City of Orange Beach

2019 Program for Public Information

Prepared by the city of Orange Beach with the assistance of Mississippi-Alabama Sea Grant

MASGP-19-090

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Background

The city of Orange Beach has participated in the National Flood Insurance Program since 1973. The city of Orange Beach has been a member of the Community Rating System (CRS) since 1991. The initial FIRM map for the city was identified in 1992. Currently, the city of Orange Beach is a CRS Class 7 community, a designation it has had since 2007 when it moved from a Class 8 to a Class 7. As a class 7 community, Orange Beach flood insurance policyholders in the special flood hazard area receive up to 15% discounts on their flood insurance premiums.

The National Flood Insurance Program (NFIP) is a federal program enabling property owners and renter to purchase flood insurance. It is based on an agreement between communities and the federal government whereby a community adopts and enforces certain floodplain regulations so the federal government will make flood insurance available within that community.

The Community Rating System (CRS) is a voluntary program for NFIP participating communities. The goals of the CRS are to reduce flood damages to insurable property, strengthen and support the insurance aspect of the NFIP, and encourage a comprehensive approach to floodplain management. The CRS was developed to provide incentives in the form of flood insurance premium discounts for communities that go beyond the minimum floodplain management requirements and develop extra measures for protection from flooding.

In 2013, the Federal Emergency Management Agency (FEMA) published updates to the *CRS Coordinator's Manual* that created new regulatory apparatuses for communities to improve their CRS rating, one of which is the Program for Public Information (PPI). A PPI refers to a committee-based localized approach to community outreach under the CRS. A PPI is described as "as 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 city of Orange Beach has been an active, local partner in the Community Rating System program. Over the years, Orange Beach has made notable strides in improving local resilience by helping pilot the Coastal Resilience Index and through being an active participant in the newly organized Floodplain Mangers group SAFE-T. The following document chronicles and categorizes the many different outreach activities and material the city employs into one, comprehensive document.



The unveiling ceremony for the city's High Water Markers is an example of the innovative approach Orange Beach employs for flood communication

PPI Committee

Over the course of several months the city identified staff and community stakeholders who could ably serve on Orange Beach's PPI committee. This selection process has also been informed by input and discussion from the Community Resilience Working Group, which was organized to oversee city policy changes and practices associated with environmental protection and coastal resilience.

The Orange Beach PPI Committee includes the following members:

City of Orange Beach Representatives:

Janie Joiner, Permit Technician Sean Brumley, GIS Specialist Landon K. Smith, Emergency Management Director & Floodplain Manager

Community Representatives:

Matt Fetner, Bryant Bank (Lender) Kevin McCarron, McCarron Insurance (Insurance Agent) Jennifer Scarborough, Remax (Realtor) The PPI Committee has convened in person twice to work on the PPI. Two meetings were held on May 8, 2019 and July 29, 2019. The first meeting explained the PPI process and the role of the committee. The second meeting focused on current and future outreach projects and a review of the draft document.

The Community Resilience Working Group has served as a valuable resource for PPI information gathering and implementation. Conceived in 2018, the Community Resilience Working Group is a collection of key city stakeholders who come together to provide input on city initiatives related to environmental sustainability and hazard preparedness. Many of the members who currently serve on the PPI Committee were chosen because of their prior participation in the Community Resilience Working Group. Community Resilience Working Group activities, such as completing the enhanced Coastal Resilience Index, have been extremely valuable in determining flood communication messages and priorities to include in the city's PPI.



1st Meeting of the Community Resilience Working Group on August 27th, 2018

2010 Census Data

Orange Beach						
SEX AND AGE						
Total population	5,441					
18 years and over	81.3%					
Male population	49.7%					
Female population	50.3%					
RACE						
Total population	100.0%					
One Race	97.8%					
White	94.3%					
Black or African American	0.6%					
American Indian and Alaska Native	0.7%					
Asian	0.8%					
LIGHTON COOLDANOV						
HOUSING OCCUPANCY Total housing units	100.0%					
Occupied housing units	21.3%					
Vacant housing units	78.7%					
For rent	22.9%					
Rented, not occupied	0.3%					
For sale only	3.5%					
Sold, not occupied	0.2%					
For seasonal use	50.6%					
All other vacants	1.2%					
HOUSING TENURE	100.00/					
Occupied housing units	100.0%					
Owner-occupied housing units	65.9%					
Renter-occupied housing units	34.1%					

Community Need Assessment

In accordance with CRS guidance, the city of Orange Beach undertook a community needs assessment by completing the CRS Activity 240 assessment on April 18, 2019. The table above describes the socio-economic data for the city of Orange Beach from the most recent census. One thing to note from the census data is that half of the housing units within the city of Orange Beach are classified as properties for seasonal use. Given the high fluctuations in seasonal use the city experiences, especially in the summer months, the city's ability to devise a robust flood response will depend on whether flooding occurs during a peak visitation period or not.

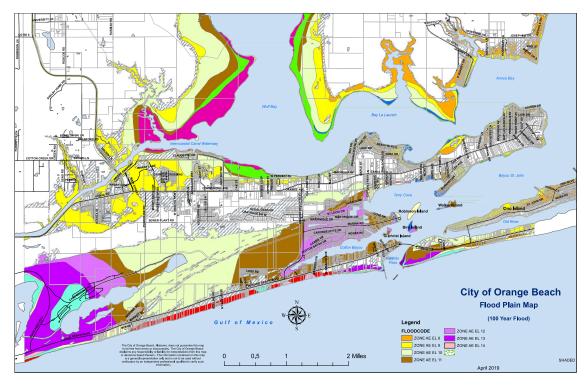
Geography and Climate

Located on the southern edge of Baldwin County, the city of Orange Beach is the easternmost community on Alabama's Gulf Coast. The incorporated area is 11.4 square miles, of which 10.4 is land. As of the 2010 census, the City of Orange Beach has a population of 5,441 residents. In addition to the permanent residents, Orange Beach also has a high, seasonal population, which fluctuates between fewer than 5,000 visitors to over 15,000 visitors. Because Orange Beach is a coastal resort town, the hotter, summer months generally see the highest visitor numbers and the lowest visitor numbers are recorded in the winter months. Water resources in the city of Orange Beach include the Gulf of Mexico located south of the city and Perdido Bay, which is on the eastern edge of the city. There are a number of small islands within Perdido Bay, including the 5.5-mile long Ono Island, which contains more than 700 homes. Though Ono Island is unincorporated, the community depends on Orange Beach for a number of critical city services, such as sewer and fire.

