

APPENDIX H – PROGRAM FOR PUBLIC INFORMATION

This appendix includes the countywide Program for Public Information (CRS Activity 330).

PINELLAS COUNTY MULTI-JURISDICTIONAL PROGRAM FOR PUBLIC INFORMATION

Pinellas County | March, 2020



**PINELLAS COUNTY
MULTI-JURISDICTIONAL
PROGRAM FOR PUBLIC INFORMATION**

Prepared for:

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- Appendix B – Flood Insurance Improvement Plan
- Appendix C – Flood Warning and Response Package
- Appendix D – PPI Project Tracking

1 INTRODUCTION

Located on Florida's West Coast, Pinellas County is a 280-square mile peninsula bordered by the Gulf of Mexico and Tampa Bay, with 588 miles of coastline. There are numerous streams, creeks and drainage channels that run through the County. Of these, the County has identified 25 creeks and canals that serve as major drainage features. There are also several large lakes, including Lake Tarpon (2,534 acres), Lake Seminole (980 acres), Lake Maggiore (380 acres), Salt Lake (220 acres), Lake Del Oro (75 acres), Alligator Lake (77 acres), Lake St. George (50 acres) and Lake Chautaugua (50 acres).

Pinellas County is comprised of 24 municipalities, is home to nearly a million residents and is the most densely populated county in the state of Florida, with approximately 3,350 residents per square mile. As a low-lying, highly urbanized community the County is vulnerable to sea level rise, storm surge, and other extreme weather events.

The County is impacted by riverine, storm surge, and localized flooding in low lying and urban areas. Pinellas County has the overall goal to become more sustainable and resilient to current vulnerabilities and future flooding conditions, through both internal governmental practices and external community services, such as participation in the National Flood Insurance Program (NFIP) and Community Rating System (CRS), and implementing a Program for Public Information (PPI). The County and most of its municipalities have been actively participating in the National Flood Insurance Program's (NFIP) Community Rating System (CRS) since the early 1990's. The CRS program provides flood insurance premium reductions to participating communities. The reductions are based on the community's floodplain management programs, which include public information outreach activities, such as implementation of a Program for Public Information. The PPI was introduced by the Federal Emergency Management Agency (FEMA) as a new planning tool to provide a step-by-step coordinated approach to flood hazard outreach, which Pinellas County followed in developing their Unincorporated Pinellas County PPI, adopted in 2015 (Figure 1-1).

Pinellas County has numerous ongoing outreach efforts with goals to increase flood hazard awareness and to motivate actions to reduce flood damage, encourage flood insurance coverage, and protect the natural functions of floodplains, some of which are countywide efforts. In addition, agencies, such as IFAS, Sea Grant and Tampa Bay Regional Planning Council, and the County's 24 municipalities have outreach centered on flood protection and awareness. As such, the County expanded their initial Program for Public Information (PPI) to include its municipalities in the 2020 PPI update to better coordinate public information activities and develop activities that will lead to more effective programs countywide. This Pinellas County Program for Public Information (PPI) includes all unincorporated areas of Pinellas County as well as 15 of its partner municipalities.

The County's purpose in developing this plan is to improve communication with residents, and to provide information about flood hazards, flood safety, flood insurance, and ways to protect property and natural floodplain functions to those who can benefit from it. Although this information is being effectively shared throughout the County, this program will better coordinate messages and materials, standardize the information being shared, and make it more

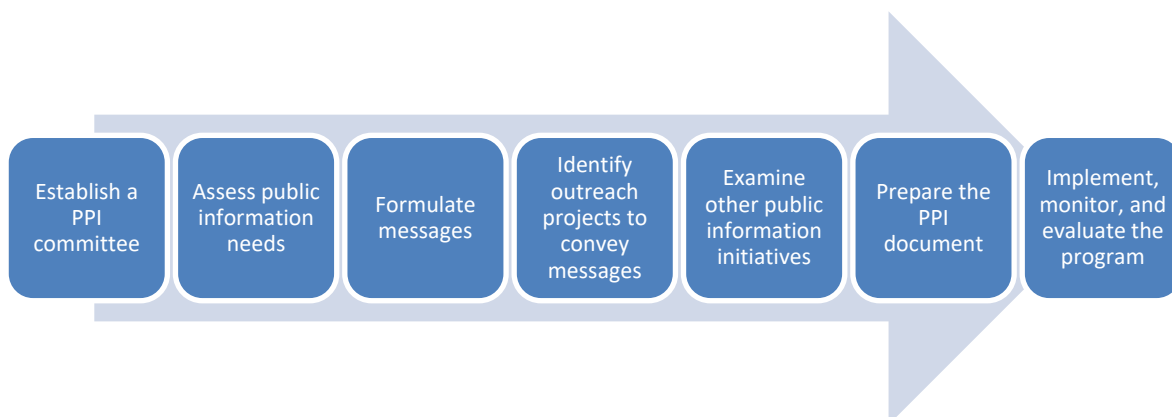
accessible to County staff as well as the other local governments and agencies within the County.

The geographic and jurisdictional scope of the Pinellas County PPI includes all unincorporated areas of Pinellas County and the following municipalities:

- Town of Belleair
- City of Clearwater
- City of Gulfport
- City of Indian Rocks Beach
- Town of Indian Shores
- City of Largo
- City of Madeira Beach
- City of Oldsmar
- City of Pinellas Park
- Town of Redington Beach
- Town of Redington Shores
- City of South Pasadena
- City of St. Petersburg
- City of St. Pete Beach
- City of Tarpon Springs
- City of Treasure Island

This PPI offers a structure in line with the Program for Public Information activity of the CRS (Figure 1-1).

Figure 1-1 PPI Planning Process



2 PLANNING COMMITTEE

The role of the planning committee as it relates to this PPI is to provide input about target audiences, types and delivery of messages, and insight into ongoing efforts in the community. The efforts of the PPI can affect and be affected by other related activities such as development of the Flood Response Plan, Flood Insurance Improvement Plan and the Floodplain Management Plan, which is a component of the larger Local Mitigation Strategy (LMS). **This committee represents a unique opportunity to coordinate and improve consistency in messaging countywide and avoid duplication of efforts among the various initiatives to reduce flood risk and damage. This group will serve as the Pinellas County Flood Risk and Mitigation Public Information Working Group (FRMPIWG).** Not only will this committee be covering the basic CRS PPI requirements, but they will also be evaluating Flood Insurance Coverage, Floodplain Management, Flood Warning and Response, and providing input to the multi-jurisdictional Local Mitigation Strategy.

The multi-jurisdictional committee has members from both inside and outside the local government agencies. Unincorporated and municipal staff cover a variety of roles, maximizing the exposure and coordination among various department functions. The types of roles represented include Floodplain Management, Public Works, Marketing and Communications, Environmental Management, Planning and Development Services, and Department of Emergency Management. Many of these departments have designated Public Information Officers (PIOs). Community staff work together with active members of the community, including representatives of the insurance, real-estate, mortgage-lending industries, neighborhood associations, and Tampa Bay Regional Planning Council (TBRPC), to develop and implement this plan (Table 2-1 and Table 2-2). The working group meets several times each year to monitor and update the plan.

The committee first convened in October of 2018 to discuss the transition from a PPI that addressed primarily Unincorporated Pinellas County, to an inclusive multi-jurisdictional public information program. Table 2-3 provides an overview of the committee meetings. Key topics during the committee meetings include:

- Plan organization
- Coordination of projects (countywide and jurisdictional) to relay flood information
- Identification of flood risks and potential mitigation opportunities
- Identification of partnership opportunities
- Providing support to LMS WG
- Identification of priority areas for outreach
- Assessment of flood insurance coverage
- Determination of priority audiences for outreach activities
- Inventory and evaluation of other public information initiatives at the County as well as other agencies
- Development of outreach messages
- Review of possible outreach activities
- Plan implementation and update

Figure 2-1 Pinellas County Flood Risk and Mitigation Public Information Working Group



Table 2-1 FRMPIWG Core Members

Jurisdiction Represented	Staff/Stakeholder	Name	Affiliation
Pinellas County	Staff	Libby Bolling	Pinellas County Marketing & Communications – PIO
Pinellas County	Staff	Lisa Foster	Floodplain Administrator
Pinellas County	Stakeholder	Ashley Tharp	Wright Flood, Corporate Agent Training Manager
Pinellas County	Stakeholder	Cece McKienan	Florida Floodplain Managers Association, Executive Director
Belleair	Staff	Greg Lauda	Floodplain Manager
Belleair	Stakeholder	Tom Shelly	Florida Real Estate Broker
Clearwater	Staff	Sarah Kessler	City of Clearwater
Clearwater	Stakeholder	Heather Young	Tampa Bay Regional Planning Council
Gulfport	Staff	Michael Taylor	Community Development Principal Planner
Gulfport	Stakeholder	Mike Whitman	WhitCo Insurance Agency
Indian Rocks Beach	Staff	Lorin Kornijtschuk	Public Services Administrative Assistant
Indian Rocks Beach	Stakeholder	Ron Sacra	Resident
Indian Shores	Staff	William Jones	Building Clerk
Indian Shores	Stakeholder	Katrena Hales-Claver	Calusa Vacations LTD
Largo	Staff	Matt Butler	Assistant Building Official
Largo	Stakeholder	Anna Robinson	Realtor
Madeira Beach	Staff	Linda Portal	Madeira Beach
Madeira Beach	Stakeholder	Vincent Gadrix	Gulf Beaches Public Library Director
Oldsmar	Staff	Marie Dauphinais	Director Planning & Redevelopment
Oldsmar	Staff	Tonya Wonderly	Oldsmar staff

