RESOLUTION No. 26-190

A RESOLUTION OF THE MAYOR AND THE CITY COUNCIL OF THE CITY OF DORAL, FLORIDA, ADOPTING THE PROGRAM FOR PUBLIC INFORMATION (PPI) AND FLOOD INSURANCE ASSESSMENT (FIA) IN ACCORDANCE WITH THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY RATING SYSTEM (CRS) REQUIREMENTS; PROVIDING FOR IMPLEMENTATION; PROVIDING FOR INCORPORATION OF RECITALS; AND PROVIDING FOR AN EFFECTIVE DATE

WHEREAS, the Community Rating System (CRS) is a part of the National Flood Insurance Program (NFIP) and provides reductions to flood insurance premiums in participating communities based on community floodplain management programs, including public information and repetitive loss activities. To receive these premium reductions, communities must implement programs and provide status reports to the NFIP each year; and

WHEREAS, the City of Doral is a participant in FEMA's Community Rating System and is currently a CRS classification 6 with 2,387 points and a 20 percent reduction in flood insurance premiums.

WHEREAS, the City of Doral is required to adopt the Flood Insurance Assessment in the Program for Public Information to obtain additional credits and modification of the City of Doral CRS rating as part of the CRS program.

WHEREAS, the City of Doral, upon due consideration, has determined it to be in the best interest of the City to adopt the Program for Public Information and the Flood Insurance Assessment, attached as Exhibit "A"; and

WHEREAS, City Staff respectfully requests the City Council to adopt the City of Doral, FL Program for Public Information (PPI) and Flood Insurance Assessment (FIA)

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

Section 1. Recitals. The foregoing "WHEREAS" clauses are hereby ratified and confirmed as being true and correct and are hereby made a part of this Ordinance upon adoption hereof.

Section 2. Approval. The City of Doral, FL Program for Public Information (PPI) and Flood Insurance Assessment (FIA) attached hereto as EXHIBIT A is hereby adopted.

Section 3. Implementation. The City Manager and City Attorney are authorized to take any additional actions necessary to implement this Resolution, including making any modifications, executing any documents and addendums as necessary to effectuate this Resolution, provided that such actions remain consistent with the Council's intent.

Section 4. Effective Date. This Resolution shall take effect immediately upon adoption.

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

Mayor Christi Fraga	Yes
Vice Mayor Digna Cabral	Absent
Councilman Rafael Pineyro	Yes
Councilwoman Maureen Porras	Yes
Councilwoman Nicole Reinoso	Yes

PASSED AND ADOPTED this 7 day of October, 2026.

CHRISTI FRAGA, 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:

LORENZO COBIELLA
GASTESI, LOPEZ, MESTRE & COBIELLA, PLLC
CITY ATTORNEY

EXHIBIT “A”



City of Doral
PROGRAM FOR PUBLIC INFORMATION

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BACKGROUND

This Program for Public Information (PPI) is part of the City of Doral's floodplain management program and was developed as part of the City's participation in the Community Rating System (CRS). The CRS is a voluntary program that is part of the National Flood Insurance Program (NFIP). It provides reductions to flood insurance premiums in participating communities. Communities participate in the CRS by earning credit for implementing activities intended to manage floodplains, reduce flood risk, and minimize flood vulnerability. Creating a PPI to better inform the public on a range of flood-related topics is one way that communities can earn CRS credit.

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 6, which rewards policy holders with a 20 percent reduction in their flood insurance premiums. To keep this discount, the City must continue to implement its program and provide status reports to the NFIP each year.

A 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 be creative in their approach to outreach concerning flooding. The CRS provides credit for comprehensive information programs that are designed to meet local needs, involve local stakeholders, and are monitored, evaluated, and revised to improve their effectiveness. The PPI planning process provides the ability for the city to consider options for disseminating messages about the flood hazard to the community and to leverage stakeholders through their messaging and materials. The City has developed its PPI in accordance with the CRS credit criteria found within Activity 330 of the 2025 CRS Coordinator's Manual. The City's outreach program includes a variety of outreach types.

Over the years, 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. This document serves as an update to the previous PPI developed in 2018. The city has been implementing and monitoring the progress of its outreach program for the last five years.

The following document reviews the planning process used for the development of this PPI and details the target areas, target audiences, topics, messages, and outreach strategies that comprise the City's public information program.

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

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. Linda Blanco, City of Doral, Building Official / Floodplain Administrator
2. Ingrys Farias, City of Doral, Floodplain Manager; if unavailable Erica Valdes, City of Doral, CRS Coordinator serves as backup committee member
3. Maggie Forster, City of Doral, Communications Director
4. Noemi Gonzalez Ramirez, City of Doral Resident (Stakeholder)
5. Lazaro Garcia, Resident and Business Owner, Enterprise Construction Group (Stakeholder)
6. Sandro Hadjez, Just Insurance Brokers, President (Stakeholder)

COMMITTEE MEETINGS

The PPI Workgroup met two times during the planning process to complete the outreach program. During the planning process, the PPI Committee communicated through face-to-face meetings and emails. 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	Reintroduction to CRS and the PPI process; Assessment of the flood hazard and the community's current public information needs; Review of target areas, target audiences, topics, messages, and outreach projects.	April 30, 2025 10:30am
PPI #2	Assessment of exposed buildings, flood insurance coverage; and Review of the draft PPI.	June 18, 2025 11am

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 15 square miles and a water area of approximately 1.2 square miles. As of 2023, according to the American Community Survey (ACS) 5-Year Estimates, the

population was 76,490, which equates to an average population density of nearly 5,099 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.

