



City of
Gainesville

Alachua County and City of Gainesville

Program for Public Information

NFIP 120001 Alachua County Florida

NFIP 125107 City of Gainesville

Prepared by Joint City of Gainesville-Alachua County PPI Working Group, 2021/2022



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I. Background

Alachua County Florida is situated in the middle of north central Florida. Alachua County is 969 square miles, of which 94 square miles (9.7%) is water. The County is mostly rural, with one major metropolitan area, Gainesville, centered within, and several smaller municipalities. Out of the 278,468 residents ⁽¹⁾ 141,085 reside within Gainesville ⁽²⁾. A significant portion of the population are likely students, with over 70,000 enrolled at the University of Florida and Santa Fe College.

Both Alachua County and Gainesville have been participants of the National Flood Insurance Program (NFIP) and Community Rating System (CRS) to many decades, each as a separate community within the program. A foundational requirement for participation in the CRS is an active public outreach program. Through the years, each community has handled its own outreach within its jurisdictions, with occasional cooperation for unified events or initiatives. While satisfying the requirements for each CRS Community, a realization that a collaborative effort across common themes and messages could provide the greater Alachua County and Gainesville community a more robust and efficient outreach. This would in turn provide a greater service to our community by emphasizing targeted messages at particular audiences, at appropriate times, for the greatest impact on general knowledge and behavior.

(1) Population estimate for April 1, 2020; US Census; <https://www.census.gov/quickfacts/alachuacountyflorida>

(2) Population estimate for April 1, 2020; US Census; <https://www.census.gov/quickfacts/gainesvillecityflorida>

II. PPI Working Group Members

Understanding that flooding and floodplain topics span a wide range of disciplines and audiences, one of the goals of the working group makeup was to involve as many front-line stakeholders as possible. For this reason, we drew from a wide range of disciplines and backgrounds, as well as Government and Private Sectors that had vested interest in floodplain management and outreach. Many of our members deal with flood related activities on a daily basis, or have been on the receiving end of outreach and regulation, and it is key to pull from their experiences.

Below are the members and the functions within the PPI Working Group.

COG= City of Gainesville Government

AC= Alachua County Government

COG/P = City of Gainesville Private

AC/P= Alachua County Private

Working group Position/Representing	COG/AC	Official Title/Position	Name
Chair, CFM City of Gainesville	COG	Floodplain Administrator, City of Gainesville	Andy Renshaw
CFM Alachua County	AC	Floodplain Administrator, Alachua County	Lalit Lalwani
Information Officer	COG	PIO City of Gainesville	Rossana Passaniti
Insurance (2018-2020)		Personal Insurance Advisor, McGriff-Williams Insurance	Austin Williams
Insurance (2021-present)		Business Insurance Advisor, McGriff-Williams Insurance	Bryan Williams
Lending		Mortgage Loan Originator, FBC Mortgage	Eric Remy
Environmental Outreach	COG	Gainesville Clean Water Partnership	Sally Adkins
Realtors	AC/P	Government Affairs Director, Gainesville-Alachua County Association of Realtors (GACAR)	Matthew Umanos
Building Construction	COG/P	Senior Project Manager, Scorpio	David Herbig
Developing Engineers	COG/P	Project Designer, EDA Consultants	Megan Dicky
Resident/HOA	COG/P	President Millhopper Station North HOA	Mark Raudabaugh

Meeting attendance record is included in the Appendix.

III. Goals

The overall shared vision of the joint City of Gainesville and Alachua County PPI Working group is to provide greater flood resilience within the greater Alachua County community through a better-informed public which understands flood risks, benefits of flood insurance, and best practices to minimize flood damages. This vision will be accomplished through the following goals and objectives:

- 1) Through residential outreach encourage behavior that improves flood hazard preparedness
 - a. Provide clear and understandable information to community residents concerning their flood hazard, flood insurance, and property protection
 - b. Work directly with community residents concerning Map Changes, possible impacts, and facilitate transition to new maps
 - c. Use technology and social media to reach demographics that have not previously been informed through more traditional means
 - d. Include rental and student population in outreach efforts informing them relevant information concerning flooding and storm preparedness
 - e. Continue to promote best practices for preserving water quality and facilitate stormwater infrastructure function
- 2) Provide the professional community in Alachua County resources to empower them to become extensions of the outreach efforts, both within workforce and clientele.
 - a. Provide real estate professionals information and tools to facilitate disclosure of flood risk during transactions
 - b. Assist in training and dissemination of knowledge relating to flood risk, LOMC, and insurance options within the lending and insurance professional community
 - c. Assist in educating and promoting Pre-storm and daily best practices for development sites as well as familiarize construction and development community with floodplain related permitting.
- 3) Facilitate a more storm resilient community through outreach and education that emphasizes preparedness and clarifies recovery activities.
 - a. Conduct Pre-storm season outreach to flood prone communities
 - b. Provide education and resources to student population helping them to be better prepared for, and recover from a storm event
 - c. Provide Post-storm outreach and informational resources to community to facilitate recovery and rebuilding

IV. Community Needs Assessment

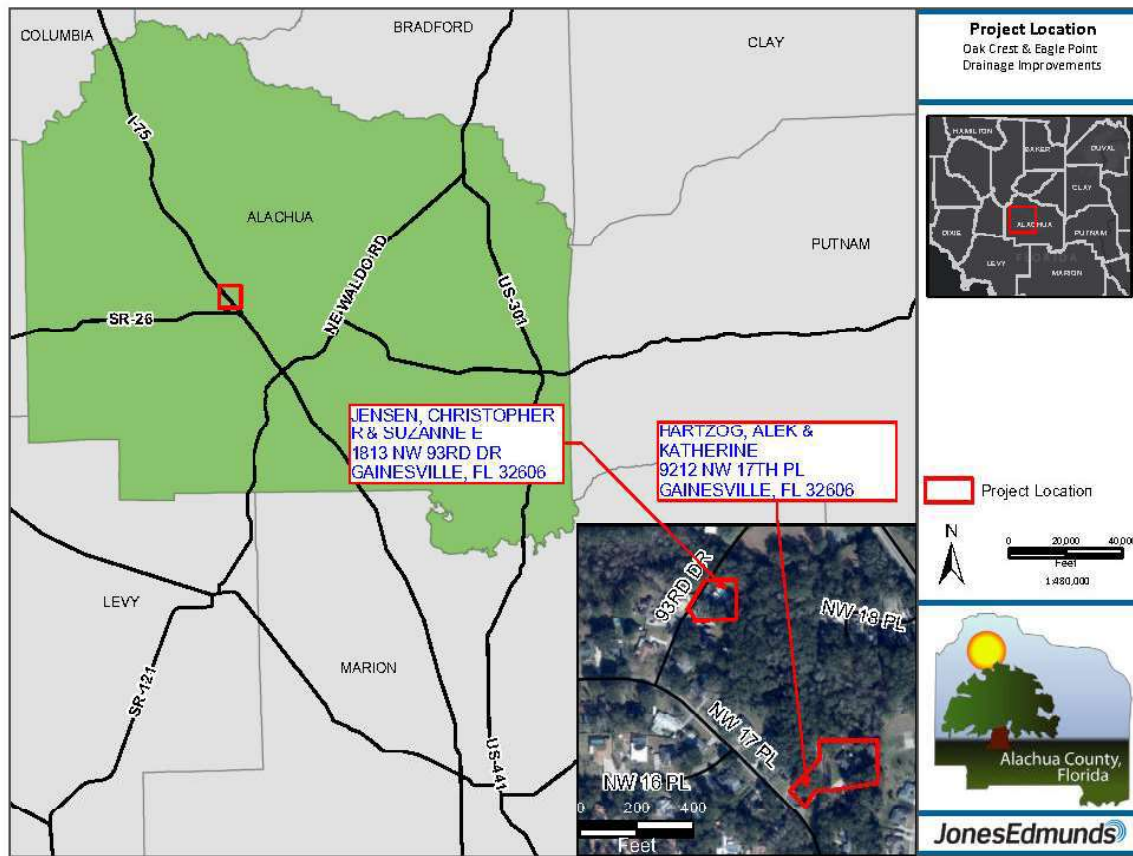
A. Alachua County's Unincorporated Areas

