

MUNICIPAL ORDER 7-2021

A MUNICIPAL ORDER AUTHORIZING THE CITY OF OWENSBORO TO ADOPT THE PROGRAM FOR PUBLIC INFORMATION FOR THE COMMUNITY RATING SYSTEM.

WHEREAS, the Community Rating System (CRS) is part of the National Flood Insurance Program (NFIP). It provides reductions to flood insurance premiums in participating communities. The reductions are based on community floodplain management programs, including public information activities; and

WHEREAS, the City of Owensboro (City) participates in the Community Rating System and currently has a rating of eight (8) which entitles residents and businesses in Owensboro, Kentucky to receive a ten percent (10%) reduction in flood insurance premiums. The reduction is reflected in the insurance rates when a flood insurance policy is purchased; and

WHEREAS, to maintain the current rating and possibly achieve a higher rating, the City will adopt the Program for Public Information (PPI); and

WHEREAS, the PPI identifies the flood hazard, safety hazards and projects implemented to meet the community's flood preparedness, safety, education and flood insurance promotion; and

WHEREAS, a PPI Committee will meet annually to identify ongoing public information activities and recommend new ideas to better inform residents on flood protection and drainage issues.

**NOW, THEREFORE, BE IT ORDERED BY THE CITY OF OWENSBORO,
KENTUCKY, AS FOLLOWS:**

Section 1. The Owensboro Board of Commissioners authorizes the adoption of the Program for Public Information and acknowledges that the PPI Committee will meet annually to revise and update the program.

Section 2. That the Mayor, City Manager, and other city staff be, and they hereby are authorized, to execute any and all other instruments or documents necessary and appropriate to effectuate and implement the Program for Public Information.

**INTRODUCED, PUBLICLY READ AND FINALLY APPROVED ON ONE
READING**, this the 16th day of February, 2021.

Thomas H. Watson, Mayor

ATTEST:

Beth Davis, City Clerk

332.c. Program for Public Information (PPI)

Background: The Community Rating System (CRS) is part of the National Flood Insurance Program (NFIP). It provides reductions to flood insurance premiums in participating communities. The reductions are based on community floodplain management programs, including public information activities. To keep those discounts, communities must continue to implement their programs and provide status reports to the NFIP each year. Currently, Owensboro and Daviess County receive a 10% discount on premiums.

Purpose: This document has been prepared by the PPI committee to identify ongoing public information activities and recommend new ones to better inform our residents on how they can protect themselves from flood and drainage problems.

The Flood Hazard: The Owensboro-Daviess County area has been subject to flooding for thousands of years. Over 15 square miles of land are in flood-prone areas within the Urban Service Area. The major historical flooding events, such as the 1937, 1997 and 2011 floods have occurred in the low-lying land along the Ohio River, Green River, and Panther Creek basins. Additionally, flash flooding occurs on many county roads and city streets that creates problems for short durations. Flood Insurance Rate Maps (FIRM's) are available at the Owensboro-Daviess County Public Library, Owensboro Metropolitan Planning Commission, and Daviess County Emergency Management. FEMA Map Service Center has electronic versions of the Flood Insurance Rate Maps for Owensboro-Daviess County: <https://msc.fema.gov/portal/home>

Community Needs Assessment: Daviess County, Kentucky has approximately 100,000 residents with 477 square miles. The City of Owensboro is located in Daviess County and has approximately 60,000 residents within an area of approximately 19 square miles. Certain areas of the community are considered flood prone as a result of river flooding, Panther Creek flooding and flash flooding.

Repetitive Flooding: Although much of the county is floodprone, certain areas have been harder hit than others. Using repetitive flood insurance claims, the City has identified repetitive loss areas and have implemented projects to alleviate some of the flooding, such as the Devins Ditch and Scherm Road basin projects. The County has identified repetitive loss areas due to Panther Creek flooding. The County has performed drainage improvements to the Panther Creek system, which has improved flooding conditions throughout Owensboro and Daviess County.

Flood Safety and Protection Measures: Since flash flooding usually comes quickly during a heavy storm, people should take safety precautions, such as staying out of flooded areas and turning off electricity in a flooded building. People can best protect their property by keeping leaves and other debris out of gutters, ditches, drains and gratings, reporting violations of the dumping regulations, and carrying flood insurance.

PPI Committee Members: Hunter Ragan, City of Owensboro; Linda Porter, American Red Cross; Shane Cox, Ohio Valley Insurance Agency; Matthew Warren, OMPC; David Clark, AmeriCorps; Vicky Connor, CRS Coordinator, Daviess County Emergency Management; and Brian Youpatoff, Independence Bank.

The annual meeting was held on Tuesday, December 15, 2020.

1. Priority topics of the community's Program for Public Information:

- A. Know your flood hazard.
- B. Insure your property for your flood hazard.
- C. Protect people from the hazard.
- D. Protect your property from the hazard.
- E. Build responsibly.
- F. Protect natural floodplain functions.
- G. General preparedness
- H. Flood education
- I. Educate contractors and homeowners.
- J. Flood insurance is available in X Zones.