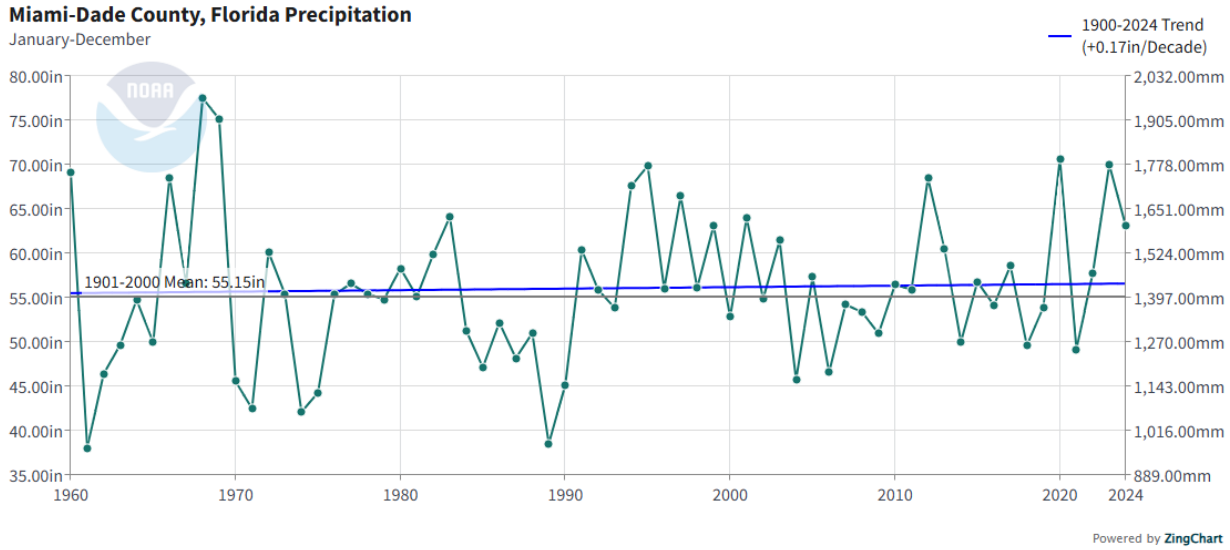
According to ACS 2019-2023 5-Year Estimates, the median age in the City is 37.2. Approximately 5.9 percent of the population is under 5 years of age, and 8.3 percent of the population is over 65 years of age. The population is well educated: 87.5 percent of residents over 25 are high school graduates and 57.3 percent hold a bachelor's degree or higher education.

An estimated 85.3 percent of the population is Hispanic or Latino. Over 83 percent of the population speaks Spanish at home, and of those Spanish-speakers, 38.8 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 24,922 occupied housing units in the City, 55.2 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 protected 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 95.8 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. According to data from the NOAA National Centers for Environmental Information, the average annual precipitation in the Miami-Dade area from 1960 to 2025 is over 55 inches. However, as shown in the graph below, in recent years the total annual rainfall has reached as much as 70 inches.



Source: NOAA National Centers for Environmental information, Climate at a Glance: County Time Series, Precipitation, retrieved March 2025

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

According to the effective FIS and Flood Insurance Rate Maps (FIRMs) prepared by FEMA, revised on September 11, 2009, approximately 45% of the City is located within a Special Flood Hazard Area (SFHA). Figure 1 reflects the mapped flood insurance zones for the City.

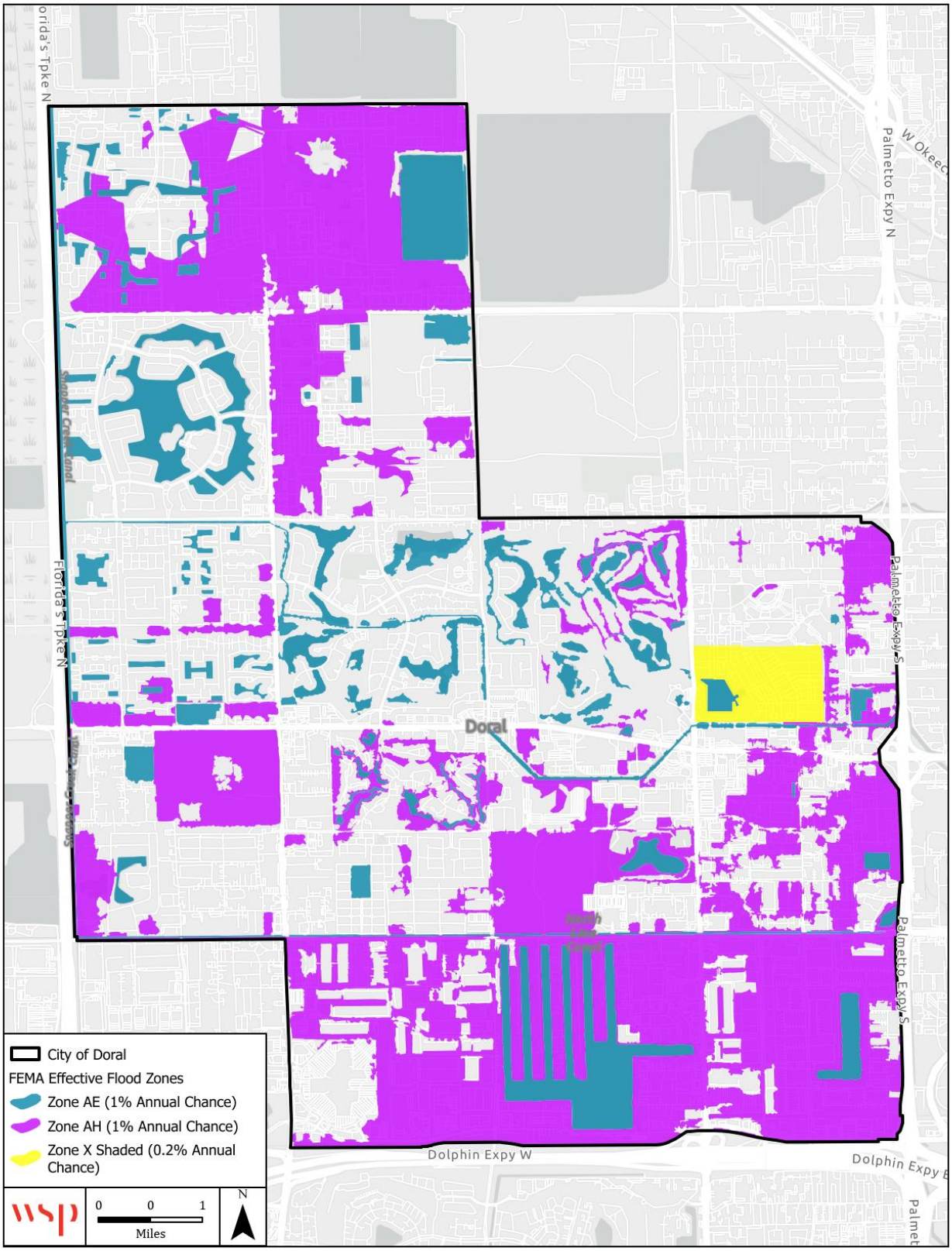
Table 2 is a summary table that shows the building count and improved value of parcels through the Miami Dade County tax role data to identify building counts and values. Based on this analysis, 2,573 buildings fall within the 1% annual chance floodplain for a total value of $6,187,333,372.