Within the Alachua County there are several target areas for outreach. These include repetitive loss areas, areas of known historical flooding, and particular demographic population clusters. This list will be updated reviewed and updated annually as new target areas are identified. The following are targeted for FY 22-23.

Area or Region	Impetus	# of Structures	Description
Oak Crest/Eagle Point	Historic/ Recent Flooding	54	Older Pre-NFIP Neighborhood has had historic and recent flooding in Zone 'A' flood zone. Applied for HMGP Grants.
Hills of Santa Fe	Historic / Recent Flooding	1448	Older Pre-FIRM Neighborhood has had historic and recent flooding in Zone 'A' flood zone. Applied for Resiliency Grants.
Pine Hills	Historic / Recent Flooding	11	Older Pre-FIRM Neighborhood has had historic and recent flooding in Zone 'A' flood zone. Applied for Resiliency Grants.
Robin Lane	Historic / Recent Flooding	80	Older Pre-FIRM Neighborhood has had historic and recent flooding in Zone 'A' flood zone. Applied for Resiliency Grants.

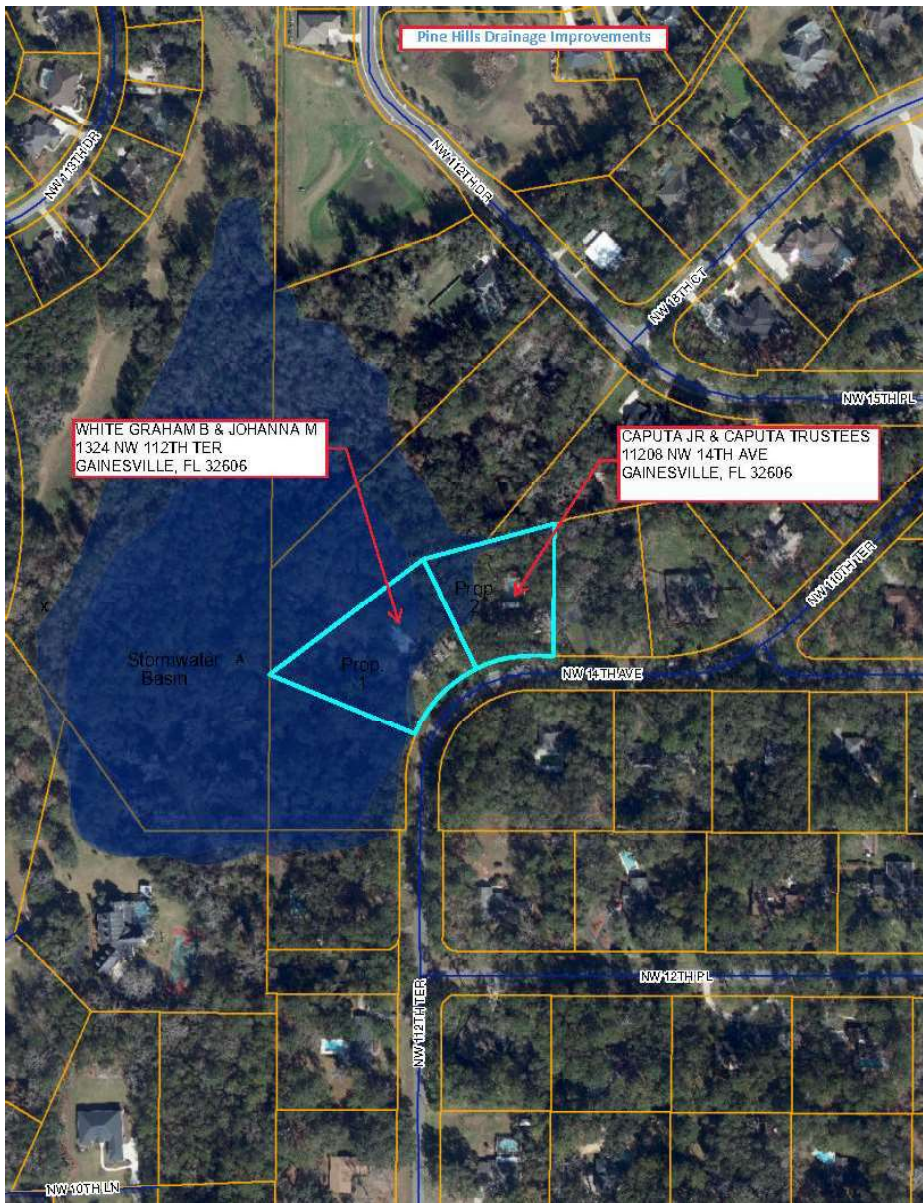
Oak Crest/Eagle Point:

Built in 1984, these houses were built post-FIRM but before accurate flood mapping was published for the area units, outreach would focus on flood awareness, and storm preparation. Most of the structures are built near or at grade in a Zone A SFHA. During a 100 year or greater storm events, a low area of the neighborhood becomes flooded inundating multiple houses and covering local collector roads. Outreach would be focused on flood insurance awareness, retrofitting, and emergency/storm preparation.



