



CITY OF SIMI VALLEY

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PROGRAM FOR PUBLIC INFORMATION COMMITTEE for the National Flood Insurance Program Community Rating System

PPI Plan DEVELOPMENT

WEDNESDAY, MARCH 6, 2019, 7:00 P.M.
CITY HALL COMMUNITY ROOM
2929 TAPO CANYON ROAD

AGENDA – MEETING #2

Neighborhood Councils (NC)	
NC #1 Representative	Kiran Khandare
NC #2 Representative	Phil Englander
NC #3 Representative	Janie Trice
NC #4 Representative	Gloria Bowman
Chamber of Commerce	
Insurance Representative	Tim Koning, Farmers Insurance Group
Lending Representative	Mark Richardson, CSMC Mortgage
City Staff	
Floodplain Manager	Brent Siemer, Deputy Public Works Dir.
Public Information Officer	Samantha Argabrite, Deputy City Mgr.
Emergency Services	Randy White, Emergency Services Mgr.

1. Call to Order/Welcome/Pledge of Allegiance/Introductions
2. Agenda Review
3. Correspondence
4. Public Statements/Comments

This is the time allotted for public statements or comments on matters within the subject matter and jurisdiction of the Executive Board not on the agenda. Statements and comments are limited to no more than five (5) minutes per speaker.

5. Informational Presentation
 - a. PPI Plan Assessment Findings – Brent Siemer

6. New Business

a. CRS Program for Public Information Plan – **Plan Development**

i. Review Community Public Information Needs

ii. Formulate Messages/Outcomes

1. Standard CRS Topics

2. Additional Topics

a. General Preparedness

b. Flood Economics

c. Understand Flood Insurance

iii. Identify Outreach Projects to Convey the Messages

1. Flood Insurance Promotion Plan

2. Program for Public Information

b. Examine Other Public Information Initiatives.

c. Finalize the Program for Public Information Plan

7. Adjournment: Future date to be determined by PPI Committee.

/s/

Brent C. Siemer
Deputy Public Works Director
(Development Services)

If any interested individual has a disability that may require accommodation to participate in this meeting, please contact the Neighborhood Council Coordinator at (805) 583-6756. Upon advance notification, reasonable arrangements will be made to provide accessibility to the meeting.

DRAFT

February 25, 2019



**PROGRAM FOR PUBLIC INFORMATION
(PPI)**

CITY OF SIMI VALLEY PROGRAM FOR PUBLIC INFORMATION

February 2019

RECORD OF REVISIONS

DATE	REVISION
	PPI Needs Assessment
	PPI Plan Development
	PPI Plan adopted by the City Council

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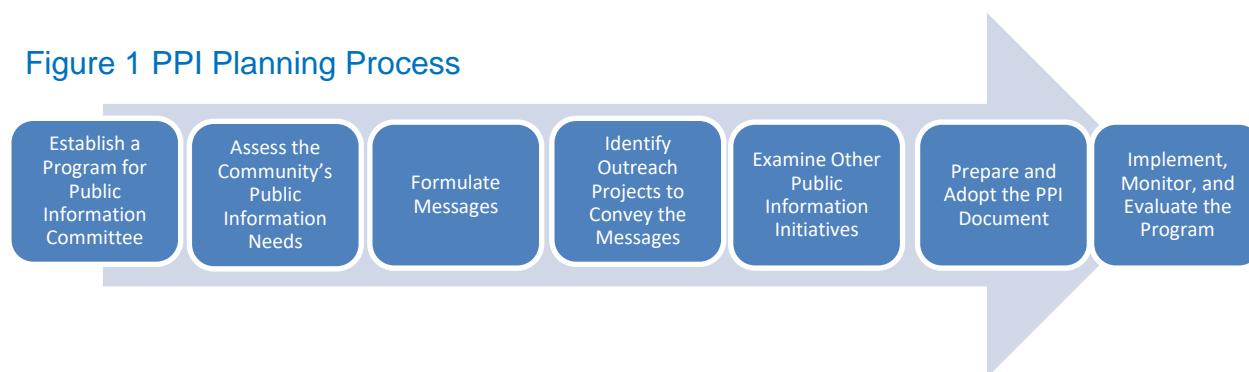
This Program for Public Information Plan has benefited from the PPI Plan created for Pinellas County, Fl.
by
Jones Edmunds & Associates, Inc.
324 S. Hyde Park Ave, Suite 250
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and
McKiernan Consulting Services LLC
402 Columbia Dr.
Tampa, Florida 33606
dated
September 1, 2016

1.0 INTRODUCTION

The City of Simi Valley (City) is impacted by riverine and localized flooding in low lying areas. As such, the City has a number of ongoing outreach efforts with goals to increase flood hazard awareness and to motivate actions to reduce flood damage, encourage flood insurance coverage, and protect the natural functions of floodplains. Additionally, the County of Ventura has outreach centered on flood protection and awareness.

The PPI was introduced by the Federal Emergency Management Agency (FEMA) as a new planning tool to provide a step-by-step coordinated approach to flood hazard outreach, which the City followed in developing this PPI (Figure 1). The City initiated this Program for Public Information (PPI) Plan in 2019 to coordinate public information activities and develop activities that will lead to more effective programs.

Figure 1 PPI Planning Process



The City's purpose in developing this plan is to improve communication with citizens, and to provide information about flood hazards, flood safety, flood insurance, and ways to protect property and natural floodplain functions to those who can benefit from it. Although this information is being effectively shared throughout the City, this program will better coordinate messages and materials, standardize the information being shared, and make it more accessible to City staff as well as the other local governments and agencies within the County.

2.0 PPI COMMITTEE

2.1 PPI COMMITTEE DESCRIPTION

The role of the PPI Committee is to provide input about target audiences, types and delivery of messages, and insight into ongoing efforts in the community. The City PPI committee has members from both inside and outside the local government. Staff from City Public Works, Emergency Services and the City Manager's Office have been assigned by City Council resolution to work together with active members of the community, including representatives of the insurance industry to develop and implement this plan. (Figure 2). Formation of the committee and preparation of the PPI Document

followed the steps outlined in the 2017 CRS Coordinators Manual, Section 330, Developing a Program for Public Information.

The PPI Committee must comply with the California Brown Act which regulates the noticing of public meetings and restricts the communication of committee members outside of those meetings. Therefore, the City staff members are not members of the committee, but are required by City Council resolution to attend all meetings and assist the PPI Committee. For the purposes of state law, the PPI Committee is composed of six (6) city residents who are non-city staff. However, for the purposes of CRS, the committee is composed of nine members; the six (6) city resident members noted above and three (3) city staff members. This complies with CRS criteria that at least half of the committee members are from outside the local government. See Figure 2 below for the current PPI Committee membership.

Figure 2 PPI Committee Members, March 2019

Name	Affiliation
Brent Siemer	City Staff, Deputy Public Works Director, Floodplain Manager & CRS Coordinator
Randy White	City Staff, Emergency Services Manager
Samantha Argabrite	City Staff, Assistant City Manager, Public Information Officer
Kiran Khandare	City Resident, Neighborhood Council #1 Representative
Phil Englander	City Resident, Neighborhood Council #2 Representative
Janie Trice	City Resident, Neighborhood Council #3 Representative
Gloria Bowman	City Resident, Neighborhood Council #4 Representative
Tim Konig	City Resident, Farmers Insurance Agent
Mark Richardson	City Resident, Banking/Lending Representative

The Committee met twice during the initial development of this plan and will continue to meet annually to monitor and update the plan. The updated plan will then be forwarded to the City Council to receive and file. Every five years, the City Council will adopt a fully updated PPI (to ensure consistency with the current CRS Coordinators Manual.)

2.2 PARTNERSHIP DEVELOPMENT STRATEGY

The PPI Partnership Development Strategy is the PPI Committee's plan for identifying and recruiting new committee members to improve upon and facilitate the long-term success of the PPI, and to coordinate with stakeholders to assist with outreach efforts. The Committee recognizes the importance of having extensive input and partners to ensure appropriate target audiences are receiving the best messages at the right time. One objective is to increase coordination with the Ventura County Watershed Protection District which has information relative to the County's floodplain management efforts.

The second objective is to increase dissemination of time sensitive information. For example, Neighborhood Council representatives can help relay pertinent information, such as the procedure for residents returning to their homes after a flood has occurred. Although the City's Flood Response Preparations Package also includes numerous notifications for residents, adding another avenue to relay information will ensure more people are notified and will reinforce the messages. The Members of the PPI Committee will continue to compile a contact list and reach out to active members of the community.

3.0 PUBLIC INFORMATION NEEDS ASSESSMENT

Each year, the PPI committee considers the City's potential flood problems, evaluates who needs to be informed about flood related topics, and reviews the inventory of projects that are already underway.

3.1 TARGET AREAS AND AUDIENCES

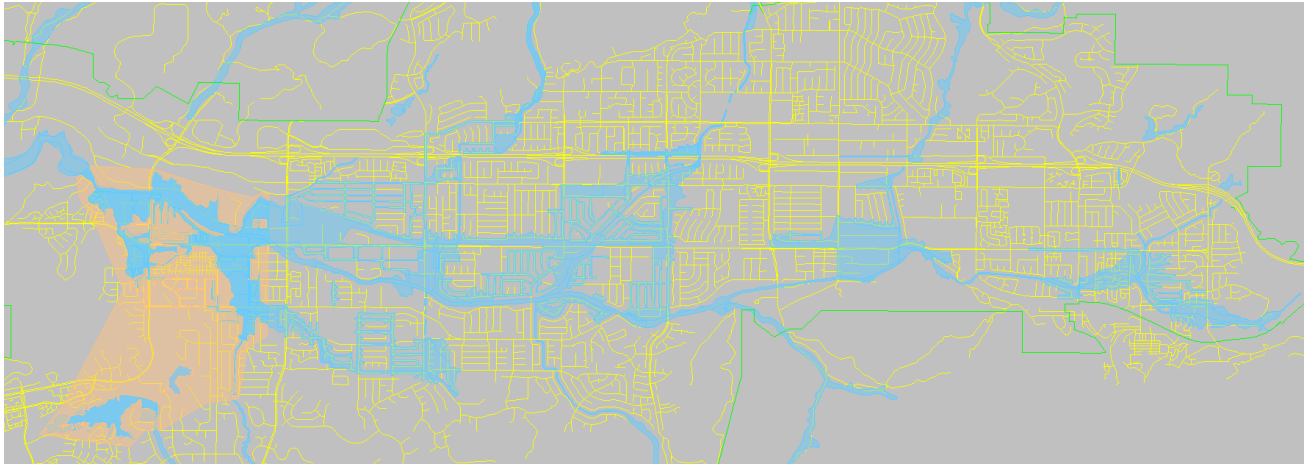
The City was established October 10, 1969. With over 128,000 residents, the City is currently the third largest city within Ventura County. A large portion of development within the City occurred prior to implementation of floodplain management and flood damage prevention requirements in the 1991. Some of that development occurred in areas that are now classified as Special Flood Hazard Areas (SFHA) on the FEMA Flood Insurance Rate Maps (FIRM). Structures, such as homes and businesses, that were built prior to the adoption of the first FIRM are considered pre-FIRM and may not have been built above the base flood elevation (BFE).

Properties developed after FIRM adoption are required to be elevated by fill and removed from the SFHA prior to development. The City has not issued any building occupancy permits for any new structures within the SFHA since 1991.

However, the conversion of the FIRMs to digital products (D-FIRMs) resulted in minor changes to the D-FIRMs which removed some structures and added others into the SFHA. The structures added by the map modernization process are classified as post-FIRM. These structures were built to the BFE at the time of development, which may have changed after construction. Therefore, some post-FIRM properties may be subject to flood risk as well. The latest FIRMs show 2,225 acres of Special Flood Hazard Area within the city limits (Figure 3).

There are no repetitive loss properties within the City. These are properties for which two or more claims of more than \$1,000 have been paid by the National Flood Insurance Program (NFIP) within any 10-year period since 1991. Many of the properties that do not fall into the SFHA and are in FIRM low-risk areas, where only a severe precipitation (500-year storm), may generate flooding.

Figure 3 Flood Prone Areas



3.1.1 PRIORITY AREAS

The City does not have any significant storm damage history to use as priority areas. Paid damage claims for the past 40 years (Appendix 5, 2018 Flood Insurance Coverage Assessment) is the next best source to identify priority areas. However, these claims have been minimal compared to the total premiums paid, and have shown no pattern. In contrast with the nation, 69% of all paid claims with the City for this same period have been for structures outside the SFHA (well over twice the national average).

Therefore, the priority areas for the City are:

1. Properties wholly or partially within the SFHA – These properties have the highest potential for damages in the following order:
 - a. Properties with structures wholly or partially within the SFHA
 - b. Properties with structure outside the SFHA given their proximity to the SFHA
 - c. Properties with structures having an effective LOMA. These structures are often just at or just above the base flood elevation and are still at risk of flooding.

2. Properties wholly outside the SFHA – The extremely high number of NFIP claims paid outside the City's SFHA suggest potential for damages in the following order:
 - a. Properties with structures downslope from potential burn areas (due to mud and/or debris flow potential)
 - b. Properties with structures in close proximity to the SFHA
 - c. Properties with structures in close proximity to natural watercourses that could be easily obstructed with debris of any sort.
 - d. Properties with an effective LOMR-Fill that rely on stormwater detention facilities to mitigate flood hazard.

