

Program for Public Information 2025 Annual Progress Report



The City of Boynton Beach PPI Committee

April 7, 2025

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PPI Committee

On February 19, 2025, the PPI Committee met virtually to evaluate the annual outreach projects, priority audiences and the current priority topics and messages. The meeting was well attended and met the non-governmental attendance requirement as demonstrated in Table 1.

Name	Affiliation	Attendance 2.19.25
Stakeholders		
Deris H. Bardales, PE, PSM	President, BDH Consulting Group	X
Monica DeVoursney	Resident of a Repetitive Loss Area, Lakeside Garden	X
Jenifer E. Marquart	Market Executive, Greater Boca Raton Chamber of Commerce	
Ellen Rappaport	Resident, realtor and Sierra Club member	
Ricky Petty	Non-Profit	X
Jeffrey Fine	Sales Director - South Florida Region, iThink Financial	
Africa Fine	Associate Professor of English and Literature, Palm Beach State College	
Robert Macoviak	Oyer, Macoviak and Associates Insurance	X
City Staff		
John Kuntzman, CFM	Building Official and City Floodplain Manager City of Boynton Beach	
Dani Moschella	Public Affairs Director, City Manager's Office, City of Boynton Beach	X
Juan Manzano	City CRS Coordinator, Boynton Beach Utilities	X
Michael Griffin, CFM	Development Services Supervisor, Development/Building Department	X
Alannah Irwin	Sustainability & Resiliency Administrator	

Flood Insurance Assessment

Insurance coverage

Table 2 compares the total number of policies in 2020 with the coverage in 2025. From 2020 to 2024, the number of insurance policies went down by nearly 50% from the total in 2020. The committee discussed the likely reasons for the continued drop in coverage.

The first continues to be the cost of National Flood Insurance Program (NFIP) policies which is likely to continue to be an issue under Risk Rating 2.0. A shift of flood insurance to the private market may also be causing the decrease in NFIP policies in force. Because private flood insurance coverage data is not publicly available, this report was unable to factor the private insurance in the coverage evaluation. It is important to note that while the NFIP coverage appears to be decreasing, that decrease may not reflect the actual flood insurance coverage in Boynton Beach.

Table 2. Policies in Force by FIRM Zone					
FIRM Zone	2020	2023	2024	2025	Change 2020-2025
Special Flood Hazard Area – AE Zones	3,658	2,888	2,171	2,110	-1,548
Special Flood Hazard Area – V Zones	2	1	1	1	-1
X Zone – Standard	966	1,569	1,379	1,227	261
X Zone – Preferred Risk Policy	2,058	0			
Totals	6,684	4,458	3,551	3,338	-3,346
<i>Tables 2 – 7 are NFIP only and do not include private insurance policies.</i>					
<i>X Zone Preferred is discontinued with RR 2.0</i>					

The committee also discussed the decrease in NIFP policies across the country versus the percentage of decrease in Florida. If you compare current Florida policies with the requirements for Citizen's Insurance to carry flood insurance (April 2023), Florida saw an increase in policies. The data in the table below taken from current and past 12-month period compares the policies. This report can be found at: <https://nfipservices.floodsmart.gov/reports-flood-insurance-data>

YEAR-MONTH	US Policies in Force	FL Policies in Force
21-Sep	4,899,259	1,689,251
22-Jan	4,862,701	1,676,639
23-Jan	4,730,061	1,665,067
24-Jan	4,686,861	1,712,819
25-Jan	4,701,999	1,791,546
CHANGE	15,132	78,727
% CHANGE	3.22%	4.59%

Table 3 depicts the distribution of policies between flood zones and areas mapped as lower risk outside the areas designated as Special Flood Hazard Area (SFHA) are analyzed by year in Table 3. There is greater coverage of insurance in the SFHA where property owners are required to buy flood insurance if their structure has a federally backed loan. This trend remains the same as in 2024. It is key to note that despite growth, the private sector accounts for a small percentage of all flood insurance policies, with estimates ranging from 3% to 4.5% and are largely in low-risk areas.

