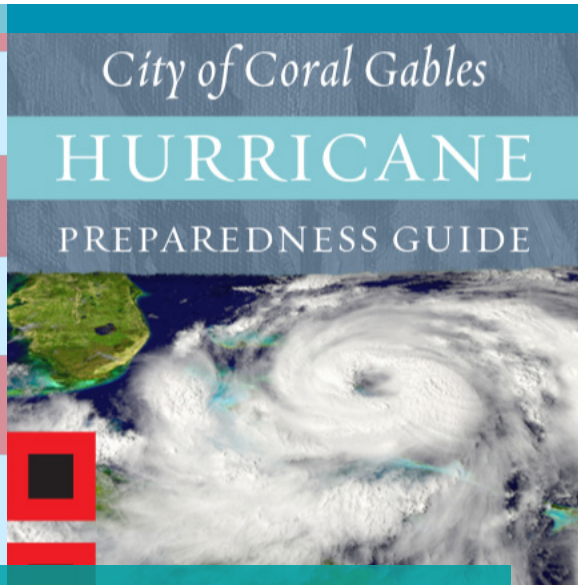
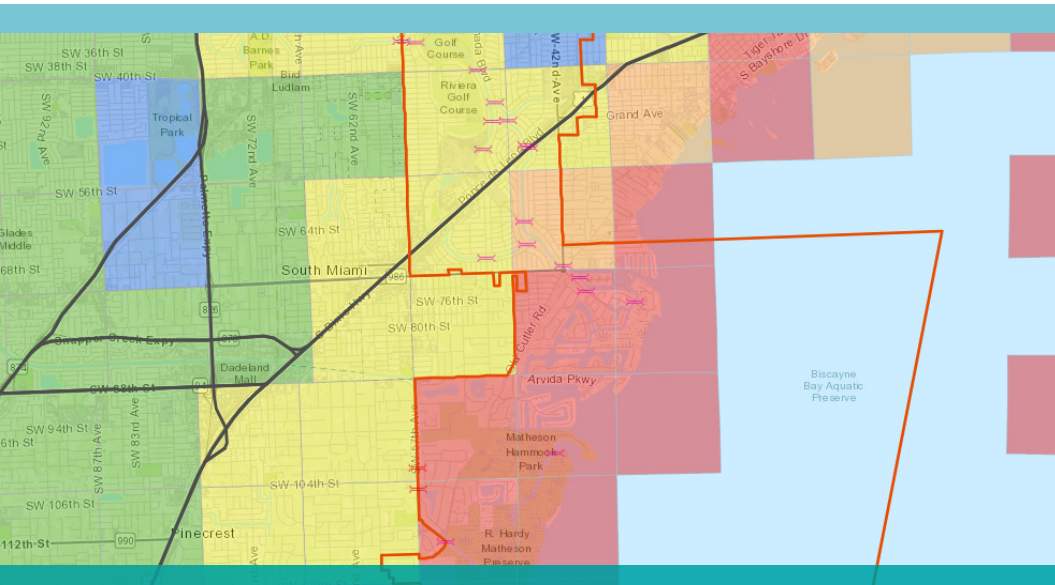


Program for Public Information

City of Coral Gables, FL



wood.

Table of Contents

Background	1
Step 1 Establish a PPI Committee.....	2
1.1 Membership and Stakeholders.....	2
1.1.1 Committee Meetings.....	2
1.1.2 Goals for the PPI.....	3
Step 2 Assess the Community’s Public Information Needs.....	3
2.1.1 Demographics.....	3
2.1.2 Geography & Climate.....	3
2.2 Delineate Target Areas.....	4
2.2.1 Target Area #1: Special Flood Hazard Areas within the City.....	4
2.2.2 Target Area #2: Repetitive Loss Areas	7
2.2.3 Target Area/Audience #3: Real Estate Agents, Lenders, and Insurance Agents	9
2.2.4 Target Areas Summary.....	9
2.3 Assess Flood Insurance Coverage.....	10
2.4 Determine Target Audiences	14
2.5 Inventory of Other Public Information Efforts	15
Step 3 Formulate Messages	17
Step 4 Identify Outreach Projects to Convey the Messages	18
Step 5 Examine Other Public Information Initiatives	18
Step 6 Implement, Monitor and Evaluate the Program	18
6.1 Adoption	18
6.2 Evaluation.....	18

Tables

Table 1 – Summary of PPI Committee Meeting Dates.....	2
Table 2 – Flood Zone Acreage.....	5
Table 3 – Parcel Count by FEMA Flood Zone	5
Table 4 – Summary of Repetitive Loss Properties by Zip Code.....	7
Table 5 – NFIP Policy and Claims Data by Occupancy Type	10
Table 6 – NFIP Policy and Claims Data by Flood Zone	10
Table 7 – NFIP Policy and Claims Data Pre-FIRM.....	11
Table 8 – NFIP Policy and Claims Data Post-FIRM.....	11
Table 9 – Percentage of Buildings Insured.....	12
Table 10 – Flood Insurance Coverage and Building Value	12

Table 11 – Existing Public Information Efforts 15
Table 12 – Messages and Desired Outcomes 17
Table 13 – PPI Projects and Initiatives 19

Figures

Figure 1 – Coral Gables Special Flood Hazard Areas..... 6
Figure 2 – Repetitive Loss Areas and FEMA Flood Zones..... 8



City of Coral Gables, Florida
Program for Public Information (PPI)

Background

This Program for Public Information (PPI) is part of the City of Coral Gables' (City) ongoing effort to participate in the Community Rating System (CRS) by undertaking activities that will reduce flood risk in the City. The CRS is voluntary program that is part of the National Flood Insurance Program (NFIP). It provides flood insurance premium reductions in participating communities. The reductions are based on community floodplain management programs, including public information activities.

The City has been an active participant of the CRS since October 1, 1993. The City is currently rated as a Class 5 which rewards residents of the Special Flood Hazard Area (SFHA) with a 25% reduction in their flood insurance premiums. Non-SFHA policies (Standard X Zone policies) receive a 10% discount, and preferred risk policies receive no discount. To keep those discounts, communities must continue to implement their programs and provide status reports to the NFIP each year. The City is currently working to improve its Class 5 rating.

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 provide additional 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 City has developed its PPI in accordance with the CRS credit criteria found within Activity 330 of the 2017 CRS Coordinator's Manual.

This document reviews the planning process used for the development of this PPI and details the outreach strategies that comprise the City's PPI.

Step 1 Establish a PPI Committee

A PPI should assess all the community’s needs for flood-related information and coordinate all the resources that can deliver information. It should recommend a range of activities that convey information to residents, businesses, contractors, realtors, lenders, insurance agents, and other audiences in and around the community. It should have an objective review of what is being done and how public information activities could be improved. Therefore, a PPI needs to be developed by a committee that consists of members from both inside and outside local government. This could be an existing committee, such as a mitigation planning committee or advisory board, or a subcommittee of an existing group, as long as it meets the membership criteria found within Activity 330.

