

Program for Public Information

LAUDERDALE COUNTY, MS
PPI COMMITTEE

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Lauderdale County, Mississippi Program for Public Information (PPI) Background

Lauderdale County, Mississippi, is the gateway to the state from Alabama, a hub for railroads, Interstates 20 and 59, and US Highways 45, 11, and 80. The county seat, Meridian, is a tourist destination as the home of the father of Country Music, Jimmie Rogers, and the MAX, Meridian Arts and Entertainment Experience. General William Tecumseh Sherman's troops burned its railroads and historic downtown area. Much of the original city was laid out along the railroad near the floodplains of Sowashee Creek. Employers are two hospitals, Naval Air Station Meridian, Peavey Electronics, and the 186th Air Refueling Wing, Air National Guard.

At the beginning of September 2013, a program was created to educate, prepare and aid residents on flood and storm runoff water protection. This program is called Program for Public Information (PPI).

Also associated with the Community Rating System (CRS), PPI is a part of the National Flood Insurance Program (NFIP). Lauderdale County has had an effective PPI, providing reductions to flood insurance premiums locally with reductions from a Class 10 to a 7 by 2021. The County has continued its community floodplain management programs, and public information activities over the years and are working to implement more programs and provide status reports to the NFIP each year.

PPI Committee

The PPI Committee was carefully selected by the guidelines given to the community by NFIP. Current members are as follows:

Andrew Samet, Meteorologist, WTOK-TV
S. Earl Aycock Jr, Owner, Insurance Center of Meridian (including flood insurance)
Taylor Chapman, Mortgage Loan Originator, Trustmark National Bank
Betty Oltremari, Associate Executive, East Mississippi Realtors
Terry Winstead, Realtor/Business Owner, Winstead Realty
Joseph Norwood, Assistant Manager Administration, Lowes Home Improvement
Debbie Mathis, Chief Operating Officer, East Mississippi Business Development Corp.
David Sloan, Retired /Homeowner
Fran Byrd, Retired/Homeowner
Mary Ruth Sharp, Retired/Homeowner
Jim Copeland, Community Planning Liaison Officer, Naval Air Station Meridian
Steven Redd, City of Meridian Planning/CRS Coordinator
Scott Sollie, Building Official City of Meridian
Daniel Mabry, City of Meridian Training Officer
Josh Todd, Lauderdale County Board of Supervisors
Odie Barrett, Lauderdale Emergency Management Agency Director
Gwendolyn McDonald, Lauderdale County Permit Officer
Michael Marsh, Lauderdale County Compliance Officer
Cathy Lummus, Lauderdale County Permit Director/CFM/CRS Coordinator

The PPI Committee voted on August 15, 2019 on the following Outreach Projects for 2020:

- Continue our local School Slogan Contest and to extend the contest to all middle school students. The student winning our Slogan Contest will win a \$100.00 Gift Card and receive a T-shirt with their Slogan on back. We voted to have a contest with the Graphic Design class at MCC to create the T-shirt design for the winning Slogan and the design winner receives a \$100.00 gift card.
- Members will have a booth at the Earth Bounty (an outdoor produce, food, and crafts fair) and hand out Flood Information Pamphlets.
- Local businesses will donate \$100.00 to sponsor our Program for Public Information Project and T-shirts were given away at Events.
- Committee approved the Flood Awareness Public Service Announcement as an outreach project. The PSA features footage of flooding with sound and titles.
- Accept additional members to expand new projects and awareness.
- Local utilities are placing public announcements on their Websites and on blank spots on billing.

The County and City have decided to develop an overall coordinated outreach effort following the draft PPI guidelines. A coordinated effort would benefit all in the County and City. With the correct information people are better able to protect and prepare themselves and their property from flooding.