Table 3. Percentage of Coverage by FIRM Zone

Percent of Coverage by FIRM Zone 2020			
Zone	Structures	Policies	Percent
AE	2,913	3,658	126%
VE	21	2	10%
X	26,599	3,024	11%
Totals	29,533	6,684	23%

Percent of Coverage by FIRM Zone 2022			
Zone	Structures	Policies	Percent
AE	3,144	3,532	89%
VE	34	1	3%
X	30,637	2,670	9%
Totals	33,815	6,203	18%

Percent of Coverage by FIRM Zone 2023			
Zone	*Structures	Policies	Percent
AE	2,985	2,888	97%
VE	23	1	4%
X	27,862	1,569	6%
Totals	30,870	4,458	14%
<i>* Includes Condo Units and Structures</i>			

Percent of Coverage by FIRM Zone 2024			
Zone	Structures	Policies	Percent
AE	3,694	2,171	59%
VE	22	1	5%
X	31,345	1,379	4%
Totals	35,061	3,551	10%
<i>* Includes Condo Units and Structures</i>			

Percent of Coverage by FIRM Zone 2025			
Zone	Structures	Policies	Percent
AE	4,336	2,111	49%
VE	79	1	1%
X	27,519	1,227	4%
Totals	31,934	3,339	10%
<i>* Includes Condo Units and Structures</i>			

Comparing the percentage of flood insurance coverage by occupancy type is another tool to determine the appropriate messaging and potential target areas for distribution of messages. The percentage trends in Table 4 are slightly higher, likely because NFIP or private flood insurance policies are required for residential structures in the SFHA if a federally backed mortgage is in place. The committee concluded that the messaging to residential structures does not need to be changed at this time.

Table 4. Percent of Coverage by Occupancy

Percent of Coverage by Occupancy 2020			
Occupancy	Structures	Policies	Percent
Single family	11,059	2,291	21%
Other residential	16,927	4,169	25%
Non-residential	1,547	224	14%
Totals	29,533	6,684	23%

Percent of Coverage by Occupancy 2022			
Occupancy	Structures	Policies	Percent
Single family	12,265	1,938	16%
Other residential	15,653	4,047	26%
Non-residential	5,661	201	4%
Totals	33,579	6,186	18%

Percent of Coverage by Occupancy 2023			
Occupancy	Structures	Policies	Percent
Single family	14,133	1,526	11%
*Other residential	14,810	2,761	19%
Non-residential	1,925	171	9%
Totals	30,868	4,458	14%

Percent of Coverage by Occupancy 2024			
Occupancy	Structures	Policies	Percent
Single family	14,160	1,526	11%
*Other residential	19,498	2,761	14%
Non-residential	1,406	171	12%
Totals	35,064	4,458	13%
<i>*2-4 Family and Condo Units and Structures</i>			

Percent of Coverage by Occupancy 2025			
Occupancy	Structures	Policies	Percent
Single family	15,706	1,199	8%
*Other residential	10,947	1,996	18%
Non-residential	5,281	143	3%
Totals	31,934	3,338	10%
<i>*2-4 Family and Condo Units and Structures</i>			

Note: Table 3 and Table 4 have slightly different totals due to the way data is collected for occupancy.

Insurance claims

Table 5 compares the number and dollar amount of claims by FIRM zone. The trend continues to show that 65% of the NFIP claims come from the SFHA.

Table 5. Claims by FIRM Zone

Claims by FIRM Zone 2020					
Zone	Claims	Percent	Amount Paid	Percent	Avg. Payment
AE	370	65%	\$1,171,922	65%	\$3,167
VE	0	0%	0	0%	\$0
X	195	35%	\$624,893	35%	\$3,204
Totals	565	100%	\$1,796,815	100%	\$3,180

Claims by FIRM Zone 2022					
Zone	Claims	Percent	Amount Paid	Percent	Avg. Payment
AE	371	65%	\$1,186,922	65%	\$3,199
VE	0	0%	0	0%	\$0
X	202	35%	\$639,063	35%	\$3,164
Totals	573	100%	\$1,825,985	100%	\$3,187

Claims by FIRM Zone 2023					
Zone	Claims	Percent	Amount Paid	Percent	Avg. Payment
AE	371	65%	\$1,186,922	65%	\$3,199
VE	0	0%	0	0%	\$0
X	205	36%	\$639,063	35%	\$3,117
Totals	573	100%	\$1,825,985	100%	\$3,187