1.1 Membership and Stakeholders

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

- There must be at least five people on the committee;
- There must be representation from the community’s floodplain management office;
- There must be representation from the community’s public information office (if 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 Committee must be representatives from outside the local government. These could be members of the public, representatives of key community organizations, and/or agencies and organizations that would likely implement the recommended outreach projects.

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

1. Julian Perez AICP,CFM, Economic Development Director and Interim Floodplain Manger, City of Coral Gables
2. Martha Pantin, Director of Communication and Public Affairs, City of Coral Gables
3. Ana R. Chaoui, Senior Vice President and Branch Manager, South State Bank
4. Luis R. Gazitua, Principal Insurance Agent, Jag Insurance Group
5. Oscar J. Arellano, Vice President, Berkshire Hathaway

1.1.1 Committee Meetings

The PPI Committee met three times during the planning process to complete the outreach program. During the planning process, the PPI Committee 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	Overview of the PPI planning process; assessment of the City’s current public information needs including discussion of the flood hazard, insurance coverage, and exposed buildings; and discussion on target areas and target audiences.	11/10/2021
PPI #2	Finalize target areas and target audiences; selection of outreach topics and messages; review of the City’s current public outreach efforts, other potential outreach projects, and dissemination methods.	3/3/2022
PPI #3	Review the Draft PPI	7/13/2022

1.1.2 Goals for the PPI

Three primary goals guided the overall development and implementation of this document:

Goal 1: Educate the public to 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

2.1.1 Demographics

The City of Coral Gables is in eastern Miami-Dade County in Southern Florida and is part of the Miami metropolitan area. As of 2019, according to the American Community Survey (ACS) Annual Estimate, the population was 50,226. Coral Gables has a total area of approximately 37.31 square miles; therefore, the average population density is approximately 1,346.2 people per square mile.

Median age in the City, according to 2019 ACS 5-Year Estimates, was 40.1. Approximately 4.8 percent of the population is under 5 years of age, and 18 percent of the population is over 65 years of age. An estimated 60.3 percent of the population is Hispanic or Latino; 61.5 percent of the population 5 years and older speak a language other than English at home. Based on this information, it may be useful to vary the format of outreach materials to reach children and older residents and to provide materials in both English and Spanish to ensure a language barrier doesn't prevent the receipt of information.

The 2019 ACS Estimates also indicate that of the 21,160 total housing units in Coral Gables, 84.7% were occupied and 15.3% were vacant. Of the occupied units, 36.5% were occupied by renters. 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.

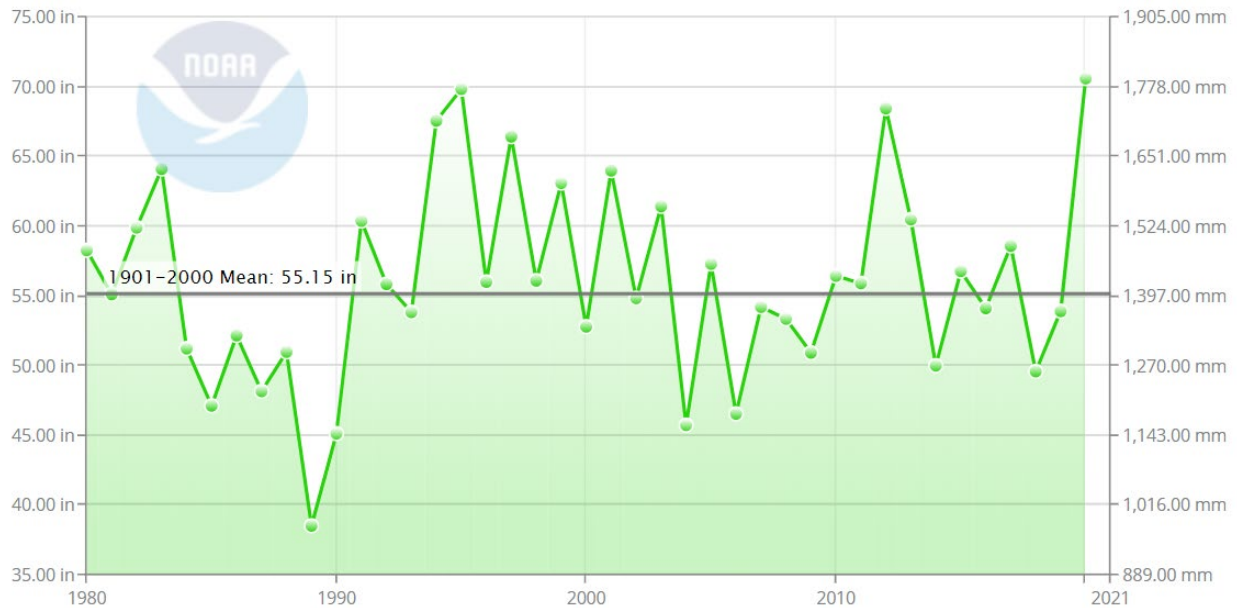
The median household income in the City of Coral Gables was \$100,843 in 2019 and the median gross rent was \$1,693. Of renters in the city, 48.4% were paying greater than 30% of their monthly income on rent. An estimated 7.4% of the population between 18 and 64 years of age were living in poverty. Living in poverty may affect these residents' access to information.

2.1.2 Geography & Climate

Coral Gables sits on the eastern coast of Florida along Biscayne Bay and contains a network of interconnected channels and waterways. Approximately 13,000 acres in the City are open water. Of the City's land area, approximately 47.3% of the City falls within Zone AE, Zone AH, and Zone VE of the Special Flood Hazard Area (SFHA). Another 4.3% of the City falls within the moderate-risk Shaded X Zone, and the remaining 48.4% of the City's land area is in the low-risk Zone X. Flooding can occur anywhere in the City as a result of localized stormwater issues. Past flood damages in the City have been tied to improper drainage due to debris in ditches and channels.

According to data from the NOAA National Centers for Environmental Information, the average annual precipitation in Miami-Dade County area from 1980 to 2021 is over 55 inches. However, as shown in the graph on the following page, in recent years the area has consistently received more rainfall than this average.

**Miami-Dade County, Florida Precipitation
January-December**



Source: NOAA National Centers for Environmental information, Climate at a Glance: U.S. Time Series, Precipitation, retrieved on July 30, 2021 from <http://www.ncdc.noaa.gov/cag/>

Flooding in the City of Coral Gables is generally due to prolonged heavy rainfall and is often more severe from rainfall associated with hurricanes or tropical storms and when antecedent rainfall has saturated the ground. However, very intense short rainfalls have also caused roadway and structure flooding recently. These conditions can cause the stormwater system to overflow. Inadequate main channels, blocked or clogged drainage inlets and outlets, and improper grading may prevent timely removal of accumulated surface water and lead to flooding. The Flood Insurance Study (FIS) report notes the following major flood events that affected the City:

- October 1999: Flood damage occurred when Hurricane Irene hit Coral Gables. Heavy rains resulted in 9-10 inches of rainfall.
- October 2005: Flooding damages occurred in Coral Gables when Hurricane Wilma resulted in 7 inches of rain across southeast Florida.