PPI Guidelines:

1. Activities should be organized and recorded. Even minutes of participation during meetings should be recorded as part of the effort.
2. Continue to receive comments and advice from stakeholders on ways to improve the program, even if they are not committee members. Committee members will evaluate any input from members and non-members during their annual meeting.
3. Continue to partner with organizations on campaign, such as what has been done so far and look for new ones. The more we share resources, the better information and tools we are going to have, and the more audiences are covered.
4. Even a few minutes of outreach during community or business meetings are productive and should be considered projects and be recorded.
5. Use Committee members. They offered their help with activities and their contact networks. They want to be part of the outreach using their meetings, newsletters, webpages and other resources. As an example, a Real Estate Agency offered to try and get a grant to help with outreach cost. Based on this input, a Committee member has been to a Lenders Real Estate luncheon, as part of community outreach, to inform these agencies of where to get flood information. The plan was then reviewed for CRS credit and editorial revisions were made.

Goals:

1. Reduce and avoid flood damage to insurable property
2. Strengthen and support the insurance aspects of the NFIP
3. Foster comprehensive floodplain management

The County's goals cannot be reached relying solely on local government activities. The County seeks to draw attention, support, and understanding of the goals, but the citizens, businesses, and organizations within the community reach the public and make the difference. Well-informed people make better decisions. They will take the necessary steps to protect themselves from flooding by retrofitting their homes, buying flood insurance, and being prepared before the next flood. They will also support local floodplain management efforts and measures to protect natural floodplain functions.

Community Needs Assessment

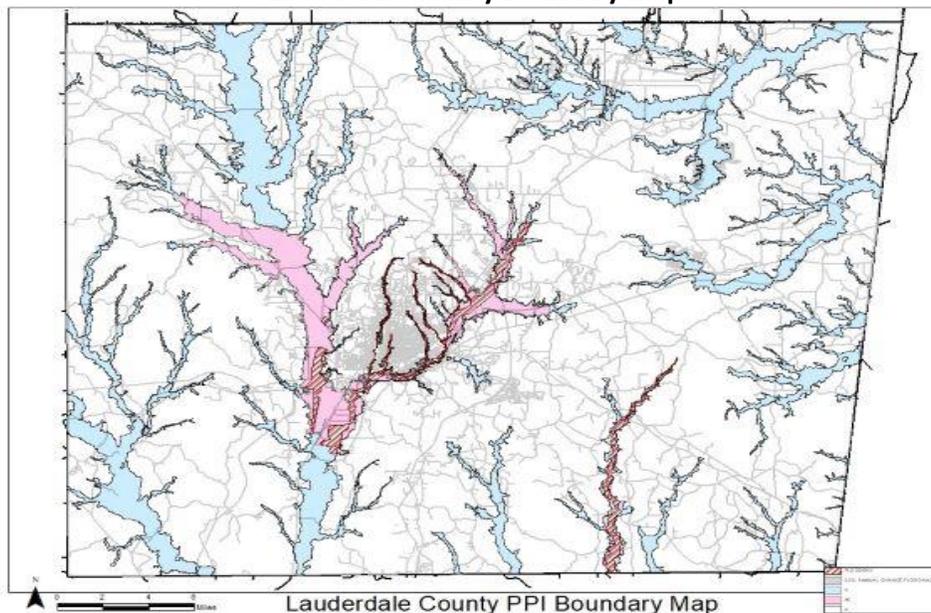
Lauderdale County is in the clay hills soil area of the east-central portion of the State of Mississippi, bordering the State of Alabama. The County had 80,261 residents as of 2010 census.

Most of Lauderdale County is residential, agricultural, forested land.

The County has many streams and tributaries that contribute to flood damage from shallow flooding and drainage problems. 33 High Hazard Dams are subject to dam failure. On our FIRM maps most SFHA are unnumbered A zones. The County has adopted BFE's, established by an Engineering Firm on 49 percent of the counties unnumbered A zones with FEMA approved analysis.

The PPI Committee's desire for the Community, is to increase insurance policies by educating the public on flood insurance. Lauderdale County will continue to establish BFEs by doing Flood Insurance Studies for all the SFHA, so that new construction will be informed on where to build above the BFE to minimize flood damage. County homeowners will not only have safer homes but will also pay lower insurance rates.