3.1.2 PRIORITY AUDIENCES

Based on the flooding and development information described above, the Committee identified the residents and businesses within these areas as target audiences to whom projects should be directed. A list of potential target audiences is described in Table 1.

Table 1 Potential Priority Audiences

1	Residents, Tenants and Businesses in the Special Flood Hazard Area
	This audience should become aware of their high risk. Insurance is strongly recommended and often required.
2	Residents, Tenants and Businesses in moderate to low risk flood areas (Shaded X zones)
	This audience should understand that there is still a potential for flood damage and insurance is recommended. Nationwide, these areas submit over 20% of NFIP claims and receive one-third of disaster assistance for flooding.
3	Real Estate Professionals, Insurance Agents, and/or Lenders
	These professionals are in contact with clients that are purchasing or renting properties. They will benefit from flood related outreach, and may relay information to their clients.
4	Architects, Contractors and Builders
	This audience should be kept apprised of floodplain regulations and available City services to communicate information about flood risk to their clients.
5	Customers of City Services
	There is an opportunity inform people that are calling or visiting City offices, using the City's website or receiving utility bills.
6	English Speakers of Other Languages (ESOL)
	Informational material should be made available in languages other than English to ensure the ESOL is informed about flooding.
7	School District Students and Parents
	Students will likely take the flood risk message home to parents.

3.2 ONGOING PUBLIC INFORMATION EFFORTS

The City and other governmental agencies have an array of ongoing flood-related public information activities. Each year, the PPI Committee evaluates the existing flood information and flood response outreach efforts that are being implemented throughout the County, including the PPI projects. The Committee may add, modify, or remove projects to the PPI as appropriate to ensure to ensure the community at large is receiving pertinent information and PPI messages are adequately reaching the identified target audiences. Sections 5 and 6 detail the efforts that have been incorporated into the City of

Simi Valley PPI. Appendix 2 contains the inventory of 2019 flood related outreach projects. The evaluation of these and future projects will be found in Appendix 4.

4.0 MESSAGES AND OUTCOMES

Outreach campaign messages must be accurate and concise to result in action and positive outcomes. The PPI Committee used the information from the public information needs assessment to develop specific topics, messages, and expected outcomes based on the NFIP CRS floodplain management topics. The Committee also identified three additional topics with messages and outcomes for flood information projects that are implemented throughout the year (Table 2). The City also has pre-scripted key messages that are disseminated before, during, and after a flood (Appendix 5). These messages are reviewed by the Committee annually and are relayed via flood warning and response outreach tools, which are detailed in the Flood Response Preparations Package (Appendix 5).

Table 2 PPI Messages & Outcomes

1	Know your flood hazard		A2	Stay Connected	a2	Better prepared and informed residents and businesses
2	Insure your property for flood hazard		B1	Purchase flood insurance for your home, business, or rental.	b1	Increase in number of flood insurance policies.
3	Protect people from the hazard		C1	Stay Connected	c1	Reduce number of rescue calls
3	Protect people from the hazard		C2	Turn Around Don't Drown	c2	Reduce number of rescue calls
4	Protect your property from hazard		D1	Keep debris and trash out of the streets, streams, and ditches.	d1	Reduced localized flooding
4	Protect your property from hazard		D2	Clear storm drains to prevent flooding.	d2	Reduced localized flooding
4	Protect your property from hazard		D3	Elevate your equipment, such as water heaters, AC units, etc.	d3	Reduced property loss from flooding
5	Build responsibly		E1	Find out what permits are required.	e1	Increased compliance and reduced flood loss
5	Build responsibly		E2	Get required permits before you start any home repair, improvement, or construction	e2	Increased compliance and reduced flood loss

Table 2 PPI Messages & Outcomes (cont.)

Standard CRS Messages						
	Topic	Priority Audience		Message		Outcome
5	Build responsibly		E3	Be aware of the substantial improvement rules.	e3	Increased compliance and reduced flood loss
6	Protect natural floodplain functions		F1	Drains to Arroyo Simi	f1	Improvement in water quality and natural storage capacity
6	Protect natural floodplain functions		F2	Use Low Impact Development (LID), such as rain barrels, bioretention systems, green roofs, pervious pavers, and vegetative buffers on your property	f2	Improvement in water quality and natural storage capacity
ADDITIONAL CRS Messages						
7	General preparedness		G1	Get a Plan	g1	Less damage and injury from a storm
7	General preparedness		G2	Prepare Ahead	g2	Less damage and injury from a storm
8	Flood Economics		H1	Find out how much flood damage could cost you.	h1	Increase in awareness of the expense of flooding.
8	Flood Economics		H2	Determine your loss potential at www.floodtools.com	h2	Increase in number of flood insurance policies.
9	Understand flood insurance		I1	Simi Valley has a proactive Floodplain Management Program and participates in the NFIP CRS, you may get a discount on your flood insurance premium.	i1	More accurate policy ratings
9	Understand flood insurance		I2	Take advantage of a Preferred Risk policy	i2	More preferred risk policies
9	Understand flood insurance		I3	Check with your flood insurance agent to make sure your flood insurance policy is rated correctly and you are receiving the correct CRS discount.	i3	More accurate policy ratings

4.1 PUBLICITY AND DISSEMINATION OF MESSAGES

Today, most people are looking to the internet for information in lieu of traditional sources of information like newspapers or magazines. They are using search engines for specific information and social media threads for answers to posted questions and news. People have come to expect instant answers when they search for information. The internet is more popular than newspapers and radio as a news source, ranking just behind TV.

Various communities within the CRS conduct citizen surveys to rank and rate a number of things, including how well the community performs at providing information. Respondents indicate the extent to which they used various information sources about community issues, services and programs. Survey results often indicate that word of mouth, the community website, and newspaper (online or print) are the preferred ways to receive information. Social media has the greatest increase in use in recent years, while use of newspapers, radio, and television for information are on the decline.

The PPI Committee may consider a local survey at some point in the future to determine the best possible methods to disseminate messages in routine and emergency situations. However, the PPI Committee does not have a budget for such surveys and must rely on the anecdotal experience of other CRS communities for now. Therefore, the Committee concluded that the most effective way to reach the community at large is through a combination of communication tools, including:

- City of Simi Valley Flood Information Website
- Informational materials displayed at static locations
- Staffed information booths with materials at publicly advertised events
- Direct mail to select target audiences

To conserve both environmental and financial resources, the use of print materials will be reduced, will contain succinct information, and direct residents to the flood information website for additional information. This combination of outreach will relay pertinent information to residents and businesses, including how they will be they will be warned and the safety measures they should take during a flood and about the City regulation that prohibits dumping in waterways. This combination of communication tools will also publicize flood related services, including flood map information, property protection assistance, and flood insurance guidance to the entire community.

5.0 PPI PROJECTS

Based on the public information needs assessment (Section 3), the PPI Committee identified new, or improvements to existing, general flood information projects to increase flood awareness and motivate residents to take action. General outreach projects include:

1. Flood Information Brochures
2. Curb Placards
3. Annual Letter to Property Owners Within the SFHA
4. Informational Presentations to the Neighborhood Council
5. Information Booths at Community Events
6. Annual Flood Preparedness Week Proclamation

Media publications such as newspaper articles are tracked and included on the Activity 330 Outreach Projects Worksheet when they occur. These publications are irregular and normally only happen during higher rainfall year. It is not appropriate to rely on this

reactive outreach for CRS credit. However, there are opportunities for the City to become proactive through the local media. See Appendix 6 Flood Insurance Promotion Plan for outreach projects of this nature.

All of the PPI projects noted above are directly related to CRS activities and serve to publicize many flood related services offered by the City (Section 6). These projects will be disseminated in multiple ways to multiple audiences on an annual or more frequent basis. A comprehensive project sheet including a detailed project description, audience(s), topic(s), message(s), outcome(s), related CRS activities and services, schedule, project administrator, and stakeholder(s) for each of these PPI projects is in Appendix 3, Activity 330 (Public Outreach) Project Sheets.

The Committee also identified new, or improvements to existing, public information activities prepared in advance of the next flood. There are key messages that need to be disseminated before, during, and after a flood. The City's flood response messages and the tools used to disseminate them are consolidated into a Flood Warning and Response Preparations Package (Appendix 5). The messages and dissemination tools in this package are centered on flood warning and response. They were prepared in advance, and will not be delivered until a flood is impending or occurs. The procedures for implementing the materials should be followed in accordance with the City's Emergency Management Warning and Notification Standard Operations Guidance. The procedures and project materials are reviewed annually and updated as needed.

The following projects are included in the Flood Response Preparations Package:

- Press Release
- Media Alert
- Nixle
- Social Media
 - Facebook
 - NextDoor
 - Twitter

These tools will be used to disseminate select flood warning and response messages on an as-needed basis depending on the time and type of event.

Activity 330 Outreach Projects Worksheet

OP#	Outreach Projects	Points per Topic	Topics Covered										Times per Year	Count	OP	Multipliers			
			1. Know Hazard	2. Insure Property	3. Protect People	4. Protect Property	5. Build Responsible	6. Natural Floodplain	7. Gen. Preparedness	8. Flood Economics	9. Flood Insurance	10. Extra PPI Topic				PPI?	PPI (OP)	STK?	STK (OP)
1-1a	Simi Valley Library Display - English	1	1	1	1	1	1	1	1	1	1	1	1	9	9	y	3.6		
1-1b	Simi Valley Library Display - Spanish	1	1	1	1	1	1	1	1	1	1	1	1	9	9	y	3.6		
1-2a	City Hall Display - English	1	1	1	1	1	1	1	1	1	1	1	1	9	9	y	3.6		
1-2b	City Hall Display - Spanish	1	1	1	1	1	1	1	1	1	1	1	1	9	9	y	3.6		
1-3a	Senior Center Display - English	1	1	1	1	1	1	1	1	1	1	1	1	9	9	y	3.6		
1-3b	Senior Center Display - Spanish	1	1	1	1	1	1	1	1	1	1	1	1	9	9	y	3.6		
1-4a	Insurance Awareness Flyer - Insurance Agency Sponsored	1	1	1	1					1	1	1		7	7	y	2.8	y	2.1
2	Curb Placards - Existing Citywide	2							1					1	1	2	y	0.8	
3	Annual SFHA Property Owner Letter	6	*	1	1	1	1	1	1	1	1		1	9	54	y	21.6		
4	Annual Neighborhood Council Presentation	6	1	1	1	1	1	1	1	1	1		1	9	54	y	21.6	y	2.7
5-1	Annual Information Booth - Living Green Expo	2	1	1	1	1	1	1	1	1	1		1	9	18	y	7.2		
5-2	Annual Information Booth -Emergency Expo	2	1	1	1	1	1	1	1	1	1		1	9	18	y	7.2		
6	Annual California Flood Preparedness Week Presentation	2	1	1									1	2	4	y	1.6		
Max. Points														211		84		4.0	

NOTE *: The insurance topic credit for the Activity 370 outreach projects listed in Appendix 6 Flood Insurance Promotion Plan are not included in the 330 Outreach Project Worksheet. A separate tally of those credits are shown in Appendix 6.

6.0 OUTREACH INITIATIVES

6.1 FLOOD INFORMATION WEBSITE

The City of Simi Valley Flood Information website was developed in 2013 as part of CRS recertification. The content includes City services and regulations. Static links are provided to the Ventura County Watershed Protection District website for real-time stream gage information.

The City has an opportunity to obtain additional CRS credit if its website were to become more robust rather than rely on links to county and FEMA sources. Additional credit would be provided if it included descriptions of the outreach projects listed in this PPI Plan.

6.2 FLOOD INFORMATION PHONE LINE

The City of Simi Valley designated a phone number for all flood information phone calls, 805-583-6786, which is displayed on the flood information website.

6.3 REAL ESTATE DISCLOSURE PROGRAM

State of California Civil Code Section 1103 requires sellers and their real estate agents to inform potential purchasers of properties within the SFHA of the hazard. However, the code is written loosely and only requires such notification if the seller or agent “has actual knowledge.” This discourages these parties from making inquiry to attain that knowledge which might harm the sale of the property.

There is a joint Real Estate Agents Disclosure Program between the County of Ventura County Coastal Association of Realtors. Real estate agents are in an ideal position to inform buyers whether a property is in a flood zone and if flood insurance is required. While this realtor association does not reach Simi Valley, some 30 miles inland, it may be worth identifying an association that does.

As a future project, the PPI Committee identified potential initiatives:

- Real Estate Disclosure and Flood Information Brochure
- Real Estate Disclosure and Flood Map Information Service Training

With input from representatives of a local realtor association, the City could develop a real estate-centered flood disclosure and information brochure with a fillable section for agents to enter the property's flood hazard and insurance requirement information. A flyer could also be developed, distributed by the same realtor association, to publicize the brochure. Real estate agents would then advise house hunters about the flood hazard and provide the brochure to clients interested in purchasing properties located in the SFHA. Potential buyers would then be made aware of the flood hazard and the flood insurance purchase requirement.

