

**RESOLUTION No. 19-32**

**A RESOLUTION OF THE MAYOR AND THE CITY COUNCIL OF THE CITY OF DORAL, FLORIDA, APPROVING THE PROGRAM FOR PUBLIC INFORMATION (PPI) FOR THE CITY OF DORAL IN ACCORDANCE WITH THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY RATING SYSTEM (CRS) CREDIT CRITERIA FOUND IN ACTIVITY 330 OF THE CRS COORDINATOR'S MANUAL; PROVIDING FOR IMPLEMENTATION; AND PROVIDING FOR AN EFFECTIVE DATE**

**WHEREAS**, the National Flood Insurance Program's (NFIP) Community Rating System (CRS) was implemented in 1990 as a voluntary program to recognize and encourage communities in full compliance with the NFIP's floodplain management requirements to adopt floodplain management activities that exceeds the NFIP's minimum standards; and

**WHEREAS**, flooding is the most common natural hazard in the United States that accounts for more than 70 percent of all Presidential Disaster Declarations; and

**WHEREAS**, as of May 2016, an estimated 3.8 million policyholders in 1,391 communities in the country are active participants in the CRS by implementing local mitigation, floodplain management, and outreach activities that exceed the minimum NFIP requirements; and

**WHEREAS**, the CRS uses a Class rating system similar to fire insurance rating where flood insurance premium reduction is based on a point system from 10 (lowest rating) to 1 (highest rating). Furthermore, each CRS Class represents a five (5) percent discount in flood insurance premiums for all flood policies; and

**WHEREAS**, in 2008, the City of Doral entered the CRS program; and

**WHEREAS**, on May 17, 2017, the City of Doral CRS rating improved from a Class 8

to Class 7; and

**WHEREAS**, the City of Doral SFHA residents are going to experience a 15% discount in their flood insurance policy, 5% if they are in non-SFHA, and no discount for preferred risk policies; and

**WHEREAS**, the “Program for Public Information (PPI)” is an ongoing effort between the city, residents, business owners and interested stakeholders to prepare, implement, and monitor a range of public information activities to encourage innovative approach to address flooding in a sustainable and resilient manner; and

**WHEREAS**, according to the Flood Insurance Rate Maps (FIRMs) released along with the Flood Insurance Study (FIS), approximately 46% of the City is located within the Special Flood Hazard Area (SFHA); and

**WHEREAS**, as of July 2018, the City of Doral had 4,125 NFIP Policies in force in the City with insurance coverage of over \$1.28 billion dollars; and

**WHEREAS**, as of July 2018, the City has 12 paid losses against the NFIP with a total payment of \$290,828; and

**WHEREAS**, the Mayor and City Council of the City of Doral finds that the adoption and implementation of this Resolution is in the best interest and welfare of the residents of the City.

**NOW, THEREFORE, BE IT RESOLVED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF DORAL, FLORIDA, AS FOLLOWS:**

**Section 1. Recitals.** The foregoing recitals are confirmed, adopted, and incorporated herein and made a part hereof by this reference.

**Section 2. Authorization.** The City Council hereby approves the PPI Program

Infrastructure, Inc.) consistent with the NFIP Community Rating System credit criteria found in Activity 330 of the CRS Coordinator's Manual. A copy of the PPI Program is enclosed in Exhibit A.

**Section 3. Effective Date.** This Resolution shall take effect immediately upon adoption.


The foregoing Resolution was offered by Councilmember Cabrera who moved its adoption. The motion was seconded by Councilmember Cabral and upon being put to a vote, the vote was as follows:

Mayor Juan Carlos Bermudez	Absent/Excused
Vice Mayor Claudia Mariaca	Yes
Councilwoman Digna Cabral	Yes
Councilman Pete Cabrera	Yes
Councilwoman Christi Fraga	Yes


PASSED AND ADOPTED this 23 day of January, 2019.

  
\_\_\_\_\_  
JUAN CARLOS BERMUDEZ, MAYOR

ATTEST:

  
\_\_\_\_\_  
CONNIE DIAZ, MMC  
CITY CLERK

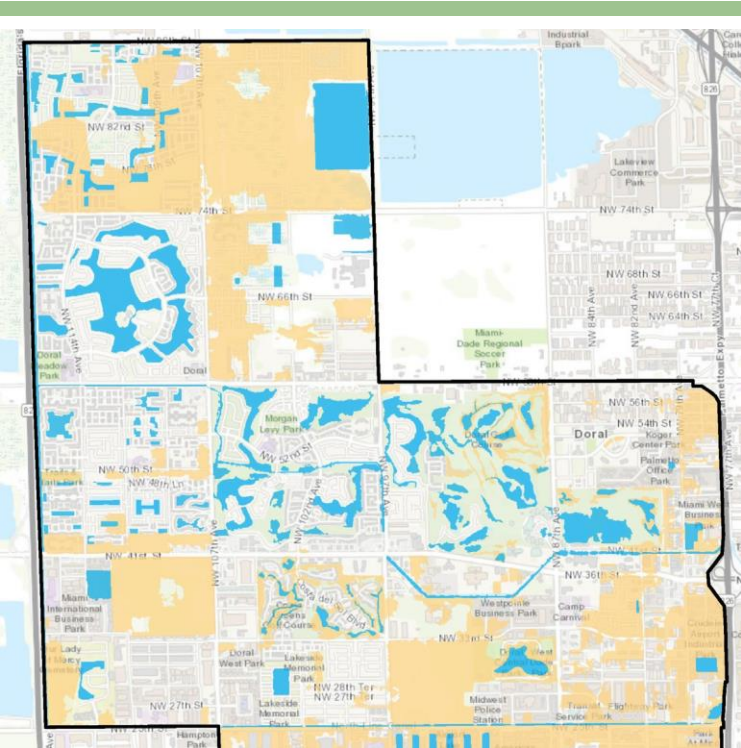
APPROVED AS TO FORM AND LEGAL SUFFICIENCY  
FOR THE USE AND RELIANCE OF THE CITY OF DORAL ONLY:

  
\_\_\_\_\_  
LUIS FIGUEREDO, ESQ.  
CITY ATTORNEY

# EXHIBIT “A”



# City of Doral Program for Public Information



January 2019

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**City of Doral, FL**  
**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 City of Doral (the “City”) has been an active participant of the CRS since May 2009, entering the program as a Class 8 community. The City is currently rated as a Class 7, which rewards policy holders with a 15 percent reduction in their flood insurance premiums. Non-SFHA policies (Standard X Zone policies) receive a 5% 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 allow communities to think “outside” of the box and be creative in their approach to outreach for flooding. It provides credit for information programs that are designed to meet local needs and that are monitored, evaluated, and revised to improve their effectiveness. The City has developed its PPI in accordance with the CRS credit criteria found within Activity 330 of the 2017 CRS Coordinator’s Manual.

The City of Doral, through various departments and in coordination with stakeholder groups and outside agencies, has already prepared multiple outreach messages to educate the public on the hazards associated with flooding. With advances in technology and greater familiarity with web-based services, the City recognizes that mailing information directly to property owners may not always be the most effective method to get certain messages across or reach certain audiences. The PPI planning process provides the ability for the City to consider other options for disseminating messages about the flood hazard to the community and to leverage other stakeholders through their messaging and materials.

## **Overview (Structure of the Plan)**

The following document reviews the planning process used for the development of this PPI and details the outreach strategies that comprise the City’s public information program. The document is organized according to the six steps of the PPI process in Activity 330 in the 2017 *CRS Coordinator’s Manual*:

- Step 1: Establish a PPI Workgroup (Membership, Meetings and Goals)
- Step 2: Assess the Community’s Public Information Needs (Target Areas, Flood Insurance Coverage, Target Audiences and Inventory Public Information Efforts)
- Step 3: Formulate Messages
- Step 4: Identify Outreach Projects to Convey the Messages
- Step 5: Examine Other Public Information Initiatives
- Step 6: Implement, Monitor, and Evaluate the Program (Adoption, Evaluation and PPI Projects)



## Step 1: Establish a PPI Workgroup

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 workgroup that consists of members from both inside and outside local government. The workgroup could be an existing group, such as a mitigation planning committee or advisory board, or a subcommittee of an existing group, as long as it meets the membership criteria found within Activity 330.

### 1.1 Membership and Stakeholders

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The PPI Workgroup’s membership must meet the following CRS criteria:

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

The CRS encourages the inclusion of stakeholders that are outside the local government in planning and conducting outreach projects. As outlined above, at least one-half of the members of the PPI Workgroup 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 Workgroup for the City were selected in accordance with the above CRS criteria. The PPI Workgroup included the following members:

1. Mark Hagerty, Floodplain Manager, CFM, LEED AP
2. Julian Perez, Planning and Zoning Director, CFM, AICP
3. Maggie Santos, Communications Manager (PIO Officer)
4. John Parrales, Banking
5. Francisco Torres, Insurance
6. Alberto Ruiz, Real Estate

### Workgroup Meetings

The PPI Workgroup met four times during the planning process to complete the outreach program. Each Workgroup meeting was held at the City Government Center at 8401 NW 53<sup>rd</sup> Terrace. During the planning process, the Workgroup communicated through face-to-face meetings, email and telephone conversations. The meeting dates and topics discussed are detailed below in Table 1.

