



wood.

Town of Cutler Bay, FL Program for Public Information



WHEN
FLOODED
TURN AROUND
DON'T
DROWN

ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?

YOU ARE RECEIVING THIS BROCHURE BECAUSE YOUR PROPERTY IS LOCATED IN OR NEAR A FLOODPRONE AREA.

Flooding in the Town of Cutler Bay

The Town of Cutler Bay is located in very close proximity to Biscayne Bay and the Atlantic Ocean. Flooding in the town can be attributed to three sources: 1) tidal flooding and storm surge resulting from hurricanes and tropical storms; 2) flash-flooding resulting from heavy rainfall that overburdens the drainage system within the Town; and 3) riverine flooding resulting from heavy and prolonged rainfall which causes the capacity of canals and stream channels to be exceeded.

Being prepared is your best defense against a flood.

September 2021



**Town of Cutler Bay, Florida
2021 Program for Public Information (PPI) Update**

Background

The Community Rating System (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. The Town of Cutler Bay (the “Town”) has been an active participant of the CRS since 2011. The Town is currently rated as a Class 4 which rewards residents with a 30 percent reduction in their flood insurance premiums. Non-SFHA policies (Standard X Zone policies) receive a 10% discount, and preferred risk policies receive no discount.

A Program for Public Information (PPI) is an ongoing effort to prepare, implement, and monitor a range of public information activities. The objective of CRS credit for a PPI is to provide additional credit for information programs that are designed to meet local needs and that are monitored, evaluated, and revised to improve their effectiveness. The Town has developed its PPI in accordance with the CRS credit criteria found within Activity 330.

The Town originally developed its PPI in 2016. Over the years, the Town, through numerous departments and in coordination with stakeholder groups and outside agencies, has prepared multiple outreach messages to educate the public on the hazards associated with flooding. The Town has been working on stormwater issues in and along all of the canals, including the C-100, to reduce flooding, especially to repetitive loss properties and areas subject to localized stormwater flooding. Additionally, the Town has been promoting natural resource protection through an area set aside as a bird sanctuary and protection and preservation of the Cutler Wetlands which runs along the eastern edge of the town adjacent to the Key Biscayne National Park.

Through the original PPI planning process, the Town realized that mailing information directly to property owners may not be the most effective method to get certain messages across and so expanded its outreach strategies to take advantage of advances in technology and greater familiarity with web-based services. The PPI planning process provides the ability for the Town to consider other options for disseminating messages about the flood hazard to the community.

This PPI was created in coordination with the Floodplain Mitigation Plan (FMP). A Floodplain Mitigation Planning Committee (FMPC) was established to oversee the development of not only the FMP, but also the PPI. This single committee had the opportunity to learn more detail about the major flooding problems in the Town along with the unique problems associated with repetitive loss properties. This committee will be referred to as the PPI Committee throughout this document. This committee was reconvened for the 2020 updates to the FMP and PPI.

Changes in this Update

This document is an update to the Town's May 2016 Program for Public Information. The following key changes were incorporated into this update:

- Information on the target areas was updated with current data.
- The flood insurance assessment was updated with 2020 policy data from CIS and 2020 parcel data.
- Target Areas were revised to include Lending, Real Estate, and Insurance Agents.
- Topics, Messages, and Outcomes were reviewed and revised.
- Outreach projects were updated.

Step 1: Establish a PPI Committee

A PPI should assess all the community's needs for flood-related information and coordinate all the resources that can deliver information. It should recommend a range of activities that convey information to residents, businesses, tourists, school children, and other audiences in and around the community. It should have an objective review of what is being done and how public information activities could be improved. Therefore, a PPI needs to be developed by a committee that consists of members from both inside and outside local government. The committee could be an existing committee, such as a mitigation planning committee or advisory board, or a subcommittee of an existing group, as long as it meets the membership criteria found within Activity 330. For this update effort, the committee formed for the original 2016 PPI was reconvened.

1.1 Membership and Stakeholders:

The PPI Committee's membership must meet the following CRS criteria:

- There must be at least five people on the committee.
- There must be representation from the community's floodplain management office.
- There must be representation from the community's public information office, if there is one.
- At least half of the members must be from outside the local government ("stakeholders").

The CRS encourages engagement of groups and people outside the local government in planning and conducting outreach projects. As outlined above, at least one-half of the members of the PPI committee must be representatives from outside the local government. These could be members of the public, representatives of key community organizations, and/or agencies and organizations that would likely implement the recommended outreach projects.

The participants comprising the PPI Committee for the Town were selected in accordance with the above CRS criteria above. The original PPI Committee comprised:

1. Sandra Aronoff, CFM, Director of Code Compliance, Department of Community Development
2. Alfredo Quintero, CFM, Public Works Director, Public Works Department
3. Yenier Vega, CFM, Storm water utility Manager, Public Works Department
4. Janice Rowton – Town Resident and Insurance Industry Representative (State Farm)
5. Luis Badillo – Town Resident and Real Estate Industry Representative (Keller Williams)
6. Jorge Acevedo, P.E. – Town Resident
7. Paul Mauriello, AICP – Town Resident

Note: The Town did not have a Public Information Officer (PIO) at the time the original PPI was prepared.

Five members of the original committee participated in this update and three new members were added to the committee. The members who convened for this PPI update are listed below:

1. Rafael Casals, Town Manager

2. Alfredo Quintero, CFM, Public Works Director, Public Works Department
3. Jared E. Munster, Director, Community Development Department
4. Yenier Vega, CFM, Stormwater Utility Manager, Public Works Department
5. Michael Callahan, Vice Mayor
6. Janice Rowton – Town Resident and Insurance Industry Representative (State Farm)
7. Luis Badillo – Town Resident and Real Estate Industry Representative (Keller Williams)
8. Craig Emmanuel – President Commercial Investment Realty Group
9. Jorge Acevedo, P.E. – Town Resident
10. Danielle Maschinot – Town Resident

In addition to the above committee members, Maria Herrera-Mendoza (Cutler Bay Public Works Department Administrative Assistant) supported the planning process and committee proceedings but did not participate as a committee member.

Committee Meetings

The PPI committee met three times during the original planning process to complete the outreach program. Each PPI committee meeting was held at the Town Hall 2nd Floor Conference Room (Town Center Community Room). To review and update this PPI, the committee met two additional times. The meeting dates and objectives covered are detailed below in Table 1.

Table 1 – PPI Committee Meetings

	Meeting Topic	Meeting Date
Original PPI Development		
PPI #1	Assessment of the community’s current public information needs (PPI planning process, assessment of the flood hazard, exposed buildings, flood insurance coverage, and Identification of target audiences and areas).	December 11, 2013
PPI #2	Define outreach messages and other potential outreach projects along with dissemination methods.	January 16, 2014
PPI #3	Review the Draft PPI.	April 22, 2014
PPI Update		
Update #1	Overview of the PPI planning process; review of the community’s current public information needs; review of changes to target areas and audiences; and review of outreach projects.	August 11, 2020
Update #2	Review the Draft PPI Update.	May 18, 2021

Note: PPI Update meetings were held virtually via Adobe Connect due to in-person meeting restrictions related to the COVID-19 pandemic.

Goals for the PPI

The PPI committee maintained the following three goals to guide the overall implementation of this Program for Public Information to better educate the public about the flood risks facing the Town and how to protect themselves as well as their homes and businesses from flood damage.

- **Goal 1:** Recognize the risk associated with flooding and what individuals can do to reduce damage to property and save lives.
- **Goal 2:** Promote the purchase of flood insurance to ensure greater protection of property within the Town.
- **Goal 3:** Increase the preparedness capability of the public to respond to and recover from flood events.

Step 2: Assess the Community's Public Information Needs

The Town of Cutler Bay is located along Biscayne Bay in southern Miami-Dade County. The Town comprises approximately 10 square miles and is home to approximately 45,000 residents. The majority of the land use within Town is residential. Most buildings are slab-on-grade and therefore susceptible to flood damage from shallow flooding and drainage problems. Because the Town is located in a unique low-lying area, it is particularly susceptible to flooding from major rain events and storm surge. Flooding within the Town can be attributed to tidal flooding resulting from hurricanes and tropical storms and heavy rainfall that overburdens the drainage system within the community. The C-100 Canal is the largest canal and controls much of the flow within the Town. Because the canals within the Town are controlled by the South Florida Water Management District and Miami-Dade County, it is important to work together to educate residents of the risk and benefits of the canal system.

The Town limits include Biscayne National Park which borders Biscayne Bay and the Atlantic Ocean to the east and lies entirely within the 100-yr floodplain. In fact, almost 75% of the Town lies within the 100-year floodplain. It is important to realize, respect and maintain the natural flood protection benefits and floodplain functions provided by this treasured park land, and the natural and beneficial functions of this undeveloped coastal flood zone should be incorporated into local outreach and flood mitigation programs. The PPI should promote the environmental preservation and protection of coastal floodplain functions which include hydrologic and hydraulic processes, geomorphic processes and biologic processes. The seasonal and storm-generated variations in water flow, including periodic flooding, are part of the normal function of the floodplain. These variations keep erosion and accretion in equilibrium, replenish soils, recharge groundwater, and filter impurities. In coastal areas, water differences are based on tides, currents, wave action, and storm surges—all of which form shorelines, coastal wetlands, dunes, barrier islands, and estuaries.

