



CITY OF SAN ANTONIO

Program for Public Information (PPI)

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PPI Committee

As part of the City of San Antonio's entry into the National Flood Insurance Program (NFIP) Community Rating System (CRS) program, the City established the Program for Public Information (PPI) Committee. The PPI serves as a planning tool to refine the City's outreach efforts and improve CRS point credits to achieve a favorable CRS class. The PPI will serve as a guide for flood-related public information campaign. The PPI plan provides guidance for how the City will provide technical assistance and general flood-related outreach.

The PPI committee members include individuals from a wide range of backgrounds. Members of the committee consist of City staff from the Public Works Department including a Public Works Public Information Officer. Other members of the committee are professionals in flood-related fields from the private industry, the insurance industry, and other local governments. Lastly, some members of the committee were included to ensure that public outreach efforts were not solely shaped by floodplain management professionals in order that public outreach will be appropriate for all members of the community.

Table 1: PPI Committee

Name	Alternate	Representing
Margarita Hernandez	Gabriela Gonzales	City of San Antonio (Public Works)
Nefi Garza		City of San Antonio (Public Works)
Chris Stokes		City of San Antonio (Emergency Management)
James Mendoza		City of San Antonio (Emergency Management)
Jeremy George	Sabrina Santiago	City of San Antonio (Public Works)
Darlene Dorsey		City of San Antonio (Public Information Officer for Public Works)
Janine Ellington	Tak Makino	City of San Antonio (as Consultant)
Luis Alday		AECOM
Bianca Maldonado		Private Citizen
Erin Cavazos		San Antonio River Authority
Brian Mast		San Antonio River Authority
Veronica Escalera-Ibarra		San Antonio River Authority
Connie Real		San Antonio River Authority
Ashley Harris		USAA

Committee Meetings

The Committee conducted its first meeting on March 17, 2021. Due to the ongoing coronavirus pandemic, the meeting was held by virtual conference. Members were provided information regarding the CRS program, along with an assessment of the City's flood-prone areas, numbers of flood insurance policies in place, repetitive loss structures, and templates for the outreach efforts to be designed by the Committee. Committee members discussed and evaluated existing outreach efforts (see Table 2). Discussions were held on appropriate messages to communicate the CRS topics to the community (see Table 4). Over the following two weeks, Committee members continued their brainstorming at home and submitted messaging and outreach project ideas for compilation and discussion in subsequent meetings.

The Committee held its second meeting on April 21, 2021. The meeting was held through virtual conference. The Committee reviewed a draft version of the outreach messages, outreach projects, and the PPI document. Comments were reviewed and incorporated into the draft PPI submitted to City Council for adoption.

Community Description

San Antonio is the second most populous city in Texas, and the seventh most populous in the United States with an estimated population of 1.6 million people. San Antonio is mainly located within Bexar County, and serves as the county seat and the center of the San Antonio-New Braunfels metropolitan statistical area. The demography of San Antonio reveals a diverse community, including a large Latino population. Small portions of the City extend into Medina County. The Government Canyon State Natural Area is located within Medina County and is a natural designated area that will not be developed. San Antonio is part of the Texas Hill Country geographic region characterized by limestone hills. The region is generally dry and covered in thin topsoil, characteristics that promote flash flooding. These geological and topographical features produce narrow, riverine floodplains along defined channels in the community. Based on FEMA Repetitive Loss reports, there are currently 108 repetitive loss structures in the City of San Antonio. In 2017, the City undertook a property acquisition effort to provide public right-of-way for a drainage project, leading to the acquisition and demolition of 35 properties in the floodplain.

Existing Outreach

During discussions, the PPI committee inventoried existing outreach efforts from the City of San Antonio, San Antonio River Authority and other organizations involved in floodplains management and emergency management in the area. These projects were inventoried to ensure that the projects developed in the PPI planning process are compatible with existing outreach efforts.