Lauderdale County Boundary Map



Flood Hazards

Hurricanes, tropical storms, and heavy rains expose Lauderdale County residents to flooding. Storm water runoff from upstream counties add to the overflow of drains and ditches that get slowed from flooding of streets and yards. Homes flood from sheet flow, overflowing creeks, and overtopped ditches and drainage ways during heavy rains. Heavy rainfall floods low lying streets and properties. The residential areas that flood in the county are not as numerous as they once were; the Corps of Engineers dam at Okatibbee Lake, Sowashee Creek channelization, and purchasing repetitive loss homes have mitigated flooding.

Flood Insurance Data:

One readily available source of information on flood hazards is flood insurance data. Lauderdale County currently has 509 active Flood policies in effect. Flood insurance is required as a condition of Federal aid, mortgage, or loan that is federally insured for a building located in a SFHA. The county information was checked by GIS Mapping and permit personal verifying the information on the map. (See the tables 1-6 with the County and City Breakdown)

Table 1 Flood Insurance Data (City of Meridian)

Percentages of Building insured (as of 9/2/2020) City of Meridian			
Flood Zone	Policies	Properties	Percentages
A	12	54	22.2
AE	187	1,538	12.2
AO	0	0	
AH	0	0	0
AR	0	0	0
A99	0	0	0
VE	0	0	0
V	0	0	0
D	0	0	0
X	0	14,2675	0
Standard	34	0	0.23
Preferred	68	0	0.46
Total	301	16,267	1.9

* AH, AR, A99, VE, V, and D Flood Zones not shown as they are not found in the City of Meridian

Table 2 Flood Insurance Data (County Unincorporated Area)

Percentage of Buildings insured (as of 9/2/2020) County Unincorporated Area			
Flood Zone	Policies	Properties	Percentages
A	53	556	.1
AE	63	197	.31
AO	0	0	0
AH	0	0	0
AR	0	0	0
A99	0	0	0
VE	0	0	0
V	0	0	0
D	0	0	0

X	0	33,099	0.006
Standard	30	0	0.091
Preferred	62	0	0.19
Total	208	33,852.00	0.42

* AH, AR, A99, VE, V, and D Flood Zones not shown as they are not found in Lauderdale County

Table 3 Flood Insurance Data (City of Meridian)

Flood Insurance Data (as of 9/02/2020) City of Meridian			
Policy Break-down			
Structure	Number of Policies in Force	Premium	Insurance in Force
Residential	267	\$275,946.00	\$51,831,100.00
Non-Residential	34	\$34,656.00	\$8,611,100.00
Total	301	\$310,602.00	\$60,442,200.00

Table 4 Flood Insurance Data (County Unincorporated Area)

Flood Insurance Data (as of 9/02/2020) County Unincorporated Area			
Policy Break-down			
Structure Type	Number of Policies in Force	Premium	Insurance in Force
Single Family	178	\$136,444.00	\$42,147,900.00
Non-Residential	30	\$19,398.00	\$7,406,000.00
Total	208	\$155,842.00	\$49,553,900.00

Table 5 Flood Insurance Data (City of Meridian)- Repetitive Loss

Flood Insurance Data (as of 9/04/2020) City of Meridian			
Flood Zone	Average Premium	Number Closed Paid Losses	\$ of Closed Paid Losses
AE	\$1,200.03	102	\$1,101,468.76
A	\$1,289.33	28	\$238,175.31
X	\$693.37	42	\$394,406.31
Total	\$310,602.00	172	\$1,734,050.38

Table 6 Flood Insurance Data (County Unincorporated Area)- Repetitive Loss

Flood Insurance Data (as of 9/02/2020) County Unincorporated			
Flood Zone	Average Premium	Number Closed Paid Losses	\$ of Closed Paid Losses
AE	\$1,200.03	21	\$481,854.66
A	\$1,289.33	7	\$77,722.30
X	\$693.37	59	\$606,172.72
Total	\$310,602.00	172	\$1,102,749.68

Flood Insurance Assessment

After review of Tables 1-4 the committee broke down the evaluation into City of Meridian and unincorporated area.