Table 2 – FEMA Flood Zone Acreage and Building Counts

Flood Zone	Acreage	Total Building Count	Assessed Value
Zone AE	1,028	568	$1,486,452,259
Zone AH	3,344	2,005	$4,700,881,113
Zone X (Shaded)	132	391	$453,928,973
Zone X (Unshaded)	5,070	4,414	$3,408,458,529
Total	**9,574**	**7,378**	**$10,049,720,874**

Source: Miami-Dade County Tax Role Data Provided by City of Doral, FEMA FIRM 9/11/2009

Figure 1 – City of Doral Special Flood Hazard Areas



TARGET AREA #2: REPETITIVE LOSS AREAS

Repetitive loss properties are NFIP-insured structures with two or more claims resulting in claim payments (including building and contents) totaling more than $1000 per claim within in any 10-year period. Properties categorized as repetitive loss properties have a greater need for flood protection because they are known to be vulnerable to flooding.

An analysis of repetitive loss was completed to examine the number of insured repetitive loss properties against FEMA flood zones. According to 2026 NFIP records, there are 57 unmitigated properties with a total payment of $13,268,747. During analysis it was noted that one property on Doral's list is located outside of the jurisdictional boundary. Of the remaining 56 unmitigated repetitive loss properties with a total payment of $12,486,787, 84 percent are insured. Fifteen 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.

Since FEMA wants communities to address their repetitive loss problems because of the large drain on the NFIP Fund, the PPI committee wanted to take further action to specifically target repetitive loss areas for outreach. The City of Doral has developed a Repetitive Loss Area Analysis (RLAA) which identifies 21 repetitive loss areas within the city. These designated areas consist of repetitive loss properties, historical claims properties, and properties without any past claims but with similar flood conditions to the repetitive loss and historical claims properties. Figure 2 on the following page illustrates the location of the repetitive loss areas in relation to the mapped floodplains. The details of the repetitive loss areas are included within the City's RLAA.