Table 2: Existing Outreach Projects

Organization	Outreach Effort	Comment
Bexar Co	Bexar County Flood Control District	https://www.bexar.org/1570/Floodplain
Bexar Co	Bexar County Public Works	https://www.bexar.org/1380/Public-Works-Department
Bexar Co	Bexar County Regional Watershed Management	https://www.brwm-tx.org/
CoSA	San Antonio Development Services (Permitting)	https://www.sanantonio.gov/DSD/Online
CoSA	San Antonio Public Works	https://www.sanantonio.gov/PublicWorks
CoSA	Adopt-A-Spot, Remember the River	
CoSA	Social Media Outreach	Facebook, Nextdoor, etc.
CoSA	"Here we Come" meetings	Local outreach meetings ahead of bond projects
CoSA	Council Districts community meetings	Presentations about floodplains and drainage projects in specific Council Districts
CoSA	SA Tomorrow	
CoSA	Council Districts LOMR Letters	Letters to 500-600 properties

Organization	Outreach Effort	Comment
CoSA	Public Works Department - public meetings	Meetings to discuss various projects
Ready South Texas	Website	https://www.readysouthtexas.gov
Ready South Texas	Web App	https://www.readysouthtexasapp.com
Ready South Texas	Make a Plan, Build-a-Kit, Get Alerts	
Ready South Texas	Know Your Risks	
SAFE	Website	https://www.safloodsafe.com
SAFE	FEMA StormReady	
SAFE	Flood Safety with Aqua the Frog	Children's flood outreach
SAFE	Ready - Make a Plan	
SAFE	NFIP Information	
SAFE	Elevated Residential Structures Site	Provides FEMA documentation for appropriate building techniques
SAOEM	Make a Disaster Kit	
SAOEM	Bexar Flood Maps	
SAOEM	Accessible AlertSA	Includes Braille and American Sign Language messaging
SAOEM	Preparedness videos	Alerts, Flooding, Make a plan, etc.
SAOEM	We Want to Hear From You	Facebook virtual meetings
SAOEM	Social Media Outreach	
SAOEM	Emergency Plan for People with Disabilities	Meetings, presentations
SAOEM	Public meetings for HMAP, HALT programs	
SARA	San Antonio River Authority - Digital Data and Modeling Repository	https://d2mr.sara-tx.org/#/
SARA	Speaking Engagements	Speaking engagements three times a month across Bexar Co.
SARA	River Warriors	Education and environmental cleanup program
SARA	Environmental Advisory Committee	Committee on water quality and water quantity
SARA	Quarterly newsletter	Distributed by email and postage
SARA	Social Media Outreach	Facebook, Nextdoor, etc.

Target Audiences

During discussions, the PPI committee identified several target groups or priority audiences for targeted outreach beyond efforts made to reach the general public. Target group identification was made based on perceived special need, either based on geographic need or group-specific need.

Table 3: Target Audiences

Target/Priority Group	Description
Floodplain Residents	Floodplain residents have unique information needs. They need to understand the risks and regulatory requirements of their location.
Bexar County Appraisal District	Educate the Bexar County Appraisal District may need education on floodplain management practices and property concerns.
Repetitive Loss Area Residents	Residents in Repetitive Loss Areas may be a higher risk of flooding. They need to be aware of the dangers and regulatory requirements of their areas. Even if not in the regulated floodplain, Repetitive Loss Area residents need to be made aware of responsible building measures.
Spanish Speakers	If CRS outreach is entirely performed in English, native Spanish speakers may not be exposed to important CRS messaging. Including native Spanish speakers as a target group will help ensure that language does not provide a barrier to receiving CRS messaging.
Developers/Engineers/Builders	Developers, engineers, and builders will help rebuilding efforts after a flood event. It is important they understand the regulatory requirements of both new development and rebuilding after a flood event.
Neighborhood Leadership Academy	The Neighborhood Leadership Academy is a group of local advocates and community leaders. By engaging with the Neighborhood Leadership Academy as both a stakeholder and target group, CRS messaging can be provided both to and from the Neighborhood Leadership Academy. This will allow for NLA to be aware and familiar with CRS messaging and allows NLA to include CRS messaging in their own community outreach.