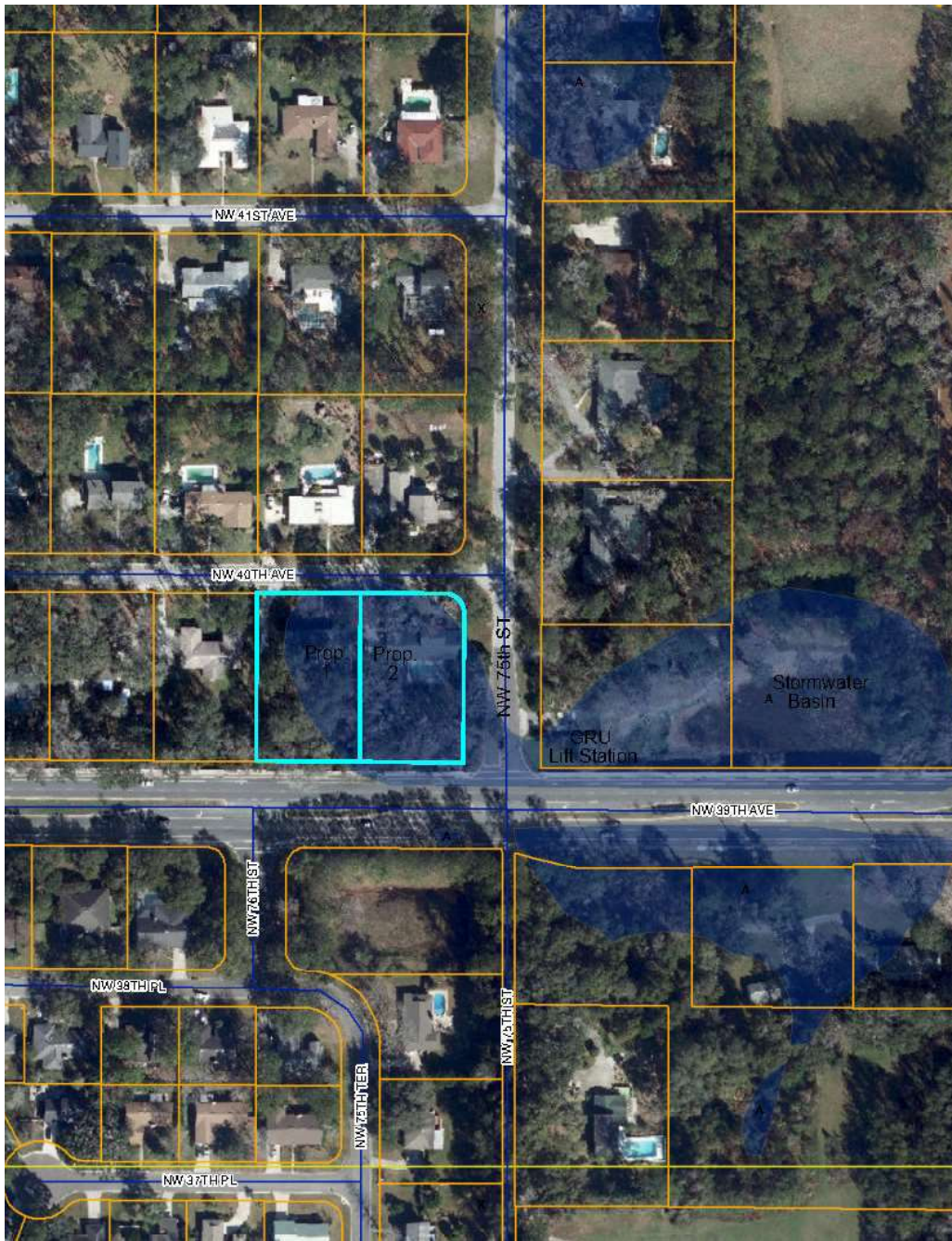
Pine Hills:

An older Pre-FIRM neighborhood built in 1973, this area is subject to major flooding during storm events. 11 structures are within an X or A SFHA. Lower elevations, such as the streets and Detention Pond, flood during storms with routine structure inundation. A pumping station has been put in place to channel water to an offsite master basin to aide or reduce the amount of flood water during major events and to try to decrease the amount of property damage and or loss of life. Outreach here would concentrate on providing flood insurance information and property/structure improvements to mitigate or purchase the property to create an additional storm water basin for flood water storage. **Piping has been installed.**



Robin Lane:

Built in 1977, these houses were built pre-FIRM but before accurate flood mapping was published for the area units, outreach would focus on flood awareness, and storm preparation. most of the structures are built near or at grade in a Zone A SFHA. During a 100 year or greater storm events, a low area of the neighborhood becomes flooded inundating multiple houses and covering local collector roads. Outreach would be focused on flood insurance awareness, retrofitting, and emergency/storm preparation. **A permanent pump with piping has been installed at the entrance of Robin Lane.**



B The City of Gainesville

Within the City of Gainesville there are several target areas for outreach. These include both repetitive loss areas, areas of known flooding issues, and particular demographic population clusters. This list will be updated reviewed and updated annually as new target areas are identified.

Area or Region	Impetus	# of Structures	Description
Anglewood	Repetitive Loss Area	75	General region in a X500 that contains a Repetitive Loss Property
Golf Club Manor	Historic Flooding	70	Older Pre-FIRM Neighborhood has had historic and recent flooding.
Hidden Village Apartments	Historic Flooding/ Rentals	11	SFHA within apartment complex has history of flooding and damaging adjacent rental units
Lake Meta/ Howards Subdivision	Historic Flooding	12	SFHA with historic flooding and Pre-FIRM structures

Anglewood:

This area contains a repetitive loss property and is also subject to shallow flooding during storm events. Seventy Five structures are within an X-500 or AE zone, which is protected by a levy. Lower elevations, such as the streets, flood during storms with occasional structure inundation. Outreach here would concentrate on providing flood insurance information and property/structure improvements to mitigate flood damage.

Golf Club Manor:

An older Pre-FIRM neighborhood, most of the structures are built near or at grade in a Zone A SFHA. During 100 year or greater storm events, a low area of the neighborhood becomes flooded inundating multiple houses and covering roads. Several are likely used as rental properties to students. Outreach would be focused on flood insurance awareness, retrofitting, and emergency/storm preparation. Certain properties if not the owners primary residence will be targeted for renters insurance.

Hidden Village Apartments:

Built in 1975, these apartments were built post-FIRM but before accurate flood mapping was published for the area. A ponded Zone A region as had a continual history of overtopping and flooding surrounding low-lying areas including several structures within Hidden Village. Being rental units, outreach would focus on renters’ insurance, flood awareness, and storm preparation.

Lake Meta/ Howard’s Subdivison:

Lake Meta is within a low ponded SFHA near the center of Gainesville. The surrounding neighborhood and structures are mostly Pre-FIRM construction. Coupled with the old infrastructure, this area has experienced flooding in very close proximity to residential structures and continual street flooding. Outreach efforts would be focused on flood insurance, retrofitting, and flood preparedness.

V. Flood Hazards

General Description:

A flood is defined as an overflow of water that submerges land which is usually dry. Floodplain is an area of land adjacent to a river or stream that stretches from the banks of its channels to the base of the enclosing valley walls that experiences flooding during periods of high discharge.