6.4 FLOOD PROTECTION ASSISTANCE AND ADVISORY SERVICE

The City of Simi Valley Development Services staff provides one-on-one consultations, and site visits as appropriate, to advise inquirers about property protection measures, such as retrofitting techniques and drainage improvements. The objectives of including the City's Flood Protection Assistance Advisory Program in this PPI are to:

- Increase awareness and use of the service
- Enhance mitigation information provided

This will increase the likelihood that residents will undertake activities to reduce the flood hazard to their property and, in turn, could decrease property loss due to flooding. Those most likely to experience flooding and benefit from this assistance include residents and businesses in repetitive loss areas.

Staff providing this service could discuss flood mitigation options and recommend discussing retrofit options further with their insurance agent. Staff could also urge inquirers to work closely with design professionals. Staff should also offer appropriate supplemental materials to inquirers.

The City's Floodplain Manager or his representative will provide this service. The Deputy Public Works Director currently serves as the Floodplain Manager/CRS Coordinator and is a registered civil engineer and a Certified Floodplain Manager. Staff serving as a representative to the Floodplain Manager shall be a registered civil engineer with FEMA training in managing development within floodplains. The Floodplain Manager and representatives will maintain knowledge in structural and non-structural flood protection and mitigation measures, including flood insurance. Additional assistance can be provided by a combination of City offices to secure a range of expertise, such as a building official who knows retrofitting measures.

The advice provided will be provided one-on-one, i.e., by talking directly to the person making the inquiry, either face-to-face or over a telephone. The Services will be publicized annually by a letter directed all properties wholly and partially within the floodplain. Records of the service will be separately kept for both inquires and on-site assistance.

6.5 FLOOD INSURANCE COVERAGE IMPROVEMENT AND IMPLEMENTATION PLAN

In addition to educating the public about flood protection, building flood control and mitigation projects, and regulating new development in the floodplain to protect people from the consequences of flooding, flood insurance can help protect the County's residents and businesses. Although many of the PPI outreach projects have messages centered on flood insurance, there is a need to assess the level of flood insurance coverage in the City and develop a Coverage Improvement Plan and Coverage Implementation Plan to better target residents and businesses that would benefit from flood insurance. The plan includes specific projects that publicize the availability of flood

insurance and its importance as a preparedness measure. The flood insurance providers on the PPI Committee prepared Coverage Improvement (Appendix 5) and Coverage Implementation (Appendix 6) Plans which the PPI Committee reviewed. These flood insurance providers also serve as voluntary insurance advocates to the City to provide assistance and answer questions about flood insurance (Appendix 7).

6.6 WATERSHED MASTER PLANNING

Development of a Watershed Master Plan is a prerequisite for CRS Class 4. The plan has been prepared by Public Works staff; however, FEMA review of the draft plan took issue with Ventura County's method of modeling hydrology. This same methodology is the basis for the mapping of the SFHA. Once this issue is settled, the plan will be submitted to FEMA for formal approval.

6.7 FLOODPLAIN MANAGEMENT PLANNING

Development of a Floodplain Management Plan is also prerequisite for CRS Class 4. This plan requires public involvement in its preparation and a series of public meetings prior to adoption. The PPI Committee will be invaluable in creating the plan for public outreach necessary for development of this plan. However, this plan is in suspense until the issues with the Watershed Master Plan are addressed.

6.8 NATURAL FUNCTIONS OPEN SPACE EDUCATIONAL MATERIALS

There are a number of parks and open space areas within the City that provide natural floodplain functions. The Arroyo Greenway Project along the Arroyo Simi provides a pedestrian and bicyclist friendly venue with interpretive displays to educate visitors about the importance of floodplains.

6.9 STREAM DUMPING REGULATION

The City has and enforces a regulation that prohibits dumping or disposal of debris in the drainage system. In addition to the placards attached to all catch basins on public streets, landscapers were identified as the target audiences to be notified about the regulation. Landscapers are in a position to prevent materials from getting into the City's natural floodplains and drainage and conveyance systems. See Appendix 3 Activity 330 (Public Outreach) Project Sheet OP#2 Curb Placards.

6.10 EMERGENCY WARNINGS AND NOTIFICATIONS

The extent of the damage caused by a flood is related not just to its severity, but also the level of public awareness and preparedness, early warning systems, and dissemination of timely and effective information to the public. As such, the City's efforts to reduce flood loss are focused on education and outreach, early warning systems, and distributing information that enables people and communities to respond when severe weather hits.

The City's annual flood outreach informs the public about flood zones, how they will be warned and the safety measures they should take, should a flooding event occur. The most effective way to reach the community at large is through a combination of communication tools (Section 4.1). Therefore, this information is provided to the public throughout the year via the City's website, social media and Nixel.

The City's Emergency Management (EM) participates with the National Weather Service (NWS) alert system, an automated flood warning system, as its primary means of notification of impending flood. City EM staff evaluate each NWS notification and respond as appropriate, which may include notifying emergency management partners, the media, and/or residents via one or more of the County's several notification avenues.

The City of Simi Valley Flood Warning and Response Preparations Package (Appendix 5) includes numerous messages and outreach projects that are prepared in advance, but not implemented until a flood is impending or occurs. The public will be warned via numerous Flood Warning and Response Preparations outreach projects, such as press releases, Nixel and social media.

7.0 PLAN ADOPTION

This initial PPI Plan was adopted by the City Council on _____. See Appendix 9 City Council PPI Plan Adoption for the resolution of adoption.

8.0 ANNUAL EVALUATION AND UPDATES

The PPI Committee meets at least once per year to assess the implementation of the outreach projects. The Committee evaluates the PPI for the effectiveness of its projects, audiences, messages, and outcomes. The committee reviews each project identified the previous year and evaluates which projects need to be modified and may refine the messages as needed to increase the effectiveness to existing audiences or to reach new audiences. The PPI document is updated each year and the annual evaluation summary is included as an appendix in the document (Appendix 4).

Each year, the PPI Committee evaluates each project and the need for additional projects. The evaluation (Appendix 4) will then be submitted to the City Council as a review and file item. Every five (5) years, the PPI Committee will complete a thorough update of the plan for re-adoption by the City Council.

APPENDIX 1 PPI COMMITTEE MEETINGS

PROGRAM FOR PUBLIC INFORMATION (PPI) COMMITTEE for the National Flood Insurance Program Community Rating System

PPI Plan ASSESSMENT

WEDNESDAY, MARCH 6, 2019, 6:30 P.M.
CITY HALL COMMUNITY ROOM
2929 TAPO CANYON ROAD

AGENDA – MEETING #1

1. Call to Order/Welcome/Pledge of Allegiance
2. Introductions
3. Agenda Review
4. Correspondence
5. Public Statements/Comments

This is the time allotted for public statements or comments on matters within the subject matter and jurisdiction of the Executive Board not on the agenda. Statements and comments are limited to no more than five (5) minutes per speaker.

6. Informational Presentation
 - a. Community Rating System (CRS) Primer – Brent Siemer
7. New Business
 - a. CRS Program for Public Information Plan – **Plan Assessment**
 - i. Assess Community Public Information Needs
 - ii. Identify Priority Areas (Section 3)
 - iii. Assess Flood Insurance Coverage (Appendix 5)

- iv. Determine Priority Audiences (Section 3)
 - v. Inventory Other Initiatives/Publicity/Surveys (Appendix 2)
 - A. City of Simi Valley
 - B. Other Public Agencies
 - i. Ventura County Watershed Protection District
 - C. Organizations
 - D. Companies
8. Adjournment: Wednesday, March 6, 2019, 7:00 p.m.

MEETING MINUTES

PROJECT NAME: 2018-1019 CRS Program for Public Information (PPI)
Committee– PPI Needs Assessment

MEETING DATE: Wednesday, March 6, 2019

LOCATION: City of Simi Valley Community Meeting Room

PROGRAM FOR PUBLIC INFORMATION COMMITTEE
for the
National Flood Insurance Program Community Rating System

PPI Plan DEVELOPMENT

WEDNESDAY, MARCH 6, 2019, 7:00 P.M.
CITY HALL COMMUNITY ROOM
2929 TAPO CANYON ROAD

AGENDA – MEETING #2

1. Call to Order/Welcome/Pledge of Allegiance/Introductions
2. Agenda Review
3. Correspondence
4. Public Statements/Comments

This is the time allotted for public statements or comments on matters within the subject matter and jurisdiction of the Executive Board not on the agenda. Statements and comments are limited to no more than five (5) minutes per speaker.

5. Informational Presentation
 - a. PPI Plan Assessment Findings – Brent Siemer
6. New Business
 - a. CRS Program for Public Information Plan – **Plan Development**
 - i. Review Community Public Information Needs
 - ii. Formulate Messages/Outcomes
 1. Standard CRS Topics
 2. Additional Topics
 - a. General Preparedness
 - b. Flood Economics
 - c. Understand Flood Insurance

- iii. Identify Outreach Projects to Convey the Messages
 - 1. Flood Insurance Promotion Plan
 - 2. Program for Public Information
 - b. Examine Other Public Information Initiatives.
 - c. Finalize the Program for Public Information Plan
7. Adjournment: Future date to be determined by PPI Committee.

MEETING MINUTES

PROJECT NAME: 2018-1019 CRS Program for Public Information (PPI) Committee– **PPI Plan Development**

MEETING DATE: Wednesday, March 6, 2019

LOCATION: City of Simi Valley Community Meeting Room

APPENDIX 2 ONGOING OUTREACH AND FLOOD RESPONSE PROJECTS

2019-2020 Flood Information Outreach Projects

City Projects

1. Brochure Displays: City Hall, Senior Center & City Library
2. Storm Drain Marking Projects
3. Annual Flood Information SFHA Property Owner Flyer Mailing
4. Annual Targeted Outreach – Community Groups, HOAs, etc.
5. Annual Information Booths – Living Green & Emergency Preparedness Expos
6. Annual California Flood Preparedness Week Proclamation

Stakeholder Projects

1. Private Sector – The City has not been able to identify any flood information outreach projects being conducted by any private sector entity. The closest “match” are companies that participate in the City’s Emergency Expo each year. However, their messages are directed towards general products and noting was noted that approaches a flood awareness message.
2. Media – The various media available to City residents is primarily directed towards news events. Occasionally, articles will include appropriate messages and those are tracked and recorded on the Activity 330 Worksheet. However, none of the media outlets conduct proactive flood awareness messaging on an annual basis.
3. Public Sector
 - a. Ventura County Watershed Protection District (VCWPD) – The VCWPD conducts a CRS program; however, their outreach activities are directly solely to unincorporated areas of the county.
 - b. Caltrans – The City has not discovered any outreach projects by this agency.
 - c. Other Public Agencies – The City has not discovered any outreach projects or activities conducted by any other public agency.

APPENDIX 3 ACTIVITY 330 (PUBLIC OUTREACH) PROJECT SHEETS

OP#1 – Brochure Displays

Description:

The Floodplain Manager maintains a continual display of FEMA brochures are maintained in City Hall and the Senior Center in both English and Spanish. These documents are also available in the City Library and are included in their document index.

Topics and messages:

	Topic		Message		Outcome
1	Know your flood hazard	A1	Find out your flood risk.	a1	Better prepared and informed residents and businesses
2	Insure your property for flood hazard	B1	Purchase flood insurance for your home, business, or rental.	b1	Increase in number of flood insurance policies.
3	Protect people from the hazard	C2	Turn Around Don't Drown	c2	Reduce number of rescue calls
4	Protect your property from hazard	D2	Clear storm drains to prevent flooding.	d2	Reduced localized flooding
5	Build responsibly	E1	Find out what permits are required.	e1	Increased compliance and reduced flood loss
6	Protect natural floodplain functions	F1	Drains to Arroyo Simi	f1	Improvement in water quality and natural storage capacity

Priority Area(s): 1 & 2

Priority Audience(s): 5

When: Continual Display

By Whom: Deputy Public Works Director/Floodplain Manager/CRS Coordinator



OP#2 – Curb Placards

Description:

The City Maintenance Division maintains placards on all public storm drain catch basins. The Floodplain Manager requires installation of these placards on all new storm drain catch basins constructed by private developers.

Topics and messages:

	Topic		Message		Outcome
6	Protect natural floodplain functions	F1	Drains to Arroyo Simi	f1	Improvement in water quality and natural

Priority Area(s): 1 & 2

Priority Audience(s): 1, 2,3,4,7

When: Continual Display

By Whom:

Existing Installations – Public Works Maintenance Services

New Installations - Deputy Public Works Director/Floodplain Manager/CRS Coordinator ensures that installation of placards on all new catch basins is required as a condition of approval for private development projects.

PROTECT OUR WATER

DON'T DUMP!



CITY OF SIMI VALLEY
SVMC sec. 6-12.201

Report Illegal Dumping (805) 583-6400

OP#3 – Annual Letter to Property Owners

Description:

The Floodplain Manager sends a letter to all property owners within the SFHA to provide succinct information on the CRS priority topics and publicity for flood related City services and regulations. The letter was written so readers can quickly grasp the main points and are directed to the flood information website and/or staff for additional information.