Outreach Messages

Once target outreach groups were identified, messages for the six CRS topics were developed with an eye on ensuring messaging will be useful for members of the target groups. Messages were developed in English, with the anticipation of providing near-literal translation into Spanish. Messages will be vetted by bilingual experts to ensure that none of the message intent is lost in translation.

Table 4: Outreach Messages

CRS Topic	Outcome	Messages
Know your flood hazard	Improve awareness of flood zones in the City	Contact PWD to find out if you are in the floodplain
		Find out if you are in a mapped flood zone. Visit https://msc.fema.gov
		Find out about historical flooding in your area by contacting PWD
		Find out if your property is in a repetitive loss area, contact PWD
Insure your property for your flood hazard	Increase number of flood insurance policies	Ask your insurance agent about a preferred risk policy
		Buy flood insurance today!
		There is a 30-day waiting period for before flood insurance policies are effective, contact your insurance agent about flood insurance today.
		Content-coverage flood insurance is available to renters. Buy renters flood insurance today.
Protect people from the flood hazard	Reduce number of high-water rescues	Check the HALT map at bexarflood.org
		Turn around, don't drown
		Do not drive through police barricades
		Flood waters can obscure hidden dangers. If you cannot see the paved surface, do not drive on the road.

CRS Topic	Outcome	Messages
Protect your property from the flood hazard	Reduce number of flood insurance claims	Contact PWD for information on how to retrofit your home
		Reduce the risk of damage to your home. Elevate your water heater, HVAC, or other utilities servicing the structure.
		Contact PWD for information about grant opportunities to elevate your home.
		Store valuables and important documents in a waterproof container in the highest points in your home.
Build responsibly Protect natural floodplain functions	Reduce incidence of unpermitted construction in the floodplain	Visit Development Services Department to get a building permit
		Only hire licensed surveyors, engineers, or architects to shoot an elevation certificate.
		Understand substantial improvement rules and what it could mean for your property, contact PWD.
		Contact DSD to learn what permits you need before starting construction. Do not dispose of chemicals or paint down the storm drain
	Reduce pollution and improve water quality in the floodplain	Floodplains provide natural habitat for many creatures. Do not pollute our creeks and rivers!
		Don't pollute! San Antonio's drinking water comes from the Edwards Aquifer, which is replenished by surface water. If you pollute, you are polluting yourself.
		Do not put anything down the storm drains.

The outreach messages developed by the Committee will be used in outreach projects to ensure that clear, imperative form instruction is provided to target groups and members of the general public.

Outreach Projects

Outreach projects were developed by the Committee to provide a wide range of options for outreach. Three outreach projects will serve as the core of the outreach campaign. These three projects were selected as core projects due to the relative ease of implementation, ensuring that annual outreach will take place. The projects cover all CRS topics and focus their outreach on target areas. The core outreach projects will also be hosted on the City's floodplain website, providing access to groups outside of the target audience.

Table 5: Core Outreach Projects

OP#	Audience	Topic	Projects	Assignment	Schedule	Stakeholder
OP1	RL Area Residents (Mandatory) (Priority Audience)	<ul style="list-style-type: none"> Know your flood hazard Insure your property Protect people Protect property Build responsibly Natural floodplain functions 	Letters to properties in Repetitive Loss Areas	PWD	Quarterly	N/A

OP#	Audience	Topic	Projects	Assignment	Schedule	Stakeholder
OP2	Floodplain Residents (Priority Audience)	<ul style="list-style-type: none"> Know your flood hazard Insure your property Protect people Protect property Build responsibly Natural floodplain functions 	Recorded PowerPoint presentation	PWD	Quarterly	N/A
OP3	Spanish Speakers (Priority Audience)	<ul style="list-style-type: none"> Know your flood hazard Insure your property Protect people Protect property Build responsibly Natural floodplain functions 	Recorded PowerPoint presentation	PWD	Quarterly	N/A

While the core outreach projects serve as the cornerstone of the City's CRS outreach efforts, the Committee recognizes there is always the potential for more outreach. An additional menu of outreach projects was developed to provide deliberately planned efforts to be executed as time, budget, staff availability, and event opportunity provide.