2. Projects implemented during fiscal year 2019-2020 to meet those goals and their objectives:

- A. *Targeted Homeowners by planting and giving out over 400 tree samplings for Arbor Day on April 13th at Thompson Berry Park.*
- B. *Targeted veterans by distributing flood/disaster preparedness material at a Veteran Resource Fair on November 11, 2019.*
- C. *Matt Warren at OMPC distributed a handout on Floodplain regulations and Building Permits and Flood Insurance Purchase Requirement (attached) to residents/contractors asking questions regarding building or modifications in the floodplain.*
- D. *Targeted realtors and residents by dropping off "Ask Before You Buy" brochures at the Owensboro Board of Realtors to be distributed.*
- E. *Targeted residents affected by channel debris and problem site areas, which includes repetitive loss areas, by mailing flood preparedness flyers to those residents in which advice and assistance provided by City and County Engineers was included.*
- F. *Targeted insurance agents, realtors and banks by mailing letters that contained flood preparedness flyer and flood map for Daviess County.*
- G. *Targeted repetitive loss areas by mailing letters that contained the flood preparedness flyer.*
- H. *Revised Daviess County Fiscal Court's website to add flood preparedness and protection material and links. A link was also added to Owensboro's website.*

- I. Assessed community's current level of flood insurance coverage and identified shortcomings (FIP) for the summary.*
- J. Annual flood response preparations were reviewed (FRP).*
- K. A booth was set up at the Home and Garden Show on March 7-8, 2020 where pamphlets were handed out on illicit discharges and informed people to report on stormwater pollution. 1,500 people attended.*
- L. A scavenger Hunt event was held September 5th through October 4th, 2020 allowing people to find the Stormwater Otter in eight locations. Facebook reached roughly 1,300 people.*
- M. Targeted homeowners by mailing out 25,000 "Leaf it to Us" cards annually in Daviess County. The "Leaf it to Us" handouts are available to the public at City Hall.*
- N. Targeted homeowners and contractors by placing five "No Dumping" signs in the County and five "No Dumping" signs in the city.*
- O. Took flood documents to Owensboro-Daviess County Public Library for public check-out.*

Summary of PPI Message and Expected Outcome:

<u>Message</u>	<u>Expected Outcome</u>
A. Know your flood hazard.	More map inquiries from residents
B. Insure your property for your flood hazard.	Increase in the number of flood policies
C. Protect people from the hazard.	Fewer injuries and deaths
D. Protect your property from the hazard.	Decrease claims and damage to property
E. Build responsibly.	Build to reduce flood damage
F. Protect natural floodplain functions.	Allow natural water flow and absorption
G. General preparedness	Increased disaster preparedness
H. Flood education	Increased public flood education
I. Educate contractors and homeowners.	Increased contractor and homeowner education to minimize flood damage
J. Flood insurance is available in X Zones.	Increased flood insurance for residents in X Zones

PPI Projects and Initiatives Completed were reviewed, as well as Future Planned Projects and Flood Response Projects.

3. Were any projects not implemented or objectives not reached? If not, why?

All projects were implemented as planned this year.

4. What new projects/objectives should be implemented for 2021 Fiscal Year?

Current project implementation will be continued and additional projects to be implemented are as follows:

- A. Target Homeowners by offering another Rain Barrel Workshop for 2021.*
- B. Target seniors by distributing flood/disaster preparedness material at the mall during the annual Senior Day Out in September, 2021.*
- C. Target a neighborhood (Lake Forest) and distribute disaster preparedness information at the Homeowner's Association meeting in 2021.*

- D. Target industry and distribute Flood Handout information at the next LEPC meeting to be held in April, 2021.*
- E. Distribute Flood Preparedness brochure and discuss flood preparedness at CERT training to be conducted in 2021.*
- F. Utilize social media by posting on Facebook every two months posts that cover all PPI topics.*

Flood Insurance Data

One readily available source of information on flood hazards is flood insurance data. Two statistics from the National Flood Insurance Program (NFIP) tell:

1. How many people have flood insurance policies?
2. Where is the insurance coverage?

The data was studied by the strategy team.

Repetitive Loss Properties

There have been ten recorded repetitive loss properties in the county and seven recorded repetitive loss properties in the city. A repetitive loss property is when at least two claims of over \$1,000 over a 10-year period have been paid. These numbers have remained minimal since 1978. They will continue to be monitored each year.

Flood Response Preparation

In addition to projects that are implemented every year, the PPI Committee recommends projects that will be implemented during and after a flood. These projects are drafted and made ready for reproduction and dissemination after a flood warning.

Monitoring and Evaluation

Meetings will be held annually to assess and evaluate the program.

Anyone interested in these projects or the overall program strategy can contact Daviess County Emergency Management, 221 Allen Street, Owensboro, KY, 42303 or call (270) 685-8448.

Adoption

The PPI was adopted by Daviess County Fiscal Court and is reviewed annually. The adoption date for the City of Owensboro is Feb. 16, 2021.