Town along with the unique problems associated with repetitive loss properties. Therefore; this committee will be referred to as the PPI Committee throughout this document.**

#### Step 1: Establish a PPI Committee

A PPI should assess all the community’s needs for flood-related information and coordinate all the resources that can deliver information. It should recommend a range of activities that convey information to residents, businesses, tourists, school children, and other audiences in and around the community. It should have an objective review of what is being done and how public information activities could be improved. Therefore, a PPI needs to be developed by a committee that consists of members from both



inside and outside local government. The committee could be an existing committee, such as a mitigation planning committee or advisory board, or a subcommittee of an existing group, as long as it meets the membership criteria.

**1.1 Membership and Stakeholders:** The PPI Committee’s membership must meet the following CRS criteria:

- There must be at least five people on the committee.
- There must be representation from the community’s floodplain management office.
- There must be representation from the community’s public information office, if there is one.
- At least half of the members must be from outside the local government (“stakeholders”).

The CRS encourages engagement of groups and people outside the local government in planning and conducting outreach projects. As outlined above, at least one-half of the members of the PPI committee must be representatives from outside the local government. These could be members of the public, representatives of key community organizations, and/or agencies and organizations that would likely implement the recommended outreach projects.

The participants comprising the PPI Committee for the Town were selected in accordance with the above CRS criteria and include the following:

1. Sandra Aronoff, CFM, Director of Code Compliance, Department of Community Development
2. Alfredo Quintero, CFM, Public Works Director, Public Works Department
3. Yenier Vega, CFM, Storm water utility Manager, Public Works Department
4. Janice Rowton – Town Resident and Insurance Industry Representative (State Farm)
5. Luis Badillo – Town Resident and Real Estate Industry Representative (Keller Williams)
6. Jorge Acevedo, P.E. – Town Resident
7. Paul Mauriello, AICP – Town Resident

**Note: The Town did not have a Public Information Officer (PIO) at the time the PPI was prepared.**

### **Committee Meetings**

The PPI committee met three (3) times during the planning process to complete the outreach program. Each PPI committee meeting was held at the Town Hall 2<sup>nd</sup> Floor Conference Room (Town Center Community Room). The meeting dates and objectives covered included:

- Meeting # 1 – December, 11 2013 – Assessment of the community’s current public information needs (PPI planning process, assessment of the flood hazard, exposed buildings, flood insurance coverage, and identification of target audiences and areas).
- Meeting # 2 – January 16, 2014 – Define outreach messages and other potential outreach projects along with dissemination methods.
- Meeting # 3 – April 22, 2014 – Review the draft PPI

### **Goals for the PPI**

The PPI committee developed 3 primary goals to guide the overall implementation of this Program for Public Information to better educate the public about the flood risks facing the Town and how to protect themselves as well as their homes and businesses from flood damage; and to understand the importance of flood insurance.



**Goal 1:** Recognize the risk associated with flooding and what individuals can do to reduce damage to property and save lives.

**Goal 2:** Promote the purchase of flood insurance to ensure greater protection of property within the Town.

**Goal 3:** Increase the preparedness capability of the public to respond to and recover from flood events.

## **Step 2: Assess the Community's Public Information Needs**

The Town is located along Biscayne Bay in southern Miami-Dade County. The Town comprises approximately 10 square miles and is home to approximately 40,000 residents. The majority of the land use within Town is residential. Most buildings are slab-on-grade and therefore susceptible to flood damage from shallow flooding and drainage problems. Because the Town is located in a unique low-lying area, it is particularly susceptible to flooding from major rain events and storm surge. Flooding within the Town can be attributed to tidal flooding resulting from hurricanes and tropical storms and heavy rainfall that overburdens the drainage system within the community. The C-100 Canal is the largest canal and controls much of the flow within the Town. Because the canals within the Town are controlled by the South Florida Water Management District and Miami-Dade County, it is important to work together to educate residents of the risk and benefits of the canal system.

The Town limits include Biscayne National Park which borders Biscayne Bay and the Atlantic Ocean to the east and lies entirely within the 100-yr floodplain. In fact, almost 75% of the Town lies within the 100-year floodplain. It is important to realize, respect and maintain the natural flood protection benefits and floodplain functions provided by this treasured park land, and the natural and beneficial functions of this undeveloped coastal flood zone should be incorporated into local outreach and flood mitigation programs. The PPI should promote the environmental preservation and protection of coastal floodplain functions which include hydrologic and hydraulic processes, geomorphic processes and biologic processes. The seasonal and storm-generated variations in water flow, including periodic flooding, are part of the normal function of the floodplain. These variations keep erosion and accretion in equilibrium, replenish soils, recharge groundwater, and filter impurities. In coastal areas, water differences are based on tides, currents, wave action, and storm surges—all of which form shorelines, coastal wetlands, dunes, barrier islands, and estuaries.

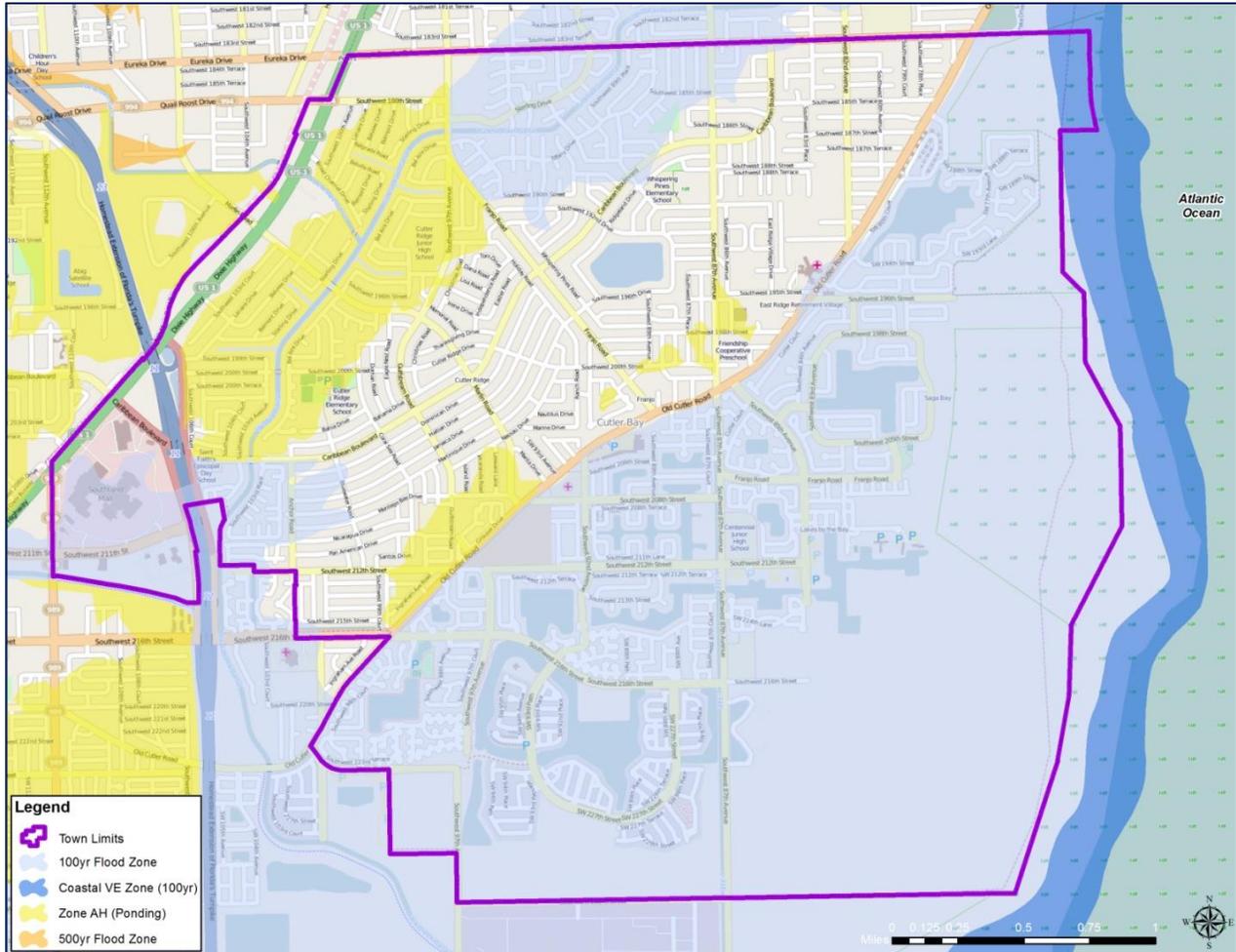
The Biscayne Bay Coastal Wetlands Project (BBCW), which includes Biscayne Bay National Park, is intended to redistribute freshwater runoff from the watershed into Biscayne Bay, away from canal discharges that currently exist and provide a more natural and historic overland flow through existing coastal wetlands. The BBCW aims to provide better storage to attenuate flows to the park and Biscayne Bay by increasing wetland habitat. The karst terrain of the Everglades consists of large voids in the subsurface, making the area unsuitable for development. The entire eastern edge of Town is wetlands and conservation areas.