The Biscayne Bay Coastal Wetlands Project (BBCW), which includes Biscayne Bay National Park, is intended to redistribute freshwater runoff from the watershed into Biscayne Bay, away from canal discharges that currently exist and provide a more natural and historic overland flow through existing coastal wetlands. The BBCW aims to provide better storage to attenuate flows to the park and Biscayne Bay by increasing wetland habitat. The karst terrain of the Everglades consists of large voids in the subsurface, making the area unsuitable for development. The entire eastern edge of Town is wetlands and conservation areas.

The central portion of the Town has an area of X-Zone; however, this area which has a slightly higher elevation is still subject to low level flooding and has a number of repetitive loss properties.

2.1 Delineate Target Areas:

In order to develop an effective local outreach program that raises public awareness about flood related issues, it is necessary to identify and assess the areas within the community that are considered to be flood-prone. The PPI Committee identified the following target areas and concluded that outreach projects should be directed to all properties (residential, commercial and public) within these areas:

Target Area #1: Special Flood Hazard Areas

The Town contains 354.57 acres of coastal waters and 316.96 acres of inland waters in man-made lakes and inland waters, including canals. According to a September 11, 2009, Flood Insurance Study prepared by FEMA, approximately 75% of the Town is located within a Special Flood Hazard Area (SFHA). Figure 1 reflects the mapped flood insurance zones for the Town. Figure 2 depicts the depth of flooding that can be expected within the Town during the 100-yr flood event.

Figure 1 – FEMA Flood Zones in Town

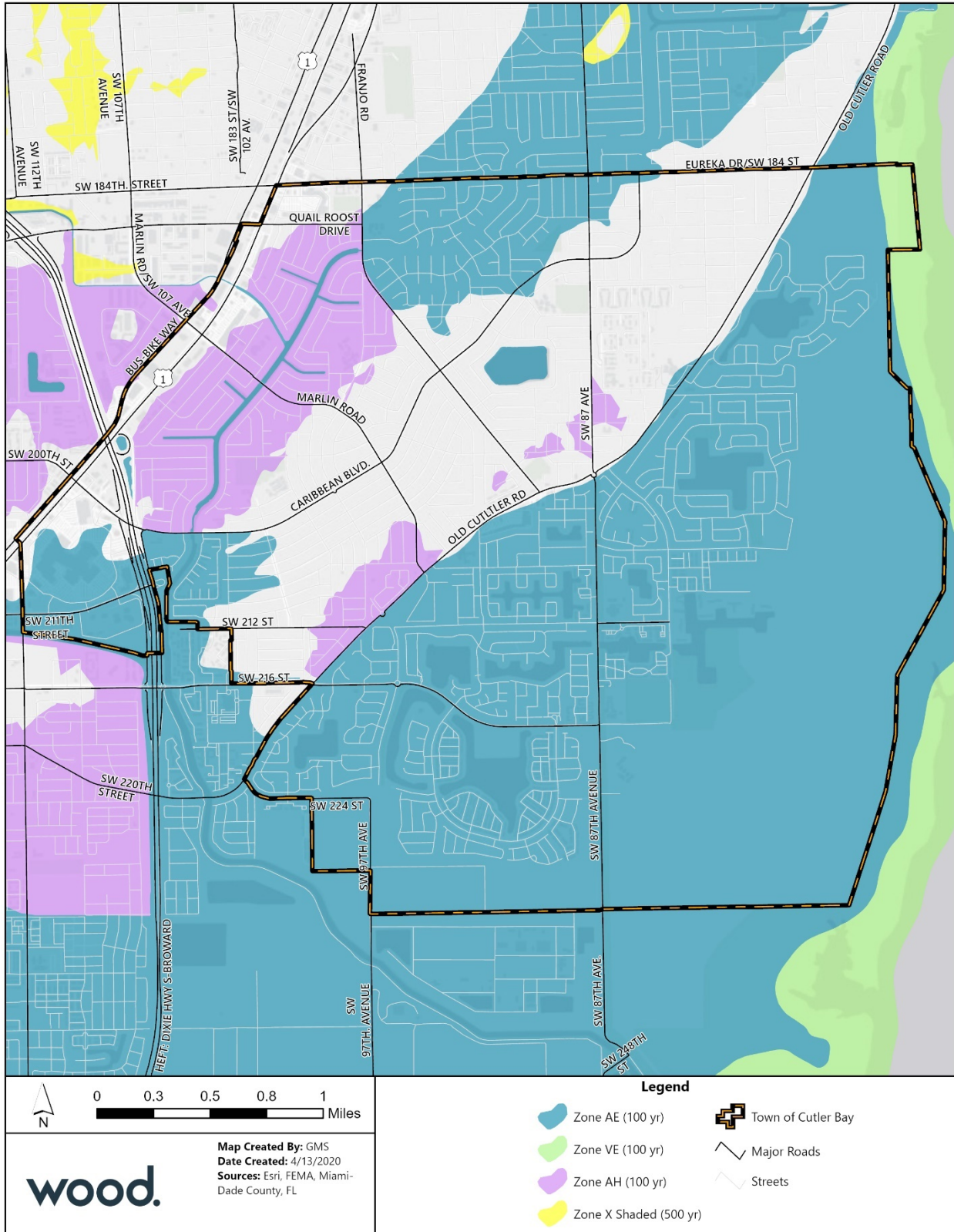


Figure 2 – 100-yr Flood Depths for Town

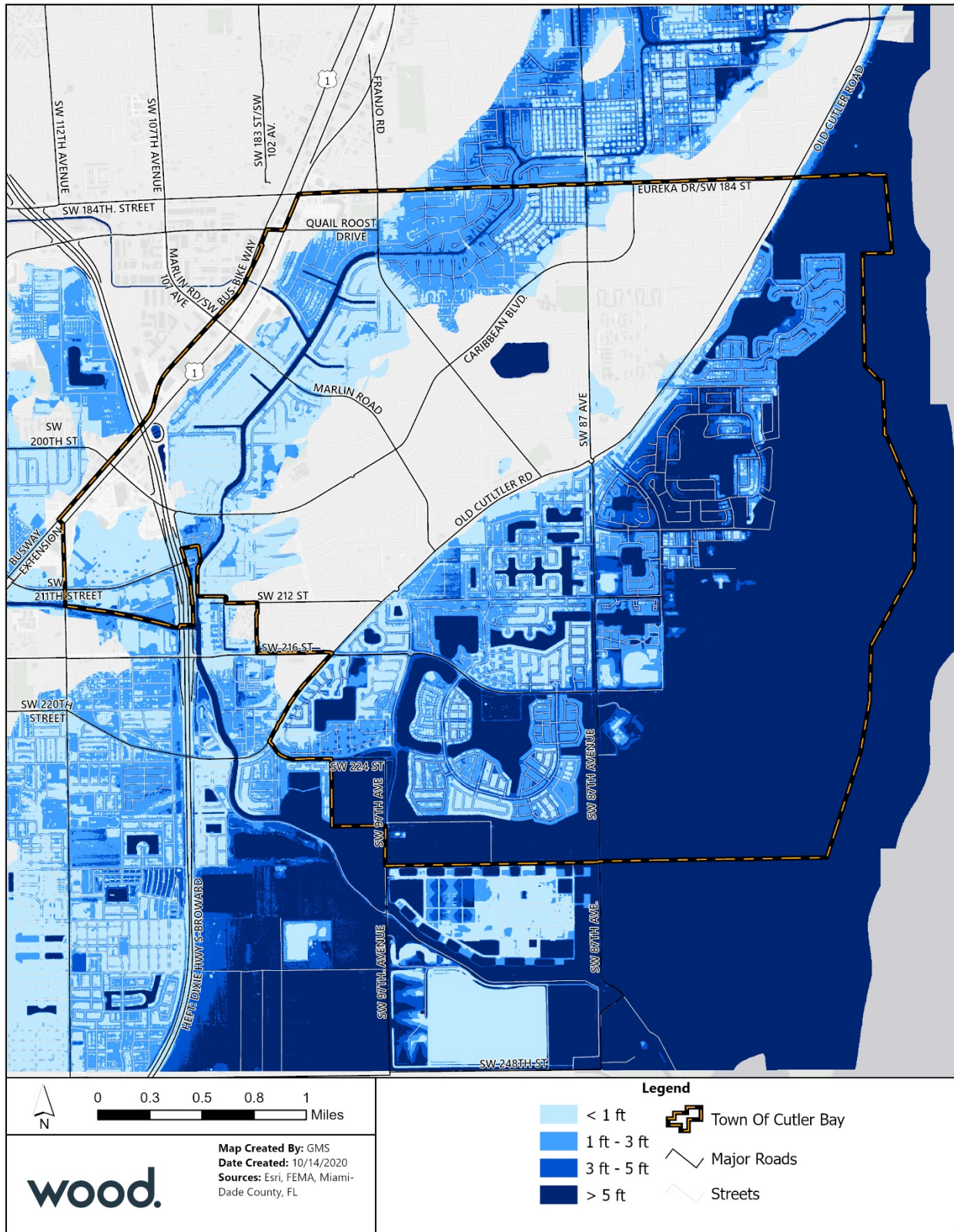


Table 2 summarizes the parcel count and improved value of parcels by mapped FEMA flood zone. Based on this analysis, 7,309 improved parcels fall within the 1% annual chance floodplain for a total value of \$2,383,588,182. Additionally, there are 3,491 improved parcels outside of the SFHA with a value of \$879,369,584. Note: Improved parcels indicate that a structure is present; however, the structure may or may not be insurable.

