

RESOLUTION NO. 3635

A RESOLUTION ADOPTING A PROGRAM FOR PUBLIC INFORMATION

WHEREAS, a substantial portion of the City of Miles City, Montana is located within the flood plain and flood way;

AND WHEREAS, a discount is applied to the flood insurance premium amounts which are paid by property owners with the City of Miles City based on the City's "Community Rating System" (CRS) score;

AND WHEREAS, the adoption of a Program for Public Information (PPI) which is in compliance with FEMA requirements can be used to improve the City's CRS score, upon adoption of the PPI by the City Council;

AND WHEREAS, the City of Miles City authorized the formation of a PPI Committee pursuant to Resolution 3618;

AND WHEREAS, the PPI Committee has prepared a PPI document for the consideration of the City Council, and the City Council finds the adoption of the PPI document and the implementation of the program to be in the best interests of the City of Miles City, Montana;

NOW THEREFORE, IT IS RESOLVED BY THE CITY COUNCIL OF THE CITY OF MILES CITY, MONTANA AS FOLLOWS:


1. The City of Miles City Program for Public Information, attached hereto as Exhibit "A" and by this reference incorporated herein, is hereby approved and adopted, and the PPI Committee is hereby empowered to implement said program and to undertake the activities called for therein.

SAID RESOLUTION FINALLY PASSED AND ADOPTED BY A DULY CONSTITUTED QUORUM OF THE CITY COUNCIL OF THE CITY OF MILES CITY, MONTANA, THIS 10TH DAY OF SEPTEMBER, 2013.



C.A. Grenz, Mayor

ATTEST:



Lorrie Pearce, City Clerk

Exhibit "A"

City of Miles City, Montana

Program for Public Information (PPI)

Background

The City of Miles City has been developing educational and outreach projects over the past few years with input and support from local volunteers and city staff, by the use of creative and innovative ideas and tools. With the floodplain situation that currently plagues the city an official outreach program was created to educate, prepare, and aid residents on flood and storm water protection.

The City of Miles City became part of the Community Rating System (CRS) in late 1990 and has worked on educating the citizens of Miles City concerning flood and storm water protection. With the new Digital Flood Insurance Rate Maps (DFIRMs) that took effect in August of 2010, approximately 79% of the town was placed in the floodplain. This caused the City to look into a more innovative way to notify and empower the citizens with knowledge on floodplain management and insurance practices. The Community Rating System proposed a new planning tool, the Program for Public Information (PPI), which will prove to be a vast benefit to the City.

The Community Rating System (CRS) is a 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, outreach projects, and public information. To keep these flood insurance premium reductions, communities must continue to implement their programs and provide status reports to the NFIP each year.

Currently, Miles City is a CRS Class 9, which gives residents up to a 5% discount on their premiums. The City chose to develop a PPI to help achieve a lower Class rating and higher discounts to flood insurance premiums through coordinated outreach efforts by city personal, elected officials, and stakeholders within the community.

PPI Committee

The City had been visiting with stakeholder organizations to spread awareness about this educational program. This is a group created of busy professionals and leaders of the community; the time chosen to meet was noon in the City Hall conference room.

At a minimum there must be at least five stakeholders on the committee (9 max.) with an addition, of at least one councilperson and a Certified Floodplain Manager (CFM). Stakeholders must make up the majority of the committee with at least 50% of the members being non-city employees or stakeholders from within the community.

Members will be appointed by soliciting the general public through advertisement and announcement of vacancies prior to when the term ends or as soon as reasonable when a vacancy is created by a resignation. Applicants will be reviewed and recommended by the Floodplain Administrator and all members shall be approved by the PPI Committee. Members shall be allowed to stay on the Committee until they choose to resign, the Committee may unanimously chooses to remove a member due to

conduct not pursuant to the Program for Public Information, or the Committee requests replacement of any member engaging in misconduct as defined in Appendix D, MCA 2-2-105.