Location and Extent:

There are areas of the county which are part of river watersheds that are vulnerable to flooding from rising water. These areas include the extreme southeast portion of the county along the shores of Newnans, Orange and Lochloosa Lakes; portions of Gainesville along Hogtown Creek; and the Santa Fe River floodplain.

Alachua County also has areas of floodplain that are associated with closed basins that have no outfall to other external bodies of water such as a stream or river. In these closed basins, the primary cause of flooding is direct rainfall rather than riverine flooding.

A large percentage of the eastern half of Alachua County lies in the 100-year floodplain. However, much of this area is agricultural or silvicultural, or is publicly owned and contains limited structural development. Currently, the population concentrations and developed areas in eastern Alachua County are generally associated with the communities of Cross Creek, Island Grove, Hawthorne, Melrose, Waldo, and the eastern section of Gainesville.

The other primary flooding threat involves storm water runoff which occurs in many locations. Runoff can be exacerbated by an increase in impervious surfaces associated with development in areas subject to flooding.

Paynes Prairie is a large protected natural floodplain in the County. It acts as a buffer against flooding.

For Gainesville, the High Risk mapped areas as shown on the FIRM (Zone A, AE) account for 24.3% of the municipal area.

Impact and Vulnerability:

Minor flooding may only impact agricultural and silvicultural production within Alachua County and structures in highly flood prone areas. Moderate to heavy flooding may result in blocked or damaged roadways, damaged power lines, and significant agricultural or silvicultural losses. These events can threaten life safety and public health through drowning, generation of secondary hazards such as hidden debris, facilitation of mold growth in buildings, can block access to or damage critical facilities, disrupt infrastructure such as roads or power, may restrict access to businesses, and result in long term tax impacts from loss or closure of business. Buildings in flood prone areas are most vulnerable.

Previous Occurrences:

While minor flooding is a regular occurrence in Alachua County, there are periods of higher flooding often associated with tropical cyclones. Previous occurrences of moderate to heavy flooding in recent history include:

- **2004:** Flooding associated with Hurricane Frances
- **2004:** Flooding associated with Hurricane Jeanne
- **2012:** Santa Fe River flooding associated with Tropical Storm Debbie
- **2017:** Santa Fe River flooding associated with Hurricane Irma
- **2017:** Paynes Prairie flooding associated with Hurricane Irma
- **2021:** Flooding associated with Tropical Storm Elsa

Additional discussion concerning historic flooding within Alachua County and Gainesville are within the document “Flood Hazard and Remediation in Alachua County and Gainesville” included in **Appendix D**. The Alachua County Local Mitigation Strategy (LMS) also includes a discussion on flood hazards within the county and City of Gainesville.

VI. Flood Insurance: Alachua County's Unincorporated Areas

A. Flood Insurance Data

(Aggregate, June 2021)

Table I -- Percentages of buildings Insured			
Flood Zone	Number of Policies	Number of Structures	Percentage Insured
B,C,X	720	44226	1.63%
AE	89	478	18.61%
A	145	1788	8.11%
Total	954	46492	

Table II -- Buildings in SFHA (A, AE)		
	Number of Buildings	Percentage of Total Structures
Single Family	1262	91.52%
All Other Residential	75	5.44%
Non Residential	42	3.05%
Total	1379	

Table III-- Policy Break Down			
	Policies In Force	Premium	Insurance In Force
Single Family	1245	\$668,106	\$344,441,800
2-4 Family	17	\$7,510	\$1,935,800
All Other Residential	75	\$97,748	\$25,842,000
Non-Residential	42	\$105,638	\$17,362,600
Total	1379	\$879,002	\$389,582,200

Table IV -- Pre-FIRM Policies In Force			
Flood Zone	Policies In Force	Premium	Insurance In Force
AE	51	\$45,593	\$10,725,400
A	147	\$187,824	\$29,659,100
B,C, AND X	227	\$100,494	\$68,548,000
Standard	21	\$5,820,000	\$5,820,000
Preferred	206	\$62,728,000	\$62,728,000
Total	425	\$333,911	\$108,932,500

Table V – Post FIRM Policies In Force			
Flood Zone	Policies In Force	Premium	Insurance in Force
AE	89	\$38,384.00	\$19,395,800.00
A	145	\$180,453.00	\$35,949,600.00
B,C, AND X	720	\$326,254.00	\$225,304,300.00
Standard	46	\$52,912.00	\$13,009,300.00
Preferred	674	\$273,342.00	\$212,295,000.00
Total	954	\$545,091.00	\$280,649,700.00

B. Flood Insurance Assessment: Alachua County Unincorporated Areas

Upon Review of the aggregate data, a flood insurance assessment was completed by Alachua County in order to evaluate the communities for specific areas that could be under-insured or need flood insurance.

Alachua Counties Unincorporated Area:

First, we desired to determine the average amount of coverage by policy category. Results are below.

	Policies In Force	Premium	Insurance In Force	Average Coverage
Single Family	1245	\$668,106	\$344,441,800	\$276,660
2-4 Family	17	\$7,510	\$1,935,800	\$113,870
All Other Residential	75	\$97,748	\$25,842,000	\$344,560
Non-Residential	42	\$105,638	\$17,362,600	\$413,395
Total	1379	\$879,002	\$389,582,200	\$282,510

Gainesville-Alachua County Metropolitan area has a residential median market list price of \$ 120 per square foot and median new construction price of \$129.90 per square foot. This equates to an average of \$181000 list price for resale and \$195629 for new construction. It would appear from the aggregate data that those with flood insurance have adequate coverage for at least the structure itself.

The working group also wanted to examine the distribution of the active policies within the FIRM zones. Below are the results.

Percentage of Active policies within FIRM Zone		
Flood Zone	Number of Policies	Percentage of Total Policies
B,C,X	720	75%
AE	89	9%
A	145	15%
Total	954	

It's Interesting that most of the policies are in the low risk zones (B, C, X). This could be attributed to the multiple map updates that have occurred over the last couple of decades, where many previously mapped Low-Risk areas were updated to High-Risk areas and property owners were obligated to obtain flood coverage. Also due to the variety of storm events, Alachua County has had an influx of natural and constructed water features, the county encourages property owners to maintain flood insurance in areas of know drainage issues or near flood plain fringe areas. Alachua County continues to provide outreach to the low risk zones, emphasizing the advantages of food insurance rates and to maintain the high non-SFHA insured rate.

Closer analysis of Tables I and II reveals a possible deficiency within the residential insurance coverage. Residential structures make up 96.96% of the buildings within High-Risk zones (A, AE), but only 26.72% of the active policies are within Alachua County. This could show that there are a number of residential structures within the High-Risk zones that do not carry active policies. There could be a number of factors resulting in this data, including structure value, private insurance, or lack of insurance mandate on homes that no longer have a federal backed mortgage loan. To help eliminate this deficiency in insurance coverage, the working group recommended a targeted outreach to High Risk zones covering the importance of flood insurance.

