

**Program for Public Information (PPI)
EVALUATION REPORT
Calendar Year 2025
Jurisdictions: St Lucie County, City of Port St Lucie,
and City of Fort Pierce**

Background of PPI

The jurisdictions of St. Lucie County, City of Port St. Lucie, and City of Ft. Pierce have generally developed and maintained a comprehensive outreach program to educate the public in all aspects of hazard preparedness, response, recovery, and mitigation.

As all jurisdictions are participants in the Community Rating System Program, part of the National Flood Insurance program which provides reductions to flood insurance premiums for residents and businesses within participating communities. The reductions are based on community floodplain management programs, including public information activities. To continue earning these discounts, communities must continually refine and implement these programs and provide an annual status report to the NFIP. The jurisdictions within St. Lucie County has emphasized not only the life and property protection components of floodplain management, but also the natural and beneficial functions of floodplains and the maintenance of open space.

In 2019, the jurisdictions jointly decided to implement a Program for Public Information to further solidify and unify the message that each jurisdiction was previously doing individually. After a year of year of meetings and preparation, the PPI sub-committee approved the first PPI in December of 2020, which was subsequently approved and adopted by the Local Mitigation Strategy Working Group as an annex to the St. Lucie County Unified Local Mitigation Strategy in June of 2021, for each jurisdiction to adopt and begin implementation. The PPI sub-committee, comprised of members from each jurisdiction that participates in the PPI, is pleased to present our annual evaluation report for the calendar year 2025.

PPI Meetings

The CRS Coordinator's Manual states that the PPI Committee is required to meet annually to evaluate the PPI, and our sub-committee decided to meet at that minimum of one (1) time per year to discuss implementation of projects as well as an annual evaluation would take place to determine which projects need to be modified, refined, or dropped to increase the effectiveness for existing audiences or to reach new audiences. The subcommittee reserves the right to meet more than one (1) time per year if needed to conduct further business related to the PPI. Once the annual evaluation report is completed and approved by the PPI sub-committee, it is then submitted to the Local Mitigation Strategy Working Group, as well as the governing bodies of each jurisdiction and to the Insurance Services Office (ISO) for their review.

PPI Sub-Committee Membership/Stakeholders

The PPI sub-committee is a multi-jurisdictional sub-committee of the St. Lucie County Local Mitigation Strategy Working Group, comprised of members from the City of Fort Pierce, City of Port St. Lucie, and the unincorporated areas of St. Lucie County. This group represents various backgrounds, all of which have a special interest in reducing the community's flood risk. These stakeholders represent local government, mortgage brokers, insurance agents, and community residents.

Name	Representative for	Affiliation
Melissa Yunas*, Creative Team Leader, Public Information	City of Port St. Lucie	City of Port St. Lucie
Tioka Wolfhagen Acting CRS Coordinator	City of Fort Pierce	City of Fort Pierce
Brigette Carrillo Emergency Management Coordinator – Recovery/Mitigation	St. Lucie County	St. Lucie County
Oscar Hance* Emergency Management Planner, CRS Coordinator, PPI Chair	St. Lucie County	St. Lucie County
Joe Sweat* Marketing Specialist, PPI Information Officer	City of Fort Pierce	City of Fort Pierce
Shane Ratliff*, FPEM, Emergency Operations/CRS Manager	City of Port St. Lucie	City of Port St. Lucie
Charlene Adair	City of Fort Pierce	Floodplain Resident
Aaron Bowles, P.E.	St. Lucie County	MBV Engineering, Vice President
Angela Hayle	City of Port St. Lucie	Agent of ACCH Insurance Agency
Ryan Huff, P.E.	City of Fort Pierce	Milcor Group, Member of the Treasure Coast Builder's Association (TCBA)
Cecilia Jaimes	City of Port St. Lucie	VP and Commercial Lender with Center State Bank
Sabrina Rogers	St. Lucie County	Owner/Operator of Jaguar Insurance

Evaluation of Outreach Projects

The following table represents the outreach project (OP) list included in the PPI when updated by the PPI Subcommittee in August of 2022 and approved by the St. Lucie County LMS Working Group at the December 2022 meeting. At the September 2023, November 2024, and November 2025 PPI Subcommittee Meetings, these projects were reviewed and determined that no changes needed to take place at this time.