Claims by FIRM Zone 2024					
Zone	Claims	Percent	Amount Paid	Percent	Avg. Payment
AE	372	65%	\$1,186,922	65%	\$3,191
VE	0	0%	0	0%	\$0
X	206	36%	\$639,063	35%	\$3,102
Totals	573	100%	\$1,825,985	100%	\$3,187

Claims by FIRM Zone 2025					
Zone	Claims	Percent	Amount Paid	Percent	Avg. Payment
AE	372	64%	\$1,186,922	65%	\$3,191
VE	0	0%	0	0%	\$0
X	207	36%	\$639,063	35%	\$3,087
Totals	579	100%	\$1,825,985	100%	\$3,154

As noted in 2020, the dollar amount of claims is practically the same in the SFHA and in areas that are mapped as being at a lower risk for flooding. This fact continues to drive the messaging that all properties should consider purchasing flood insurance regardless of mapped risk.

When comparing Table 6 trends from 2020 to 2025 it appears that the claim percentages remain relatively stable however, the number of both residential and non-residential policies have decreased. As noted previously, this is likely due to increased rates and a move to the private flood insurance market.

Table 6. Policies and Claims by Occupancy

Policies and Claims by Occupancy 2020						
Occupancy	Policies	Percent	Claims	Percent	Amount Paid	Avg. Payment
Single family	2,291	34%	458	78%	\$1,538,026	\$3,358
Other residential	4,169	62%	90	15%	\$75,631	\$840
Non-residential	224	3%	43	7%	\$186,213	\$4,331
Totals	6,684	99%	591	100%	\$1,799,870	\$3,045

Policies and Claims by Occupancy 2022						
Occupancy	Policies	Percent	Claims	Percent	Amount Paid	Avg. Payment
Single family	1,938	31%	458	77%	\$1,567,195	\$3,421.82
Other residential	4,047	65%	90	15%	\$75,632	\$840.36
Non-residential	201	3%	44	7%	\$186,212	\$4,232.09
Totals	6,186	100%	591	100%	\$1,829,039	\$3,094.82

Policies and Claims by Occupancy 2023						
Occupancy	Policies	Percent	Claims	Percent	Amount Paid	Avg. Payment
Single family	1,523	34%	468	79%	\$1,567,195	\$3,348.71
Other residential	2761	62%	90	15%	\$75,632	\$840.36
Non-residential	171	4%	44	7%	\$186,212	\$4,232.09
Totals	4,455	100%	591	102%	\$1,829,039	\$3,094.82

Policies and Claims by Occupancy 2024						
Occupancy	Policies	Percent	Claims	Percent	Amount Paid	Avg. Payment
Single family	1,358	38%	469	78%	\$1,567,195	\$3,341.57
Other residential	2038	57%	91	15%	\$75,632	\$831.12
Non-residential	155	4%	44	7%	\$186,213	\$4,232.11
Totals	3,551	100%	604	100%	\$1,829,040	\$3,028.21

Policies and Claims by Occupancy 2025						
Occupancy	Policies	Percent	Claims	Percent	Amount Paid	Avg. Payment
Single family	1,199	36%	470	78%	\$1,567,195	\$3,334.46
Other residential	1996	60%	91	15%	\$75,632	\$831.12
Non-residential	143	4%	44	7%	\$186,213	\$4,232.11
Totals	3,338	100%	605	100%	\$1,829,040	\$3,023.21

Table 7 indicates that while many policies are for condominium units, the claims on those policies continue to represent 9% of the total claims. All other residential policies account for 91% of the total claims supporting the need to target residential structures in the messaging and project efforts.

Table 7. Condominium Policies and Claims

Condominium Policies and Claims 2020						
Type	Policies	Percent	Claims	Percent	Amount Paid	Avg. Payment
Condo	4,214	63%	53	9%	\$35,607	\$672
Non Condo	2,470	37%	538	91%	\$1,764,263	\$3,279
Totals	6,684	100%	591	100%	\$1,799,870	\$3,045

Condominium Policies and Claims 2021						
Type	Policies	Percent	Claims	Percent	Amount Paid	Avg. Payment
Condo	4,104	66%	53	9%	\$35,607	\$672
Non Condo	2,099	34%	546	91%	\$1,793,432	\$3,285
Totals	6,203	100%	599	100%	\$1,829,039	\$3,053

Condominium Policies and Claims 2022						
Type	Policies	Percent	Claims	Percent	Amount Paid	Avg. Payment
Condo	2,802	63%	53	9%	\$35,607	\$672
Non Condo	1,656	37%	549	91%	\$1,793,432	\$3,267
Totals	4,458	100%	602	100%	\$1,829,039	\$3,038

Tables 2 – 7 are NFIP only and do not include private insurance policies.