Comparing Pre-FIRM and Post FIRM policies (Table IV and Table V) in the SFHA shows that Post FIRM makes up 69% of the SFHA policies. The remaining 31% Pre-FIRM policies are most likely in older regions of Alachua County, mainly east of Waldo Road. Again, more detailed data could be used to plot the Pre-FIRM policies and ensure that those areas have ample flood insurance coverage. If a deficiency was discovered targeted outreach to Pre-FIRM structure property owners could be done to raise awareness.

VII. Flood Insurance: Gainesville Florida (Aggregate, Aug 2021)

A. Flood Insurance Data

Table I -- Percentage of Buildings Insured			
Flood Zone	Number of Policies	Number of Structures	Percentage Insured
B,C,X	783	89715	1%
AE	82	369	22%
A	279	809	34%
Total	1144	90949	1%

Table II -- Buildings in SFHA (A, AE)		
	Number of Buildings	Percentage of Total Structures
Single Family	380	32.26
All other Residential	675	57.30
Non Residential	123	10.44
Total	1178	

Table III -- Policy Break-down			
	Policies in Force	Premium	Insurance in Force
Single Family	779	\$ 393,208	\$ 207,373,500
2-4 Family	33	\$ 22,965	\$ 6,230,000
All other Residential	255	\$ 115,486	\$ 50,316,200
Non-Residential	77	\$ 211,217	\$ 39,447,900
Total	1144	\$ 742,876	\$ 303,367,600

Table IV -- Pre-FIRM Policies in Force			
Flood Zone	Policies in Force	Premium	Insurance in Force
AE	30	\$ 26,840	\$ 7,299,200
A	84	\$ 14,056,200	\$ 14,056,200
B, C, and X (total)	263	\$ 120,590	\$ 81,711,700
Standard	21	\$ 20,676	\$ 5,296,700
Preferred	242	\$ 99,914	\$ 76,415,000
Total	377	\$ 270,714	\$ 103,067,100

Gainesville Florida (Aggregate, Aug 2021) continued:

Table V -- Post-FIRM Policies in Force			
Flood Zone	Policies in Force	Premium	Insurance in Force
AE	52	\$ 25,846	\$ 13,692,300
A	195	\$ 195,161	\$ 44,150,500
B, C, and X (total)	520	\$ 251,155	\$ 142,457,700
Standard	84	\$ 54,303	\$ 12,772,700
Preferred	436	\$ 196,852	\$ 129,685,000
Total	767	\$ 472,162	\$ 200,300,500

B. Flood Insurance Assessment: City of Gainesville

Upon review of the aggregate data, a flood insurance assessment was completed by both the City of Gainesville and Alachua County in order to evaluate the communities for specific areas that could be under-insured or need flood insurance.

First, we desired to determine the average amount of coverage by policy category. Results are below.

	Policies in Force	Premium	Insurance in Force	Average Coverage
Single Family	779	\$ 393,208	\$ 207,373,500	\$ 266,204.75
2-4 Family	33	\$ 22,965	\$ 6,230,000	\$ 188,787.88
All other Residential	255	\$ 115,486	\$ 50,316,200	\$ 197,318.43
Non Residential	77	\$ 211,217	\$ 39,447,900	\$ 512,310.39
Total	1144	\$ 742,876	\$ 303,367,600	\$ 265,181.47

Gainesville has a residential median market list price of \$120 per square foot and median new construction price of \$129.90 per square foot. This equates to an average of \$181,000 list price for resale and \$195,629 for new construction. It would appear from the aggregate data that those with flood insurance have adequate coverage for at least the structure itself.

The working group also wanted to examine the distribution of the active policies within the FIRM zones. Below is the result.

Percentage of Active policies within FIRM Zone		
Flood Zone	Number of Policies	Percent of Total Policies
B,C,X	783	68.4
AE	82	7.2
A	279	24.4
Total	1144	

It is interesting that the majority of active policies reside in low-risk zones (B, C, X). This could be attributed to the multiple map updates that have occurred over the last couple of decades, where many previously mapped High-Risk areas were updated to low risk zones and the property owners maintained their policies. Also due to the variety of storm events Gainesville experiences and the abundance of natural and constructed water features, the City of Gainesville encourages property owners to maintain flood insurance in areas of known drainage issues or near the floodplain fringe. In fact, during the history of Gainesville’s participation in the NFIP, there has been more paid losses within currently mapped low-risk zones than in the high-risk zones. Continued outreach to the low-risk zones, emphasizing the advantages of flood insurances as well as the flood risk outside of the SFHA will continue to grow awareness among the community and maintain the high non-SFHA insured rate.

Closer analysis of Tables I and II reveals a possible deficiency within the residential insurance coverage. Residential structures make up 89.6% of the buildings within High-Risk zones (A, AE), but only 56% of the active policies within the City of Gainesville. This could show that there are a number of residential structures within the High-Risk zones that do not carry active policies. There could be a number of factors resulting in this data, including structure value, private insurance, or lack of insurance mandate on homes that no longer have a federal backed loan. To help eliminate this deficiency in insurance coverage the working group recommended a targeted outreach to High Risk zones covering the importance of flood insurance.

Comparing Pre-FIRM and Post FIRM policies in the SFHA shows that Post FIRM makes up 68% of the SFHA policies. The remaining 32% Pre-FIRM policies are most likely in older regions of Gainesville, mainly east of US Hwy 441 (13st ST). Again, more detailed data could be used to plot the Pre-FIRM policies and ensure that those areas have ample flood insurance coverage. If a deficiency was discovered targeted outreach to Pre-FIRM structure property owners and tenants could be done to raise awareness.

VIII. Repetitive Loss Properties

There are currently ten identified repetitive loss properties in Alachua County out of which 1 property has been mitigated. The residential loss properties are located in Gainesville (5), High Springs (4), and Micanopy (1).

The Anglewood area within Gainesville is also considered to be a repetitive loss area.

Annually, as part of the Community Rating System recertification process, these property owners are sent information about the National Flood Insurance Program.

IX. Social and Economic Needs

Alachua County

US Census data shows that 14.2% above age 5 speaks a language other than English at home. 10.5% of the population being Hispanic or Latino. The median household income is quite low with 18.4% in poverty range. With the above the concerns of flood insurance risk are further from anyone's mind. For those reasons the outreach efforts has to be targeted with a community grassroots education level. Outreach meetings should be held at Church and community gatherings.

