

# **Program for Public Information 2022 Annual Progress Report**



The City of Boynton Beach PPI Committee

March 31, 2022

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## PPI Committee

On March 31, 2022, 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.

<b>Table 1. The City of Boynton Beach PPI Committee</b>		
<b>Name</b>	<b>Affiliation</b>	<b>Attendance March 30, 2022</b>
<b>Stakeholders</b>		
Deris H. Bardales, PE, PSM	President, BDH Consulting Group, (Local Engineering, Surveying and Mapping Company)	
Monica DeVoursney	Resident of a Repetitive Loss Area, Lakeside Garden	X
Robert Macoviak	Oyer, Macoviak and Associates Insurance	X
Elizabeth Perez, PE	Collective Water, President (Local Engineering Company) and Palm Beach County Local Mitigation Strategy (LMS) Steering Committee member	X
Jonathan Porges	Market Executive, Greater Boca Raton Chamber of Commerce	
Ellen Rappaport	Resident, realtor and Sierra Club member	
David Vincent	Vincent & Sons Landscaping, Inc.	X
<b>City Staff</b>		
Rebecca Harvey	City Sustainability Coordinator, Boynton Beach Utilities	X
John Kuntzman, CFM	City Building Official and City Floodplain Manager (replaced Shane Kittendorf)	
Laura Lansburgh	City Marketing Manager, City Manager's Office	X
Angela Prymas, PE	City CRS Coordinator, Boynton Beach Utilities	X
Chris Roschek, PE	City Engineering Division Manager	X

## Flood Insurance Assessment

### Insurance coverage

Table 2 compares the total number of policies in 2020 with the coverage in 2021. In 2021, the number of policies went down by 7% 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 NFIP policies which is likely to continue to be an issue under Risk Rating 2.0. Perhaps even more notable impact is the shift of flood insurance to the private market. Committee member Robert Macoviak reported that at least 50% of the flood insurance policies that his insurance company are writing is being written in the private market. It is key to note that while the NFIP coverage appears to be decreasing, that decrease may not reflect the actual flood insurance coverage in Boynton Beach. Because private flood insurance coverage data is not publicly available, it is not possible to factor the private insurance in the coverage evaluation.

<b>FIRM Zone</b>	<b>2020</b>	<b>2022</b>	<b>Change 2020-2022</b>
Special Flood Hazard Area – AE Zones	3,658	3,532	-3%
Special Flood Hazard Area – V Zones	2	1	-50%
X Zone – Standard	966	954	-1%
X Zone – Preferred Risk Policy	2,058	1,716	-17%
Totals	6,684	6,203	-7%

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

The distribution of policies between flood zones and areas mapped as lower risk outside the areas designated as SFHA are analyzed in Table 3. While the number of structures has changed a bit due to updated GIS structure footprint data, there is still greater coverage of insurance in the SFHA where property owner is required to buy flood insurance if they structure has a federally backed loan. These trends remain the same as in 2020.

<b>Zone</b>	<b>Structures</b>	<b>Policies</b>	<b>Percent</b>
AE	2,913	3,658	126%
VE	21	2	10%
X	26,599	3,024	11%
Totals	29,533	6,684	23%

<b>Zone</b>	<b>Structures</b>	<b>Policies</b>	<b>Percent</b>
AE	3,144	3,532	89%
VE	34	1	3%
X	30,637	2,670	9%
Totals	33,815	6,203	18%

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 that percentage of residential policies are higher likely because, NFIP policies are required on residential structures in the SFHA if a federally backed mortgage is in place. The percentages did indicate that the messaging to residential structures does not need to be changed at this time.

<b>Occupancy</b>	<b>Structures</b>	<b>Policies</b>	<b>Percent</b>
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%

<b>Occupancy</b>	<b>Structures</b>	<b>Policies</b>	<b>Percent</b>
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%

*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.

<b>Zone</b>	<b>Claims</b>	<b>Percent</b>	<b>Amount Paid</b>	<b>Percent</b>	<b>Avg. Payment</b>
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

  

<b>Zone</b>	<b>Claims</b>	<b>Percent</b>	<b>Amount Paid</b>	<b>Percent</b>	<b>Avg. Payment</b>
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

As noted in 2020, the dollar amount of claims is practically the same in the SFHA and is areas that are mapped and 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 2022 it appears that the claim percentages remain relatively stable however, the number both residential and non residential policies have decreased. As noted previously, this is like due to increased rates and a move to the private flood insurance market.