**Table 1 – Summary of PPI Committee Meeting Dates**

	Meeting Topic	Meeting Date
PPI #1	Assessment of the community’s current public information needs and overview of the PPI planning process; identification of target areas.	April 27, 2018
PPI #2	Assessment of the flood hazard, exposed buildings, and flood insurance coverage; identification of target audiences. Define outreach messages and other potential outreach projects along with dissemination methods.	July 25, 2018
PPI #3	Review the Draft PPI	November 28, 2018

## **Goals for the PPI**

The PPI Workgroup used three primary goals to guide the development of this document to better educate the public about the flood risks affecting the City and how to protect themselves as well as their homes and businesses from flood damage.

**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 City.

**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 City of Doral, located in the north of Miami-Dade County, was incorporated in January 2003. The City has a total land area of approximately 13.9 square miles and a water area of approximately 1.3 square miles. According to the American Community Survey (ACS) 2012-2016 5-Year Estimates, the population of Doral was 53,426 in 2016, which equates to an average population density of nearly 3,844 people per square mile.

Much of the southeast and northwest portions of the City of Doral fall within Zone AH of the Special Flood Hazard Area (SFHA). Additional areas of Zone AE are interspersed throughout the City surrounding lakes, canals, and retention and detention basins. The topography of the City is very flat, and the average elevation is only 3 feet above sea level. The City of Doral sits within the C-4 and C-6 drainage basins. The C-4 and C-6 Canals, as well as the secondary NW Wellfield Canal which runs through the City of Doral, are maintained by the South Florida Water Management District. Heavy and prolonged rainfall causes the capacity of the City's drainage system and these larger regional drainage features to be exceeded and can also cause flooding along the City's waterways by exceeding their capacity. Additionally, the eastern and southern portions of the City fall within the storm surge zone E, indicating they are generally vulnerable to storm surge from a Category 5 hurricane.

According to ACS 2011-2015 5-Year Estimates, the median age in the City is 34.7. Approximately 7.6 percent of the population is under 5 years of age, and 6.9 percent of the population is over 65 years of age. The population is well educated: 95.3 percent of residents over 25 are high school graduates and 53.8 percent hold a bachelor's degree or higher education.

An estimated 82.0 percent of the population is Hispanic or Latino. Over 84 percent of the population speaks Spanish at home, and of those Spanish-speakers, 33.8 percent speak English less than "very well." It will be important to ensure that Spanish language materials covering all flood topics and messages are available for this segment of the population.

Of the 15,799 occupied housing units in the City, 50.4 percent are renter-occupied. Homeowners may be more likely than renters to make structural improvements or investments in their homes to protect themselves from flooding. It will therefore be important to balance outreach on flood protection measures with information on how to know your flood risk, prepare for flooding, and protect yourself and your family from flooding. Information on flood insurance options for both homeowners and renters will also be useful. As residents do purchase homes, it is important to ensure that those involved in the process, such as real estate, lending, and insurance companies and real estate attorneys have information on flood risk and are able to advise their clients accordingly.

An estimated 98.4 percent of households have at least one vehicle available, which suggests ability to evacuate if necessary.

Floods can occur in the City of Doral at any time during the year. However, flooding is more likely to occur during the rainy season, which extends from June to October. During these months, the City averages 10 to 14 rainy days per month, according to NOAA. Continual rainfall during these months saturates the ground and reduces the capacity of the stormwater drainage system. Flooding around lakes is typically a result of prolonged heavy rainfall on lakes that are already high due to a wetter than normal year. Historically, flooding along canals is due to prolonged heavy rainfall over the drainage area draining to the canal.

## 2.1 Delineate Target Areas

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 flood-prone. The PPI Workgroup 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: Special Flood Hazard Areas

The current effective Flood Insurance Study prepared by FEMA for Miami-Dade County and its incorporated municipalities, including Doral, is dated September 11, 2009. According to the Flood Insurance Rate Maps (FIRMs) released along with this FIS, approximately 46% of the City is located within a Special Flood Hazard Area (SFHA). Figure 1 reflects the mapped flood insurance zones for the City. Figure 2 depicts the depth of flooding that can be expected within the City during the 100-yr flood event.

Table 2 summarizes the acreage, building count and assessed value of buildings by FEMA flood zone. Based on this analysis, 2,388 buildings fall within the 1% annual chance floodplain for a total value of \$3,483,431,452. Additionally, there are 5,736 buildings outside of the SFHA with a value of \$4,664,120,749. Note that building footprints indicate that a structure is present; however, the structure may or may not be insurable. Additionally, many of these structures may be multi-unit buildings.

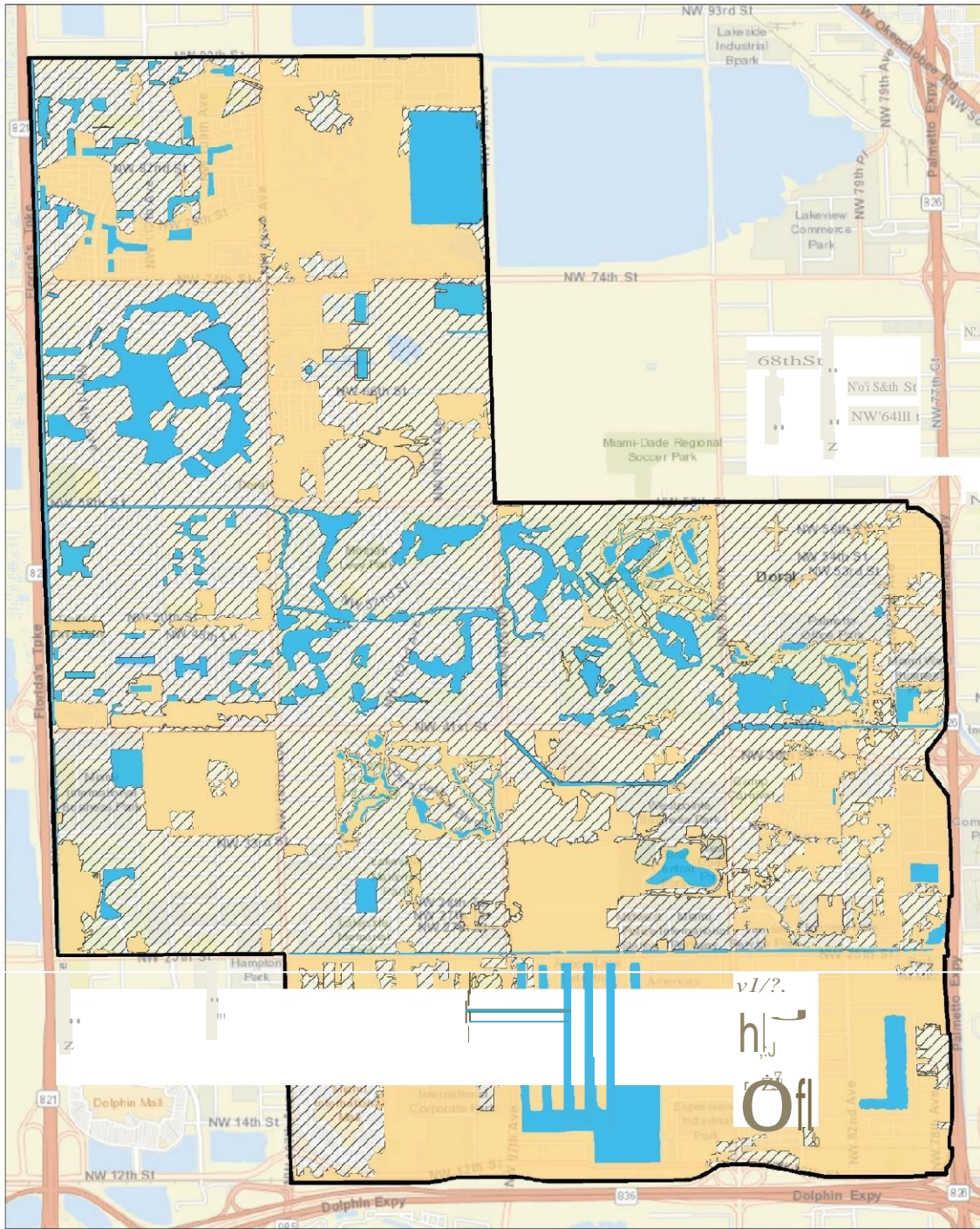
**Table 2 – FEMA Flood Zone Acreage and Building Counts**

Flood Zone	Acreage	Total Building Count	Assessed Value
Zone AE	1,048.6	81	\$90,917,567
Zone AH	3,382.2	2,307	\$3,392,513,885
Zone X (Unshaded)	5,133.5	5,736	\$4,664,120,749
<b>Total</b>	<b>9,564.3</b>	<b>8,124</b>	<b>\$8,147,552,200</b>

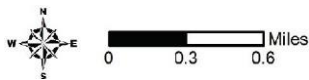
Source: Miami-Dade GIS 12/26/2018, FEMA FIRM 9/11/2009

Note: Data for building value was not available; therefore, the figures shown here are for assessed value, which was derived from parcel data and which includes land value and building value. As a result, this is an overestimate of the value of property that is exposed to flood risk since land itself does not face risk.