Topics and messages:

	Topic		Message		Outcome
1	Know your flood hazard	A1	Find out your flood risk.	a1	Better prepared and informed residents and
2	Insure your property for flood hazard	B1	Purchase flood insurance for your	b1	Increase in number of flood insurance
3	Protect people from the hazard	C2	Turn Around Don't Drown	c2	Reduce number of rescue calls
4	Protect your property from hazard	D2	Clear storm drains to prevent flooding.	d2	Reduced localized flooding
5	Build responsibly	E1	Find out what permits are required.	e1	Increased compliance and reduced flood loss
6	Protect natural floodplain functions	F1	Drains to Arroyo Simi	f1	Improvement in water quality and natural

The annual letter also informs recipients of the following City services:

- Determination is specific properties/structures are in the SFHA
- On-site Flood protection services
- Channel and storm drain maintenance
- Illegal dumping enforcement
- Base Flood Elevation information
- Floodproofing and structure elevating information
- Substantial improvement standards information
- Grading permit information
- Procedures for property damage repair

Priority Area(s): 1 & 2

Priority Audience(s): 1, 2,3,4,7

When: Continual Display

By Whom: Deputy Public Works Director/Floodplain Manager/CRS Coordinator

ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?

The City of Simi Valley participates in the National Flood Insurance Program (NFIP) and the Community Rating System (CRS) which currently provides a 15% discount on flood insurance premiums. The CRS is a voluntary part of the NFIP that recognizes local flood preparedness and awareness efforts that exceed the minimum standards of the NFIP. Our goals are to reduce flood losses, facilitate accurate insurance ratings, and promote the awareness of flood insurance. Our records indicate that you may own property within or close to a Special Flood Hazard Area (SFHA) as mapped by the Federal Emergency Management Agency.

➤ Recognize the natural and beneficial functions of floodplains to help reduce flooding.

Floodplains are a natural component of the Ventura County environment. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the streambank and channel, deposition of sediments higher in the watershed, and improved groundwater recharge. Floodplains are scenic, valued wildlife habitat and are suitable for farming.

➤ Determine if your property is located in an area subject to flooding. The City can assist homeowners to determine if a property is in the floodplain. Contact Simi Valley Public Works at (805) 583-6786 to see the local flood hazard map or for further information on these items. On-site flood protection assistance is also available by contacting the Floodplain Manager at (805) 583-6786.

➤ Purchase flood insurance. Flooding is not covered by a standard

homeowner's insurance policy. A separate flood insurance policy is required to cover damages incurred by flooding. Coverage is available for the building itself as well as for the contents of the building. Note that there is a 30-day waiting period before coverage goes into effect. More than 25 percent of NFIP claims are filed by properties located outside the 100-year floodplain, also known as the Special Flood Hazard Area (SFHA). Contact your insurance agent for more information.

Typically, there's a 30-day waiting period from date of purchase before your policy goes into effect.

What should you do DURING a flood?

➤ **Do not walk through flowing water.** Drowning is the number one cause of flood deaths, mostly occurring during flash floods. Currents can be deceptive; just six inches of moving water can knock a person down. When walking in standing water, use a pole or stick to ensure the ground is solid underneath you and in front of you.

➤ **Do not drive through a flooded area.** More people drown in their cars during a flood than anywhere else. Do not drive around road barriers or through deep water. Roads and bridges may also be washed out, and swift currents can carry automobiles away.

➤ **Look before you step.** After a flood, the ground and floors are covered with debris, including broken glass and nails. Floors and stairs that have been covered with mud can be very slippery. Be careful when walking on these surfaces.

➤ **Avoid low-lying areas.** Seek shelter in the highest areas possible.



What should you do AFTER a flood?

➤ Listen to the radio for emergency instructions.

➤ Avoid driving if possible.

➤ Follow established procedures for property damage repairs. Questions about permits or contractor licensing may be addressed to the City of Simi Valley Building and Safety Division at (805) 583-6723.

For more information about flood safety or the NFIP, please note the following:
www.simivalley.org/FloodInfo
www.floodalert.fema.gov
www.fema.gov/hazards/floods

This information is provided by the City of Simi Valley and is applicable to properties within the limits of the City. If you reside in a jurisdiction other than the City of Simi Valley, contact your regulatory authority for information. If you believe you received this notice in error, or if you no longer own this property, please contact the City of Simi Valley Community Rating System Coordinator at (805) 583-6786 or via U.S. Mail.

February 2018

➤ **Maintain drainage channels and pipes free of obstruction and debris.** The City of Simi Valley performs cleaning and maintenance activities on the drainage channels and pipes within City easements and rights-of-way in accordance with an established schedule and other standard operating procedures. Residents are encouraged to assist in maintaining the drainage in their areas by removing or reporting obstructions (such as shopping carts, leaves, debris, trash, etc.). To report obstructions or illegal dumping or for questions regarding drainage system maintenance, please contact Public Works Maintenance at (805) 583-6400.

➤ **Protect your property from the hazards of flooding.** Various methods may be used to minimize flooding. If the floor level of your property is lower than the "Base Flood Elevation" (elevation of the 100-year flood, based on the FEMA maps), consider elevating your structure, if possible. Brochures discussing flood proofing and other mitigation measures are available in the Simi Valley Public Library, Senior Center, and City Hall.

What should you do BEFORE a flood?

➤ **Prepare an evacuation plan.** Before floodwaters hit, develop an evacuation plan among household members that includes identifying a meeting place outside of the house and an escape route out of the floodplain and away from floodwaters.

"WINGING IT" IS NOT AN EMERGENCY PLAN


➤ **Keep an emergency supply.** Non-perishable food, water, batteries, flashlights, a manual can opener, and a battery-operated radio should be kept available.

➤ **Meet improvement requirements.** If the cost of reconstruction, additions, or other improvements to a building exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building. Substantially-damaged buildings must also be brought up to the same standards. Please contact the Building and Safety Division at (805) 583-6723 for more information.

➤ **Meet permitting requirements.** To minimize damage to structures during flood events, the City and State have special requirements for construction of new structures and requirements for substantial improvements to existing structures in the floodplain. Contact the Simi Valley Public Works Department at (805) 583-6786 for further information prior to undertaking any grading or construction activity within the floodplain, or if you observe possible non-permitted construction or earth-filling activities in the floodplain.



City of Simi Valley
 Department of Public Works
 2929 Tapo Canyon Road
 Simi Valley, CA 93063-2199



CITY OF SIMI VALLEY

OP#4 – Targeted Outreach – Home Owners Association and/or Business Group

Description:

The CRS Coordinator contacts various homeowner associations that fall within the SFHA with an offer to make a flood awareness presentation. In addition, opportunities arise with various business groups (i.e. Chamber of Commerce, Kiwanis, Board of Realtors). If the HOA sponsors and hosts the meeting, they become a stakeholder.

Topics and messages:

	Topic		Message		Outcome
1	Know your flood hazard	A1	Find out your flood risk.	a1	Better prepared and informed residents and
2	Insure your property for flood hazard	B1	Purchase flood insurance for your	b1	Increase in number of flood insurance
3	Protect people from the hazard	C2	Turn Around Don't Drown	c2	Reduce number of rescue calls
4	Protect your property from hazard	D2	Clear storm drains to prevent flooding.	d2	Reduced localized flooding
5	Build responsibly	E1	Find out what permits are required.	e1	Increased compliance and reduced flood loss
6	Protect natural floodplain functions	F1	Drains to Arroyo Simi	f1	Improvement in water quality and natural

Priority Area(s): 1

Priority Audience(s): 1,2

When: Once per year

By Whom: Deputy Public Works Director/Floodplain Manager/CRS Coordinator

OP#4 – Targeted Outreach – Neighborhood Councils

Description:

Every three years, the Floodplain Manager/CRS Coordinator makes a presentation to each of the four City Neighborhood Councils. This coincides with the 3-year terms of the appointed executive council members. There are up to 13 appointed executive members on each Neighborhood Council.

Each Neighborhood Council represents approximately 25% of the City's population. Executive Council Members often go door-to-door to hand out flyers announcing specific items to be considered at their next meeting. These flyers could be delivered to various priority audiences in priority areas each year as the need arises.

Initially, presentations were made to all four Neighborhood Councils in the same year. However, a representative of each executive council now serves on the PPI Committee and can communicate these messages at any time during the year as the opportunity arises. Therefore, a single presentation by the Floodplain Manager/CRS Coordinator will be made each year to the Neighborhood Councils on a rotating basis.

Topics and messages:

	Topic		Message		Outcome
1	Know your flood hazard	A1	Find out your flood risk.	a1	Better prepared and informed residents and
2	Insure your property for flood hazard	B1	Purchase flood insurance for your	b1	Increase in number of flood insurance
3	Protect people from the hazard	C2	Turn Around Don't Drown	c2	Reduce number of rescue calls
4	Protect your property from hazard	D2	Clear storm drains to prevent flooding.	d2	Reduced localized flooding
5	Build responsibly	E1	Find out what permits are required.	e1	Increased compliance and reduced flood loss
6	Protect natural floodplain functions	F1	Drains to Arroyo Simi	f1	Improvement in water quality and natural

Priority Area(s): 1 & 2

Priority Audience(s): 1, 2

When: Once per year

By Whom: Deputy Public Works Director/Floodplain Manager/CRS Coordinator

OP#5 – Annual Information Booth

Description:

The Floodplain Manager staffs an information booth at two public events each year, the Living Green Expo and the Emergency Services Expo, both conducted at the Simi Town Center Mall. Contact is made with a variety of residents and business owners from the community. The booth includes a large full color map of the city watershed and SFHA; all of the City Hall brochures noted above in OP#1

Distribution of flood preparedness coloring books with crayons is focused on school age children and their parents. Children are encouraged to submit their completed drawings to the City so that they can be posted in City Hall.

Topics and messages:

	Topic		Message		Outcome
1	Know your flood hazard	A1	Find out your flood risk.	a1	Better prepared and informed residents and
2	Insure your property for flood hazard	B1	Purchase flood insurance for your	b1	Increase in number of flood insurance
3	Protect people from the hazard	C2	Turn Around Don't Drown	c2	Reduce number of rescue calls
4	Protect your property from hazard	D2	Clear storm drains to prevent flooding.	d2	Reduced localized flooding
5	Build responsibly	E1	Find out what permits are required.	e1	Increased compliance and reduced flood loss
6	Protect natural floodplain functions	F1	Drains to Arroyo Simi	f1	Improvement in water quality and natural

Priority Area(s): 1 & 2

Priority Audience(s): 1, 2, 3, 4, 7

When: Emergency Services Expo (May), Living Green Expo (November)

By Whom: Deputy Public Works Director/Floodplain Manager/CRS Coordinator



OP#6 – Annual California Flood Preparedness Week Proclamation

Description:

Each year, the Floodplain Manager prepares a California Flood Preparedness Week Proclamation to be presented by the City Council. Normally, there are a number of community members in attendance for other matters and the meeting is televised. A staff member from either FEMA or the California Department of Water Resources is invited to receive the proclamation and make a short speech covering the following topics:

Topics and messages:

	Topic		Message		Outcome
1	Know your flood hazard	A1	Find out your flood risk.	a1	Better prepared and informed residents and
2	Insure your property for flood hazard	B1	Purchase flood insurance for your	b1	Increase in number of flood insurance

Priority Area(s): 1 & 2

Priority Audience(s): 1, 2, 3, 4, 5, 7

When: California Flood Preparedness Week (3rd Week of November)

By Whom: Deputy Public Works Director/Floodplain Manager/CRS Coordinator

| **Whereas**, the City of Simi Valley recognizes the significant public safety threat that flooding poses to the population, assets, and economy of our City; and

Whereas, as a result, portions of the City of Simi Valley are at risk of flooding and are exposed to over \$1 billion in potential damage to buildings infrastructure and loss of productivity; and

Whereas, the City of Simi Valley participates in the National Flood Insurance Program administered by the Federal Emergency Management Agency (FEMA) to provide flood insurance for property owners and residents of the City; and

Whereas, the City of Simi Valley also participates in the Community Rating System, documenting that our floodplain management activities exceed minimum FEMA requirements, therefore reducing flood insurance premiums by 20%; and

Whereas, California Flood Preparedness Week will be held statewide during the week of October 20-26, 2018; and

Whereas, during California Flood Preparedness Week, local, State and Federal agencies across the state work together to inform the public about the dangers of flooding, how to prepare their homes and families for a flood, and how to plan for recovery.

Now, Therefore, the week of October 20-26, 2018 is hereby proclaimed

California Flood Preparedness Week

in the City of Simi Valley to express support for increased public awareness of flood threats and to encourage all residents and businesses to take action to understand how flooding threatens their community and to prepare appropriately.

Presented this 15th day of October, 2018.

Robert O. Huber, Mayor

Attest:

OP#7– Newspaper Articles (Item Tracked, but not included in overall credit score)

Description:

The Floodplain Manager monitors flood related articles in local and regional print media having relevance to CRS topics. This is primarily a record keeping activity as the treatment of these topics is inconsistent and affected by drought and storm. The CRS program does not currently schedule or plan for these articles. However, the City could pursue a more proactive effort in the future.

Topics that have been addressed in the past articles include many of those shown below.