OP #	Audience	Project	Topic/Message #'s	Assigned Jurisdiction	Frequency	STK Y/N	Stakeholder Name
1	Whole Community	Social Media Posts	All T/M	All Jurisdictions	Throughout Year	N	Facebook Next Door Twitter Instagram
2	Whole Community	“When Waves Swell” video (social media, website, Government TV)	T3 T4	All Jurisdictions	Throughout Year	Y	FEMA Facebook Twitter Next Door Instagram Govt TV
3	Whole Community	“When Clouds Form” video (social media, website, Government TV)	T1 T2 T3 T4	All Jurisdictions	Throughout Year	Y	FEMA Facebook Twitter Next Door Instagram Govt TV
4	Whole Community	Utility Bill	T2/M1 T3/M1 T3/M2 T4/M2 T6/M2 T10/M1	Fort Pierce	Once per Year	Y	Utility Company
	Target Audience #1	Mailer to all addresses in the SFHA	All T/M (PSL and SLC)	Port St Lucie St Lucie County	Once per year	N	No STK
5	Target Audience #2	Mailer	T1/M2 T2/M3 T5/M1 T8/M1	Fort Pierce	Once per Year	N	N/A
	Target Audience #2	Mailer	All T/M (PSL and SLC)	Port St Lucie St Lucie County	Once per Year	N	N/A
6	Target Audience #3	Mailer	All T/M FEMA F-435	Port St Lucie St Lucie County	Once per Year	Y	Lenders Realtors Insurers
7	Whole Community	Hurricane Expo Booth/ Handouts	All T/M	Port St Lucie St Lucie County	Once per Year	Y	Multiple Business Sponsors
8	Whole Community	Earth Day Handouts	T2/M1 T3/M1 T3/M2	Fort Pierce St Lucie County	Once per Year	Y	Several Local Sponsors

OP #	Audience	Project	Topic/Messag e #'s	Assigned Jurisdiction	Frequency	STK Y/N	Stakeholder Name
			T4/M2 T6/M2 T10/M1				
9	Whole Community	Booth/Public Safety Fair	T2/M1 T3/M1 T3/M2 T4/M2 T6/M2 T10/M1	Fort Pierce St Lucie County	Once per Year	N	N/A
10	Whole Community and all Target Audiences	City Flood Webpage	All T/M	Port St Lucie	Throughout the Year	N	N/A
11	Whole Community	Article in PSL On the Pulse Magazine	All T/M	Port St Lucie	Throughout the Year	N	N/A
12	Whole Community	Flood Facts Brochure in 4 Public Areas	All T/M	Port St Lucie	Throughout the Year	N	N/A
13	Whole Community	Elected Official to speak at Hurricane Expo	Activity 370	Port St Lucie	Once per Year	Y	Several Business Sponsors
14	Whole Community	County Flood Webpage	All T/M	St Lucie County	Throughout the Year	N	N/A
15	Builders	Presentation at TCBA	T5/M1 T4/M1 T6/M2	Fort Pierce	Once per Year	Y	TCBA
16	SFHA	ICC Flood Insurance Handout	Activity 370	Fort Pierce	Throughout the Year	Y	FEMA
17	Whole Community	Booth at County Fair	T2/M1 T3/M1 T3/M2 T4/M2 T6/M2 T10/M1	Fort Pierce	Once per Year	Y	St Lucie County Fair Association
18	Whole Community	Booth at TC Home Expo	T2/M1 T3/M1 T3/M2 T4/M2 T6/M2 T10/M1	Fort Pierce	Once per Year	N	N/A
19	Business Community	Handouts at Chamber of Commerce	Activity 370	Fort Pierce	Throughout the Year	Y	FEMA Chamber of Commerce
20	Whole Community	City Webpage	T1 T2 T3 T4 T5 T6	Fort Pierce	Throughout the Year	N	N/A