The PPI Committee also noted that tidal flooding, including King Tides, is an issue in Coral Gables.

2.2 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 to be flood-prone or otherwise important to target with flood information. The PPI Committee identified the following target areas and concluded that outreach projects should be directed to all properties and people within these areas:

2.2.1 Target Area #1: Special Flood Hazard Areas within the City

According to the FIS and Flood Insurance Rate Map (FIRM) prepared by FEMA, revised on September 11, 2009, approximately 47.3% of the City’s land area is located within a Special Flood Hazard Area (SFHA), which is the area at risk of flooding from the 1% annual chance flood event. Figure 1 reflects the mapped flood insurance zones for the City and Table 2 details the City’s total area by flood zone.

TABLE 2 – FLOOD ZONE ACREAGE

Flood Zone	Area (Acres)	Percent of Total Land Area
Zone AE	2,895.5	30.1%
Zone AH	443.8	4.6%
Zone VE	1,219.5	12.7%
0.2% Annual Chance Flood Hazard	411.6	4.3%
Unshaded X	4,663.0	48.4%
<i>Open Water</i>	<i>13,016.9</i>	--
<i>Total Area</i>	<i>22,650.3</i>	--
<i>Total Land Area</i>	<i>9,633.4</i>	--
SFHA Total	4,558.8	47.3%

Source: 2019 Miami-Dade County parcel data, FEMA DFIRM

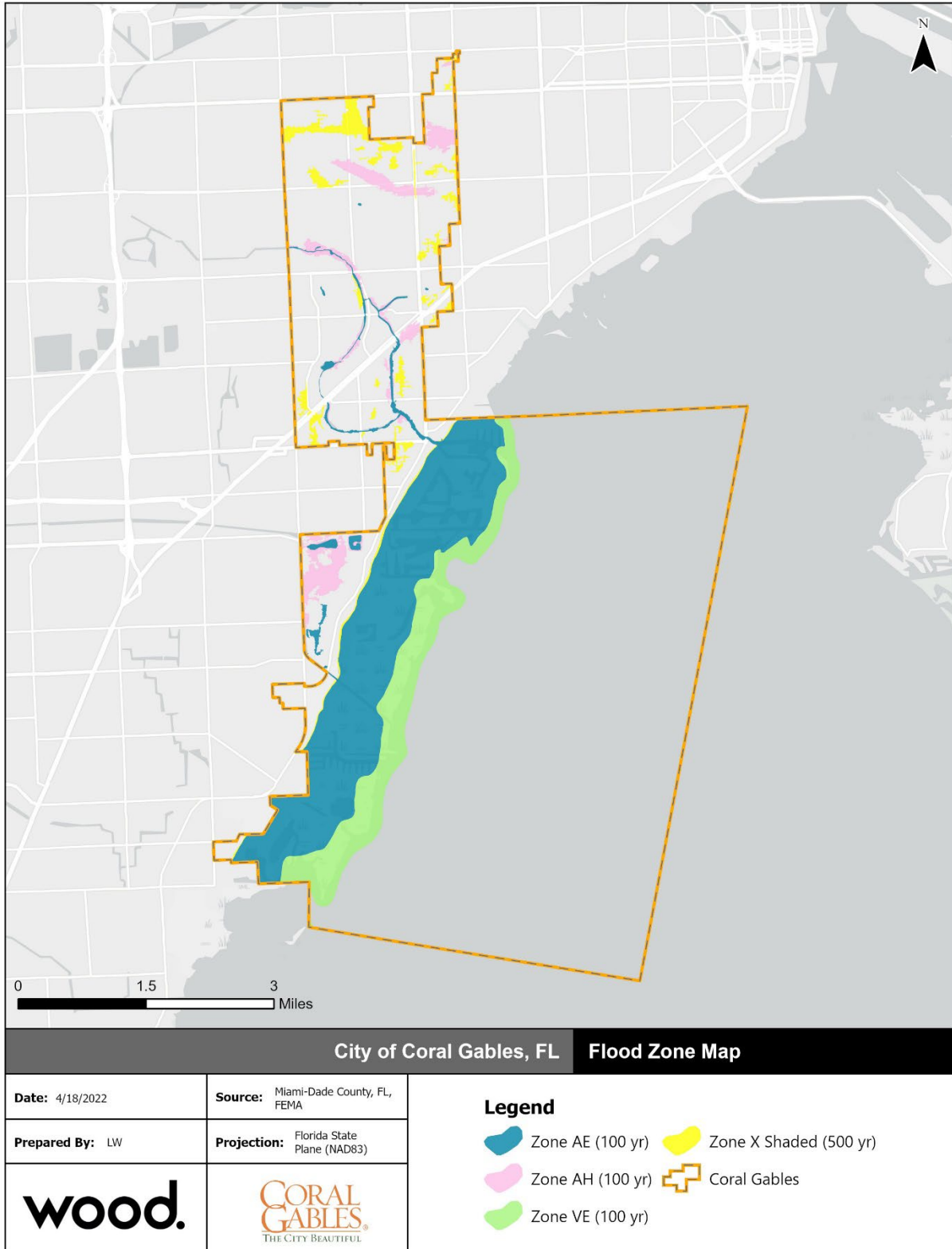
Table 3 summarizes the building count and improved value of parcels by FEMA flood zone according to Miami-Dade County parcel data. Based on this analysis, 2,812 buildings fall within the SFHA and have a total value of \$6,015,744,016, which comprises 39.1% of the total building value in the City. Additionally, there are 1,874 buildings in the moderate risk Shaded X Zone with a value of \$1,984,640,953 or 12.8% of the total building value. Note that building counts provide an estimate of structures at risk; however, the buildings may or may not be insurable.

TABLE 3 – PARCEL COUNT BY FEMA FLOOD ZONE

Flood Zone	Total Building Count	Improved Value
Zone AE	2,132	\$4,906,966,685
Zone AH	626	\$1,002,614,664
Zone VE	54	\$106,162,667
0.2% Annual Chance Flood Hazard (moderate risk shaded X zone)	1,874	\$1,984,640,953
Unshaded X zone	8,689	\$7,387,578,540
Total	13,375	\$15,387,963,509

Source: 2019 Miami-Dade County parcel data, FEMA DFIRM

FIGURE 1 – CORAL GABLES SPECIAL FLOOD HAZARD AREAS



2.2.2 Target Area #2: Repetitive Loss Areas

Properties categorized as repetitive loss properties have a greater need for flood protection. FEMA wants communities to address repetitive loss problems because they present a large drain on the NFIP Fund. The PPI Committee recognized that the City's repetitive loss properties represent a known area of high risk and wanted to take further action to specifically target repetitive loss areas for outreach.

