



City of Pompano Beach, Florida

Program for Public Information (PPI) 2022 Update

Background

The City of Pompano Beach has developed an outreach program to educate the community concerning matters pertaining to floodplain management and to highlight its importance to the community.

In October 1993, the City of Pompano Beach qualified for the Community Rating System (CRS) Program. CRS is a part of the National Flood Insurance Program (NFIP). It provides reductions to flood insurance premiums in participating communities. The reductions are based on community floodplain management programs, including public information activities. To keep those discounts, communities must continue to implement their programs and provide status reports to the NFIP each year. Since its entrance into the CRS Program, the City has prioritized the dissemination of flood-related information to its residents and businesses.

The City of Pompano Beach also values matters of environmental concern. To this end, it has emphasized not only the life and property protection components of floodplain management but also the natural and beneficial functions of floodplains and the maintenance of open space. Furthermore, it continues active compliance with the MS4 program (Municipal Separate Storm Sewer Systems). The MS4 program is part of the US Environmental Protection Agency's efforts to reduce pollution caused by untreated stormwater runoff.

The City is pleased that its efforts can not only prove beneficial to the Pompano Beach community through mitigation of the hazardous effects of flooding, but they can also prove beneficial in maximizing credit in the CRS program by conforming to the PPI standard outlined in the *2017 CRS Coordinator's Manual*. The initial PPI Report was developed in 2017 and adopted by the Commission in April 2018. This report assures the City will meet the CRS requirement to update its PPI within five years of its previous one.

PPI Committee

The City's Program for Public Information Committee is composed of key individuals representing applicable departments in the City as well as key community stakeholders representing a range of the City's citizens and businesses. It is noteworthy to point out that the composition of the committee has been exceptionally consistent over the past five years. The PPI Committee met two times to develop the Program for Public Information Update:

- April 11, 2022
- April 28, 2022

This document, which embodies the results of the PPI Committee's work, will serve as the community's guide to implement and expand the effectiveness of dissemination of floodplain management information to its public.

Meetings were held virtually via Zoom. The PPI Committee members include five stakeholders and five City staff members, two of whom are Certified Floodplain Managers.

City of Pompano Beach Stakeholders:

Dirk DeJong, Furman Insurance Mr. DeJong serves as the CEO of Frank H. Furman Insurance Agency. He is the past president of the Pompano Beach Chamber of Commerce and the past chairman of the Florida Association of Insurance Agents (FAIA). Mr. DeJong most recently served on the board of directors of the Council of Insurance Agents and Brokers (CIAB) in Washington, D.C. from 2008 and thru 2021. He also serves as the Treasurer of the Parks Foundation of Broward County and is the President of the Sample McDougald House Preservation Society.

Jean McIntyre, Chamber of Commerce Ms. McIntyre serves as the CEO/President of the Greater Pompano Beach Chamber of Commerce. The Chamber of Commerce is a business organization of over 700 business and professional people who have joined for the purpose of promoting the civic, commercial, and economic progress of the community. Ms. McIntyre provides a leadership presence on multiple boards within the community of Pompano Beach and is advocating for property protection and flood risk/mitigation awareness.

Fred Stacer, Building Contractor Mr. Stacer, a state certified building contractor since 1982, has built in approximately 11 counties in Florida, including residential, commercial, and industrial projects. Mr. Stacer has served as the chair of the Pompano Planning and Zoning Board, and member of the East CRA advisory board.

Joe Usman, Building Contractor G.H. Joe Usman is owner of Alltech Construction and Management Services, Alltech Engineering Services and Palm Aire Realty Group. He has served the community as a developer for many years and is Past Chairman of P.E.G. He is also I.C.C. Certified Building Officer.

Judy Vik, Pompano Pelican Newspaper Ms. Vik is a staff writer for the Pelican, a weekly newspaper that covers seven north Broward County cities. She writes news and feature articles. Ms. Vik also serves as a board member of the Cresthaven Civic Association in Pompano Beach.

City of Pompano Beach Staff:

Carpelo Jeoboam, Assistant Building Official/Floodplain Manager Mr. Jeoboam serves as the primary correspondent to the public for matters involving compliance with federal, state and local floodplain regulations for all development within the community and oversees the operations of the Building Inspections Department. He is a member of NCARB and holds registrations as a Florida Architect and Threshold Building Inspector, as well as certifications as a Floodplain Manager, Building Code Administrator, Standard Building Plans Examiner and Standard Building Inspector.

Sandra King, Strategic Communications Administrator Ms. King serves as the City's Director of Communications, Marketing, and Tourism. With over 30 years of government, media, and management experience she writes all citywide press releases and serves as spokesperson for city and fire department. Ms. King is responsible for communicating to the public utilizing news media, government access television station, digital newsletter, website, YouTube, and social media.

Kimberly Spill-Cristiano, Emergency Manager, MA, CEM, FPEM Mrs. Cristiano serves as the Emergency Manager for the City of Pompano Beach, Department of Fire Rescue, ISO Class 1 Fire Department and CPSE & CAAS Accredited Agency. Mrs. Cristiano is a Certified Emergency Manager (CEM) through the International Association of Emergency Managers (IAEM) and certified as a Florida Professional Emergency Manager (FPEM). With an expansive emergency management career working on the federal, state, and local levels of government in all phases of disasters, she leads the City's all-hazard emergency management program and currently serves as the Chairperson for the Fire Chief's Association of Broward County Emergency Management Committee.

Michael Taylor, Utilities Mr. Taylor, Stormwater Manager, oversees the City of Pompano Beach Stormwater program. His responsibilities include overseeing the maintenance for the entire stormwater underground infrastructure, handling the NPDES permit for the MS4, and addressing flood emergencies from rain events. Mr. Taylor has many different certifications throughout different stormwater associations.