Condominium Policies and Claims 2023						
Type	Policies	Percent	Claims	Percent	Amount Paid	Avg. Payment
Condo	2,802	63%	53	9%	\$35,607	\$672
Non Condo	1,656	37%	549	91%	\$1,793,432	\$3,267
Totals	4,458	100%	602	100%	\$1,829,039	\$3,038

Tables 2 – 7 are NFIP only and do not include private insurance policies.

Condominium Policies and Claims 2024						
Type	Policies	Percent	Claims	Percent	Amount Paid	Avg. Payment
Condo	2,075	58%	55	9%	\$35,607	\$647
Non Condo	1,476	42%	549	91%	\$1,793,432	\$3,267
Totals	3,551	100%	604	100%	\$1,829,039	\$3,028

Tables 2 – 7 are NFIP only and do not include private insurance policies.

Condominium Policies and Claims 2025						
Type	Policies	Percent	Claims	Percent	Amount Paid	Avg. Payment
Condo	2,031	61%	56	9%	\$35,607	\$636
Non Condo	1,307	39%	549	91%	\$1,793,432	\$3,267
Totals	3,338	100%	605	100%	\$1,829,039	\$3,023
<i>Tables 2 – 7 are NFIP only and do not include private insurance policies.</i>						

Public Information Priorities

The Committee reviewed the PPI priority areas and audience and determined that no change should be made at this time.

Priority areas

1. City-wide: Floods can happen anywhere, and anyone could be impacted by a flooded street or business, regardless of where they live.
2. The Special Flood Hazard Area: The A and V Zones on the Flood Insurance Rate Map are subject to special construction and development regulations and the mandatory purchase of flood insurance requirement.
3. Repetitive loss areas: Residents and businesses in these areas should be advised about flood insurance and low-cost ways to protect their properties from shallow flooding. Areas subject to sea level rise: These areas have not been mapped yet. They should be considered as a priority area when the maps are ready.

Priority audiences

1. Floodplain permit applicants: Messages would include a summary of the regulations unique to the Special Flood Hazard Area, a recommendation to purchase flood insurance, and a discussion of retrofitting to provide better flood damage protection and reduce flood insurance premiums (even if the owner does not want a policy, a future owner may be required to have one as a condition of a mortgage).
2. Chamber of Commerce: The Greater Boca Raton Chamber of Commerce is the largest Chamber in Palm Beach County, with more than 1,700 members. The Chamber can reach out to its members with relevant messages, such as getting flood insurance contents coverage for inventories and preparing continuity plans for when a flood forces a business to close. The messages should also note that non-residential properties have the lowest level of flood insurance coverage in the City (Table 4).
3. Property management companies and condominium offices: These offices can pass messages on to their residents and business tenants. Those messages would focus on safety measures and flood insurance coverage for content. They would not spend much time on topics such as getting a permit before developing in the floodplain. The City has a database of approximately 250 such offices.
4. Community organizations: These are “message multipliers,” like the property managers and Chamber of Commerce. They can pass the City’s messages to residents and businesses through their own media. The City’s Climate Change Vulnerability Assessment work has identified 29 relevant organizations, such as neighborhood associations, faith-based organizations, and the Boynton Beach Garden Club. More organizations could be added to this list.

Priority messages for annual outreach projects

A review of the priority messages for the annual outreach projects were reviewed and the committee agreed that two messages should be updated. Topic 7 message will be changed to mirror the message printed on the back of the NFIP flood insurance declaration page. In addition, the wording for Topic 8 will be changed to specifically point the reader to www.boynton-beach.org. These changes will be implemented in 2025. No additional changes were recommended. Table 8 below indicates the changes that have been made to messaging as suggested by the PPI Committee during the annual PPI meetings.