Alabama's subtropical climate is characterized by long, humid summers, moderated in coastal counties by breezes from the Gulf of Mexico. Average spring temperatures range from 47 to 84 degrees Fahrenheit; average winter temperatures range from 38 degrees to 65 degrees Fahrenheit. Summer temperatures range from 69 degrees to 91 degrees Fahrenheit with an average July/August temperature between 90 and 91 degrees. Average annual rainfall in Baldwin County is 66 inches, making Baldwin County not only one of the wettest places in Alabama, but also within the continental United States. July and August are generally the wettest months for the county and October and November are the driest months.

Flood Hazards

Due to its proximity to the coast and high annual rainfall, the city of Orange Beach can regularly experience flooding. The highest elevations within the city are around 30 feet. This low terrain is another factor that contributes to local flooding hazards. These flood hazards include seasonal rainfall, coastal storms, and storm surge.



Map indicating the different Flood zones within the city of Orange Beach

Seasonal Rainfall

Though coastal storms are the primary concern for Orange Beach, seasonal rainfall can also result in significant flooding. The severity of flooding can range from localized impacts, to citywide and regional events. Flood events can last from a few hours to a few days, leaving roads and bridges impassable. The most recent major flooding event for the city of Orange Beach occurred as a result of seasonal rainfall. In April 2014, a series of spring rainstorms dumped 23 inches of rainfall in the city of Orange Beach. The rain event causes significant flooding at Bear Point Marina and the nearby community of Ono Island. The Fourth National Climate Assessment, released in 2018, projected an increase in extreme rainfall events and noted a 27% increase across the Northern Gulf of Mexico over the past 60 years.

Date compiled by the National Climatic Data Center (NCDC) at the county level chronicling notable flood events, provides valuable insight into coastal Alabama's susceptibility to flooding. The information compiled below is a list of Baldwin County flooding events gathered from the NCDC U.S. Storm Events Database:

County/Zone	St.	Date	Туре	Deaths	Injuries
BALDWIN					
CO.	AL	7/11/13	Flood	0	0
BALDWIN					
CO.	AL	3/28/14	Flood	0	0

BALDWIN					
CO.	AL	3/28/14	Flood	0	0
BALDWIN					
CO.	AL	3/28/14	Flood	0	0
BALDWIN					
CO.	AL	5/2/14	Flood	1	0
BALDWIN					
CO.	AL	2/23/16	Flood	0	0
BALDWIN					
CO.	AL	8/12/16	Flood	0	0
Total:				1	0

Coastal Storms

The city of Orange Beach is vulnerable to flooding from coastal storms. With its location along the Northern Gulf of Mexico, the city of Orange Beach is prone to hurricanes and tropical storms. The Atlantic hurricane season extends from June 1 to November 30, and storms can occur outside the designated hurricane season. Due to the size of the storms, the entire city can be affected by such an event. Even an indirect impact from one of these systems can produce damage from coastal flooding or storm surge. The impact from coastal storms may also be significantly affected by continued sea level rise. New numbers from the fourth National Climate Assessment indicate that sea level rise is expected to be 30% greater than the global average in Baldwin County.

The Alabama Gulf Coast, which includes the city of Orange Beach, has experienced many hurricanes over the course of a century. Hurricanes that have affected the Alabama coast include:

Date	Event	Strength
July 5, 1916	Hurricane of 1916	Category 3
September 20, 1926	1926 Miami Hurricane	Category 3
August 31, 1950	Hurricane Baker	Category 1
September 26, 1953	Hurricane Florence	Category 1
September 24, 1956	Hurricane Flossy	Category 1
August 17, 1969	Hurricane Camille	Category 5
September 13, 1979	Hurricane Fredric	Category 3
September 2, 1985	Hurricane Elena	Category 3
October 4, 1995	Hurricane Opal	Category 3
July 19, 1997	Hurricane Danny	Category 1
September 28, 1998	Hurricane Georges	Category 2
September 16, 2004	Hurricane Ivan	Category 3
August 29, 2005	Hurricane Katrina	Category 3

Storm Surge

As a coastal resort town, the city of Orange Beach is highly susceptible to damage from storm surge. Historically, storm surge is the most significant area of concern associated with hurricanes and coastal storm events. Storm surges are caused primarily by high winds pushing on the ocean's surface. The overall strength of a hurricane's storm surge is dependent on a number of unique factors including the size of the hurricane, the track of the hurricane, and the terrain and configuration of the effected shoreline. Storm surge is also the most variable and unpredictable factor in costal storms and hurricanes. Three of the biggest hurricanes for storm surge strength in the United States (Hurricanes Katrina, Ike, and Sandy) were below Category 4 on the Saffir-Simpson Hurricane Scale. In the future, as sea level rise continues to modify the shoreline, storm surge is expected to be exacerbated, impacting homes, businesses, and infrastructure in more places and ways.

In the event of a major Hurricane like Ivan or Frederic, the incoming water could destroy well-built structures located along the immediate shoreline. There are a number of properties within Orange Beach that are susceptible to storm surge impacts. Many of these vulnerable properties are located south of route 182 along the beachfront. In 2004, when Hurricane Ivan struck the Alabama coast, the storm surge reached 11.4 feet and it displaced many coastal families and businesses located within the city. In light of Orange Beach's past history of coastal storms, storm surge is one of the primary flood concerns the city needs to be mindful of.

Current vs. Future Flood Risk

Many factors influence flood risk. The type of flood, the timeframe being considered, development patterns, sea level rise, and natural cycles can all influence flood risk. It is important to note that flood risk maps are often looking at a snapshot in time. Being located adjacent to a floodplain or building to the base flood elevation of a floodplain does not mean that the property is not at risk to flooding. Flood risk can change on the order of years to decades, depending on what is occurring in the area.

In the future, the city of Orange Beach can expect a larger area to be included in the 1% and 0.2% annual chance return interval and more frequent high tide and rainfall flooding due to sea level rise and the impacts of climate change. This will increase the homes, businesses, and infrastructure with flood risk.