Figure 1 - City of Doral Special Flood Hazard Areas



NOTE: THIS MAP IS FOR REFERENCE ONLY



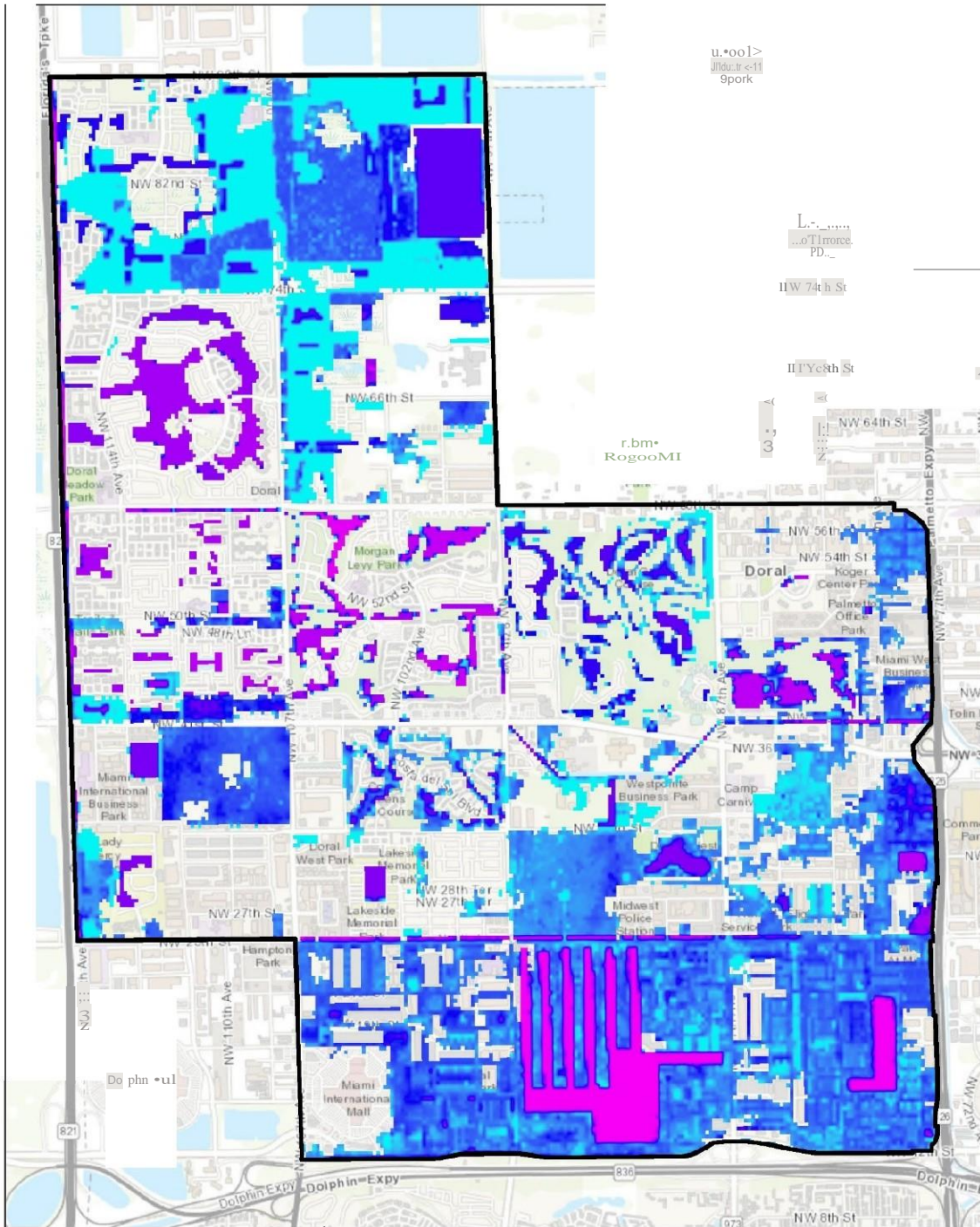
**wood.**

— City of Doral Boundary

- Zone AE
- Zone AH
- Zone X



Figure 2 -City of Doral 100-year Flood Depths



NOTE: THIS MAP IS FOR REFERENCE ONLY

0 0.3 0.6 Miles

**wood.**

CIDoral Bound ary  
 Flood Depth  
 High: 6.9 ft  
 Low: 0 ft

## **Target Area #2: Repetitive Loss Areas**

Properties categorized as repetitive loss properties have a greater need for flood protection because they are known to be vulnerable to flooding. According to 2017 NFIP records, there are 69 repetitive loss properties in the City of Doral, 67 of which are unmitigated.

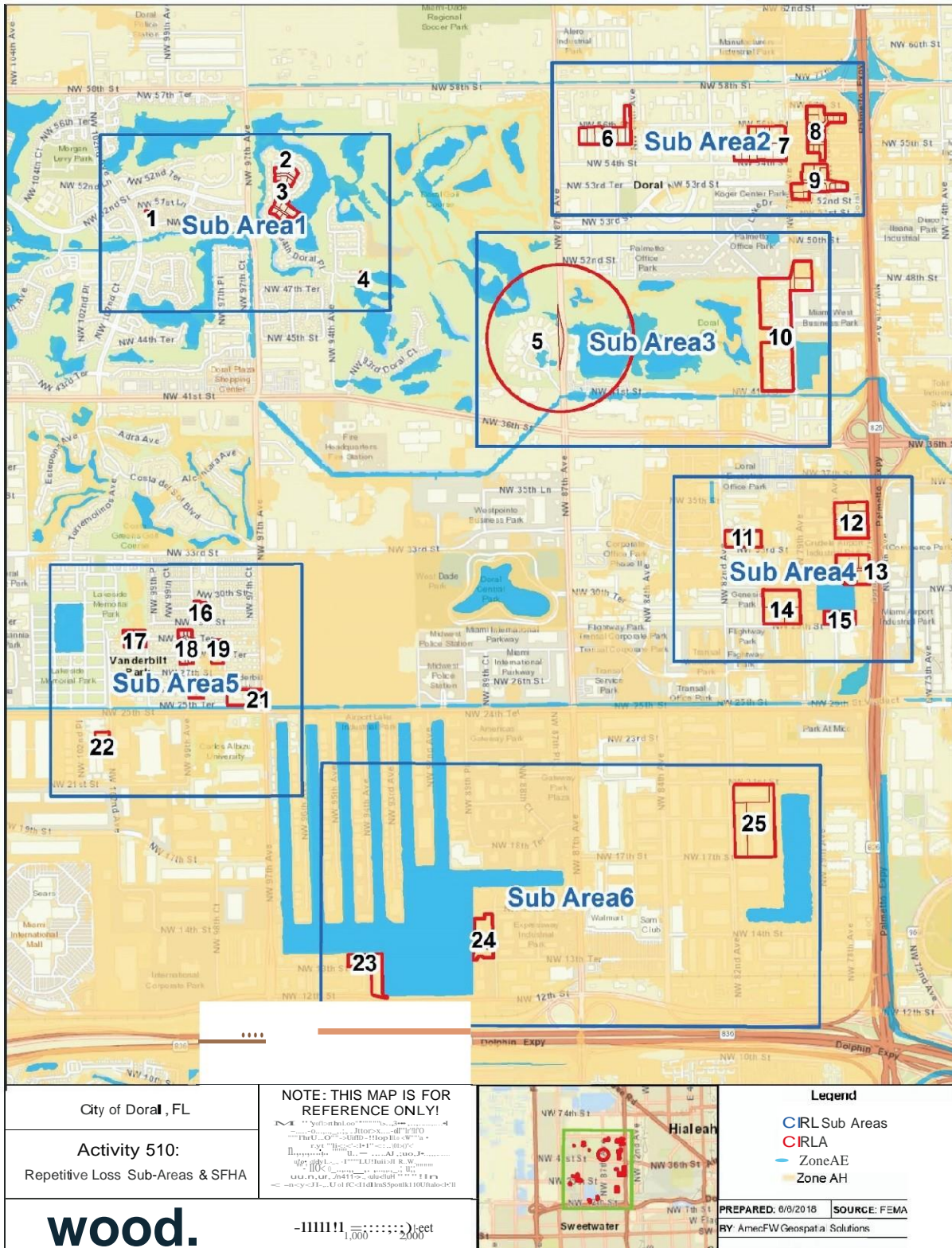
According to a 2016 study of flood insurance claims published by Resources for the Future, repetitive loss properties make up only 1 percent of all NFIP policies but account for 38 percent of all flood insurance claims between 1978 and 2004. Additionally, this study noted that repetitive loss claims are often between 5 and 20 percent higher than other claims. All this research indicates that repetitive loss properties are a disproportionate drain on the NFIP Fund, which is why FEMA is encouraging local communities to address their repetitive loss problems.

In an effort to address repetitive loss flooding in Doral, the PPI Workgroup wanted to specifically target repetitive loss areas for outreach. The Workgroup identified 25 repetitive loss areas within the City with a total of 206 properties. These designated areas consist of repetitive loss properties, historical claims properties, and properties without any claims but with similar flood conditions to the repetitive loss and historical claims properties.