Table 2 – Building Count by FEMA Flood Zone

Flood Zone	Parcel Count	Building Count	Land Value	Improved Value	Estimated Content Value	Total Value ¹
Zone AE	7,874	5,619	\$623,294,079	\$1,224,099,243	\$677,285,420	\$1,901,384,663
Zone AH	1,848	1,690	\$304,366,074	\$296,519,980	\$185,683,539	\$482,203,519
Zone VE	8	0	\$202,650	\$0	\$0	\$0
Zone X (unshaded)	3,651	3,491	\$504,414,578	\$572,420,184	\$306,949,400	\$879,369,584
Total	13,381	10,800	\$1,432,277,381	\$2,093,039,407	\$1,169,918,358	\$3,262,957,765

Source: Miami-Dade County 2019 Parcel Data, FEMA 2009 DFIRM

¹Total value does not include land value.

Target Area #2: Areas of Localized Stormwater Flooding

Localized stormwater flooding can also occur throughout the Town. Localized stormwater flooding occurs when heavy rainfall and an accumulation of runoff overburden the stormwater drainage system within the community. The Town is located along the Atlantic Ocean and Biscayne Bay, and the topography of the area is very flat with elevations generally below 10 feet (NGVD 29). Flooding problems are presented by ponding in the very flat, poorly drained areas and by overflow from the following major drainage canals that traverse the Town: C-100, C100B, C-1, C-1N, C-1W and L31E. Localized flooding may be caused by the following issues:

- **Inadequate Capacity** – An undersized/under capacity pipe system can cause water to back-up behind a structure which can lead to areas of ponded water and/or overtopping of banks.
- **Clogged Inlets** – debris covering the asphalt apron and the top of grate at catch basin inlets may contribute to an inadequate flow of stormwater into the system. Debris within the basin itself may also reduce the efficiency of the system by reducing the carrying capacity.
- **Blocked Drainage Outfalls** – debris blockage or structural damage at drainage outfalls may prevent the system from discharging runoff, which may lead to a back-up of stormwater within the system.
- **Improper Grade** – poorly graded asphalt around catch basin inlets may prevent stormwater from entering the catch basin as designed. Areas of settled asphalt may create low spots within the roadway that allow for areas of ponded water.
- **Impervious Surface** – An increase in impervious surface creates increased runoff which leads to an increase in the volume of water travelling to a collection point.

Table 3 below details the areas of localized stormwater flooding identified by the PPI Committee. These areas are mapped in Figure 3.

Table 3 – Areas of Localized Stormwater Flooding

Area	Street Name or Intersection
1	The parcels between SW 195 St and SW 196 St
2	The parcels bordered by Caribbean Blvd, Anchor Rd, Pan American Dr and Blue Water Rd
3	The intersection of SW 89 Ct, Franjo Rd and SW 200 St
4	The intersection of SW 186 Street and SW 82 Avenue
5	SW 77 Ave and SW 188 St through the intersection of SW 78 Ave

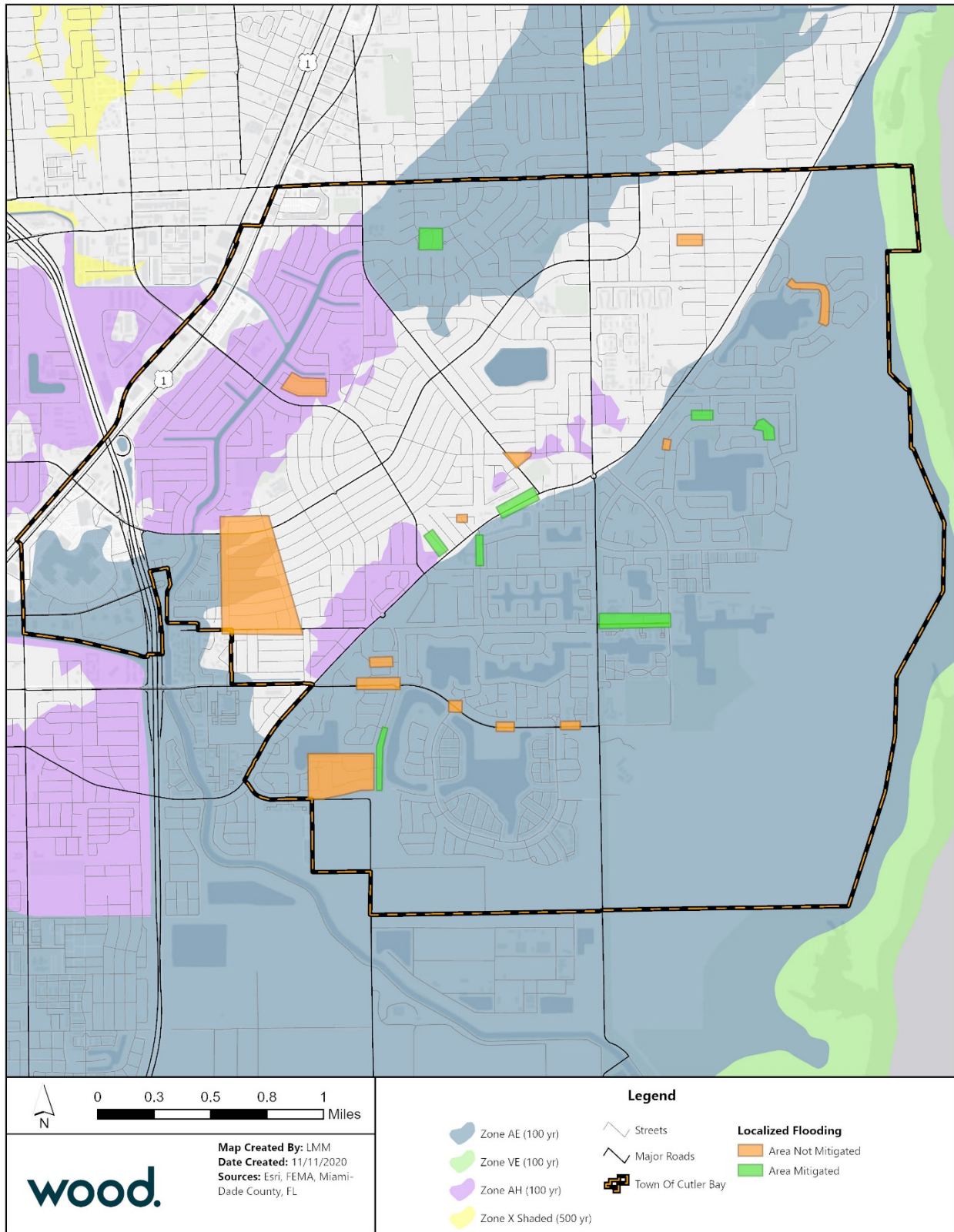
Area	Street Name or Intersection
6	SW 84 Avenue at SW 199 Terrace
7	SW 214 Terrace between SW 97 Ave and SW 98 Ct
8	SW 216 St between SW 97 Ave and SW 98 Ct
9	The quadrant of parcels bordered by SW 97 Ave, SW 221 Street/Terrace, SW 99 Pl and SW 224 St
10	The intersection of SW 92 Ave/SW 93 Path and SW 216 St
11	The parcels between SW 216 St and the eastern portion of SW 215 Terrace
12	SW 216 St between SW 87 Pl and SW 88 Pl
13	SW 92 Place and SW 204 Terrace

An analysis of the localized stormwater flooding areas concluded that 939 buildings are potentially affected by this type of flood hazard.

The Town has made improvements at multiple locations to mitigate stormwater flooding and reduce the list of localized flooding areas from 21 to 13 hot spots. Since the original development of this PPI, the following areas were mitigated:

Street Name or Intersection	Mitigation
Sterling Dr and SW 93 St	Regular Storm Drain cleaning as per Town schedule has improved the area flooding tremendously. No flooding has been observed by Town Staff since.
Manta Drive at Old Cutler Rd	Resolved with completion of Manta Drive Roadway/Drainage improvement project and Old Cutler Road JPA project.
Old Cutler Road southwest of the intersection of Franjo Road.	Resolved with completion of the Old Cutler Road JPA project.
SW 79 Ave at SW 79 Ct	Resolved with completion of the Saga Bay 1.2 Drainage Improvement Project.
SW 197 Terrace at SW 196 Terrace	Resolved with completion of the Saga Bay 1.2 Drainage Improvement Project.
SW 212 St between SW 85 Ave and SW 87 Ave	Resolved with completion of the SW 212 Street Roadway/Drainage Improvement project.
SW 92 Ave between Old Cutler Road and SW 208 St	Resolved with completion of a minor drainage project installing a Drainage Structure with exfiltration trench in the swale.
SW 97 Ave between SW 219 St and SW 224 St	Resolved with completion of drainage project in this segment of SW 97 Avenue.

Figure 3 – Areas of Localized Flooding



Target Area #3: Repetitive Loss Areas

Properties categorized as repetitive loss properties have a greater need for flood protection. According to October 2017 NFIP records, there is one mitigated repetitive loss property and 32 unmitigated repetitive loss properties in Town. Figure 4 illustrates the location of the repetitive loss properties classified as mitigated or unmitigated in relation to the mapped FEMA flood zones. Figure 5 illustrates the same repetitive loss properties in relation to the known localized flooding areas described in Target Area #2.

Table 4 below details the unmitigated repetitive loss building count categorized by FEMA flood zone.