The central portion of the Town has an area of X-Zone; however, this area which has a slightly higher elevation is still subject to low level flooding and has a number of repetitive loss properties.

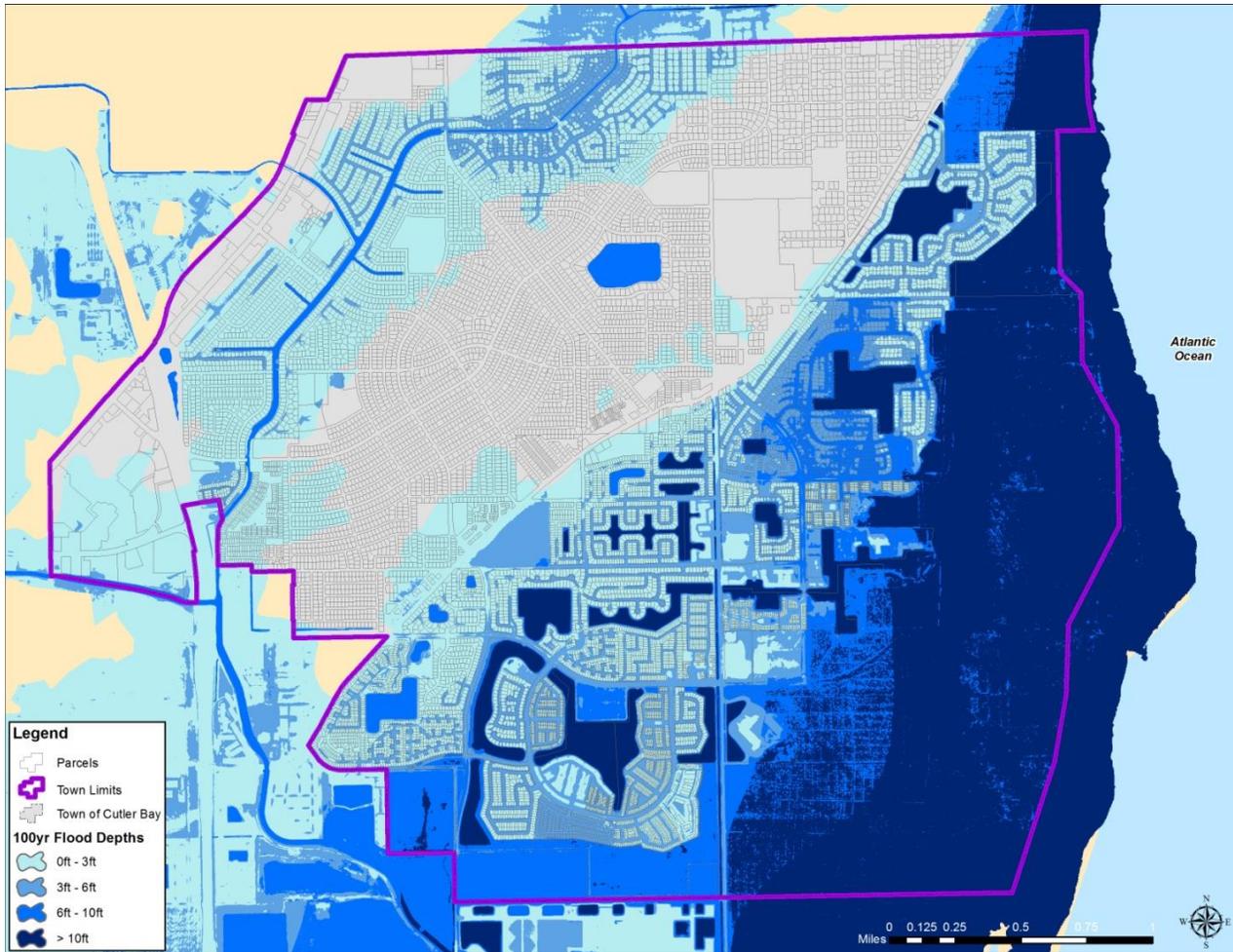
**2.1 Delineate Target Areas:** In order to develop an effective local outreach program that raises public awareness about flood related issues, it is necessary to identify and assess the areas within the community that are considered to be flood-prone. The PPI Committee identified the following target areas and concluded that outreach projects should be directed to all properties (residential, commercial and public) within these areas:

**Target Area #1: The Special Flood Hazard Area of Town**

The Town contains 354.57 acres of coastal waters and 316.96 acres of inland waters in man-made lakes and inland waters, including canals. According to a September 11, 2009 Flood Insurance Study prepared by FEMA, approximately 75% of the Town is located within a Special Flood Hazard Area (SFHA). Figure 1 reflects the mapped flood insurance zones for the Town. Figure 2 depicts the depth of flooding that can be expected within the Town during the 100-yr flood event.



**Figure 1 - FEMA Flood Zones in Town**



**Figure 2 - 100-yr Flood Depths for Town**

Table 1 is a summary table that shows the building count and improved value of parcels by mapped FEMA flood zone. Based on this analysis, 9,163 improved parcels fall within the 1% annual chance floodplain for a total value of \$1,623,249,713. Additionally, there are 3,535 improved parcels outside of the SFHA with a value of \$606,893,164. Note: Improved parcels indicate that a structure is present; however, the structure may or may not be insurable.

**Table 1 – Building Count by FEMA Flood Zone**

Flood Zone	Total Parcel Count	Building Count	Land Value	Improved Value	Estimated Content Value	Total Value <sup>1</sup>
Zone AE	7,863	7,402	\$316,833,277	\$813,571,498	\$467,651,993	\$1,281,223,491
Zone VE	2	0	\$40,000	\$0	\$0	\$0
Zone AH	1,847	1,761	\$150,577,238	\$206,250,049	\$135,776,173	\$342,026,222
Zone X	3,644	3,535	\$220,788,608	\$388,818,130	\$218,075,034	\$606,893,164
<b>Total</b>	<b>13,356</b>	<b>12,698</b>	<b>\$688,239,123</b>	<b>\$1,408,639,677</b>	<b>\$821,503,199</b>	<b>\$2,230,142,876</b>

Source: Miami-Dade County 2013 Tax Assessor's Data, FEMA 2009 DFIRM

<sup>1</sup>Total value does not include land value.



**Target Area #2: Areas of Localized Stormwater Flooding**

Localized stormwater flooding can also occur throughout the Town. Localized stormwater flooding occurs when heavy rainfall and an accumulation of runoff overburden the stormwater drainage system within the community. The Town is located along the Atlantic Ocean and Biscayne Bay, and the topography of the area is very flat with elevations generally below 10 feet (NGVD 29). Flooding problems are presented by ponding in the very flat, poorly drained areas and by overflow from the following major drainage canals that traverse the Town: C-100, C100B, C-1, C-1N, C-1W and L31E. Figure 3 on the following page depicts areas of localized stormwater flooding. These areas are summarized below:

Area	Street Name or Intersection
1	Sterling Dr and SW 93 St
2	Parcels between SW 195 St and SW 196 St
3	The parcels bordered by Caribbean Blvd, Anchor Rd, Pan American Dr and Blue Water Rd
4	Manta Drive at Old Cutler Rd
5	Old Cutler Rd southwest of the intersection of Franjo Rd
6	The intersection of SW 89 Ct, Franjo Rd and SW 200 St
7	The intersection of SW 186 <sup>th</sup> St. and 82 <sup>nd</sup> Avenue.
8	SW 77 Ave and SW 188 St through the intersection of SW 78 Ave
9	SW 79 Ave at SW 79 Ct
10	SW 197 Terrace at SW 196 Terrace
11	SW 84 Ave at SW 199 Terrace
12	SW 212 St between SW 85 Ave and SW 87 Ave
13	SW 92 Ave between Old Cutler Road and SW 208 St
14	SW 24 Terrace between SW 97 Ct and SW 97 Pl
15	SW 216 St between SW 97 Ave and SW 98 Ct
16	SW 97 Ave between SW 219 St and SW 224 St
17	The quadrant of parcels bordered by SW 97 Ave, SW 221 Street/Terrace, SW 99 Pl and SW 224 St
18	The intersection of SW 92 Ave/SW 93 Path and SW 216 St
19	Parcels between SW 216 St and the eastern portion of SW 215 Terrace
20	SW 216 St between SW 87 Pl and SW 88 Pl

Localized flooding may be caused by the following issues:

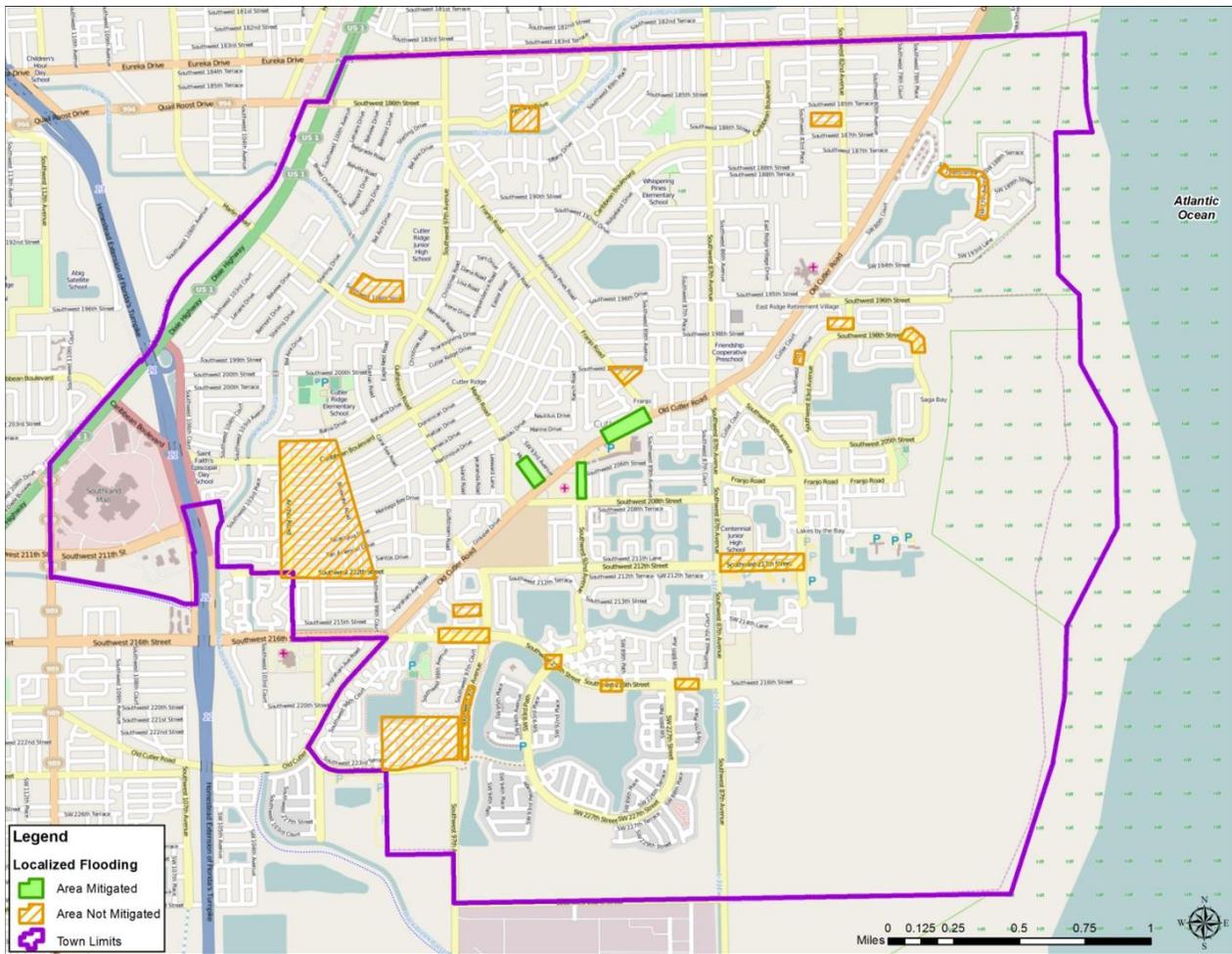
**Inadequate Capacity** – An undersized/under capacity pipe system can cause water to back-up behind a structure which can lead to areas of ponded water and/or overtopping of banks.

**Clogged Inlets** – debris covering the asphalt apron and the top of grate at catch basin inlets may contribute to an inadequate flow of stormwater into the system. Debris within the basin itself may also reduce the efficiency of the system by reducing the carrying capacity.

**Blocked Drainage Outfalls** – debris blockage or structural damage at drainage outfalls may prevent the system from discharging runoff, which may lead to a back-up of stormwater within the system.

**Improper Grade** – poorly graded asphalt around catch basin inlets may prevent stormwater from entering the catch basin as designed. Areas of settled asphalt may create low spots within the roadway that allow for areas of ponded water.

**Impervious Surface** – An increase in impervious surface creates increased runoff which leads to an increase in the volume of water travelling to a collection point.