We are pleased with the amount of coverage with the insurance in force at this time. Based on this data, our committee felt that the average number of structures carrying flood insurance was inadequate. Currently there are 1592 structures located within the A and AE zones, with only 1.9 percent of the structures carrying flood insurance in the City of Meridian limits. And currently there are 753 structures located within the A and AE zones, with only .42 percent of the structures carrying flood insurance in the unincorporated area.

After review of Table 5-6, we feel that the percentage of properties carrying flood insurance will increase due to educational outreach programs and informational mail outs. We hope that through our educational outreach programs, we will be able to educate the property owners in those areas on the benefits of flood insurance. We also plan to continue to evaluate these data tables to keep track of the flood insurance coverage that is utilized within our county.

Repetitive Flooding Loss Properties:

Repetitive Loss claims are not concentrated in any single area. Lauderdale County has been very pro-active in its efforts to reduce flooding within the county, aggressively addressing large drainage problems which led to flooding and repetitive loss. The county has purchased 16 repetitive loss properties, torn down the homes, and left them as Open Space areas. Also, the County has mitigated four additional repetitive loss homes by elevating them above the base flood elevation.

Social and Economic Needs:

The County of Lauderdale has a variety of cultures, religions, and education levels. As of the US Census of 2010, there were 80,261 people, 29,990 households, and 20,573 families residing in the county. The population density was 111 people per square mile. There were 33,418 housing units at an average density of 48 per square mile. About 17.10% of families and 20.80% of the population were below the poverty line, including 28.80% of those under age 18 and 18.80% of those age 65 or over. These factors could create barriers to a public information program. The Committee made sure that the right venue, message, tools and resources would be used to overcome obstacles in communication with each target audience.

The Committee also recognized that any message would need to be repeated and distributed in different forms, coming from different sources.

Target Areas:

After the committee discussed the community's public information outreach projects, the committee concluded the following six target audiences would benefit the most from our outreach projects:

Target audience #1 - Properties located just above the SFHA (X shaded zones).

The committee chose to target these areas to increase awareness that flood insurance is available even if you're not within a Special Flood Hazard Area (SFHA). They wanted the property owners to be aware of their flood zone and need for flood insurance. Water quality was also a concern of the committee in this area.

Target audience #2- Property owners located in the SFHA (Zone AE, A):

Property owners in these areas are vulnerable to flood hazards. Understanding what flood zone their properties are located in and the need to have flood insurance was of great importance to the committee. For those

property owners that live in the district year-round, it was also a concern for this group to have an evacuation plan and understand the dangers of standing water. This being a large area within the town, much work is performed on homes. The requirements for permits should also be addressed.

Target audience #3- Short term renters located in the SFHA (Zone AE, A):

The committee wanted to be assured the short-term renters who are not familiar with the town could be ready if a flood should happen. Also, the committee wanted to educate them on water quality.

Target audience #4 – Real estate, lending and insurance companies:

These companies are key to conveying information about flood hazards and the need for flood insurance. The committee wants to make sure the agencies have all the information they need to promote flood insurance and inform potential property owners of the dangers of flooding. All realtors will disclose in the listing to buyers if the property is in a flood zone and flood insurance needed.

Target audience #5– New resident/property owners:

People new to the area often purchase without staff having the opportunity to discuss storm hazards, flooding or flood zone information. Getting information to this group may assist in answering questions regarding flood insurance and an array of other information that would be helpful in the case of flooding and or storm.

Table 7 Target Audience Existing Outreach Efforts Brochures on Display In Public Areas