OP #	Audience	Project	Topic/Message #'s	Assigned Jurisdiction	Frequency	STK Y/N	Stakeholder Name
			T7 T10				
21	Whole Community	Handout at lenders/banks	Activity 370	Fort Pierce	Throughout the Year	Y	Banks
22	Whole Community	Handout (difference between homeowner & flood insurance)	Activity 370 or Topic 2	Fort Pierce	Throughout the Year	N	N/A
23	Business Community	Business Expo		Fort Pierce	Throughout the Year	N	N/A
24	Whole Community	Friday Fest Handouts/Booth	T2/M1 T3/M1 T3/M2 T4/M2 T6/M2 T10/M1	Fort Pierce	1st Friday of the Month	Y	Fort Pierce Mainstreet
25	Whole Community	Video from the Ft. Pierce Mayor (Social Media/FPTV)	Activity 370	Fort Pierce	Hurricane Season	Y	Facebook Next Door
26	.2% Flood Zone Properties	Mailer	Activity 370	Fort Pierce	Once per Year	N	N/A

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Outcomes – The sub-committee has reviewed each outreach project for each jurisdiction and has determined that since the adoption of the governing bodies the current outreach projects have had positive feedback. Messaging has been implemented in all jurisdictions and CRS Coordinators report increased traffic to the webpages our messaging drives people to visit. Target area outreach has been completed and CRS Coordinators advise they have received more interest recently from callers after sending those mailers to their residents.

Evaluation of Target Audiences/Areas (VIII)

Target audiences were last updated in 2022, and all jurisdictions indicate that these target audiences are working well for them. No changes were requested or made to target audiences in 2025. The added message is highlighted below.

City of Port St. Lucie

Target Audience #1 – Properties located in the SFHA (Zone AE, Coastal A, AH and VE).

The City of Port St. Lucie has 5222 acres of land located in the SFHA, which is considered high-risk for flooding. Within these Special Flood Hazard Areas, only 33% of the structures have insurance coverage.

Target Audience #2 – Properties located in repetitive loss areas (RLA).

The City of Port St. Lucie has 14 Repetitive Loss Areas. These areas are prone to repetitive flooding. It is important to inform property owners at risk of flooding, regardless of their SFHA, about the flood hazards that face them.

Target Audience #3 – Lenders, Real Estate Agents, and Insurance Agents

Lenders, real estate agents, and insurance agents have a role to play in promoting flood insurance, as they are often the 3 groups most likely to have contact with a prospective homeowner, well before the City would ever be in contact with them. Targeting these groups through the City's CRS Program will bring an awareness that is needed in those industries to create the working relationship with the jurisdiction to help better inform prospective homeowners about the availability of flood insurance at reasonable rates before they have the opportunity to get flooded.

St. Lucie County

Target Audience #1 – Properties located in the SFHA (Zone AE, Coastal A, AH and VE).

St. Lucie County has 16,640.56 acres of land located in the SFHA, which is considered high-risk for flooding. Because of the high risk of flooding, it is important to communicate risk of flooding and steps to take to mitigate to protect people and property from flood risk.

Target Audience #2 – Properties located in repetitive loss areas (RLA).

St Lucie County has 49 Repetitive Loss Areas. These areas are prone to repetitive flooding. It is important to inform property owners at risk of flooding, regardless of their SFHA, about the flood hazards that face them.

Target Audience #3 – Lenders, Real Estate Agents, and Insurance Agents

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awareness that is needed in those industries to create the working relationship with the jurisdiction to help better inform prospective homeowners about the availability of flood insurance at reasonable rates before they have the opportunity to get flooded.

City of Fort Pierce

Target Audience #1 – Properties located in the SFHA (Zone AE, Coastal A, AH and VE).

Fort Pierce has 4392 acres of land located in the SFHA, which is considered high-risk for flooding. Because of the high risk of flooding, it is important to communicate risk of flooding and steps to take to mitigate to protect people and property from flood risk.

Target Audience #2 – Properties located in repetitive loss areas (RLA).

Fort Pierce has 16 Repetitive Loss Areas. These areas are prone to repetitive flooding. It is important to inform property owners that even if they aren't located in the SFHA, their property may be at a high risk of flooding.

Target Audience #3 – Documented areas with local drainage problems

Fort Pierce also has 8 separate areas that are known to flood frequently. It is important to inform property owners to keep basins, drainage areas, swales, etc. clear of debris to allow proper flow of rain waters.

Evaluation of Section X – Projects and Initiatives

In 2025, the PPI Subcommittee met in November to evaluate all messages, topics, and outreach projects within the PPI document. After a careful review of all messages, topics, and OP's from each CRS Coordinator, the group decided to make no changes this year.