An analysis of repetitive loss was completed to examine the number of repetitive loss properties in relation to FEMA flood zones and the extent to which these properties are insured. According to the City's records, there are 33 repetitive loss properties located in 25 areas throughout the City. While most repetitive loss properties are located in Zone AE or Zone VE, the City's identified repetitive loss areas span all flood zones: VE, AE, Shaded X, and Unshaded X.

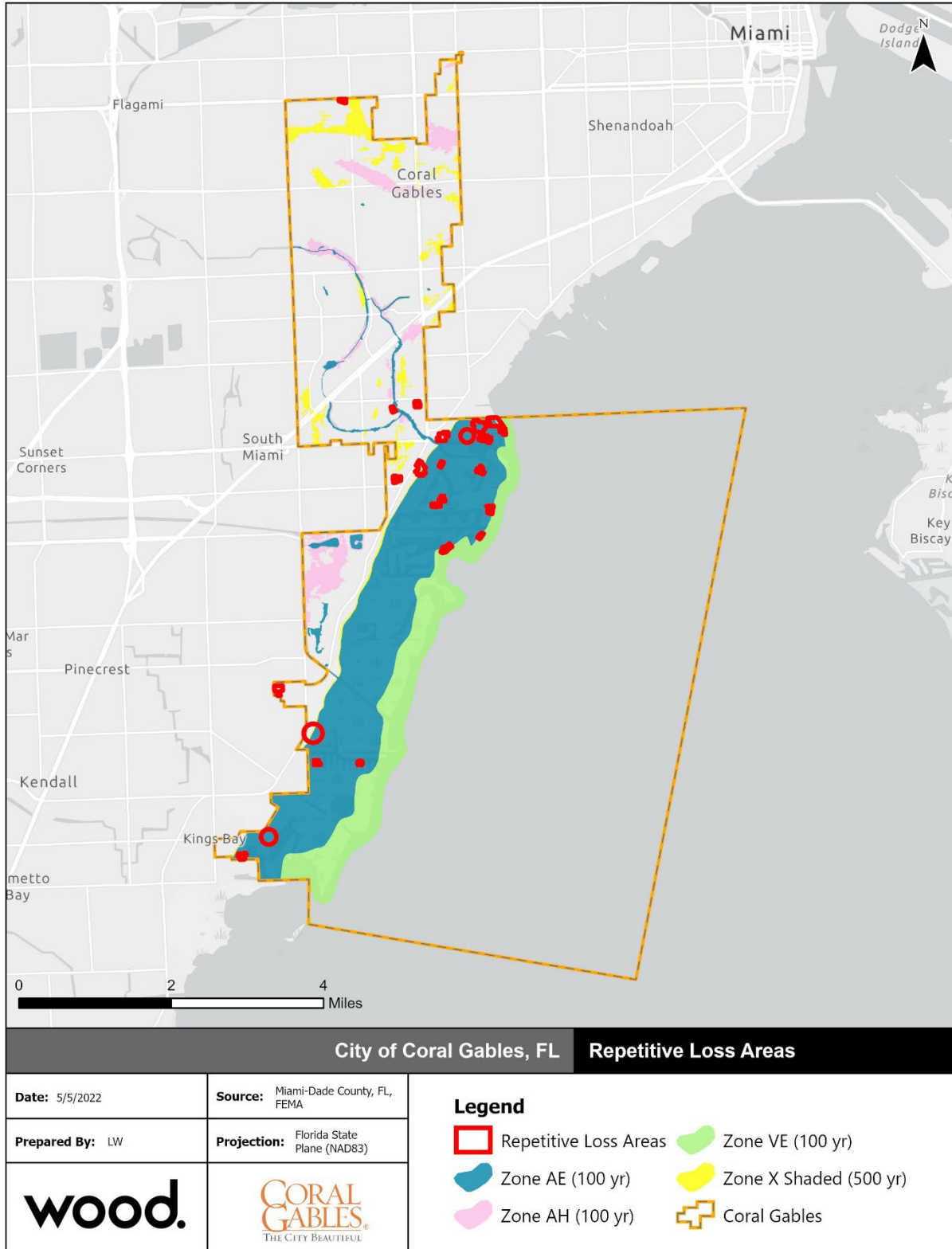
Figure 2 illustrates the location of repetitive loss areas in Coral Gables in relation to the mapped floodplains.

Table 4 provides a count of repetitive loss properties by zip code.

TABLE 4 – SUMMARY OF REPETITIVE LOSS PROPERTIES BY ZIP CODE

Zip Code	Repetitive Loss Property Count
33133	13
33134	1
33143	9
33146	2
33156	5
33158	2

FIGURE 2 – REPETITIVE LOSS AREAS AND FEMA FLOOD ZONES



2.2.3 Target Area/Audience #3: Real Estate Agents, Lenders, and Insurance Agents

This group plays an essential role in delivering information about flood insurance and flood risk to homeowners. Additionally, real estate agents, insurance agents and banks and mortgage companies are most involved in the transaction of buying and selling of properties that may require flood insurance. The PPI Committee will ensure that this group is equipped with the essential information and tools with which to communicate flood risk and insurance information to citizens.

2.2.4 Target Areas Summary

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, but especially those within the SFHA, which covers over 47 percent of the city's land area.
2. The City has 25 repetitive loss areas located across all flood zones. The City should encourage property owners in repetitive loss areas to maintain flood insurance coverage, especially those in high-risk areas.
3. Realtors, lenders, and insurance agents are uniquely positioned to provide information on flood risk and flood insurance to prospective home buyers. The City should provide information on these topics when conducting annual mailings to this group.

2.3 Assess Flood Insurance Coverage

One valuable source of information on flood hazards is current flood insurance data for active policies and past claims. Flood insurance is required as a condition of federal aid 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 100-yr flood?

The City has been an active participant in the NFIP since September 1972. The following tables reflect NFIP policy and claims data for the City categorized by structure type, flood zone, Pre-FIRM and Post-FIRM. The number of insurance policies, premiums, and insurance coverage are current as of March 2, 2022. The last two columns in each table show the number of historic paid losses and their amounts since Coral Gables' entry into the NFIP.

Table 5 shows the number of current insurance policies by occupancy type. This includes the total premiums residents have paid for coverage, the total active coverage, and historic total paid losses and amounts. Approximately 58% of the active policies in Coral Gables are for single family residential properties (2,284 policies for single family occupancy out of 3,937 total policies). However, these properties account for nearly 90% of past paid claims (\$30,303,690 went to single family properties out of \$34,246,978 total paid claims).