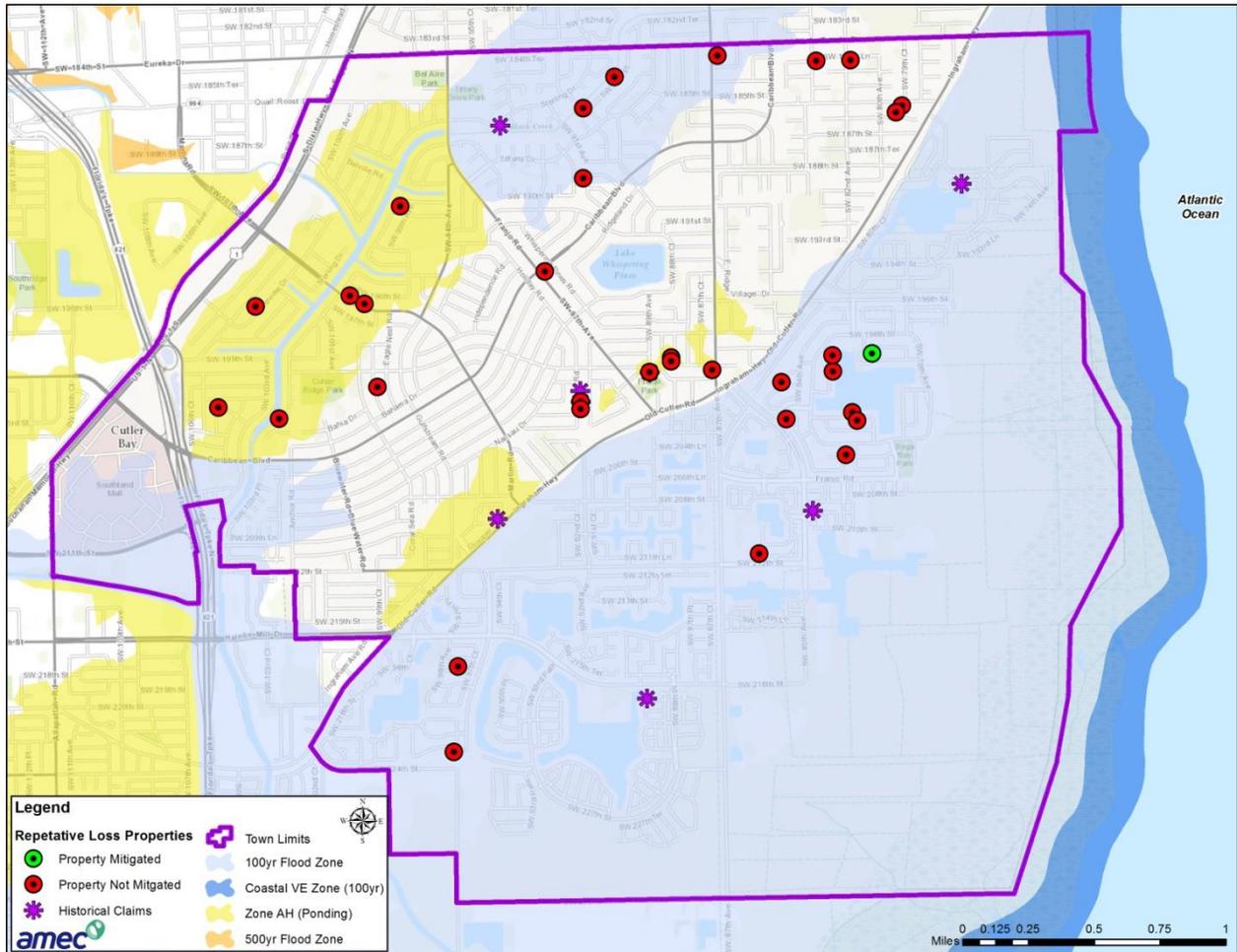


**Figure 3 - Areas of Localized Flooding**

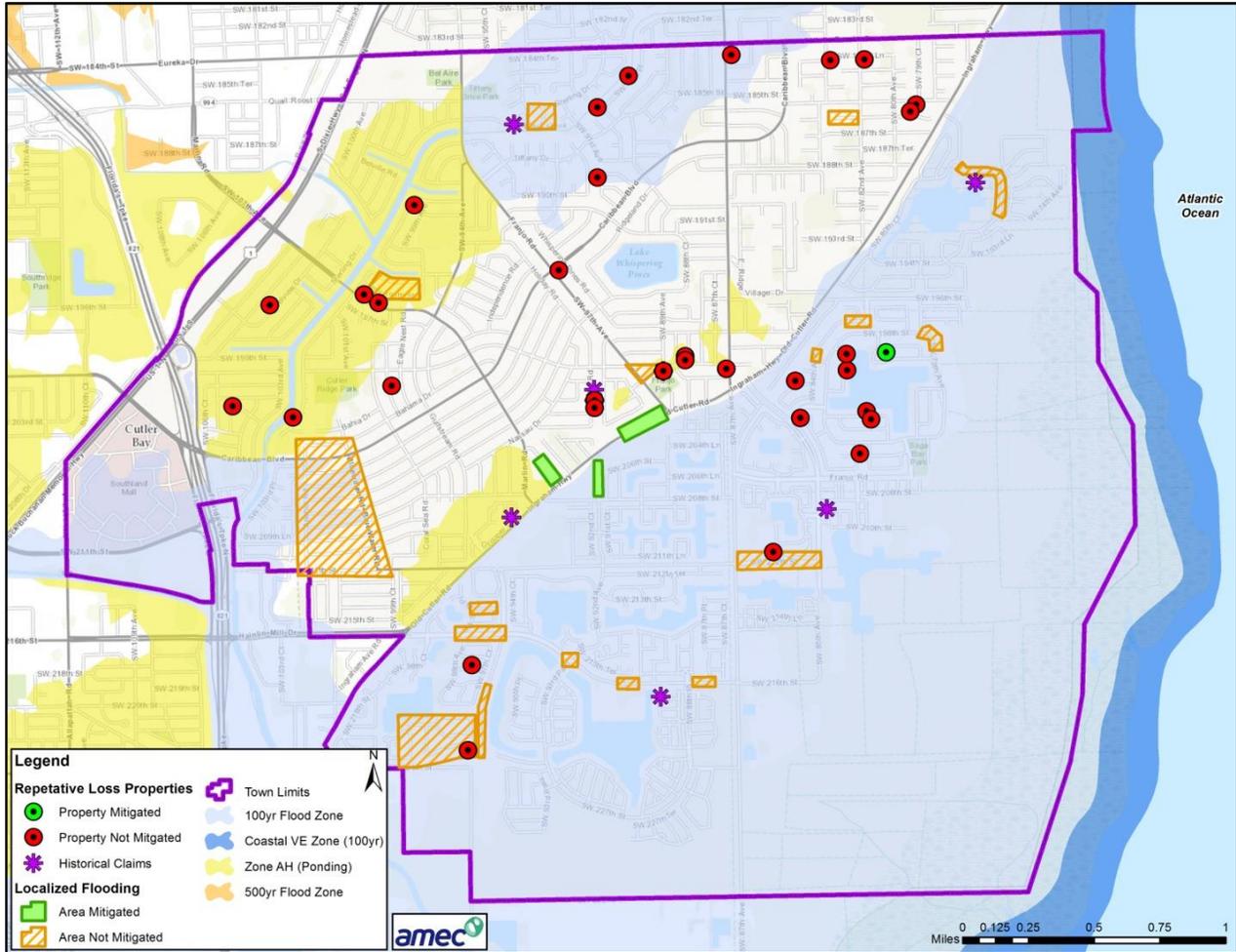
An analysis of the localized stormwater flooding areas concluded that 939 buildings are potentially affected by this type of flood hazard.

**Target Area #3: Repetitive Loss Areas**

Properties categorized as repetitive loss properties have a greater need for flood protection. According to 2016 NFIP records, there is one mitigated repetitive loss property and 32 unmitigated repetitive loss properties in Town. Figure 4 illustrates the location of the repetitive loss properties classified as mitigated or unmitigated in relation to the mapped FEMA flood zones. Figure 5 illustrates the same repetitive loss properties in relation to the known localized flooding areas described in Target Area #2.



**Figure 4 - Repetitive Loss Properties and FEMA Flood Zones**



**Figure 5 - Repetitive Loss Properties and Localized Flooding Areas**



Table 2 below details the repetitive loss building count categorized by FEMA flood zone.

**Table 2 – Repetitive Loss Buildings by Flood Zone**

Flood Zone	Building Count		Total Building Payment	Total Content Payment	Total Paid
	Insured	Uninsured			
AE	7	15	\$430,750	\$171,944	\$602,694
AH	1	0	\$27,558	\$10,300	\$37,858
A10	1	0	\$17,368	\$0	\$17,368
X	4	4	\$214,471	\$119,799	\$334,270
<b>Total</b>	<b>13</b>	<b>19</b>	<b>\$690,147</b>	<b>\$302,043</b>	<b>\$992,190</b>

Source: NFIP Repetitive Loss Data, 2016

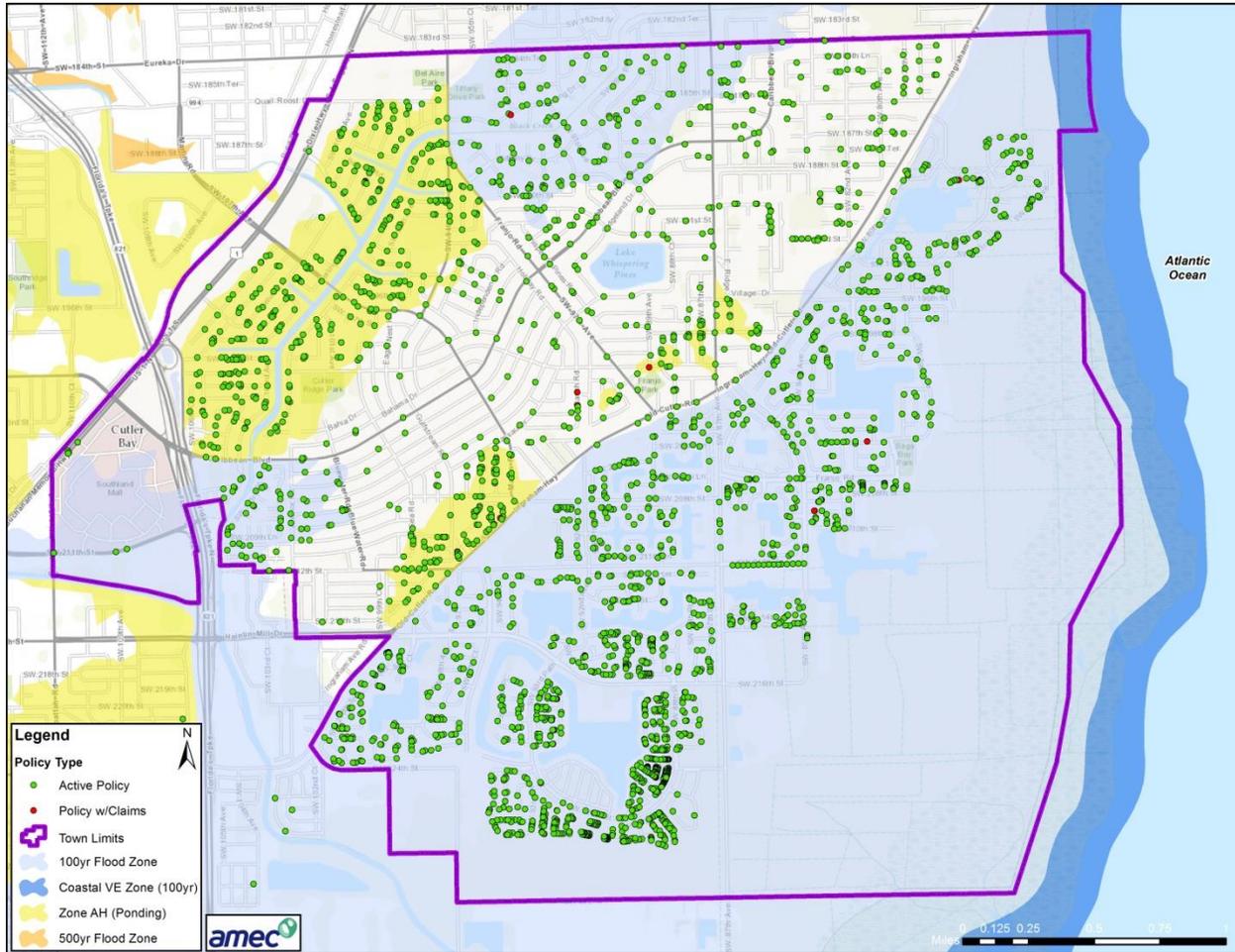
An analysis of the three target areas described above concludes the following:

1. The entire Town and all flood zones are subject to flooding, and the PPI should strive to reach all residents and businesses within the Town, especially within the SFHA.
2. Repetitive loss locations are fairly evenly distributed across flood zones with multiple properties located outside of the flood zone in the Unshaded X-Zone.
3. There are 3,535 buildings located within an Unshaded Zone X SFHA with a value of \$606,893,164. These property owners need to be made aware that they are subject to flooding risk and flood insurance is available to them.
4. Several of the repetitive loss properties could be attributed to localized flooding issues.
5. There are twice as many uninsured repetitive loss properties in the AE Zone as those insured.