Figure 2 – City of Doral Repetitive Loss Areas and FEMA Flood Zones

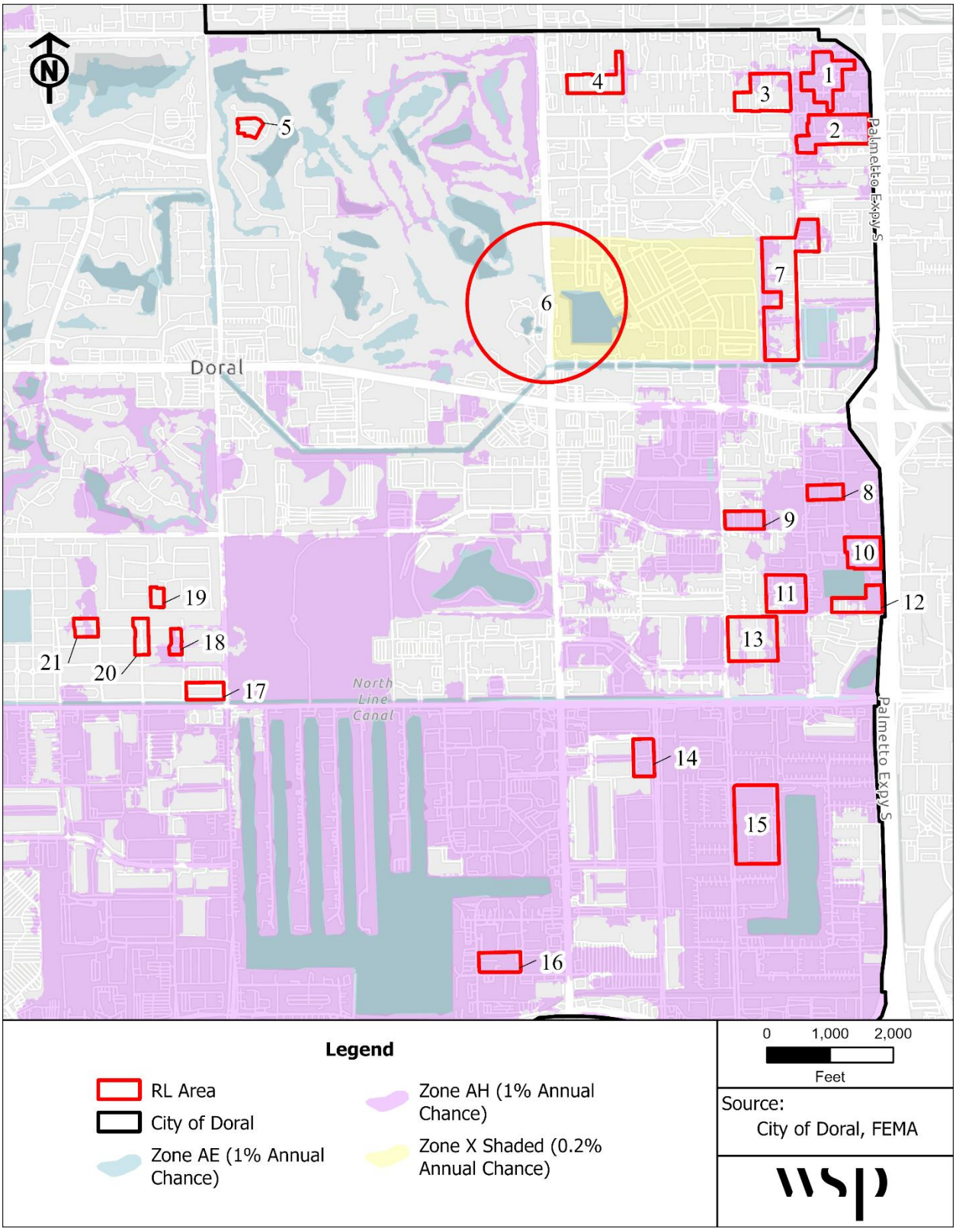


Table 3 – Summary of Unmitigated Repetitive Loss Properties

Flood Zone	Occupancy	Building Count		Losses	Total Building Payment	Total Content Payment	Total Paid
		Insured	Uninsured				
X UNSHADED	Non-Residential	1		6	$862,321	$29,991	$892,311
AH	Non-Residential	1		4	$836,995	$0	$836,995
AH	Non-Residential	1		2	$761,522	$0	$761,522
AH	Non-Residential	1		5	$753,489	$0	$753,489
AH	Other Residential		1	5	$667,404	$0	$667,404
AH	Non-Residential	1		6	$583,229	$0	$583,229
AH	Non-Residential	1		3	$452,554	$140,931	$593,485
X UNSHADED	Non-Residential	1		3	$403,978	$0	$403,978
AH	Non-Residential		1	3	$302,430	$73,177	$375,607
AH	Non-Residential	1		4	$297,301	$0	$297,301
AH	Non-Residential		1	3	$283,076	$0	$283,076
AH	Non-Residential	1		2	$229,938	$0	$229,938
X UNSHADED	Non-Residential	1		3	$227,392	$0	$227,392
AH	Non-Residential	1		3	$208,429	$0	$208,429
AH	Non-Residential	1		2	$205,925	$0	$205,925
AH	Non-Residential	1		4	$198,386	$41,255	$239,641
AH	Non-Residential	1		6	$197,930	$0	$197,930
X UNSHADED	Non-Residential	1		3	$190,088	$27,294	$217,382
AH	Non-Residential	1		3	$161,611	$144,070	$305,681
AH	Non-Residential	1		4	$146,441	$63,657	$210,097
AH	Non-Residential	1		3	$144,249	$167,185	$311,434
AH	Non-Residential		1	4	$139,195	$34,106	$173,301
AH	Non-Residential	1		4	$134,970	$35,085	$170,055
AH	Non-Residential		1	4	$125,902	$22,368	$148,271
AH	Non-Residential	1		2	$118,199	$0	$118,199
X UNSHADED	Other Residential		1	3	$105,330	$0	$105,330
AH	Non-Residential	1		2	$98,329	$0	$98,329
AH	Non-Residential	1		2	$97,497	$0	$97,497
X UNSHADED	Single Family	1		4	$95,174	$63,857	$159,031
X UNSHADED	Other Residential		1	3	$89,252	$0	$89,252
AH	Other Residential	1		4	$88,028	$0	$88,028
X UNSHADED	Non-Residential	1		2	$81,766	$47,188	$128,954
X UNSHADED	Non-Residential	1		2	$79,484	$0	$79,484
AH	Single Family	1		3	$79,199	$59,705	$138,904
X UNSHADED	Non-Residential	1		2	$79,067	$0	$79,067
X UNSHADED	Non-Residential	1		2	$65,135	$0	$65,135
X UNSHADED	Other Residential	1		2	$61,584	$0	$61,584
X UNSHADED	Single Family	1		3	$51,753	$9,632	$61,384
AH	Other Residential	1		2	$49,352	$0	$49,352
AH	Non-Residential		1	4	$39,654	$238,590	$278,244
X UNSHADED	Other Residential	1		3	$34,031	$0	$34,031
X UNSHADED	Other Residential	1		2	$30,259	$0	$30,259
AH	Non-Residential		1	2	$26,364	$130,019	$156,383

Flood Zone	Occupancy	Building Count		Losses	Total Building Payment	Total Content Payment	Total Paid
		Insured	Uninsured				
X UNSHADED	Other Residential	1		2	$21,875	$0	$21,875
AH	Other Residential	1		2	$18,266	$0	$18,266
X UNSHADED	Other Residential	1		3	$16,985	$0	$16,985
X UNSHADED	Other Residential	1		2	$13,892	$0	$13,892
AH	Non-Residential	1		4	$11,405	$49,780	$61,185
AH	Other Residential	1		2	$9,230	$0	$9,230
X UNSHADED	Non-Residential	1		2	$8,869	$0	$8,869
X UNSHADED	Other Residential	1		2	$8,461	$0	$8,461
X UNSHADED	Single Family	1		2	$4,666	$0	$4,666
X UNSHADED	Single Family	1		2	$1,787	$1,058	$2,845
AH	Non-Residential	1		2	$0	$524,221	$524,221
X UNSHADED	Non-Residential	1		2	$0	$63,790	$63,790
AH	Non-Residential	1		4	$0	$520,182	$520,182
Total		**47**	**9**	**169**	**$9,999,648**	**$2,487,141**	**$12,486,787**

Source: NFIP Repetitive Loss Data, 2026
Note: Insurance represents current insurance status. Uninsured properties indicate that the property owner dropped insurance after the repetitive loss claims were paid.

