



## THE CITY OF KEY WEST

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# Executive Summary

### EXECUTIVE SUMMARY

**TO:** Jim Scholl, City Manager

**THROUGH:** Greg Veliz, Asst. City Manager

**FROM:** Scott Fraser, FEMA/CRS Coordinator

**DATE:** March 24, 2017

**SUBJECT:** Adoption, Program for Public Information (PPI) for Community Rating System

**ACTION ITEM:** City Commission Adoption of the Monroe County Multi-jurisdictional Program for Public Information

**BACKGROUND:** During its May 3, 2016 meeting, the City Commission unanimously approved Resolution #16-140 appointing the City's representatives to the newly formed Monroe County Multi-Jurisdictional Program for Public Information (PPI) Committee in an effort to further reduce flood insurance rates via its participation in the Community Rating System (CRS).

So appointed were Rebecca Horan with Atlantic-Pacific Insurance, Jay W. Hall with BB&T Bank and Scott Fraser city Floodplain Administrator.

The PPI committee's purpose was to develop a PPI program usable by all communities within the county as part of their CRS activities, and present the completed program to their respective governing bodies for adoption.

That program has been prepared and is presented for adoption.

**DETAILS:** Maximum CRS points were earned by appointing committee members from specific stakeholder groups: lending, insurance and floodplain management, with at least 50% quorum at all PPI Committee meetings.

Having an established PPI increases the value of CRS points for certain activities, many of which were already being produced and performed by the individual communities. This unity of purpose increases many of those same CRS credits upwards of 40%; the more credit points, the greater the CRS discount. It does so by: Identifying target audiences, designing flood information products/messages and listing recommended annual outreach projects.

The City's current CRS Class 7 rating – with a 15% discount for most flood insurance policies – was obtained absent a PPI. City staff is preparing a CRS Application for Modification aimed at elevating its rating to a Class 6 or 5, which would increase the discount to 20 or 25% respectively. Adopting this PPI is another part of achieving this goal.

Notes:

1. The list of damaging tropical storms affecting Monroe County (page 8) doesn't include the most historically disastrous storms impacting the Florida Keys - e.g. Hurricanes of 1847 & 1935 – because the only CRS relevant events are those occurring after the effective date of the community's first Flood Insurance Rate Maps, December 31, 1974.
2. Table 5 (page 12) entitled "Insurance Coverage by Occupancy Type" has what appears to be a typographic error, but it's not. Under the City of Key West heading, for "multi-family percent of buildings covered" the figure reads 341%. It's a quirk in the required formula that doesn't compensate for condominium buildings. This percentage seems disproportionately high because a single condo building may have a hundred policies.

**Recommendation:** Staff recommends adoption of the PPI as submitted.