Topic 1: Know Your Flood Hazard

Message (1): Find out what your flood zone is, go to (jurisdiction's website or flood map information line) to learn your risk today.

Outcome (1): Increase requests for map information

Message (2): All of Florida is prone to aerial flooding, protect your property by knowing your hazards. Go to (jurisdiction's website) today.

Outcome (2): Increase hits to the jurisdiction's webpage

Topic 2: Insure your property for your flood hazard

Message (1): Homeowners and renters insurance does not typically cover flood damages, consider purchasing flood insurance today.

Message (2): Protect the life you've built with flood insurance. Visit [floodsmart.gov](https://www.floodsmart.gov) or contact your local insurance agent to purchase flood insurance.

Outcome (all messages): To increase the number of flood insurance policies in all jurisdictions

Topic 3: Protect people from the flood hazard

Message (1): Never drive or walk through a flooded area. Just six inches of moving water can sweep you off your feet, and 12 inches can sweep your vehicle away.

Message (2): Stay away from downed power lines and pay attention for gas leaks after a flood.

Outcome (1/2): Decrease number of cars stuck on flooded roadways, reduce number of injuries during flood events

Message (3): Sign Up for Alert St. Lucie to get important notifications and flood-related information at stlucieco.gov/alert.

Outcome (3): Increase number of people signed up to receive flooding alerts and notifications.

Topic 4: Protect your property from the hazard

Message (1): Just one inch of water can cause \$25,000 of damage to your home. Visit (jurisdiction's website) for protection measures you can take

Outcome (1): Decrease number of damaged buildings

Message (2): Contact (jurisdiction's flood protection assistance/site visits) to get assistance and recommendations regarding retrofitting and flood control techniques. They can also schedule a site visit to assist you in mitigating flooding issues.

Outcome (2): Increase the number of requests for flood protection assistance

Topic 5: Build Responsibly

Message (1): Know your local flood regulations: When your structure has been damaged or flooded, you may be subject to substantial damage regulations. Visit (jurisdiction's website) for more information

Outcome (1): Increase the number of building permits after a flooding event

Topic 6: Protect natural floodplain functions

Message (1): Sweep up yard debris, rather than hosing down areas. Leaves, grass clippings, and tree trimmings that are blown into the streets can clog storm drains, increasing the risk of flooding on your street.

Outcome (1): Decrease reported number of clogged storm drains after a flooding incident.

Message (2): Don't dump or throw anything into storm sewers, inlets, ditches, or basins. If you see someone dumping debris in these areas, please contact (jurisdiction's phone number).

Outcome (2): Decrease number of citations issued for illegal dumping

Topic 7: Tips for hurricane season

Message (1): Plan ahead for possible flooding throughout hurricane season. Whether you live in a hurricane prone area or not, heavy rains or flooding may still affect you. Visit <https://ready.gov/plan> to get a plan for you and your family.

Message (2): Visit the St Lucie County website www.stlucieco.org/eoc for a copy of the Disaster Preparedness Guide or to find evacuation routes, shelters, and other important information.

Outcome (ALL): Fewer properties damaged by flooding during a hurricane

Message (3): Tornadoes are always possible when hurricanes approach, sign up for Alert St. Lucie at stlucieco.gov/alert to get notified of tornado activity.

Outcome (3): Fewer injuries from tornadoes and having a more informed public.

Topic 8: Flooding can happen anywhere, even outside a special flood hazard area

Message (1): Every property is vulnerable to flooding, don't wait until it's too late! Flood insurance policies have a 30-day waiting period before they go into effect.

Message (2): If you live outside of the special flood hazard area, you can obtain flood insurance at a low premium, contact an insurance agent for more information.

Outcome (all): Increase number of flood insurance policies in low-risk areas

Topic 9: Flood mitigation

Message (1): Flood mitigation is the lessening the impact of disasters through targeted efforts. You should act now to protect your family and your home investment. Visit (jurisdiction's website) to see how you can reduce your risks.

Outcome (1): Decrease number of insurance claims after a flooding incident

Topic 10: Working to protect our waterways

Message (1): Do your part to help protect our waterways, report any spills, leaks or discharges to (jurisdiction's phone number). Reporting promptly allows contaminants to be contained and avoid further pollution.

Outcome (1): Increase the number of reports received, which improves the quality of our waterways.