Target Audiences	Brochures	Locations
Flood-prone Areas	<ol style="list-style-type: none"> 1. Flood Proof Non-Residential Structures 2. Preferred Risk Policy for Homeowners and Renters 3. Myths and Facts About NFIP 4. NFIP Flood Insurance Claims Handbook 	Meridian/Lauderdale County Public Library Permit Offices
Repetitive Loss Areas	<ol style="list-style-type: none"> 1. Flood Proofing Techniques 2. Answer and Questions About Substantially Damage Buildings 3. <i>Increase Cost of Compliance Coverage</i> 	Meridian/Lauderdale County Public Library Permitting Offices
Builders	<ol style="list-style-type: none"> 1. Above the Flood: Elevating Your Flood Prone House 2. Building Back Stronger 3. NFIP Regulations 4. Flood Insurance Requirements for Recipients of Federal Disaster Assistance 	Permitting Offices
Real Estate, Lending and Insurance Companies	<ol style="list-style-type: none"> 1. Questions and Answers About Flood Insurance for Real Estate Professionals 2. Answers and Questions about NFIP 3. Mandatory Purchaser of Flood Insurance Guidelines 4. Top Ten Facts for Consumers 5. Help Protect Your Customer’s New Home 6. Protect Your New Home 	Real Estate Agents Lending & Insurance Companies Permitting Offices

Existing Public Information Efforts

In order to promote an active and resilient community in flood education, Lauderdale County and the PPI Committee must deliver educational messages from as many different trusted sources as possible. These messages should be derived from as many different communication channels as possible. Public information efforts will ultimately improve flood hazard preparedness and decrease future flood damage. See Table 8, which includes current communication methods used to bring attention to flood hazards, preparedness and protection. The list was composed through town staff research and PPI Committee members.

Projects and Initiatives

The focus of the PPI Plan is to encourage flood preparedness best practices for the following key audiences:

- Property owners located just outside the Special Flood Hazard Area
- Property owners located in the Special Flood Hazard Areas (AE & A)
- Short Term Renters located in the Special Flood Hazard Area ((AE & A)
- Real Estate, lending and insurance companies
- Property owners/residents who are new to the area

The group selected ten key messages that need to be disseminated to the audiences. The first six are the same as the six priority messages for the CRS. Four more were added by the group.

1. Know your flood hazard
2. Insure your property for your flood hazard
3. Protect people from the flood hazard
4. Protect your property from the hazard
5. Build responsibly
6. Protect natural floodplain functions
7. Everyone in town can buy flood insurance
8. Have an evacuation route planned, choose a rendezvous point.
9. Get permits before you build.
10. Seasonal storm planning.

The overall strategy is to make information more readily available to the target audiences in a manner that will encourage each audience to adopt behaviors to improve preparedness and decrease future flood damage. Table 9 of this document provides a comprehensive list of the program elements, which include various public information pieces, website information. Projects, developed through discussions at the committee meetings, have and will be put into effect. They will also continue to be improved upon or changed as needed. These are continued projects that the committee feels should be publicized more:

Table 10 Messages and Desired Outcomes

Messages	Outcomes
A. Know your flood hazard	More map information inquiries to Permit Department Mail outs sent to all flood zone residents
B. Insure your property for your flood hazard	Increase in the number of flood insurance policies
C. Protect people from the flood hazard	Plan and reduce flood risk when building Fewer water rescues from ignoring barricades
D. Protect your property from the flood hazard	Reduced amount of debris removed by road department/public works
E. Build Responsibly	Decrease loss and speed recovery Reduction of repetitive loss properties
F. Protect natural floodplain functions	Stop illegal dumping in creeks/water drains Reduced amount of debris removed by road department/public works
G. Everyone can buy flood insurance	Lower flood insurance rates Increase in the number of flood insurance policies in X Zone
H. Have your emergency plan in place in advance	Residents will be prepared for disasters Decrease number of 911 calls/rescues
I. Get permits before you build	Increase number of permits issued in Lauderdale County Will help to lower flood insurance rates
J. Seasonal storm planning	Have a plan of action for hurricanes, tornadoes, flash-flooding, and winter weather Residents will be prepared for disasters Weather alert NIXLE Alert Program

Flood Response Preparations

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 include passing out brochures with flood information after a flooding event.

Have a damage assessment kit ready to use once flood event happens in county. Damage assessment kit includes: Addresses in Flood Zones, Maps, Damage assessment forms, Flood handouts, and Pens/Markers.

Follow Up

The Road Manager will monitor the projects as they are developed, as well as the results from them. They will record inputs from PPI Committee members and suggestions from City employees and stakeholders participating in the activities.