Topics and messages:

	Topic		Message		Outcome
1	Know your flood hazard	A1	Find out your flood risk.	a1	Better prepared and informed residents and
2	Insure your property for flood hazard	B1	Purchase flood insurance for your	b1	Increase in number of flood insurance
3	Protect people from the hazard	C2	Turn Around Don't Drown	c2	Reduce number of rescue calls
7	General preparedness	G1	Get a Plan	g1	Less damage and injury from a storm
7	General preparedness	G2	Prepare Ahead	g2	Less damage and injury from a storm
8	Flood Economics	H1	Find out how much flood damage could	h1	Increase in awareness of the expense of
9	Understand flood insurance	I2	Take advantage of a Preferred Risk policy	i2	More preferred risk policies
9	Understand flood insurance	I3	Check with your flood insurance agent to make sure your flood insurance policy is rated correctly and	i3	More accurate policy ratings

Priority Area(s): 1 & 2

Priority Audience(s): 1,2,3,4,5,6,7

When: Continual Display

By Whom: Deputy Public Works Director/Floodplain Manager/CRS Coordinator

2015

OP5-4

Ventura Star 10-20-15

THE STAR & Tuesday, October 20, 2015 W 9A

SHARE YOUR THOUGHTS

Respond to editorials, letters to the editor and columnists. Letters@VCSstar.com

Opinion

Editorial

Preparing for rainstorms and risk of flooding

Despite some rain and dramatic flash flooding this month, California remains in the tight grip of a severe drought.

Yet, relief seems to be near as forecasters confidently predict our state soon will receive a thorough drenching due to the El Niño weather pattern in the Pacific Ocean.

But this is no time to relax. Even as residents and businesses are being told to continue conserving water, officials are warning everyone to take steps in preparation for wet, destructive winter weather.

This week, Oct. 19-24, is 2015 California Flood Preparedness Week. This week's slogan is "Be aware, be prepared and take action!"

State officials want you to make certain that you and your family are prepared for natural disasters including floods. Some important steps include these: develop a family emergency plan, have a household inventory, have copies of essential documents and have an emergency supply kit you can grab and take with you quickly.

Because many areas of California are vulnerable to various types of flooding — from coastal flooding to localized stormwater flooding to flash flooding — Ventura County officials suggest residents and property owners go online to www.floodinfo.com to find out more about the risks and precautionary steps.

“One of the first priorities is to know whether your property is in an identified zone of heavy flood risk or significant debris flows.”

The California Department of Water Resources also has information online regarding various flooding threats (go to www.water.ca.gov/floodsafe/ca-flood-preparedness/fpw_home.cfm).

One of the first priorities is to know whether your property is in an identified zone of heavy flood risk or significant debris flows. In such a situation, many people will want to consider purchasing flood insurance because other types of insurance, such as standard homeowners insurance, won't cover losses from flooding.

Another important step for residents and property owners is to carefully check their homes, property and surrounding areas where problems could create or worsen flooding problems. The checklist includes a host of items from making sure rain gutters and downspouts aren't clogged with leaves, branches and other debris; to making sure downspouts are pointed away from your home or building.

Also, drainage channels should be kept free of all types of debris, trash and stored items — such as that pile of firewood or leftover building material.

Likewise, it is vital to inspect the surrounding area to see that creeks and other drainages aren't blocked by junk, trash or collapsed soil. Call the county at 662-6882 to report illegal dumping or other obstructions in creeks.

A family emergency plan is important in preparation for all types of disasters. Have a rehearsed evacuation plan, with an emergency supply of food, water and essential medicine on hand. Also make sure every member of the family knows the predetermined place to meet up. Include neighbors in your emergency planning for your own protection as well as theirs.

Do not drive through flooded areas. As little as 6 inches of water can cause a vehicle to stall or loss of control, officials caution.

Residents of the Golden State enjoy tremendous advantages in living here, but Mother Nature is a constant companion. Let's take no unnecessary chances. This week, in Flood Preparedness Week, let's be aware, be prepared and take action.

- ① Know your hazard
- ② Insure (nothing noted in article)
- ③ Protect People
- ④ Protect Property
- ⑤ Building (nothing noted)
- ⑥ Natural floodplain function

APPENDIX 4 ANNUAL PROJECT EVALUATIONS

2018-2019 Project Status & Recommendations

Project Status

1. Brochure Displays: City Hall, Senior Center & City Library **COMPLETED**
2. Storm Drain Marking Projects **COMPLETED**
3. Annual Flood Information SFHA Property Owner Flyer Mailing **COMPLETED**
4. Annual Targeted Outreach
 - a. Neighborhood Councils **COMPLETED**
 - b. Canyon Village HOA **COMPLETED**
 - c. Newspaper Articles Re: Flooding – **none at this time**
5. Annual Information Booths
 - a. Living Green Expo **COMPLETED**
 - b. Emergency Preparedness Expo **COMPLETED**
6. Annual California Flood Preparedness Week Proclamation **COMPLETED**

Recommendations

1. Brochures -
2. Marking -
3. Annual Letter -
4. Targeted Outreach -
5. Information Booths -
6. Proclamation –
7. Potential New Projects
 - a. Staff should research and evaluate proactive media outreach opportunities including: Op Ed article in the Acorn, use of the website crawler, a more

robust and maintained flood website, messaging on water bills, 30-second advertisements at the Studio Movie Grill, etc.

b.

Annual project evaluations (until the 5-year update) will be included here and will also be sent to the City Council to review and file.

APPENDIX 5

2018 FLOOD INSURANCE COVERAGE ASSESSMENT

(ACTIVITY 370 – CRS STEP 2)

Many people are not aware that flood insurance is available, and many of those who are aware do not see a need to insure their property. As a method of protecting people from the consequences of flooding, promoting flood insurance should be as much a community responsibility as building flood control projects or regulating new development in the floodplain. The Community Rating System (CRS) provides the City of Simi Valley with a special opportunity to promote the availability of flood insurance and its importance as a preparedness measure.

The Flood Insurance Coverage Assessment identifies a community's current level of coverage and shortcomings. The CRS assessment process follows these steps:

1. Collect Flood Insurance Information.

In order to determine the level of flood insurance coverage within the City of Simi Valley, the March 31, 2018 insurance policy data provided by the California Department of Water Resources was used. This data includes:

- Figure 1 - City of Simi Valley Flood Insurance Overview
- Figure 2 - City of Simi Valley Flood Insurance Coverage by Occupancy
- Figure 3 - City of Simi Valley Flood Insurance Coverage by Zone

2. Determine Level of Flood Insurance Coverage

Our Geographical Information System (GIS) analysis is currently based on the effective Federal Emergency Management Agency (FEMA) Digital Flood Insurance Rate Map (DFIRM) shapefile and the Ventura County Assessor's database. The presence of a building was indicated by an improvement valuation in the database for any parcel wholly or partially within the Special Flood Hazard Area (SFHA). Thus, there are an estimated 3,209 buildings located within the SFHA within the City of Simi Valley.

With 1,449 policies in force within the SFHA, the average flood insurance coverage rate is approximately 45%. For more detailed level of flood insurance coverage by zone, please refer to Table 1 below.

The mix of residential, business and contents-only renter policies is unknown. However, the average policy values are all very close to \$250,000 which is the maximum residential coverage amount. Unless the City can access and analyze a database of actual policies, it is impossible to know the percent of coverage for residential vs. business vs. contents-only renter. Please refer to Table 2 below

3. Prepare the Document

Process Followed

City staff began this process with the intent of learning where flood insurance policies were concentrated and what would need to be done to try and increase the awareness of the importance of protecting property with flood insurance. We began by obtaining the most recent Insurance Zone and Insurance Occupancy sheets. The numbers generated in Table 1 were calculated from this information. City staff then proceeded to analyze the information provided on these sheets.

Summary Data

Table 1: Current Level of Flood Insurance Coverage (3-31-18)

Flood Hazard Zone	Policies in Force	Premiums in Force	Average Premium	Number of Structures	% Flood Insurance Coverage
AE Zones	258	\$ 293,129	\$ 1,136		
A Zones	14	\$ 25,955	\$ 1,854		
AO Zones	1,042	\$ 888,358	\$ 853		
AH Zones	135	\$ 114,951	\$ 851		
Subtotal	1,449	\$1,322,393		3,209	45.2%
B,C & X Zone					
Standard	105	\$ 63,297	\$ 603		
Preferred	230	\$ 83,838	\$ 365		
Subtotal	335	\$ 147,135			
Totals	1,784	\$1,469,528			

Table 2: Average Flood Insurance Policy Coverage (3-31-18)

Flood Hazard Zone	Policies in Force	Insurance in Force	Average Policy
AE Zones	258	\$ 53,045,100	\$ 205,601
A Zones	14	\$ 3,348,000	\$ 239,143
AO Zones	1,042	\$ 243,761,500	\$ 233,936
AH Zones	135	\$ 32,006,000	\$ 237,081
Subtotal	1,449	\$ 332,160,600	
B,C & X Zone			
Standard	105	\$ 33,964,100	\$ 323,468
Preferred	230	\$ 58,856,000	\$ 255,896
Subtotal	335	\$ 92,820,100	
Totals	1,784	\$ 424,980,700	

Table 3a: Trends in NFIP Issued Coverage - Policies

Flood Hazard Zone	Policies in Force			
	2,012	2014	2016	2018
AE Zones	282	No Data	265	258
A Zones	178		93	14
AO Zones	992		1,049	1,042
AH Zones	145		131	135
Subtotal	1,597	1,612	1,538	1,449
B,C & X Zone				
Standard	40	No Data	137	105
Preferred	242		644	230
Subtotal	282	284	781	335
Totals	1,879	1,896	2,319	1,784

Table 3b: Trends in NFIP Issued Coverage - Insurance

Flood Hazard Zone	Flood Insurance in Force			
	2,012	2014	2016	2018
All SFHA Zones	374.8	No Data	358.5	353.3
B,C & X Zones	88.7		242.9	108.9
Total	463.5		601.4	462.2

Table 4: NFIP Policy Change Statistics

	06/10/2014	09/13/2016	10/03/2016	09/20/2018
Total Policies	1,896	2,140	2,335	1,571
SFHA	1,612		1,557	1,238
STD/AR/A99	33		136	-
PRP	251		642	333
Premium	\$ 2,110,445	\$1,653,369	\$1,648,857	
Average Premium	\$ 1,113	\$ 773	\$ 706	
Coverage				\$ 423,776
Sources:	FEMA CRS "What-If" Statement			
	NFIP Policies Report			

Table 5: NFIP Policy Damage Claims Paid (1979 thru 2018)*

	Policies In Force	Total Premiums (\$M)	Total Number of Losses	Average Annual Payments	Total Payments (\$M)	Total Payment to Total Premium
National	4,117,936	\$ 8,399	2,376,095	\$ 204,856,945	\$68,153	\$ 8.11
California	427,330	\$ 340	48,031	\$ 17,022,778	\$ 574	\$ 1.68
Ventura County	1,529	n.a.	705	\$ 241,853	\$ 9.92	n.a.
Simi Valley	1,757	\$ 26.5	81	\$ 2,850	\$ 0.11	\$ 0.005

*Sources: <http://www.disastercenter.com/flood/Fldloos.htm>,
<https://bsa.nfipstat.fema.gov/reports/1040.htm>

Summary of Current Coverage

There are well over 400 Letters of Map Amendment (LOMA) issued to parcels within the SFHA. If those structures are removed from the database, the 1,449 policies on an estimated 2,800 buildings increases the percentage of coverage to 52%. While an improvement, this still means that nearly half of the buildings within the SFHA are definitely uninsured.

Tables 3a and 3b reveal a troubling trend in insurance coverage. Until 2014, the number of insurance policies was staying relatively stable. This would reflect National Flood Insurance Program (NFIP) policy to allow buyers to retain preferred rates on their new homes. Homes existing prior to the SFHA Flood Insurance Rate Maps (pre-FIRM) continue to pay far less than the full-risk rate. However, two significant events occurred in 2016; the threat of Godzilla and Biggart-Waters.

“Experts warn of a Godzilla El Nino Storms that will Rock the West” was just one of many such headlines during the spring of 2016. And people responded to the risk and voluntarily purchased flood insurance. However, the threat evaporated and it is possible that the significant downtick in policies may be by jaded citizens who no longer trust the experts.

Congress passed the Biggart-Waters Flood Insurance Reform Act of 2012 which began rolling back the preferential treatment of pre-FIRM structures. This put a lid on voluntary purchase of flood insurance, but also threatened fixed-income homeowners with increasing policy premiums that they could no longer pay. Congress later passed the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA), which rolled back some of the changes implemented under BW-12 and recognized additional affordability challenges associated with increased premiums required by the BW-12 implementation. However, this legislation opened the door to privatization of the flood insurance industry.

The significant reduction in policies may also be attributed to the lower rates offered by private industry that is not required to support the NFIP program. Unfortunately, these policies have cherry picked the lowest risk structures (note the drop in Preferred Policies, Table 3a), leaving the higher risk subsidized structures to the government.

Issues

The City of Simi Valley is **significantly** overpaying for flood insurance. Over the past 41 years, the community of Simi Valley has paid an estimated \$26.5 million in flood insurance premiums and has had only \$111,357 in paid insurance claims.