Figure 3 on the following page illustrates the location of the repetitive loss areas in relation to the SFHA.



Figure 3-City of Doral Repetitive loss Areas and FEMA Flood Zones



An analysis of repetitive loss was completed to examine the number of insured repetitive loss properties against FEMA flood zones. According to 2017 NFIP records, there are 67 unmitigated properties with a total payment of \$10,419,610. Of these unmitigated repetitive loss properties, only 19 percent are insured. Three of these properties are classified as severe repetitive loss. Table 3 provides details for all unmitigated repetitive loss properties, including their FEMA flood zone, total losses, and total payments received.

**Table 3 – Summary of Unmitigated Repetitive Loss Properties**

Flood Zone	Occupancy	Building Count		Losses	Total Building Payment (\$)	Total Content Payment (\$)	Total Paid (\$)
		Insured	Uninsured				
AHB	OTHR-NONRES		1	9	214,752.02	121,045.29	335,797.31
AHB	OTHR-NONRES		1	2	15,766.99	0.00	15,766.99
AH	OTHR-NONRES		1	3	0.00	53,751.88	53,751.88
AHB	OTHR-NONRES		1	9	558,352.57	2,197,592.91	2,755,945.48
AHB	SINGLE FMLY		1	2	5,493.28	0.00	5,493.28
AHB	OTHR-NONRES	1		3	0.00	238,589.99	238,589.99
AHB	ASSMD CONDO	SDF		5	901,385.67	0.00	901,385.67
AHB	ASSMD CONDO		1	4	116,930.96	0.00	116,930.96
AHB	OTHR-NONRES		1	3	0.00	220,215.88	220,215.88
AHB	SINGLE FMLY		1	2	12,618.90	7,200.00	19,818.90
AHB	OTHER RESID		1	3	23,152.33	0.00	23,152.33
AHB	OTHR-NONRES		1	3	29,205.93	0.00	29,205.93
AHB	SINGLE FMLY		1	2	15,436.58	0.00	15,436.58
AHB	OTHR-NONRES		1	2	37,436.57	0.00	37,436.57
AHB	OTHER RESID		1	2	11,743.17	0.00	11,743.17
AHB	OTHER RESID		1	2	30,258.74	0.00	30,258.74
AHB	OTHER RESID		1	2	9,229.82	0.00	9,229.82
AHB	OTHER RESID		1	2	18,265.93	0.00	18,265.93
AHB	OTHER RESID		1	2	7,379.97	0.00	7,379.97
AHB	OTHER RESID		1	2	13,891.62	0.00	13,891.62
AHB	OTHER RESID		1	2	15,357.95	0.00	15,357.95
AHB	OTHER RESID		1	2	49,351.96	0.00	49,351.96
AHB	OTHER RESID		1	2	76,100.34	0.00	76,100.34
AHB	ASSMD CONDO		1	3	822,319.42	194,742.83	1,017,062.25
AHB	OTHR-NONRES		1	2	8,447.49	6,554.45	15,001.94
A	OTHR-NONRES		1	2	42,083.96	0.00	42,083.96
A	OTHR-NONRES		1	2	85,711.68	0.00	85,711.68
AHB	OTHR-NONRES	1		3	125,902.44	10,329.46	136,231.90
AHB	OTHR-NONRES		1	2	104,598.21	0.00	104,598.21
AHB	ASSMD CONDO	1		2	123,465.88	127,004.50	250,470.38
A	SINGLE FMLY		1	2	20,321.15	5,603.40	25,924.55
AHB	SINGLE FMLY		1	2	2,715.96	1,166.55	3,882.51
AHB	SINGLE FMLY		1	2	1,787.06	1,058.00	2,845.06
AHB	ASSMD CONDO		1	2	138,023.61	89,355.60	227,379.21
A	OTHR-NONRES		1	3	227,392.14	0.00	227,392.14
AHB	OTHR-NONRES		1	2	47,509.96	9,053.68	56,563.64
AH	OTHR-NONRES		1	2	0.00	19,793.01	19,793.01
AHB	OTHR-NONRES	1		3	535,482.32	0.00	535,482.32
AHB	OTHR-NONRES	1		3	555,187.06	0.00	555,187.06
AH	OTHR-NONRES		1	2	0.00	30,000.00	30,000.00



Flood Zone	Occupancy	Building Count		Losses	Total Building Payment (\$)	Total Content Payment (\$)	Total Paid (\$)
		Insured	Uninsured				
AHB	OTHR-NONRES	1		2	65,134.98	0.00	65,134.98
AHB	SINGLE FMLY	1		2	13,210.42	5,338.94	18,549.36
AHB	OTHR-NONRES	1		2	79,484.14	0.00	79,484.14
AHB	OTHR-NONRES		1	2	11,642.98	0.00	11,642.98
AHB	OTHR-NONRES	1		2	8,869.29	0.00	8,869.29
AHB	OTHER RESID		1	2	54,612.98	0.00	54,612.98
AHB	OTHER RESID		1	2	26,342.36	0.00	26,342.36
AHB	OTHER RESID		1	2	35,207.21	0.00	35,207.21
AHB	OTHER RESID		1	2	13,444.98	0.00	13,444.98
AHB	OTHER RESID		1	2	19,828.41	0.00	19,828.41
AHB	OTHER RESID		1	2	36,506.43	0.00	36,506.43
AHB	OTHER RESID		1	2	61,584.31	0.00	61,584.31
AHB	SINGLE FMLY		1	2	4,666.45	0.00	4,666.45
AHB	OTHR-NONRES		1	2	34,965.73	443,169.49	478,135.22
AHB	OTHR-NONRES		1	2	38,548.92	68,973.09	107,522.01
AH	OTHR-NONRES		1	2	27,163.91	236,928.43	264,092.34
AHB	SINGLE FMLY	1		3	79,198.93	59,705.09	138,904.02
AHB	OTHR-NONRES		1	2	7,932.79	48,023.87	55,956.66
AHB	OTHR-NONRES		1	2	61,439.01	28,180.06	89,619.07
AHB	SINGLE FMLY		1	2	9,105.21	125.00	9,230.21
AHB	OTHR-NONRES		1	2	0.00	4,021.42	4,021.42
AHB	OTHR-NONRES	1		2	22,505.82	63,656.63	86,162.45
AHB	SINGLE FMLY	1		3	48,844.02	47,928.60	96,772.62
AE	OTHR-NONRES		1	2	119,489.21	0.00	119,489.21
AHB	OTHR-NONRES		1	2	0.00	29,959.23	29,959.23
AHB	OTHR-NONRES		1	3	162,096.97	0.00	162,096.97
AHB	OTHR-NONRES		1	2	0.00	5,657.69	5,657.69
<b>Total</b>		<b>13</b>	<b>54</b>	<b>166</b>	<b>\$6,044,885.10</b>	<b>\$4,374,724.97</b>	<b>\$10,419,610.07</b>

Source: NFIP Repetitive Loss Data, 2017

### Target Area #3: X Zones

Because floods can happen almost anywhere and outside of the 1% annual chance flood or high-risk Zones A/AE/AH, the PPI Workgroup wanted to make sure that a focus of flood preparedness extended beyond the boundaries of the SFHA. Specifically, the PPI workgroup wanted to focus flood outreach on the residents and business owners within the low risk X Zone, where properties may still face flooding, particularly from localized stormwater flooding. The mapped flood insurance zones for the City are shown in Figure 1. The X Zone accounts for 5,133.5 acres in Doral, totaling 54% of the City's area.

### Summary of Target Areas

An analysis of the three target areas described above concluded the following which was considered in the formulation of messages for the PPI:

1. The entire City and all flood zones are subject to flooding, and the PPI should strive to reach all residents and businesses within the City, especially within the SFHA.
2. Repetitive loss locations are distributed across flood zones. Over 82 percent of all repetitive loss area acreage is located outside of the SFHA in Zone X.

3. There are 5,814 buildings located within the Zone X flood zone with an estimated value of \$3,998,426,130. These property owners need to be made aware that they are subject to flood risk and that flood insurance is available to them.

## **2.2 Assess Flood Insurance Coverage**

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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. NFIP data for the City was analyzed to examine the following points:

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 4 on the following page depicts the location of active flood insurance policies as well as policies with claims. Figure 5 shows those active policies and the location of FEMA flood zones, to better understand where there are policy gaps, geographically. Note that on these maps multiple units in the same structure are represented by one point. There is policy coverage across the City, including some coverage in the X Zone, but gaps remain. Some areas that appear to have policy gaps do not actually have any buildings; these vacant areas include land north of NW 74<sup>th</sup> Street, land west of NW 107<sup>th</sup> Avenue between NW 33<sup>rd</sup> Street and NW 41<sup>st</sup> Street, and land east of NW 97<sup>th</sup> Avenue between NW 25<sup>th</sup> Street and NW 33<sup>rd</sup> Street. However, there are many structures south of NW 25<sup>th</sup> Street that are in or near the AH Zone but not covered by a policy. Additionally, efforts to increase policy coverage could be targeted in the east of the City along Palmetto Expressway and westward along NW 33<sup>rd</sup> Street and in the north central portion of the City along NW 87<sup>th</sup> Avenue. Finally, another area to consider increasing policy coverage would be for properties in the X Zone located adjacent to lakes and ponds with surrounding AE Zones. For these areas, Preferred Risk Policies could be promoted.