Table 6: Additional Outreach Projects

OP#	Audience	Topic	Projects	Assignment	Schedule	Stakeholder
OP4	Floodplain Residents	<ul style="list-style-type: none"> Know your flood hazard Insure your property Build Responsibly 	Flyer distributed by Neighborhood Leadership Academy	CoSA PWD, NHSD	Quarterly	Neighborhood Leadership Academy
OP5	General population	<ul style="list-style-type: none"> Protect people from the flood hazard Insure your property Know your flood hazard 	Bilingual newsletter included in SAWS utility bill	SAWS, CoSA PWD	Monthly	SAWS
OP6	Floodplain Residents	<ul style="list-style-type: none"> Insure your property Know you flood hazard 	Direct mailer from the City to property owners	PWD	Quarterly	
OP7	General Population	<ul style="list-style-type: none"> Know your flood hazard Insure your property Build Responsibly 	Flyer distribution and PowerPoint slide introduction (one slide with info) at Zoning, Planning, HDRC, BOA City public meetings	PWD,DSD,OHP	Quarterly	

OP#	Audience	Topic	Projects	Assignment	Schedule	Stakeholder
OP8	Developers/ Engineers/Build ers	<ul style="list-style-type: none"> • Build Responsible • Insure your property • Know your flood hazard 	Distribute mailer to the Real Estate Council on the information for their membership	PWD, DSD	Quarterly	Real Estate Council: developers, Lawyers representing land developers and Land Developers
OP9	Resiliency and environment focused individuals	<ul style="list-style-type: none"> • Insure your property • Know your flood hazard • Build responsible 	Distribute flyer to members of group and stakeholders registered with the CAAP mailing list.	PW-lead, Office of Sustainability	Quarterly	SA Climate Action and Adaptation Steering Committee
OP10	Developers/ Engineers/Build ers	<ul style="list-style-type: none"> • Insure your property • Know your flood hazard • Build responsible 	Distribute flyer to membership	PW	Quarterly	Greater SA Builders Association
OP11	Neighborhood Leadership Academy	<ul style="list-style-type: none"> • Insure your property • Know your flood hazard • Build responsible 	Distribute flyer to membership in HOA newsletters	PW	Quarterly	NW Neighborhood Alliance
OP12	Neighborhood Leadership Academy	<ul style="list-style-type: none"> • Insure your property • Know your flood hazard • Build responsible 	Distribute flyer to membership	PW	Quarterly	Northside Neighborhoods for Organized Development (NOD)
OP13	Neighborhood Leadership Academy	<ul style="list-style-type: none"> • Insure your property • Know your flood hazard • Build responsible 	Distribute flyer to membership	PW	Quarterly	
OP14	Neighborhood Leadership Academy	<ul style="list-style-type: none"> • Insure your property • Know your flood hazard • Build responsible 	Distribute flyer to membership	PW	Quarterly	Tier One Neighborhood Coalition
OP15	General Population	<ul style="list-style-type: none"> • Insure your property • Know your flood hazard • Build responsible 	Messaging or ads on bus	PW, VIA	Quarterly	VIA
OP16	General Population	<ul style="list-style-type: none"> • Insure your property • Know your flood hazard • Build responsible 	COSA- text message on COSA Gov	PW, GPA	Quarterly	GPA
OP17	General Population	<ul style="list-style-type: none"> • Insure your property • Know your flood hazard • Build responsible 	Clear Channel digital billboards PSA	PW, GPA	Quarterly	Clear Channel