TABLE 5 – 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	2,284	\$2,458,557	\$757,840,200	1,051	\$30,303,690.25
2-4 Family	54	\$20,408	\$13,924,200	3	\$6,719.05
All Other Residential	1,422	\$384,603	\$301,868,400	61	\$2,407,247.37
Non-Residential	177	\$286,676	\$78,010,300	57	\$1,529,321.94
Total	3,937	\$3,150,244	\$1,151,643,100	1,172	\$34,246,978.61

Source: FEMA Community Information System as of 03/2/2022

Table 6 provides information on insurance policies by flood zone. About 60% of current insurance policies are for properties in the SFHA (all A, AE, AH, and VE Zone policies). About 40% of current policies are for properties in the B, C, and X Zones (1,591 B, C, and X Zone policies out of 4,058 total policies).

TABLE 6 – NFIP POLICY AND CLAIMS DATA BY FLOOD ZONE

Flood Zone	Number of Policies in Force	Total Premium	Total Coverage	Number of Closed Paid Losses	Total of Closed Paid Losses
A01-30 & AE Zones	2,262	\$1,997,707	\$610,700,100	910	\$27,324,836.28
A Zones	0	\$0	\$0	27	\$345,658.11
AH Zones	178	\$126,220	\$39,620,700	15	\$554,426.37
V01-30 & VE Zones	27	\$256,107	\$8,369,100	52	\$2,513,399.44
B, C & X Zone					
Standard	585	\$204,271	\$143,379,000	83	\$2,501,588.72
Preferred ¹	1,006	\$528,617	\$352,998,000	74	\$591,813.48
Total	4,058	\$3,112,922	\$1,155,066,900	1,165	\$34,164,084.62

Source: FEMA Community Information System as of 03/2/2022

¹A Preferred Risk Policy is a Standard policy that offers low-cost coverage to eligible buildings in B, C, and X Zones.

Table 7 shows insurance policy information for Pre-FIRM buildings by flood zone. A Pre-FIRM building, as defined by FEMA, is one in which construction or substantial improvements occurred either before December 31, 1974 or before the effective date of the community's initial Flood Insurance Rate Map (FIRM), whichever is later. The City's initial FIRM is dated September 29, 1972, so pre-FIRM buildings are those built before that date. Currently, Pre-FIRM buildings account for over 48% of active policies (or 1,979 pre-FIRM policies of 4,058 total policies in force) and over 77% of total paid claims (or \$26,342,190 in claims paid to pre-FIRM buildings of \$34,164,084 in total paid claims).

TABLE 7 – 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	917	\$1,119,505	\$227,627,600	479	\$21,006,772.14
A Zones	0	\$0	\$0	24	\$328,839.86
AH Zones	123	\$85,180	\$23,851,300	9	\$355,765.66
V01-30 & VE Zones	7	\$66,470	\$2,450,000	26	\$1,758,379.48
B, C & X Zone					
Standard	173	\$98,742	\$46,013,600	63	\$2,143,877.83
Preferred	759	\$375,763	\$263,999,000	57	\$452,237.75
Total	1,979	\$1,745,660	\$563,941,500	661	\$26,342,190.04

Source: FEMA Community Information System as of 03/02/2022

Table 8 breaks down the insurance policies of Post-FIRM buildings by flood zone. Post-FIRM buildings, as defined by FEMA, are buildings that were either constructed or substantially improved after December 31, 1974, or on or after the effective date of the community's initial FIRM, whichever is later; in the City it is the date of the initial FIRM, which was September 29, 1972. Over 51% of active policies in the City are for Post-FIRM buildings (or 2,079 policies for post-FIRM buildings of 4,058 total policies in force).

TABLE 8 – 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	1,345	\$878,202	\$383,072,500	431	\$6,318,064.14
A Zones	0	\$0	\$0	3	\$16,818.25
AH Zones	55	\$41,040	\$15,769,400	6	\$198,660.71
V01-30 & VE Zones	20	\$189,637	\$5,919,100	26	\$755,019.96
B, C & X Zone					
Standard	412	\$105,529	\$97,365,400	20	\$357,710.89
Preferred	247	\$152,854	\$88,999,000	17	\$139,575.73
Total	2,079	\$1,367,262	\$591,125,400	503	\$7,785,849.68

Source: FEMA Community Information System as of 03/02/2022

Table 9 compares the policies in force with the number of buildings located within each flood zone and identifies the percent of buildings insured. This comparison suggests that there are 2,812 buildings in the SFHA (including all buildings in the AE, AH, and VE Zones) and nearly 88% of them are insured. That means 12% of buildings in the SFHA are not insured. Of the high-risk flood zones, coverage is lowest in Zone AH. Additionally, there are 1,591 policies for 10,563 buildings in the X Zones, which means 15% of buildings within the X Zones are insured. This includes those buildings in moderate risk areas. Coverage in X Zones is important because flooding is not limited to the SFHA as evidenced by the fact that over 13% of paid claims (or 157 out of 1,165 total claims shown in Table 2.5) were made in the B, C, and X Zones. Overall, there are approximately 13,375 buildings in Coral Gables and 4,058 active policies, which means that about 30% of buildings are insured and 70% of buildings are uninsured.

It should be noted that this analysis of the percentage of buildings insured assumes that each building is a single unit; however, we know that this overestimates coverage because there are numerous multi-family residential buildings in Coral Gables. Current flood insurance data shows that approximately 1,599 active policies are for multi-family residential units. Therefore, it is likely that there are many units in multi-family or multi-unit structures which are not insured.

TABLE 9 – PERCENTAGE OF BUILDINGS INSURED

Flood Zone	Number of Policies in Force	Number of Buildings	% Insured
A01-30 & AE Zones	2,262	2,132	106.1%
AH Zones	178	626	28.4%
V01-30 & VE Zones	27	54	50.0%
B, C & X Zone	1,591	10,563	15.1%
Total	4,058	13,375	30.3%

Source: FEMA Community Information System as of 03/02/2022; FEMA DFIRM; Coral Gables

Table 10 compares number of policies in force, buildings, building value, and total coverage by flood zone.

TABLE 10 – FLOOD INSURANCE COVERAGE AND BUILDING VALUE

Flood Zone	Number of Policies in Force	Number of Buildings	Building Value	Total Coverage
A01-30 & AE Zones	2,262	2,132	\$4,906,966,685	\$610,700,100
AH Zones	178	626	\$1,002,614,664	\$39,620,700
V01-30 & VE Zones	27	54	\$106,162,667	\$8,369,100
B, C & X Zone	1,591	10,563	\$1,984,640,953	\$496,377,000
Total	4,058	13,375	\$7,387,578,540	\$1,155,066,900

Source: FEMA Community Information System as of 03/02/2022; FEMA DFIRM; Coral Gables GIS

This comparison of existing flood insurance coverage to building value shows that total coverage is less than total building value in all flood zones. This is a particular concern in the high-risk Zone AE, Zone AH, and Zone VE. Additionally, it's important to note that coverage is not uniformly applicable to total value at risk; there are uninsured properties in the City—as noted above in the discussion of Table 9, at least 12% of buildings in the SFHA and 70% of buildings throughout the City overall—that would have no coverage in the event of a flood loss. There is a need to increase the flood insurance coverage in the City by increasing the number of policyholders across all flood zones. Properties in Zone X can be targeted for coverage with Preferred Risk Policies.