Table 4 – Repetitive Loss Buildings by Flood Zone

Flood Zone	Building Count		Total Building Payment	Total Content Payment	Total Paid
	Insured	Uninsured			
AE	8	14	\$627,757	\$281,284	\$909,041
AH	1	0	\$60,925	\$24,443	\$85,369
A10	1	0	\$28,856	\$0	\$28,856
X	4	4	\$516,088	\$277,129	\$793,217
Total	14	18	\$1,233,626	\$582,856	\$1,816,482

Source: NFIP Repetitive Loss Data, 2017

Target Area/Audience #4: Real Estate, Lending, and Insurance Agents

When property changes ownership, new homeowners may be unaware of the flood risks and conditions of their property. During the homebuying process is an essential time to ensure that potential buyers are informed of the flood risks of a property and their flood protection options. Real estate, lending, and insurance agents are all involved in the transfer of property and provide guidance throughout the homebuying process. As such, this group plays an important role in delivering information about flood insurance and flood risk to homebuyers and homeowners.

The PPI committee will ensure that this group obtains essential knowledge and has the tools with which to communicate flood risk and insurance information to their clients throughout the Town of Cutler Bay.

Figure 4 – Repetitive Loss Properties and FEMA Flood Zones

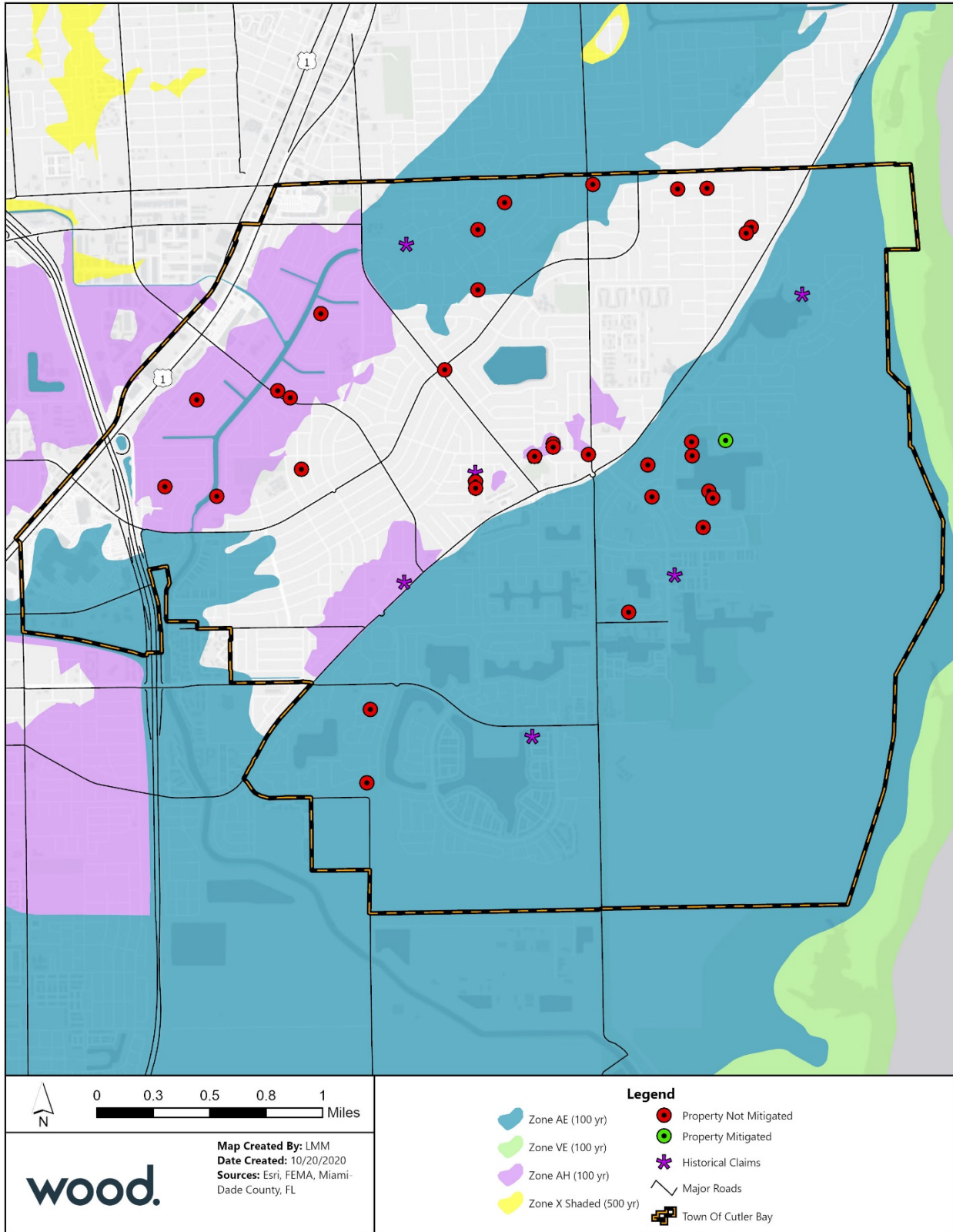
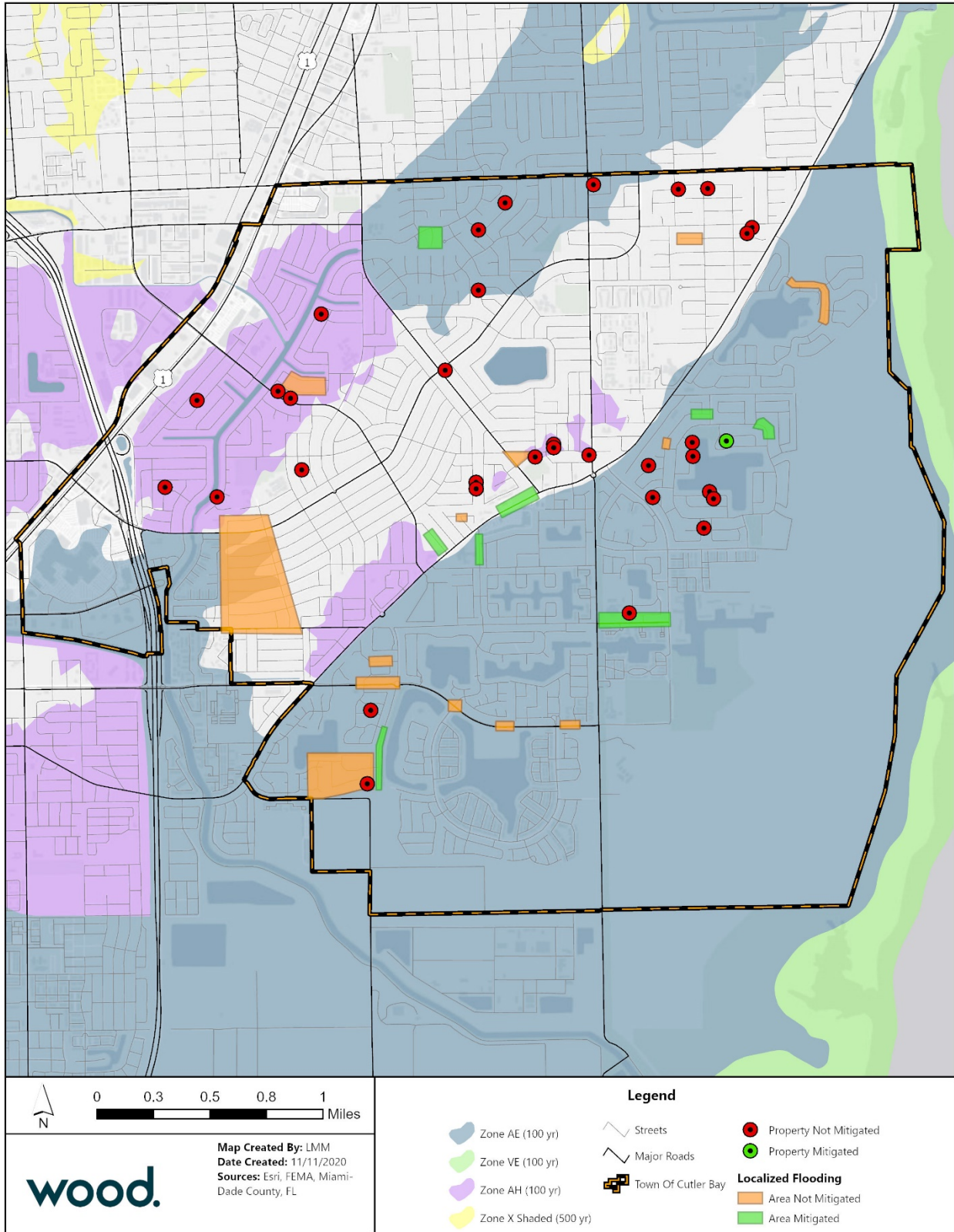


Figure 5 – Repetitive Loss Properties and Localized Flooding Areas



Target Areas Summary

An analysis of the four target areas described above concludes the following:

1. The entire Town and all flood zones are subject to flooding, and the PPI should strive to reach all residents and businesses within the Town, especially within the SFHA. There are 7,309 buildings with a value of over \$2.3 billion located within the SFHA. Property owners and residents of these buildings need to be made aware that they are subject to flooding risk and flood insurance is available to them.
2. Repetitive loss locations are fairly evenly distributed across flood zones with multiple properties located outside of the SFHA in the Unshaded X-Zone. There are twice as many uninsured repetitive loss properties in the AE Zone as those insured. Targeting repetitive loss areas is important as these are areas known to flood, regardless of their mapped FIRM zone.
3. Localized stormwater flooding can occur throughout the town and causes ponding in the very flat, poorly drained areas and by overflow from the major drainage canals that traverse the Town. Several of the repetitive loss properties could have their flooding issues attributed to localized stormwater flooding. Areas of localized stormwater flooding should be targeted for outreach, especially because residents and homeowners may reduce flooding problems by improving their behavior around drainage maintenance.
4. Conveying information about flood risk to recent or potential home buyers is critical to ensuring they can keep their home and family safe from flooding. Real estate, lending, and insurance agents are regularly involved in the transfer of property and can educate recent and/or potential buyers on their flood risk and protection options if given the tools and information to do so.