The PPI Committee members include nine stakeholders, 1 CFM from the City, the City Public Works Director, and a City councilperson:

- Carol Hardesty, Hardesty Real Estate (representing Realtors)
- Dannette Cremer, WA Mitchell Agency (representing Insurance)
- Dawn Leidholt, Hardesty Real Estate (representing Realtors)
- Dolores Willson, Stockman Bank (representing Lenders)
- Krista Stubblefield, First Interstate Bank (representing Lenders)
- Lori Backes, First Interstate Bank (representing Lenders)
- Paula Kurkowski, Stockman Bank (representing Lenders)
- Robbin Makelky, Integrity Realty (representing Realtors)
- Tyler Chapmon, State Farm Insurance (representing Insurance)
- Dwayne Andrews, Councilperson (representing residents and industries)
- Samantha Malenovsky: CFM, Floodplain Administrator, Assistant to Public Works/Utilities, and CRS Coordinator
- Scott Gray: Public Works Director

The first Committee meeting lasted one hour, during the meeting the members discussed what we plan to accomplish with the PPI and what avenues need to be addressed within the community. The members had some great suggestions regarding the fate of Miles City with insurance and the assessment study being the main focus. Overall the committee agreed that this is a community wide problem, not a floodplain/no floodplain problem.

Since this was the first meeting, the committee agreed an aggressive campaign needs to happen and the following should be followed:

- Activities should be organized and recorded. Including meetings and all correspondence.
- Have stakeholders relieve messages they receive from the public and take comments and advice from stakeholders on ways to improve the program. An annual meeting will be held to get input from members and non-members.

- Start to work with outside organizations on projects, to better improve the way information is handled and reported to the public.
- Any outreach projects done by committee members are productive and should be considered projects and be recorded.
- Use committee members, they reach the public on a daily basis. The more the members are informed and educated on flood issues the better the public will receive new information on flood issues.

This PPI document is being assembled by staff and the committee members are asked to review the plan and to e-mail their comments. After any discussion, revisions or changes the document will be submitted to the City Council for adoption.

Community Needs Assessment

Miles City is located in Eastern Montana, and is primarily made up of residential structures with the majority of businesses being located along the two main highways that run through downtown.

Miles City has 8,410 residents since the 2010 census report. Most structures are located on basements or crawlspaces, which makes them vulnerable to flood damage from ground water, shallow flooding and drainage problems.

Flood Hazards: Miles City is situated with the Tongue River on the West end then running into the Yellowstone River, which runs to the north. Miles City is a fairly flat area, storm drains become inundated with water causing streets to flood for a small amount of time.

Since Miles City is a community that is mainly floodplain, the committee decided to include the entire community in floodplain issues. A major flood could cause serious devastation to the City, and residents.

Flood Insurance Data: Flood insurance is required as a condition of Federal aid, a mortgage, or loan that is federally insured for a building, located in a high hazard A Zone. There are 414 policies in the Special Flood Hazard Area (SFHA), 224 Standard B, C & X Zone policies, and 781 Preferred Risk Policies in place as of March 31, 2013.

Social and Economic Needs: The City of Miles City has a variety of religions, education levels, and age ranges. Approximately 48% of the population is considered lower income. Miles City has approximately 78% of its structures in the floodplain with 5% of those structures in the floodway.

The Committee is making sure to cover all these barriers and make sure that the right message, tools, and resources will be communicated to each target audience. The committee has noticed that messages will need to be repeated and distributed in different forms, coming from different sources.

Target Audiences

Target Areas: The PPI Committee decided on two target areas that should be reached. Projects are to be directed to all properties (residential, commercial, industrial, and public) in these two main areas:

Target Audience #1: The entire City of Miles City: With approx. 78% of the town being in the floodplain, we have realized that this is a problem the whole community faces. Even if you live outside of the floodplain, the businesses would be closed and work would slow down to a halt since so many structures would be affected or surrounded by the floodwaters.

Target Audience #2: Structures that were in Zone B on the 1983 map and are now Zone AE in the 2010 map: In 1983 approx. 30% of the town was in an A Zone, after adopting the 2010 DFIRMs an extra 50% of the town was included. At the time, Miles City had no floodway and Zone B was not regulated by the City.