Insurance Assessment Conclusions:

1. Over 58% of the active policies in the City are for single family residential properties.
2. Nearly 90% of all paid claims have been for single family residential properties. Less than 5% of past paid claims are for non-residential properties.
3. Policies in the B, C, and X Zones account for approximately 40% of all active policies in the City. Paid claims in B, C, and X Zones account for over 13% of all past claims and 9% of total claim payments.
4. Pre-FIRM buildings account for approximately 48% of active policies but over 77% of paid claims.
5. At least 50% of buildings in the VE Zone and 28% of buildings in the AH Zone are insured. Across the SFHA, approximately 88% of buildings are insured.

Insurance Assessment Recommendations:

1. Encourage property owners in the SFHA to retain a flood insurance policy, as these structures are at the highest risk for flooding.
2. Target residential properties for increased flood insurance coverage, as these buildings account for a greater proportion of past claims. Encourage homeowners and renters to purchase contents coverage.
3. Encourage pre-FIRM property owners to maintain their flood insurance policies.

Repetitive Flooding: An analysis of repetitive loss was completed to examine the number of insured repetitive loss properties against FEMA flood zones. According to the City's records, there are 33 repetitive loss properties located in 25 areas throughout the City. While most repetitive loss properties are located in Zone AE or Zone VE, the City's identified repetitive loss areas span all flood zones: VE, AE, Shaded X, and Unshaded X.

2.4 Determine Target Audiences

In addition to evaluating flooding problem spots to identify target areas, the PPI Committee considered the community's demographics and economic factors to identify target audiences.

Social and economic factors were considered by the PPI Committee in identifying target audiences and ensuring that the right messages, tools, and resources were used to overcome obstacles. The Committee also considered known flooding problems, such as localized stormwater flooding, and the already identified target areas in order to target audiences for outreach. The Committee recognized that messages would need to be distributed in different forms and using different sources in order to reach all target audiences. The following groups have been identified as target audiences who need special messages on flood protection:

Target Audience #1: Homeowners Associations

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

Target Audience #2: Landscapers and Contractors

Elevating HVAC and electrical equipment and mechanical systems is a simple and effective mitigation measure to protect property from flood damage. The City will make sure this group is informed and equipped with the tools needed to properly install HVAC and mechanical equipment for property protection from flooding and to convey flood risk and the importance of property protection to residents. Additionally, landscapers can play a role in ensuring that drainage inlets do not get blocked by yard debris. Educating this group on the risks of stormwater flooding and the importance of drainage maintenance may help reduce flood risk.

Target Audience/Area #3: Real Estate Agents, Lenders, and Insurance Agents

This group plays an essential role in delivering information about flood insurance and flood risk to property owners. The PPI Committee will ensure that this group obtains essential knowledge and has the tools with which to communicate flood risk and insurance information to citizens.

Target Audience #4: Spanish Speaking Population

Approximately 54.9% of the population in Coral Gables speaks Spanish at home and nearly 22% of those Spanish-speakers have a low proficiency in English. The PPI Committee recognized that providing Spanish materials and messaging targeted toward the Spanish-speaking population will ensure that this portion of the population does not miss important flood-related information due to a language barrier.

Target Audience #5: Business Owners

The PPI Committee recognizes the importance of ensuring that business owners understand their flood risk and their options for flood insurance. Working with the Coral Gables Chamber of Commerce the City can target outreach to businesses or enlist the support of their businesses in having outreach materials available to customers. The Chamber of Commerce also organizes events that could provide a useful forum for flood-related outreach.

2.5 Inventory of Other Public Information Efforts

A key part of developing a public information program is becoming aware of other public information activities targeted at City residents. The information in Table 11 came from past projects, staff research, and PPI Committee members. Knowing what messages are currently reaching the residents of the City is essential in determining what types of projects or messages are effective, which ones may need to be revised, 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 to flood.

TABLE 11 – EXISTING PUBLIC INFORMATION EFFORTS

Organization	Project	Subject Matter	Frequency
City of Coral Gables	Outreach Brochure mailed to residents	Information on the 6 CRS Priority Topics	Annually
City of Coral Gables	Repetitive Loss mailing	Flood risk information sent to residents of repetitive loss areas	Annually
City of Coral Gables	Interactive Flood Map website	Flood zone information available for public viewing online	Year-Round
City of Coral Gables	Flood Protection webpage	Information on the 6 CRS Priority Topics	Year-Round
City of Coral Gables	Educational videos	Flood risk and preparedness; additional videos in development.	Year-Round
Miami-Dade County City of Coral Gables	Hurricane Guides	Hurricane preparedness, flood insurance, property protection, and other flood-related information	Annually

Examples of Existing Outreach Projects

Skip Navigation

[Home](#)
[Twitter](#)
[Facebook](#)
[YouTube](#)
[LinkedIn](#)
[Instagram](#)

I WANT TO
GOVERNMENT
SERVICES
COMMUNITY
VISITING
BUSINESS
DIRECTORY

I WANT TO

GOVERNMENT

SERVICES

Coral Gables TV

Request a Service

Passport Services

Development Services

Agendas, Boards and Committees

Applications, Forms & General Information

Expired Permits

Flood Protection

Recommended Publications and Important Links

Flood Insurance

SERVICES / Development Services / Flood Protection

Flood Protection

Flood Protection

Because the City of Coral Gables is located in a unique geographical area, it is particularly susceptible to flooding from major rain events and storm surge. The City is surrounded by major bodies of water such as the Atlantic Ocean, Biscayne Bay, and many rivers, lakes and canals.

The City of Coral Gables lies close to sea level and its underground water supply is just below the ground surface. Therefore, major rain events sometimes leave rainwater nowhere to drain, causing occasional flooding in some areas of the City.

[Coral Gables Flood Brochure](#)

For more information on flood protection and related topics at the national level, please visit [FEMA](#).

Elevation Certificates

Flood Elevation Certificates tell you how high your house was built in relation to a flood and substantial improvements to a structure.

For more information on elevation certificates, please call the Building Dept. at (305) 461-1111.

Flood & Drainage Complaints

To submit a flood or drainage complaint, [Request a Service](#) via our City's web portal through Friday.