Max Wemyss, Sustainability Coordinator/CRS Coordinator Mr. Wemyss, the committee chair, serves in the City's Development Services Department coordinating the City's Sustainability Strategy and the CRS program. Mr. Wemyss also provides site plan review and building permit review for the Department.

While not serving as official PPI Committee members, the following City staff members attended the meetings and contributed to the discussions.

Marilyn Oliva, Marketing Director Ms. Oliva directs the City's Marketing Department which plays a vital role in promoting and advancing the business and mission of the City with a focus on business attraction, tourism, arts & entertainment, parks & recreation and retail & commercial business areas to create a vibrant destination for residents, visitors and businesses alike. The Marketing Department is responsible for planning and directing customer focused marketing and digitally advanced activities that market the City and its services as well as develops the city brand.

Michael Rada, Building Official Mr. Rada serves as the City's Building Official with all responsibilities related to this position. In addition to being a Certified Floodplain Manager, he holds the following state certifications: Building Code Administrator, Standard Building Plans Examiner, Standard Building Inspector, and Certified General Contractor.

CRS Max Consultants, Inc. served as facilitator in the development of the PPI Update.

Assessment of Public Information Needs

In the City of Pompano Beach intense or prolonged, concentrated rain is the primary cause of localized flooding. Major rainfall events occur in association with hurricanes, tropical storms, and thunderstorms associated with frontal systems. This overabundance of rainfall creates saturated soil conditions, after which additional rain causes surface ponding or an overflow of catchment canals and ponds. This can result in street and yard flooding, which is regarded as nuisance flooding. Flood damage to buildings has historically been significant, as confirmed by the fact that there are numerous Repetitive Loss Properties.

Utilities representative Michael Taylor pointed out that some of the flooding issues of target areas included in the first PPI have been addressed. Accordingly, the committee removed some of the originally designated target areas. CRS Coordinator Max Wemyss pointed out that the outreach generating the most responses among residents was targeted toward those properties identified by the FEMA 2019 Coastal Study as likely to be added to Special Flood Hazard Areas. Accordingly, the committee determined to add this designation as a target area.

Target Areas:

The committee agreed that, while it is important that the whole community receive public information pertaining to flooding, there are some areas and groups that particularly need to be targeted.

1. Target Area #1: Properties within the Repetitive Loss Areas: Any area that has been subject to repetitive losses from flooding, as defined by the NFIP, needs to be especially targeted for public information. A special outreach project entailing an advisement to the properties in these areas in the City will continue to be undertaken. The four advisements specified in the 2017 CRS Coordinator's Manual will be included.
2. Target Area #2: Properties anticipated to be added to SFHA: The FEMA 2019 Coastal Study designated numerous properties likely to be added to Special Flood Hazard Areas. Targeted outreach to these properties is definitely warranted.

Target Audiences:

The committee recognized several additional target audiences, other than those characterized by target areas, which need flood-related information.

1. Target Audience #1: Condominium Associations: Because condominium associations typically concern themselves with matters vital to their respective communities, this was determined to be an appropriate target audience.
2. Target audience #2: Homeowner Associations: Because homeowner associations, like condominium associations, typically concern themselves with matters vital to their respective communities, this was determined to be an appropriate target audience.
3. Target audience #3: Chamber of Commerce: The Chamber of Commerce has easy access to businesses in the City via social media and email. The fact that its President, Jean McIntyre, is a member of the PPI Committee will facilitate advisements to this target group.
4. Target audience #4: Banks and Mortgage Companies: Banks and mortgage companies can be especially impacted by flooding because of the fiscal exposure they face. Accordingly, this target audience was determined to be important.
5. Target audience #5: Insurance Agencies: Because insurance agencies are central to the National Flood Insurance Program and because they are in a strong position to encourage flood insurance coverage, the committee identified this as a target group.
6. Target audience #6: Real Estate Agencies: Because real estate agencies are key players in the purchase of properties and can encourage flood insurance coverage, the committee identified this audience as a target group.

Included in the assessment of public information was an assessment of the projects which are already being undertaken both by the various departments within the City and by stakeholders and agencies outside the City. A listing of some of the projects conducted by the City or by others is included in Table 1 below.

Table 1. Other Public Information Efforts			
Organization	Project	Subject Matter	Frequency
City of Pompano Beach	City Flood Hazard Brochure	Various flood-related topics	Annually
City of Pompano Beach	Mailings to HOA/Condo Associations	Various topics	As deemed appropriate
City of Pompano Beach	Presentations for HOA/Condo Associations	Various topics	Several times annually
City of Pompano Beach	Handouts and brochures available at various locations	Various flood-related topics	Year-round
City of Pompano Beach	Facebook and Twitter messages	Various flood-related topics	Year-round
	Press releases	Various flood-related topics	As needed
	Website	Various flood-related topics	Year-round
	Map inquiry service	Flood hazard areas, Flood Insurance 101, flood protection	Year-round
	MS4 Projects, Swale and Canal Maintenance, Illegal Dumping Signage, etc.	Take care of your storm drain; protect water quality, no illegal dumping	Year-round
City of Pompano Beach	City Government Access Channel	Mitigate flood damage, flood insurance, protect storm water, prevent flooding and other messages as deemed appropriate	Year-round
Local TV Stations	Hurricane preparedness publications	Hurricane preparedness	Hurricane season
Regional network TV and radio stations	Coverage in hurricane season	Preparation for and response to hurricanes and floods	May - November
Chamber of Commerce	Email blasts to Chamber members	Various topics	Monthly
Florida Power & Light	Hurricane preparedness pamphlet included with monthly bill	Preparation for hurricanes	May

An assessment of flood insurance coverage was also conducted and is discussed later in this report.

