



THE CITY OF KEY WEST

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Executive Summary

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TO: Jim Scholl, City Manager

THROUGH: Sarah Spurlock, Asst. City Manager

FROM: Scott Fraser, FEMA/CRS Coordinator

DATE: April 14, 2016

SUBJECT: Appointments CRS PPI Committee

ACTION ITEM: Appointing members to a local multi-jurisdictional Program for Public Information (PPI) Committee as part of the Community Rating System (CRS) aimed at lowering flood insurance rates.

BACKGROUND: Obtaining an improved CRS rating to lower flood insurance rates communitywide involves a series of activities, some of which involve educating the public about flood insurance and efforts they can take to reduce future flood damage.

Each public information activity accumulates points that count toward an improved CRS rating. Those same activities receive extra credit if they're part of an organized multi-jurisdictional effort, in a plan composed by a local Program for Public Information (PPI) Committee, and adopted by the respective governing bodies.

Forming a centralized PPI Committee allows multiple communities to consolidate their efforts and share in the accrual of extra CRS points, by designing flood information campaigns addressing the Florida Keys as opposed to separate projects for each individual community.

The Committee will create the PPI plan, and bring it to their respective governing bodies for adoption. As such, this committee will be subject to state Sunshine Law requirements that apply to public meetings.

Half the committee members must be non-government stakeholders. Half of a community's committee membership must attend all meetings. During the first year, four committee meetings will be necessary; after which only one annual meeting is required.

Extra CRS points are gained if the Committee's members come from disciplines related to floodplain management, insurance or lending institutions. Thus, the proposed committee members are designed to maximize these point opportunities, with three of the four members and alternates representing these fields.

Appointee	Extra Credit Field	
Rebecca Horan	Insurance Specialist	Local insurance agent who regularly deals with flood insurance policies.
G. Jay Hall	Lending Specialist	V.P. for business services at local branch of a national banking/lending institution.
Scott G. Fraser	Floodplain Manager	Has managed the City's floodplain for five years, and developed the CRS application.

PURPOSE AND JUSTIFICATION: Earn a 40% CRS point advantage by having required public information campaigns as part of an overall Program for Public Information, and channel the efforts of multiple CRS communities into one countywide effort.

Reduce flood insurance rates anywhere between 5-15%, resulting in an annual savings to Key West policy holders of \$500k to \$1.6m, depending up to the community's new rating.