2.2 Assess Flood Insurance Coverage:

One valuable source of information on flood hazards is current flood insurance data for active policies and past claims. Flood insurance is required as a condition of federal aid or a mortgage or loan that is federally insured for a building located in a FEMA flood zone. An analysis of the NFIP data provided the following insight into areas susceptible to flooding in the Town:

1. Where do active flood insurance policies exist?
2. Where have flood insurance claims been paid in the past?
3. How many buildings are exposed to the flood hazard versus how many buildings have coverage?
4. How does the average amount of coverage compare to the amount of expected flood damage from the 100-yr flood?

Figure 6 shows the location of active flood insurance policies as well as policies with claims according to 2014 NFIP data. There are significant concentrations of policies within the AE and AH Zones. Additionally, it is worth noting that there are still a good amount of Preferred Risk Policies throughout the Unshaded X-Zones. However, there are some gaps in high risk areas, especially south of Old Cutler Road.

Figure 6 – Flood Insurance Policies in Force

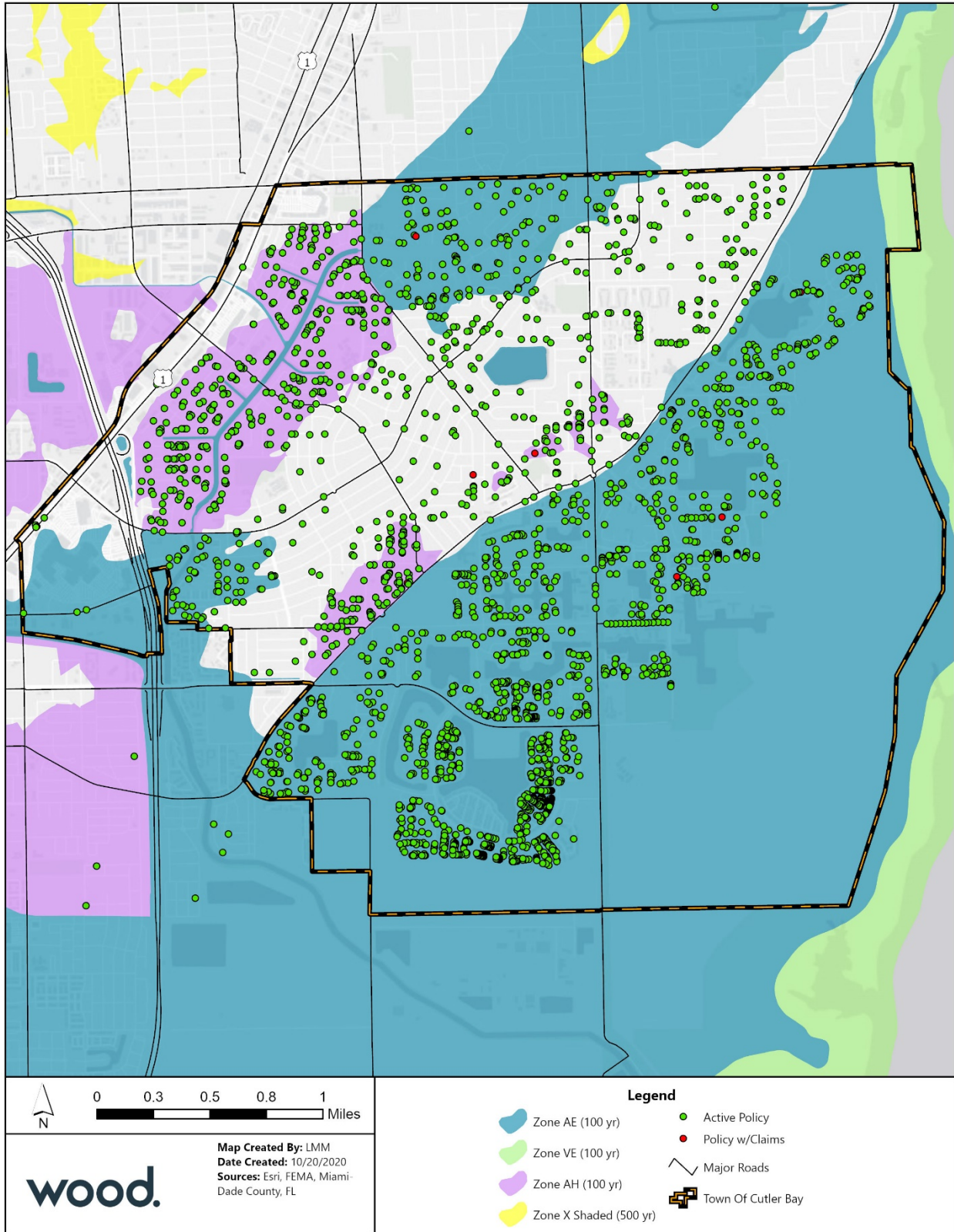


Table 5 through Table 8 summarizes key statistics of policies in force and past claims by structure type, flood zone, and pre- and post-FIRM building.

Table 5 – NFIP Policy and Claims Data by Structure Type

Structure Type	Number of Policies in Force	Total Premium	Total Coverage	Number of Closed Paid Losses	Total of Closed Paid Losses
Single Family	6,553	\$4,191,028	\$1,707,466,700	191	\$2,190,891.12
2-4 Family	57	\$20,731	\$11,757,600	2	\$2,805.00
All Other Residential	1,001	\$215,554	\$126,536,100	9	\$0.00
Non-Residential	73	\$129,023	\$49,508,100	7	\$2,162.66
Total	7,684	\$4,556,336	\$1,895,268,500	209	\$2,195,858.78

Source: FEMA Community Information System, September 2020

Table 6 – NFIP Policy and Claims Data by Flood Zone

Flood Zone	Number of Policies in Force	Total Premium	Total Coverage	Number of Closed Paid Losses	Total of Closed Paid Losses
A01-30 & AE Zones	5,955	\$3,960,444	\$1,431,189,600	142	\$940,404.46
A Zones	9	\$5,400	\$639,000	1	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00
AH Zones	112	\$69,913	\$25,568,800	14	\$227,516.48
AR Zones	0	\$0	\$0	0	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00
V Zones	0	\$0	\$0	0	\$0.00
D Zones	0	\$0	\$0	0	\$0.00
B, C & X Zone					
Standard	40	\$54,712	\$14,954,400	7	\$527,985.96
Preferred	435	\$170,615	\$136,295,000	11	\$177,326.66
Total	6,551	\$4,261,084	\$1,608,646,800	175	\$1,873,233.56

Source: FEMA Community Information System, September 2020

Table 7 – NFIP Policy and Claims Data Pre-FIRM

Flood Zone	Number of Policies in Force	Total Premium	Total Coverage	Number of Closed Paid Losses	Total of Closed Paid Losses
A01-30 & AE Zones	2,517	\$1,836,730	\$587,987,900	87	\$776,455.33
A Zones	9	\$5,400	\$639,000	1	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00
AH Zones	107	\$68,844	\$24,411,500	14	\$227,516.48
AR Zones	0	\$0	\$0	0	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00
V Zones	0	\$0	\$0	0	\$0.00
D Zones	0	\$0	\$0	0	\$0.00
B, C & X Zone	350	\$175,268	\$112,401,400	15	\$667,985.96
Standard	37	\$49,504	\$14,216,400	7	\$527,985.96
Preferred	313	\$125,764	\$98,185,000	8	\$140,000.00
Total	2,983	\$2,086,242	\$725,439,800	117	\$1,671,957.77

Source: FEMA Community Information System, September 2020

Table 8 – NFIP Policy and Claims Data Post-FIRM

Flood Zone	Number of Policies in Force	Total Premium	Total Coverage	Number of Closed Paid Losses	Total of Closed Paid Losses
A01-30 & AE Zones	3,438	\$2,123,714	\$843,201,700	55	\$163,949.13
A Zones	0	\$0	\$0	0	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00
AH Zones	5	\$1,069	\$1,157,300	0	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00
V Zones	0	\$0	\$0	0	\$0.00
D Zones	0	\$0	\$0	0	\$0.00
B, C & X Zone	125	\$50,059	\$38,848,000	3	\$37,326.66
Standard	3	\$5,208	\$738,000	0	\$0.00
Preferred	122	\$44,851	\$38,110,000	3	\$37,326.66
Total	3,568	\$2,174,842	\$883,207,000	58	\$201,275.79

Source: FEMA Community Information System, September 2020

Table 9 compares the number of policies in force with the number of buildings (estimated by improved parcel counts) located within each flood zone. Note that this assessment does not account for parcels with multiple insurable buildings and therefore overestimates policy coverage.