Jurisdiction Represented	Staff/Stakeholder	Name	Affiliation
Oldsmar	Stakeholder	Doug Bevis	Resident/Realtor
Oldsmar	Stakeholder	Paula Saracki	Resident/Business Owner
Pinellas Park	Staff	Erica Lindquist	Planning & Development Review Manager
Pinellas Park	Stakeholder	Terry England	Gateway Chamber of Commerce
Redington Beach	Staff	Adriana Nieves	Deputy Clerk
Redington Beach	Stakeholder	Pat English	Resident
Redington Beach	Stakeholder	Tim Thompson	JPM Chase, Associate Vice President
Redington Shores	Staff	Sarah Mauter	Deputy Town Clerk
Redington Shores	Stakeholder	Dave Motley	Resident
Saint Petersburg	Staff	Noah Taylor	CRS Coordinator
Saint Petersburg	Stakeholder	John Mason	St. Petersburg Council of Neighborhood Associations
South Pasadena	Staff	David Mixson	Fire Chief
South Pasadena	Stakeholder	Suzanne Burtzlaff	The Fountains Executive Director
St. Pete Beach	Staff	Wesley Wright	Community Development Director
St. Pete Beach	Staff	Bill Palmer	Building Official
St. Pete Beach	Stakeholder	Chris Hollands	Local Business Owner
St. Pete Beach	Stakeholder	Michael Welch	Resident
Tarpon Springs	Staff	Megan Araya	Floodplain Coordinator
Tarpon Springs	Stakeholder	Barbara Mamouzelos	Resident
Treasure Island	Staff	R.G. "Bob" Bray	City Planner
Treasure Island	Staff	Kathy Gademer	Assistant Director CID

Jurisdiction Represented	Staff/Stakeholder	Name	Affiliation
Treasure Island	Stakeholder	Brad Piche	Owner, Ricky T's
Treasure Island	Stakeholder	Clyde Smith	GM, Bilmar Resort

Table 2-2 FRMPIWG Additional Support

Jurisdiction Represented	Name	Affiliation
Pinellas County	David Connor	Pinellas County
Pinellas County	Alissa Berro	Pinellas County
Pinellas County	Anamarie Rivera	Pinellas County - Env. Services
Pinellas County	Angela Dunkel	Pinellas County - PIE Airport/Engineering
Pinellas County	Barbara Hernandez	Pinellas County - BCC
Pinellas County	Dylan Smith	Pinellas County - Intern
Pinellas County	Glen-Paul Edson	Pinellas County - Pinellas County Mosquito Control
Pinellas County	Mary Burrell	Pinellas County - Emergency Management
Pinellas County	Rhonda Bowman	Pinellas County - CIP Survey
Pinellas County	Jessica Williams	Wright Flood
Pinellas County	Brad Hubbard	National Flood Experts
Pinellas County	Brian Ellis	Tampa Bay Regional Planning Council
Pinellas County	Cara Serra	Tampa Bay Regional Planning Council
Pinellas County	Cheryl Morales	Pinellas Public Library Cooperative (PPLC), Executive Director
Pinellas County	Christopher Weaver	Florida Strategic Insurance
Pinellas County	CJ Reynolds	Tampa Bay Regional Planning Council
Pinellas County	Dawn Forrest	Wright Flood
Pinellas County	Jim Watt	SmartVent & Risk Reduction Plus
Pinellas County	Joe Farrell	Pinellas Realtor Organization, Director of Governmental Affairs

Jurisdiction Represented	Name	Affiliation
Pinellas County	John Hibbard	Weisner Insurance
Pinellas County	John Toomer	Reliant Insurance Services
Pinellas County	Katherine Howington	Flood Insurance Specialist
Pinellas County	Laura Klement	Douglas Elliman Real Estate
Pinellas County	Mallory Arents	PPLC Services Coordinator
Pinellas County	Marty Sorensen	Resident
Pinellas County	Nate Coco	State Farm
Pinellas County	Nelson Garcia	Sunpoint Home Loans
Pinellas County	Rick Haupricht	Greenleaf Title
Pinellas County	Sally Bishop	Resident
Pinellas County	Siobhan O'Kane	Urban Land Institute
Pinellas County	Vicki Russo	Resident
Belleair	Keith Bodeker	Belleair - Town of Belleair
Belleair	Debbie Darling	Belleair CC
Clearwater	Jared Leone	Clearwater
Clearwater	Steve Kessler	City of Clearwater
Gulfport	Clark Streicher	Gulfport - Building Official
Gulfport	Karen Brodeur	WhitCo Insurance Agency
Hillsborough County	Christine Hummel	Hillsborough County
Hillsborough County	Eugene Henry	Hillsborough County

Jurisdiction Represented	Name	Affiliation
Indian Rocks Beach	Dean Scharmen	Indian Rocks Beach - Public Services Director
Indian Rocks Beach	Eric Meyer	Resident
Indian Shores	Darin Cushing	Indian Shores - Building Official
Indian Shores	Robert E. Lyons	Sunwest Construction LLC
Largo	Dylan Carlson	Largo - Planning Technician
Largo	Robert Hatton	Largo - Building Official
Largo	Sam Ball	Largo - Planner
Madeira Beach	Derryl O'Neal	Madeira Beach - Madeira Beach
Madeira Beach	Gwen Sinkfield	Madeira Beach - Madeira Beach
Oldsmar	Daniel Simpson	Oldsmar - City Engineer
Oldsmar	Felicia Donnelly	Oldsmar
Oldsmar	Gregg Silliman	Oldsmar - Code Enforcement Officer
Oldsmar	Mandi Clark	Oldsmar - Planning Technician
Oldsmar	Michele Parisano	Oldsmar - CRA Administrator/Planning Manager
Pasco County	Bob Cobelli	Pasco County - Pasco County
Pinellas Park	Derek Reeves	Pinellas Park - Planning & Development Services Principal Planner
Pinellas Park	Carol Ashman	RockBridge Insurance
Pinellas Park	Housh Ghovae	Gateway Chamber of Commerce
Pinellas Park	Linda Yang	Fl Strategic Insurance

Jurisdiction Represented	Name	Affiliation
Redington Beach	Darin Cushing	Redington Beach - Building Official/FPM
Redington Beach	Annie Fleeting	Owner, Next Home Beach Time Realty
Redington Beach	Thomas Dorgan	Resident
Redington Shores	Michael Robinson	Redington Shores - Commissioner
Redington Shores	Pat Drumm	Redington Shores - Commissioner
Redington Shores	Jeffrey Kareskie	Resident
Redington Shores	Kimberly Harr	Harr & Associates Insurance, Inc.
Redington Shores	Tim Deboy	Resident
Saint Petersburg	Amber Boulding	Saint Petersburg - St. Pete Emergency Management
Saint Petersburg	Kyla Brelenel	Saint Petersburg - St. Pete Emergency Management
Saint Petersburg	Chris Dailey	Shore Acres Civic Association
Saint Petersburg	Chris Simoniello	USF St. Pete
Saint Petersburg	Frank Malowany	Smith & Associates
Saint Petersburg	Jake Holehouse	HH Insurance
South Pasadena	Ashley Dochinez	South Pasadena - Building Services Coordinator
South Pasadena	Doug Izzo	Tampa Bay Beaches Chamber of Commerce
St. Pete Beach	Lyn Rosetti	St. Pete Beach - Senior Planner
Tarpon Springs	Kevin Powell	Tarpon Springs - Building Official
Tarpon Springs	Joan Jennings	Resident

Jurisdiction Represented		
Jurisdiction Represented	Name	Affiliation
Treasure Island	Paula Cohen	Treasure Island - Director CID
Treasure Island	Brian Ford	Insurance Resources
Consultant	Chris Zambito	Atkins
Consultant	Khan Boupha	Jones Edmunds
University of Florida	Jerry Murphy	University of Florida

Table 2-3 FRMPIWG Meetings

Date	Discussion Topics
October 16, 2018	Members of the PPI and LMS committees discussed and coordinated efforts to establish a consistent approach for identifying projects and conducting outreach. It was determined that establishing a multi-jurisdictional PPI would allow the initiatives to be more efficient and better benefit the community. This committee will provide input into the PPI, evaluate Flood Insurance Coverage, Floodplain Management, Flood Warning and Response, and provide input into the multi-jurisdictional LMS.
January 31, 2019	Establish the FRMPIWG. Organized the committee members; discussed goals and objectives for the committee; reviewed PPI requirements and committee responsibilities; discussed current outreach efforts and ideas.
June 20, 2019	Committee discussed the status of the LMS; Discussed the development of LMS story map, which provides a simpler approach to reviewing data and understanding the LMS. Reviewed status of exiting outreach projects. Discussed development of a resource toolbox to review progress of current outreach activities and provide input on new ways to reach target audiences through activities that can be initiated by the stakeholders.
September 19, 2019	Committee reviewed potential new audiences for the outreach initiatives associated with the PPI and LMS. The committee members review the projects and audiences for each initiative, including which communities will participate. The PPI resource toolbox was reviewed and continues to be developed. The committee also reviewed the current Pinellas County PPI report in preparation for the annual evaluation report. The committee reviewed drafts of the multi-jurisdictional PPI report and LMS report.
January 31, 2020	Committee reviewed the status of the LMS and Multi-Jurisdictional PPI. The committee revisited several priority areas and audiences, discussed other public information efforts and reviewed the status of projects. The PPI resource toolbox is complete, and a demonstration was provided to the members. This tool will assist participating communities to document their PPI projects.

Meeting notes and sign-in sheets for the above meetings and subsequent meetings to update the plan are provided in the attachments that accompany this PPI (Appendix A). FRMPIWG meetings are advertised on the County’s website and are open to the public.