Repetitive Flooding

FEMA defines repetitive flood loss properties as those that have received repetitive flooding, meaning the NFIP paid two or more claims of more than \$1,000 in flood insurance within a ten-year period. FEMA defines severe repetitive loss properties as those that have received over \$20,000 in flood insurance from 4 or more claims that were greater than \$5,000 each, or properties that have flooded more than once,

and in which the flood claim payments are greater than the value of the property. The city of Orange Beach contains both repetitive loss and severe repetitive loss properties. As of December 2018, Orange Beach has 195 repetitive loss properties and 4 severe repetitive loss properties. There are 157 repetitive loss properties in the A and V zones of the community and 38 repetitive loss properties in the B, C and X Zones.

Target Audiences

City staff, Community Resilience Working Group members, and the PPI committee went through a careful and deliberate process to select target audiences that took into consideration the information needs of Orange Beach businesses and residents. The following audiences were selected as potential targets of outreach and education projects that have been outlined in this PPI (listed in alphabetical order):

Business Owners – Businesses should be made aware of their flood risk as many of them provide critical services and relief following a flood event.

Coastal and Floodplain Residents – Individuals who reside within a coastal zone or floodplain are suitable targets for outreach as they are at greater risk of flooding due to their proximity to major bodies of water.

Contractors and Builders – This audience should be made mindful of building codes and regulations pertaining to flooding as they are in a position to pass this information along to their clients.

Insurance Agents – This audience is a valuable component of flood outreach as they are the primary line of communication for relaying the value of flood insurance and the different types of coverage available.

Lenders – Members of this group are in contact with individuals who may be purchasing property in areas prone to flooding, so it is important to provide flood outreach and information to them, as they will be able to pass this information on to their clients.

Orange Beach Residents – As past coastal storms and flood events indicate, all residents within Orange Beach should be aware of the city's potential for future flood hazards.

Realtors – Local realtors are a key source of information regarding flood hazards and the need to purchase flood insurance. The city of Orange Beach wants to make sure that local agencies have all the information they need to promote flood insurance and inform potential property owners about the hazards of flooding.

Repetitive Loss Property Owners – This audience is in need of targeted outreach, so they can better understand the nature of their property and their high degree of vulnerability to flood risks.

Residents in Special Flood Hazard Area – Property owners located within this area are vulnerable due to their proximity to the Gulf of Mexico. That is why it is highly important that this audience is informed about their risks and the need for flood insurance.

Residents Inside V Zone – Individuals located within this zone are highly susceptible to hazards associated with storm-induced waves. Special outreach is needed, so this group is better informed about the type of flood conditions they are vulnerable to.

School Children – School children are suitable recipients for flood outreach as they may be able to pass information about flood risks and hazards on to their parents.

Seniors – In the event of a flood emergency, members of this group may require special evacuation procedures, so it is important to keep them informed about the city's ability to respond to flood hazards.

Topics & Messages

During the PPI process, the city of Orange Beach selected seven topics to serve as the core of its PPI outreach activities. Of these topics, six of them are designated as priority topics under the CRS program. After subsequent discussion with city staff and the PPI committee, it was decided to include one additional topic in the Orange Beach PPI program. The floodplain management topics included within this document are as follows:

Priority Topics:

Know your Flood Hazard
Insure Your Property Against Flood Hazard
Protect People from the Flood Hazard
Protect Your Property from Flood Hazard
Build Responsibly
Protect Natural Floodplain Functions

Additional Outreach Topic:

Be Prepared for Hurricanes

In addition to the priority topics listed above, the city of Orange Beach has also crafted messages to further refine city communication efforts. Some of the PPI topics may include more than one message and these messages have been crafted to better refine the outreach and communication the city engages in. The messages for the city of Orange Beach are as follows:

- A. Find out about your flood hazard
- B. Your property is subject to flooding
- C. Insure your flood prone property with flood insurance
- D. You need flood insurance
- E. Turn around, don't drown
- F. Prepare, don't get caught unaware
- G. Get a permit from the city of Orange Beach before you build
- H. Check with the floodplain official before planning a project
- I. Build responsibly, higher keeps you drier
- J. Keep your waterfront clean
- K. Don't encroach upon natural floodplain
- L. Don't dump in storm drains; they drain to the Gulf
- M. Orange Beach is vulnerable to hurricane impacts so prepare for hurricane season. Go to the city's Emergency Management webpage to find out how to be prepared.

Publicity and Dissemination of Messages

The PPI Committee and city of Orange Beach staff will disseminate flood messaging and outreach through two primary methods of information conveyance: online web resources and the permitting process. It is the opinion of the PPI Committee and city staff that online resources have the greatest capacity to reach the largest number of people in a short period of time. With that in mind, the city of Orange Beach has taken a number of steps to improve its online communication capacity. One example of this is the city of Orange Beach's Facebook Live account. By using Facebook Live, the city can convey critical flood information and stream drone footage, which will be used to indicate the level of damage in Orange Beach neighborhoods. The city of Orange Beach also uses its website to share valuable online resources for public information. Visitors to the website can access the FEMA webpage, download FEMA technical bulletins and access Storm Central, which is the hurricane information page for Baldwin County Electric Membership Corporation, the power company for Orange Beach. Visitors can also download the city's Emergency Operation Plan and review debris removal procedures in the event of a disaster.

In addition to online communication, Orange Beach will also reach out to city stakeholders through the local permitting process. The permitting office is not only critical to managing local development ordinances; it is also one of the primary avenues of flood communication and outreach. Many of FEMA's technical documents

for responsible building can be accessed through this office along with rack cards and other basic informational materials to help city residents understand their flood risk. While the city's flood outreach must go beyond permitting if it is to have any value, the PPI Committee understands that the permitting process remains a valuable tool for disseminating information to Orange Beach's target audiences.



Many flood outreach documents can be accessed at the city's permitting office.

Other Ongoing Public Information Efforts

A key component of the PPI process is chronicling other flood outreach and public information activities taking place in addition to those provided by the city. The information in the table below lists the different regional partners and institutions that help inform the public about flood risk. Orange Beach staff and PPI Committee members continue to assess and analyze the flood communication process in and around the city to determine whether there are additional organizations that may become involved in public information efforts in the future. Potential future partners of note include Orange Beach Middle School and Orange Beach High School. These new school facilities should be completed by the 2020-2021 school year and would greatly help expand the city's messaging to school children. By implementing a PPI and recording these other public information activities, the city of Orange Beach will be able to better coordinate its outreach efforts with other local agencies who are trusted sources of flood hazard information.