Other Target Audiences: Other groups were identified by the committee as groups of people who needed special messages on flood protection (these groups may change throughout the course of the PPI Committee and extra groups may be added):

Target Audience #3: Floodway residents: These residents are extremely restricted with the regulations and have the highest chances of dealing with high velocity, deep flood waters.

Target Audience #4: Builders: Building contractors need to know the construction rules, post-disaster repair rules, and possible mitigation grants that could help their customers protect their homes from flooding.

Target Audience #5: Real estate, lending and insurance companies: These companies are key to conveying information about flood hazards and flood insurance. The Committee wants to make sure that they understand and have all the tools they need.

Other Public Information Efforts

Miles City has recently been looking at additional public outreach programs to use to help get information out in regards to floodplain management. Currently a few key public information activities that are reaching the public for information:

- Flood Awareness, gives information that covers insurance, regulations, and general questions. Once a year
- Articles in newspaper informing citizens who to contact in regards to a floodplain permit. Once a year
- Hold meetings with local Civic groups. As Needed
- Various press releases regarding numerous floodplain topics. As Needed
- Website covering several floodplain topics. Updated as needed. Yearly
- Radio announcement covering various floodplain topics. Once thus far

- Letter to real estate, lenders and insurance agents that notifies them that the city provides a map determination service. Once a year
- Letter to critical facilities that they are located within the floodplain. Once a year

Messages and Outcomes

The following Messages and Outcomes are set as priorities for 2013-2014.

| Table 1: Messages and Desired Outcomes | | |
|---|--|--|
| Message | Outcome | Related CRS topics |
| 1. Know your flood risk | More map inquiries | 1. Know your flood hazard |
| 2. You need flood Insurance | Increase in number of flood policies | 2. Insure your property for your flood hazard |
| 3. All construction projects must meet flood and water quality rules. | Reduce number of citations. | 3. Build flood smart. |
| 4. Know flood building requirements. | Reduce number of citations. | 4. Educate contractors |
| 5. Everyone can buy flood insurance | Increase number of flood policies in Zone X | 5. Flood insurance available to everyone |
| 6. Turn around, don't drown | Fewer people getting stuck at underpass?? | 6. Protecting people from flooding. |
| 7. Only rain goes down the drain | Educate people on water quality | 7. Protect water quality |
| 8. You can protect your house from flooding | Increased number of inquiries on mitigation actions. | 8. Incorporate low cost flooding protection measures and mitigation. |
| 9. ????? | | |

Projects and Initiatives

Certain projects and initiatives were chosen by the PPI Committee to be implemented during the remainder of the 2013/2014 year. The spreadsheet is located at the end of this document.

Flood Response Preparations

The PPI Committee recommended projects that will be implemented during and after a flood. Documentation will be drafted and made ready for reproduction and disseminations after a flood warning is issued. These will be reviewed and updated every year.

Follow Up

The City of Miles City will monitor the projects as they develop, along with organizations that have volunteered to help, and will report on the results. The City will record all inputs from the PPI Committee members and suggestions from other employees, elected officials, stakeholders participating in the activities, and concerned citizens. This will be available to all committee members at every meeting for consideration.

The PPI committee will meet at least twice each year to implement these projects and to review the outcomes of each project. The committee will recommend to the appropriate City offices and the stakeholders who implement projects, whether the projects should be changed or discontinued.

Once a year the staff will draft an update to the table and send it to the PPI committee for review and comments. The committee will decide whether to change, add, or approve each individual activity. All outcomes and revisions will be submitted as part of the City's annual recertification package to the CRS.

Adoption

This document will become effective when it is adopted by the City Council.