Figure 4- Flood Insurance Policies in Force

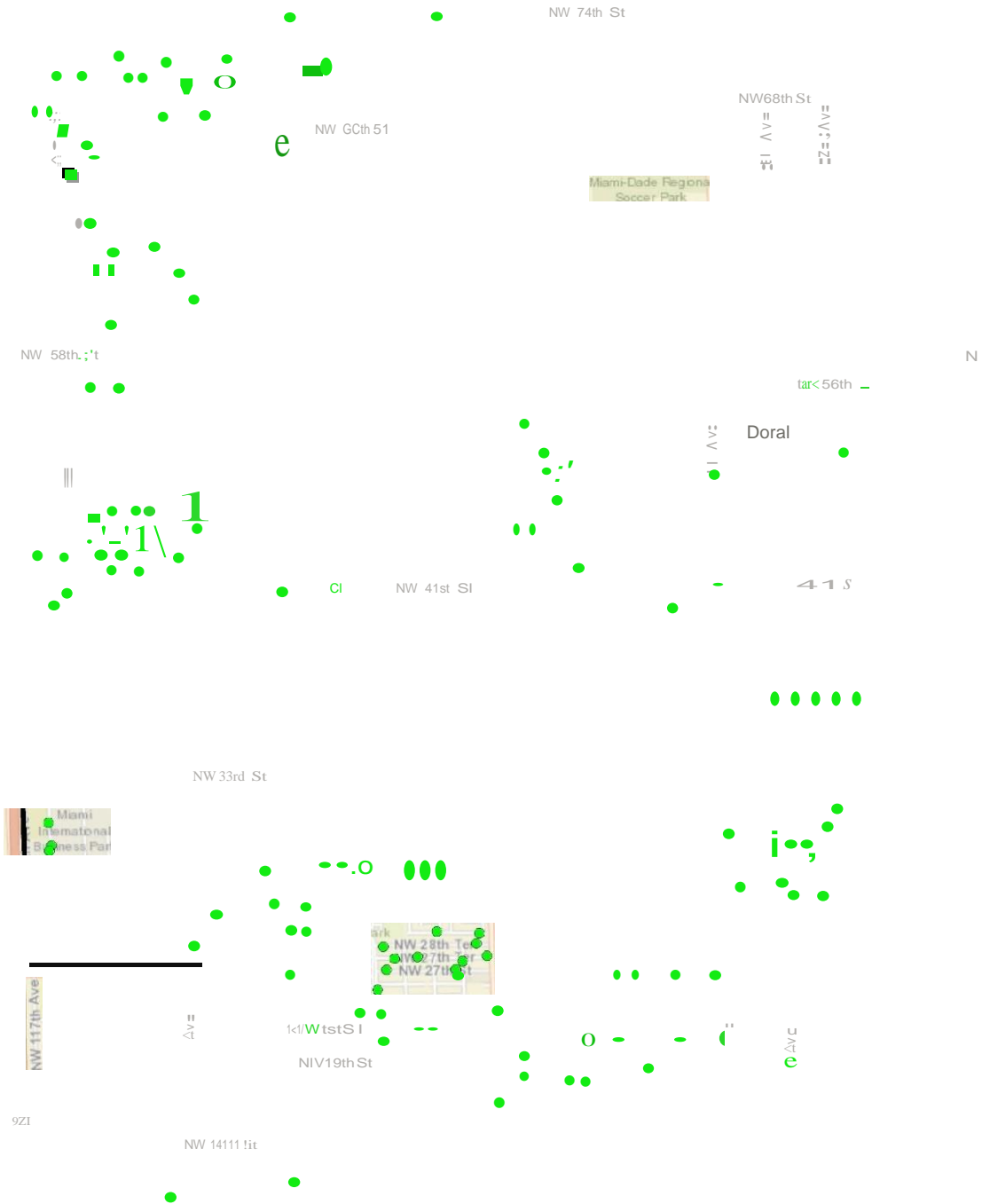
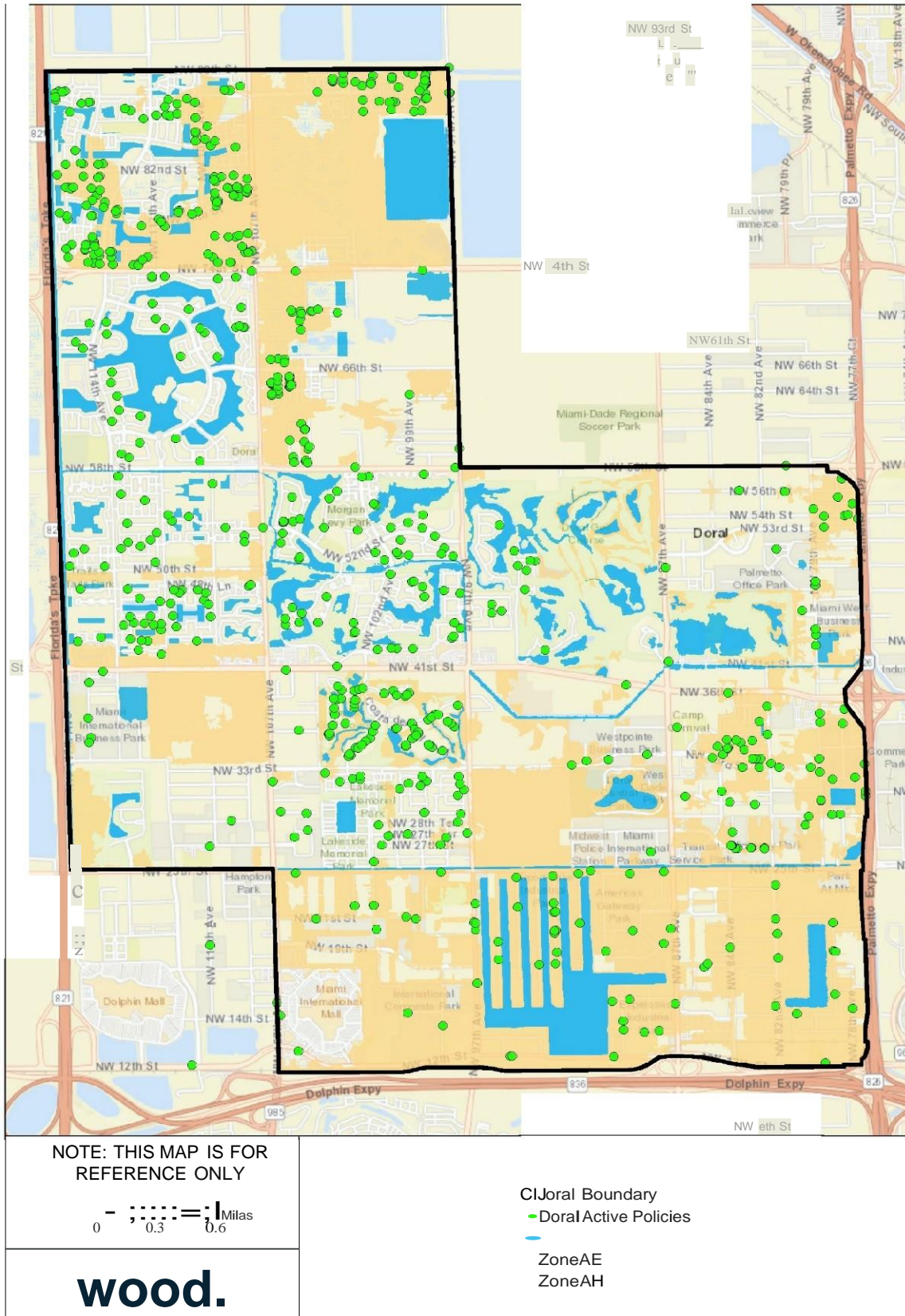




Figure 5 -Flood Insurance Policies in Force and FEMA Flood Zones





The City of Doral has been a Regular participant in the NFIP since May 2004. The following tables reflect NFIP policy and claims data for the City categorized by structure type, flood zone, Pre-FIRM and Post-FIRM.