Outcomes – Jurisdictions state that the messaging is working as intended, as there have been more queries, more hits to our flood pages, and other key indicators that the messaging is being received by the population.

Evaluation of Flood Response Preparations

In 2025, The PPI committee felt that the topics adopted for Flood Response Preparations were appropriate and no changes need to be made this year to the FRP messages.

At the threat of a flood or storm

Topic 3: Protect people from the flood hazard

Message (1): Sign up for emergency alerts at www.stlucieco.gov/alert

Outcome (1): Increase number of people signed up to receive flooding alerts and notifications

Message (2): Turn around don't drown

Outcome (2): Decrease the number of occupied vehicles driving through flooded roads

Topic 4: Protect your property from flood hazard

Message (1): Protect your home, put up shutters or plywood

Message (2): Properly filled and placed sandbags are a simple way to prevent or reduce flood damage. They do not guarantee a water-tight seal and should not be relied on as the only solution to keep water outside of a building.

Message (3): Implement your flood mitigation plan and be prepared for flooding. However, if damage does occur, obtain permits before starting repairs.

Outcome (all): Fewer damage reports after a flood incident

Topic 7: Tips for hurricane season

Message (1): Do not get on the road without a chosen destination

Outcome (1): Less people on the roads during a storm

Message (2): Know where the evacuation shelters are, visit www.stlucieco.org/eoc

Outcome (2): Fewer calls to disaster information lines inquiring about shelter locations

Message (3): Tornadoes are always possible when hurricanes approach, sign up for Alert St. Lucie at stlucieco.gov/alert to get notified of tornado activity.

Outcome (3): Fewer injuries from tornadoes and having a more informed public.

After a flood or storm

Topic 5: Build Responsibly

Message (1): Hire only licensed contractors

Outcome (1): Fewer citations for unlicensed contractors

Message (2): Contact your local floodplain official for information on flood regulations

Outcome (2): Increase permitted repairs after a flooding incident

Topic 9: Flood Mitigation

Message (1): If you have a flood insurance policy, you may be eligible to file a claim for Increased Cost of Compliance to elevate your home or implement other mitigation measures, contact your flood insurance agent today.

Outcome (1): More mitigation measures implemented in covered homes

The FRP messaging above is also presented below in table format:

<u>OP #</u>	<u>Audience</u>	<u>Method of Distribution</u>	<u>Topics/Messa ge #'s</u>	<u>Assigned Jurisdiction</u>	<u>When to Disseminate</u>	<u>Individual Methods Available</u>
1	Whole Community	Social Media	T3/M1-2 T4/M1-3 T7/M1-2	All Jurisdictions	At the Threat of a Flood or Storm	Facebook Next Door Twitter Instagram
2	Whole Community	Social Media Handouts	T5/M1-2	All Jurisdictions	After a Flood or Storm	Facebook Next Door Twitter Instagram
3	Whole Community	Social Media Handouts	T9/M1	All Jurisdictions	After a Flood or Storm	Facebook Next Door Twitter Instagram

Attachments to this Report

Attachment 1:

PPI Meeting minutes 11/24/2025

PPI Subcommittee Meeting Minutes

St. Lucie County Program for Public Information (PPI)

November 24, 2025

10:00 AM to 11:00 AM

SLC EOC / Virtual Option

1. Attendance / Introductions

- **Oscar Hance**, St. Lucie County Emergency Management
- **Shane Ratliff**, Port St. Lucie Emergency Management
- **James Glover**, St. Lucie County EM
- **Tioka Wolfhagen**, City of Fort Pierce
- **Flynn Figeon**, St. Lucie County Communications
- **Aaron Bowles**, MBV Engineering

2. Public Comment

- No public present, no comments were submitted.

3. Approval of Agenda

- Motion to approve: **Aaron**
- Second: **Shane**
- Agenda approved as written.

4. Approval of Previous Meeting Minutes (November 07, 2024)

The minutes from the prior meeting required two corrections before approval:

1. Updated Meeting Date: The original draft referenced the wrong date (September 20, 2023) for the previous meeting. The correct date is November 07, 2024, and this was updated to ensure the record accurately reflects when the subcommittee last convened.
2. Corrected Company Name: One of the attendee listings had an outdated or incorrect company/organization name. (Aaron Bowles – APB Engineering to MBV Engineering).