- **Simi Valley has received 1/2 penny for every \$1 dollar in premiums paid**
 - California has received \$1.68 for every dollar paid in premiums
 - The National average is \$8.11 received for every dollar paid in premiums
- **It is not because we are in an arid region:**
 - Ventura County has a similar number of NFIP policies
 - But has received \$9.9 million in claims payments since 1978
 - An average of \$242,000 every year

- 85 times the amount of payment received by Simi Valley.
- Insurance coverage and rainfall differences cannot account for this!
- **Simi Valley is overpaying premiums by at least \$350,000 per year**
 - Every LOMR-Fill has proven the FIRM includes too many structures within the SFHA
 - Recent LOMR-Fill applications have laid the basis for removing over 500 parcels from the SFHA

Recommendations

The current FIRMs are inaccurate and the City does not have an adequate count of structures within the SFHA. These projects can help to resolve those issues:

- Develop a GIS layer depicting all structures within each zone of the SFHA. This information should also include building type (residential, business, etc.)
- Follow up this Flood insurance coverage assessment with development and implementation of a Coverage Improvement Plan
- Continue to improve the Community Rating System (CRS) to maximize flood insurance premium discounts and encourage greater insurance coverage
- Maintain annual direct mailings to property owners within the SFHA
- Continue working with FEMA on a City-wide update to the Flood Insurance Study and Flood Insurance Rate Maps

4. Submit to the Governing Body

This assessment was originally attached to a memo submitted by the CRS Coordinator to the City Council on August 7, 2018. It has been since modified to include Table 5 and the “Issues” and “Recommendations” sections.

5. Reassess

This flood insurance assessment will be re-assessed in five (5) years or with the next CRS verification/cycle visit. Updated flood insurance data will be requested from the ISO/CRS Specialist prior to the cycle visit and used to revise this document. The revised assessment will then be submitted via a memo to the City Council.

Figure 1: City of Simi Valley Flood Insurance Overview
Insurance Overview
As of 03/31/2018

Community: SIMI VALLEY, CITY OF	State: CALIFORNIA
County: VENTURA COUNTY	CID: 060421

Total by Community		Group Flood Insurance	
Total Number of Policies:	1,784	Total Number of Policies:	0
Total Premiums:	\$1,464,528	Total Premiums:	\$0
Insurance in Force:	\$462,221,500	Insurance in Force:	\$0
Total Number of Closed Paid Losses:	32	Total Number of Closed Paid Losses:	0
\$ of Closed Paid Losses:	\$116,840	\$ of Closed Paid Losses:	\$0
Post Firm Minus Rated Policies		Manufactured Homes	
Total Number of Minus Rated Policies:	10	Total Number of Policies:	13
A Zone Minus Rated Policies:	10	Total Number of Closed Paid Losses:	0
V Zone Minus Rated Policies:	0	\$ of Closed Paid Losses:	\$0
ICC		1316	
Total Number of ICC Closed Paid Losses:	0	Number of Properties by Community:	0
\$ of ICC Closed Paid Losses:	\$0		
Substantial Damage Losses			
Number of Substantial Damage Closed Paid Losses: 0			

Figure 2: City of Simi Valley Flood Insurance Coverage by Occupancy
Insurance Occupancy
As of 03/31/2018

Community: SIMI VALLEY, CITY OF	State: CALIFORNIA
County: VENTURA COUNTY	CID: 060421

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	1,328	\$989,728	\$341,585,900	30	\$108,333.17	\$11,720.00
2-4 Family	73	\$52,286	\$14,174,100	0	\$0.00	\$0.00
All Other Residential	266	\$156,821	\$49,855,600	1	\$1,352.00	\$180.00
Non Residential	117	\$265,693	\$56,605,900	1	\$7,155.00	\$500.00
Total	1,784	\$1,464,528	\$462,221,500	32	\$116,840.00	\$12,400.00

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	378	\$213,088	\$68,980,900	0	\$0.00	\$0.00
Non Condo	1,406	\$1,251,440	\$393,240,600	32	\$116,840.17	\$12,400.00
Total	1,784	\$1,464,528	\$462,221,500	32	\$116,840.00	\$12,400.00

Figure 3: City of Simi Valley Flood Insurance Coverage by Flood Zone
Insurance Zone
As of 03/31/2018

Community: SIMI VALLEY, CITY OF		State: CALIFORNIA				
County: VENTURA COUNTY		CID: 060421				
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	258	\$293,129	\$57,950,800	2	\$15,484.41	\$1,075.00
A Zones	14	\$25,955	\$3,348,000	8	\$16,658.82	\$2,350.00
AO Zones	1,042	\$883,358	\$259,664,800	4	\$7,759.79	\$1,700.00
AH Zones	135	\$114,951	\$32,326,700	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone						
Standard	105	\$63,297	\$35,130,200	4	\$19,497.27	\$2,100.00
Preferred	230	\$83,838	\$73,801,000	8	\$44,931.19	\$3,850.00
Total	1,784	\$1,464,528	\$462,221,500	26	\$104,329.00	\$11,075.00

APPENDIX 6 FLOOD INSURANCE PROMOTION PLAN (ACTIVITY 370)

Background

In 1999, the City of Simi Valley joined the Community Rating System (CRS) Program as a Class 9 community. CRS is a component of the National Flood Insurance Program (NFIP) which provides reductions to flood insurance premiums for residents and businesses within participating communities. The reductions are based on community floodplain management programs, including public information activities. To keep those discounts, communities must continue to implement their programs and provide status reports to the NFIP each year.

Since entrance into the CRS Program, the City has provided flood-related information to its residents and businesses. Over the years, the City has expanded this outreach to include, among other items, a community brochure that is mailed annually to all property owners within the Special Flood Hazard Zone (SFHA).

The City is currently preparing a Program for Public Information (PPI) Plan to be adopted by the City Council in April, 2019. This Flood Insurance Promotion Plan will be incorporated into and included with the PPI Plan

Flood insurance is an important mitigation tool for residents and businesses and the CRS program establishing a new activity (Activity 370 - Flood Insurance Promotion) to address this need. While the purchase of flood insurance is clearly advisable and typically required by lenders in the SFHA, it is also important for properties outside those areas. Approximately 25% of all national flood claims are for properties located outside the SFHA. While within the City of Simi Valley, this increases to over 69% of all flood claims paid. Clearly, implementation of this activity in accordance with the CRS Coordinator's Manual not only encourages homeowners to protect their assets but it also earns points in the CRS program.

On May 1, 2018, the City of Simi Valley earned a Class 6 in the CRS program. This rating places it among the top 25% of communities in the nation. As a result of its Class 6 designation, the City's residents and businesses within the SFHA enjoy a 20% reduction in their flood insurance premiums. Altogether, the CRS program saves the community's residents and business an average \$140 per policy, equal to \$325,000 per year.

Staff estimates that this Flood Insurance Promotion Plan could earn up to 105 additional CRS points for Activity 370, Flood Insurance Promotion.

Flood Insurance Promotion Committee

The PPI Committee is also serving as its Flood Insurance Promotion Committee. It is comprised of both key staff members from pertinent departments as well as community stakeholders representing pertinent professions and constituents within the City of Simi

Valley. The insurance industry representatives on the PPI Committee assisted the CRS Coordinator in preparing the draft Flood Insurance Promotion Plan. See Figure 2 (PPI Committee Members, March 2019) for the complete description of committee membership

To meet the CRS requirements for both Activity 330 (Outreach Projects) and 370 (Flood Insurance Promotion), the PPI Committee includes at a minimum:

- Six public members (all City residents)
 - Four Neighborhood Council representatives
 - One insurance profession representative
 - One banking/lending representative
- Three City staff assigned to the Committee
 - Floodplain Management representative
 - Emergency Services representative
 - Public Information Officer representative

Flood Insurance Promotion

One of the most effective ways to get a message across is to have a flood insurance promotion tailored to targeted audiences and repeated by different sources. This activity credits a similar approach to improve flood insurance coverage in a community. This activity provides CRS credit for a three stage process that allows communities to assess their own needs and receive credit for improving their coverage:

Flood insurance coverage assessment (FIA). This credit is provided for assessing the community's current level of coverage and identifying shortcomings. The maximum credit for FIA is 15 points. **(See Appendix 5)**

Coverage improvement plan (CP). The plan is prepared by a committee that has representation from local insurance agents. The maximum credit for CP is 15 points.

Implementation of the coverage improvement plan (CPI). CPI credit is provided for the third step in the flood insurance promotion process – implementing the plan to improve coverage. The maximum credit for this element is 60 points.

FLOOD INSURANCE COVERAGE ASSESSMENT (FIA), See Appendix 5

The most recent (2018) Flood Insurance Coverage Assessment is found in Appendix 5 of the PPI Plan. The basic findings of that Assessment are:

- With 1,449 policies in force for an estimated 3,209 structures within the SFHA, the average flood insurance coverage rate is approximately 45%.

- A significant reduction in the total number of NFIP policies suggests “cherry picking” by private insurance companies as the total insured coverage has not decreased.

Recommendations in the (2018) Flood Insurance Coverage Assessment include:

- Develop a GIS layer depicting all structures within each zone of the SFHA. This information should also include building type (residential, business, etc.)
- Follow up this Flood insurance coverage assessment with development and implementation of a Coverage Improvement Plan
- Continue to improve the Community Rating System (CRS) to maximize flood insurance premium discounts and encourage greater insurance coverage
- Maintain annual direct mailings to property owners within the SFHA
- Continue working with FEMA on a City-wide update to the Flood Insurance Study and Flood Insurance Rate Maps

COVERAGE IMPROVEMENT PLAN (CP)

The intent of the Coverage Improvement Plan is to identify the most effective ways to increase flood insurance policy coverage city-wide. Various outreach projects have been identify and will be implemented to promote an increase of flood insurance coverage and the results will be evaluated annually by the PPI Committee in order to make continual improvements in coverage.

NOTE: Before putting in place this coverage improvement plan, an inventory of other outreaches was taken from the City’s PPI Plan. A list of these outreaches is found in Appendix 2, Ongoing Outreach and Flood Response Projects.

To meet the requirements of the CRS program, the following steps were taken:

Step 1 - Required Flood Insurance Coverage Assessment (FIA) credit. See Appendix 5

Step 2 - Plan prepared by a committee of specific representation including one or more representatives from a local insurance agency. See Section 2.0 PPI Committee

Step 3 - The committee must prepare and recommend a coverage improvement plan.

- List of the committee members of and their affiliations.
See PPI Plan Section 2.0 PPI Committee Description
- Current activities by state and local agencies and insurance companies being implemented within the community to promote flood insurance.
See Appendix 2 Ongoing Outreach and Flood Response Projects.

- Desired outcomes and priorities for coverage improvement.
See Formulation of Messages below.
- A description of each project designed to increase coverage, who will do it, and when it will be done.
See Coverage Improvement Projects below
- At least one project must demonstrate community's elected leadership.
See Coverage Improvement Projects CPI-1B and CPI-2 below
- The process that will be followed to monitor and evaluate the projects.
See Section 8 Annual Evaluation and Updates of the PPI Plan.
- A copy of the draft plan was sent to the FEMA Regional Office's flood insurance liaison.
Sent by email to Ms. Edith Lohmann on January 7, 2019.

Step 4 – Governing body adoption

This coverage improvement plan was included as Appendix 6 in the PPI Plan which was submitted to and adopted by the City Council on April 8, 2019. See Appendix 9 City Council PPI Plan Adoption.

Step 5 - Preparation of an annual evaluation report

See PPI Plan Section 8, Annual Evaluation and Updates. As this is the initial plan adoption, the first evaluation is not anticipated until the spring of 2020.

Step 6 - The plan will be updated on a five-year cycle

See PPI Plan Section 8 Annual Evaluation and Updates

Formulation of Coverage Improvement Messages

The PPI Committee has determined that the following messages and outcomes should be incorporated in the Flood Insurance Promotion Plan. Both messages have equal priority.

Messages	Outcomes
CPI-M1. Purchase flood insurance	CPI-M1a. Increased number of new policies issued
CPI-M2. Maintain flood insurance	CPI-M2a. Reduced number of policies dropped

These messages and their projects have been incorporated into the PPI Plan as follows:

- Annual Outreach Messages – See Table 2 PPI Messages & Outcomes

- Flood Response Projects – See Appendix 8 Flood Response Preparations (FRP) Package, Section 2.0 Flood Response Outreach Messages

Coverage Improvement Projects to Convey Coverage Improvement Messages

Activity #	CPI-1A
OP Description	Social Media - Water Bill Message
Message	CPI-1 "It's Flood Preparedness Week. Do you have flood insurance? Call 805-583-6786 for assistance."
Target Audience	All City Residents
Outcome	1,2
Assignment	City PIO
Schedule	Coincide with CA Flood Preparedness Week

Activity #	CPI-1B
OP Description	Social Media - Mayor's Op Ed in the Simi Valley Acorn
Message	1,2 "It's Flood Preparedness Week. Do you have flood insurance? Should you keep your flood insurance? Call 805-583-6786 for assistance."
Target Audience	All City Residents
Outcome	CPI-1 & CPI-2
Assignment	Floodplain Manager, PIO, Mayor
Schedule	Coincide with CA Flood Preparedness Week

Activity #	CPI-2
OP Description	HOA Meeting with the City Councilmember
Target Audience	All City Residents
Message	CPI-1 & CPI-2 "It's Flood Preparedness Week. Do you have flood insurance? Should you keep your flood insurance? Staff is here to answer your questions or you can call 805-583-6786 for assistance."
Outcome	1,2
Assignment	CRS Coordinator
Schedule	Coincide with CA Flood Preparedness Week

NOTE: The insurance topic credit for the Activity 370 outreach projects listed above have been removed from the 330 Outreach Project Worksheet.