Flood Insurance

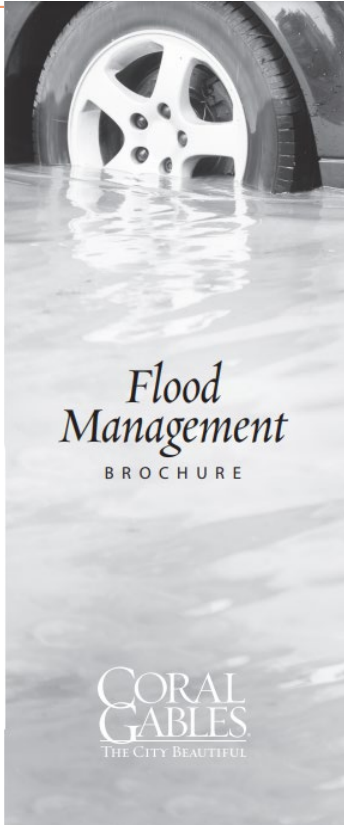
Flood insurance is required for any federally backed mortgage in a special flood hazard insurance page or [FloodSmart](#).

Flood Zone Maps

The Federal Emergency Management Agency (FEMA) has completed a major effort to flood risks for Miami-Dade County, including Coral Gables. For more information, please visit [FloodSmart](#).

Prepare To Be Safe When It Floods!

There are safety precautions you can take to protect your family and property, when flooding occurs.



Flood Management
BROCHURE

CORAL GABLES
THE CITY BEAUTIFUL

HURRICANE SEASON | JUNE 1 – NOVEMBER 30

TEMPORADA DE HURACANES | SEZON SIKLÒN

ARE YOU READY?

¿ESTÁ LISTO? | ÈSKE OU PARE?

OFFICIAL HURRICANE READINESS GUIDE

GUÍA OFICIAL DE PREPARACIÓN CONTRA HURACANES

GID OFISYÈL POU PREPARASYON POU SIKLÒN

BEFORE • DURING • AFTER

ANTES • DURANTE • DESPUÉS | ANYAN • PANDAN • APRÈ

Step 3 Formulate Messages

After reviewing the community's public information needs and considering the existing outreach projects and dissemination, the PPI Committee developed the following priority messages. Table 12 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 identified by the PPI Committee.

The 10 topics below are covered by a variety of outreach projects which are listed in Table 13.

TABLE 12 – 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; your homeowner's policy does not cover flood damage	Increase number of flood insurance policies
	2. Buy renters contents insurance to protect your valuables from flood damage	Increase contents coverage
C. Protect yourself and your family	1. 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 elevate your home	Increase financial opportunities
E. Build responsibly	1. Get a permit before you start construction	Reduce citations/violations
	2. Know the substantial damage rules	Reduce citations/violations
	3. Keep areas open (setbacks) between homes and property lines	Maintain proper drainage
F. Protect natural floodplain functions	1. Don't throw trash or debris in streams, channels, open bodies of water, or storm drains	Reduce pollution and overbank flow
	2. Don't disturb natural floodplain areas	Reduce grading, fill, and earth movement
G. Hurricane preparedness	1. Follow weather warnings, prepare an evacuation plan and know your evacuation route	Reduce rescues
H. General Preparedness	1. Prepare an emergency supply kit and an emergency checklist, including preparing your property for potential flooding.	Reduce rescues and damages
I. Reduce stormwater runoff	1. Install Low Impact Development (LID) techniques to reduce stormwater runoff.	Reduce peak flows and stormwater flooding damages
J. Turn Around Don't Drown	1. Don't drive through flooded street.	Reduce rescues and deaths

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 Committee identified 11 existing and new projects and initiatives to implement during 2022/2023. These projects are organized by target area, audience, and message in Table 13.

In addition to projects that are implemented every year, the PPI Committee recommends Flood Response Projects which will be implemented during and after a flood. The PPI Committee will review these projects annually and adjust them as needed. These projects are already drafted so that they are ready for production and dissemination after a flood warning. The City's Flood Response Projects are listed at the end of Table 13.

Step 5 Examine Other Public Information Initiatives

The PPI Committee identified other Public Information Initiatives (PII) which provide additional information to residents to improve access to this information on services provided by the City. These PII projects are listed at the bottom of Table 13. These other public information initiatives include:

Activity 320: The City will continue to provide information on areas that are at risk to flooding. The City will also publicize Activity 320 on its updated website to encourage more map inquiry requests from the public. The service will also be publicized in the updated 10-Topic Flood Outreach Brochure. See **PII #1**.

Activity 350: The City will update its website to provide information on each of the six CRS Priority Topics as well as the four Additional Topics developed by the PPI Committee. The updated website will also include links to additional flood awareness and preparedness resources, including Floodsmart.gov, Miami-Dade County Emergency Management, FDEM, and FEMA. See **PII #2**.

Activity 360: The City will provide one-on-one advice about property protection and will make site visits to assess a property owner's site-specific flood conditions. This service of property protection advice and property protection after a site visit will be publicized on the City's website to increase requests for assistance by public. See **PII #3**.

Step 6 Implement, Monitor and Evaluate the Program

6.1 Adoption

This document will become effective when it is adopted by the City Commission.

6.2 Evaluation

The PPI Committee and City staff will monitor the projects as they are developed, as well as the results. They will record inputs from PPI Committee members and suggestions from other City employees and stakeholders. That input will be sent by e-mail to Committee members for consideration and evaluation.

The PPI Committee will meet annually to review the implementation of these projects and initiatives. At that time, the status of the projects and progress toward the outcomes will be discussed. The Committee will recommend to the appropriate City offices and the stakeholders who implement projects whether the projects should be changed or discontinued. The Committee will meet and review the outcomes of each activity to change, add, or approve them. Table 13 will be revised as needed. A report will be submitted to the City Commission outlining annual changes to the PPI projects, messages, and outcomes. The outcomes and revisions will be submitted as part of the City's annual recertification package to the CRS and submitted to the City Commission for their review and consideration.

TABLE 13 – PPI PROJECTS AND INITIATIVES

Target Area / Audience	Topic(s) (see Table 12)	Message(s) (see Table 12)	Project	Assignment	Schedule	Stakeholder
Outreach Projects						
Target Area #1: 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 General Preparedness Topic I Reduce Stormwater Runoff Topic J Turn Around Don't Drown	A. 1, 2 B. 1, 2 C. 1 D. 1, 2 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	OP #1 Mail updated 10-topic flood outreach brochure to all property owners in SFHA annually.	Public Affairs (Martha Pantin)	Annually	N/A
			OP #2 Place the updated 10-topic flood outreach brochure at 5 different locations which are listed on page 22.	Public Affairs (Martha Pantin)	Year-Round	N/A
			OP#3 Miami-Dade Hurricane Guide mailed annually to all residents of Coral Gables.	Public Affairs (Martha Pantin)	Annually	Miami-Dade Emergency Management
			OP #4 Provide NFIP brochures on benefits of flood insurance at 5 different locations which are listed on page 22.	Public Affairs (Martha Pantin)	Year-Round	FEMA (NFIP)/ Insurance Agents
Target Area #2: Repetitive Loss Area	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 General Preparedness Topic I Reduce Stormwater Runoff Topic J Turn Around Don't Drown	A. 1, 2 B. 1, 2 C. 1 D. 1, 2 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	OP #5 Mail updated 10-topic flood outreach brochure to all property owners in Repetitive Loss Areas annually.	Public Affairs (Martha Pantin)	Annually	N/A
Target Area/ Audience #3: 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 General Preparedness Topic I Reduce Stormwater Runoff Topic J Turn Around Don't Drown	A. 1, 2 B. 1, 2 C. 1 D. 1, 2 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	OP #6 Send the updated 10-topic flood outreach brochure to realtors, lenders, and insurance agents with the annual Activity 320 mailing.	Public Affairs (Martha Pantin) CRS (Julian Perez)	Annually	Realtors, Lenders, and Insurance Agents