Topics, Messages and Outcomes

After assessing the Community's flooding information needs, the PPI Committee identified the following topics and priority messages. Each message has a desired, measurable, outcome, as shown in Table 2.

Table 2. Topics, Messages and Desired Outcomes		
Topic	Message	Outcome
1. Know your flood hazard	1A. Everyone should know their flood zone! 1B. Call the City Building Division at 954-786-4670 to find out.	1. More official zone determinations
2. Insure your property for flood hazard	2A. Everyone in Florida should purchase a flood insurance policy to protect their building and/or its contents. 2B. Call your insurance agent today to purchase flood insurance. 2C. Be aware of recent flood insurance revisions.	2. Increase in the number of flood insurance policies
3. Protect people from the hazard	3A. Obey evacuation orders from officials. 3B. Do not drive through flooded roadways.	3. Fewer water rescues and police citations for ignoring barricades
4. Protect your property from the hazard	4A. Elevate furniture and other household valuables and electronic appliances. 4B. Place sandbags in strategic places around your property.	4. Reduced property loss due to flooding
5. Build responsibly	5. Always call the Building Division at 954-786-4670 before making any alterations to your property.	5. Reduced number of Stop Work Orders for work in progress
6. Protect natural floodplain functions	6. It is everyone's responsibility to protect natural areas and keep them clean.	6. Improved water quality as reported in NPDES
7. Be prepared for hurricanes	7. Watch the Weather Channel and have extra batteries on hand for a weather radio.	7. Reduced property loss from hurricanes
8. Maintain your storm drains	8. Oils, lawn clippings and other substances should never be put down a storm drain.	8. Reduced street flooding events from clogged storm drains
9. Be prepared for storm surge	9. Find your evacuation zone at www.Broward.org/Emergency .	9. Increased evacuation in storm events
10. Plan for sea level rise	10. Visit www.Broward.org/climate/pages/default.aspx for more information about sea level rise.	10. Increased openness to freeboard restrictions and other regulations intended to prepare for sea level rise

Outreach Projects to Convey Messages

After determining the messages and their desired outcomes, the committee proceeded to identify outreach projects to convey the messages. The PPI Committee identified 29 projects and initiatives that are recommended to be implemented. Many of the projects have already been established and their continued implementation is recommended. Other projects are specific recommendations of the committee that can be implemented to enhance the current outreach program. Table 7, included at the end of this report, represents a compilation of the recommended projects, complete with the assignment as to who is responsible for implementation and when implementation is anticipated.

Publicity recommendations:

One of the items of discussion by the PPI Committee was the proposal to move the primary means of required CRS publicity from the printed format to electronic formats.

First, it is noted that effective communications are increasingly conveyed through electronic, rather than through printed, media. Newspapers are being supplanted by news feeds, hardback books are being replaced by electronic books, and letters are being replaced by emails. This trend is clear and growing. In light of this movement from print to electronic media, the committee recommends the primary media used by the City for publicity of all required elements be electronic. The committee further recommends the **electronic-based** media should be complemented by the dissemination of **printed** materials to the Repetitive Loss Areas.

Not only does this recommendation result from considerations of effectiveness and efficiency, but there is also an economic component. The printing and postal costs for mailing hard copies of flood-related materials to all the buildings in the community is expensive. Realizing that many recipients will not take much heed to the mailing begs the question as to whether there would be a better solution. The committee recommends electronic formats, such as emails, social media, website, television, radio and news feeds be the primary means used to publicize the required elements in the CRS program.

At a minimum, the following electronic-based media should be utilized for each one of the publicity requirements:

- Website
- Email blasts
- Social media
- Government Access TV Channel

In essence, the PPI Committee proposes the replacement of one annual printed publicity brochure with numerous messages disseminated through numerous electronic media platforms. When the CRS Program was first rolled out in 1990, the requirement to provide publicity through a printed mailout made good sense. With the continuing movement in the 21st Century from the printed to the electronic media, the PPI Committee has determined that this new approach makes sense from the perspective of effectiveness, efficiency, and economy.

This outreach will be complemented with the mailing of printed letters, brochures, and advisements to the Repetitive Loss Areas and certain other targeted outreaches. Repetitive Loss Areas deserve this extra attention and focus because there is documented evidence that these areas have been subject to considerable loss from flooding. When the City mapped its repetitive loss areas, it followed a process designed to help decide which areas are at risk of flooding using NFIP data, local data, and statistics. The result of mapping the many layers of information is that the community was able to better determine the areas and specific structures that may be subject to flooding. It was determined that its repetitive loss areas represent the audience that would most benefit from additional outreach concerning each of the subjects for which the CRS program requires publicity.

The PPI Committee recommends this two-pronged publicity strategy be utilized for all required publicity elements in the CRS program, including:

- Activity 310 – Elevation Certificates
- Activity 320 – Map Information Services
- Activity 360 – Flood Protection Assistance
 - Property protection advice (PPA)
 - Protection advice provided after a site visit (PPV)
- Activity 370 – Flood Insurance Promotion
- Activity 540 – Drainage System Maintenance
- Activity 610 – Flood Warning and Response

The transition to this revised approach could begin in 2022.

