



MEMORANDUM

TO: Authority Members

FROM: Paolo Ghio

DATE: November 17, 2020

RE: Notes of November 17, 2020 Program for Public Information Committee Meeting

The fourth annual Program for Public Information Committee Meeting was noticed properly and held on Tuesday, November 17, 2020. SRIA Executive Director/Development Services Director, Mr. Paolo Ghio called the Meeting to order at 11:00 a.m.

Committee Members present were as follows:

- Mr. Kevin Hayes, GM, Paradise Rentals, Pensacola Beach.
- Mr. Rob Babcock, Portofino and Beach to Bay (new member)
- Mr. Paolo Ghio, Director, Development Services
- Ms. Melody B. Forte, Assistant Manager, Development Services
- Ms. Cheryl Kelley, Property manager for Etheridge Property (new member) participated via teleconference.

Paolo opened the meeting by thanking everyone for taking the time today and introduced the members. He gave a brief overview of the function of the P.P.I. Committee objectives and stated the meetings were a requirement of our participation in the Community Rating System (CRS).

Paolo explained that the CRS program has a prescribed set of functions that have points associated with them and the accumulation of points equals a discount on flood insurance for the Community. The class system begins at 10 and goes down with each point earned. Each class represents a 5% discount on flood insurance for the community; we have been able to maintain a rating of five, which equals a discount of 25%, on flood insurance. This is an incentive program and it benefits all of us when everyone in the community is responsible and adheres to the requirements.

Paolo stated that the Island is a combination of residential and commercial properties, and September 16, 2020 when Hurricane Sally hit the Island, they were each equally impacted. The outreach message for the entire community is to get flood insurance and keeping it active is vital.



Continuing the discussion of CRS and what can be done for protection against flood waters, all agreed that prevention is the key. NFIP sets minimum regulations and the SRIA has higher standards.

Moving onto the next topic of investing in protection, Paolo stated that it costs money to invest in protection but the benefit of upgrading to the higher standard is worth it, when an event such as Sally happens. He used the 16 million dollars spent by the SRIA and the State of Florida for the beach re-nourishment as an example of an investment that paid off. The primary dune established by the re-nourishment saved a number of homes on the gulf side during Sally.

Cheryl said that as the property manager of several of those homes on the Gulf, she could attest to that statement; that the primary dune absolutely protected them.

Paolo reiterated the need for future investment for protection, and the importance of collaborating with other agencies. We have been successful in the past while working with FDEP for sand fencing and vegetation of the dunes, and how important those types of partnerships are for the Island.

Further discussion followed regarding the ways to reach more people and get the message across. Continuing to push everyone to get flood insurance benefits the entire community, and adding the language "get flood insurance and keeping it active is vital" to the annual mail out. In addition, the hurricane preparedness issues of the Island Times and the Pensacola News Journal are invaluable to communicate with the public what resources are available, and how to prepare for a storm.

Paolo opened the floor to the committee members for discussion and asked what we could have done better for the community to reduce the impact of Sally.

Kevin stated that communicating the preventive measures for rising water; educate the new comers on how to prepare better. He said damage to property from flooding in the ground floor area seems to be happening less and less, and contributes it partially to the increase in flood premiums for homes that have enclosures in the downstairs areas. He advises clients the cost benefit of self - correcting and clearing that area over time. He said there is really is nothing to do for pre-FIRM structures.

All agreed and Paolo stated that the higher standards for new construction the SRIA requires was also a factor.

Cheryl said that the newer properties that she manages did see less damage, and asked how to make sure you were getting the 25% discount on the flood insurance, was it automatic?



Paolo said that it should be, but it is another good reason for everyone to review their policies to be certain. The verification letter for the SRIA of the class 5 rating and 25% discount on flood insurance is on the SRIA website and Kevin suggested that it be included in the annual mail out as well.

Rob stated that he had learned a lot from this meeting and asked if the SRIA had held informational meetings or relied on mail- out to get the information to the community? He said the face to face is very impactful.

Paolo explained our past informational meetings with real estate agents and felt it was a good idea for the future.

Kevin asked about the possibility of a public/private venture to fund elevations through low cost loans for pre-FIRM structures.

Paolo stated there are pros and cons to elevations but that was a great suggestion and the first place to start would be to approach Region 4.

Cheryl said that she had learned a lot today and really appreciated being asked to participate on the committee.

Rob said he appreciated it as well.

At the conclusion of the PPI Committee Meeting, Mr. Ghio thanked the members for their participation, helping the SRIA and community be more resilient and quicker to get back to being vibrant and successful. He stated that his position as Floodplain Manager for Pensacola Beach is a single person but the support of the community makes it much more powerful, beneficial, and successful, he said that it has been very gratifying for him.

There being no further business, the meeting concluded at 11:50 a.m.

Paolo Ghio, CFM

Executive Director, and Director of Development Services

PG;mbf

*(Please note that the Santa Rosa Island Authority does not make verbatim transcripts of its meetings.)*