Examination of Other Public Information Initiatives

There are a number of CRS Activities that a given additional credit when they are included in the community's program for public information. This section describes each of those activities and whether the City's PPI Plan includes those activities.

Activity 340 DFH (Disclosure of Flood Hazard) – No CRS Credit: Disclosure of flood hazards by real estate agents is not consistent. Most wait for the issuance of the Notice of Hazards D report that is generally produced 2 weeks into escrow. A county-wide ordinance only requires notice by real estate agents of known hazards, which encourages ignorance of the issue.

Activity 340 REB (Real Estate Agents' Brochure) – No CRS Credit: The real estate community is too large, not centrally located and does not solely represent Simi Valley. It would be extremely difficult to gain participation by all agents, let alone insure that the brochures are made available to every potential buyer and/or seller of property within the SFHA.

Activity 350 WEB1 (Flood Protection Website) – No CRS Credit: The city's website is not actively managed. While messages could be posted, they would quickly become static and ignored. This should be revisited once activity management is restored.

Activity 360 PPA (Property Protection Advice) – See Section 6.4 Flood Protection Assistance and Advisory Service

Activity 360 PPV (Property Advice Provided After a Site Visit) – See Section 6.4 Flood Protection Assistance and Advisory Service

Activity 360 FAA (Financial Assistance) – No CRS Credit: The City has no repetitive loss properties and a negligible claim history. Therefore, few if any property owners are interested in mitigation. It is not cost effective for the City to maintain financial assistance expertise, especially for the lack of hands-on experience to implement such assistance.

Activity 370 CPI (Coverage Improvement Plan Implementation) – The Activity 370 Worksheet included below outlines the plan for implementation of the projects listed above. Implementation will be verified during the annual CRS recertification process. Their efficacy in achieving the desired outcomes will be evaluated by the PPI Committee each year.

Activity 540 SDR (Stream Dumping Regulations) – See Appendix 3 Activity 330 (Public Outreach) Project Sheet OP#3 Annual Letter to Property Owners for publicity of regulations prohibiting dumping into the City's storm drain system.

Implementation, Monitoring and Evaluation (CPI)

The various entities listed in Table 7 will begin implementation of the projects included in the coverage improvement plan. The CRS Coordinator will develop the projects as well as monitor their results. He/she will record inputs from PPI Committee members and

suggestions from other City staff and stakeholders participating in the activities. That input will be communicated to committee members for consideration and evaluation.

The PPI Committee will meet at least once each year to review the implementation of these projects and initiatives. This meeting will coincide with that for the overall PPI Plan. At that time, the status of the projects will be explained and progress toward the outcomes will be discussed. The Committee will recommend to the appropriate City staff and stakeholders who implement projects whether the projects should be changed or discontinued. The outcomes and revisions will be compiled in a report and submitted, if requested, as part of the City's annual recertification package to the Community Rating System.

At each verification cycle, the plan will be updated, using data from the updated assessment. This update will be sent to the flood insurance liaison in the FEMA Region 9 Office prior to it being submitted for adoption by the City Council.

Adoption

This document will become effective when the PPI Plan is adopted by the City of Simi Valley City Council. **This is anticipated to be April 8, 2019.**

Technical Assistance (See Appendix 7)

The City is committed to providing technical assistance pertaining to advising people who have questions about flood insurance. City staff will continue to participate in training to remain current on flood insurance issues. The Deputy Public Works Director with the responsibility for Floodplain Management and CRS Coordination is also a Certified Floodplain Manager. This technical assistance is being advertised through the City's website and annual letter to residents, tenants and owners of property within the SFHA.

Activity 370 Worksheet

Flood Insurance Promotion Worksheet									
	Outreach Projects	A. Points per Topic	B. Number of times project is delivered	CPI i = A x B x 2	Multipliers				
					PPI?	PPI (CPI)	STK?	STK (CPI)	CPI + PPI + STK
CPI#1A	Social Media - Water Bill Message	12	1	24	Y	9.6		0.0	33.6
CPI#1B	Social Media -Mayor's Op Ed in the Simi Valley Acorn during CA Flood Preparedness Week	12	1	24	Y	9.6		0.0	33.6
CPI#2	HOA Sponsored Presentation with Attendance by a City Councilmember	12	1	24	Y	9.6	Y	7.2	40.8
CPI#3				0		0.0		0.0	0.0
CPI#4				0		0.0		0.0	0.0
CPI#5				0		0.0		0.0	0.0
CPI = \sum(CPI + PPI + STK) =		60	\sumCPI:	72	\sumPPI:	28.8	\sumSTK:	7.2	108.0

APPENDIX 7 FLOOD INSURANCE TECHNICAL ASSISTANCE

Technical Assistance

The City is committed to providing technical assistance pertaining to advising people who have questions about flood insurance. City staff will continue to participate in training to remain current on flood insurance issues. The Deputy Public Works Director with the responsibility for Floodplain Management and CRS Coordination is also a Certified Floodplain Manager. This technical assistance will be advertised through the City's website and annual Mayor's letter to residents, tenants and owners of property within the SFHA.

APPENDIX 8 FLOOD RESPONSE PREPARATIONS (FRP) PACKAGE

**CITY OF SIMI VALLEY DEPARTMENT OF PUBLIC WORKS
City of Simi Valley Program for Public Information
Flood Warning & Response Preparations (FWRP) Outreach Package**

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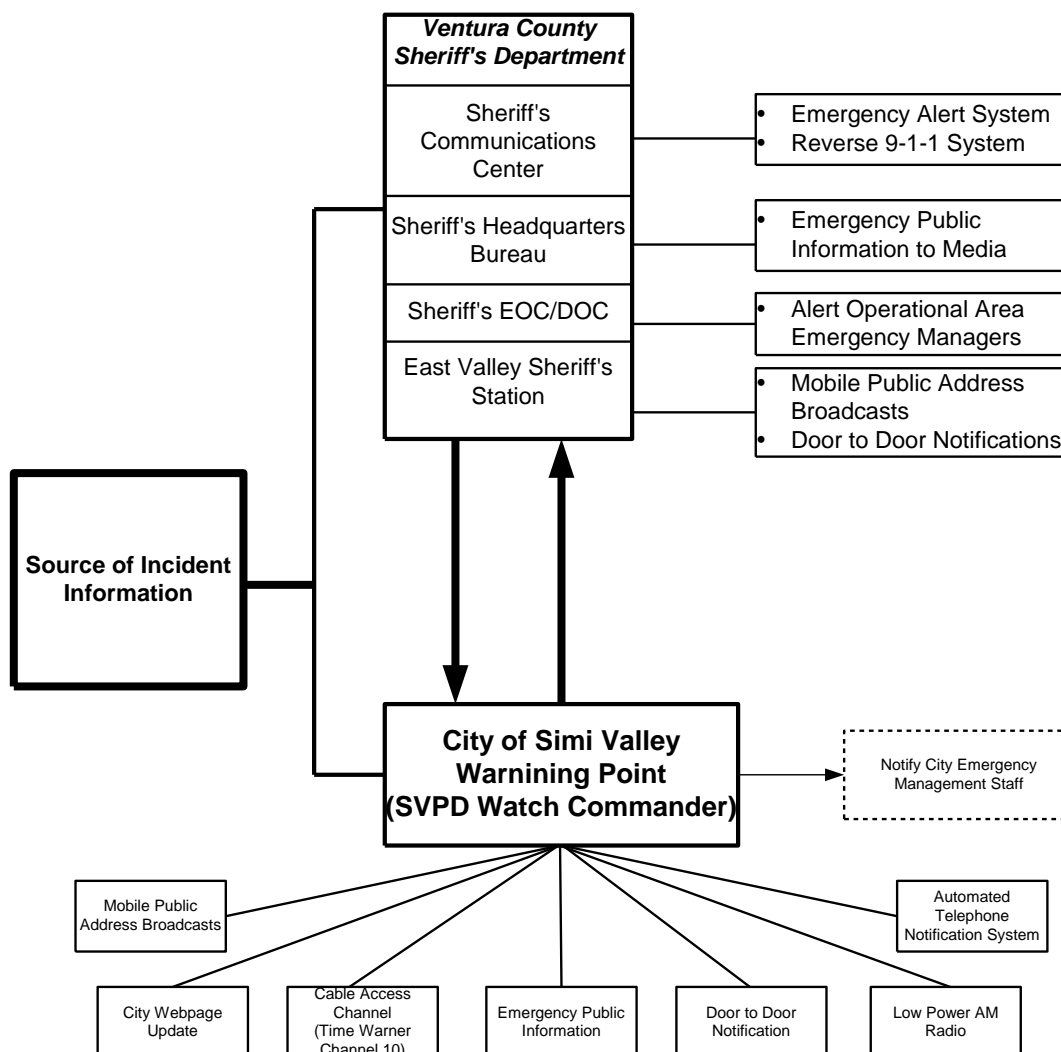
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1.0 OVERVIEW

The City of Simi Valley has a library of pre-scripted messages to be implemented prior to an impending flood, and during and after the flood event. These messages are intended to notify the public when flooding is predicted to occur, its expected severity, and appropriate response actions (e.g., evacuation routes, protective actions). These messages are conveyed via several flood response outreach tools to notify the public using a variety of methods before, during and after an event.

The City's Emergency Operations Plan and the Public Information Officer Handbook, provide detailed instructions for copying and distributing the flood response messages and outreach projects (Figure 1). Section 2 of this document lists the messages to convey to the public before, during and after a flooding event. Section 3 describes the outreach tools in place to convey these messages.

Figure 1 Excerpt from Simi Valley Public Information Officer Handbook - Media Advisories Procedure



2.0 FLOOD RESPONSE OUTREACH MESSAGES

Pre-Scripted Sample Emergency Messages

The City of Simi Valley has a library of pre-scripted messages to be referenced for flooding and dam failures. The sample messages are oriented for **pre-impact, impact and post impact phases**, as appropriate.

These messages are intended to notify the public when these hazards are predicted to occur, their expected severity, and appropriate response actions.

3.0 FLOOD RESPONSE MESSAGE DISSEMINATION

Local Alerting and Warning Procedures

ALERTING AND WARNING is the process of alerting governmental forces and the general public to the threat of imminent extraordinary danger. Dependent upon the nature of the threat and the population group at risk, warning can originate at any level of government.

Success in saving lives and property is dependent upon timely dissemination of warning and emergency information to persons in threatened areas. Local government is responsible for warning the populace of the jurisdiction.

There are various systems in place, described below, whereby an alert or warning may originate or be disseminated. This section outlines the receipt of warning and alerting and notification by the City of Simi Valley and methods for warning the public if there is a major emergency, especially one requiring evacuation.

Local Warning Systems

All warning systems will be coordinated through the Police Department Watch Commander or Incident Commander and the City of Simi Valley's City Manager/EOC Director. The following persons are authorized to activate the warning systems:

- Incident Commander
- Watch Commander
- EOC Director (when EOC is activated)

Table 1 Messages – **Impending** (Pre-Impact)

Topic	CURRENT FRP Message	Outcomes
1 Know your flood hazard	This is the Simi Valley Office of Emergency Services. The National Weather Service has issued a [type] Warning for the City of Simi Valley. Dangerous flooding conditions are expected [location].	Better prepared and informed residents and businesses
1 Know your flood hazard	Stay tuned to local television and radio stations for traffic advisories, reports of flooding or other critical information. You may sign up for emergency alerts at VCAAlert.com and Nixle.com. You can also receive flood related information from vcemergency.com.	Increased compliance and reduced flood loss
3 Protect people from the hazard	If your plan is to travel out of the local area and you can leave at this point, you should go now. If you are remaining in the area, be ready to evacuate immediately.	Less damage and injury from a storm
3 Protect people from the hazard	If you are on the road, do not drive or walk through storm waters. Driving or walking through floodwaters is dangerous.	Less damage and injury from a storm
4 Protect your property from the hazard	Please report blocked drainage inlets, storm drains and channels to the City at [website/phone number]. Please keep debris and trash out of the streets, streams, and ditches.	Reduced localized flooding
4 Protect your property from the hazard	Sandbags will be available to City residents [Date/Time] at [Locations].	Reduced property loss from flooding

Table 1 Messages – **Impending** (Pre-Impact) (Cont.)