TARGET AREA #3: REALTORS, LENDERS, AND INSURANCE COMPANIES

These groups play a key role in conveying information about flood insurance to homebuyers and homeowners. 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 home buyers. This group is already informed of the City's map information service through CRS Activity 320. The 10-topic Flood Protection Brochure will be included in this annual mailing targeting real estate, lending, and insurance companies.

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:

7 The SFHA covers 45% of the city's total area. As the SFHA reflects high flood risk areas, the PPI should strive to reach all residents and businesses of this area, which includes approximately 5,349 buildings in the AE and AH zones.
8 Repetitive loss locations are distributed across flood zones. Over 41 percent of all repetitive loss area acreage is located outside of the SFHA in Zone X-Unshaded.
9 Real estate, lenders and insurance companies in the city are the three institutions which are most involved in the buying and selling of real estate. Providing these groups with more information about the flood risks that properties in the city are exposed to will benefit those purchasing property.

2.2 ASSESS FLOOD INSURANCE COVERAGE

Flood insurance data is a valuable source of information on local flood risk. Flood insurance is required as a condition of federal aid for 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 1%-annual-chance flood?

This assessment uses data from FEMA's Community Information System, which contains information on active flood insurance policies and past paid claims since the City joined the NFIP. However, data on the flood zone of active policies is limited and does not reflect the total policy coverage in the City. Still, this is the best available data for evaluating flood insurance coverage in Doral.

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. This data comes from FEMA's Community Information System. Note that policy information by flood zone is only available for 928 policies, therefore Table 5 through Table 7 only reflect a subset of the 2,866 active flood insurance policies reported for the city.

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	1,537	$720,230	$470,765,000	24	$260,153.00
2-4 Family	43	$10,975	$9,703,000	0	$0.00
All Other Residential	823	$124,958	$167,369,000	12	$884,260.49
Non-Residential	463	$511,805	$248,334,000	125	$11,031,031.24
Total	**2,866**	**$1,367,968**	**$896,171,000**	**161**	**$12,175,444.73**

Source: FEMA Community Information System as of 06/11/2025

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	148	$29,012	$34,718,000	16	$1,092,952.85
AH Zones	191	$1,114,569	$61,756,000	19	$1,852,181.29
B, C & X Zone					
Standard	589	$357,183	$196,879,000	8	$406,395.13
Preferred	0	$0	$0	11	$76,304.21
Total	**928**	**$500,764**	**$293,353,000**	**54**	**$3,427,833.48**

Source: FEMA Community Information System as of 06/11/2025

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	8	$4,110	$2,197,000	12	$853,311.73
AH Zones	28	$34,250	$9,752,000	18	$1,852,181.29
B, C & X Zone	107	$75,303	$36,034,000	11	$452,621.35
Standard	107	$75,303	$36,034,000	5	$400,102.22
Preferred	0	$0	$0	6	$52,519.13
Total	**143**	**$113,663**	**$47,983,000**	**41**	**$3,158,114.37**

Source: FEMA Community Information System as of 06/11/2025

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	140	$24,902	$32,521,000	4	$239,641.12
AH Zones	163	$80,319	$52,004,000	1	$0.00
B, C & X Zone	482	$281,880	$160,845,000	8	$30,077.99
Standard	482	$281,880	$160,845,000	3	$6,292.91
Preferred	0	$0	$0	5	$23,785.08
Total	**785**	**$387,101**	**$245,370,000**	**13**	**$269,719.11**

Source: FEMA Community Information System as of 06/11/2025

Table 7 shows that, based on the available data from FEMA's Community Information System, post-FIRM buildings make up the majority of the City's insured properties, accounting for 84 percent of active policies but only 8 percent of paid claims.

Table 8 compares the current policies in force according to 2024 data from FEMA, with the number of buildings located within each flood zone. Based on this policy and building counts, an estimate of the percentage of buildings insured is provided.

Table 8 – Percentage of Building Units Insured

Flood Zone	Number of Policies in Force	Number of Buildings	% Insured
A01-30 & AE Zones	148	684	12.6%
AH Zone	191	4,665	4%
B, C & X Zone	589	8,622	6.8%
Total	**928**[1]	**13,971**	**6.6%**

Source: FEMA Community Information System as of 06/11/2025; City of Doral parcel data

[1]Note: Current policy data available by flood zone is incomplete, as the total number of policies in force as of 6/11/2025 was 928.

The notable statistic in Table 8 is that while there are 5,349 buildings located within the 1-percent-annual-chance flood zone, there are only 339 active flood insurance policies known to cover these buildings and/or their contents. Based on these figures, about 6.3% of buildings in the SFHA have active flood insurance policies. Approximately 6.8% of buildings within the X Zone are insured, but flooding is not limited to the 1%-annual-chance flood zones as evidenced by the fact that about 2% of paid claims were made in the B, C, and X Zones.

It should be noted that the available data for active policies by flood zone is incomplete, and actual coverage is likely higher, but the location of the remaining policies in the city is unknown. Previous flood insurance data for the City of Doral included addresses that were not located within the City's boundaries; therefore, it is also possible that some of the missing data is not applicable to Doral. However, if it is assumed that all 2,866 policies reported in Table 4 are located within Doral, then up to 20.5% of buildings across all flood zones are covered by a flood insurance policy.