Table 9 – Percentage of Buildings Insured

Flood Zone	Number of Policies in Force	Number of Buildings	% Insured
AE Zone	5,964	5,619	100%*
AH Zone	112	1,690	6.6%
VE Zone	0	0	0%
X Zone	475	3,491	13.6%
Total	6,551	10,800	60.7%

Source: FEMA Community Information System, April 2014

Table 10 compares number of buildings present, number of policies in force, total coverage and a calculation of loss estimate values for the 100-yr flood.

Table 10 – Flood Insurance Coverage and Loss Estimates by Flood Zone

Flood Zone	Number of Buildings	Number of Policies in Force	Total Value ¹	Total Coverage	Loss Estimate
AE Zone	5,619	5,964	\$1,901,384,663	\$1,431,828,600	\$261,761,373
AH Zone	1,690	112	\$482,203,519	\$25,568,800	\$17,263,384
VE Zone	0	0	\$0	\$0	\$0
Total	7,309	6,076	\$2,383,588,182	\$1,457,397,400	\$279,024,757

Source: Miami-Dade County 2013 Tax Assessor's Data, FEMA 2009 DFIRM

¹Total value does not include land value.

The above analysis of existing flood insurance coverage shows that existing building coverage does meet the loss estimate for the 1%-annual-chance flood event; however, this comparison does not take into account the large number of uninsured properties that would have no coverage in the event of a flood loss.

Insurance Conclusions:

1. Over 60% of all flood zones are covered by a flood insurance policy; therefore, nearly 40% are not.

2. Only 13.6% of the buildings in the X Zone have a flood insurance policy and 91.6% of those policies are preferred risk policies.
3. A higher percentage of buildings located in the AE Zone are insured as compared to the entire floodplain.

Insurance Recommendations:

1. Increase the number of Flood Insurance Policies in both AE and AH Zones.
2. Concentrate on retention of flood policies in the AE Zone.
3. Increase the number of Standard Flood Insurance Policies in the X Zones.

Repetitive Flooding: An analysis of repetitive loss was completed to examine the number of insured repetitive loss properties against FEMA flood zones. According to 2017 NFIP records, there are 32 unmitigated properties with a total payment of \$1,816,483. Of the 32 unmitigated repetitive loss properties, only 44% of the properties are insured. Table 11 details repetitive loss building counts, FEMA flood zones and total payment.

Table 11 – Repetitive Loss Summary Table (Unmitigated Properties)

Flood Zone	Building Count		Total Building Payment	Total Content Payment	Total Paid
	Insured	Uninsured			
AE	8	14	\$627,757	\$281,284	\$909,041
AH	1	0	\$60,925	\$24,443	\$85,369
A10	1	0	\$28,856	\$0	\$28,856
X	4	4	\$516,088	\$277,129	\$793,217
Total	14	18	\$1,233,626	\$582,856	\$1,816,482

Source: NFIP Repetitive Loss Data, 2017

2.3 Determine Target Audiences:

According to the 2010 US Census, 54.5% of Town residents are Hispanic or Latino and 55.9% of residences have a language other than English spoken in the home. Approximately 11% of the population is considered as living below the poverty level. These social and economic factors were considered by the committee in ensuring that the right messages, tools and resources were used to overcome obstacles. The committee recognized that messages would need to be distributed in difference forms and using different sources in order to reach all target audiences. The following groups have been identified as target audiences who need special messages on flood protection:

Target Audience #1: School Children

School children tend to take the messages they learn into the home which often changes behavior within the family itself.

Target Audience #2: Homeowner’s Associations

Homeowner’s Associations have access to entire neighborhoods and often host neighborhood events. Educating and partnering with this audience would be an efficient way to reach large groups of residents at one time.

Target Audience #3: Landscapers

There has been a consistent problem with landscapers sweeping vegetation/debris into nearby storm drains which clogs the system and causes stormwater to back-up and overflow into the surrounding area.

Target Area/Audience #4: Real Estate, Lending and Insurance Agents

This group plays a key role in conveying information about flood insurance to homeowners and homebuyers. The PPI Committee will make sure this group is informed and equipped with the tools needed to convey flood risk and flood insurance information to their clients throughout the Town.

In addition to the target audiences detailed above, the PPI Committee identified the following Stakeholders as being able to provide support and informational materials to supplement and enhance the outreach efforts detailed in this PPI:

- FEMA
- Miami-Dade County
- South Florida Water Management District
- Biscayne National Park
- Florida Emergency Management Agency
- South Florida Ready.gov
- Florida Floodplain Managers Association
- Florida Stormwater Management Association

2.4 Inventory Other Public Information Efforts:


A key part of developing a public information program is becoming aware of other public information activities targeted at Town residents. The information in Table 7 came from past projects, staff research, and PPI Committee members. Knowing what messages are currently reaching the residents of the Town is essential in determining what types of projects or messages are effective and which ones may need to be revised or what new projects are necessary to encourage residents and businesses to adopt behaviors to protect their property and their lives and make the Town more resilient.

Table 7 – Existing Public Information Efforts

Organization	Project	Subject Matter	Frequency
Public Information/Public Works Department	Town Website	Various flood-related topics*	Year-Round
Public Information/City Manager	Cutler Bay News	Various flood-related topics – Center Section full page of Newspaper houses messages*	Monthly
Public Works Department	Movie Night	Various flood-related topics and messages presented on screen before the movie*	Quarterly
Public Works Department	Outreach Brochure	10 Flood-related topics (6 Primary CRS Topics and Hurricane Preparedness, General Preparedness, Be Aware of Other Hazards, and Flood Education)	Annually
Public Works Department	Handouts and Brochures various offices	Various flood-related topics*	Year-Round
Public Works Department	Map inquiry service	Flood hazard, insurance, flood protection	Year-Round
Planning & Development Services	Elevation certificates	Building and insurance data	Year-Round
Public Works Department	Repetitive loss mailing	Property protection, insurance, grant funding	Annually
Public Works/Engineering Department	Drainage Complaints/retrofitting advice	Protect people from the flood hazard, protect property from the flood hazard, build responsibly	Year-Round
Public Works/Engineering Department, South Florida Water Management District, and Miami-Dade County	MS4 Permits: Cleaning Drains and Drainage Ways	Storm drain protection, water quality and quantity	Annually

Organization	Project	Subject Matter	Frequency
Public Works Department	Workshops to Homeowners Associations	Prevention, Property Protection, Natural Resource Protection, Structural Projects, Stormwater Regulations, and Public Information	Bi-Annually
Public Works Department	Catch Basin Marking Program	Water quality	Year-Round
Public Works Department	Ditch Maintenance	Property Protection	Annually
Town Manager, Engineering and Public Works Department	Capital Improvement Planning	Stormwater drainage, flood protection, water quality	Monthly
Town Manager, Public Works, Community Development	Town Chili Cook-Off	Various flood-related topics and brochures*	Annually
Town Manager, Public Works, Community Development	Taste-of-the-Bay Festival	Various flood-related topics and brochures*	Annually
Town Manager, Public Works, Community Development	Concerned Citizens Meetings	Various flood-related topics and brochures*	Quarterly
Public Works Department	School Education/Enviroscape	Protect people from the flood hazard, protect property from flood hazard, Natural resource Protection and Public Education	Annually
County Public Library	Various Publications	Flood Related Topics	Year-Round
Florida Division of Emergency Management	Website and Various Publications	Hurricane Preparedness, Response, Recovery and Mitigation and various flood-related topics and brochures, Get a Family and Business Plan	Year-Round
Miami-Dade Office of Emergency Management	Website and Various Publications	Prevention, Property Protection, Insurance, flood hazard, protect natural floodplain functions, Emergency Services, Public Information, Personal Protection, and Evacuation, Flood Safety	Year-Round
Florida – Ready.Gov	Website	Hurricane Preparedness, Preparing Your Home, After a Hurricane, Hurricane Plan, Flood Safety, Flood Preparedness, Flood Plan, Flood Insurance	Year-Round


* Note: Various Flood-Related Topics mean Prevention and Regulatory, Property Protection, Natural Resource Protection, Emergency Services, and Public Information



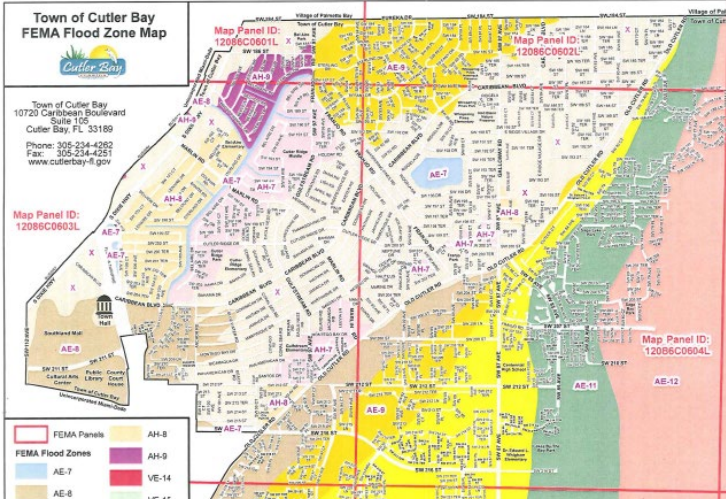

From the
Town of Cutler Bay

Warning!

You are in an Area Subject To Flooding
See The Important Information Inside!