Other Public Information Initiatives

In addition to the outreach projects recommended in Table 7 there are other important public information initiatives that are an integral part of the community's CRS program. The PPI Committee acknowledges the importance of advertising through public information venues the various services that the City offers, some of which are credited in the CRS program under other activities. In particular, the City will advertise the following assistance that it offers:

- **Activity 310 (Elevation Certificates):** The availability of elevation certificates will continue to be advertised in the City's newsletter and on the City website.
- **Activity 320 (Map Information Service):** This service continues to be offered. Three new CRS map information elements are being identified to maximize points in relation to CRS and will be implemented in 2018. This service will be advertised in the City flood hazard brochure at least annually and on the City website.
- **Activity 350 (Flood Protection Information):** The PPI Committee noted that the City has an informative website, which covers all of the 10 messages chosen by the committee. The website is being updated to maximize CRS credit in this item. FEMA publications and locally pertinent documents are cataloged at the Broward County Public Library, including the Research Library.
- **Activity 360 (Flood Protection Assistance):** The City continues to offer these services to the community, and will advertise the services, including site visits in the flood hazard brochure at least annually and on the City website.
- **Activity 370 (Flood Insurance Promotion):** The City is committed to providing technical assistance pertaining to advising people who have questions about flood insurance, to encourage people to purchase, maintain, or improve their coverage. This service will continue to be advertised to the entire community through such activities as the Flood Hazard Brochure.
- **Activity 540 (Drainage System Maintenance):** The "no dumping" regulations will continue to be advertised in the newsletter and on social media, at least annually and on the City website.
- **Activity 610 (Flood Warning and Response):** Flood warning and safety information will be advertised to the entire community in the City newsletter, at least annually, and included on the City website and social media

Flood Response Preparations

In addition to projects that are implemented every year, the PPI Committee recommends projects that will be implemented immediately before, during, and after a flood. These projects are ready for reproduction and dissemination after a flood warning. Pertinent City of Pompano Beach personnel have reviewed the document and recommended its implementation as a toolkit for the City to utilize as deemed most appropriate in the event of a major flood or hurricane event. The projects are briefly described in this PPI in Table 8.

Implementation, Monitoring and Evaluation

Upon adoption of the PPI Report, the various entities listed in Table 7 will begin implementation of the projects included in the PPI. The CRS Coordinator will monitor the projects as they are developed, as well as their results. He/she will record input from PPI Committee members and suggestions from other City employees and stakeholders participating in the activities.

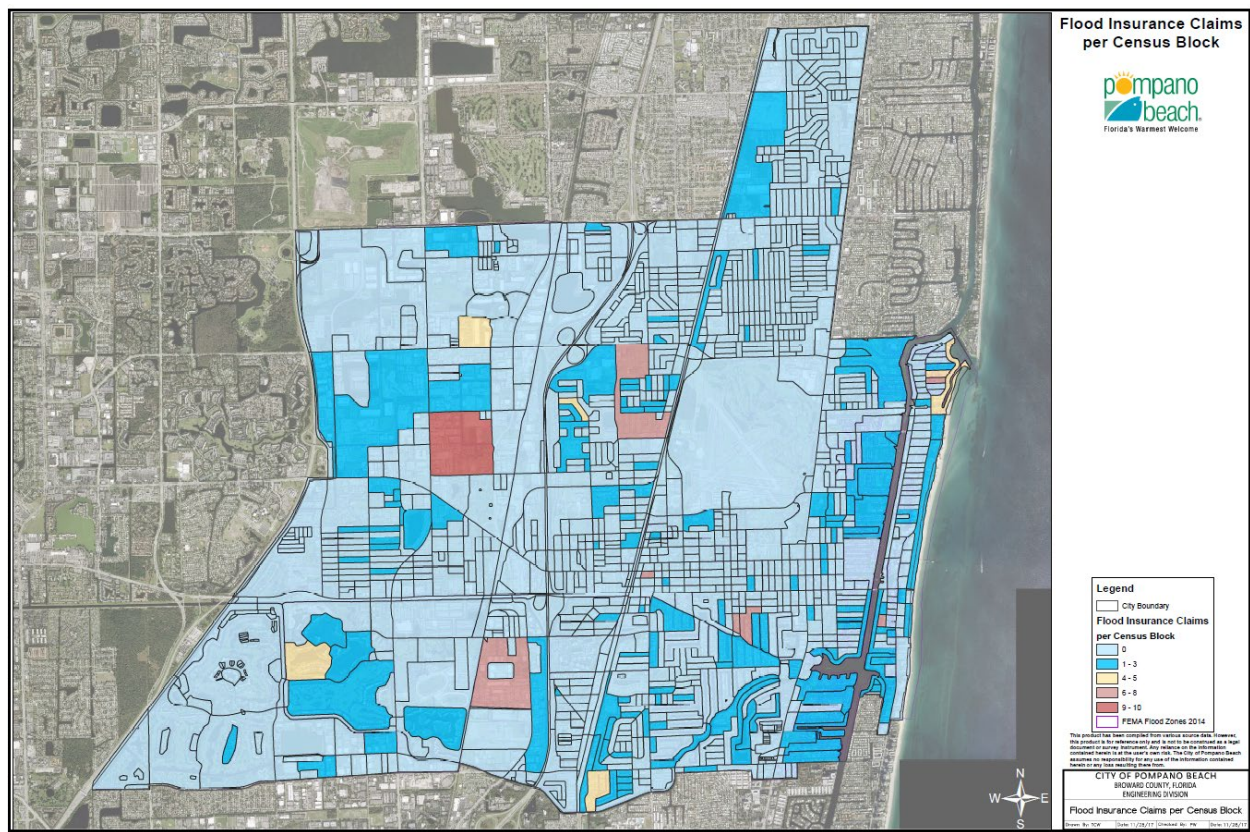
The PPI Committee will meet at least once each year to review the implementation of these projects and initiatives. At that time, the status of the projects will be explained and progress toward the outcomes will be discussed. The committee will review the outcomes of each individual activity to change, add, or approve them. An evaluation report will then be written and sent by email for approval by the committee. Upon approval, it will be sent to the Commission and submitted as part of the City's annual recertification package to the Community Rating System. A review and evaluation of the Flood Insurance Promotion component of the PPI will take place concurrently.