OP#	Audience	Topic	Projects	Assignment	Schedule	Stakeholder
OP18	The owners of properties within the 27 historic districts and 1400 landmarks	<ul style="list-style-type: none"> • Insure your property • Know your flood hazard • Build responsible 	COSA OHP-annual historic homeowner's fair and historic district coalition	PW, OHP	Quarterly	Historic Districts and Landmarks
OP19	Community activists, religious leaders, and underserved	<ul style="list-style-type: none"> • Insure your property • Know your flood hazard • Build responsible 	COPS metro alliance	PW	Quarterly	Community activists, religious leaders, and underserved
OP20	BCAD staff and ARB Board members	<ul style="list-style-type: none"> • TBD 	Presentation	PWD	TBD	
OP21	General population	<ul style="list-style-type: none"> • Know your risk • Insure your property 	Presentation	BCAD	TBD	BCAD
OP22	General population	<ul style="list-style-type: none"> • Turn Around Don't Drown 	Commercials, Newspaper	CoSA PWD	Quarterly	
OP23	General population	<ul style="list-style-type: none"> • What does it mean to be in the floodplain? • What if my property is in the floodplain? 	Flyers distributed/household at DSD	CoSA PWD	Yearly	DSD, DPTF/RECSA
OP24	General Population	<ul style="list-style-type: none"> • Low Water Crossings 	Turn Around/Don't Drown social media posts	PWD/CoSA	Seasonal	TxDOT, SAWS, HOAs

Implementation, Monitoring, and Evaluation

The PPI Committee will convene at least once a year to monitor the implementation of outreach projects. The Committee will assess whether the desired outcomes were achieved, and what, if anything should be changed. This work will be described in an evaluation report that is prepared by the Committee each year, submitted to City Council, and included in the annual CRS recertification.

The PPI will be updated at least every five years. Depending on the will of the Committee, this may be a wholesale redesign of the PPI or an addendum to the existing document. Any new plans or addenda will include updates to the needs assessment and, if required, updates based upon evaluations of the outreach projects.

Flood Insurance Assessment

To better understand the nature of flood insurance in the community, a flood insurance assessment was performed. Flood insurance data was obtained through FEMA Community Information System in Tables 7-10. A Flood Insurance Rate Map (FIRM) is an official map of a community on which FEMA has

delineated the Special Flood Hazard Areas (SFHAs), the Base Flood Elevations (BFEs) and the flood zones applicable to the community. The SFHA is an area having special flood, mudflow, or flood-related erosion hazards, and is the area where the National Flood Insurance Program's (NFIP's) floodplain management regulations must be enforced. This is also an area where the mandatory purchase of flood insurance applies.

Table 7: Insurance Overview

Total Policy Count	4,559
Total Premium	\$3,498,743
Total Insurance in Force	\$1,252,776,000
Total Number of Closed Paid Losses	1,389

Note: The community features five manufactured home policies, eight minus rated policies, and eleven closed group flood insurance claims that are not reflected above.

Table 8: Insurance Coverage Pre/Post-FIRM

	Pre-FIRM			Post-FIRM		
Flood Zone	Policy Count	Insurance in Force	Number of Paid Losses	Policy Count	Insurance in Force	Number of Paid Losses
SFHA	879	\$154,506,200	516	277	\$79,698,100	35
Non-SFHA	1,593	\$437,032,600	594	1,809	\$581,539,100	118
Total	2,472	\$591,538,800	1,110	2,087	\$661,237,200	153

Table 9: Insurance Coverage by Occupancy Type

	Policies in Force	Insurance in Force	Number of Paid Losses
Single Family	3,733	\$969,898,300	1,119
2-4 Family	118	\$22,057,700	17
All Other Residential	352	\$96,057,700	33
Non-Residential	356	\$163,967,900	219
Total	4,559	1,252,776,000	1,389

Table 10: Insurance Cover by Flood Zone

	Policies in Force	Insurance in Force	Number of Paid Losses
SFHA	1,157	\$234,204,300	551
Non-SFHA	3,402	\$1,018,571,700	714
Total	4,559	\$1,252,776,000	1,265

A high-level analysis of this data uncovers several trends. An examination of pre-FIRM and post-FIRM coverages and claims reveal that pre-FIRM structures have had claims at a rate over six times that of post-FIRM structures. This may suggest that pre-FIRM structures are in particular need for CRS outreach. Pre-FIRM structures may have also been built to lower regulatory standards.