ALL ZONES ON MAP EXCEPT ZONE X ARE IN A FLOOD

Cutler Bay an excellent place to live, work and play

CERTIFIED SOLIDIFIED
OFGBC
FLORIDA GREEN
CITY

Home | Contact Us | Service Request
The Official Town Website

News and Announcements [Click here to see all items](#)

February 28th 2014 - Caribbean Blvd Road Closures and Detour
Road Closure and Temporary Detour Route Map from March 5, 2014 through April 30, 2014, see attached map

Planned Detour

January 23rd 2014 - Public Survey Flood Mitigation Plan

Cutler Bay Floodplain Mitigation Plan Survey - English
Cutler Bay Floodplain Mitigation Plan Survey - Spanish

Flood Mitigation Plan Public Survey

The Town received a federal grant to prepare a flood mitigation plan which will assess our community's flood hazards and risks and determine how to best minimize the risks and ways to communicate those risks.

Your Government

- Mayor
- Vice Mayor
- Town Council
- Town Manager
- Town Clerk
- Town Attorney
- Town Charter
- Elections
- Hurricanes Preparedness
- Kids
- Going Green
- Press Releases
- News and Announcements
- Community Activities



PUBLIC SURVEY FOR FLOOD MITIGATION PLANNING

Cutler Bay needs your help!

The Town of Cutler Bay is working to become less vulnerable to flooding and your participation is important to us!

The Town received a Flood Mitigation Assistance federal grant to prepare a *Flood Mitigation Plan*. This Plan will identify and assess our community's flood hazard risks and determine how to best minimize the risks and what outreach materials may be necessary to better communicate those risks.

This survey is an opportunity for you to share your opinions and participate in the mitigation planning process. The information you provide will help us better understand your hazard concerns and can lead to mitigation activities that should help lessen the impacts of future hazard events.

Please help us by completing this survey by **March 30, 2014** and returning it to:

Sandra Cuervo, CFM
Town of Cutler Bay - Community Development Department
10720 Caribbean Boulevard, Suite 105
Cutler Bay, FL 33189

Surveys can also be faxed to: (305) 234-4251 or emailed to scuervo@cutlerbay-fl.gov

- Where do you live?
 Cutler Bay Other: _____
- Have you ever experienced or been impacted by high water or flooding in Cutler Bay?

Meeting to discuss protecting your property from floods



We hear from Sandra Cuervo that the Town of Cutler Bay's Floodplain Mitigation Plan Advisory Committee is inviting residents to join them for a meeting to talk about what the town is doing to protect property from flooding events. The town hopes to reduce the flood insurance rates of residents in Cutler Bay by implementing a Flood Mitigation Plan.


"Property owners that currently are required to have flood insurance, have experienced property loss or damage due to flood, or simply want to be informed are encouraged to attend the meeting," says Sandra, who is the Building & Code Compliance Division Manager, Department of Community Development.

"This will be the 2nd meeting of the advisory committee, and in this meeting the committee members will be getting information on what their functions and respon-

sibilities are as members of the committee, and their schedules." The meeting is on Wednesday, December 11, from 5:30 p.m. to 7:00 p.m., in the Community Room, Suite 220, of the Cutler Bay Town Center, located at 10720 Caribbean Blvd. For information please contact Sandra Cuervo at 305-234-4262 or visit the Town's website at www.cutlerbay-fl.gov.

Kudos to the finance department, as we hear that the Town of Cutler Bay received a Certificate of Achievement for Excellence in Financial Reporting for the sixth consecutive year in a row. The award is presented by the Government Finance Officers Association of the United States and Canada ("GFOA") for its annual Comprehensive Annual Financial Report ("CAFR") for the fiscal year ending September 30, 2012. Quite an accomplishment for a community that was incorporated in 2005.

Great job... We hear from a reliable source that Steve Zarzecki, President of the Concerned Citizens of Cutler Bay, did a great job with the December 3rd meeting at the Cutler Ridge United Methodist Church. The church's Paella Fundraiser dinner preceding the meeting was a big hit with attendees. January's meeting should



Flood Insurance Repetitive Loss Property

When our system of canals, ditches and culverts was built over 20 years ago, it could handle all but the largest tropical storms and hurricanes; since then, urban development within Miami-Dade County has increased, thus also increasing the amount of stormwater runoff. Now, heavy rains overload the system more often, resulting in more frequent floods in your area with an average heavy event every 3 to 4 years.

The Town of Cutler Bay is working diligently to improve the flood protection levels of service through our Capital Improvement Program funded by the Town's Stormwater Utility Fund. We are coordinating thru Miami-Dade County with other agencies such as the South Florida Water Management District and the United States Army Corps of Engineers to increase the storage and carrying capacity of floodwaters in the surrounding primary canal system.

What is the purpose of the NFIP and Floodplain Management?

The National Flood Insurance Program (NFIP) enables property owners in participating communities to purchase insurance against losses from flooding.

The NFIP is a federally supported program that assists communities and citizens who are devastated by disasters. The majority (76%) of federally declared disasters are flood related, as most Americans live within close proximity to sources of flooding (e.g., rivers, coasts, lakes, etc.).

Step 3: Formulate Messages

After reviewing the Community Needs Assessment, the PPI Committee reviewed the existing outreach projects and their dissemination methods and developed the following priority messages. Table 12 summarizes each message and the desired outcome. Topics A through F are the CRS Activity 330 Priority Topics and Topics G through J are the additional topics which were identified by the PPI Committee.

The 10 topics identified below are covered by various projects which are listed in Table 13 below, formulated to reach the Target Areas and Target Audiences identified by the PPI Committee.

Table 12 – Topics, Messages, and Outcomes

Topic	Message	Outcome(s)
A. Know your flood hazard	1. Your property is subject to flooding	Increase number of FIRM inquires
	2. Your property is in a repetitively flooded area	Reduce future repetitive loss properties
B. Insure your property	1. You need flood insurance	Increase number of flood insurance policies
	2. Your homeowner’s policy does not cover flood damage	Increase number of flood insurance policies
	3. Renters should protect contents with flood insurance	Reduce damage to contents
	4. Lower cost Preferred Risk Policies (PRP) are available	Increase number of PRP policies
C. Protect yourself and your family	1. Turn around don’t drown	Reduce rescues and deaths and damages to vehicles
	2. Know the flood warning signals	Reduce rescues and deaths
D. Protect your property from the hazard	1. Elevate HVAC exterior units	Reduce number of flood damaged HVAC units
	2. Don’t begin work without proper permits	Reduce red tag violations
	3. Grant monies are available to help elevate your home	Increase financial opportunities
E. Build responsibly	1. Get a permit before you start construction	Reduce citations
	2. Know the substantial damage rules	Reduce citations
	3. Keep areas open (setbacks) between homes and property lines	Maintain proper drainage
F. Protect natural floodplain functions	1. Don’t dump in storm drains, channels, or open bodies of water	Improve water quality and reduce overbank flow
	2. Report erosion control measures not working	Contain erosion on construction sites
	3. Don’t disturb natural floodplain areas	Reduce grading, fill, and earth movement
G. Hurricane Preparedness	1. Prepare an emergency supply kit	Protect family, save important documents, and know how to contact other family members
H. General Preparedness	1. Identify and document your personal belongings	Reduce delays in receiving insurance payments
I. Reduce Stormwater Flooding	1. Install a rain barrel on your property	Increase on-site storage and infiltration
J. Flood Education	1. Promote flood education for children.	Increase flood awareness

Step 4: Identify Outreach Projects to Convey the Messages

By reviewing and combining projects from the existing PPI and developing new efforts to pursue, the PPI Committee identified 12 projects and initiatives that will be implemented during 2021/2022. These projects are organized by target audience and message in Table 13.

In addition to projects that are implemented every year, the PPI Committee recommends Flood Response Projects which are projects that will be implemented during and after a flood. These projects are drafted and made ready for production and dissemination after a flood warning. These projects are listed at the end of Table 13.

Step 5: Examine Other Public Information Initiatives

The PPI Committee and Town staff worked together to identify other Public Information Initiatives (PII). These are CRS activities that the Town is implementing which either require publicity or are incorporated as part of implementation of new or existing projects. These initiatives improve access to information and services provided by the Town. These other public information initiatives include:

- **Activity 310:** All Elevation Certificates are accessible on the Town’s website. See **PII #2**.
- **Activity 320:** Publicize Activity 320 on the Town’s website to encourage more map inquiry request from the public by listing the types of information. The service is already publicized to the target audiences via a direct mail letter. See **PII #1**.
- **Activity 350:** Enhancement of the Town’s website to house all Elevation Certificates, all LOMA’s, providing links to real time gauge and rainfall data along with links to various stakeholder groups such as Floodsmart, FEMA, Miami-Dade County Emergency Management, Florida Emergency Management, etc. See **PII #2**.
- **Activity 360:** Publicize Activity 360 on the Town’s website so a wider audience is aware of this service. Additionally, this service will be discussed at homeowner association meetings so that an even wider audience is aware that the Town provides this service. See **PII #3**.

Step 6: Implement, Monitor and Evaluate the Program

6.1 Adoption

This document will become effective when it is adopted by the Town Council.

6.2 Evaluation

The PPI Committee along with Town Staff will monitor the projects as they are developed, as well as the results. They will record inputs from PPI Committee members and suggestions from other Town employees and stakeholders participating in the activities. That input will be sent by e-mail to committee members for consideration and evaluation.

The PPI Committee will meet once per 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 recommend to the appropriate Town offices and the stakeholders who implement projects whether the projects should be changed or discontinued. The Committee will meet and review the outcomes of each individual activity to change, add, or approve them. Tables 8 and 9 will be revised as needed. The outcomes and revisions will be submitted as part of the Town’s annual recertification package to the Community Rating System and submitted to the Town Council for their review and consideration. A report will be submitted to the Town Council explaining the annual changes to the PPI – projects, messages, and outcomes.