3 ASSESSMENT OF PUBLIC INFORMATION NEEDS

With almost a million residents, Pinellas County is the most densely populated County in Florida with over 3,300 people per square mile. Much of the development in the County occurred prior to implementation of floodplain management and flood damage prevention requirements in the 1970s. Additionally, much of that development occurred in areas that are now classified as Special Flood Hazard Areas (SFHA) on the FEMA Flood Insurance Rate Maps (FIRM), County identified flood hazard areas, and storm surge areas.

The County and its municipalities are exposed to flooding from hurricanes, tropical storms, storm surges, as well as stormwater runoff resulting from heavy rainfall. The latest FIRMs show approximately 107,000 acres of Special Flood Hazard Area in the County, of which over 24,000 acres are in the unincorporated areas. There are almost 341,000 structures within Pinellas County and its municipalities. Approximately 90,000 structures in Pinellas County and its municipalities are within the SFHA. Over 55,000 of these structures in the SFHA were built before 1975, when federal floodplain regulations had not yet been adopted in most jurisdictions.

In addition to the SFHA flood risk identified in the FIRMs, there is a risk of flooding from storm surge in Pinellas County. Although many of the properties in the storm surge area are included in the SFHA, there are some that are not. There are also historically flood prone areas throughout the County, some of which are located outside of the SFHA and storm surge areas, such as low-lying areas where conveyance is susceptible to back up from tidal tailwater. In total, there are over 211,000 structures within Pinellas County and its municipalities that can potentially be affected by flooding due to heavy rain or storm surge. This represents approximately 67% of the structures in Pinellas County. Additionally, there are repetitive loss areas, which include properties for which two or more claims of more than \$1,000 have been paid by the National Flood Insurance Program (NFIP) within any 10-year period since 1978 and all nearby properties with the same or similar flooding conditions.

PRIORITY AREAS

Pinellas County is mostly flat, and due to its geographic location in the subtropics, the entire county is vulnerable to damage caused by flooding from tropical storms, hurricanes and heavy rainfall. As an example of this widespread issue, nearly 14% of paid losses for Unincorporated Pinellas County are for structures located outside of the SFHA. To identify priority areas of concern, the County and many of its municipalities have been tracking historical flooding issues using Geographic Information Systems (GIS) and have delineated Repetitive Loss Areas (RLA). In addition, Pinellas County and its municipalities have developed and maintained comprehensive watershed management plans for the region. These plans include stormwater models developed to describe the flooding potential for areas within the county. The results of these plans help to identify those areas that are vulnerable to flooding from small storms or less frequent, larger storms.

Areas susceptible to flood hazards include the SFHA and the other flood hazard areas identified through the watershed management plans (Figure 3-1). Based on the communities' assessment of flood hazards, priority areas include the following:

- Coastal lands – These areas have experienced flooding and erosion resulting from severe weather systems such as hurricanes, tropical storms, intense rainfall and surge. During several hurricanes, high tides and surge have caused damage to many homes, seawalls, and roads along the Pinellas coastline.
- Structures, such as homes and businesses, that were built prior to the adoption of the first FIRM are considered pre-FIRM and may not have been built above the base flood elevation (BFE). Figure 3-2 shows the pre-FIRM and Post-FIRM development across the County.
- Storm Surge Affected Areas – Certain areas can also be significantly impacted by storm surge as depicted by the County's Storm Surge map (Figure 3-3), with Zone 1 being the most vulnerable.
- Localized flooding areas of concern throughout the county were also identified through the County's watershed management plans. These areas have been delineated in GIS.
- Repetitive Loss Areas – A repetitive loss area is an area within a community that includes buildings on FEMA's list of repetitive losses and nearby properties that may be subject to the same or similar flooding conditions. Pinellas County and participating municipalities identified and delineated these areas using the most recent repetitive loss properties data from FEMA. In addition, Pinellas County performed a repetitive loss area analysis (RLAA) in which detailed building information is collected through field visits to develop an understanding of the exact causes of repetitive flood damage at those sites. The Repetitive Loss Areas Summary and Pinellas County RLAA can be found in the LMS.