**Table 4 – NFIP Policy and Claims Data by Occupancy Type**

Occupancy	Number of Policies in Force	Total Premium	Insurance in Force	Number of Closed Paid Losses	Total of Closed Paid Losses
Single Family	2,381	\$926,871	\$700,422,900	2	\$40,810.55
2-4 Family	48	\$13,936	\$10,710,100	0	\$0.00
All Other Residential	729	\$195,473	\$148,063,200	1	\$1,436.29
Non-Residential	557	\$475,501	\$275,897,500	9	\$248,581.37
<b>Total</b>	<b>3,715</b>	<b>\$1,611,781</b>	<b>\$1,135,093,700</b>	<b>12</b>	<b>\$290,827.00</b>

Source: FEMA Community Information System as of 03/31/2018

**Table 5 – 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	97	\$48,362	\$25,782,100	1	\$43,661.06
A Zones	0	\$0	\$0	0	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00
AH Zones	2,631	\$1,114,458	\$785,683,600	8	\$204,920.31
AR Zones	0	\$0	\$0	0	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00
V Zones	0	\$0	\$0	0	\$0.00
D Zones	0	\$0	\$0	0	\$0.00
B, C & X Zone					
Standard	16	\$21,362	\$5,095,000	0	\$0.00
Preferred	971	\$427,599	\$318,533,000	3	\$42,246.84
<b>Total</b>	<b>3,715</b>	<b>\$1,611,781</b>	<b>\$1,135,093,700</b>	<b>12</b>	<b>\$290,827.00</b>

Source: FEMA Community Information System as of 03/31/2018

**Table 6 – NFIP Policy and Claims Data Pre-FIRM**

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	22	\$21,452	\$7,018,900	0	\$0.00
A Zones	0	\$0	\$0	0	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00
AH Zones	712	\$321,092	\$203,276,700	7	\$199,444.48
AR Zones	0	\$0	\$0	0	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00
V Zones	0	\$0	\$0	0	\$0.00
D Zones	0	\$0	\$0	0	\$0.00
B, C & X Zone					
Standard	4	\$4,998	\$1,288,800	0	\$0.00
Preferred	249	\$115,133	\$80,952,000	1	\$34,830.70
<b>Total</b>	<b>987</b>	<b>\$462,675</b>	<b>\$292,536,400</b>	<b>8</b>	<b>\$234,274.00</b>

Source: FEMA Community Information System as of 03/31/2018

**Table 7 – NFIP Policy and Claims Data Post-FIRM**

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	75	\$26,910	\$18,763,200	1	\$43,661.06
A Zones	0	\$0	\$0	0	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00
AH Zones	1,919	\$793,366	\$582,406,900	1	\$5,475.83
AR Zones	0	\$0	\$0	0	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00
V Zones	0	\$0	\$0	0	\$0.00
D Zones	0	\$0	\$0	0	\$0.00
<b>B, C &amp; X Zone</b>					
Standard	12	\$16,364	\$3,806,200	0	\$0.00
Preferred	722	\$312,466	\$237,581,000	2	\$7,416.14
<b>Total</b>	<b>2,728</b>	<b>\$1,149,106</b>	<b>\$842,557,300</b>	<b>4</b>	<b>\$56,552.00</b>

Source: FEMA Community Information System as of 03/31/2018

Table 8 compares the policies in force with the number of buildings and units located within each flood zone and identifies the percent of building units insured. Condos are counted as one unit because they are insured together under a building policy. The notable statistic in Table 8 is that only 6.5 percent of building units within the AE Zone are insured, despite the high risk of flooding in these areas. Over all, only 4.9 percent of building units are covered by flood insurance.

**Table 8 – Percentage of Building Units Insured**

Flood Zone	Number of Policies in Force	Number of Buildings	Number of Units*	% Units Insured
A01-30 & AE Zones	97	86	1,496	6.5%
AH Zone	2,631	2,305	19,144	13.7%
B, C & X Zone	987	5,814	54,748	1.8%
<b>Total</b>	<b>3,715</b>	<b>8,205</b>	<b>75,388</b>	<b>4.9%</b>

Source: FEMA Community Information System as of 03/31/2018; City of Doral parcel data

Note: Building counts may include multi-unit buildings; policy counts may exceed building counts for this reason.

\*Condo buildings are counted as one unit because condos are insured under building policies.

Table 9 compares number of buildings present, number of policies in force, total coverage and a calculation of loss estimate values for the 1%-annual-chance flood. Losses were calculated based on an average flood depth of 1.2 feet across the entire SFHA. Based on this depth, not all buildings within the SFHA were projected to be affected, and no buildings outside the SFHA are included.

**Table 9 – 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
A01-30 & AE Zones	86	97	\$154,438,407	\$18,763,200	\$15,692,792
AH Zone	2,305	2,631	\$5,410,211,110	\$582,406,900	\$609,034,923
B, C & X Zone	5,814	987	\$3,998,426,130	\$241,387,200	n/a*
<b>Total</b>	<b>8,205</b>	<b>3,715</b>	<b>\$9,563,075,647</b>	<b>\$842,557,300</b>	<b>n/a*</b>

Source: Miami-Dade GIS, FEMA DFIRM 9/11/2009

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

\*Loss estimates could not be calculated for B, C & X Zones because these areas are outside the mapped floodplain for the 1%-annual-chance flood.

An analysis of existing flood insurance coverage and loss estimates for Zone AE shows that existing building coverage meets the loss estimate for the 100-yr flood zone; however, coverage is not adequate in Zone AH. Additionally, although policy counts appear to outnumber buildings, a unit-level analysis reveals that there are still many uninsured units in the City. The visual assessment of active policies shows more clearly the gaps in flood insurance coverage across the City. Additionally, these building values and loss estimates do not account for building contents. There is a need to increase the flood insurance coverage in the City by increasing the number of policyholders.

**Insurance Assessment Conclusions:**

1. 4.9% of building units across all flood zones are covered by a flood insurance policy; therefore, 95.1% are not.
2. Less than 2% of the units in the X Zone have a flood insurance policy and 98.4% of those policies are preferred risk policies (PRPs).
3. Pre-FIRM buildings account for 26.6% of flood insurance policies but 66.7% of flood insurance claims.
4. Loss estimates presented here do not include potential losses to building contents; therefore, the need for increased policy coverage is likely even greater.

**Insurance Assessment Recommendations:**

1. Flood insurance policy coverage should be increased across all zones, especially in Zone AH, where the loss estimate exceeds the coverage total, and the low risk Zone X, where residents can take advantage of PRP options for flood insurance.
2. The City should share information on property protection, flood insurance options, flood preparedness with pre-FIRM property owners since these properties make up a disproportionate amount of losses.

**Repetitive Flooding:** An analysis of repetitive loss was completed to examine the number of insured repetitive loss properties against FEMA flood zones. According to 2017 NFIP records, there are 67 unmitigated properties with a total payment of \$10,419,610. Of the 67 unmitigated repetitive loss properties, only 19 percent are insured. Table 3 in Section 2.1 provides details on repetitive loss building counts, FEMA flood zones, total losses, and total payment.



## 2.3 Determine Target Audiences

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Step 2 in Section 1.1 provides an assessment of the community's public information needs including a summary of the City's demographics. These social and economic factors were considered by the PPI Workgroup in identifying target audiences and ensuring that the right messages, tools, and resources were used to overcome obstacles. The Workgroup also considered known flooding problems, such as localized stormwater flooding, and the already identified target areas and audiences for targeted outreach. The Workgroup recognized that messages would need to be distributed in different forms and using different sources to reach all target audiences. The following groups have been identified as target audiences who need specific messages on flood protection:

### **Target Audience #1: Spanish Speaking Population**

With over 80 percent of the population speaking Spanish and nearly a third of those Spanish-speakers having a low proficiency in English, the PPI Workgroup recognized that providing Spanish materials and messaging targeted toward the Spanish-speaking population will ensure that this large portion of the population does not miss important flood-related information due to a language barrier.

### **Target Audience #2: Insurance Agents, Real Estate Agents, and Lenders and Banks**

This group plays a key role in conveying information about flood insurance to homeowners. The PPI Workgroup will make sure this group is informed and equipped with the tools needed to convey flood risk and flood insurance information to residents. This group needs information that they can easily share with their clients.

### **Target Audience #3: Landscapers**

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

## 2.4 Inventory of Other Public Information Efforts

A key part of developing a public information program is becoming aware of other public information activities targeted to City residents. The information in Table 10 came from past projects, staff research, and PPI Committee members. Knowing what messages are currently reaching the residents of the City of Doral is essential in determining what types of projects or messages are effective, which ones may need to be revised, what information gaps remains, and what new projects are necessary to encourage residents and businesses to adopt behaviors to protect their property and their lives and to make the City more resilient.

**Table 10 – Existing Public Information Efforts**

Organization	Project	Subject Matter	Frequency
Building Department	Flood protection brochure mailed to all residents of the SFHA	6 CRS priority topics and 4 additional topics	Annually
Building Department	Website provides flood and hurricane information	6 CRS priority topics and additional flood-related information and resources	Year-Round
Code Compliance Department	Citizen’s Academy program	6 CRS priority topics and additional flood-related information	Annually
Building Department	Earth Day Celebration - City officials attend and provide flood-related information	6 CRS priority topics and 4 additional topics	Annually
Building Department	City Fair - City officials attend and provide flood-related information	6 CRS priority topics and 4 additional topics	Annually
Building Department	Hurricane Fair - City officials attend and provide flood-related information	6 CRS priority topics and 4 additional topics	Annually
Miami-Dade Public Library	Various Publications	Various flood-related topics	Year-Round
Miami-Dade County website	Website	Various flood-related topics	Year-Round
Florida Division of Emergency Management	Brochures made available at five locations in Doral (City Government Center, two police stations, and two public parks)	6 CRS priority 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
Florida – Ready.Gov	Website	Hurricane Preparedness, Preparing Your Home, After a Hurricane, Hurricane Plan, Flood Safety, Flood Preparedness, Flood Plan, Flood Insurance	Year-Round

Examples of Existing Outreach Projects

**DORAL**  
**Earth Day Celebration**  
 SATURDAY, APRIL 21, 2018  
 2:00PM • 6:00PM  
 DOWNTOWN DORAL PARK | 8395 NW 53RD STREET

CELEBRATE EARTH DAY WITH ART, LIVE MUSIC, FOOD TRUCKS, AND ECO-FRIENDLY EXHIBITORS WITH LOTS OF FREE PRIZES, BIKE TRAVELERS, RECREATIONAL ACTIVITIES ON-SITE AND FUN FOR THE WHOLE FAMILY!