Flood Insurance Promotion

In addition to serving as the City's Program for Public Information Committee, the members chose to function also as its Flood Insurance Promotion Committee. The committee was structured with this purpose in mind; all CRS committee membership requirements are met.

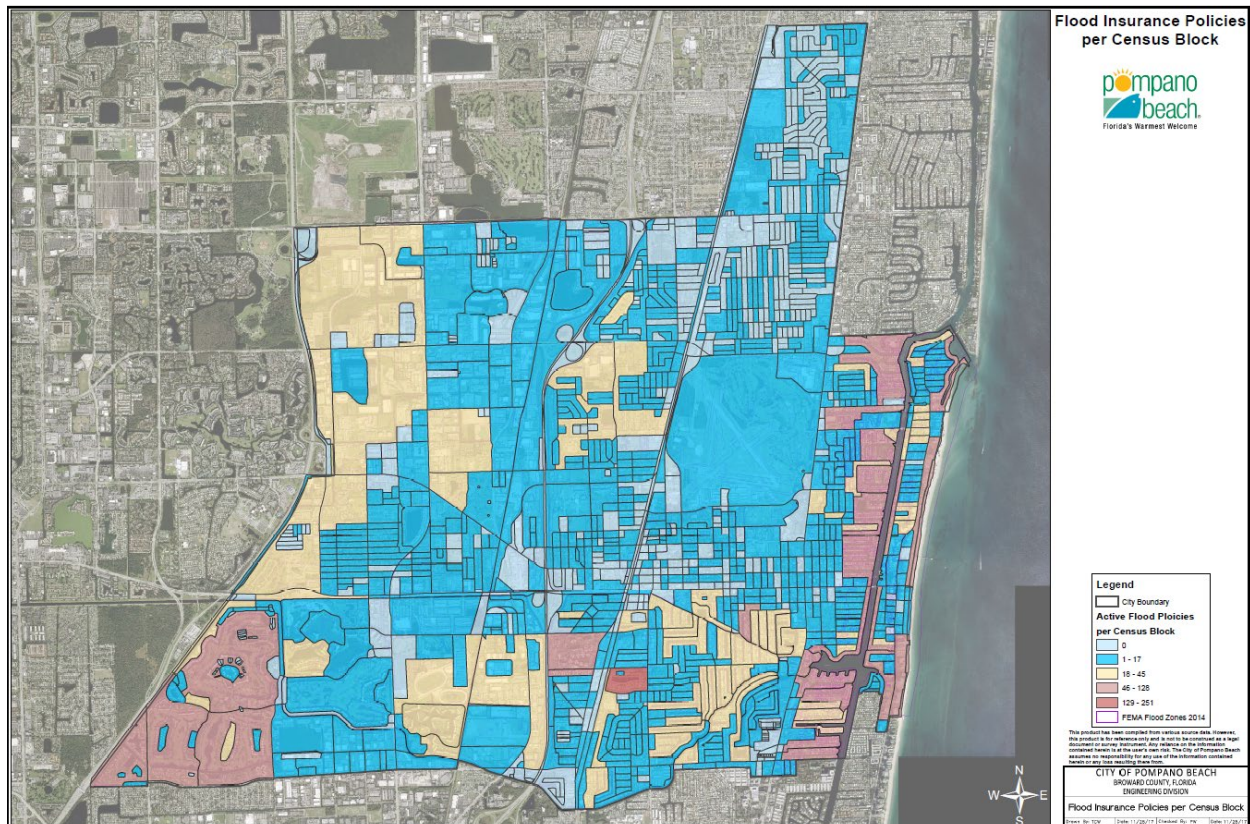
Flood Insurance Coverage Assessment:

The map below, developed by the City Engineering Division in 2018, depicts the distribution of all historical flood insurance claims in Pompano Beach by census block. The flood insurance claims data was provided by FEMA. Care was taken not to violate privacy rights.



Map Flood Insurance Coverage

The Engineering Division of the City of Pompano Beach developed a map, with a flood zone overlay depicting the flood insurance coverage within the community. The concentration of flood insurance policies in designated areas enables an easy comparison of areas in the community. Discussions with CRS authorities led to the determination that census blocks could form a good unit of evaluation. First, it is a unit available to all communities. Second, the units are typically drawn to cover relatively homogenous populations, which is beneficial in the determination of strategies to increase flood insurance coverage. Finally, the size and number of such units are manageable for a community the size of the City of Pompano Beach. A comparison of the concentration of flood insurance policies in each census block helps to gain a clearer understanding of the various factors that determine flood insurance coverage. The map is color-coded, enabling a viewer to observe at a glance those areas that have a greater or lesser concentration of flood insurance policies.



The PPI Committee used these maps when developing its initial analysis to make some helpful assessments of the flood insurance coverage. Considerable discussion ensued as the committee compared the concentrations of flood insurance claims with the concentrations of flood insurance policies. Because more current data has not been released by FEMA, the committee did not revise its initial analysis.

Following are some of the assessments made:

- The map depicts approximately 7,000 policy addresses and 19,000 active policies in the community and a total of 321 closed, paid claims.
- While coastal areas typically had the highest concentration of policies, they did not tend to have the highest concentration of claims.
- The area that had the highest concentration of claims did not have a high concentration of policies. Initially the committee identified this area, Lyons Park, as a target area for flood insurance promotion.
- A second area identified by the committee as a target audience was Hillsboro Shores, a coastal area in the northern part of the city.