Table 8. Priority Annual Outreach Project Messages		
Topic	Message	Outcome
1. Know your flood hazard	Find out if your property is in an area that has flooded in the past. Call the Boynton Beach Flood Awareness Line at 561-742-6366.	People learn about flood-prone areas not mapped as Special Flood Hazard Area
2. Insure your property for the flood hazard	Every property can flood. 35% of all flood insurance claims in the City of Boynton Beach have been outside the mapped floodplain. Call your insurance agent about a flood insurance policy.	Increase in the number of flood insurance policies, especially in the X Zone
3. Protect people from the hazard	Do not walk or drive through a flooded area.	Fewer water rescues and police citations for ignoring barricades
4. Protect your property from the hazard	There are some inexpensive ways you can protect your property from flood damage. Find out more by calling the Boynton Beach Flood Awareness line at 561-742-6366.	Reduced property loss due to flooding
5. Build responsibly	Any project that could affect the flow of water in the Special Flood Hazard Area needs a permit. When in doubt, call the Flood Awareness line at 561-742-6366.	Reduced number of building department citations
6. Protect natural floodplain functions	Go Green – plant grass instead of pouring concrete. Grass allows rain to soak in and filters the runoff, reducing downstream flooding and pollution. See www.sfwmd.gov/community-residents/what-can-you-do	Improved water quality as reported in NPDES
PPI 7. Insure your property for the flood hazard	You can't bet on getting disaster assistance after a flood. Flood insurance does not have to be expensive. Maintaining flood insurance is the most important thing you can do to protect against the devastating cost of recovery from flood damage. Check out your options with your insurance agent.	More policies that cover X Zone and low- and moderate-income properties
PPI 8. Protect your property from the hazard	A plugged drain or culvert might back up flood waters onto your property. Call the Utilities Department at 561-742-6400 or use the City's Mobile App www.boynton-beach.org to report suspicious dumping or potential problems.	Reduced street flooding events from clogged storm drains
PPI 9. Protect people from the hazard	Know when to evacuate from a major storm. Find your evacuation zone at prepareboynton.com	Fewer people left exposed to the danger of a severe coastal storm

PPI 10. Know your flood hazard	Sea level rise will cause increased flooding in certain coastal and inland areas. Find out if your property will be affected and what measures you can take to increase resilience at SeaLevelRise.org	Steps are taken to reduce the impacts of climate change and sea level rise
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Priority messages for flood response projects

No changes were recommended to the flood response messaging.

Table 9. Priority Flood Response Preparations Project Messages		
Topic	Message	Outcome
1. Know your flood hazard	Know when to evacuate from a major storm. Find your evacuation zone at prepareboynton.com (B)	Fewer people left exposed to the danger of a severe coastal storm
2. Insure your property for the flood hazard	Take photographs of all damage before repairs and keep all receipts for your insurance claim. (A)	Policy holders get the claim payment they deserve
3. Protect people from the hazard	Do not walk or drive through a flooded area. (B, D)	Fewer water rescues and police citations for ignoring barricades
4. Protect your property from the hazard	Shut off the electricity, gas, and other utilities before you leave. (B, D)	Reduced property loss due to flooding
5. Build responsibly	Permits are always required for repairs, reconstruction, and demolition. (A)	Reduced number of building department citations
6. Protect natural floodplain functions	No messages recommended	
PPI 7. Protect people from the hazard	Register for ALERTPBC at prepareboynton.com to get the latest flood and emergency information.	People will know when to prepare/evacuate
PPI 8. Protect people from the hazard	Establish an out-of-state contact to call in case of emergency (B)	Families that get split up know how to contact each other
PPI 9. Protect people and pets from the hazard	Pets are not allowed at many evacuation shelters. If you have a pet, pre-register for a Pet-Friendly Shelter at https://discover.pbcgov.org/publicsafety/dem/Pages/Shelters.aspx (B)	People with pets are willing to evacuate
PPI 10. Protect people from the hazard	If you lose power, don't use a generator indoors – the carbon monoxide exhaust can kill you. (A)	No one is asphyxiated
(A) – Message issued after the storm, (B) – Before the storm, (D) – During the storm		

Outreach Projects

Priority annual outreach projects

The community reported to the committee that the priority projects in Table 11 will be implemented on schedule in 2025. The possible target outreach projects on the project list were not implemented and there was no recommendation by the committee to move forward with those projects currently.