Figure 3-1 Flood Prone and Repetitive Loss Areas

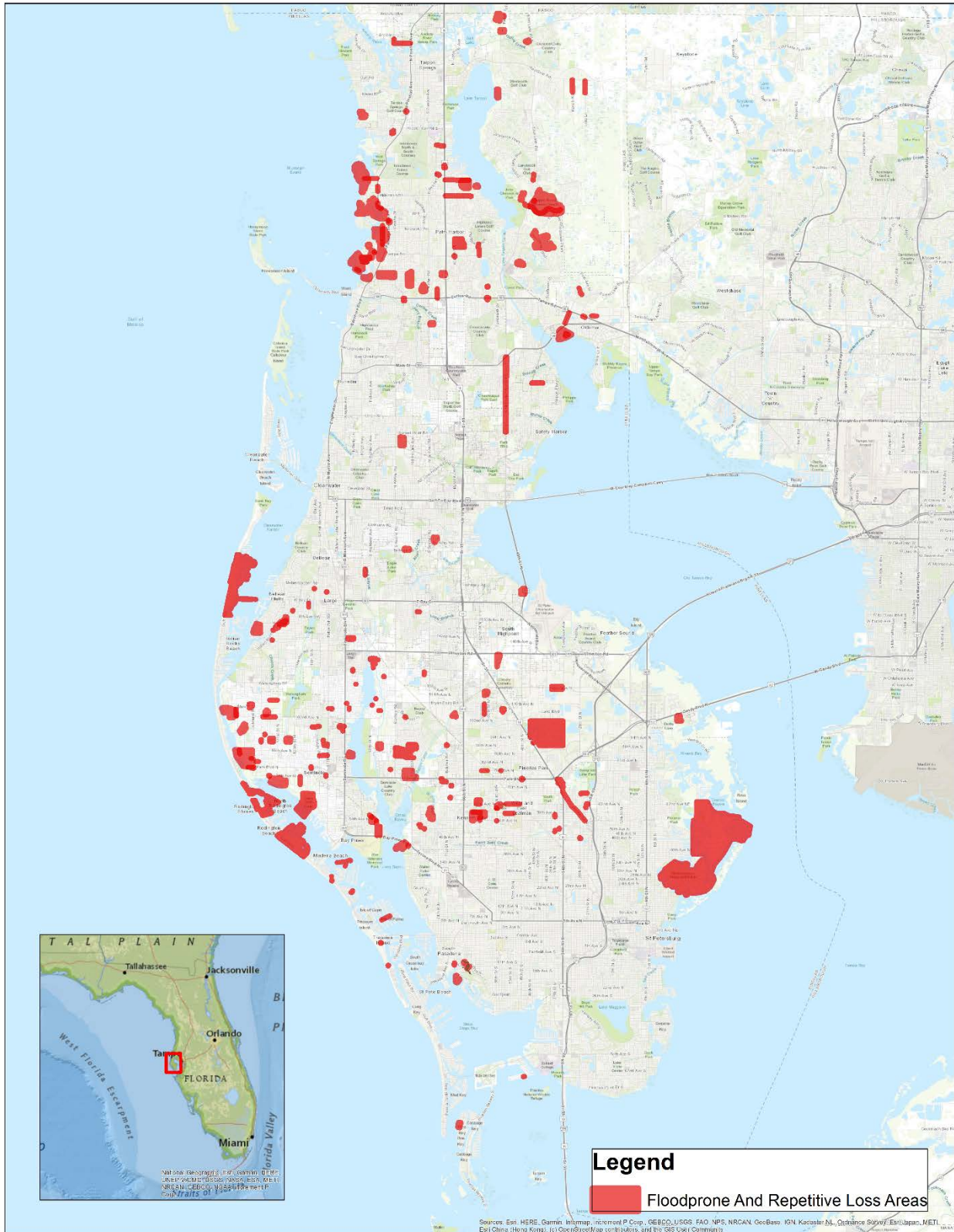


Figure 3-2 Pinellas County Age of Development

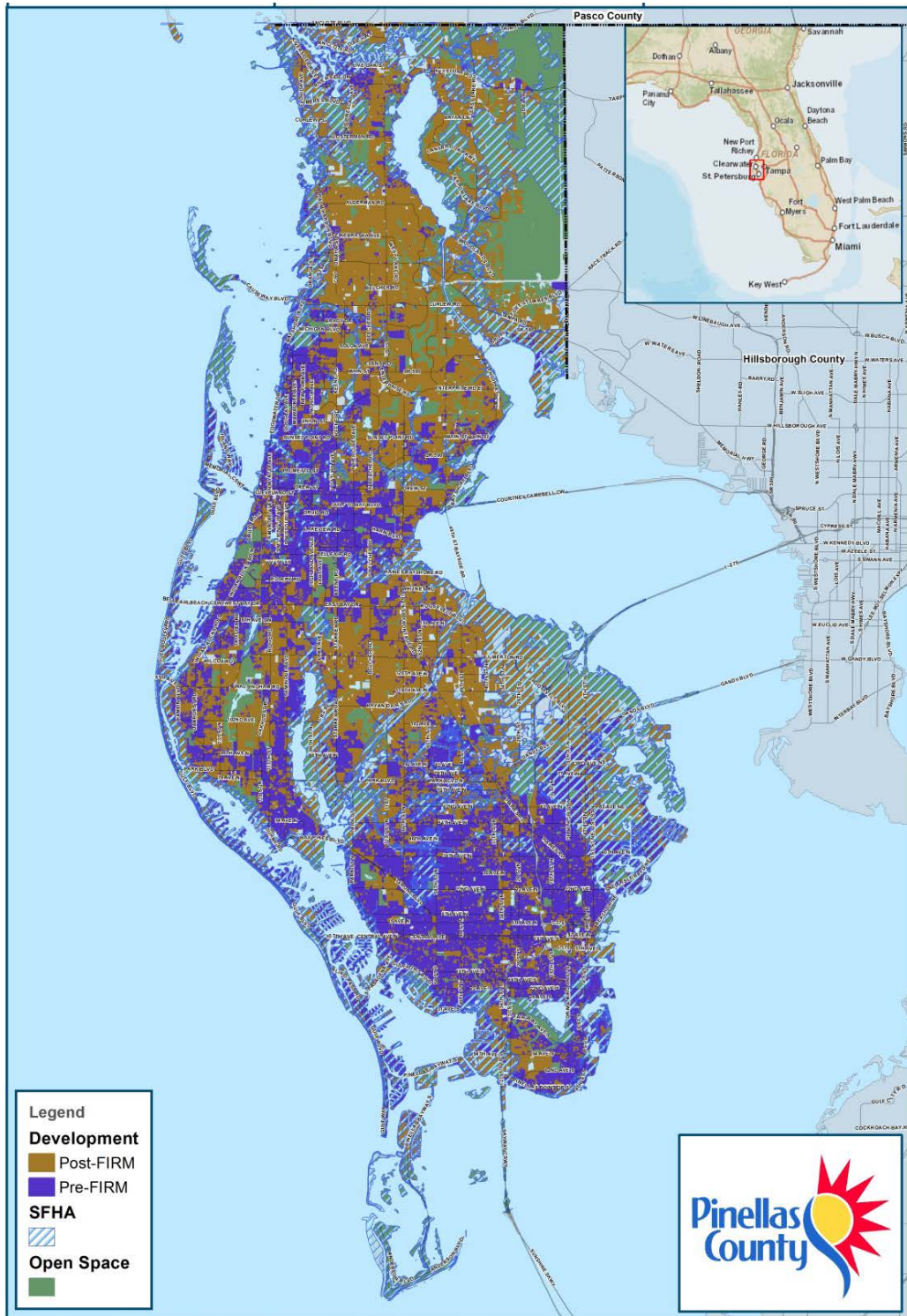
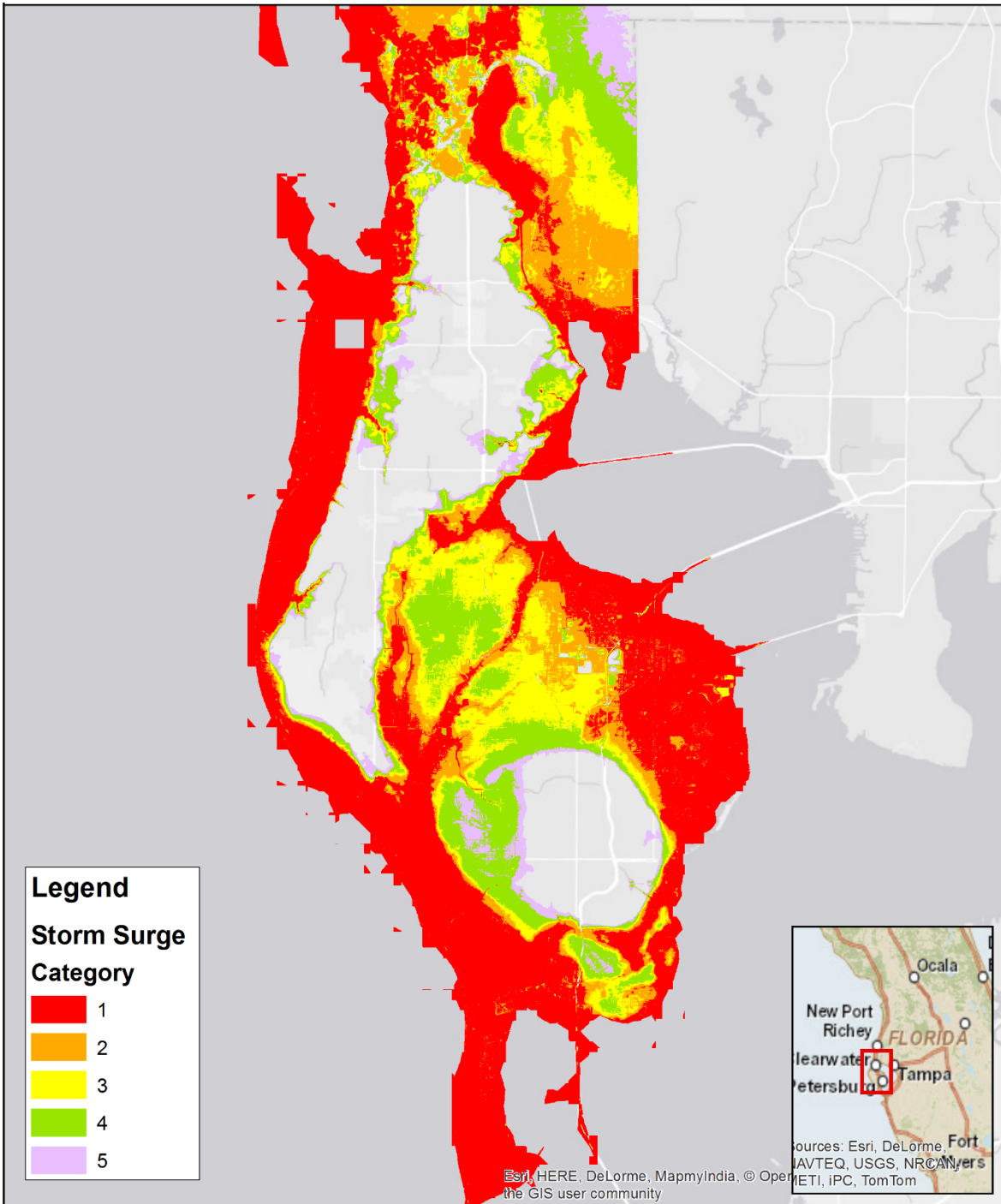


Figure 3-3 Storm Surge



FLOOD INSURANCE COVERAGE ASSESSMENT

There are approximately 125,400 individual policies with over \$29 Billion of flood insurance in force within Pinellas County and its municipalities.

Pinellas County and its municipalities evaluated the number of structures in each FIRM flood zone compared to the policy summary by zone. From this information the FRMPIWG was able to identify several target audiences and areas, such as the VE zone, to include in the Flood Insurance Improvement Plan (Appendix B). Based on the flooding and development information described above, the Committee identified the residents and businesses within certain areas as target audiences to whom projects should be directed. In addition to identifying these audiences based on their location and flood insurance coverage information the Committee identified additional groups of stakeholders from across the County that would also benefit from information on flood related topics. For example, people looking to purchase properties in the County, should be apprised of their flood risk and flood insurance requirements.

Of the approximately 125,400 policies currently in-force within Pinellas County and its municipalities, about 106,000 of those policies are for structures within the SFHA, indicating that there is a significant number of homeowners that opted to carry flood insurance even though they may not be required to. It should be noted that policies from private flood insurance companies are not reported to the County or municipalities. Additionally, condos and other multi-family structures may have many policies associated with each building. Overall, most of the policies in force are for single-family homes (61,000 policies). The County maintains insurance for facilities that it owns, including flood insurance for facilities that are shown to be at risk for flooding.

Table 3-1 summarizes the NFIP policies for Pinellas County and its municipalities. As indicated by the data, although the number of policies and total number of losses are greatest in the largest municipalities, significant losses are also found in the communities along the gulf coast as well as many inland areas adjacent to major tributaries. Outreach projects need to target these audiences to educate them on the flood risks, ways to mitigate, and flood insurance.

Table 3-1 Summary of Insurance for Municipalities (As of 7/31/2019)

Community Name (ID)	Policies	Insurance In Force	Premium In Force	Total Number Of Losses
Belleair, Town Of (125088)	815	\$216,622,000	\$476,898	127
Clearwater, City Of (125096)	11,451	\$2,766,368,800	\$8,320,822	1,397
Gulfport, City Of (125108)	2,761	\$571,943,300	\$1,703,576	268
Indian Rocks Beach, City Of (125117)	2,714	\$617,940,500	\$2,484,682	929
Indian Shores, Town Of (125118)	2,889	\$604,563,200	\$1,740,588	282
Largo, City Of (125122)	2,010	\$492,683,800	\$1,391,495	267
Madeira Beach, City Of (125127)	3,056	\$666,283,200	\$3,172,580	1,977
Oldsmar, City Of (120250)	2,194	\$608,079,400	\$1,838,098	306
Pinellas County * (125139)	32,797	\$7,932,746,700	\$21,678,742	3,125

Community Name (ID)	Policies	Insurance In Force	Premium In Force	Total Number Of Losses
Pinellas Park, City Of (120251)	3,088	\$798,241,800	\$1,962,391	651
Redington Beach, Town Of (125140)	605	\$154,154,300	\$1,226,051	1,057
Redington Shores, Town Of (125141)	1,602	\$377,446,100	\$1,090,216	431
St. Pete Beach, City Of (125149)	6,556	\$1,401,629,700	\$7,877,031	1,391
St. Petersburg, City Of (125148)	34,954	\$7,909,332,100	\$33,405,634	5,924
Tarpon Springs, City Of (120259)	3,424	\$842,227,000	\$3,230,625	599
Treasure Island, City Of (125153)	4,849	\$1,019,796,300	\$4,864,520	1,419

CURRENT PUBLIC INFORMATION EFFORTS

The FRMPIWG discussed ongoing efforts to prepare, implement and monitor a range of flood related public information activities. The committee reviewed these projects to assess potential revisions to improve the messaging and its reach to the intended audiences. These activities included efforts initiated by the County as well as other agencies. These projects are described below.

PROPERTY APPRAISER RECORDS

The Property Appraiser website is highly utilized by home buyers, realtors and many others. The committee is working with the Property Appraiser to provide flood risk information in conjunction with the parcel data.