Identification of Target Areas

The committee identified the same target areas as were previously identified in this PPI report.

Target Area #1: Properties within the Repetitive Loss Areas

Target Area #2: Properties anticipated to be added to SFHA: The FEMA 2019 Coastal Study designated numerous properties likely to be added to Special Flood Hazard Areas. Targeted outreach to these properties is definitely warranted.

In addition to these areas, based upon an evaluation of the maps above, the committee identified two communities as target areas in 2018:

Lyons Park Community

Hillsboro Shores – north end of barrier island near inlet.

More recently, a major drainage project has been completed in Lyons Park Community and the Hillsboro Shores community will shortly be positively impacted by a major drainage project. Accordingly, the committee chose to remove both communities as target areas in the 2022 Update.

Identification of Target Audiences

The committee identified the same target audiences for flood insurance promotion as were previously identified in this PPI report.

Target Audience #1: Condominium Associations

Target audience #2: Homeowner associations

Target audience #3: Chamber of Commerce

Target audience #4: Banks and Mortgage Companies

Target audience #5: Insurance Agencies

Target audience #6: Real Estate Agencies

Table 3 below provides a summary of the number of buildings in the respective flood zones in Pompano Beach:

Table 3: Buildings in flood zones (2022)

Flood Zone	Number of Buildings
AE	2079
AH	4462
VE	217

Table 4: City of Pompano Beach Insurance Statistics

Community Overview

Community:	POMPANO BEACH, CITY OF	State:	FLORIDA
County:	BROWARD COUNTY	CID:	120055

Program:	Regular	Emergency Entry:	12/10/1971	Regular Entry:	09/05/1979
Status:	PARTICIPATING			Status Effective:	09/05/1979
Current Map:	08/18/2014	Study Underway:	YES	Level of Regs:	DE
FIRM Status:	REVISED			Initial FIRM:	09/05/1979
FHBM Status:	SUPERCEDED BY FIRM			Initial FHBM:	03/16/1973
Probation Status: Probation Effective: Probation Ended: Suspension Effective: Reinstated Effective: Withdrawal Effective: Reinstated Effective:					
CRS Class / Discount:	06 / 20%			Policies in Force:	17,637
Effective Date:	05/01/2020			Insurance in Force:	\$4,062,845,700.00
CAV Date:	08/20/2019	Workshop Date:	10/07/2021	No. of Paid Losses:	1,121
CAC Date:	11/08/2017	GTA Date:	10/05/2021	Total Losses Paid:	\$5,188,354.48
<input type="checkbox"/> Tribal Community Website: http://www.pompanobeachfl.gov				Sub. Damage Claims Since 1978:	9
<input type="checkbox"/> Community Violations Tracker				Data Sharing Agreement Type:	
<input type="checkbox"/> ICC Claims				Data Sharing Agreement Date:	
<input type="checkbox"/> HMGP Projects					
<input type="checkbox"/> FMA Projects					

Table 5: Community Statistics for Insurance Occupancy

Insurance Occupancy

As of 01/02/2022

Community:

POMPANO BEACH, CITY OF

State:

FLORIDA

County:

BROWARD COUNTY

CID:

120055

Overview	Occupancy	Zone	Pre/Post FIRM			
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	4,279	\$2,608,744	\$1,249,978,600	775	\$1,938,567.94	\$370,027.82
2-4 Family	620	\$303,438	\$142,533,900	62	\$337,925.29	\$25,623.79
All Other Residential	11,472	\$2,227,682	\$2,171,514,100	136	\$848,513.94	\$57,302.03
Non Residential	819	\$1,068,800	\$419,677,100	148	\$2,063,347.31	\$122,855.16
Total	17,190	\$6,208,664	\$3,983,703,700	1,121	\$5,188,354.48	\$575,808.80

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	11,971	\$2,175,369	\$2,180,230,600	94	\$699,553.16	\$46,588.78
Non Condo	5,666	\$4,070,126	\$1,882,615,100	1,027	\$4,488,801.32	\$529,220.02
Total	17,637	\$6,245,495	\$4,062,845,700	1,121	\$5,188,354.48	\$575,808.80

Table 6: Community Statistics for Insurance Zone**Insurance Zone**

As of 01/02/2022

Community:	POMPANO BEACH, CITY OF	State:	FLORIDA
County:	BROWARD COUNTY	CID:	120055

Overview	Occupancy	Zone	Pre/Post FIRM			
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	5,694	\$2,176,753	\$1,162,065,700	447	\$2,233,477.82	\$252,337.74
A Zones	0	\$0	\$0	0	\$0.00	\$0.00
AO Zones	60	\$18,977	\$9,977,900	0	\$0.00	\$0.00
AH Zones	677	\$599,474	\$178,612,300	70	\$1,346,144.78	\$112,312.78
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	248	\$370,645	\$47,918,300	10	\$13,436.27	\$7,740.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone						
Standard	5,401	\$1,115,596	\$1,168,511,300	85	\$256,109.60	\$27,683.47
Preferred	2,194	\$1,110,394	\$719,581,000	59	\$99,698.60	\$28,596.58
Total	14,274	\$5,391,839	\$3,286,666,500	671	\$3,948,867.07	\$428,670.57

Narrative Summary

The committee agreed that the promotion of flood insurance is a very important message for the Pompano Beach community and that it needs to be prioritized. The following assessments were among those made by the committee.