City of Gainesville

US Census data shows that 17.1% of the population above age 5 speaks a language other than English at home⁽⁴⁾. This illustrates the need for outreach materials to be available in other languages besides English, as nearly 1/5th of the potential homeowners and renters have a different native language. With 12% of the population being Hispanic or Latino decent, providing materials in Spanish would be a logical start to reaching a portion of the 17.1% who use another language other than English.

As mentioned previously, it is likely with 70,000 enrolled at the University of Florida and Santa Fe College, a significant portion of the population are students who attend physically and thus reside within Alachua County and the City of Gainesville. This could represent a large segment of rental multifamily residence as well as single family homes being used by multiple students. This population also tends to turnover in a cyclic basis with each academic year and brings an influx of new residents who may be unfamiliar with the flood risks. Students tend to be transient residents moving from various housing types and locations throughout the area. A targeted outreach toward new residents and renters concerning flood risk and availability of insurance would be of benefit to the student population.

(3) quick facts, 2015-2019; US Census; <https://www.census.gov/quickfacts/alachuacountyflorida>

(4) quick facts, 2015-2019; US Census; <https://www.census.gov/quickfacts/gainesvillecityflorida>

X. Target Audiences

Target Audiences were identified by the working group through consideration of the Community Needs and Insurance Assessments for both Gainesville and Alachua County and through active discussion with the working group members. Outside of the general government members, others were invited to represent stakeholders within the community where flooding and flood risk directly impact their respective area of influence.

	Target Audience	Description
1	Properties outside SFHA (Zone X, X-500)	Those in SFHA fringe (shaded X) and promote increased awareness of potential hazard; availability of flood insurance; water quality; storm preparation
2	Properties inside SFHA (Zone A, AE)	Promote increased awareness of risk; mitigation measures; LOMR/elevation certificates; adequate coverage; Storm Prep; water quality
3	Renters and Students	Increased awareness of hazard; renters' insurance; water quality; flood safety and storm prep
4	Building Construction/Development	Building in SFHA; Elevation Certificates; storm prep; water quality through BMP and Erosion/Sediment control
5	Real Estate Professionals	Empowering professionals with timely information; knowing flood risk/ hazard disclosure;
6	Insurance/Lending Professionals	NFIP knowledge; training; first time homebuyers' information; LOMR/elevation certificates; adequate insurance coverage
7	New Property Owners	promote increased awareness of hazard; availability of flood insurance; water quality; storm preparation

XI. Priority Topics:

In addition to the six Priority Topics FEMA requires, the working group added a seventh. With Alachua County being situated in the heart of Florida, it was only prudent to include hurricane and storm preparedness as a priority topic. The FEMA six topics are also listed in the Alachua County “Flood Warning and Response Standard Operating Procedures” as key topics for Public Service Announcements (PSA).

	Audience	Priority Topic	Description	Outcomes
1	All Audiences	Know Your Flood Hazard	Convey information about flood related hazards	More residents and property owners are knowledgeable of their flood risk.
2	All Audiences	Insure Your Property for Your Flood Hazard	Encourage the purchase of or retention of a flood insurance policy, or explain facets of flood insurance.	Increase in the number of flood insurance policies within the community
3	All Audiences	Protect People from the Hazard	Provide information covering life safety issues related to floods or special flood-related hazards	Increased awareness of flood related hazards and reduced flood related emergency rescues
4	All Audiences	Protect Your Property from the Flood Hazard	Identify appropriate flood related property protection measures and encourage implementation and/or provide references to where more information can be found	Reduced property loss and claims due to flood events
5	All Audiences	Build Responsibly	Best practices and regulations for building and land use to avoid flood damage.	Increased resilience to flood damage through redevelopment and new construction
6	All Audiences	Protect Natural Floodplain Functions	Bring awareness to the natural functions of floodplains and inform on how and why to protect them	Increased awareness of the importance of natural floodplains and encourage protection of them
7	All Audiences	Be Prepared for Hurricanes/Storms	Provide information for severe storm events including tropical storms. Messages can include any of the phases of storm: preparation, during event, and post storm recovery.	More informed and prepared community concerning large storm events and post disaster recovery

XII. Existing Public Information Efforts

With two active CRS communities participating in the PPI working group, and proactive Emergency Management at both the county and municipal level, it was understood that there were multiple outreach efforts already ongoing. Through discussion it was also made aware to the working group that the private sector also engages in internal outreach pertaining to flood related topics within its own professional communities. The table below is an inventory of some of the activities already taking place on a regular basis within both the City of Gainesville and Alachua County. It is noteworthy that due to cooperation between the various municipalities with the county on emergency management, Local Mitigation Strategy planning, and other cooperative efforts, many activities initiated by the county or by partnerships also benefit across jurisdictional boundaries including the City of Gainesville.

CRS Activity	Priority Topics	Project Description	Frequency	POC/Administrative Party
450	6	Inlet Markers	continuous	Gainesville Clean Water Partnership (CGWP)
450	6	Creek cleanup and creek health outreach	Semi-annual	Gainesville Clean Water Partnership (CGWP)
330	6	Florida Friendly Landscaping workshops	annual	UF IFAS/ GCWP
330	6,7	Pre-Storm Site Prep checklist	continuous	Scorpio
504	1,2,4	Mailing to Rep Loss	Annual	City of Gainesville
504	1,2,4	Mailing to Rep Loss	Annual	Alachua County
504	1,2,5	Realtor Seminar	Annual	City of Gainesville
504	1,2,5	Realtor Seminar	Annual	Alachua County
504	all	Flood Brochure	Continuous	City of Gainesville
504	all	Flood Brochure	Continuous	Alachua County
504	3,7	Video PSA via Social Media/ Web Turn Around Don't Drown Flood Warnings and Alerts	Continuous	NWS/Alachua County Emergency Management
504, 320	1,5	PSA: Flood Preparedness, Permitting, Flood Zone Determination	Semi-Annual	Alachua County Emergency Management
504, 340	2,7	PSA: Flood Preparedness, Flood Insurance	Semi-Annual	Alachua County Emergency Management
504, 340, 350	3,7	PSA: Flood Preparedness, Be Informed	Semi-Annual	Alachua County Emergency Management
504, 350	3,7	PSA: Flood Preparedness, Flood Safety	Semi-Annual	Alachua County Emergency Management

504, 350	4,7	PSA: Flood Preparedness, Reporting Damage	Semi-Annual	Alachua County Emergency Management
504, 350, 360, 610	3,7	PSA: Flood Recovery, Boil Water Notice	As Needed	Alachua County Emergency Management
504, 610	3,7	PSA: Flood Information: Displaced Animals	As Needed	Alachua County Emergency Management
504, 610	1,4,7	PSA: Flood Preparedness: Sand Bags	Semi-Annual	Alachua County Emergency Management
504,610	1,5	PSA: Build Responsibly	Semi-Annual	Alachua County Emergency Management
504, 420	6	PSA: Protect Natural Resources	Semi-Annual	Alachua County Emergency Management
330,340, 370, 320, 410	1	FIRM Update Meeting with Affected Residents (Ocklawaha, Santa Fe River, Wacassasa)	As Needed	Alachua County, City of Gainesville
	all	HOA/Neighborhood Meetings	As Needed	Alachua County, City of Gainesville

XIII. Proposed Public Information Projects

With the main focus of the PPI plan is to encourage flood preparedness and recovery among our communities, and have those communities adopt behaviors that help increase resiliency and mitigate future flood damage. Discussion among the working group members identified deficits in the outreach among particular audiences, or specific subjects that could be better served. Each project addresses one to three key priority topics concurrent with FEMA and the Alachua County LMS. A more detailed description of each proposed project follows.