**2.2 Assess Flood Insurance Coverage:** One valuable source of information on flood hazards is current flood insurance data for active policies and past claims. Flood insurance is required as a condition of federal aid or a mortgage or loan that is federally insured for a building located in a FEMA flood zone. An analysis of the NFIP data provided the following insight into areas susceptible to flooding in the Town:

1. Where do active flood insurance policies exist?
2. Where have flood insurance claims been paid in the past?
3. How many buildings are exposed to the flood hazard versus how many buildings have coverage?
4. How does the average amount of coverage compare to the amount of expected flood damage from the 100-yr flood?

Figure 6 shows the location of active flood insurance policies as well as policies with claims. There are significant concentrations of policies within the AE and AH Zones. Additionally, it is worth noting that that there are still a good amount of Preferred Risk Policies throughout the Unshaded X-Zones.



**Figure 6 - Flood Insurance Policies in Force**

Table 3 summarizes key statistics of policies in force and past claims by flood zone.

**Table 3 - NFIP Policy and Claims Data by Flood Zone**

Flood Zone	Number of Policies in Force	Total Premium	Total Coverage	Number of Closed Paid Losses	Total of Closed Paid Losses
A01-30 & AE Zones	2,482	\$1,433,176	\$517,974,300	1	\$6,388
AH Zones	535	\$196,197	\$127,246,300	1	\$37,858
V01-30 & VE Zones	0	\$0	\$0	0	\$0
B, C & X Zone	0	\$0	\$0	0	\$0
Standard	5	\$5,990	\$1,223,300	1	\$46,367
Preferred	303	\$119,419	\$86,823,000	1	\$37,327
<b>Total</b>	<b>3,325</b>	<b>\$1,754,782</b>	<b>\$733,266,900</b>	<b>4</b>	<b>\$127,940</b>

Source: FEMA Community Information System, April 2014



Table 4 compares the number of policies in force with the number of buildings located within each flood zone.

**Table 4 – Percentage of Buildings Insured**

Flood Zone	Number of Policies in Force	Number of Buildings	% Insured
AE Zone	2,482	7,402	33.5%
AH Zone	535	1,761	30.4%
VE Zone	0	0	0%
X Zone	308	3,535	8.7%
<b>Total</b>	<b>3,325</b>	<b>12,698</b>	<b>24.2%</b>

Source: FEMA Community Information System, April 2014

Table 5 compares number of buildings present, number of policies in force, total coverage and a calculation of loss estimate values for the 100-yr flood.

**Table 5 – Flood Loss Estimates by Flood Zone**

Flood Zone	Number of Buildings	Number of Policies in Force	Total Value <sup>1</sup>	Total Coverage	Loss Estimate
AE Zone	7,402	2,482	\$1,281,223,491	\$517,974,300	\$274,693,655
AH Zone	1,761	535	\$342,026,222	\$127,246,300	\$23,582,217
VE Zone	0	0	\$0	\$0	\$0
<b>Total</b>	<b>9,163</b>	<b>3,017</b>	<b>\$1,623,249,713</b>	<b>\$645,220,600</b>	<b>\$298,275,872</b>

Source: Miami-Dade County 2013 Tax Assessor's Data, FEMA 2009 DFIRM

<sup>1</sup>Total value does not include land value.

The notable statistic in Table 4 is that while there are 9,163 buildings located within the 100-yr flood zone, only 33% of these buildings carry an active flood insurance policy. Furthermore, only 9% of buildings within the X Zone are insured, and as the repetitive loss figures previously showed, flooding is not limited to the 100-yr flood zones.

An analysis of existing flood insurance coverage shows that existing building coverage does exceed the loss estimate for the 100-yr flood zone; however, this statistic does not take into account the large number of uninsured properties (67%) that would have no coverage in the event of a flood loss. Total building content value within the 100-yr flood zone is currently estimated at \$603,428,166. An analysis of NFIP data through December 2014 showed active policies with building contents coverage totaling \$56,094,000.

**Insurance Conclusions:**

1. 24% of all flood zones are covered by a flood insurance policy; therefore, 76% are not.
2. Only 9% of the buildings in the X Zone have a flood insurance policy and 98% of those policies are preferred risk policies.
3. A higher percentage of buildings located in the AE Zone are insured as compared to the entire floodplain.

**Repetitive Flooding:** An analysis of repetitive loss was completed to examine the number of insured repetitive loss properties against FEMA flood zones. According to 2014 NFIP records, there are 32 unmitigated properties with a total payment of \$1,816,483. Of the 32 unmitigated repetitive loss



properties, only 43% of the properties are insured. Table 6 details repetitive loss building counts, FEMA flood zones and total payment.

**Table 6 - Repetitive Loss Summary Table (Unmitigated Properties)**

Flood Zone	Building Count		Total Building Payment	Total Content Payment	Total Paid
	Insured	Uninsured			
AE	8	14	\$430,750	\$171,944	\$602,694
AH	1	0	\$27,558	\$10,300	\$37,858
A10	1	0	\$17,368	\$0	\$17,368
X	4	4	\$214,471	\$119,799	\$334,270
<b>Total</b>	<b>14</b>	<b>18</b>	<b>\$690,147</b>	<b>\$302,043</b>	<b>\$992,190</b>

Source: NFIP Repetitive Loss Data, 2016

**2.3 Determine Target Audiences:** According to the 2010 US Census, 54.5% of Town residents are Hispanic or Latino and 55.9% of residences have a language other than English spoken in the home. Approximately 11% of the population is considered as living below the poverty level. These social and economic factors were considered by the committee in ensuring that the right messages, tools and resources were used to overcome obstacles. The committee recognized that messages would need to be distributed in difference forms and using different sources in order to reach all target audiences. The following groups have been identified as target audiences who need special messages on flood protection:

**Target Audience #1: Special Flood Hazard Area (SFHA)**

An analysis of FEMA flood zones and repetitive loss properties shows that the entire Town and all flood zones are subject to flooding; however, the SFHA covers the majority of the town and contains the most serious flooding problems. Therefore, the PPI should concentrate on residents and businesses within the SFHA.

**Target Audience #2: Repetitive Loss Properties/Areas**

Properties in these areas have been hit more often by flooding, so they have a greater need for flood protection information. Less than 50% of these properties are insured.

**Target Audience #3: School Children**

School children tend to take the messages they learn into the home which often changes behavior within the family itself.

**Target Audience #4: Home Owner Associations**

Home Owner Associations have access to entire neighborhoods and often host neighborhood events. Educating and partnering with this audience would be an efficient way to reach large groups of residents at one time.

**Target Audience #5: Real Estate, Lending and Insurance Companies**

This group plays a key role in conveying information about flood insurance to home owners. The PPI Committee will make sure this group is informed and equipped with the tools needed to convey flood risk and flood insurance information to residents.

**Target Audience #6: Landscapers**

There has been a consistent problem with landscapers sweeping vegetation/debris into nearby storm drains which clogs the system and causes stormwater to back-up and overflow into the surrounding area.

**Target Audience #7: Entire Community**

Flood problems can occur anywhere in Town due to local stormwater issues.



In addition to the target audiences detailed above, the PPI Committee identified the following Stakeholders as being able to provide support and informational materials to supplement and enhance the outreach efforts detailed in this PPI:

- FEMA
- Miami-Dade County
- South Florida Water Management District
- Biscayne National Park
- Florida Emergency Management Agency
- South Florida Ready.gov
- Florida Floodplain Managers Association
- Florida Stormwater Management Association

**2.4 Inventory Other Public Information Efforts:** A key part of developing a public information program is becoming aware of other public information activities targeted at Town residents. The information in Table 7 came from past projects, staff research, and PPI Committee members. Knowing what messages are currently reaching the residents of the Town is essential in determining what types of projects or messages are effective and which ones may need to be revised or what new projects are necessary to encourage residents and businesses to adopt behaviors to protect their property and their lives and make the Town more resilient.