- Several areas in the community were initially identified by the committee as being particularly vulnerable to flooding and/or lacking in flood insurance coverage. These areas have been specifically targeted for outreach. More recent local drainage improvements are thankfully reducing the flood risk.
- Repetitive loss areas are particularly vulnerable to flooding; targeted outreach to these areas is recommended.
- The expansion of the city's Special Flood Hazard Area provides an opportune occasion for promoting flood insurance.
- Increase in both building coverage and property content coverage is recommended.
- Because condominium coverage is much stronger than coverage of non-condo properties, more effort needs be focused on non-condo properties.

Outcomes of flood insurance promotion efforts should include the following:

- Increasing the number of buildings insured throughout the community, and especially within the target areas
- Increasing the number of properties with contents coverage
- Increasing the number of properties with flood insurance located outside the SFHA.

Coverage Improvement Plan:

Projects Designed to Increase Flood Insurance Participation

In addition to the activities already identified in the previous sections of this PPI document, including Table 1, there are other activities already being implemented to promote flood insurance. There are informative brochures in local insurance agency offices, and there are incentives at these offices designed to promote flood insurance. Additionally, this community receives FloodSmart commercials on television.

1. Letter from Mayor: One key component of the coverage improvement plan is the letter from the Mayor to properties in the City encouraging residents and businesses to consider purchase of flood insurance. The printed and mailed outreach of the Letter from Mayor can be replaced by electronic media.
2. Outreach to property owners in Target Areas: The committee determined that perhaps the ones who need the message of flood insurance promotion most are the ones most vulnerable to flooding. These will be recipients of several outreach projects.
3. Chamber of Commerce partnership: Because the Chamber of Commerce has strong outreach capabilities and because its president is a member of the committee, flood insurance promotion can be enhanced by ongoing cooperative efforts.
4. Increased utilization of electronic media: Given the steadily increasing popularity of social media and other electronic media, additional effort should be taken to optimize this means of flood insurance promotion. At a minimum, the following electronic-based media should be utilized:
 - Website
 - Email blasts
 - Social media
 - Government Access TV Channel

Technical Assistance

The City is committed to providing technical assistance pertaining to advising people who have questions about flood insurance, as a way to encourage people to purchase, maintain, or improve their coverage. This service will continue to be advertised to the entire community through such activities as the Flood Hazard Brochure.

Flood Hazard Disclosure

Florida State regulations require that:

- insurers must include with the homeowners' policy documents that law and ordinance coverage is important, and
- of the need to purchase separate flood insurance coverage, and
- sellers must disclose coastal erosion hazards and other required disclosures.
- real estate agents must disclose, in writing, all known facts that materially affect the value of property and are not readily observable to the buyer. This would include a high-risk flood hazard.
- insurance agents are required to obtain continuing education credits for flood insurance.

Adoption

The Program for Public Information/Flood Insurance Promotion Update will become effective when it is adopted by the City of Pompano Beach Commission.

Table 7. PPI Projects and Initiatives

Outreach Projects (OP)

Target Audience	Message(s) (See Table 2)	Outcome (See Table 2)	Project	Assignment	Schedule	Stakeholder
All properties in the City	1-10	1-10	City Flood Hazard Brochure	CRS Coordinator	Annually	
	1-10	1-10	Handouts and brochures available at various locations	CRS Coordinator	Year-round	
	1-10	1-10	Articles in <i>Pompano Pelican</i> magazine	<i>Pompano Pelican</i> magazine staff	Weekly magazine	Pompano Pelican
	1-10	1-10	Articles in <i>Forum</i> magazine	<i>Forum</i> magazine staff	Weekly magazine	Forum
	1 - 10	1 - 10	Social media postings of flood information	Director of Communications	Year-round	
	2	2	Flood insurance promotion letter from Mayor or other elected official with flood flyer enclosed (370)	CRS Coordinator	April/May	
	1 - 10	1 - 10	Public service announcements on City Government Access Channel	Director of Communications	Year-round	
	1 - 10	1 - 10	Signs at City centers, such as Pat Larkins	Director of Communications	Year-round	
	3-4,8-9	3-4,8-9	Hurricane Preparedness Guides Published by Local TV Channels	Local TV Channels	Annually in May	Local TV Channels
	3-4, 8-9	3-4, 8-9	Hurricane Preparedness Guide published by <i>Sun Sentinel</i> Newspaper	<i>Sun Sentinel</i> staff	Annually in May	Sun Sentinel
	1 - 6	1 - 6	FEMA publications for pick-up (brochures, etc.) concerning floodplain management	CRS Coordinator	Year-round	FEMA
	6, 8	6, 8	Advisements against clogging storm drains and polluting drainage system (MS4 activities)	CRS Coordinator	Year-round	
	1, 6, 8	1, 6, 8	Handouts on water flow and stormwater management	South Florida Water Management District	Available year-round	South Florida Water Management District

Table 7. PPI Projects and Initiatives						
Outreach Projects (OP)						
Target Audience	Message(s) (See Table 2)	Outcome (See Table 2)	Project	Assignment	Schedule	Stakeholder
	1 - 10	1 - 10	Newsletter to water customers	CRS Coordinator	Monthly	
	3-4, 7, 9-10	3, 4, 7 and 9	Code Red (Reverse 911) Messages to subscribers	Emergency Management Division	As needed for emergencies	
	1-10	1-10	Emergency Management Department outreaches	Emergency Management Department	Semi-annually	
	1, 4-5	1, 4-5	Property Protection Advice/Site Visits response (Activity 360)	CRS Coordinator	Year-round	
	1 - 10	1 - 10	Public Library (Activity 350)	CRS Coordinator	Year-round	
	1,6	1,6	Map inquiry service (Activity 320)	CRS Coordinator	Year-round	
	1 - 10	1 - 10	City website flood and preparedness information (Activity 350)	Director of Communications	Year-round	
	1 - 10	1 - 10	Hurricane preparedness pamphlet included with monthly bill	Florida Power and Light	Year-round	
	1-10	1-10	Mailings to HOA/Condo Associations	CRS Coordinator	May	Florida Power and Light
Homeowner and Condo Associations	1-10	1-10	Presentations	Emergency Management Department	Year-round	