The PPI Committee will meet at least twice a year to review the implementation of these projects and initiatives. 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 County offices and the stakeholders who implement projects, whether the projects should be changed or discontinued.

At least one each year, staff will draft an update to the table and send it to the Committee members. The Committee will meet and review the outcomes of each individual activity to change, add, or approve them. Table 6 will be revised. The outcomes and revisions will be submitted as part of the County's annual recertification package to the Community Rating System.

PPI Committee will present the PPI Plan to the Board of Supervisors every year for adoption as part of the CRS recertification process.

Annual Evaluation

The PPI Committee met in August to formally review the PPI Plan.

The committee recommends that we continue all programs we are currently doing, also agreed to add additional Outreach Projects for the upcoming year. The new projects have been added to Table 6; PPI Projects and Initiatives. The PPI Committee voted to adopt the updated PPI Plan on August 2, 2018.

The PPI Committee will present the PPI Plan to the Board of Supervisors; the plan was adopted on January 7, 2019.

Acronyms

A Zone: 100-year floodplain mapped by FEMA

AE Zone: 100-year floodplain mapped by FEMA with base flood elevations

X Zone: Minimal risk areas outside the 1-percent and .2 percent-annual-chance floodplains

CFM: Certified Floodplain Manager

CRS: Community Rating System

EPIE- Existing Public Information Efforts

FRP: Flood Response Projects

OP: Outreach Projects

PPI: Program for Public Information

BFE: Base Flood Elevation

SFHA: Special Flood Hazard Area

Table 8 Existing Public Information Efforts (EPIE)

Organization	Project	Subject Matter	Frequency
WTOK-TV	Tours	School students tour weather studio	Year-Round
	Student Awareness	Talk to various school about weather/flooding	Yearly
Public Library	Brochures Booklets	Flood issues Flood insurance Preparedness Guides	Year-Round
East MS. Power (EMEPA) (County)	Website	Educational Links	Year-Round
Pat Harrison Waterway & City of Meridian & MDEQ	Dam Checks	Safety of Dams	Yearly
Media	News Articles & Public Service Announcements	Flooding issues	As Changes Occur
Insurance Agents	Brochures	Flood Insurance Rates	Year-Round
Real Estate Agents & Board of Realtors	Brochures	Buying homes/ flood zones	Year-Round
	Classes	Home Buying 101	Quarterly
	Community Outreach	Flooding, Preparedness, and Insurance	Quarterly
Permit Office	Map Inquiry Service	Check Flood Zones	Year-Round
	Website	Educational Links	Year-Round
MS Power (City)	Website	Educational Links	Year-Round
	Booth	Flood Awareness and Insurance	Yearly
PPI Committee	Slogan Contest	Flood Awareness	Yearly

Table 9 Projects and Initiatives

Target Audience	Messages	Outcome	Projects	Assignment	Schedule	Stakeholder
Target Area 1:	Know your flood hazard	More map info inquiries to Permit Dept	Mail outs sent to all residents	Floodplain Manager	Yearly	Power Companies Local Paper Real Estate agents Banker/Lenders
	Insure your property for your flood hazard	Increase in number of flood insurance policies	Utility bills have message on bill	Power Companies	Quarterly	
	Protect people from flood hazard	Plan and reduce Flood Risk when building	Articles in Local Paper	Local Paper	Quarterly	
	Protect your property from the hazard	Reduce amount of debris removed by road dept/public works	Real Estate Brochures	Realtors	Daily	
				Lender Brochures		