<b>Table 6. Policies and Claims by Occupancy 2020</b>						
<b>Occupancy</b>	<b>Policies</b>	<b>Percent</b>	<b>Claims</b>	<b>Percent</b>	<b>Amount Paid</b>	<b>Avg. Payment</b>
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

<b>Table 6. Policies and Claims by Occupancy 2021</b>						
<b>Occupancy</b>	<b>Policies</b>	<b>Percent</b>	<b>Claims</b>	<b>Percent</b>	<b>Amount Paid</b>	<b>Avg. Payment</b>
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

Note: the total number of policies in the occupancy data provide by FEMA is off by 17 policies. The discrepancy is less than one percent of the total policy count and does not change and reported trends or percentages.

Table 7 indicates that while many policies are condominium units, the claims on those policies continue to represent 9% of the total claims. All other residential policies account for 93% of the total claims supporting the need to target residential structure in the messaging and project efforts.

<b>Table 7. Condominium Policies and Claims 2020</b>						
<b>Type</b>	<b>Policies</b>	<b>Percent</b>	<b>Claims</b>	<b>Percent</b>	<b>Amount Paid</b>	<b>Avg. Payment</b>
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

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

<b>Table 7. Condominium Policies and Claims 2021</b>						
<b>Type</b>	<b>Policies</b>	<b>Percent</b>	<b>Claims</b>	<b>Percent</b>	<b>Amount Paid</b>	<b>Avg. Payment</b>
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

## Public Information Priorities

The Committed 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 contents. 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 of 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 agree that changing the messages for Topic 6 and Topic would be appropriate. The change was not to the actual message but to the resource the message points the reader to go to for more information. The changes are in strike through underline format in Table 8. No additional changes were recommended.

<b>Topic</b>	<b>Message</b>	<b>Outcome</b>
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 <a href="http://GoGreenBoynton.com">GoGreenBoynton.com</a> <a href="http://www.sfwmd.gov/community-residents/what-can-you-do">www.sfwmd.gov/community-residents/what-can-you-do</a>	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. 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 <a href="#">Mobile App</a> to report illegal 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 <a href="http://prepareboynton.com">prepareboynton.com</a>	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 <a href="http://CoastalResiliencePartnership.org">CoastalResiliencePartnership.org</a> <a href="http://SeaLevelRise.org">SeaLevelRise.org</a>	Steps are taken to reduce the impacts of climate change and sea level rise

## Priority messages for flood response projects

No changes were recommended to the flood response messaging.

<b>Table 9. Priority Flood Response Preparations Project Messages</b>		
<b>Topic</b>	<b>Message</b>	<b>Outcome</b>
1. Know your flood hazard	Know when to evacuate from a major storm. Find your evacuation zone at <a href="http://prepareboynton.com">prepareboynton.com</a> (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 <a href="http://prepareboynton.com">prepareboynton.com</a> 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 <a href="https://discover.pbcgov.org/publicsafety/dem/Pages/Shelters.aspx">https://discover.pbcgov.org/publicsafety/dem/Pages/Shelters.aspx</a> (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 the committee that the priority projects in Table 11 were implemented. The possible target outreach project on the project list have not been implemented and there was no recommendation by the committee to move forward with those projects currently.

<b>Table 11. Priority Annual Outreach Projects</b>	
<b>Project</b>	<b>Content</b>
<b>Informational projects</b>	
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
<b>General outreach projects</b>	
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)
<b>Targeted outreach projects</b>	
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	Cover letter explains repetitive flooding and what people can do. Include the FHI brochure.
<b>Possible targeted outreach projects (to be implemented as funds allow)</b>	
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	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.

<b>Table 13. Priority Flood Response Preparations Projects</b>	
<b>Project</b>	<b>Content (Messages are in Table 9)</b>
<b>Before and during projects</b>	
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
<b>After a flood projects</b>	
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
<b>County before/during Projects</b>	
FRP9 – County DEM Tweets	Same as FRP1
FRP10 – County DEM Facebook	Same as FRP2
<b>County after a flood projects</b>	
FRP11 – County DEM Tweets	Same as FRP5
FRP12 – County DEM Facebook	Same as FRP6

### **Other public information efforts**

The City will continue to implemented information efforts related by participating in the following CRS activities as recommend 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>