Table 7. PPI Projects and Initiatives						
Outreach Projects (OP)						
Target Audience	Message(s) (See Table 2)	Outcome (See Table 2)	Project	Assignment	Schedule	Stakeholder
Chamber of Commerce	1-10	1-10	Emails, social media posts and flood awareness information to Chamber of Commerce Members	CRS Coordinator/ Chamber of Commerce	Year Round, especially May/June	Chamber of Commerce
Repetitive Loss Areas	1 - 10	1 - 10	Flood awareness information	CRS Coordinator	May – general outreach; followed by flood insurance promotion outreach	
Areas mapped into SFHA	1 - 10	1 - 10	Flood awareness information including flood insurance	CRS Coordinator	July	
Banks and mortgage companies	1-10	1-10	Flood awareness information mailing	CRS Coordinator	May	
Real estate agencies	1-10	1-10	Flood awareness information mailing	CRS Coordinator	May	
Insurance agencies	1, 2	1, 2	Flood insurance information mailing	CRS Coordinator	May	

Table 8. Flood Response Preparations (FRP) Projects

FRP Number	Target Audience	Message(s) (See Table 2)	Outcome (See Table 2)	Project	Assignment	Schedule	Stakeholder
FRP #1	N/A	1-4; 7-9	1-4; 7-9	Facebook PSAs	Director of Communications	Before the storm	N/A
FRP #2	N/A	1-4; 7-9	1-4; 7-9	<i>Twitter PSAs</i>	Director of Communications	Before the storm	N/A
FRP #3	N/A	1-4; 7-9	1-4; 7-9	<i>Email PSAs</i>	Emergency Management	Before the storm	N/A
FRP #4	N/A	1-4; 7-9	1-4; 7-9	Brochure handouts	Emergency Management	Before the storm	N/A
FRP #5	N/A	1-4; 7-9	1-4; 7-9	<i>TV/ Radio PSAs</i>	Director of Communications	Before the storm	N/A
FRP #6	N/A	1-4; 7-9	1-4; 7-9	<i>Reverse 911 messages</i>	Emergency Management	Before the storm	N/A
FRP #7	N/A	1-4; 7-9	1-4; 7-9	Newspaper PSAs	Emergency Management	Before the storm	N/A
FRP#8	N/A	1-4; 7-9	1-4; 7-9	<i>EOC communications</i>	Emergency Management	Before the storm	N/A
FRP#9	N/A	1-4; 7-9	1-4; 7-9	<i>Facebook PSAs</i>	Director of Communications	During the storm	N/A
FRP#10	N/A	1-4; 7-9	1-4; 7-9	Twitter PSAs	Director of Communications	During the storm	N/A
FRP#11	N/A	1-4; 7-9	1-4; 7-9	<i>Email PSAs</i>	Emergency Management	During the storm	N/A
FRP#12	N/A	1-4; 7-9	1-4; 7-9	<i>Brochure handouts</i>	Emergency Management	During the storm	N/A

Table 8. Flood Response Preparations (FRP) Projects

FRP Number	Target Audience	Message(s) (See Table 2)	Outcome (See Table 2)	Project	Assignment	Schedule	Stakeholder
FRP#13	N/A	1-4; 7-9	1-4; 7-9	TV/ Radio PSAs	Director of Communications	During the storm	N/A
FRP#14	N/A	1-4; 7-9	1-4; 7-9	<i>Reverse 911 messages</i>	Emergency Management	During the storm	N/A
FRP#15	N/A	1-4; 7-9	1-4; 7-9	<i>Newspaper PSAs</i>	Emergency Management	During the storm	N/A
FRP#16	N/A	1-4; 7-9	1-4; 7-9	EOC communications	Emergency Management	During the storm	N/A
FRP#17	N/A	1-4; 7-9	1-4; 7-9	<i>Facebook PSAs</i>	Director of Communications	After the storm	N/A
FRP#18	N/A	1-4; 7-9	1-4; 7-9	<i>Twitter PSAs</i>	Director of Communications	After the storm	N/A
FRP#19	N/A	1-4; 7-9	1-4; 7-9	Email PSAs	Emergency Management	After the storm	N/A
FRP#20	N/A	1-4; 7-9	1-4; 7-9	<i>Brochure handouts</i>	Emergency Management	After the storm	N/A
FRP#21	N/A	1-4; 7-9	1-4; 7-9	<i>TV/ Radio PSAs</i>	Director of Communications	After the storm	N/A
FRP#22	N/A	1-4; 7-9	1-4; 7-9	<i>Reverse 911 messages</i>	Emergency Management	After the storm	N/A
FRP#23	N/A	1-4; 7-9	1-4; 7-9	<i>Newspaper PSAs</i>	Emergency Management	After the storm	N/A
FRP#24	N/A	1-4; 7-9	1-4; 7-9	<i>EOC communications</i>	Emergency Management	After the storm	N/A

Table 8. Flood Response Preparations (FRP) Projects							
FRP Number	Target Audience	Message(s) (See Table 2)	Outcome (See Table 2)	Project	Assignment	Schedule	Stakeholder
FRP#25	N/A	1-4; 7-9	1-4; 7-9	<i>Public Address System</i>	Emergency Management	After the storm	N/A