Table 13 – PPI Projects and Initiatives

Target Audience	Topic(s) (See Table 12)	Message(s) (See Table 12)	Project(s)	Assignment	Schedule	Stakeholder
Outreach Projects						
Target Area #1: Special Flood Hazard Areas	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly Topic F Protect Natural Floodplain Functions Topic G Hurricane Preparedness Topic H General Preparedness Topic I Reduce Stormwater Flooding Topic J Flood Education	A. 1 B. 1, 2, 3 C. 1, 2 D. 1, 2, 3 E. 1, 2, 3 F. 1, 2, 3 G. 1 H. 1 I. 1 J. 1	OP #1 Mail Updated Flood Protection Brochure to all property owners in SFHA annually	Public Works Department	April	N/A
			OP #2 Updated Flood Protection Brochure placed at 5 different locations, listed on page 26.	Public Works Department	Year-Round	N/A
			OP #3 Publicize the Floodsmart.gov website on the Town’s website and on the Updated Flood Protection Brochure	Public Works Department	Year-Round	N/A
			OP #4 Speak to two Homeowner’s Associations each year on topics in the Updated Flood Protection Brochure, and provide copy of State of Florida Hurricane Resource Guide	Public Works Department	April and September	Homeowner’s Associations/State of Florida
			OP #5 Develop information for homeowners and HVAC Contractors which indicates that units should be placed above the BFE plus freeboard	Building Department	October	HVAC Contractors
Target Area #2: Areas of Localized Stormwater Flooding	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly Topic F Protect Natural Floodplain Functions Topic G Hurricane Preparedness Topic H General Preparedness Topic I Reduce Stormwater Flooding Topic J Flood Education	A. 1, 2 B. 1, 2, 3, 4 C. 1 D. 1, 2, 3 E. 1, 2, 3 F. 1, 2, 3 G. 1 H. 1 I. 1 J. 1	OP #6 Mail Updated Flood Protection Brochure to all properties in the community each year for NPDES requirements	Public Works Department	May	N/A
			OP #7 NFIP Brochure on the benefits of flood insurance and that it is available in X Zones available in English and Spanish at 5 different locations, listed on page 26.	Public Works Department	Year-Round	NFIP
Target Area #3: Repetitive Loss Properties/Areas	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly Topic F Protect Natural Floodplain Functions Topic G Hurricane Preparedness Topic H General Preparedness Topic I Reduce Stormwater Flooding Topic J Flood Education	A. 2 B. 1, 2, 3, 4 C. 1, 2 D. 1, 2, 3 E. 1, 2, 3 F. 1, 2, 3 G. 1 H. 1 I. 1 J. 1	OP #8 Mail Updated Flood Protection Brochure each year to all properties in the Repetitive Loss Areas	Public Works Department	April	N/A

Target Audience	Topic(s) (See Table 12)	Message(s) (See Table 12)	Project(s)	Assignment	Schedule	Stakeholder
Outreach Projects						
Target Area/Audience #4: Real Estate, Lending, and Insurance Agents	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly Topic F Protect Natural Floodplain Functions Topic G Hurricane Preparedness Topic H General Preparedness Topic I Reduce Stormwater Flooding Topic J Flood Education	A. 1, 2 B. 1, 2, 3, 4 C. 1, 2 D. 1, 2, 3 E. 1, 2, 3 F. 1, 2, 3 G. 1 H. 1 I. 1 J. 1	OP #9 Mail a copy of the Updated Flood Protection Brochure along with the Activity 320 mailing to all real estate, lending, and insurance agents in the Town.	Public Works Department	Annually	FEMA (NFIP); Real Estate, Lending, and Insurance Agents
School Children	Topic A Know Your Flood Hazard Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic F Protect Natural Floodplain Functions Topic G Hurricane Preparedness Topic H General Preparedness Topic I Reduce Stormwater Flooding Topic J Flood Education	A. 1, 2 C. 1, 2 D. 1, 2, 3 F. 1, 2, 3 G. 1 H. 1 I. 1 J. 1	OP #10 Demonstrate the Enviro-Scape flood model to two elementary or middle schools each year which show the effects of flood damage and water quality to students	Public Works Department	Bi-Annually	N/A
			OP #11 Provide The Water Saver for Children from MDC and Saving Energy & Water Educational Coloring Book from the SFWMD to school children when OP #12 is conducted at elementary schools	Public Works Department	Bi-Annually	Miami-Dade County (MDC), South Florida Water Management District (SFWMD)
Homeowner Associations	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly Topic F Protect Natural Floodplain Functions Topic G Hurricane Preparedness Topic H General Preparedness Topic I Reduce Stormwater Flooding Topic J Flood Education	A. 1, 2 B. 1, 2, 3, 4 C. 1, 2 D. 1, 2, 3 E. 1, 2, 3 F. 1, 2, 3 G. 1 H. 1 I. 1 J. 1	OP #4 also applies to this Target Audience.	Public Works Department	April and September	Homeowner's Associations/State of Florida
Landscapers	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly Topic F Protect Natural Floodplain Functions Topic G Hurricane Preparedness Topic H General Preparedness Topic I Reduce Stormwater Flooding	A. 1, 2 B. 1, 2, 3, 4 C. 1, 2 D. 1, 2, 3 E. 1, 2, 3 F. 1, 2, 3 G. 1 H. 1 I. 1 J. 1	OP #12 Develop informational brochure to inform landscapers not to blow grass clippings or leaves into storm drains	Public Works Department	October	N/A

Target Audience	Message(s) (See Table 12)	Outcome (See Table 12)	Project(s)	Assignment	Schedule	Stakeholder
Flood Response Projects						
Flooded property owners and residents	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly Topic F Protect Natural Floodplain Functions Topic G Hurricane Preparedness Topic H General Preparedness Topic I Reduce Stormwater Flooding Topic J Flood Education	A. 1, 2 B. 1, 2, 3, 4 C. 1, 2 D. 1, 2, 3 E. 1, 2, 3 F. 1, 2, 3 G. 1 H. 1 I. 1 J. 1	FRP #1 Provide “After a Flood: The First Steps” brochure to flooded property owners which provides information on the dangers of flood water, listen for local warnings, don’t drive through flooded streets, stay healthy (emotional stress), and cleaning up an repairing your home	Public Works Department	Ready to go before and after a flood	FEMA and American Red Cross
			FRP #2 Provide copies of “Repairing your flooded home” FEMA 234 publication to flooded property owners which provides information on protecting your home from further damage, getting organized, drying out your flooded home, restoring utilities, clean up, rebuilding and preparing for the next flood.	Public Works Department	Ready to go	FEMA and American Red Cross
			FRP #3 Provide information on the Town’s Cumulative Substantial Damage rules and the Town’s Lower Substantial Damage Threshold	Building Department	Ready to go	N/A
			FRP #4 Provide information on the need for a building permit on the Town’s website and in the Town News	Building Department	Ready to go	N/A
			FRP #5 Promote the need to buy flood insurance on the Town’s Website and in the Town News	Public Works Department	Ready to go	N/A
			FRP #6 Flood Protection Brochure copies available to hand out before, during and after a flood.	Public Works Department	Ready to go	N/A
			FRP #7 Homeowner’s guide to cleaning up mold.	Public Works Department	Ready to go	EPA
Public Information Initiatives						
All Town of Cutler Bay Residents	Topic A Know Your Flood Hazard Topic B Insure Your Property Topic C Protect Yourself and Your Family Topic D Protect Your Property from the Hazard Topic E Build Responsibly Topic F Protect Natural Floodplain Functions Topic G Hurricane Preparedness Topic H General Preparedness Topic I Reduce Stormwater Flooding Topic J Flood Education	A. 1, 2 B. 1, 2, 3, 4 C. 1, 2 D. 1, 2, 3 E. 1, 2, 3 F. 1, 2, 3 G. 1 H. 1 I. 1 J. 1	PII #1 Publicize Map Information Service (CRS Activity 320): Publicize on website (Town provides information on areas that have local storm water flooding, repetitive loss, and flood depths)	Public Works Department	Year-Round	N/A
			PII #2 Update Town’s website (CRS Activity 350) to include flood information, links to Floodsmart.gov, Miami-Dade County Emergency Management , State of Florida Emergency Management , and FEMA . Also, house all Elevation Certificates and all LOMA’s effective within the Town (CRS Activity 310) and provide real time gauge information.	Public Works and Building Departments	Annually	Miami-Dade County, State of Florida, and FEMA
			PII #3 Flood Protection Assistance (CRS Activity 360): Publicize this service on the Town’s website and in the Updated Flood Protection Brochure	Public Works Department	Year-Round	N/A

Locations for Brochures

1. Town of Cutler Bay Town Hall
10720 Caribbean Boulevard Suite 105, Cutler Bay, FL 33189
2. Town of Cutler Bay Building Department
10720 Caribbean Boulevard Suite 110, Cutler Bay, FL 33189
3. Town of Cutler Bay Council Chambers
10720 Caribbean Boulevard Suite 115, Cutler Bay, FL 33189
4. Cutler Ridge Park
10100 SW 200 Street, Cutler Bay, FL, 33157
5. Franjo Park
20175 Franjo Road, Cutler Bay, FL 33189

End of Report