FLOOD INFORMATION WORKSHOPS

Several communities conduct regular workshops throughout Pinellas County. These are general presentations with Q&A sessions for the public. Subjects covered in the workshops include flood risk information and flood insurance. There is an opportunity for the committee to develop and incorporate more CRS messages.

FLOOD INFORMATION BRANDING

One of the County's objectives is to provide recognizable flood information and messages to residents and businesses across the County, including its municipalities. As such the County developed the "It's Not All Sunshine" logo. The County is incorporating the logo and the PPI messages into the PPI projects. The County is also developing their projects such that municipalities may implement them in their own communities. For example, the County will provide a digital copy of the Flood Guide for any Pinellas County municipality that is interested in implementing a brochure project in their community to add their logo, website, and contact information. The guide, however, was developed as a County-wide project and includes information applicable to all jurisdictions. The same logo and messages were also incorporated into the Real Estate Brochure. The Real Estate Disclosure Program was also developed as a

County-wide effort, therefore municipal communities will also benefit from the project. This combination of projects with like messages and branding will promote message recognition throughout the County.

FLOOD INFORMATION WEBSITE

Each participating municipality has developed their own website for delivering flood information to the public. In addition, in order to promote consistency and provide a coordinated and unified approach to the messages for flood risk information, the websites provide links to flood information resources available at Pinellas County. The Pinellas County Flood Information website was identified as a project in the 2014 PPI. The content was revised to elaborate on all the CRS priority topics and the additional messages developed by the FRMPIWG (Section 5). The content also includes publicity for or flood related County services and regulations. The County also included interactive flood maps on the Flood Map Service center section of the site. Real-time gage information is included as well for users to see current water levels, for both riverine and tidal systems.

The structure and hierarchy of the site and of each page were revised to ensure the pathways to specific information are concise and easily navigable. Additionally, the flood information site is linked directly from the PinellasCounty.org homepage and can be found using the search feature. The flood information home page has a directory of the flood protection information provided, along with links to the appropriate pages and all links are checked monthly and updates as needed. To enhance recognition of the County Floodplain Management Program, the site follows the design and content in the Flood information brochure, "It's Not All Sunshine", which is the main avenue for publicity of the website.

The website also includes specific information on warning, safety, and evacuation when there is an impending flood, during a flood, and immediately after a flood, such as:

- Where flooding will likely occur
- Evacuation routes
- Shelter locations
- Flood Safety precautions

The website is continually edited and updated and each month hyperlinks are checked and fixed if needed. Each year the FRMPIWG reviews the site in detail and content is updated if needed.

FLOOD MAP INFORMATION SERVICE

The FRMPIWG developed an online Flood Map Information Service to provide residents and businesses with FEMA Flood Insurance Rate Map (FIRM) and other sources of information about the local flood hazard and natural floodplain functions 24 hours a day, 7 days a week. This service is searchable by address or map location. The Flood Map Information webpage also includes additional maps to find out potential storm surge depth, evacuation zones, shelter locations, and current water levels. Additionally, the County has a flood information phone line with a designated option to get flood map information from County, City or Town staff during regular business hours. The Online Flood Map Information Service is publicized in the widely distributed All Hazard Guide and in the flood information guide. **The FRMPIWG recognized**

that is of the utmost importance for buyers of real estate to be made aware of the flood risk and insurance requirements for their potential investment and identified real estate agents as the target audience to receive information about the flood map information service. The County sends information about the Pinellas County Flood Map Information Service to the Pinellas Realtor Organization to distribute in their newsletter annually. Additionally, the County provides at least two Real Estate Disclosure and Online Map Service Center trainings in coordination with the Pinellas Realtor Organization each year.

FLOOD INFORMATION PHONE LINE

Pinellas County designated a phone number for all flood information phone calls, 727-464-7700, which is displayed on the flood information website. The line contains a directory to ensure callers are connected with the proper department to address inquiries. Callers inquiring about properties in one of the participating municipalities will be provided the contact information for the appropriate city or town. The recorded menu message includes the Flood Information Services hours and directs callers to www.pinellascounty.org/flooding for additional information. The directory options include:

- 1 Report ditch obstruction or flooding issue
- 2 Flood zone
- 3 Hurricane and flood preparedness and evacuation
- 4 Protecting your floodplain or flood insurance
- 5 Property protection
- 6 Other

REAL ESTATE DISCLOSURE PROGRAM

The Pinellas County Real Estate Agents Disclosure Program is a joint effort between the County, municipalities and its real estate agents, through the Pinellas Realtor Organization, which covers the entire County, including its municipalities. Real estate agents are in an ideal position to inform buyers whether a property is in a flood zone and if flood insurance is required. As such, the FRMPIWG identified two projects:

- Real Estate Disclosure and Flood Information Brochure
- Real Estate Disclosure and Flood Map Information Service Training

With input from representatives of the Pinellas Realtor Association, the County developed a real estate centered flood disclosure and information brochure with a fillable section for agents to enter the property's flood hazard and insurance requirement information. The County provides training to agents on using the online Flood Map Information Service to obtain flood information and how to complete the brochure. The training sessions are taught by County staff in coordination with the Pinellas Realtor Association at least once per year. The County also developed a flyer, which is distributed by the Pinellas Realtor Association to publicize the training and brochure.

Real estate agents will advise house hunters about the flood hazard and provide the brochure to clients interested in purchasing properties located in the SFHA, countywide, so that they are made aware of the flood hazard and the flood insurance purchase requirement.

FLOOD PROTECTION ASSISTANCE AND ADVISORY SERVICE

Pinellas County Building Department Staff provide one-on-one consultations, and site visits as appropriate, to advise inquirers about property protection measures, such as retrofitting techniques and drainage improvements. The objectives of including the Pinellas County Flood Protection Assistance Advisory Program in this PPI are to

- Increase awareness and use of the service,
- Enhance mitigation information provided

This will increase the likelihood that residents will undertake activities to reduce the flood hazard to their property and in turn could decrease property loss due to flooding.

This service is available to all residents, and the service is publicized on the County's Flood Information website and in the flood information brochure. **Those most likely to experience flooding and benefit from this assistance include residents and businesses in repetitive loss areas. Therefore, a letter and the flood information brochure, containing information about the service is mailed directly to residents and businesses in Repetitive Loss Areas annually.** Additionally, the real estate flood information brochure, which also includes information about this service, will be provided by real estate agents to home buyers.

Staff providing this service should discuss flood mitigation options and recommend discussing retrofit options further with their insurance agent. Staff should also urge inquirers to work closely with design professionals. Staff should also offer supplemental materials to inquirers, such as:

- FEMA - [Repairs, Remodeling, Additions, and Retrofitting –Flood](#)
- FEMA - [Reducing Flood Risk to Residential Buildings That Cannot Be Elevated](#)
- [Homeowner's Guide to Retrofitting - Six Ways to Protect Your Home From Flooding](#)

FLOODPLAIN MANAGEMENT PLANNING

Pinellas County, its municipalities, and other stakeholders have developed a Multi-jurisdictional Local Mitigation Strategy (LMS) through a systematic process of identifying hazards, including flooding, and their causes, and planning preventive and corrective measures to reduce the risk of current and future hazards. This strategy also serves as the County's and many municipality's floodplain management plans. The Pinellas County LMS has been in effect since 1998 and is reviewed and updated annually. Public and stakeholder input is an important part of the planning and update process. The Pinellas County FRMPIWG also serves on the LMS Stakeholder Working Group and provides support to the LMS Working Group by providing input on the LMS during the planning and update process and assisting with outreach efforts to inform the public, stakeholders, and other organizations about the LMS.

NATURAL FUNCTIONS OPEN SPACE EDUCATIONAL MATERIALS

The County and its municipalities have a great number of parks and preserves that provide natural floodplain functions, recreation and educational opportunities for many. For example, the parks may provide venues to educate visitors about the importance of floodplains and emphasize the County's Only Rain Down the Drain campaign.

Pinellas County and its municipalities implement numerous outreach projects at parks and preserves throughout the County, such as bulletin board information, brochures and educational materials, educational tours, and highlight pollution control measures, such as water goats.

STREAM DUMPING REGULATION

The County has and enforces a regulation that prohibits dumping or disposal of debris in the drainage system. **Landscapers and stormwater managers were identified as the target audiences to be notified about the regulation.** Landscapers are in a position to prevent materials from getting into the County's natural floodplains and drainage and conveyance systems. Additionally, they are required to attend the Pinellas County Landscape BMP Certification classes, which include information about the regulation and about protecting natural floodplain functions. Stormwater managers facilitate distribution of the County-wide Only Rain Down the Drain campaign materials and information within their jurisdictions. The campaign includes outreach to publicize this regulation and educate businesses, residents, and visitors about natural floodplains and how they can protect watersheds and prevent flooding caused by drainage system blockages. This outreach includes storm drain markers, door hangers, vehicle and bus wraps, movie theater PSAs, including the new "Don't Feed the Beast" campaign, videos, informational website, brochures, and neighborhood presentations.

EMERGENCY WARNINGS AND NOTIFICATIONS

The extent of the damage caused by a flood is related not just to its severity, but also the level of public awareness and preparedness, early warning systems, and dissemination of timely and effective information to the public. As such, the efforts by the County and the municipalities to reduce flood loss are focused on education and outreach, early warning systems, and distributing information that enables people and communities to respond when severe weather hits.

The annual flood and hurricane information outreach informs the public about flood zones, storm surge, evacuation zones, and how they will be warned and the safety measures they should take, should a hurricane and/or flooding occur. The most effective way to reach the community at large is through a combination of communication tools; therefore, this information is provided to the public throughout the year via:

- All-hazard guide
- Flood Info brochure
- Utility bill inserts
- E-Lert and E-news
- Social media
- County website
- Presentations/events
- Videos
- Ready Pinellas app

Pinellas County Emergency Management participates with the National Weather Service (NWS) alert system, an automated flood warning system, as its primary means of notification of impending flood. County EM staff evaluate each NWS notification and respond as appropriate,

which may include notifying emergency management partners, the media, and/or residents via one or more of the County’s several notification avenues.