**MAYOR'S CITIZENS GOVERNMENT ACADEMY**  
**2018**

The Citizen's Government Academy is a 10-week interactive program designed to:

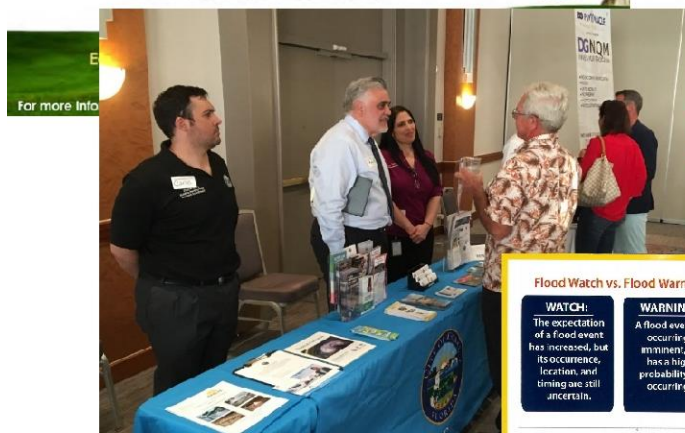
- Give residents and business owners an opportunity to learn more about City of Doral's governmental processes
- Familiarize residents with government services, functions and activities
- Enhance members ability to communicate effectively with city staff members

Participants will meet City officials, department directors and other city staff in unique and informative sessions, all while gaining a better understanding of government operations.

**3-Session Curriculum**  
**Tuesday Evenings**  
**6:00 P.M. - 8:30 P.M.**

**Government center**  
**11401 N. W. 53<sup>rd</sup> Terrace**  
**Doral, FL 33186**

Application deadline: January 30, 2018  
 Classes begin: February 6, 2018  
**SPACE IS LIMITED!**



**Flood Watch vs. Flood Warning**

<b>WATCH:</b> The expectation of a flood event has increased, but its occurrence, location, and timing are still uncertain.	<b>WARNING:</b> A flood event is occurring, imminent, or has a high probability of occurring.
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**Flood Safety Tips**

- Monitor your NOAA Weather Radio for current forecasts and warnings.
- When walking, do not attempt to cross a flooded area.
- Know your evacuation route before floodwaters rise.
- Do not walk through floodwaters.
- Turn around, don't drink!

[www.FLGetAPlan.com](http://www.FLGetAPlan.com)



**Did you know... Your homeowner's insurance does not cover a flood?**



Floods are the most common natural disaster in the United States and can happen anytime and anywhere. Types of flooding vary from riverine flooding, ponding in streets and low lying areas, as well as flooding from storm surge.

The Flood Insurance Program (NFIP) provides homeowners with a safeguard from financial loss caused by flooding events.

Depending on your property location, your home is either considered at high-risk or at moderate-to-low risk for flood. Your insurance premium will vary accordingly.



**BREIA** IN ASSOCIATION WITH **MIAMI DASH BREIA**

**3rd Annual City Fair**  
 Connecting Investors & City Officials

Bringing together real estate professionals and city officials network and educate one another about their side of the fence. It is important to understand the processes and how the city and their programs for the reduction of code violations, permitting and re-development work!!

We greatly appreciate any and all cities that participate in this important event!

- Highlight ANY Programs: Of Your Choice
- Educate Real Estate Professionals: On How Your City Programs Work

We will provide you with:

- \*FREE Table In Networking Room
- \*Video Projector & Sound Equipment in Main Room
- \*Dinner & Drinks For The Team!!

**Tuesday April 3rd, 2018**  
**Event Time: 6:00 - 8:00 p.m.**  
**Location: The Miami Pullman Hotel 5800 Blue Lagoon**

You can also register at [www.breia.com](http://www.breia.com) or [www.miamidashbreia.org](http://www.miamidashbreia.org)

**KNOW YOUR HAZARDS**

The Building Department provides Flood Zone using the Flood Insurance Rate Maps (FIRM) your property is in a Special Flood Hazard Zone, you are required to carry flood insurance! Department also provides copies of certificates, and flood information packets to reduce flood related damage to property.



To request a Flood Zone determination, or to see if a Flood Zone is available for your property call the Building Department at (305) 255-1234.

### Step 3: Formulate Messages

After reviewing the Community Needs Assessment, the PPI Workgroup reviewed the existing outreach projects and their dissemination methods and developed the following priority messages. Table 11 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 Workgroup.

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

**Table 11 – Messages and Desired 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
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

Topic	Message	Outcome(s)
G. Hurricane Preparedness	1. Prepare a safety checklist	Protect family and reduce damage
	2. Prepare an emergency supply kit	Protect family
H. Buy Flood Insurance in Low Risk Zones	1. Buy flood insurance outside of SFHA in X-Zone or C-Zone	Increase number of flood insurance policies and protect properties from low level flooding
	2. Promote Preferred Risk Policies (PRP)	Increase number of flood insurance policies in the X-Zone
I. Flood Education	1. Promote floodplain management and NAI concepts	Reduce damage to buildings and natural floodplain functions
	2. Promote flood education for real estate agents, insurance agents, lenders, and landscapers	Increase flood awareness
J. LID Techniques	1. Install LID techniques on your property	Reduce runoff to stormwater system
	2. Reduce impervious surface on your property	Reduce runoff to stormwater system

#### 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. The PPI Workgroup identified 12 existing and new projects and initiatives that would be implemented during 2018/2019. These projects are further organized by target area, audience and message in Table 12.

In addition to projects that are implemented every year, the PPI Workgroup recommends Flood Response Projects which are projects that will be implemented during and after a flood. These projects are drafted and made ready for production and dissemination after a flood warning. These projects are listed at the end of Table 12.

Existing public outreach efforts are identified in Section 2.4. New projects identified by the PPI Workgroup include:

- Target the SFHA with an updated flood brochure covering all 10 of the City’s flood-related topics including the 6 CRS priority topics.
- Target properties in repetitive loss areas with an updated flood brochure.
- Mail letters to insurance agents, real estate agents, lenders, and banks with information on the Map Information Service and copies of the updated flood brochure.
- Make the updated Flood Protection Brochure and a Spanish language translation of the brochure available in five different locations, the City Government Center, two police stations, and two public parks.



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

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

**Activity 310:** Continue to make all Elevation Certificates (ECs) accessible on the City's website. The City of Doral maintains a database of finished construction ECs for all new and substantially improved buildings. ECs can be retrieved at the following link: <https://building.cityofdoral.com/>.

**Activity 320:** Continue to provide flood zone determinations and other flood map information for all buildings in the City. Publicize Activity 320 on the City's website to encourage more map inquiry requests from the public by listing the types of information available and the benefits of this information to the public. The service is publicized annually in a community-wide outreach brochure and is available via the community's online Doral 311 service at <https://www.cityofdoral.com/311/>. However, the types of information available will also be publicized on the City's flood information webpage to make it more visible to the public as a service the City offers. Additionally, a letter detailing this information will be sent to a target audience list of insurance agents, real estate agents, lenders, and banks. See **PII# 1** and **PII# 2** on page 29.

**Activity 350:** Enhancement of the City's website to house all Elevation Certificates, all LOMA's, providing links to various stakeholder groups such as Floodsmart, FEMA, Miami-Dade County Emergency Management, Florida Emergency Management, etc. See **PII# 3** on page 29.

**Activity 360:** Continue to publicize Activity 360 on the City's website and in the flood protection brochure 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 City provides this service. See **PII# 4** on page 29.

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

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

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

The PPI Workgroup 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 Workgroup will recommend to the appropriate City offices and the stakeholders who implement projects whether the projects should be changed or discontinued. The Workgroup will meet and review the outcomes of each individual activity to change, add, or approve them. Table 13 will be revised as needed. The outcomes and revisions will be submitted as part of the City's annual recertification package to the Community Rating System and submitted to the City Council for their review and consideration. The report submitted to the City Council will explain all annual changes to the PPI, including projects, messages, and outcomes.