Oth	Other Public Information Efforts							
Alabama Department of Conservation	Alabama Coastal Cleanup	Litter sweep	Annually					
Baldwin Electric Membership Corporation	Storm Central - Baldwin EMC Website	Flood hazard information	Year-round					
City of Orange Beach Community Development Department	Land use plan/zoning	City zoning deters harmful development within the floodplain	Year-round					
Mississippi-Alabama Sea Grant	Coastal Alabama Homeowners Handbook (MASGC Publication)	Be prepared for floods and other natural disasters	Year-round					

Outreach Activities Subject to CRS

The PPI Committee has agreed to include the following activities in the Program for Public Information and to review annually projects associated with these activities:

Activity 320 Map Information Service – An interactive GIS map for Orange Beach is available at the city's website. The new Community Resilience Working Group outreach activity will also serve as a valuable resource by informing local stakeholder groups of changes to flood mapping and how the city plans to respond to future flood risks.

Activity 330 Outreach Projects - In addition to Outreach Projects, this activity includes Flood Response Preparations . A pre-flood plan for public information projects will be implemented during and after a flood.

Activity 350 Flood Protection Information - Important flood protection information is available for download at the city's Floodplain Management page. Hard copies are also available at the city's permitting office.

Activity 360 Flood Protection Assistance – The city of Orange Beach sends out mailers annually to insurance agents, lenders and repetitive loss properties. The city also conducts direct mail outreach related to hurricanes by sending residents a hurricane preparedness sheet. In addition to mailers, city Floodplain Manager Lannie Smith also gives regular presentations at the local realtors convention and to a senior community group potluck.

Activity 360 Financial Assistance Advice - The Coastal Alabama Homeowners

Handbook includes information on federal and state grant programs for disaster assistance. The city also offers guidance on how to accrue additional savings when purchasing flood insurance.

Activity 540 Drainage System Maintenance - Publicizing regulations prohibiting dumping in storm drains and natural waterways. Information on this would be included in outreach projects tied to Message L: "Don't dump in storm drains; they drain to the Gulf', which is under the topic "Protect Natural Floodplain Functions".

Activity 610 Flood Warning and Response - Information on the city's Flood Warning Response system may be found in the Flood Response Plan, located in Appendix B of this document. Additional information is also on the city's Emergency Management webpage.

Projects and Initiatives

The city of Orange Beach's current outreach projects included in the PPI are listed in Appendix A. These projects are presented in spreadsheet format and include project name, subject matter, target messages, target audiences, and other detailed information.

Flood Response Preparations

In addition to the ongoing outreach on flood risks described in Appendix A, the city of Orange Beach has undertaken a Flood Response Preparation Plan (FRP). The FRP outlines operating procedures the City will undertake when the risk of flooding becomes imminent. The FRP also includes key messages and outreach activities that will take place after a flooding event. A copy of the FRP is attached as Appendix B.

Draft Review

The draft of this document was first presented to the PPI committee to review on May 8, 2019. The draft was also submitted to FEMA contractor Dave Arkens, for a courtesy review on July 1, 2019. Orange Beach city council members formally adopted the finalized document on March 4, 2020.

Evaluation

The Orange Beach PPI committee will meet twice a year (once before hurricane season and once after) to evaluate the PPI document and make additional revisions, if necessary. The evaluation will include:

- A review of the projects that were completed,
- Progress toward the desired outcomes,
- Recommendation regarding projects not completed,
- Review of target areas, and
- Review of target audiences.

The committee will also conduct an annual evaluation of the PPI document, which will be compiled into one report. This report will be submitted as part of the city's annual recertification package to the CRS and to the Orange Beach City Council for their review.

APPENDIX A

Topic	Messages	Audience	Project	Outcome	Schedule	Assignment	Stakeholder s
1. Know Your Flood Hazard	Find out about your flood hazard	Coastal and Floodplain Residents, Orange Beach Residents, Residents Inside V Zone	Map Changes and Flood Insurance: What Property Owners Need to Know (FEMA Brochure)	Help residents better understand their flood risk. Encourage the purchase of more flood insurance policies.	Handouts provided at permit counter	Floodplain Manager	
		Coastal and Floodplain Residents, Orange Beach Residents, Residents Inside V Zone	Mapping the Risk: Flood Map Update Baldwin County - Alabama Office of Water Resources	To educate community about the nature of flood hazard mapping.	Year-round	Floodplain Manager	
		Coastal and Floodplain Residents; Orange Beach residents; Contractors, Builders and Developers	Reducing Damage from Localized Flooding (FEMA Document)	To educate community about the nature of localized flooding.	Year-round	Floodplain Manager	
		Coastal and Floodplain Residents; Orange Beach residents; Contractors, Builders and Developers	Lower-cost Rating Option for Buildings Newly Mapped into High Risk Areas (FEMA Document)	Help residents better understand their flood risk. Encourage the purchase of more flood insurance policies.	Handouts provided at permit counter	Floodplain Manager	

	Property Owners in the Special Flood Hazard Area	Special Flood Hazard Area Flood Information Mailout	Fewer flood losses. Purchase of more flood insurance	Annually	Floodplain Manager	
	Orange Beach Residents; Coastal and Floodplain Residents; Contractors, Builders and Developers; Business Owners; Realtors; Lenders	Community Resilience Working Group	Helps residents better understand their flood risk and educate the community about the nature of localized flooding.	As needed	Floodplain Manager	Residents and business establishme nts of Orange Beach
Your Property is Subject to Flooding	Coastal and Floodplain Residents, Orange Beach Residents, Residents Inside V Zone	Flood Hazard: Check Before You Buy	Help residents better understand their flood risk. Encourage the purchase of more flood insurance policies.	Year-round	Floodplain Manager	
	Repetitive Loss Property Owners	Repetitive Loss Mailout	Fewer repetitive loss properties. Fewer flood insurance losses.	Annually	Floodplain Manager	
	Orange Beach Residents	Understanding Preliminary Flood Hazard Maps (FEMA Brochure)	To educate community about the nature of flood hazard mapping.	Handouts provided at permit counter	Floodplain Manager	
	Orange Beach Residents, Business Owners	GIS Mapping Services	To educate community about whether or not they are in a floodplain zone.	Year-round as part of regular service	Floodplain Manager	