The Pinellas County Flood Warning and Response Preparations Package (Appendix C) includes numerous messages and outreach projects that are prepared in advance, but not implemented until a flood is impending or occurs. The public will be warned via numerous Flood Warning and Response Preparations outreach projects, such as press releases, Alert Pinellas, and social media.

CRS COMMUNITIES COORDINATION

Although the CRS Community of Pinellas County only encompasses the unincorporated area, many of the County’s floodplain management efforts extend county-wide, benefitting its municipalities. One of the goals of this multijurisdictional Pinellas County PPI is to develop outreach projects with consistent messages and services that may serve all of Pinellas County, including its municipalities. This will save municipal resources and support consistent flood information across the County. Pinellas County, for example, included flood map data for the entire county, including its municipalities when they developed their online map information service and provides flood warning and response services county-wide. The County also developed a PPI toolbox to provide resources to municipalities and organize the outreach activities and messaging countywide. Additionally, the Tampa Bay Regional CRS Users group meetings provide a platform for coordination of floodplain management activities, not only among Pinellas County jurisdictions, but also neighboring communities.

FLOOD GUIDE

The Pinellas County Marketing and Communications Department developed a flood guide to highlight the CRS topics. The 8-panel guide was developed with the objective of remaining simple, providing concise messaging and showing available resources and contact information. Subjects covered in the flyer include flood risk information, building responsibly, flood insurance, flood safety, flood protection, natural floodplain functions, and more. The guide contains messaging developed by the FRMPIWG and is being translated into Spanish and Vietnamese.

In addition to the initiatives described in this section, the FRMPIWG has reviewed many other programs by the County, stakeholders and others. Tables Table 3-2 and Table 3-3 describe some of these projects and initiatives.

Table 3-2 Pinellas County and Stakeholder Flood Information Outreach Projects

Ongoing PPI Projects
Flood Information Brochure mailouts
E-News/E-Lert newsletters
Social Media posts
UtiliTalk Newsletter - Flood info content
All-Hazard Guide - English and Spanish - Countywide distribution
Real Estate Agents Flood Disclosure and Information Brochure distribution by real estate professionals
Flood Map Service Center Training Sessions

CRS Users Group Meetings
Only Rain Down the Drain Campaign activities and informational materials
Landscape BMP Certification classes (English & Spanish)
Watergoat and informational kiosk at community park
Watershed Brochure in Vietnamese
Flood Information Messages for County On-hold customers
Informational Videos
News releases
Alert Pinellas app
Ready Pinellas app
Events
FFMA Elevation Certificate training
Redington Shores Flood and Hurricane Awareness Town Meeting - Presentation by Pinellas County Emergency Management
Flood Insurance and mitigation techniques community workshops by Flood Risk Evaluator (f.r.e.)
Home Depot Hurricane Expo - Palm Harbor
Seminole Hurricane Expo
Science Center of Pinellas County
City of Indian Rocks Beach Public Safety Day
Lakes & Ponds Education Day
Cross Bayou Cleanup
Landscape BMP Certification classes (English)
Landscape BMP Certification classes (Spanish)
Stormdrain Marking Projects
Adopt-A-Pond HOA Presentations
Tampa Bay Regional Planning Council ONE BAY CRS Workshop
Events and Meetings via Pinellas County's Speakers Bureau

Table 3-3 Non-County Flood Information Outreach

Organization	Outreach	Type	url
FEMA	Clear Communication Letters to NFIP Policyholders	Letter	https://www.fema.gov/media-library/collections/553
FEMA	Multiple	Publications, Website, Tools	https://www.fema.gov/national-flood-insurance-program
FDEM	Multiple	Publications and Website	http://www.floridadisaster.org/EMTOOLS/Severe/floods.htm
FDEM	Flood Info Rack Cards	Publication	http://www.floridadisaster.org/mitigation/CRS/
FDEP	Multiple	Publications and Website	http://www.dep.state.fl.us/beaches/

Organization	Outreach	Type	url
FDEP	<i>Building Near the Beach?</i>	Interactive Map	http://ca.dep.state.fl.us/mapdirect/?focus=beaches
Municipalities	Flood Information Websites and Brochures	Publications and Website	multiple
UF IFIS Extension	Multiple	Publications and Website	http://solutionsforyourlife.ufl.edu/
UF IFIS Extension	Disasters: Preparation and Recovery	Publications and Website	http://solutionsforyourlife.ufl.edu/disaster_prep/general_info.shtml
UF IFIS Extension	HOMEOWNERS HANDBOOK TO PREPARE FOR NATURAL HAZARDS	Publications and Website	http://solutionsforyourlife.ufl.edu/pdf/FL_homeowners_handbook.pdf
UF IFIS Extension	The Disaster Handbook (Chaper 1-4 preparedness through recovery; Chapter 9 Flooding)	Publications and Website	http://disaster.ifas.ufl.edu/chap9fr.htm
SWFWMD	Understanding Flooding & Floodplains A Guide to Protecting Lives and Property From Flooding	Publications and Website	http://www.swfwmd.state.fl.us/publications/files/understanding_flooding.pdf
SWFWMD	Watershed Management Program Floodplain Map Viewer	Interactive Map	https://www.swfwmd.state.fl.us/projects/wmp/disclaimer.php
SWFWMD	Federal Flood Map Updates General Information	Publications and Website	https://www.swfwmd.state.fl.us/emergency/floodriskprojects/fema-generalinfo.pdf
Nature Conservancy	Multiple	Publications and Website	http://www.nature.org/ourinitiatives/habitats/riverslakes/natural-solutions-for-reducing-flood-risk-factsheet.pdf
Sea Grant	Multiple	Publications and Website	https://www.flseagrant.org/climatechange/coastalplanning/
Sea Grant	Volunteer Recruitment	Events and Research	https://www.flseagrant.org/climatechange/coastalplanning/
Sea Grant	Social Media	Web	https://twitter.com/pinellaseagrant
Storm Team 8 WFLA-TV	Hurricane-Ready	Website	http://wfla.com/category/weather/hurricanes/
Storm Team 8 WFLA-TV	Hurricane-Ready Guide 2018	Publication	https://www.wfla.com/weather/hurricane/2018-hurricane-guide/
Storm Team 8 WFLA-TV	Surviving the Storm	Website	http://wx.wfla.com/specialprojects/hurricane2016/
Storm Team 8 WFLA-TV	News and weather	TV, Social Media, Website	

Organization	Outreach	Type	url
Bay News 9	News and weather	TV, Social Media, Website, App	http://www.baynews9.com/flooding.html
Bay News 9	Storm Threat 2016 - Keeping you Safe	Publications and Website	http://www.baynews9.com/hurricane.html
Bay News 9	Hurricane Guide	Publication	http://www.baynews9.com/hurricane.html
TBO Hurricane Guide	Information and tracking map	Website and Interactive Map	http://www.tbo.com/hurricane-guide/
Tampa Bay Times	2016 HURRICANE PREPAREDNESS GUIDE	Website	http://www.tampabay.com/topics/specials/hurricane-preparedness.page
Tampa Bay Times	2017 HURRICANE PREPAREDNESS GUIDE	Newspaper insert	https://issuu.com/timescreative/docs/hurricaneguide2016_lores?e=10555583/35952277
Tampa Bay Times	News	Website and Newspaper	http://www.tampabay.com/news/weather/hurricanes/still-tropical-depression-nine-drenching-tampa-bay-morning-commuters/2291644
ABC Action News	PERSONALIZED HURRICANE SURVIVAL GUIDE	Interactive Map	http://www.abcactionnews.com/hurricane
ABC Action News	Storm Shield: Get severe weather alerts for ANY type of phone	App	http://www.abcactionnews.com/weather/storm-shield-a-sophisticated-weather-radio-on-your-iphone-and-android
ABC Action News	News and weather	TV, Social Media, Website, App	http://www.abcactionnews.com/
CBS Tampa Bay, CW44	Hurricane Guide	Website	http://tampa.cbslocal.com/hurricane-guide/
CBS Tampa Bay, CW45	News and weather	TV, Social Media, Website, App	http://tampa.cbslocal.com/

4 TARGET AUDIENCES

The FRMPIWG identified target audiences, including residents and businesses for which outreach projects can be developed. Over 90,000 buildings are currently in the SFHA and more if we account for the flood risks identified through the County’s watershed management plans and Repetitive Loss Areas Analysis. Residents and businesses in these areas should be aware of the flood risks and insurance options. In addition to the target audiences identified for at-risk areas, the FRMPIWG also reviewed the insurance data and determined that certain specific audiences can benefit from a flood insurance outreach initiative. Each of the stakeholders also identified specific audiences they had direct contact with and can provide valuable assistance for reaching those audiences. Table 4-1 describes the target audiences.