Table 9 compares the number of buildings present, the number of policies in force, total coverage, and a loss estimate for the 1%-annual-chance flood. Losses were estimated using Hazus 6.1 and the effective 100-year depth grid. Note that because this loss estimate is for a modeled 1% annual chance flood it did not include any flooding in B, C, or X Zones. However, these areas are not without flood risk; a flood greater than the modeled 1% annual chance flood would likely cause damage in some of these areas.

Table 9 – Flood Loss Estimates by Flood Zone

Flood Zone	Number of Buildings	Number of Policies in Force	Total Value[1]	Total Coverage	Loss Estimate
A01-30 & AE Zones	684	148	$2,216,194,665	$34,718,000	see total[1]
AH Zone	4,665	191	$8,546,793,332	$61,756,000	see total[1]
B, C & X Zone	8,622	589	$6,753,744,270	$196,879,000	$0
Total	**13,971**	**928[2]**	**$17,516,732,267**	**$293,353,000**	**$128,530,000**

Source: Miami-Dade County GIS, FEMA DFIRM (09/11/09); Hazus 6.1

[1]The flood loss estimate reflects damage across the entire SFHA and was not available by flood zone.

[2]Note: Current policy data available by flood zone is incomplete, as the total number of policies in force as of 6/11/2025 was 928.

An analysis of existing flood insurance coverage and loss estimates across the SFHA shows that existing building coverage in the SFHA does not meet the loss estimate for the 1% annual chance flood. The loss estimate exceeds current coverage by over $32 million. Additionally, there are still many uninsured buildings and/or units in the city. Additionally, the building values and loss estimates presented above 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, particularly in Zone AE.

INSURANCE ASSESSMENT CONCLUSIONS:

1. Based on data by flood zone, up to 6.6% of buildings across all flood zones are covered by a flood insurance policy; based on all policy data for Doral, up to 20.5% of buildings across all flood zones are insured. Therefore, at least 79.5% of buildings are not insured.
2. Only 6.8% of the buildings in X Zones are known to have a flood insurance policy based on policy data by flood zones. However, buildings in the X Zone account for about 2.2% of losses.
3. Of the city's 56 unmitigated repetitive loss properties, 33 are in the SFHA and 23 are in the Unshaded X Zone. Only 79% of those properties in the SFHA are insured, while over 91% of the X Zone properties are insured.

INSURANCE ASSESSMENT RECOMMENDATIONS:

1. Continue to encourage property owners in Zone AE and Zone AH to hold a flood insurance policy, as these structures are at the highest risk for flooding.
2. Encourage the purchase of flood insurance in the X Zone. Between 79.5% and 93.4% of buildings in the City of Doral do not have any flood insurance.
3. Encourage the purchase of contents coverage for renters and homeowners who currently only have building coverage or no current coverage.

2.3 DETERMINE TARGET AUDIENCES

Section 1 of Step 2 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 83 percent of the population speaking Spanish at home and over 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

Landscapers frequently deal with yard debris and can affect the city's drainage system by sweeping vegetation/debris into nearby storm drains which clogs the system and causes stormwater to back-up and overflow into the surrounding area. Ensuring that landscapers understand this problem and know the proper way to dispose of yard waste can have a large impact on keeping the drainage system clear.

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.

TARGET AUDIENCE #4: BUSINESS OWNERS

It is important for business owners to understand the flood risk to their businesses and to ensure their properties are protected from flooding. Specifically, business owners who use chemicals and paint need to prevent the release of dangerous chemicals stored on site during a flooding event and to ensure employees are following proper disposal practices that will protect the City's water sources and drainage systems. All business owners should be provided with flood risk, safety, and insurance information.

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.

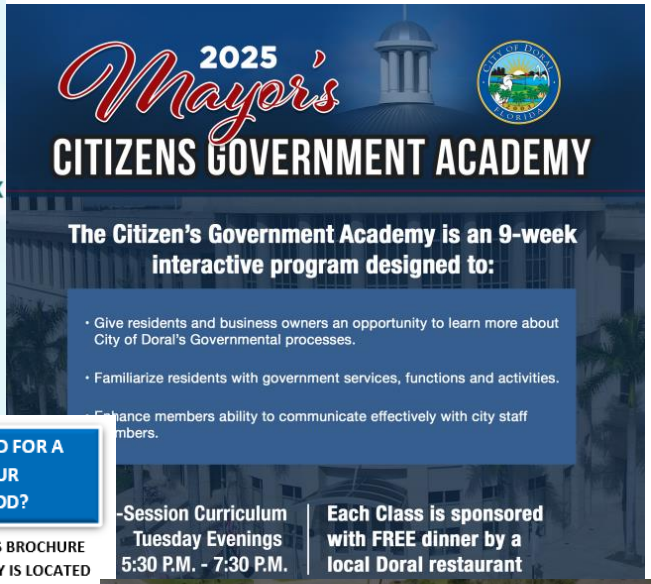
Table 10 – Existing Public Information Efforts