Topic	Prospective NEW FRP Messages	Outcomes
1 Know your flood hazard	Dangerous flooding conditions are expected in the area of [neighborhood or municipality] near the [water course]. Stay tuned or visit website for up to date flood hazard info.	Better prepared and informed residents and businesses
3 Protect people from the hazard	Be ready to leave.	Less damage and injury from a storm
3 Protect people from the hazard	Residents can call (805) 583-6100 to report issues or for more information.	Reduced property loss from flooding
3 Protect people from the hazard	Turn Around, Don't Drown. Driving or walking through floodwaters is dangerous.	Reduce number of rescue calls
4 Protect property from the hazard	Keep debris and trash out of the streets, streams, and ditches.	Reduced property loss from flooding
4 Protect property from the hazard	Bring in all large yard items; i.e. furniture, bar-b-que grills.	Reduced property loss from flooding
8 General preparedness	Closely monitor the progress of the storm and have your family's disaster preparedness plans in place.	Better prepared and informed residents and businesses

Table 2 Messages – **During** (Impact)

Topic	CURRENT FRP Message	Outcomes
1 Know your flood hazard	This is the Simi Valley Office of Emergency Services with an emergency message. The National Weather Service has issued a flood watch [Flashflood Watch] for your area. Dangerous flooding conditions are now occurring in [location].	Better prepared and informed residents and businesses
1 Know your flood hazard	Stay tuned to local television and radio stations for traffic advisories, reports of flooding or other critical information. You may sign up for emergency alerts at VCAAlert.com and Nixle.com. You can also receive flood related information from vcemergency.com.	Better prepared and informed residents and businesses
3 Protect people from the hazard	Residents in affected areas are advised to stay indoors if their home is safe. Do not go into any room if water has submerged electrical outlets of cords. If you are on the road, do not drive or walk through storm waters. Driving or walking through floodwaters is dangerous. Be especially cautious at night, when it is harder to see possible flood dangers.	Less damage and injury from a storm
3 Protect people from the hazard	Avoid contact with flood waters if possible. Those who do come into contact with flood waters should thoroughly rinse any exposed body parts with soap and sanitized or disinfected water.	Less damage and injury from a storm
4 Protect your property from the hazard	Please report blocked drainage inlets, storm drains and channels to the City at [website/phone number]. Please keep debris and trash out of the streets, streams, and ditches.	Reduced localized flooding

Table 2 Messages – **During** (Impact) (Cont.)

Topic	Prospective NEW FRP Message	Outcomes
1 Know your flood hazard	The area of [Description] is flooded. Please use caution. Stay inside.	Reduce number of rescue calls
1 Know your flood hazard	Motorists are urged to use care when driving through flooded areas, and to follow posted detour signs	Reduce number of rescue calls
1 Know your flood hazard	Updates will continue to be posted on the City of Simi Valley website, and on Nixel	Better prepared and informed residents and businesses
3 Protect people from the hazard	Avoid rapidly-flowing water. Only 6 inches of fast-flowing water can sweep you off your feet.	Less damage and injury from a storm
3 Protect people from the hazard	Residents in affected areas are advised to stay indoors if their home is safe.	Reduce number of rescue calls
3 Protect people from the hazard	Be especially cautious at night, when it is harder to see possible flood dangers.	Less damage and injury from a storm
3 Protect people from the hazard	Residents can call (805) 583-6100 to report issues or for more information.	Reduced property loss from flooding
8 General preparedness	If an area is barricaded, there is a reason. Find an alternate route.	Reduce number of rescue calls

Table 3 Messages – **After** (Post-Impact)

Topic	FRP Message	Outcomes
1 Know your flood hazard	This is the Simi Valley Office of Emergency Services with important flood recovery information. [Name of roads or areas] are still experiencing flooding conditions from yesterday's storm. You may go to vcemergency.com or simivalley.org/emergencyinfo for up to date flood recovery information.	Better prepared and informed residents and businesses
1 Know your flood hazard	Stay tuned to local television and radio stations for traffic advisories, reports of flooding or other critical information. You may sign up for emergency alerts at VCAAlert.com and Nixle.com . You can also receive flood related information from vcemergency.com .	Better prepared and informed residents and businesses
3 Protect people from the hazard	Some areas remain evacuated. Follow reentry orders and avoid flooded areas. Stay out of standing water or structures until authorities advise it is safe	Reduce number of rescue calls
3 Protect people from the hazard	[Emergency shelters remain opened at [locations] for residents whose homes were flooded during the storm.	Reduce number of rescue calls
4 Protect your property from the hazard	If you have access to your home or business, and it is flooded, remove wet contents promptly to prevent mold. Wet carpeting, furniture, bedding and other items holding moisture can develop mold within 24 to 48 hours. Click here for more information: https://www.floodsmart.gov/t .	Better prepared and informed residents and businesses
5 Build responsibly	Get required permits before you start any home repair, improvement, or construction.	Better prepared and informed residents and businesses

Table 3 Messages – After (Post-Impact) (Cont.)

Topic	FRP Message	Outcomes
6 Protect natural floodplain functions	Please report blocked drainage inlets, storm drains and channels to the City at [website/phone number]. Please keep debris and trash out of the streets, streams, and ditches.	Reduced localized flooding
9 Flood Economics	Make a List of Damaged Contents and take photos or video of the damage to document your losses for your insurance claim before you move any debris or remove damaged belongings.	Better prepared and informed residents and businesses
9 Flood Economics	Look out for price gouging. It is illegal for anyone to sell necessary goods or services at higher than normal prices during a state of emergency.	Better prepared and informed residents and businesses
10 Understand flood insurance	File your insurance claims promptly. There are short and firm deadlines for submitting them.	Better prepared and informed residents and businesses
Topic	Prospective NEW FRP Message	
3 Protect people from the hazard	City officials are urging residents to avoid driving through high water	Reduce number of rescue calls
3 Protect people from the hazard	Residents can call (805) 583-6100 to report issues.	Reduced localized flooding
4 Protect your property from the hazard	City emergency crews are being dispatched to areas affected by the heavy rain event that occurred [time].	Better prepared and informed residents and businesses
5 Build responsibly	Build back safer and stronger. https://www.fema.gov/media-library/assets/documents/29837	Better prepared and informed residents and businesses

Table 3 Messages – **After** (Post-Impact) (Cont.)

Topic	Prospective NEW FRP Message	Outcomes
5 Build responsibly	Find out what permits are required.	Better prepared and informed residents and businesses
8 General preparedness	Residents with power should stay tuned to local television and radio stations for critical updates.	Better prepared and informed residents and businesses

Table 4 Messages – Mandatory Evacuation

Topic	FRP Message	Outcomes
1 Know your flood hazard	This is (identify presenter) . The flooding situation continues in parts of the City of Simi Valley and may worsen. For your safety, a mandatory evacuation has been issued for your area.	Less damage and injury from a storm
3 Protect people from the hazard	Be sure to take essential items medicine, special foods, personal items, baby supplies, clothing, money, and valuable papers but do not overload your car. Secure your home before you leave. Be sure to check on any neighbors who may need assistance.	Less damage and injury from a storm, Reduce number of rescue calls
3 Protect people from the hazard	If you cannot stay with relatives or friends outside of the evacuated area, go to (one of) the Red Cross shelter(s) at	Less damage and injury from a storm
4 Protect your property from the hazard	Pets will not be allowed in Red Cross shelters. If you cannot make arrangements for someone outside the evacuated area to take care of your pet, (give instructions)	Better prepared and informed residents and businesses
4 Protect your property from the hazard	Do not allow your pet to run loose. If you cannot make arrangements for your large animals, (give instructions)	Better prepared and informed residents and businesses
3 Protect people from the hazard	If you have no means of transportation or if you are physically unable to evacuate on your own, ask a neighbor to assist you or call .	Reduce number of rescue calls
3 Protect people from the hazard	If you know of someone who is unable to understand, see, or hear this message, please tell them about it.	Reduce number of rescue calls

Table 4 Messages – **Mandatory Evacuation** (Cont.)

Topic	FRP Message	Outcomes
8 General preparedness	Thank you for your cooperation and your courtesy to others. Repeat complete message.	Less damage and injury from a storm
8 General preparedness	For more information go to www.vcemergency.com .	Less damage and injury from a storm

Table 5a Messages – **Mud/Debris Flow Voluntary Evacuation**

Topic	FRP Message	Outcomes
1 Know your flood hazard	<p>This is an important message from [Agency]. The National Weather Service is forecasting rain beginning Thursday evening through Friday night. Rainfall totals may have the potential to cause mud and debris flow in the [Location}. As a precaution, your residence is being placed under a VOLUNTARY EVACUATION ORDER beginning on [Date/Time]. A voluntary evacuation order means the threat to lives is NOT YET IMMINENT however the potential for rapidly changing conditions to develop into a serious threat does exist. Residents are strongly advised to prepare to leave their homes until the threat has subsided. For additional information please call the incident hotline at 805-465-6650 or visit our website at www.vcemergency.com. Thank you for your cooperation.</p>	<p>Better prepared and informed residents and businesses</p>

Table 5b Messages – **Mud/Debris Flow Mandatory Evacuation**

Topic	FRP Message	Outcomes
1 Know your flood hazard	This is an emergency message from the [Agency]. Your [Location] is now under a MANDATORY EVACUATION ORDER due to imminent danger of a flood and/or debris flows. Please evacuate the area immediately. Please proceed with caution when exiting your home. A Red Cross Shelter has been setup at [Location]. For additional informational please call the emergency hotline at 805-583-6100 or visit www.vcemergency.com	Less damage and injury from a storm

Table 6 Flood Response Message Dissemination Tools

Mobile Emergency Vehicle Sirens and Loudspeakers	
	The primary warning system for the City of Simi Valley will be mobile emergency vehicle sirens and loudspeakers. Vehicles will be dispatched to specific locations and assignments made as directed by the Watch Commander or Incident Commander. For large area evacuations, helicopters could provide low-level flights using PA systems. All areas of the jurisdiction are accessible by vehicle.
Emergency Alerting System (EAS)	
	Access to EAS for local emergency events of concern to a significant segment of the population of Ventura County is through the Sheriff's Communications Center or the Watch Commander.
Wireless Emergency Alert (WEA)	
	WEA is a public safety system that allows customers who own certain wireless phones and other compatible mobile devices to receive geographically-targeted, text-like messages alerting them of imminent threats to safety in their area. WEA enables government officials to target emergency alerts to specific geographic areas – eastern Ventura County, for example. Access to WEA for local emergency events through the Sheriff's OES or the VCSO Watch Commander.
Automated Notification System (VCAAlert)	
	The City's Office of Emergency Services utilizes the Countywide implementation of VCAAlert that is capable of calling mobile and landline phones, SMS devices (texts) and email and delivering pre-recorded messages. The system can be directed to call a specific geographic location. This permits the notification of the areas impacted by an emergency only. Activation Procedure: Contact the Emergency Services Coordinator or the Emergency Services Coordinator to activate this system. If neither are available contact the VCSO Watch Commander. VCOES can also operate VCAAlert
City Emergency Public Information Website	
	The City's Office of Emergency Services, in coordination with the City Manager's Office maintains an Emergency Public Information website. The website is located at: www.simivalley.org/emergencyinfo The EOC PIO is generally responsible for updating this webpage.
VC Operational Area Website - vcemergency.com	
	The Ventura County Operational Area operates a regional emergency information website located at www.vcemergency.com . The EOC submits relevant Simi Valley incident information to the Operational Area EOC for posting to this website.
Press Releases	
	The EOC/DOC's will directly issue press releases to all media outlets, as dictated by the incident.
Social Media – Nixle	
	The Simi Valley Police Department utilizes Nixle to issue public advisory, warning and general messages to its subscribers. Contact the Watch Commander to utilize this messaging system.

Table 6 Flood Response Message Dissemination Tools (Cont.)

Social Media – Nixle	
	The Simi Valley Police Department utilizes Nixle to issue public advisory, warning and general messages to its subscribers. Contact the Watch Commander to utilize this messaging system.
Social Media	
	The City of Simi Valley and Police Department each operate Facebook, Twitter, and Next Door. Activation Procedure: Contact the SVPD Watch Commander, or Emergency Services Manager or the Emergency Services Coordinator to activate these systems.
Cable TV	
	The City has an agreement with Spectrum to provide the public with alerting and notification of various disaster situations. This system includes break into all TVS that are a part of this cable system. The City’s Cable Channel 10 will provide directions to the citizens via scrolled information. This includes a “leader” that will scroll across any TV station that is turned on directing viewers to tune to their local cable channel for more information.
Low-Power Local Radio Station (WNHI 810)	
	The entire City is within range of WNHI 810 SIMI VALLEY. WNHI 810 SIMI VALLEY is a 10-watts station and playback is from a digital recording chip. During emergencies, this station will provide information to Simi Valley residents. Activation procedures: The PIO may activate this system by proceeding to the Police Communications Center and following the detailed procedures manual located at the transmitter.
Supporting Warning systems	
	Local TV and radio, along with Community Emergency Response Team members, Department volunteers, Law Enforcement Officers, Explorers and Reserve Officers and issuing door-to-door warnings to citizens in the threat area.

**APPENDIX 9
CITY COUNCIL PPI PLAN APPROVAL**

CITY COUNCIL MINUTE ORDER

DATE:

**APPENDIX 10
PPI PLAN ANNUAL EVALUATIONS**

CITY COUNCIL MINUTE ORDER

DATE:

The first evaluation of the PPI Plan will not occur until late spring 2020.