		Orange Beach Residents	"Know Your Hazard" Rack Card	Increase awareness of hazards, general preparedness strategies.	Handouts provided at permit counter	Floodplain Manager	
	Insure your flood prone	Orange Beach Residents	Website Online Outreach	Increase in flood insurance policies.	Year-round	Floodplain Manager	
	property with flood insurance	Orange Beach Residents	FEMA Link - Website	To get more residents to purchase flood insurance and build a more resilient and educated community.	Year-round	Floodplain Manager	
		Realtors	Realtors Convention	Increase in flood insurance policies. Educate about the value of the natural floodplain.	Bi-Annually	Floodplain Manager	Real Estate Agencies
		Insurance Agents	Mailout to Insurance Agents	Fewer flood losses. Purchase of more flood insurance	Annually	Floodplain Manager	
		Lenders	Mailout to Lenders	Increase purchase of flood insurance policies.	Annually	Floodplain Manager	
2. Insure your property	You need flood insurance	Coastal Residents	Map Changes and Flood Insurance (FEMA Publication)	Know your flood risk. Purchase flood insurance.	Year-round	Floodplain Manager	
for your flood hazard		Coastal and Floodplain Residents, Orange Beach residents, Insurance Agents	The Alabama Coastal Insurance Shopper's Guide	Fewer insurance losses. The purchase of more flood policies in the city.	Handouts provided at permit counter	Floodplain Manager	
		Coastal Residents; Contractors, Builders and Developers	Answers to Questions about the National Flood Insurance Program (FEMA Document)	Know your flood risk. Purchase flood insurance.	Year-round	Floodplain Manager	

		Orange Beach Residents	Insure your property against flooding rack card	Know your flood risk. Purchase flood insurance.	Handouts provided at permit counter	Floodplain Manager	
3. Protect People from the Flood Hazard	Turn around, don't drown	Orange Beach Residents	Emergency Preparedness Guide	Fewer flood losses. Purchase of more flood insurance. More resilient community	Handouts provided at permit counter	Floodplain Manager	
uzu.u		Senior Citizens	Senior Community Group Potluck	Fewer flood losses. Know your flood risk. More resilient community	Year-round	Floodplain Manager	Senior citizens of Orange Beach
4. Protect Your Property from Flood Hazard	Prepare, don't get caught unaware	Contractors, Builders, & Developers; Orange Beach Residents; Coastal and Floodplain Residents	Elevated Residential Structures (FEMA Document)	More resilient community. Awareness of flood hazard.	Year-round	Floodplain Manager	
		Coastal and Floodplain Residents	Above the Flood: Elevating Your Floodprone House (FEMA Document)	Encourage compliant new construction. Fewer flood insurance losses.	Year-round	Floodplain Manager	
		Orange Beach Residents; Coastal and Floodplain Residents	Coastal Alabama Homeowners Handbook MASGC Publication	To get more residents to purchase flood insurance and retrofit their homes for flooding.	Year-round	MS-AL Sea Grant	
5. Build Responsib ly	Get a permit from the city of	Repititive Loss Property Owners	Coastal Construction Manual (2011) FEMA Brochure	Encourage compliant new construction. Fewer flood insurance losses.	Year-round	Floodplain Manager	

Orange Beach before you build	Residents Inside V Zone, Property Owners in the Special Flood Hazard Area	Elevation Certificates: Who Needs Them and Why (FEMA Brochure)	Increase in elevation certificates. Encourage compliant new construction.	Handouts provided at permit counter	Floodplain Manager
	Contractors, Builders, & Developers; SFHA Residents	Elevator Installation FEMA Technical Bulletin (TB 4)	Encourage retrofitting and compliant new construction.	Year-round	Floodplain Manager
	Contractors, Builders, & Developers; SFHA Residents	Openings in Foundation Walls FEMA Technical Bulletin (TB 1)	Encourage retrofitting and compliant new construction.	Year-round	Floodplain Manager
	Contractors, Builders, & Developers; SFHA Residents	Flood Resistant Materials Requirements FEMA Technical Bulletin (TB 2)	Encourage retrofitting and compliant new construction.	Year-round	Floodplain Manager
Check with the floodplain official	Contractors, Builders, & Developers	Below-Grade Parking Requirements FEMA Technical Bulletin (TB 6)	More resilient community. Awareness of flood hazard.	Year-round	Floodplain Manager
before planning a project	Contractors, Builders, & Developers	Free of Obstruction Requirements FEMA Technical Bulletin (TB 5)	More resilient community. Awareness of flood hazard.	Year-round	Floodplain Manager
Build responsibly, higher keeps you drier	Contractors, Builders, & Developers	Mitigation of Flood and Erosion Damage to Residential Buildings in Coastal Areas (FEMA Document)	More resilient community. Awareness of flood hazard.	Year-round	Floodplain Manager
	Contractors, Builders, & Developers	Protecting Manufactured Homes from Floods and Other Hazards (FEMA	More resilient community. Awareness of flood hazard.	Year-round	Floodplain Manager

			Document)				
		Contractors, Builders, & Developers	Protecting Building Utilities From Flood Damage (FEMA Document)	More resilient community. Awareness of flood hazard.	Year-round	Floodplain Manager	
		Orange Beach Residents	Flood Mitigation Document	More resilient community. Awareness of flood hazard.	Year-round	Floodplain Manager	
		Contractors, Builders, & Developers; Orange Beach Residents; Coastal and Floodplain Residents	Elevation Certificate Fact Sheet (FEMA Document)	More resilient community. Awareness of flood hazard.	Handout provided at permit counter	Floodplain Manager	
6. Protect Natural Floodplai n Functions	Keep your waterfront clean	Coastal Residents, Orange Beach Residents	Alabama Coastal Cleanup	Clear debris from the beach.	Annually	Alabama Department of Conservatio n	AL Dept. of Conservatio n, NOAA
	Don't encroach upon	Coastal and Floodplain Residents	Protecting Floodplain Resources (FEMA Document)	More resilient community. Awareness of flood hazard.	Year-round	Floodplain Manager	
	natural floodplain	Contractors, Builders and Developers	Managing Floodplains Through the NFIP (FEMA Document)	More resilient community. Awareness of flood hazard.	Year-round	Floodplain Manager	
		Coastal Residents; Contractors, Builders, & Developers	Land Use Plan/Zoning	To stop harmful development in the floodplains.	Year-round as part of regular service	Planning/Zo ning Department	