<p>All Flood Prone Properties in Lauderdale Co.</p>	<p>Build responsibly</p> <p>Protect natural floodplain functions</p> <p>Everyone in the county can buy flood insurance</p> <p>Have your evacuation route plan, choose a rendezvous point</p> <p>Get a permit before you build</p> <p>Early warning of upcoming storm events</p>	<p>Decrease loss and speed recovery</p> <p>Stop illegal dumping in creeks/water drains</p> <p>Increase in the number of flood insurance policies in X Zone</p> <p>Decrease number of 911 calls/rescues</p> <p>Lower flood insurance rates</p> <p>Residents will be prepared for disasters</p>	<p>Insurance Agents Brochures</p> <p>Website will have flood layers</p> <p>Website will have links to other webpages</p> <p>Weather Alerts NIXLE Alert Program</p>	<p>Lenders</p> <p>Insurance Agents</p> <p>Floodplain Manager</p> <p>Lauderdale Co./ City Permit offices</p> <p>Lauderdale Co. Emergency Management</p>	<p>Daily</p> <p>On Hand</p> <p>Active Now</p> <p>Checked and corrected Monthly</p> <p>As Needed</p> <p>As needed</p>	<p>Insurance Agencies</p>
<p>Target Area 2:</p> <p>Repetitive Loss Areas</p>	<p>Know your flood hazard</p> <p>Insure your property for your flood hazard</p> <p>Protect people from flood hazard</p> <p>Protect your property from the hazard</p> <p>Build responsibly</p> <p>Everyone in the county can buy flood insurance</p> <p>Protect natural floodplain functions</p> <p>Have your evacuation route plan, choose a rendezvous point</p>	<p>Increase number of map information inquiries from property owners</p> <p>Increase number of flood insurance policies</p> <p>Increase number of permits issued</p> <p>Decrease number of 911 calls/rescues</p>	<p>Distribute National Flood Insurance Program literature to Real Estate Agents to distribute to buyers</p> <p>Brochure describing flood hazards</p> <p>Handouts mailed to property owners about flood insurance</p> <p>Flood Stages on local tv station websites</p> <p>Print flood stages Flyers informing property owners of safety tips and evacuation processes</p>	<p>Local TV Stations</p> <p>Insurance Agents</p> <p>Realtors</p> <p>Permit Office/PPI Committee City Public Works</p> <p>County and City Permit Offices</p>	<p>Yearly</p> <p>Year-Round</p> <p>Daily/Hourly</p> <p>Yearly</p> <p>As Needed</p> <p>As Needed</p> <p>Yearly</p>	<p>Local TV Stations</p> <p>Insurance Agents</p> <p>Real Estate agents</p> <p>Local TV/paper</p> <p>N/A</p>
<p>Target Area 3:</p> <p>Builders</p>	<p>Get a permit before you build</p> <p>Build responsibly</p>	<p>Decrease loss and speed recovery</p> <p>Lower flood insurance rates</p>	<p>Brochures and safety check list</p>	<p>County and City Permits</p>	<p>Year-Round</p>	<p>N/A</p>

<p>Target Area 4:</p> <p>Real Estate, Lending and Insurance Companies</p>	<p>Everyone in Lauderdale Co. can buy flood insurance.</p>	<p>Increase the number of insurance policies in Lauderdale Co.</p>	<p>Local Flood Insurance Agents advise their clients</p> <p>Brochures in City/County Offices</p> <p>Website to summarize cost of typical policy. Links to Flood Smart and Storm Ready</p>	<p>Local Insurance Agents</p> <p>Permit Offices</p> <p>FEMA</p> <p>Floodplain</p>	<p>Year-Round</p> <p>Year-Round</p>	<p>Insurance Agents</p> <p>Real Estate Agents</p>
<p>Target Area 5:</p> <p>New Property Owners</p>	<p>Insure your property</p> <p>Build Responsible</p> <p>Get a permit before you build</p>	<p>Increase the number of flood insurance policies throughout Lauderdale Co.</p> <p>Increase number of map information inquiries from property owners</p> <p>Increase number of elevation certificates on file, and structures repaired with permits</p> <p>Decrease the number of repetitive loss homes</p>	<p>Mail out flood insurance flyers</p> <p>Flood insurance literature to ensure understanding of flood insurance coverage</p> <p>Lauderdale Co./City websites specify the need to have a building permit</p>	<p>Insurance Agents</p> <p>Lauderdale County/City permit office</p>	<p>On going</p> <p>As Needed</p> <p>Year-Round</p>	<p>Insurance Agents</p> <p>Real Estate Agents</p> <p>Banker/Lenders</p>