Non-residential policies appear to have paid claims at a rate over twice that of single-family policy holders. Multi-family and other residential properties exhibit claim rates below that of single-family residences. This finding may suggest that non-residential structures are in particular need for CRS outreach.

Finally, the rate of paid flood insurance losses in the SFHA is over twice that of non-SFHA properties. This is not surprising because it is expected that properties in the floodplain would experience flood damage more frequently than outside of the floodplain.

When examining flood insurance and flood insurance claim data, there is the risk of sampling bias. Because a claim cannot be paid on a policy that does not exist, uninsured property losses are not reflected in policy and claims count data. Since 1998, the City of San Antonio has prohibited habitable construction in the SFHA. Consequently, the properties in the SFHA may be older than non-SFHA properties. This produces the concern that properties in the SFHA that are no longer mortgaged may have dropped flood insurance coverage. If this were the case, it would not be evident from examining flood insurance policy counts and losses.

A 2020 study performed by the City indicates that there are 6,783 structures in the floodplain. This number may include non-insurable structures. An extremely conservative estimate of 50% insurable structures suggests that roughly one in three SFHA structures are insured (1,157 policies out of an estimated 3,392 insurable structures). In reality, the proportion is probably far lower. Coverage may be lower than one out of every five structures. This estimate is compatible with the possibility that SFHA structures are generally older and may no longer be mortgaged and have dropped their flood insurance policies.

This low rate of coverage is alarming, particularly in the light of the fact that flood insurance claims are much higher in the SFHA. If the observed rate of loss in the SFHA is higher than the non-SFHA, and the rate of insurance in the SFHA is low, there is a high probability that there may be significant uninsured losses in the floodplain.

Clearly flood insurance coverage in the floodplain needs improvement. A number of outreach projects have been developed to close this gap. Additionally, by entering the CRS program, the City is taking efforts to reduce the cost of flood insurance in the community, which may help encourage homeowners to become policyholders.

Flood Response Plan

The PPI Committee also considered the need for specific outreach related to post-flood response and developed four outreach efforts that will comprise the City's CRS Flood Response Plan (FRP).

Although the FRP projects cover much of the same CRS topic content as the PPI outreach project, the FRP projects exist independently of the standard outreach projects. The FRP projects are intended to deliver CRS messaging after a flood event takes place. The FRP projects will address the properties that were flooded in a flood event.

Much like the PPI, the FRP implementation and messaging will be evaluated at least once a year. If no flood occurs in a particular year, the projects must still be reviewed for appropriateness. If a flood event does occur, the project implementation must be reviewed for efficacy.

Table 11: FRP Outreach Projects

FRP OP#	Responsible Department	CRS Topics	Project Description
FRP OP1	PWD, OEM	<ul style="list-style-type: none"> • Know your flood hazard • Insure your property • Protect people • Protect property • Build responsibly • Natural floodplain functions 	Door hanger flyer for homes in flooded areas
FRP OP2	PWD, OEM	<ul style="list-style-type: none"> • Know your flood hazard • Insure your property • Protect people • Protect property • Build responsibly • Natural floodplain functions 	Pre-staged social media posts
FRP OP3	PWD, OEM, DSD	<ul style="list-style-type: none"> • Know your flood hazard • Insure your property • Protect people • Protect property • Build responsibly • Natural floodplain functions 	Handouts at PWD, OEM, and DSD
FRP OP4	PWD, OEM	<ul style="list-style-type: none"> • Know your flood hazard • Insure your property • Protect people • Protect property • Build responsibly • Natural floodplain functions 	Signs placed in flooded areas

Conclusion

Clearly flood insurance coverage in the floodplain needs improvement. A number of outreach projects have been developed to close this gap. Additionally, by entering the CRS program, the City is taking efforts to reduce the cost of flood insurance in the community, which may help encourage homeowners to become policyholders.