**Table 7. Existing Public Information Efforts**

Organization	Project	Subject Matter	Frequency
Public Information/Public Works Department	Town Website	Various flood-related topics*	Year-Round
Public Information/City Manager	Cutler Bay News	Various flood-related topics – Center Section full page of Newspaper houses messages*	Monthly
Public Works Department	Movie Night	Various flood-related topics and messages presented on screen before the movie*	Quarterly
Public Works Department	Outreach Brochure	10 Flood-related topics (6 Primary CRS Topics and Hurricane Preparedness, General Preparedness, Be Aware of Other Hazards, and Flood Education)	Annually
Public Works Department	Handouts and Brochures various offices	Various flood-related topics*	Year-Round
Public Works Department	Map inquiry service	Flood hazard, insurance, flood protection	Year-Round
Planning & Development Services	Elevation certificates	Building and insurance data	Year-Round
Public Works Department	Repetitive loss mailing	Property protection, insurance, grant funding	Annually
Public Works/Engineering Department	Drainage Complaints/retrofitting advice	Protect people from the flood hazard, protect property from the flood hazard, build responsibly	Year-Round
Public Works/Engineering Department, South Florida Water Management District, and Miami-Dade County	MS4 Permits: Cleaning Drains and Drainage Ways	Storm drain protection, water quality and quantity	Annually



Organization	Project	Subject Matter	Frequency
Public Works Department	Workshops to Homeowners Associations	Prevention, Property Protection, Natural Resource Protection, Structural Projects, Stormwater Regulations, and Public Information	Bi-Annually
Public Works Department	Catch Basin Marking Program	Water quality	Year-Round
Public Works Department	Ditch Maintenance	Property Protection	Annually
Town Manager, Engineering and Public Works Department	Capital Improvement Planning	Stormwater drainage, flood protection, water quality	Monthly
Town Manager, Public Works, Community Development	Town Chili Cook-Off	Various flood-related topics and brochures*	Annually
Town Manager, Public Works, Community Development	Taste-of-the-Bay Festival	Various flood-related topics and brochures*	Annually
Town Manager, Public Works, Community Development	Concerned Citizens Meetings	Various flood-related topics and brochures*	Quarterly
Public Works Department	School Education/Enviroscape	Protect people from the flood hazard, protect property from flood hazard, Natural resource Protection and Public Education	Annually
County Public Library	Various Publications	Flood Related Topics	Year-Round
Florida Division of Emergency Management	Website and Various Publications	Hurricane Preparedness, Response, Recovery and Mitigation and various flood-related topics and brochures, Get a Family and Business Plan	Year-Round
Miami-Dade Office of Emergency Management	Website and Various Publications	Prevention, Property Protection, Insurance, flood hazard, protect natural floodplain functions, Emergency Services, Public Information, Personal Protection, and Evacuation, Flood Safety	Year-Round
Florida – Ready.Gov	Website	Hurricane Preparedness, Preparing Your Home, After a Hurricane, Hurricane Plan, Flood Safety, Flood Preparedness, Flood Plan, Flood Insurance	Year-Round

**\* Note: Various Flood-Related Topics mean Prevention and Regulatory, Property Protection, Natural Resource Protection, Emergency Services, and Public Information**



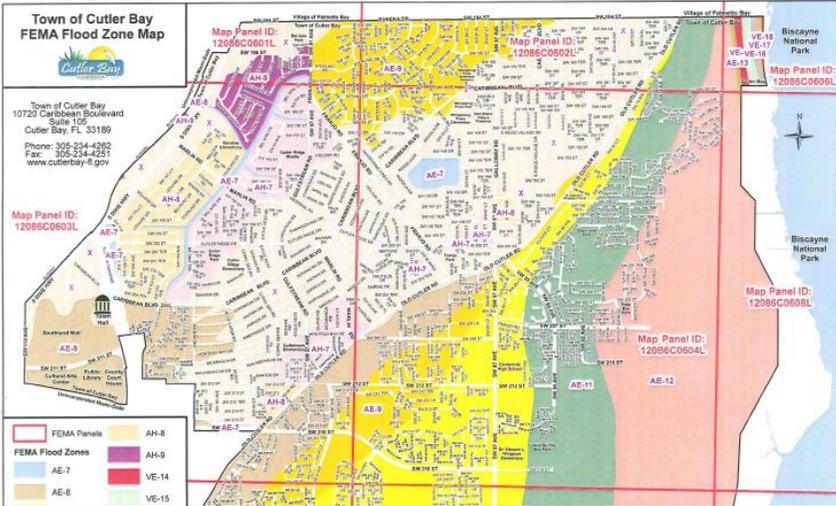
From the  
Town of Cutler Bay

**Warning!**

You are in an Area Subject To Flooding  
See The Important Information Inside!



**ALL ZONES ON MAP EXCEPT ZONE X ARE IN A FLOOD PLAIN**



December 10 - 23, 2013

COMMUNITYNEWSPAPERS.COM

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# Meeting to discuss protecting your property from floods



We hear from Sandra Cuervo that the Town of Cutler Bay's Floodplain Mitigation Plan Advisory Committee is inviting residents to join them for a meeting to talk about what the town is doing to protect property from flooding events. The town hopes to reduce the flood insurance rates of residents in Cutler Bay by implementing a Flood Mitigation Plan.

"Property owners that currently are required to have flood insurance, have experienced property loss or damage due to flood, or simply want to be informed are encouraged to attend the meeting," says Sandra, who is the Building & Code Compliance Division Manager, Department of Community Development.

"This will be the 2nd meeting of the advisory committee, and in this meeting the committee members will be getting information on what their functions and respon-

sibilities are as members of the committee, and their schedules." The meeting is on Wednesday, December 11, from 5:30 p.m. to 7:00 p.m., in the Community Room, Suite 220, of the Cutler Bay Town Center, located at 10720 Caribbean Blvd. For information please contact Sandra Cuervo at 305-234-4262 or visit the Town's website at <www.cutlerbay-fl.gov>.

**Kudos** to the finance department, as we hear that the Town of Cutler Bay received a Certificate of Achievement for Excellence in Financial Reporting for the sixth consecutive year in a row. The award is presented by the Government Finance Officers Association of the United States and Canada ("GFOA") for its annual Comprehensive Annual Financial Report ("CAFR") for the fiscal year ending September 30, 2012. Quite an accomplishment for a community that was incorporated in 2005.

**Great job...** We hear from a reliable source that Steve Zarzecki, President of the Concerned Citizens of Cutler Bay, did a great job with the December 3rd meeting at the Cutler Ridge United Methodist Church. The church's Paella Fundraiser dinner preceding the meeting was a big hit with attendees. January's meeting should

be interesting, too, for officers.

**Keep it up...** With Business Saturday gone, but the idea of the neighborhood community, the "mom and pop" stores, restaurants, and other things to do year 'round, create your business and customer service chains. Besides, there stays in the local economy.

**Holiday show...** with Actors' Play Theatre may want "Madeline's Christmas" "All Kids Included" Saturday Performances on Saturday, December 14, 2013, 7 p.m. and Sunday, December 15, 2013, 2 p.m. The book and lyrics by Kirkeby, music and lyrics by Kirkeby, and this holiday favorite storybook line, "The Snowy Day" that was covered by little girls in two st-



## PUBLIC SURVEY FOR FLOOD MITIGATION PLANNING

Cutler Bay needs your help!

The Town of Cutler Bay is working to become less vulnerable to flooding and your participation is important to us!

The Town received a Flood Mitigation Assistance federal grant to prepare a *Flood Mitigation Plan*. This Plan will identify and assess our community's flood hazard risks and determine how to best minimize or manage those risks and what outreach materials may be necessary to better communicate those risks.

This survey is an opportunity for you to share your opinions and participate in the mitigation planning process. The information you provide will help us better understand your hazard concerns and can lead to mitigation activities that should help lessen the impacts of future hazard events.

Please help us by completing this survey by **March 30, 2014** and returning it to:

Sandra Cuervo, CFM  
Town of Cutler Bay - Community Development Department  
10720 Caribbean Boulevard, Suite 105  
Cutler Bay, FL 33189

Surveys can also be faxed to: (305) 234-4251 or emailed to [scuervo@cutlerbay-fl.gov](mailto:scuervo@cutlerbay-fl.gov)

**1. Where do you live?**

Cutler Bay  Other: \_\_\_\_\_

**2. Have you ever experienced or been impacted by high water or flooding in Cutler Bay?**

Yes  No



### Flood Insurance Repetitive Loss Property

When our system of canals, ditches and culverts was built over 20 years ago, it could handle all but the largest tropical storms and hurricanes; since then, urban development within Miami-Dade County has increased, thus also increasing the amount of stormwater runoff. Now, heavy rains overload the system more often, resulting in more frequent floods in your area with an average heavy event every 3 to 4 years.

The Town of Cutler Bay is working diligently to improve the flood protection levels of service through our Capital Improvement Program funded by the Town's Stormwater Utility Fund. We are coordinating thru Miami-Dade County with other agencies such as the South Florida Water Management District and the United States Army Corps of Engineers to increase the storage and carrying capacity of floodwaters in the surrounding primary canal system.

#### What is the purpose of the NFIP and Floodplain Management?

The *National Flood Insurance Program (NFIP)* enables property owners in participating communities to purchase insurance against losses from flooding.