Table 11. Priority Annual Outreach Projects	
Project	Content
Informational projects	
OP1 – Brochures in the City Hall lobby (counted as two projects because it is in more than one language, English, Spanish, and Creole)	The FHI brochure, Palm Beach County Hurricane Planning Guide, and others as appropriate (e.g., FEMA flood insurance brochures). Note that the FHI brochure includes flood insurance messages supported by the Commissioners.
OP2 – FHI brochures at the Library, Utility Offices lobby, & Intracoastal Park	FHI brochure
General outreach projects	
OP3 – January: MLK event	FHI brochure
OP4 – February: Magic Wheels and Special Deals	FHI brochure, flood safety
OP5 – April: Earth Day Celebration	FHI brochure, protecting natural floodplain functions
OP6 – May: Chamber of Commerce presentation	FHI brochure, property protection, business continuity plans, flood insurance, sponsored by the Chamber (stakeholder)
OP7 – May/June: Home Depot Hurricane-Flooding Expo	FHI brochure, property protection, construction regulations. Stakeholder: Home Depot
OP8 – September water bill insert	Include the FHI brochure and the publicity needed for other CRS credits, such as the map information service
OP9 – October: Fall Festival	FHI brochure
OP10 – October: Pirate Fest & Mermaid Splash	FHI brochure, sponsored by the Community Redevelopment Agency (stakeholder)
Targeted outreach projects	
OP11 – Floodplain permit handout (given to all applicants, year-round)	Details on permit procedures, floodplain development rules, and percolation-oriented drainage systems. Include the FHI brochure
OP12 – June: Mailer to repetitive loss areas	The cover letter explains repetitive flooding and what people can do. Include the FHI brochure.
Possible targeted outreach projects (to be implemented as funds allow)	
OP13 – March: Mailer to property management companies and condominium offices	Invite them to share information with their residents. Include the FHI brochure and sample newsletter articles. The offices would also be reminded of the need to maintain the drainage features on their properties.
OP14 – August: Mailer to properties in the Special Flood Hazard Area	The cover letter explains the threat, the mandatory flood insurance purchase requirement, and the permit rules in the SFHA. Include the FHI brochure.
OP15 – September: Mailer to community organizations	Invite them to share information with their members or constituencies. Include the FHI brochure and sample newsletter articles.

No changes to the flood preparation projects during this review period.

Table 13. Priority Flood Response Preparations Projects	
Project	Content (Messages are in Table 9)
Before and during projects	
FRP1 – City e-mail newsletter, Nextdoor, and Tweets	Information on the upcoming storm, ending with messages 1, 3, 4, 7, 8, 9, and 10
FRP2 – City website and Facebook	Information on the upcoming storm with links to sites on messages 1, 3, 4, 7, 8, 9, and 10
FRP3 – Web alerts	Information that triggered the alert, followed by a one-liner on messages 3, 4 and 10
FRP4 – Outdoor billboards	Short versions of messages 1, 3, 4, 7, 8, 9, and 10
After a flood projects	
FRP5 – City e-mail newsletter and Nextdoor	Information on clean up and recovery, ending with messages 2, 5, and 10
FRP6 – City website and Facebook	Information on clean up and recovery, with links to sites on messages 2, 5, and 10.
FRP7 – Outdoor billboards	Short versions of messages 2, 5, and 10
FRP8 – Permit handout	Notice left at each flooded property stating that repairs and reconstruction projects need a City permit along with a summary of the procedures and requirements. It would encourage incorporating mitigation retrofitting measures during repairs and include messages 2, 4, 5, and 10
County before/during Projects	
FRP9 – County DEM Tweets	Same as FRP1
FRP10 – County DEM Facebook	Same as FRP2
County after a flood projects	
FRP11 – County DEM Tweets	Same as FRP5
FRP12 – County DEM Facebook	Same as FRP6

Other public information efforts

The City will continue to implement information efforts related by participating in the following CRS activities as recommended by the PPI.

- ✓ Map information service
- ✓ Real estate disclosure
- ✓ Library
- ✓ Flood information website
- ✓ Flood protection assistance
- ✓ Flood insurance promotion
- ✓ Drainage system maintenance
- ✓ Flood warning and response

This report will be made available to the public, elected officials, and the media on the Flood Information page on the City's website: <https://www.boynton-beach.org/flood-information>