	Don't dump in storm drains; they drain to the Gulf	Orange Beach Residents Orange Beach Residents	Protect Natural Floodplain Resources Rack Card Storm Drain Stenciling	Reduce the amount of grass clippings in city drainage. Importance of protecting natural flood protection measures. Increase awareness about natural floodplain functions.	Handouts provided at permit counter Year-round	Floodplain Manager Floodplain Manager	
7. Hurricane Prepared ness	Orange Beach is vulnerable to hurricane impacts so	Coastal Residents	Hurricane Preparedness Expo (All Audiences)	Fewer insurance losses. The purchase of more flood policies in a city. Stronger Buildings. More resilient community.	Annually	Floodplain Manager	Baldwin County Emergency Manageme nt Agency
	prepare for hurricane season. Go to the city's Emergency	Orange Beach Residents, Coastal Residents, School Children	Public High Water Marker	Increase in flood insurance policies.	Year-round	Floodplain Manager	
	Manageme nt webpage to find out	Orange Beach Residents	Emergency Preparedness Guide	Fewer Insurance losses. Awareness of flood hazard. More resilient community.	Year-round	Floodplain Manager	
	how to be prepared	Orange Beach Residents, Business Owners	Storm Central - Baldwin EMC Website	Fewer insurance losses. Awareness of flood hazard	Year-round	Baldwin EMC	
		Orange Beach Residents	Direct Mail Outreach - Hurricane Preparedness Sheet	Fewer insurance losses. The purchase of more flood policies in a city. More resilient community. Awareness of flood hazard.	Year-round	Floodplain Manager	

APPENDIX B

I. Purpose

The city of Orange Beach has participated in the National Flood Insurance Program since 1973. The city has been a member of the Community Rating System since 1991 and a member of SAFE-T (South Alabama Flood Engagement Team) since 2018.

II. Key Terms/Departments

PPI (Program for Public Information): A plan that coordinates all flood related public information and outreach programs.

FRP (Flood Response Preparation): A pre-flood plan for public information projects that will be implemented during and after a flood.

Are there agencies or organization that will assist with flood response?

- MS/AL Sea Grant (extension agents)
- Nonprofits
- Marine Police
- Baldwin EMC
- Baldwin EMA
- Alabama Department of Transportation road closures
- Baptist Disaster Relief Services
- United Methodist Committee on Relief

Are there city departments that will assist with flood response?

- Emergency Management
- GIS Department
- Fire Department
- Police Department
- Public Works
- Community Development

Are there news alert systems that will be used in the flood response?

- City wide phone system
- Social media: Facebook, Twitter
- Digital Billboards
- City VOIP (Voice Over Internet Protocol) system
- City website
- Churches
- Radio

III. Scope/Applicability

In the event that the city Emergency Manager determines that flooding is likely, the Emergency Manager will determine the appropriate level of activation. The city of Orange Beach operates under four different levels of activation ranging from level 4 to level 1 with level 1 encompassing a full, around the clock activation. For the purposes of brevity, this document will focus on protocols and procedures associated with a level 1 activation. In the event a major flood disaster appears imminent, the city of Orange Beach has a number of tools in place to inform the public, and what steps may be taken to minimize hazards to life and property. The following FRP projects have been identified by the city's PPI and are listed below for reference:

Project #	Messages	Outreach Project Description
FRP 1	Turn around, don't drown	 Emergency Notification System: Reverse 9-1-1 System allows on-scene responder or authorized administrative personnel to send an emergency message. System can send voice phone messages to the entire city and surrounding area or only a small portion thereof.
FRP 2	All applicable messages	Are there web pages updated during/after flood events? • City website: In event of emergency, an alert message may be deployed onto the webpage. If incident is severe enough it may warrant a complete replacement of the web page to display only emergency notifications.
FRP 3	Prepare, don't get caught unaware	Are there media kits provided to reporters during/after flood events? • City has in-house studio to produce its own PSA announcements.
FRP 4	All applicable messages	 Are there social media messages shared during/after flood events? Facebook: "the following streets are closed"; "electricity is out"; "evacuation routes". City will utilize Facebook Live to stream drone footage of storm-affected neighborhoods in the event of a flood disaster. Twitter: "the following streets are closed"; "electricity is out"; "evacuation routes" City website: "the following streets are closed"; "electricity is out"; "evacuation routes"

FRP 5	All applicable messages	Are there television updates during/after flood events? • Local TV stations (public access): "the following streets are closed"; "electricity is out"; "evacuation routes"
FRP 6	All applicable messages	981-INFO: The city of Orange Beach maintains a call-in line that can be used to post information for the public to call in and receive. The line uses a recorded message format that can be used to provide critical information.
FRP 7	Orange Beach is vulnerable to hurricane impacts	Other? Digital Billboards: Can be utilized during an emergency event to display critical information to the public.

These projects are based on city messages outlined earlier as part of the city's PPI formation. Of the 13 messages used in the PPI document, three in particular have been deemed germane to the public information process during, and immediately after, a flood and are outlined below:

Turn around, don't drown Prepare, don't get caught unaware Orange Beach is vulnerable to hurricane impacts

In addition to the PPI messages mentioned above, the city of Orange Beach has outlined four incident priorities in its Emergency Operations Plan, which will inform the shape and form of its Incident Command Structure. The incident priorities are as follows:

- 1. Life Stability
- 2. Incident Stabilization
- 3. Property Conservation
- 4. Environmental Conservation

IV. Roles and Responsibilities

Examples for Discussion

- The city's Public Information Officer will consult with the city's Floodplain Manager to determine if the flood event warrants dissemination of FRP projects and what project should be selected. Typically, activation of the Emergency Operations Center will warrant FRP projects to be implemented.
- The city's Public Information Officer will be responsible for all media contact and inquiries.