Table 12 – PPI Projects and Initiatives

Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
<b>Outreach Projects</b>						
<b>Target Area #1: Special Flood Hazard Area (SFHA)</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>Topic F</b> Protect Natural Floodplain Functions <b>Topic G</b> Hurricane Preparedness <b>Topic H</b> Buy Flood Insurance in Low Risk Zones <b>Topic I</b> Flood Education <b>Topic J</b> LID Techniques	<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> <li>• Grant monies are available to help elevate your home</li> <li>• Prepare a safety checklist</li> <li>• Promote Preferred Risk Policies (PRP)</li> <li>• Promote flood education for real estate agents, insurance agents, lenders, and landscapers</li> <li>• Install LID Techniques on your property</li> </ul>	<b>OP #1</b> Updated Flood Protection Brochure will be mailed to all property owners in SFHA annually	Building Department	Annually	N/A
			<b>OP #2</b> Updated Flood Protection Brochure placed at <b>5 different locations:</b> City Government Center, two police stations, and two public parks	Building Department	Year-Round	N/A
			<b>OP #3</b> Give presentations twice annually to the Citizen's Academy to distribute and discuss the Flood Protection Brochure as well as flood risk, insurance options, property protection, and where to find additional information in City Hall and on the City's website.	Planning & Zoning Department	Bi-Annually	Homeowners Associations
			<b>OP #4</b> Continue to attend the annual Hurricane Fair to provide the Flood Protection Brochure and discuss the 10 Topics with City residents.	Building Department	Annually	N/A

Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
<b>Outreach Projects</b>						
<b>Target Area #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>Topic F</b> Protect Natural Floodplain Functions <b>Topic G</b> Hurricane Preparedness <b>Topic H</b> Buy Flood Insurance in Low Risk Zones <b>Topic I</b> Flood Education <b>Topic J</b> LID Techniques	<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> <li>Grant monies are available to help elevate your home</li> <li>Prepare a safety checklist</li> <li>Promote Preferred Risk Policies (PRP)</li> <li>Promote flood education for real estate agents, insurance agents, lenders, and landscapers</li> <li>Install LID Techniques on your property</li> </ul>	<b>OP #5</b> Updated Flood Protection Brochure will be mailed annually to all property owners in Repetitive Loss Areas	Building Department	Annually	N/A
<b>Target Area #3: Zone X</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>Topic F</b> Protect Natural Floodplain Functions <b>Topic G</b> Hurricane Preparedness <b>Topic H</b> Buy Flood Insurance in Low Risk Zones <b>Topic I</b> Flood Education <b>Topic J</b> LID Techniques	<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> <li>Grant monies are available to help elevate your home</li> <li>Prepare a safety checklist</li> <li>Promote Preferred Risk Policies (PRP)</li> <li>Promote flood education for real estate agents, insurance agents, lenders, and landscapers</li> <li>Install LID Techniques on your property</li> </ul>	<b>OP #4</b> Also applies to this Target Area.	Building Department	Annually	N/A
			<b>OP #6</b> Continue to attend the annual Earth Day celebration to provide the Flood Protection Brochure and discuss the 10 Topics with City residents. Emphasize flood insurance options for X Zone residents.	Building Department	Annually	N/A
			<b>OP #7</b> Continue to attend the annual City Fair to provide the Flood Protection Brochure and discuss the 10 Topics with City real estate investors and industry professionals.	Building Department	Annually	Insurance Agents, Real Estate Agents, and Lenders and Banks
			<b>OP #8</b> Updated Flood Protection Brochure will be mailed annually to all property owners in Z or C Zones	Building Department	Annually	N/A



Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
<b>Outreach Projects</b>						
Spanish Speaking Population	<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>Topic F</b> Protect Natural Floodplain Functions <b>Topic G</b> Hurricane Preparedness <b>Topic H</b> Buy Flood Insurance in Low Risk Zones <b>Topic I</b> Flood Education <b>Topic J</b> LID Techniques	<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> <li>Grant monies are available to help elevate your home</li> <li>Prepare a safety checklist</li> <li>Promote Preferred Risk Policies (PRP)</li> <li>Promote flood education for real estate agents, insurance agents, lenders, and landscapers</li> <li>Install LID Techniques on your property</li> </ul>	<b>OP #9</b> Spanish version of updated Flood Protection Brochure will be made available in <b>5 different locations:</b> City Government Center, two police stations, and two public parks	Building Codes Department	Year-Round	Spanish Speaking Population
			<b>OP #7</b> Also applies for this Target Audience	Building Department	Annually	Insurance Agents, Real Estate Agents, and Lenders and Banks
Insurance Agents, Real Estate Agents, and Lenders and Banks	<b>Topic A</b> Know Your Flood Hazard <b>Topic B</b> Insure Your Property <b>Topic E</b> Build Responsibly <b>Topic F</b> Protect Natural Floodplain Functions <b>Topic I</b> Flood Education <b>Topic J</b> LID Techniques	<ul style="list-style-type: none"> <li>Your property is subject to flooding</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>Promote flood education for real estate agents, insurance agents, lenders, and landscapers</li> <li>Install LID Techniques on your property</li> </ul>	<b>OP #10</b> Mailing to all insurance agents, real estate agents, and lenders and banks. Include a copy of the updated Flood Protection Brochure in this mailing	Building Department	Annually	Insurance Agents, Real Estate Agents, and Lenders and Banks

Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
<b>Outreach Projects</b>						
<b>Landscapers</b>	<b>Topic A</b> Know Your Flood Hazard <b>Topic F</b> Protect Natural Floodplain Functions <b>Topic I</b> Flood Education <b>Topic J</b> LID Techniques	<ul style="list-style-type: none"> <li>Promote flood education for real estate agents, insurance agents, lenders, and landscapers</li> <li>Reduce impervious surface on your property</li> </ul>	<b>OP #11</b> Informational brochure to advise landscapers not to blow grass clippings or leaves into storm drains available at <b>5 different locations:</b> City Government Center, two police stations, and two public parks	Building Department	Year-Round	Landscapers
<b>Entire Community</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>Topic F</b> Protect Natural Floodplain Functions <b>Topic G</b> Hurricane Preparedness <b>Topic H</b> Buy Flood Insurance in Low Risk Zones <b>Topic I</b> Flood Education <b>Topic J</b> LID Techniques	<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> <li>Grant monies are available to help elevate your home</li> <li>Prepare a safety checklist</li> <li>Promote Preferred Risk Policies (PRP)</li> <li>Promote flood education for real estate agents, insurance agents, lenders, and landscapers</li> <li>Install LID Techniques on your property</li> </ul>	<b>OP #12</b> Continue to make Florida Division of Emergency Management brochures covering the 6 Priority Topics available at the five identified locations in Doral (City Government Center, two police stations, and two public parks)	Building Department	Year-Round	FDEM
			<b>OP #13</b> Post information about each of the 10 Topics on the City's social media pages, such as Facebook or Twitter, monthly so that each topic will be covered at least once.	PIO Officer	Monthly	N/A

Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
<b>Flood Response Projects</b>						
<b>Flooded property owners and residents</b>	<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>Topic G</b> Hurricane Preparedness	<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>• Elevate exterior HVAC units</li> <li>• Get permit before you start construction</li> <li>• Flood insurance is not just for the SFHA</li> <li>• Grant monies are available to help elevate your home</li> <li>• Know the substantial damage rules</li> <li>• Keep areas open (setbacks) between homes and property lines</li> <li>• Don't begin work without a proper permit</li> <li>• Prepare a safety checklist</li> </ul>	<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 and repairing your home	Building Department	Ready to go before and after a flood	FEMA and American Red Cross
			<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.	Building Department	Ready to go before and after a flood	FEMA and American Red Cross
			<b>FRP #3</b> Provide information on the City's Substantial Damage and Cumulative Damage rules on the City's website	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 City's website, on social media, and in local news	PIO Officer	Ready to go before and after a flood	N/A
			<b>FRP #5</b> Promote the availability and benefits of flood insurance on the City's Website, on social media, and in local news	PIO Officer	Ready to go before and after a flood	N/A
			<b>FRP #6</b> FEMA Brochures for residents and businesses on Flood Preparation and Safety: Nothing can Dampen the Joy of Home Ownership, Flood Insurance Requirements for Recipients of Federal Disaster Assistance, Increased Cost of Compliance Coverage, Preferred Risk Policy	Building Department	Ready to go before, during and after a flood	FEMA and Floodsmart
			<b>FRP #7</b> Provide FEMA's Homeowner's Guide to Retrofitting including the flood hazards, protecting people, protecting property & building responsibly	Building Department	Ready to go before, during and after a flood	FEMA

Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
<b>Public Information Initiatives</b>						
<b>All City of Doral Residents</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>Topic F</b> Protect Natural Floodplain Functions <b>Topic G</b> Hurricane Preparedness <b>Topic H</b> Buy Flood Insurance in Low Risk Zones <b>Topic I</b> Flood Education <b>Topic J</b> LID Techniques	<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> <li>Grant monies are available to help elevate your home</li> <li>Prepare a safety checklist</li> <li>Promote Preferred Risk Policies (PRP)</li> <li>Promote flood education for real estate agents, insurance agents, lenders, and landscapers</li> <li>Install LID Techniques on your property</li> </ul>	<b>PII #1</b> Map Information Service (CRS Activity 320): Provide information on areas with flood risks	Building Department	Year-Round	N/A
			<b>PII #2</b> Publicize the Map Information Service (CRS Activity 320) on the updated Flood Brochure (OP# 1), on the enhanced website (PII# 3), in letters to target audiences, and when speaking to Homeowners Associations (OP #3)	Building Department	Year-Round	Homeowners Associations
			<b>PII #3</b> Enhance website to include updated information on the 6 Priority and 4 additional topics, Elevation Certificates, LOMAS, and links to Floodsmart.gov, Miami-Dade County Emergency Management, Florida Division of Emergency Management, and FEMA	Building Department	Update Annually	FDEM and FEMA
			<b>PII #4</b> Provide flood protection assistance to all City property owners (CRS Activity 360) and publicize this service on the city's enhanced website (PII #3).	Building Department	Year-Round	N/A

**End of Report**