Table 4-1 Target Audiences

	Audience(s)	Flood Insurance Plan Audience
1	Residents and businesses in Repetitive Loss Areas	Yes
2	Real estate professionals	Yes
3	Buyers of real estate	Yes
4	Residents and businesses in the Storm Surge (Cat 2), but outside of the Special Flood Hazard Area (SFHA) - X and Surge	Yes
5	Home inspectors	Yes
6	County/City building inspectors	Yes
7	Architects/designers; contractors/builders	Yes
8	County/City call center staff	Yes
9	Landscapers	No
10	Surveyors	Yes
11	Customers of Pinellas County and City services	Yes
12	English Speakers of Other Languages (ESOL)	Yes
13	Doctors, dialysis staff, home healthcare providers	No
14	Residents and businesses in Flood Response Hazard Areas	No
15	Owners of substantially damaged buildings	Yes
16	Residents and businesses that will be affected by map changes.	Yes
17	County/City staff	Yes
18	Sea Level Rise impacted areas	No
19	Boat owners	No
20	Pet owners	No
21	Seasonal residents	Yes
22	Insurance providers	Yes
23	Condo association mgt companies	Yes
24	HOAs	Yes

	Audience(s)	Flood Insurance Plan Audience
25	Universities	Yes
26	FDIC insured banks / lenders / mortgage	Yes
27	Home builders	No
28	Local bar association	No
29	Large companies (e.g. HSN, Valpak, Jabil, etc.)	No
30	Public school students, faculty, staff, parents	No
31	PSTA/Trolley	No
32	St. Pete / Clearwater Airport	No

5 MESSAGES AND OUTCOMES

Outreach campaign messages must be accurate and concise to result in action and positive outcomes. The FRMPIWG developed specific topics, messages, and expected outcomes based on the NFIP CRS floodplain management topics. Topics included the six themes that recur throughout the CRS manual: know your flood hazard; insure your property for your flood hazard; protect people from the hazard; protect your property from the hazard; build responsibly; and protect natural floodplain functions. The Committee also identified four additional topics with messages and outcomes for flood information projects that are implemented throughout the year. The County encourages all of its municipalities to incorporate all of these messages into their outreach efforts to promote message recognition throughout the County.

Specific objectives for certain audiences were also discussed. These objectives were identified as unmet needs by the stakeholders as they relate to their respective professions. The objectives address issues often encountered during their interactions with clients, organizations, consumers and others. Specific objectives included:

- County leaders and/or Commissioners; Elected Officials – Educate this audience about flood risks and encourage flood insurance; Encourage consistent and programmatic approach to educate residents about flood risks.
- Home builders/developers – Educate this audience about code requirements (including zoning) vs FEMA requirements vs risk.
- Mortgage brokers association – Provide information about flood risk topics and resources available at the county.
- Schools – Provide education materials about flood risk.
- Consumers – Educate consumers to ask the right questions of builders. Know that savings may offset extra construction costs; Do not let flood insurance policy lapse; Understand map changes before they happen and save; Risk is not ID'ed on a map; Know the sources of information related to flood risk, including existing highwater marks.
- Real estate agents – Educate agents to ask or relay information about flood risk.
- Homebuyers – Educate buyers about flood risk.
- Utility customers – Provide information about flood risk topics and available resources in utility bill inserts. Information should be short and concise.

Guided by the topics and objectives above, the FRMPIWG developed the following key messages and outcomes.

TOPIC 1: KNOW YOUR FLOOD HAZARD

In Pinellas County, flooding and other drainage problems can result after several inches of rain in a short period of time or after several days of continued rain. Certain areas within Pinellas County are classified as high flood risk areas. In addition to the flood risk areas identified on the

FEMA maps, Pinellas County has also delineated other areas that are at risk for flooding that were identified through their watershed management plans. Residents and property owners need to be aware of the flood risks in their area.

KEY MESSAGES

“Find out your flood risk.” Pinellas County and its municipalities offer a free flood map information service so you can find out if your property is in a high, moderate or low risk flood zone or a floodway, and what your hurricane evacuation zone is. Remember flood zones and evacuation zones are different! You can also find out if your property is susceptible to flooding from storm surge and how deep it could get. We also provide all of the information needed to complete an elevation certificate to get your flood insurance rate.

You can also see if you live near protected areas that have natural floodplain functions, like swamps or mangrove stands. These areas store flood waters or buffer wave action while providing habitat for wildlife and cleaning the flood water.

OUTCOMES

- Better prepared and informed residents and businesses.
- Informed property owners and buyers.

TOPIC 2: INSURE YOUR PROPERTY FOR YOUR FLOOD HAZARD

KEY MESSAGES

“Protect yourself with a flood insurance policy.” Property owners in Pinellas County and its municipalities should take measures to protect their investment, including purchasing flood insurance. For some homeowners, flood insurance may be required if the property is located in a Special Flood Hazard Area (SFHA) and they have a government-backed loan. Property owners should also be aware that even though their property may not be in a SFHA, it may still be subject to flooding and that most homeowner’s insurance do not cover flood. Homeowners who have flood insurance often recover quicker from a flooding event than those without flood insurance. Flood insurance is also available for renters. Flood insurance technical assistance from flood insurance “advocates” is also available. These are professionals in the insurance field who can provide you with reliable information about your flood risk and flood insurance options.

“Take advantage of a Preferred Risk Policy.” Regardless of whether you are in a SFHA or not, anywhere it rains, it can flood.

OUTCOMES

- Increased number of flood insurance policies.
- Faster recovery from flooding event.

TOPIC 3: PROTECT PEOPLE FROM FLOOD HAZARD

Floods can occur quickly, and people should be prepared. There are certain steps that people can take before, during and after a storm that will help protect themselves and their family and minimize damage to their properties. Several resources can help them prepare, including preparation guides and automated alert systems.

KEY MESSAGES

“Turn around, don’t drown.” Avoid areas already flooded, especially if the water is flowing fast. Do not attempt to cross flowing streams or flooded roadways.

“Stay connected.” Sign up for the County’s CodeRED notification system, social media and be aware of the local news channel and radio stations for weather related emergencies.

“Prepare ahead and get a plan.” Make a plan for emergencies involving floods, hurricanes and other natural disasters. Plan for evacuation routes, locations for high ground, food, water, shelter, and emergency supplies. Include preparations for pets.

“Sign up for Special Needs Sheltering and Transportation.” Prepare ahead so that you have transportation and shelter to meet your specific circumstances.

OUTCOMES

- Save lives.

TOPIC 4: PROTECT YOUR PROPERTY FROM FLOOD HAZARD

Approximately 46,000 structures in Pinellas County were built before there were flood regulations or flood maps (prior to December 1971, these structures are called “Pre-FIRM”) that are in the Special Flood Hazard Areas. Because they are in a high-risk flood zone, these structures are the most vulnerable to flood risks. There are certain measures that can be taken when constructing or improving a home to reduce the risk of flood damage. They include modifications to the structures themselves as well as other types of activities that do not include the structure, such as keeping drainage ditches clean and inlets clear of debris.

KEY MESSAGES

“Keep debris and trash out of the streets, streams, and ditches.” They obstruct flow and reduce capacity of the stormwater system to store flood waters.

“Clear storm drains to prevent flooding.”

“Elevate your equipment, such as water heaters, AC units, etc.”

“Brake, Don’t Wake!” Wake from vehicles traveling on flooded roads causes more damage than the rising water alone.

“Remove leaves and debris from gutters and downspouts.”

“Secure structures, belongings, chemicals and other items before you leave.” This message also applies to seasonal residents so that their property is protected from flood hazards while away.

OUTCOMES

- Reduced localized flooding.
- Reduced flood insurance claims.
- Reduced property loss from flooding.

TOPIC 5: BUILD RESPONSIBLY

KEY MESSAGES

“Find out what permits are required.” Pinellas County enforces specific building regulations in the SFHA to protect people and buildings from flooding while maintaining natural floodplain functions. Builders should contact Pinellas County to find out what permits are required before starting the project.

“Get required permits before you start any home repair, improvement, or construction.”

“Be aware of substantial improvements rule.” There are specific requirements if the cost of the improvement is equal to or exceeds 50% of the home’s market value prior to the improvement.

“Build Responsibly. Higher keeps you dryer.”

“Renovate Responsibly.” It is illegal to add plumbing or electrical or to convert the space below an elevated home into living space.

OUTCOMES

- Increased compliance.
- Reduced flood losses.

TOPIC 6: PROTECT NATURAL FLOODPLAIN FUNCTIONS

Increased development has led to increased stormwater runoff and resulted in flooding in many areas. However, there are areas that naturally flood and benefit our community. Areas such as wetlands, preserves, and other types of floodplains perform many natural functions and provide recreational benefits in the community. Residents and developers should be aware of these benefits and are encouraged to protect these resources and incorporate natural designs.

KEY MESSAGES

“Protect Natural Floodplain Functions.” Only Rain Down the Drain. It is illegal to dump anything into stormdrains, waterways or waterbodies. Do not open manholes and allow water into the systems. This will overload the system and cause backups or overflows.

“Use Low Impact Development (LID), such as rain barrels, bioretention systems, green roofs, pervious materials, and non-invasive vegetation on your property.”

OUTCOMES

- Improvement in water quality.
- Improvement in natural storage capacity.

TOPIC 7: HURRICANE PREPAREDNESS

Hurricane season starts in June and runs through November with the worst months being from late August until October. Residents need to be aware of the evacuation zones and heed evacuation orders. Residents also need to know the difference between flood zones and evacuation zones.

KEY MESSAGES

“Know your zone.” Remember flood zones and evacuation zones are different!

“Inventory, photograph or videotape your home or business.” Document your belongings and property to help recover losses.

OUTCOMES

- Improved efficiency of hurricane evacuations.
- Minimized loss of life and injury.
- Minimized damage to property and belongings.

TOPIC 8: PET PREPAREDNESS

KEY MESSAGES

“Make a plan for your pets.” Residents should assess their risks and know their home's vulnerability to storm surge, flooding and wind and locate pet friendly shelters in advance. People should develop a plan for protecting themselves, their homes and pets.

OUTCOMES

- Reduce loss life for both people and pets due to people not wanting to leave their pets behind.

TOPIC 9: FLOOD ECONOMICS

Making homes and infrastructure more flood-proof provides positive economic, environmental, and social benefits for communities. Residents should be aware of the potential costs related to damage from flood. Communities should build with the future in mind, providing benefits that include minimizing loss of property and infrastructure, enhancing the natural systems and improving public spaces to attract businesses and recreational enthusiasts.