| Target Audience | Message(s) (See table 1) | Outcome | Project(s) | Assignment | Schedule | Stakeholder |
|---------------------------|---|------------------------|---|--|---|---|
| Entire City of Miles City | 1. Know your flood risk 6. Turn around, don't drown | See outcome on Table 1 | Mailing sent to each resident | Floodplain manager & public info officer | As soon as mailings are completed and agreed on | |
| | | | <i>Miles City Star</i> articles | Floodplain manager & public info officer | As soon as mailings are completed and agreed on | |
| | 2. You need flood insurance 5. Everyone can buy flood insurance | outcome on Table 1 | Local Real Estate Agents post on all listing if property is located within the floodway | Real Estate Agents | ASAP | Eastern Montana Realtors Board, local banks, ???? |
| | | | Brochures available at Real Estate, Insurance, and Lenders offices for information regarding flood hazards. | Real Estate Agents | ASAP | Eastern Montana Realtors Board, local banks, ???? |
| | | | FEMA brochures on flood insurance | Real Estate Agents | ASAP | Eastern Montana Realtors Board, local banks, ???? |
| | 3. All construction projects must meet flood and waste quality rules. 4. Know flood building requirements | Outcome on Table 1 | Local insurance agents advise their clients of the effects of from BW12 | Real Estate Agents | ASAP | Eastern Montana Realtors Board, local banks, ???? |
| | | | Hand out on message to local civic groups and meetings, Miles City website | Floodplain manager & public info officer | As soon as staff has brochures completed | |
| | | | Permit handout | Floodplain manager & public info officer | As soon as staff has brochures completed | |
| | 7. Only rain goes down the drain | outcome on Table 1 | Storm drain stenciling | Public Works Department | Summer of 2014 | |
| | | | Presentation at annual outreach on protecting waterways | Floodplain manager & public info officer | | |

| | | | | | | |
|---|---|------------------------|---|--|---|---|
| Floodway Residents | 1. Know your flood risk 6. Turn around, don't drown | See outcome on Table 1 | Mailing sent to each resident | Floodplain manager & public info officer | As soon as mailings are completed and agreed on | Eastern Montana Realtors Board, local banks, ???? |
| | | | <i>Miles City Star</i> articles | Floodplain manager & public info officer | As soon as mailings are completed and agreed on | |
| | 2. You need flood insurance 5. Everyone can buy flood insurance | outcome on Table 1 | Local Real Estate Agents post on all listing if property is located within the floodway | Real Estate Agents | ASAP | Eastern Montana Realtors Board, local banks, ???? |
| | | | Brochures available at Real Estate, Insurance, and Lenders offices for information regarding flood hazards. | Real Estate Agents | ASAP | Eastern Montana Realtors Board, local banks, ???? |
| | | | FEMA brochures on flood insurance, meetings with civic groups | Real Estate Agents | ASAP | Eastern Montana Realtors Board, local banks, ???? |
| | | | Local insurance agents advise their clients of the effects of from BW12 | Real Estate Agents | ASAP | Eastern Montana Realtors Board, local banks, ???? |
| | 3. All construction projects must meet flood and waste quality rules. 4. Know flood building requirements | Outcome on Table 1 | Hand out on message to local civic groups, Miles City website | Floodplain manager & public info officer | As soon as staff has brochures completed | |
| | | | Permitte handout | Floodplain manager & public info officer | As soon as staff has brochures completed | |
| 8. You can protect your house from flooding | outcome on Table 1 | Guidebook | Floodplain manager & public info officer | At displays and meetings | | |

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|---|---|--------------------|---|--|--|---|
| | | | Link to Floodsmart.org on website | Webmaster | Year-round as part of a regular service | |
| Building Contractors | 3. All construction projects must meet flood and waste quality rules. 4. Know flood building requirements | Outcome on Table 1 | Hand out on message, Miles City website | Floodplain manager & public info officer | As soon as staff has brochures completed | |
| Real Estate, Lending, and Insurance Companies | 2. You need flood insurance 5. Everyone can buy flood insurance | outcome on Table 1 | Permit handout | Floodplain manager & public info officer | As soon as staff has brochures completed | |
| | | | Local Real Estate Agents post on all listing if property is located within the floodway | Real Estate Agents | ASAP | Eastern Montana Realtors Board, local banks, ???? |
| | | | Brochures available at Real Estate, Insurance, and Lenders offices for information regarding flood hazards. | Real Estate Agents | ASAP | Eastern Montana Realtors Board, local banks, ???? |
| | | | FEMA brochures on flood insurance | Real Estate Agents | ASAP | Eastern Montana Realtors Board, local banks, ???? |
| | | | Local insurance agents advise their clients of the effects of from BW12 | Real Estate Agents | ASAP | Eastern Montana Realtors Board, local banks, ???? |