The NFIP is a federally supported program that assists communities and citizens who are devastated by disasters. The majority (76%) of federally declared disasters are flood related, as most Americans live within close proximity to sources of flooding (e.g., rivers, coasts, lakes, etc.).



**Step 3: Formulate Messages**

After reviewing the Community Needs Assessment, the PPI Committee reviewed the existing outreach projects and their dissemination methods and developed the following priority messages. Table 8 summarizes each message and the desired outcome. Topics A through F are the CRS Activity 330 Priority Topics and Topics G through J are the additional topics which were identified by the PPI Committee.

The 10 topics identified below are covered by various projects which are listed in Table 9 below. In addition, the 6 Target Audiences are addressed through the projects as well.

**Table 8. Topics, Messages, and Outcomes**

Topic	Message	Outcome(s)
A. Know your flood hazard	1. Your property is subject to flooding	Increase number of FIRM inquires
	2. Your property is in a repetitively flooded area	Reduce future repetitive loss properties
	3. Don't drive through flooded streets (know where to drive and where not to drive)	Reduce damages to vehicles, emergency rescues, and responders
B. Insure your property	1. You need flood insurance	Increase number of flood insurance policies
	2. Your homeowner's policy does not cover flood damage	Increase number of flood insurance policies
	3. Renters should protect contents with flood insurance	Reduce damage to contents
	4. Lower cost Preferred Risk Policies (PRP) are available	Increase number of PRP policies
C. Protect yourself and your family	1. Turn around don't drown	Reduce rescues and deaths
	2. Know the flood warning signals	Reduce rescues and deaths
D. Protect your property from the hazard	1. Elevate HVAC exterior units	Reduce number of flood damaged HVAC units
	2. Don't begin work without proper permits	Reduce red tag violations
	3. Don't throw trash or debris in streams, channels or open bodies of water	Reduce pollution and overbank flow
	4. Grant monies are available to help elevate your home	Increase financial opportunities
E. Build responsibly	1. Get a permit before you start construction	Reduce citations
	2. Know the substantial damage rules	Reduce citations
	3. Keep areas open (setbacks) between homes and property lines	Maintain proper drainage
F. Protect natural floodplain functions	1. Don't dump in storm drains	Improve water quality
	2. Report erosion control measures not working	Contain erosion on construction sites
	3. Don't disturb natural floodplain areas	Reduce grading, fill, and earth movement
G. Flood Education	1. Promote floodplain management and NAI concepts	Reduce damage to buildings and natural floodplain functions
	2. Promote flood education for children	Increase flood awareness



Topic	Message	Outcome(s)
H. General Preparedness	1. Identify and document your personal belongings	Reduce delays in receiving insurance payments
	2. Prepare emergency flood kit & plan	Save important insurance, real estate, and other important documents, pictures, etc. and know how to contact other family members
I. Be aware of other hazards (Sink Holes)	1. Be aware of cracks in pavement and yards	Reduce potential damage to life and property
	2. Know risks of Karst soils	Reduce potential damage to life and property
J. Hurricane Preparedness	1. Prepare a safety checklist	Protect family and reduce damage
	2. Prepare an emergency supply kit	Protect family

**Step 4: Identify Outreach Projects to Convey the Messages**

The overall strategy is to make information available to target audiences in a manner that will encourage each audience to adapt behaviors to improve preparedness and decrease future flood damage. Table 9 provides a list of program elements which include various public information pieces, website information, and various meetings to homeowner associations, etc. There are 15 projects and initiatives that will be implemented during 2016/2017.

New proposed projects, developed through discussions at the committee meetings are highlighted below, as well as, other effective outreach projects which have been implemented by the Town over the past several years. Together these projects will provide enhanced information to the public as well as specific targeted audiences. New projects discussed by the PPI Committee include:

- Updated Flood Protection Brochure which tells someone what they should do to protect themselves, their property, or to protect the natural floodplain functions, etc.
- Provide NFIP Brochures to all Real Estate, Lenders, and Insurance agents on the benefits of flood insurance including insurance can be purchased in an X Zone.
- Publicize the Floodsmart.gov website on the Town’s website along with Flood Protection Brochure to encourage more citizens to become familiar with flood insurance.
- Publicize the various Map Information Services which are provided by the Town on the website to encourage more inquiries.
- Publicize the details of the Town’s Flood Protection Assistance program to encourage citizens to take advantage of the advice and assistance of the Public Works Department.
- Meet with homeowners association to discuss the six Priority CRS Topics along with the sinkhole hazard and hurricane preparedness.
- Develop information for HVAC contractors so they are aware that the equipment must be elevated to the Base Flood Elevation (BFE) plus 1 foot of freeboard.
- Update the Town’s website to include links to various stakeholders (Floodsmart, FEMA, Miami-Dade County Emergency Management, and State of Florida Emergency Management) and to house all Elevation Certificates and all LOMA’s issued in the town.
- Include the Flood Protection Brochure in the Repetitive Loss Area mailing.
- Demonstrate the Enviro-Scape model to elementary and middle school students.



- Provide the Water Saver for Children and the Water Educational Coloring Book to elementary students when the Enviro-scape model is conducted.
- Develop informational brochures to inform landscapers/lawn maintenance crews not to blow leaves and grass clippings down storm drains.

### **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 5 projects are drafted and made ready for production and dissemination after a flood warning. These projects are listed at the end of Table 9.

### **Step 5: Examine Other Public Information Initiatives**

The PPI Committee and Town staff worked together to identify other Public Information Initiatives (PII) which provide additional information to citizens in the Town and to improve access to information and services provided by the Town. Those other public information initiatives include:

**Activity 310:** All Elevation Certificates are accessible on the Town's website. See **OP# 9** on page 21.

**Activity 320:** Publicize Activity 320 on the Town's website to encourage more map inquiry request from the public by listing the types of information. The service is already publicized to the three target audiences via a direct mail letter. See **OP# 5** on page 20.

**Activity 350:** Enhancement of the Town's website to house all Elevation Certificates, all LOMA's, providing links to real time gauge and rainfall data along with links to various stakeholder groups such as Floodsmart, FEMA, Miami-Dade County Emergency Management, Florida Emergency Management, etc. See **OP# 4 and OP # 9** on pages 20 and 21.

**Activity 360:** Publicize Activity 360 on the Town's website so a wider audience is aware of this service. Additionally, this service will be discussed at homeowner association meetings so that an even wider audience is aware that the Town provides this service. See **OP# 6** on page 20.

### **Step 6: Implement, Monitor and Evaluate the Program**

**6.1 Adoption:** This document will become effective when it is adopted by the Town Council.

**6.2 Evaluation:** The PPI Committee along with Town Staff will monitor the projects as they are developed, as well as the results. They will record inputs from PPI Committee members and suggestions from other Town employees and stakeholders participating in the activities. That input will be sent by e-mail to committee members for consideration and evaluation.

The PPI Committee will meet once per 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 recommend to the appropriate Town offices and the stakeholders who implement projects whether the projects should be changed or discontinued. The Committee will meet and review the outcomes of each individual activity to change, add, or approve them. Tables 8 and 9 will be revised as needed. The outcomes and revisions will be submitted as part of the Town's annual recertification package to the Community Rating System and submitted to the Town Council for their review and consideration. A report will be submitted to the Town Council explaining the annual changes to the PPI – projects, messages, and outcomes.



Table 9 – PPI Projects and Initiatives

Target Audience	Message(s) (See Table 8)	Outcome (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
<b>Outreach Projects</b>						
<b>1. Special Flood Hazard Areas, Home Owner Associations, &amp; Real Estate, Lending and Insurance Companies</b>	<b>Topic A</b> Know Your Flood Hazard <b>Topic B</b> Insure Your Property <b>Topic C</b> Protect Yourself and Your Family <b>Topic D</b> Protect Your Property from the Hazard <b>Topic F</b> Protect Natural Floodplain Functions <b>Topic H</b> General Preparedness <b>Topic I</b> Be Aware of Other Hazards <b>Topic J</b> Hurricane Preparedness <b>Messages:</b> <ul style="list-style-type: none"> <li>Your property is subject to flooding</li> <li>Don't drive through flooded streets</li> <li>You need flood insurance</li> <li>Renters should protect contents with flood insurance</li> <li>Elevate exterior HVAC units</li> <li>Get permit before you start construction</li> </ul>	Increase number of FIRM inquiries  Reduce damage to vehicles, emergency recuses, and responders  Increase number of flood insurance policies  Reduce number of flooded HVAC units  Reduce citations and red tags  Increase flood awareness  Reduce potential damage to life and property  Reduce damage to contents	<b>OP #1</b> Updated Flood Protection Brochure will be mailed to all property owners in SFHA annually  <b>OP #2</b> updated Flood Protection Brochure placed at 5 different locations in Town Hall  <b>OP #3</b> Provide NFIP brochures on benefits of flood insurance to <b>real estate agencies, lenders, and insurance companies</b> and insurance can be purchased in an X Zone  <b>OP #4</b> Publicize the Floodsmart.gov website on the Town's website and on the Flood Protection Brochure that is distributed to SFHA & RL Areas  <b>OP #5</b> Map Inquiry Service: Publicize on website (Town provides information on areas that have local storm water flooding, repetitive loss, and flood depths)  <b>OP #6</b> Flood Protection Assistance: Publicize Service on Town's website, Flood Protection Brochure and in <b>meetings with HOA's</b>  <b>OP #7</b> Speak to 2 <b>Homeowner's Associations</b> each year on topics of Flood Hazard, Flood Insurance, Property Protection, Family Protection, Building Responsibly,	Public Works Department  Public Works Department  Public Works Department  Public Works Department  Public Works Department  Public Works Department  Public Works Department	April  Year Round  Year Round  Year Round  Year Round  Year Round  April and September	N/A  N/A  FEMA (NFIP)/Real Estate Agents, Lenders, Insurance Agents  N/A  N/A  Homeowner's Associations  Homeowner's Associations/State of Florida



