


## MEMORANDUM

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Date: November 9, 2023

To: Honorable Mayor and Commissioners

Via: Albert P. Childress   
City Manager

From: Raj Ramsingh  
Chief Building Official

Subject: Accepting and adopting the updated Monroe County Multi-Jurisdictional Program for Public Information (PPI) to enable the City of Key West to remain engaged in the program and further the City's initiatives to reduce flood insurance rates throughout the community under the Community Rating System (CRS).

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### **Introduction**

The City of Key West participates in the Community Rating System (CRS), a voluntary incentive program managed by the Insurance Services Office (ISO) that rewards flood insurance discounts to communities who enforce higher regulatory flood standards. The City is a Class 5 CRS community, which provides property owners within the Special Flood Hazard Area (SFHA) with up to a 25% discount on flood insurance. Involvement in the CRS also benefits communities by promoting enhanced public safety efforts, reducing damage to property and public infrastructure, and protecting natural floodplain functions through community engagement in the program's more stringent regulatory standards.

The purpose of this resolution is to accept and adopt the updated Monroe County Multi-Jurisdictional Program for Public Information (PPI). The objective of the PPI is to develop a comprehensive Keys-wide public engagement effort focused on flood hazards, emergency preparedness, and flood insurance, while simultaneously aiding community involvement in the Community Rating System (CRS). The updated PPI has been approved by the ISO and facilitates the potential for additional credit through Activity 330 Elements 332.a *Outreach Projects* and 332.b *Flood Response Preparedness*, and Activity 370 *Flood Insurance Promotion*, so long as the PPI is adopted by each communities' governing body and the community participates in the outreach projects.

### **Background**

The City has participated in the multi-jurisdictional Program for Public Information (PPI) under CRS Activity 330 *Outreach Projects* since 2017; the initial PPI was adopted by the City through City Commission Resolution 17-142. The CRS requires updates to the PPI at least every five years to allow for the PPI committee to reassess the program's priorities. The PPI committee consists of representatives from each participating jurisdiction's staff, as well as individuals from local stakeholder groups. The City of Key West is represented by Raj Ramsingh, Chief Building Official with the City of Key West, Jay W. Hall, Senior Vice President/Commercial Banker with Truist, and Rebeca Horan, Insurance Agent with Keys Anchor Insurance Agency. Once the PPI is updated each governing body must adopt the PPI to continue receiving credit for Activity 330.

In addition to the credits the City will maintain through Activity 330, the updated PPI promotes participation in Activity 370 *Flood Insurance Promotion* by implementing a three-step process for Keys' communities to assess flood insurance needs and implement additional methods of outreach through the media and publicly available brochures. The City will automatically receive credit for Activity 370 upon adoption of the PPI.

**Procurement**

Adoption of the updated PPI will not have any financial impact on the City.

**Recommendation**

Staff recommends approval of the proposed resolution, thereby adopting the updated Monroe County Multi-Jurisdictional Program for Public Information (PPI).

Exhibits:

Exhibit A – 2023 Monroe County Multi-Jurisdictional Program (PPI)

Exhibit B – ISO's review of the revised PPI