



**COMMISSION MEMORANDUM**

TO: Honorable Mayor and Members of the City Commission

FROM: Eric Carpenter, City Manager

DATE: December 11, 2024

TITLE: A RESOLUTION OF THE MAYOR AND CITY COMMISSION OF THE CITY OF MIAMI BEACH, FLORIDA, ACCEPTING THE 2024 PROGRAM FOR PUBLIC INFORMATION (PPI) ANNUAL UPDATE AND EVALUATION REPORT, ATTACHED TO THIS RESOLUTION AS EXHIBIT A, DEVELOPED FOR THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY RATING SYSTEM (CRS) (THE PROGRAM); AND FURTHER CREATING AN AD HOC ADVISORY COMMITTEE TO SERVE AS A PPI COMMITTEE FOR THE 2025 PROGRAM, TO IMPLEMENT, MONITOR, AND EVALUATE THE PPI, AND PRESCRIBE THE PURPOSE, DUTIES, APPOINTMENTS, AND TERMS OF THE COMMITTEE'S MEMBERS, FOR A TERM COMMENCING ON JANUARY 1, 2025 AND EXPIRING ON DECEMBER 31, 2025.

**RECOMMENDATION**

The Administration recommends that the City Commission accept the National Flood Insurance Program (NFIP) Program for Public Information (PPI) Annual Evaluation Update and Evaluation Report prepared for the Community Rating System (CRS) program and to reconvene the annual ad hoc committee starting on January 1st of 2025 and ending on December 31st of 2025. The committee's continuous participation and work is required to monitor the implementation of flood awareness projects, which provide valuable activity points for the CRS program.

**BACKGROUND/HISTORY**

The Program for Public Information Committee (PPI) was first created by the City Commission through Resolution No. 2017-30104 on November 29, 2017. The original Program for Public Information Plan was approved on March 1, 2017 via Resolution No. 2017-29771. As required by the program, a new PPI Plan is created every five years. The City Commission approved the 2022 PPI on July 20, 2022 via Resolution No. 2022-32216. A progress report is submitted annually to the City Commission as required by the program.

On October 28, 2024, the Program for Public Information Committee passed a motion approving the Annual Update and Evaluation Report and transmitting it to the City Commission for approval.

**ANALYSIS**

The Community Rating System (CRS) is a voluntary program under the Federal Emergency Management Agency (FEMA) National Flood Insurance Program allowing communities to earn flood insurance discounts. Cities earn points for conducting activities promoting flood insurance and reducing flood risk. The CRS rating scores range from 1 to 10 (1 being the highest and 10 the lowest). Miami Beach pursued an aggressive goal to improve its CRS ranking from a Class 6 to a Class 5 and was officially awarded the new score in May 2019. Qualifying policy holders in the city, and the city's own policies, receive a 25% discount on flood insurance premiums that saves the Miami Beach community millions of dollars annually. This helps offset increasing federal rates.

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The mission of the proposed Program for Public Information Committee is to create and monitor a Program for Public Information (PPI) plan with the purpose of reducing flood risk and ultimately reducing the cost of flood insurance. The committee meets twice a year to address CRS requirements and to monitor and evaluate the plan. The committee's composition requires representation from communications, floodplain management, and the insurance industry. Two additional stakeholders listed in the program requirements could include representatives from the real estate industry, local banking, emergency or disaster responders, Chamber of Commerce or other business organizations, trade associations of builders or contractors, developers, environmental organizations, and major employers.

The proposed Program for Public Information Committee members include:

- **Melissa Berthier, Communications Representative**  
Director - Marketing and Communications Department
- **Alex Carrasco, Banking Industry Representative**  
Vice President/Private Banking Relationship Manager - First Horizon
- **Scott Diffenderfer, Real Estate Agent Representative**  
Licensed Real Estate Broker Associate - Compass  
President - Belle Isles Residents Association
- **Carlos Gutierrez, Real Estate Agent Representative**  
Real Estate Broker Associate - Coldwell Banker  
2016 President - Miami Association of Realtors
- **Mohsen Jarahpour, CFM, Floodplain Manager**  
Floodplain Manager - Building Department
- **John J. Lee, Insurance Agent**  
Vice President - FirstService Financial

The Marketing Director and Floodplain Manager are required to be members of this Committee. As specified by the Community Rating System Program for Public Information Committee rules, term limits do not apply due to exception under City Code Section 2-24(b)(2).

The liaison for the Committee is the Chief Resilience Officer/ Environment and Sustainability Director. The National Flood Insurance Program for Public Information Plan Update and Annual Evaluation Report highlights the progress made toward desired outcomes established on the plan adopted on July 20, 2022 via Resolution No. 2022-32216. It provides data and details regarding project implementation status and recommendations for future improvements.

The Annual Evaluation Report, Attachment 1, includes:

- A review of projects;
- Progress towards the desired outcomes; and
- Recommendations for improvement.

## **FISCAL IMPACT STATEMENT**

City staff, specifically the Chief Resilience Officer and Environment and Sustainability Department, the Building Department's Floodplain Manager, and the Director of Marketing and Communications and staff dedicate hours to the Committee reports and activities. Outreach is distributed through existing communication channels with some target direct mailing and materials at a cost of less than \$10,000 annually. Due to the City's performance in the FEMA full Community Rating System program, qualifying National Flood Insurance Program policyholders receive an annual 25% discount on flood insurance premiums.

**Does this Ordinance require a Business Impact Estimate?**

(FOR ORDINANCES ONLY)

If applicable, the Business Impact Estimate (BIE) was published on:

See BIE at: <https://www.miamibeachfl.gov/city-hall/city-clerk/meeting-notices/>

**FINANCIAL INFORMATION**

**CONCLUSION**

The Administration recommends the City Commission accept the National Flood Insurance Program for Public Information Committee Annual Evaluation Update and Report and reconvene the Ad Hoc Program for Public Information Committee for 2025. The program and Committee are essential for the City to reduce flood risk through awareness communications and to achieve FEMA Community Rating System points, thereby earning flood insurance premium discounts for qualifying residents and businesses.

**Applicable Area**

Citywide

**Is this a "Residents Right to Know" item, pursuant to City Code Section 2-17?**

No

**Is this item related to a G.O. Bond Project?**

No

**Was this Agenda Item initially requested by a lobbyist which, as defined in Code Sec. 2-481, includes a principal engaged in lobbying?** No

If so, specify the name of lobbyist(s) and principal(s):

**Department**

Environment and Sustainability

**Sponsor(s)**

Commissioner Alex Fernandez

**Co-sponsor(s)**

**Condensed Title**

Accept NFIP Community Rating System for PPI, Re-Create Ad Hoc Committee. (Fernandez)  
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