Target Audience	Message(s) (See Table 8)	Outcome (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
<b>Outreach Projects</b>						
Continued from above	<ul style="list-style-type: none"> <li>Don't dump in storm drains</li> <li>Identify and document your personal belongings</li> </ul>	Continued from above	Protection of Natural Floodplain Functions, Sinkholes and Hurricane Preparedness and provide copy of <b>State of Florida Hurricane Resource Guide</b>	Continued from above	Continued from above	Continued from above
			<b>OP #8</b> Develop information for <b>HVAC Contractors</b> which indicates that units should be placed above the BFE plus freeboard	Building Department	October	HVAC Contractors
			<b>OP #9</b> Update Town's website to include flood information, links to Floodsmart.gov, <b>Miami-Dade County Emergency Management</b> , State of <b>Florida Emergency Management</b> , and <b>FEMA</b> . Also, house all Elevation Certificates and all LOMA's effective within the Town and provide real time gauge information	Public Works and Building Departments	Annually	Miami-Dade County, State of Florida, and FEMA
<b>2. Repetitive Loss Properties/Areas</b>	<b>Topic A</b> Know Your Flood Hazard <b>Topic B</b> Insure Your Property <b>Topic C</b> Protect Yourself and Your Family <b>Topic D</b> Protect Your Property from the Hazard <b>Topic E</b> Build Responsibly <b>Messages:</b> <ul style="list-style-type: none"> <li>Your property is subject to flooding</li> </ul>	Increase number of FIRM inquiries  Reduce damage to vehicles, emergency recuses, and responders  Increase number of flood insurance policies  Reduce number of flooded HVAC units	<b>OP# 10</b> Mail Flood Protection Brochure each year to all properties in the Repetitive Loss Areas	Public Works Department	April	N/A
			<b>OP# 11</b> See projects OP# 4 through OP# 9 above as they also apply in Repetitive Loss Areas	Building and Public Works Department	Various	Various



Target Audience	Message(s) (See Table 8)	Outcome (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
<b>Outreach Projects</b>						
Continued from above	<ul style="list-style-type: none"> <li>Don't drive through flooded streets</li> <li>You need flood insurance</li> <li>Renters should protect contents with flood insurance</li> <li>Elevate exterior HVAC units</li> <li>Get permit before you start construction</li> <li>Don't dump in storm drains</li> <li>Identify and document your personal belongings</li> </ul>	<p>Reduce citations and red tags</p> <p>Increase flood awareness</p> <p>Reduce potential damage to life and property</p> <p>Reduce damage to contents</p>	<p>Continued from above</p> <p><b>OP# 11</b> See projects OP# 4 through OP# 9 above as they also apply in Repetitive Loss Areas</p>	<p>Continued from above</p> <p>Building and Public Works Department</p>	<p>Continued from above</p> <p>Various</p>	<p>Continued from above</p> <p>Various</p>
3. School Children	<p><b>Topic A</b> Know Your Flood Hazard</p> <p><b>Messages:</b></p> <ul style="list-style-type: none"> <li>Your property is subject to flooding</li> <li>Don't drive through flooded streets</li> <li>Don't dump in storm drains</li> </ul>	<p>Reduce damages to buildings and contents</p> <p>Increase flood awareness</p>	<p><b>OP# 12</b> Demonstrate the Eviroscape flood model to 2 elementary or middle schools each year which show the effects of flood damage and water quality to students</p>	Public Works Department	Bi-Annually	School Children
			<p><b>OP #13</b> Provide The Water Saver for Children from MDC and Saving Energy &amp; Water Educational Coloring Book from the SFWMD to school children when OP# 12 is conducted at elementary schools</p>	Public Works Department	Bi-Annually	School Children
4. Landscapers	<ul style="list-style-type: none"> <li>Don't dump in storm drains</li> </ul>	Maintain Proper Drainage	<p><b>OP# 14</b> Develop information Brochure to inform landscapers not to blow grass clippings or leaves into storm drains</p>	Public Works Department	October	N/A



Target Audience	Message(s) (See Table 8)	Outcome (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
<b>Outreach Projects</b>						
<b>5. Entire Community</b>	<p><b>Topic A</b> Know Your Flood Hazard</p> <p><b>Topic B</b> Insure Your Property</p> <p><b>Topic C</b> Protect Yourself and Your Family</p> <p><b>Topic D</b> Protect Your Property from the Hazard</p> <p><b>Topic F</b> Protect Natural Floodplain Functions</p> <p><b>Topic H</b> General Preparedness</p> <p><b>Topic I</b> Be Aware of Other Hazards</p> <p><b>Topic J</b> Hurricane Preparedness</p> <p><b>Messages:</b></p> <ul style="list-style-type: none"> <li>Your property is subject to flooding</li> <li>Don't drive through flooded streets</li> <li>You need flood insurance</li> <li>Renters should protect contents with flood insurance</li> <li>Elevate exterior HVAC units</li> <li>Get permit before you start construction</li> <li>Don't dump in storm drains</li> </ul>	<p>Increase number of FIRM inquiries</p> <p>Reduce damage to vehicles, emergency recuses, and responders</p> <p>Increase number of flood insurance policies</p> <p>Reduce number of flooded HVAC units</p> <p>Reduce citations and red tags</p> <p>Increase flood awareness</p> <p>Reduce potential damage to life and property</p> <p>Reduce damage to contents</p>	<p><b>OP# 15</b> Updated Flood Protection Brochure is sent to all properties in the community each year for NPDES requirements</p>	<p>Public Works Department</p>	<p>May</p>	<p>N/A</p>

Target Audience	Message(s) (See Table 8)	Outcome (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
<b>Outreach Projects</b>						
Continued from above	<ul style="list-style-type: none"> <li>Identify and document your personal belongings</li> </ul>	Continued from above	Continued from above  <b>OP# 15</b> Updated Flood Protection Brochure is sent to all properties in the community each year for NPDES requirements	Continued from above  Public Works Department	Continued from above  May	Continued from above  N/A
<b>Flood Response Projects</b>						
<b>1. Flooded property owners and residents (SFHA and Repetitive Loss Areas)</b>	<b>Topic C</b> Protect Yourself and Your Family <b>Topic B</b> Insure Your Property <b>Topic D</b> Protect Your Property from the Hazard <b>Topic E</b> Build Responsibly <b>Topic J</b> Hurricane Preparedness	Reduce potential damage to life and property	<b>FRP # 1</b> Provide “After a Flood: The First Steps” brochure to flooded property owners which provides information on the dangers of flood water, listen for local warnings, don’t drive through flooded streets, stay healthy (emotional stress), and cleaning up an repairing your home  <b>FRP # 2</b> Provide copies of “Repairing your flooded home” FEMA 234 publication to flooded property owners which provides information on protecting your home from further damage, getting organized, drying out your flooded home, restoring utilities, clean up, rebuilding and preparing for the next flood.	Public Works Department	Ready to go before and after a flood	FEMA and American Red Cross
		Reduce damage to contents  Increase number of flood insurance policies  Increase flood awareness  Reduce citations		Public Works Department	Ready to go before and after a flood	FEMA and American Red Cross



Target Audience	Message(s) (See Table 8)	Outcome (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
<b>Outreach Projects</b>						
Continued from above	Continued from above	Continued from above	<b>FRP # 3</b> Provide information on the Town's Cumulative Substantial Damage rules and the Town's Lower Substantial Damage Threshold	Building Department	Ready to go before and after a flood	N/A
			<b>FRP # 4</b> Provide information on the need for a building permit on the Town's website and in the Town News	Building Department	Ready to go before and after a flood	N/A
			<b>FRP # 5</b> Promote the need to buy flood insurance on the Town's Website and in the Town News	Public Works Department	Ready to go before and after a flood	N/A

End of Report