	CRS Activity	Priority Topic(s)	Project Description	Frequency	POC/Administrative Party	Stakeholder
1	340	1,2	Real Estate Brochure for Home Buyers	Continuous	GACAR	Real Estate Professionals
2	340	1,2	Flood Zone /Hazard Disclosure at time of Listing	Continuous	GACAR	Real Estate Professionals
3	330, 370	1,2,7	Brochure/mailer for renters covering flood risk, renters Insurance, and storm preparedness	Continuous	Alachua County/COG, GACAR	Real Estate Professionals, Property Managers/ Landlords
4	330	2,7	Seminar/Training for Insurance Professionals	Annual	COG/ Alachua County	Insurance Professionals w/ Floodplain Administrators
5	330	1,2,7	Social Media PSA targeting students	Semiannual	COG/Alachua County	Floodplain Administrators w/ PIO
6	310	5	Elevation/ Construction Certificate training	Annual	COG/Alachua County	Floodplain Administrators w/ Const/Dev Engineers/Surveyors
7	330	5,6	SFHA Development Seminar/training	Biennial	COG/Alachua County w BANCf	Floodplain Administrators w/ BANCf
8	330	1,2	Training Seminar/Hot sheet for new Loan Officers	Annual	COG/Alachua County	Floodplain Administrators w/ Insurance Brokers

9	330, 370	1,2,7	Targeted Mailers to Pre-FIRM properties	Annual	COG/Alachua County	Floodplain Administrators w/ PIO
10	330, 320, 310, 350	4	Mailer/Brochure covering LOMA, Elevation Cert, Flood Protection Measures	Annual/continuous	COG/Alachua County	Floodplain Administrators
11	420,504	6	Improved signage at parks and recreational areas discussing floodplain and natural resources	Continuous	COG/Alachua County/Clean Water Partnership	Floodplain Administrators/ PIO/ CWP/Parks and Rec Depts.

1--- Real Estate Brochure for Home Buyers

In many cases the Realtor is the first to discuss with a perspective buyer the risks associated with flood. Empowering them with the tools necessary to provide accurate and timely information as well as where to go for more in depth information is paramount to both a flood wise community and to the real estate professional.

Desired Outcome: Realtors will provide flood risk brochure to homebuyers.

2—Flood Zone/ Hazard Disclosure

For the buyer, knowing potential hazards and risks are critical to the buyer making an informed decision. The real estate professional will also be better able to assist the client on navigating any additional processes related to the risk and help close the sale. With the full hazard disclosure at the front of the transaction process, it will facilitate a smoother transaction for all parties.

Desired Outcome: Realtors will disclose flood hazard

3--- Brochure/Mailer for Renters

Alachua County is home to both a state college and major university, with Gainesville and the surrounding urban area in the county being a central hub for renters attending those schools. The apartments and other rental properties serve the students as well as a large working-class community. There are also several assisted living facilities that are near high risk flood zones. Though property owners may be aware of the risk due to insurance mandates, renters may not. A brochure targeting the rental community will outline the risk, discuss renter’s insurance, and provide information on storm preparedness.

Desired Outcome: Increase in renters insurance policies, including targeted areas.

4—Training Seminar for Insurance Professionals

During discussions with our member representing insurance, it was expressed that there was a need for deeper understanding concerning background and supporting information to assist on quoting, underwriting, and directing clients to appropriate action based on their particular case. A short, seminar style training would provide the local area insurance professionals with basic knowledge pertinent to our local area, including best sources for data. A “hot-sheet” of data, Floodplain administrator contacts, and other area specific information will also be developed for daily use. This may be run in tandem with the similar seminar for insurance professionals.

Desired Outcome: Insurance professionals in Alachua County have increased resources and knowledge available to them to better guide and direct their clients concerning flood insurance purchase and policy coverage.

5—Social Media PSA targeting Students/ Renters

As mentioned, there is a large student population residing within Alachua County, many of whom may not be longtime residents and familiar to the flood hazards. This project would outline a series of social media posts targeting students and the rental community with messages concerning knowing flood risk, renter’s insurance, and flood safety.

Desired Outcome: Increased awareness among rental and student populations concerning flood risk, flood safety, available insurance, and storm preparedness.

6—Elevation/Construction Certificate Familiarization for Professionals

Construction Certificates are a key, mandatory component of the NFIP and CRS participation. Being able to correctly fill them out, as well as have firm understanding of their use and application in both development, insurance, and floodplain management is crucial to ‘building responsibly’ within the floodplain. This seminar, which could be done via virtual methods, would be available to community professionals needing to expand their knowledge and ensure correct submission of construction certificates.

Desired Outcome: Professionals that use or produce elevation certificates within Alachua County will produce more accurate and complete elevation certificates, and anticipate their use.

7—SFHA Development Seminar

Between NFIP, State, and local codes, development in the flood hazard area comes with its own special set of requirements and stipulations based on the community, type of development, and size. Also changing climate and weather patterns bring with it a new set of challenges for the design and construction of resilient structures in the coming decades. This seminar will expand the SFHA knowledge and help the development and construction community become more familiar with local,

state, and national requirements which will in turn produce more resilient and compliant designs being submitted.

Desired outcome: Greater awareness of SFHA development criteria, flood resiliency, and site storm preparation among land development professionals in Alachua County

8—Training Seminar for Lending Professionals

Much like the Insurance Professional, there is a need for deeper understanding concerning NFIP background and supporting information to assist on underwriting, and directing clients to appropriate action based on their particular case. A short, seminar style training would provide the local area insurance professionals with basic knowledge pertinent to our local area, including best sources for data. A “hot-sheet” of data, Floodplain administrator contacts, and other area specific information will also be developed for daily use. This may be run in tandem with the similar seminar for insurance professionals.

Desired outcome: Lending professionals working with SFHA properties in Alachua County will have a better understanding of what is needed to move loans forward, equip new loan officers, and assist the client in navigating the loan process.

9—Targeted mailers to Pre-FIRM properties

Both insurance assessments by Alachua County and the City of Gainesville revealed a large segment of the uninsured properties were “Pre-FIRM,” or constructed before the respective communities entered the NFIP. These may be older structures no longer under a mortgage, thus could be unaware of the potential risk. A targeted mailer would inform the owners of the risk, that flood insurance is available, and other related information with the goal of an increase in policies among Pre-FIRM structures.