V. Materials

All master templates for handouts, news releases, radio/TV public service announcements and social media releases are located on this website/folder:

- Will information be added to the municipality's website? Yes.
- Will press releases be shared with news organizations? Yes.
- Will social media pages be updated? Yes.
- Will messages be shared with television stations? Yes.
- Will messages be shared with radio stations? Yes.
- Example messages:

Evacuation Routes
Flooding Updates
Road closures and openings
Get a permit for repairs
"Turn Around Don't Drown"

After a Flood event: Within 24 from the time the flood water starts to recede, the city's Floodplain Manager will begin to prepare materials for dissemination after the flood.

- Will information be added to the municipality's website? Yes.
- Will press releases be shared with news organizations? Yes.
- Will social media pages be updated? Yes.
- Will messages be shared with television stations? Yes.
- Will messages be shared with radio stations? Yes.
- Example messages:

Damage assessments
Permits
Rebuild responsibly
Debris cleanup
Recovery services/resources

VI: Implementation and Coordination

• Implementation and coordination of this FRP will be coordinated by the city's Floodplain Manager or designee.

Responsible for sharing information with all departments/agencies listed in this procedure (email).

• Share information during EMA meeting.

VII: Annual Evaluation

• All FRP projects, materials and procedures will be reviewed annually to determine if they are still current and appropriate. This review will take place as part of the annual PPI evaluation.

 All revised pages will be provided to departments and personnel, whom are listed on the plan (email). It is the responsibility of the plan holder to keep all copies of the plan current.

VII: Record of Changes

Each revision to the FRP must be recorded in the following table:

Date	Section	Description	Changed By

IX: Participants and Contacts

Emergency Management Director & Floodplain Manager

Name: Landon K. Smith

Email: lsmith@orangebeachal.gov

Office: (251) 981-2610

Logistics and Safety Coordinator

Name: Chris Litton

Email: clitton@orangebeachal.gov

Office: (251) 980-5946

Community Development Director

Name: Kit Alexander

Email: kalexander@orangebeachal.gov

Office: (251) 974-5398

City Administrator & Public Administration Officer

Name: Ken Grimes

Email: kgrimes@orangebeachal.gov

Office: (251) 981-6811

APPENDIX C

City of Orange Beach 2019 Program for Public Information Committee Meeting Agenda and Minutes May 8,2019

11am-1pm

Acronyms

- CCL Coastal construction control line (surveyed line on beach where you cannot build anything south of this line except dune walkovers)
- CRS Community Rating System (insurance discount program that is part of the National Flood Insurance Program)
- CRWG Coastal Resilience Working Group
- EC Elevation certificate
- NFIP National Flood Insurance Program
- PPI Program for Public information (part of the CRS program)

Handouts

- City of Orange Beach 2019 Program for Public Information, prepared by the City of Orange Beach with the assistance of Mississippi-Alabama Sea Grant
- Table of messages and outreach activities

Action Items for PPI Committee

• Review pages 9-10 to see if anything is missing or should be changed in the audiences and messages section, taking into consideration your experience as an insurance agent, lender, realtor, etc.

(1) Introductions (see sign-in sheet)

PPI Committee

- Lannie Smith, City of Orange Beach (Emergency Management Director and Floodplain Manager)
- Sean Brumley, City of Orange Beach (GIS specialist)
- Janie Joiner, City of Orange Beach (permit technician)
- Kevin McCarron, McCarron Insurance (insurance agent)
- Matt Fetner, Bryant Bank (lender)
- Jennifer Scarborough, Remax (realtor)

Technical partners:

- Stephen Deal, MS-AL Sea Grant
- Marian Hanisko, NOAA

- Hank Hodde, MS-AL Sea Grant/Smart Home America soon to be Pinellas County, FL
- Amy Gohres, Alta Spring for ADCNR

(2) Introduction to the CRS, Lannie Smith

- Program for Public Information (PPI) is a sub-committee of the Coastal Resilience Working Group (CRWG)
 - o CRWG looks at overall resilience, including wind
- CRS recognizes going above minimum standards, and in return get a discount on the flood insurance paid through NFIP
- Orange Beach is currently a Class 7, which equates to a 15% discount
- Goal is to get to a Class 5, or 25% discount
- Orange Beach will be first AL community to develop a PPI
- 7 Step Process Staff will be doing this work, committee is the sounding board
 - Establish committee
 - Assess community's public information need
 - o Formulate messages
 - o Identify ways we will convey the message
 - o Examine other public information initiatives
 - Prepare document written plan submitted to FEMA
 - o Implement, monitor, evaluate

Questions:

- Is the end-game to get the insurance discount?
 - Goal is to be more resilient, but incentive is to increase discounts.
 Want community to recognize risk and do what they can do to mitigate it. Goal is to educate people.
- Who came up with the seven steps?
 - Lannie broke it down into steps
- Concern with CRS discount and cumulative damage issues
 - o It is an above-code program
 - The more stringent regulations are one part of one activity in the CRS, there are still a lot of other activities
 - With PPI we are focusing on outreach

(3) PPI Overview, Stephen Deal

- Timeline
 - September Inventoried current CRS outreach efforts, put together target messages

- o April Identified PPI committee members
- Next Steps
 - May 28 Third meeting of Coastal Resilience Working Group
 - June Convene second meeting of PPI committee
 - o Final approval of PPI by City Council
- Identified target audiences
- FEMA has six priority messages, Orange Beach added one for hurricane preparedness
 - Core outreach messages help organize and to right (on handout) you will see the target audience
- There are different types of outreach activities information products, expos, etc.
- This is part of a larger National Academy of Science grant and also included the creation of a video
- Renee Collini has developed sea level rise videos and she is doing road shows in communities these could be linked to the city website
- What are the costs of private polices?
 - o Generally, it's less
- Once you leave and go back to NFIP, they will go to actuary rates
- **Action Item for PPI Committee:** Review pages 9-10 to see if anything is missing or should be changed in the audiences and messages section
 - o Identify gaps or shortfall in current outreach
 - For example, in Biloxi there was a gap in communicating about secondary storage
- In Biloxi, has there been outreach to renters? Not sure
- Large number of international student visas in beach community
- Orange Beach just had meeting with a group of realtors to talk about the new maps
- Lannie part of group with Grassroots Inc. who can do outreach to realtors and offer continuing education