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

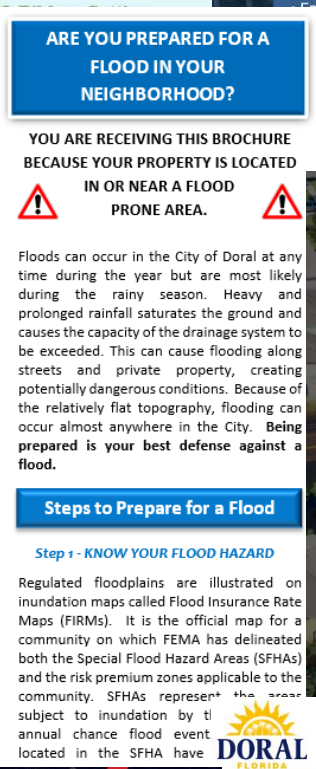
Organization	Project	Subject Matter	Frequency
Building Department	Earth Day Celebration – City officials attend and provide flood-related information	6 CRS priority topics and 4 additional topics	Annually
Building Department	Hurricane Fair – City officials attend and provide flood-related information	6 CRS priority topics and 4 additional topics	Annually
Doral Administration	Flood Awareness Week, March 9th 2026 (established 2020)	Flood risk, flood insurance, flood protection methods, and how to prepare for emergencies	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, Cultural Arts Center, and three 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



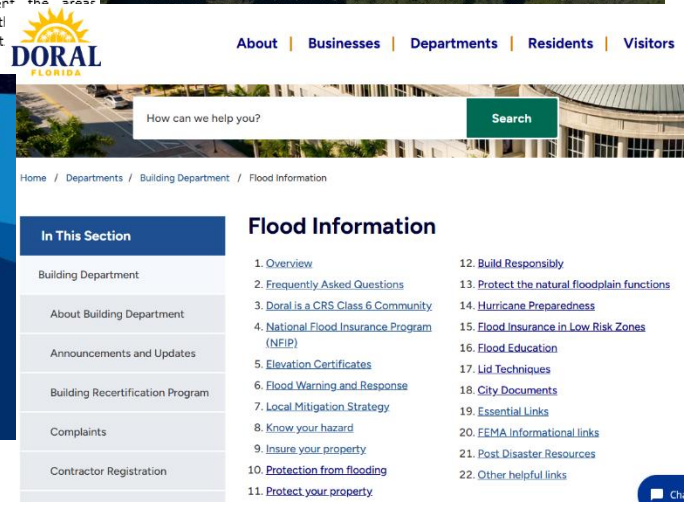












STEP 3: FORMULATE MESSAGES

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 Committee. The 10 topics identified below are covered by various projects which are listed in Table 12.

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
B. Insure your property	**1**. You need to buy 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.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**.Report erosion control measures not working	Contain erosion on construction sites
	2.Don't disturb natural floodplain areas	Reduce grading, fill, and earth movement
G. Hurricane Preparedness	**1.** Prepare a safety checklist and emergency supply kit	Protect family and reduce damage
H. Only Rain Down the Drain	**1.** Don't dump in storm drains, streams, or channels	Reduce pollution and overbank flow
I. Flood Education	**1.** Promote floodplain management and NAI concepts	Reduce damage to buildings and natural floodplain functions
J. LID Techniques	**1.** Install Low Impact Development (LID) techniques on your property to reduce flooding	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 13 existing and new projects and initiatives that would be implemented during 2025-2026. These projects are further organized by target area, audience and message in Table 12.

Note that several projects indicate hard copy materials that will be made available in five different locations in the City. These locations are as follows:

1. Doral Government Center: 8401 NW 53 Terrace Doral, Fl 33166
2. Doral Cultural Arts Center: 8363 NW 53rd St Doral, Fl 33166
3. Doral Central Park 3005 NW 87th Ave Doral, Fl 33172
4. Doral Legacy Park 11400 NW 82 St Doral, Fl
5. Doral Morgan Levy Park 5300 NW 102 Ave Doral, Fl 33178

In addition to projects that are implemented every year, the PPI Committee 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.

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://www.cityofdoral.com/Departments/Building-Department/Documents/Flood-Elevation-Certificate-and-Instructions

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/Online-Services/311-Request. 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** in Table 12.

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** in Table 12.

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** in Table 12.

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
Outreach Projects						
Special Flood Hazard Area (SFHA)	**Topic A** Know Your Flood Hazard **Topic B** Insure Your Property **Topic C** Protect Yourself and Your Family **Topic D** Protect Your Property from the Hazard **Topic E** Build Responsibly **Topic F** Protect Natural Floodplain Functions **Topic G** Hurricane Preparedness **Topic H** Only Rain Down the Drain **Topic I** Flood Education **Topic J** LID Techniques	A. 1, 2 B. 1, 2, 3 C. 1, 2 D. 1, 2 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	**OP #1** Updated Flood Protection Brochure will be mailed to all property owners in SFHA annually	Building Department	Annually	N/A
			OP #2 Updated Flood Protection Brochure placed at five different locations (listed above)	Building Department	Year-Round	N/A
			OP #3 Give a presentation 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	Annually	Homeowners Associations
			OP #4 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
			OP #5 Provide information on all 10 topics in the Doral Life Quarterly Newsletter so that each topic is covered at least once each year.	Communications Department	Quarterly	N/A
Target Area #2: Repetitive Loss Properties/Areas	**Topic A** Know Your Flood Hazard **Topic B** Insure Your Property **Topic C** Protect Yourself and Your Family **Topic D** Protect Your Property from the Hazard **Topic E** Build Responsibly **Topic F** Protect Natural Floodplain Functions **Topic G** Hurricane Preparedness **Topic H** Only Rain Down the Drain **Topic I** Flood Education **Topic J** LID Techniques	A. 1, 2 B. 1, 2, 3 C. 1, 2 D. 1, 2 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	**OP #6** Updated Flood Protection Brochure will be mailed annually to all property owners in Repetitive Loss Areas	Building Department	Annually	N/A

Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
Outreach Projects						
Realtors, Lenders, and Insurance Agents	**Topic A** Know Your Flood Hazard **Topic B** Insure Your Property **Topic C** Protect Yourself and Your Family **Topic D** Protect Your Property from the Hazard **Topic E** Build Responsibly **Topic F** Protect Natural Floodplain Functions **Topic G** Hurricane Preparedness **Topic H** Only Rain Down the Drain **Topic I** Flood Education **Topic J** LID Techniques	A. 1, 2 B. 1, 2, 3 C. 1, 2 D. 1, 2 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	**OP #7** Continue mailing copies of updated Flood Protection Brochure to all insurance agents, real estate agents, and lenders and banks.	Building Department	Annually	Insurance Agents, Real Estate Agents, and Lenders and Banks
Spanish Speaking Population	**Topic A** Know Your Flood Hazard **Topic B** Insure Your Property **Topic C** Protect Yourself and Your Family **Topic D** Protect Your Property from the Hazard **Topic E** Build Responsibly **Topic F** Protect Natural Floodplain Functions **Topic G** Hurricane Preparedness **Topic H** Only Rain Down the Drain **Topic I** Flood Education **Topic J** LID Techniques	A. 1, 2 B. 1, 2, 3 C. 1, 2 D. 1, 2 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	**OP #8** Spanish version of updated Flood Protection Brochure will be made available at five different locations (listed above)	Building Codes Department	Year-Round	N/A
			OP #5 Also applies to this Target Area	Communications Department	Quarterly	N/A
Landscapers	**Topic A** Know Your Flood Hazard **Topic E** Build Responsibly **Topic F** Protect Natural Floodplain Functions **Topic I** Flood Education **Topic J** LID Techniques	A. 1 E. 3 F. 1, 2 I. 1 J. 1	**OP #9** Informational brochure to advise landscapers not to blow grass clippings or leaves into storm drains available at five different locations (listed above)	Building Department	Year-Round	Landscapers

Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
Outreach Projects						
Business Owners	**Topic A** Know Your Flood Hazard **Topic B** Insure Your Property **Topic C** Protect Yourself and Your Family **Topic D** Protect Your Property from the Hazard **Topic E** Build Responsibly **Topic F** Protect Natural Floodplain Functions **Topic G** Hurricane Preparedness **Topic H** Only Rain Down the Drain **Topic I** Flood Education **Topic J** LID Techniques	A. 1, 2 B. 1, 2, 3 C. 1, 2 D. 1, 2 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	**OP #10** Updated Flood Protection Brochure will be emailed to all business owners on the City's business listserv annually	PIO Officer	Annually	N/A
Entire Community	**Topic A** Know Your Flood Hazard **Topic B** Insure Your Property **Topic C** Protect Yourself and Your Family **Topic D** Protect Your Property from the Hazard **Topic E** Build Responsibly **Topic F** Protect Natural Floodplain Functions **Topic G** Hurricane Preparedness **Topic H** Only Rain Down the Drain **Topic I** Flood Education **Topic J** LID Techniques	A. 1, 2 B. 1, 2, 3 C. 1, 2 D. 1, 2 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	**OP #11** Continue to attend the annual Earth Day celebration to provide the Flood Protection Brochure and discuss the 10 Topics with City residents.	Building Department	Annually	N/A
			OP #12 Continue to make Florida Division of Emergency Management brochures covering the 6 Priority Topics available at five different locations (listed above)	Building Department	Year-Round	FDEM
			OP #13 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
			OP #14 Make the Miami-Dade County Hurricane guide available at five different locations (listed above)	Building Department	Year-Round	Miami-Dade County

Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
Flood Response Projects						
Flooded property owners and residents	**Topic A** Know Your Flood Hazard **Topic B** Insure Your Property **Topic C** Protect Yourself and Your Family **Topic D** Protect Your Property from the Hazard **Topic E** Build Responsibly **Topic F** Protect Natural Floodplain Functions **Topic G** Hurricane Preparedness **Topic H** Only Rain Down the Drain **Topic I** Flood Education **Topic J** LID Techniques	A. 1, 2 B. 1, 2, 3 C. 1, 2 D. 1, 2 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	**FRP #1** 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
			FRP #2 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
			FRP #3 Provide information on the City's Substantial Damage and Cumulative Damage rules on the City's website and five locations indicated in **OP #2**	Building Department	Ready to go before and after a flood	N/A
			FRP #4 (A) Provide information on the need for a building permit and **(B)** flood insurance the City's website, on social media, in local news and at the five locations indicated in **OP #2**	PIO Officer	Ready to go before and after a flood	N/A
			FRP #5 Promote the City's Post-Storm Recovery Fact Sheet on the City's Website, on social media, in local news and at the five locations indicated in **OP #2**	PIO Officer	Ready to go before and after a flood	N/A
			FRP #6 FEMA Brochures for residents and businesses on Flood Preparation and Safety: Nothing can Dampen the Joy of Home Ownership **(A)**, Flood Insurance Requirements for Recipients of Federal Disaster Assistance **(B)**, Increased Cost of Compliance Coverage **(C)**, Preferred Risk Policy **(D)**	Building Department	Ready to go before, during and after a flood	FEMA and Floodsmart
			FRP #7 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
Public Information Initiatives						
All City of Doral Residents	**Topic A** Know Your Flood Hazard **Topic B** Insure Your Property **Topic C** Protect Yourself and Your Family	A. 1, 2 B. 1, 2, 3 C. 1, 2 D. 1, 2	**PII #1** Map Information Service (CRS Activity 320): Provide information on areas with flood risks	Building Department	Year-Round	N/A

Target Area / Audience(s)	Topic(s) (See Table 8)	Message(s) (See Table 8)	Project(s)	Assignment	Schedule	Stakeholder
	Topic D Protect Your Property from the Hazard **Topic E** Build Responsibly **Topic F** Protect Natural Floodplain Functions **Topic G** Hurricane Preparedness **Topic H** Only Rain Down the Drain **Topic I** Flood Education **Topic J** LID Techniques	E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	**PII #2** 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
			PII #3 Enhance website (CRS Activity 350) 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
			PII #4 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