Desired Outcome: Property owners in Pre-FIRM targeted areas have greater awareness of flood risk and flood insurance resulting in increased policy coverage.

10-- Mailer/Brochure covering LOMA, Elevation Cert, Flood Protection Measures

Existing property owners in the SFHA may not be fully aware of the various options available to them to help mitigate the cost of insurance, or various flood protection measures that can be taken to protect their property. A brochure covering these items will be developed and made available to the general public. The public will have access to the brochure through Physical locations, such as libraries and municipal buildings, the City of Gainesville and Alachua County websites, and public presentations by staff. This can also be mailed to specific areas of the SFHA where there are clusters of uninsured structures.

Desired Outcome: Owners of SFHA properties have increased awareness of flood risk, flood insurance, and mitigation measures thus increasing the flood insurance policy coverage.

11- Improved Signage at parks and recreational areas

Alachua County and the City of Gainesville have active park and recreation initiatives creating and maintaining many facilities open for public use and enjoyment. Many of these fall within natural floodplains and waterways which provide advantageous location for educational signage. This signage can cover a multitude of topics relating to the importance of natural floodplains including their function and preservation. Through engaging messaging, the public using the facilities can become more aware and informed, in turn take an active role in preserving floodplain function.

Desired Outcome: General Public awareness to the importance and function of their local floodplain is improved.

XIV. Flood Response and Preparations

Both Alachua County and City of Gainesville participate in the Unified Command during emergency events and benefit as a whole from activities promoted by the Alachua County Emergency Management Office. The “Flood Warning and Response Standard Operating Procedures” purpose is to “provide the framework for response operations related to flooding incidents and to ensure the safety of residents, businesses, and visitors to Alachua County.” The plan contains details on the various warning systems and several pre-made PSA documents that would fall under public information. The PPI working group has included these outreach efforts as part of the PPI.

XV. Annual Evaluation

The PPI Working group will meet at least twice a year in order to evaluate and recommend any revision or updates. Any position that is required for full credit under CRS by the participating communities will be maintained and current chairperson will be notified of any change in membership. Meetings can be held in person or virtually.

Annual Evaluation will include:

A review of completed projects

Progress toward desired goals and outcomes

Review projects in progress and any roadblocks or successes

Recommendations for incomplete projects

Recommendations on additional PPI working group members/stakeholders

Recommendations in changes of Target Audiences

Recommendations for any additional topics or messages

The annual evaluation will be sent to each participating communities’ governing body annually (for informational purposes-no action necessary) and submitted as part of the CRS annual recertification process.

Also, if any additional municipalities within Alachua County choose to participate in the CRS program, and wish to participate in the PPI, this will also be brought forward to the PPI working group for approval and adjustment in membership as needed.

XVI. Adoption

This PPI will not be in effect for the participating communities until adopted by the respective community governing body.

Attached are the documents covering adoption by Alachua County (Appendix B) and the City of Gainesville (Appendix C)

Appendix A -- Glossary/ Acronyms

FEMA Flood Insurance Rate Map (FIRM) Zones

Zone A -- “High Risk” areas subject to inundation by the 1-percent-annual-chance flood event generally determined using approximate methodologies. Because detailed hydraulic analyses have not been performed, no Base Flood Elevations (BFEs), or flood depths are shown. Mandatory flood insurance purchase requirements and floodplain management standards apply.

Zone AE, A1-A30 -- “High Risk” areas subject to inundation by the 1-percent-annual-chance flood event determined by detailed methods. Base Flood Elevations (BFEs) are shown. Mandatory flood insurance purchase requirements and floodplain management standards apply.

Zone AH -- “High Risk” areas subject to inundation by 1-percent-annual-chance shallow flooding, typically areas of ponding, where average depths are between one and three feet. Base Flood Elevations (BFEs) derived from detailed hydraulic analyses are shown in this zone. Mandatory flood insurance purchase requirements and floodplain management standards apply.

Zone AO -- “High Risk” areas subject to inundation by 1-percent-annual-chance shallow flooding, usually sheet flow on sloping terrain, where average depths are between one and three feet. Average flood depths derived from detailed hydraulic analyses are shown in this zone. Mandatory flood insurance purchase requirements and floodplain management standards apply.

X (shaded), B -- “Low Risk” areas of moderate flood hazard between limits of the 1-percent-annual-chance floodplain and the 0.2-percent-annual-chance floodplain. Note: zone B is being replaced with shaded zone X on new FIRMs.

X (unshaded), C -- “Low Risk” areas of minimal flood hazards outside 0.2-percent-annual-chance floodplain. Note: zone C is being replaced with unshaded zone X on new FIRMs.

CFM -- Certified Floodplain Manager

CRS -- Community Rating System

SFHA -- **Special Flood Hazard Area** -- Areas of mapped High-Risk flood hazard. This includes Zone A, AE, A1-A30, AH, AO.

PPI -- Program for Public Information

Appendix B -- Adoption by Alachua County
(insert Adoption resolution when passed)

Appendix C – Adoption by City of Gainesville

(Insert Adoption resolution when passed)

Appendix D – “Flood Hazard and Remediation in Alachua County and Gainesville Florida”

see separate document

Appendix E – “Flood Warning and Response Standard Operating Procedures”

See separate document

Appendix F -- Meeting Attendance

Organization	Gov/Priv	Title	Name, First	Name, Last	Meeting 4	Meeting 5	Meeting 6	Meeting 7	Meeting 8	Meeting 9	Meeting 10	meeting 11
					5/6/2020	7/8/2020	9/24/2020	2/9/2021	10/13/2021	2/10/2022	3/31/2022	6/22/2022
COG Public Works	Gov	CFM	Andy Renshaw	City of Gainesville								
AC PIO	Gov		Mark Sexton	Alachua County								
City PIO	Gov		Rossanna Passantti	City of Gainesville								
Alachua Co	Gov	CFM	Lalit Lalwani	Alachua County								
Alachua Co	Gov		Taurol Homes	Alachua County								
Insurance			Bryan Williams	McGriff Williams Insurance								
Insurance			Austin Williams	McGriff Williams Insurance								
Lending	Priv		Eric Remy	FBC Mortgage								
Realtor (HOA mgt)	Priv		Matthew Umanos	GACAR-Gov Affairs								
Builder/Const	Priv		David Herbig	Scorpio								
GCWP	Gov		Sally Adkins	Gainesville Clean Water Partnership								
Engineers	Priv		Sergio Reyes	EDA								
Engineers	Priv		Megan Dickey	EDA								
HOA (Millhopper)	Priv		Mark Raudabaugh	Millhopper Station HOA								

Quorum Held
Present