Target Area / Audience	Topic(s) (see Table 12)	Message(s) (see Table 12)	Project	Assignment	Schedule	Stakeholder
Spanish Speaking Population	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic D Protect Your Property from the Hazard	A. 1, 2 B. 1, 2 D. 1, 2	OP #7 Place a Spanish version of NFIP flyers on the need for flood insurance and that insurance can be purchased in an X Zone at 5 different locations which are listed on page 22.	Public Affairs (Martha Pantin)	Year-Round	FEMA (NFIP)
Landscapers & Contractors	Topic A Know Your Flood Hazard Topic D Protect Your Property from the Hazard Topic E Build Responsibly	A. 1 D. 1 E. 2	OP #8 Make an informational flyer educating homeowners and contractors on the need to elevate HVAC units for flood protection available at 5 different locations , listed on page 22.	Public Affairs (Martha Pantin) Development Services (Max Bernal) CRS Program (Julian H. Perez)	Year-Round	N/A
	Topic A Know Your Flood Hazard Topic D Protect Your Property from the Hazard Topic F Protect Natural Floodplain Functions Topic I Reduce Stormwater Runoff	A. 1 D. 1 F. 1, 2 I. 1	OP #9 Make an informational flyer on landscaping waste and the need to keep waterways and storm drains clear and available at 5 different locations , listed on page 22.	Public Works (Hermes Diaz/ Jose Olivo) CRS Program (Julian H. Perez)	Year-Round	N/A
Homeowners Associations	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 General Preparedness Topic I Reduce Stormwater Runoff Topic J Turn Around Don't Drown	A. 1, 2 B. 1, 2 C. 1 D. 1, 2 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	OP #10 Give a presentation to a homeowners' association and provide copies of the updated 10-topic flood outreach brochure.	Public Affairs (Martha Pantin) CRS Program (Julian H. Perez)	Annually	Homeowners Associations
Chamber of Commerce	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 General Preparedness Topic I Reduce Stormwater Runoff Topic J Turn Around Don't Drown	A. 1, 2 B. 1, 2 C. 1 D. 1, 2 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	OP #11 Give a presentation to the Chamber Executive Board and provide copies of the updated 10-topic flood outreach brochure.	Coral Gables Chamber of Commerce (Mark Trowbridge) Public Affairs (Martha Pantin) CRS Program (Julian H. Perez) Development Services (Max Bernal)	Annually	Chamber of Commerce

Target Area / Audience	Topic(s) (see Table 12)	Message(s) (see Table 12)	Project	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 General Preparedness Topic I Reduce Stormwater Runoff Topic J Turn Around Don't Drown	A. 1, 2 B. 1, 2 C. 1 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.	Fire Department (Chief De La Rosa) Public Affairs (Martha Pantin) Public Works (Hermes Diaz/ Jose Olivo) Development Service (Max Bernal) CRS Program (Julian H. Perez)	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.	Development Service (Max Bernal) CRS Program (Julian H. Perez)	Ready to go	FEMA and American Red Cross
			FRP #3 Provide information on the City's Substantial Damage rules.	Public Affairs (Martha Pantin) Development Service (Max Bernal) CRS Program (Julian H. Perez)	Ready to go	N/A
			FRP #4 Provide information on the need for a building permit and benefits of flood Insurance on the City's website	Public Affairs (Martha Pantin) Development Service (Max Bernal) CRS Program (Julian H. Perez)	Ready to go	FEMA/NFIP
			FRP #5 Provide FEMA Increased Cost of Compliance Brochure.	Public Affairs (Martha Pantin) Development Service (Max Bernal) CRS Program (Julian H. Perez)	Ready to go	N/A

Target Area / Audience	Topic(s) (see Table 12)	Message(s) (see Table 12)	Project	Assignment	Schedule	Stakeholder
			FRP #6 Updated 10-topic flood outreach brochure copies available to hand out before, during, and after a flood.	Public Affairs (Martha Pantin) Development Service (Max Bernal) CRS Program (Julian H. Perez)	Ready to go	N/A
			FRP #7 Homeowner's guide to cleaning up mold.	Public Affairs (Martha Pantin) Public Works (Hermes Diaz/ Jose Olivo) Development Service (Max Bernal) CRS Program (Julian H. Perez)	Ready to go	EPA
Public Information Initiatives						
All City 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 General Preparedness Topic I Reduce Stormwater Runoff Topic J Turn Around Don't Drown	A. 1, 2 B. 1, 2 C. 1 D. 1, 2 E. 1, 2, 3 F. 1, 2 G. 1 H. 1 I. 1 J. 1	P11 #1 Publicize the Map Information Service (CRS Activity 320) on the updated 10-topic flood outreach brochure and on the City's website	IT (Raimundo Rodulfo/ Mark Hebert) Public Affairs (Martha Pantin) CRS Program (Julian H. Perez)	Year-Round	N/A
			P11 #2 Enhance website (Activity 350) to include updated information on the 6 Priority and 4 additional topics, and provide links to Floodsmart.gov, Miami-Dade County Emergency Management, FDEM, and FEMA	IT (Raimundo Rodulfo/ Mark Hebert)	Update Annually	Miami-Dade County EM, FDEM and FEMA
			P11 #3 Provide site visits and property protection advice (CRS Activity 360 PPA & PPV), and publicize this service on the City's website and in the updated 10-topic flood outreach brochure	IT (Raimundo Rodulfo/ Mark Hebert) Public Affairs (Martha Pantin) CRS Program (Julian H. Perez)	Year-Round	N/A

Five Locations of brochures and flyers:

1. City Hall, 405 Biltmore Way, Coral Gables, FL, 33134
2. Public Library, 308 Miracle Mile, Coral Gables, FL 33134
3. Police and Fire Headquarters, 2151 Salzedo Street, Coral Gables, FL 33134
4. Chamber of Commerce, 201 Alhambra Circle, Suite 100, Coral Gables, FL 33134
5. Economic Development Department, 2506 Ponce de Leon Boulevard, Coral Gables, FL 33134

End of Report