Community Resilience Working Group Meeting PPI Committee

May 8, 2019 11:00 AM -1:00 PM

Name	Email Address	Affiliation
Janie Joiner	joiner & orange beachalgou	City of Ovange Beach
Sean Brumley	Sbrunley@ orange beachal.go	City of Orange Beach
Marian Hanisko	marian. Hariston nozigo	1 COD SA MOUTH OCH
Amy Gohres	amy gohresca Haspring u	- Alta Spring / ADONR BATTAGE
Stephen Deal	scdeal@olemiss.edu	MS-AL Sea Grant
Mattether	mattafetner Obyante	rukocom Britas
Kevin M Carron	Keein mccarroninsgroup, con	n Jusurante
Hank Hodde	Nank@smarthomeamericaon	Smart Home/MASGC
LANDON K. SMITH	Ismith e orangebeachal go	V ORANGE BEACH

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Minutes from PPI Committee Meeting - July 29, 2019

In Attendance – Lannie Smith, Janie Joiner, Sean Brumley, Kevin McCarron, Jennifer Scarborough, Stephen Deal

Review of PPI Document Changes

Stephen Deal starts the meeting off by introducing himself to the group and handing out copies of the PPI Document and PPI activities sheet to each committee member. After handing out the copies, he briefly recaps the major tasks completed so far for the Orange Beach PPI project. He also provides a quick rundown of the PPI document and its core components, such as the Flood Response Plan and the Activities Sheet, which lists the different flood outreach activities associated with the city of Orange Beach.

Following a quick rundown of the project progress that has been made and a quick recap of the PPI Document and Activities sheet, the group devotes time to discussing the edits that have been made to the PPI since the first PPI committee met back in May. The new changes to the PPI are as follows:

- Added contact information for City Administrator (Page 16 of PPI Document)
- Added additional activities to the PPI Activities Excel spreadsheet (senior potluck, Alabama Coastal Cleanup)
- Minor revisions to Activities Sheet to ensure that each target audience was associated with at least one outreach activity.
- Updated PPI document to include dates and times for recently completed components.

The committee had no additional input to give regarding these new changes, so the discussion pivoted to discussing the findings from the FEMA courtesy review.

Overview of FEMA Courtesy Review Provided by Dave Arkens

On July 23rd, the city of Orange Beach received comments from FEMA official Dave Arkens related to the Orange Beach PPI, which was submitted for a courtesy review. The review indicated that there are a few items, which need to be revised before the document can meet all of FEMA's requirements. The main takeaway from the courtesy review is that Orange Beach will craft new messaging to complement the six existing topics located in the Program for Public Information.

FEMA does not consider the topics to be messaging in and of itself, so Stephen will work with Lannie and other Orange Beach staff members to craft new messages for Orange Beach. For example, a supplementary message for the PPI topic "Protect people from the hazard" could be "Turn around, don't drown". Many examples

messages are provided by FEMA in the CRS Coordinators Manual. PPI committee started there to build a set of messages appropriate for Orange Beach's outreach. Another important item to address is making sure that all messages provided within the PPI document correspond to the messages listed in the Flood Response Plan. The PPI document must also specifically state the different governing bodies that are going to be furnished with annual PPI evaluation materials.

PPI Project Wrap-up

The document is close to being complete, but there are a few items, which need to be completed before the project can conclude. The main item to be addressed is ensuring that all PPI materials are revised in accordance with the guidance provided by FEMA. Once that is complete the PPI will be sent to Dave again for further guidance. Once the document is deemed satisfactory then the city can then move ahead with sending the document to the Orange Beach City Council for final ratification and approval.

Any questions about the presentation or about the PPI project materials in general?

No questions from the committee

Lannie thanks the committee for their participation and says that once the document is complete he will look to reconvene the Community Resilience Working Group, so they can see the progress that has been made.

Meeting is adjourned



City of Orange Beach 2019 Program for Public Information Committee Meeting

July 29, 2019 at 10:00 AM

Name	Email Address	Affiliation
Janic Joiner	ijoiner Poramebeachel	gov City of ovange Beac
Sean Brumley	Sbrumley Worangebeachal.gov	City of Ocean & Kentle
Keuin M Carron	Keyin @ mccarrominsgroup, com	MEGRA Insurania
Jennifer O'Carbrough	Jennscarbe hotmail com	Remand of Gult Shores
LANDON K. SMITH	Ulsuich eagraphecholm	Cost of Open Source
Stephen Deal	1 sedent and missed.	City of N. To
	TOTAL WORK MITS, CALL	city of trange beach

RESOLUTION NO. 20-058

A RESOLUTION ADOPTING A PROGRAM FOR PUBLIC INFORMATION (PPI) FOR THE CITY OF ORANGE BEACH

FINDINGS:

- The City of Orange Beach's voluntary participation in the National Flood Insurance Program (NFIP) Community Rating System (CRS) provides residents of Orange Beach with a discount on a standard NFIP flood insurance policy in the Special Flood Hazard Area (SFHA).
- The City of Orange Beach's Community Development Department has formally implemented a Program for Public Information (PPI). The PPI is a creditable outreach activity implemented under the 2013 CRS Coordinator's Manual.
- 3. On May 1, 2018, City Council adopted Resolution No. 18-081 authorizing a grant agreement with the National Academy of Sciences to establish a Community Resilience Work Group for the City of Orange Beach to review and revise its Community Rating System activities and to develop and implement a program for public information.
- 4. The 2019 Program for Public Information (attached Exhibit A) is a culmination of the efforts of the Orange Beach Program for Public Information Committee.
- The City of Orange Beach will receive additional points through their voluntary participation in the Community Rating System (CRS) as a result of having the PPI formally adopted by the City Council.
- The City Council has determined that adopting the 2019 Program for Public Information is in the best interest of the City of Orange Beach, Alabama.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF ORANGE BEACH, ALABAMA, AS FOLLOWS:

- 1. That the 2019 Program for Public Information, attached hereto, is hereby adopted; and
- 2. That this Resolution shall become effective immediately upon its adoption.

ADOPTED THIS 3rd DAY OF MARCH, 2020.

City Clerk

CERTIFICATE

I, Renee Eberly, City Clerk of the City of Orange Beach, Alabama, do hereby certify that the foregoing is a true and correct copy of Resolution No. 20-058, which was duly and legally adopted at a regular meeting of the City Council on March 3, 2020.