These corrections were made prior to the vote, and the committee approved the amended minutes accordingly.

- Motion to approve amended minutes: **Shane**
- Second: **Aaron**
- Minutes approved.

5. Annual PPI Review / Monitoring

5a. Jurisdiction Updates

Members reviewed what each jurisdiction completed during the program year.

- **City of Fort Pierce**
Outreach continued with storm prep messaging and seasonal reminders.
FP maintains its social media presence with risk reduction content.
- **City of Port St. Lucie**
Outreach included flood safety messaging and storm readiness content.
PSL reported ongoing community engagement through PPI Identified platforms.
- **St. Lucie County**
County messaging covered hurricane readiness, NFIP topics, and severe weather education. Social

media, outreach events, and mailers were all mentioned. During the CRS Cycle visit in August annual outreach points were reviewed and confirmed.

5b. Outcomes

- All jurisdictions reported consistent public interest in insurance, preparedness, and flood information.
- Shane suggested not sending mailers in November because that's when tax bills are received.
- Oscar discussed ensuring social media messaging using the exact wording listed in the PPI topics and messages. Also, all library publications were verified in July, if there issues during Cycle Visits – contact him. Additionally, for credit concerning elected official messaging, a quote on a flyer doesn't work – must be a speaking event where an elected official encourages flood insurance.

6. Suggested Changes to the PPI Plan

- Aaron asked about updating certain member list in the PPI as some are no longer accurate.
 - Oscar explained that this PPI identified the organizations that participated in the original meetings, documenting compliance with CRS guidance. It is important to document that all requirements were met.
 - Oscar will conduct research on best way to identify the best way to maintain documentation of original participants and also keep an accurate list of personnel updated. Perhaps two separate lists. Will discuss in next meeting.
- No changes to topics or messaging were suggested.

7. Next Meeting Date / Time

Group agreed to schedule the next meeting during the early fall window, possibly after the September LMS meeting. A follow-up scheduling notice will be sent by Emergency Management.

8. Member Comments

- No additional member comments were raised.

9. Adjournment

- Motion to adjourn: **Aaron**
- Second: **Tioka**
- Meeting adjourned at **11:00 AM**.

City of Port St. Lucie Evaluation of Coverage Improvement Plan

In order to adequately review and evaluate the coverage improvement plan listed in the Program for Public Information (PPI), the City of Port St. Lucie's CRS Manager requested a copy of the CIS information from FEMA Region IV in January of 2026 to cover the period of 2025-26. FEMA provided the information on January 12, 2026. The CIS data was compared to the CIS data from 2025 to determine a comparison between years and if we are getting more, less, or roughly the same coverage in flood policies amongst our residents and why.

The results of the comparison show that the number of flood insurance policies in force in the City of Port St. Lucie have declined in the 13 months since the last CIS information was run, from 2,988 to 2,584, a 13.6% decrease in active policies. Of those policies, slightly over 95% are in B, C, and X zones while less than 5% are in A01-30, AE, and AH zones.

Our coverage improvement plan, part of the PPI, calls for increased messaging and outreach to both targeted audiences, as well as more general outreach to the public. The City has completed these PPI outreach projects for the past 3 years (including sending out mailers to our 3 targeted audiences, costing thousands of dollars), and yet we still see a decrease in total number of policies. During our outreach events, the CRS Manager specifically asks residents whether they have flood insurance and if not, why not. The overwhelming majority cite costs as being too prohibitive. Not particularly the cost of the flood policy, but that their homeowner insurance policies have gone up 10 percent or more per year for the past several years, to the point where many are paying twice or more than twice what it was just 5-8 years ago. Along with the sluggish economy as well as inflation over the past several years which hasn't been met with pay increases to match, and people are now prioritizing insurances...and since they have never flooded before they are not renewing or not getting flood insurance policies. This seems to be the current trend and we don't see this changing anytime soon unless the insurance markets adjust and get more reasonable in their rates on homeowner policies which will then allow room for people to consider flood insurance as well.

Even with all of this pressure against additional policies, our Emergency Management Division continues to advise residents that flood insurance is the only way to become whole again after a flooding event. The City will continue to message both general audiences and target audiences on the importance of flood insurance and its being your first line of defense to recover from a flooding incident.