KEY MESSAGES

“Find out how much flood damage could cost you.”

OUTCOMES

- Increase in awareness of the expense of flooding.

TOPIC 10: UNDERSTAND FLOOD INSURANCE

Residents need to be aware of what is covered in their flood insurance. They should also be informed that most homeowners insurance do not cover flooding. When you do purchase flood insurance, there is a 30-day waiting period before coverage goes into effect. Residents should also be aware that flood insurance is available at a highly discounted rate if you are outside of the FEMA high risk area. If you have a National Flood Insurance Program (NFIP) policy, you may receive a letter from FEMA requesting an Elevation Certificate so that they can determine your true risk rate, which could be higher or lower than what you are currently rated. Visit the Pinellas County Flood Map Information Service or your City’s website to see if there is an elevation certificate available online. Check with your jurisdiction and insurance company to see if there is already an Elevation Certificate on file for your property.

KEY MESSAGES

“Check with your flood insurance agent to make sure your flood insurance policy is up-to-date.” Ensure that it is has to appropriate coverages, is rated correctly and you are receiving the correct CRS discount. Flood insurance technical assistance from flood insurance “advocates” is also available. These are professionals in the insurance field who can provide you with reliable information about your flood risk and flood insurance options.

OUTCOMES

- More accurate policy ratings.
- Increased understanding of policy and options and number of policies kept in force.
- More preferred risk policies.

6 PROGRAM FOR PUBLIC INFORMATION (PPI) PROJECTS

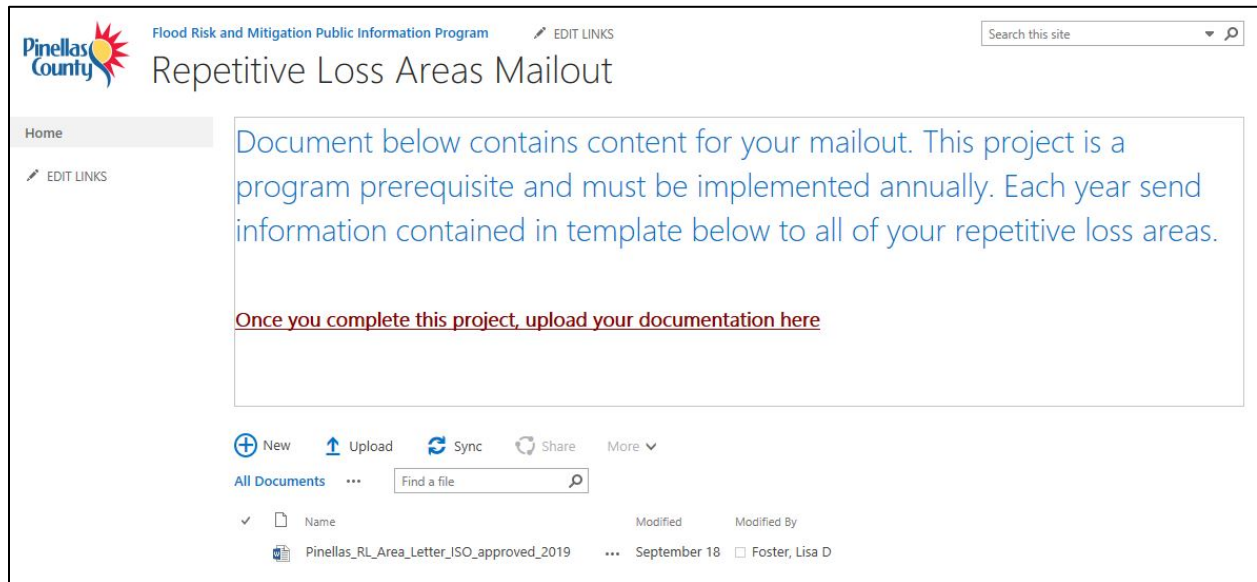
The FRMPIWG evaluated existing outreach projects to determine whether they can be improved as well as identified new projects to increase flood awareness and educate residents about the resources available at the County. The committee reviewed the following projects, and the list will continue to grow with future meetings and stakeholder input. The committee tracks specific information about current projects, including the audience, specific messages and outcomes, distribution methods, stakeholders, and assigned staff using a web application. The web application is accessible to members of this multi-jurisdictional committee and allows for better tracking and organizing of the outreach projects across the participating municipalities. It also serves as a calendar of reminders as to when a project is due. Figure 6-1 illustrates the project tracking portal and Figure 6-2 illustrates an example of uploading an outreach project to the system. Appendix D summarizes the status of the PPI projects.

Figure 6-1 PPI Project Tracking System

The screenshot shows the 'Flood Risk and Mitigation Public Information Program' website. The header includes the Pinellas County logo and a search bar. The main content area features a navigation menu with 'Home' and 'EDIT LINKS', a central graphic with three steps: 'Step 1: Select Your Projects', 'Step 2: Projects Instructions', and 'Step 3: Upload Documentation', and a section for 'Announcements'. The 'Announcements' section lists two items: 'Important Updates Can be Posted Here' and 'Welcome to the Flood Risk and Mitigation Program SharePoint site!', both dated September 19. Below this is a 'Projects (OP) 2020' calendar for March 2020. The calendar shows dates from 1 to 31, with the 1st and 2nd of March highlighted in blue, indicating project dates.

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1 RIA letter via Utility Bill In...						
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Figure 6-2 PPI Project Upload



OUTREACH PROJECTS

Every year, the FRMPIWG makes recommendations and updates to the following priority projects, which affect all members of this multi-jurisdictional PPI.

- Flood risk and information letter mailed to Repetitive Loss Areas
- Utility bill insert containing flood information and a message from a County commissioner about flood insurance
- Flood Guide made available online, at libraries and County and Municipal buildings, and at events
- All-Hazard Guide made available online, at libraries and County and Municipal buildings, and at events and distributed to private organizations for distribution (E.G. Walgreens, churches, etc..)
- Social Media
 - a. Facebook
 - b. Twitter
 - c. Nextdoor
- Real Estate Agents Flood Disclosure and Information Brochure completed and distributed by real estate professionals to new home buyers and renters
- Flood Map Service Center Training
- Landscape BMP Certification classes (English & Spanish)
- Events and Meetings via Pinellas County's Speakers Bureau

Additional projects are also implemented as resources are available. Not all municipalities may implement these projects. Appendix D describes these projects. The Project Tracking System provides a portal for municipalities to track and upload these projects as they are implemented.

- Commissioner Newsletter

- CRS Users Group Meetings
- Local Mitigation Strategy (LMS) Stakeholder Meetings
- Outreach Materials for Speakers of Other Languages
- New Homeowner Brochure made available online and distributed by real estate and title companies
- Stakeholder Flood Insurance and Mitigation Techniques community workshops
- Hurricane Preparedness workshops
- Training for Contractors & Builders
- Training for Surveyors
- Parks & Recreation Educational Materials
- Informational Videos
- Home Owners Associations Meetings
- Tampa Bay Home Show
- Veterinarian email blasts to clients
- Email blast utility service customers
- Community newsletter/magazine
- TBN Weekly

Each of the projects above were developed to deliver messages associated with one or more of the flood topics identified in Section 5 (Messages and Outcomes).

DISTRIBUTION METHODS

Pinellas County uses several methods to publicize the flood information and the services that the County offers. These methods include advertising in newspapers, websites, social media, utility bill inserts, flyers and brochures, and presentations to the public. Certain methods are more costly than others, while others may be more effective in publicizing the information. The publicity and distribution methods for each project will depend on the type of project, how much information needs to be included, cost of implementation, and target audience. Direct mail that includes too much information can be lost to the audience and ultimately thrown in the trash – especially if that mail is accompanied by other advertisements and clippings often included in our daily mail these days. This method is also costly.

Today, most people, including senior citizens, are looking to the internet for information in lieu of traditional sources of information like newspapers or magazines. They are using search engines for specific information and social media threads for answers to posted questions and news. People have come to expect instant answers when they search for information (*Smith, 2014*). The internet is more popular than newspapers and radio as a news source, ranking just behind TV (*Kristen Purcell, 2010*).

Although Pinellas County and its municipalities use the direct mail method, the preferred method would:

- minimize the probability of information being discarded
- increase the frequency of distribution

- minimize cost so that resources can be used to increase frequency of distribution and/or provide for multiple distribution methods instead

Based on the criteria above and recent trends in technologies, the FRMPIWG concluded that the most effective way to reach the community is through a combination of communication tools, including:

- Pinellas County Flood Information Website
- Pinellas County Social Media (Facebook, Twitter, Nextdoor, Instagram)
- Email blasts (e-Lert, e-News)
- UtiliTalk, the quarterly utility bill newsletter
- Informational materials at static locations and events throughout the County
- Direct mail to select target audiences
- Flood and Hurricane Information events
- Professional training sessions
- Press Releases for Flood Warning and Response

To conserve resources, both environmental and financial, the use of print materials will be reduced and will contain succinct information and direct residents to the flood information website for additional information. This combination of outreach will relay pertinent information to residents and businesses, including how they will be they will be warned and the safety measures they should take during a flood and about the County regulation that prohibits dumping in waterways. This combination of communication tools will also publicize flood related services, including flood map information, property protection assistance, and flood insurance guidance, to the entire community.

FLOOD RESPONSE PROJECTS

The FRMPIWG identified new, or improvements to existing, public information activities prepared in advance of the next flood. There are key messages that need to be disseminated before, during, and after a flood. The County's flood response messages and the tools used to disseminate them are consolidated into a Flood Warning and Response Preparations Package (Appendix C). The messages and dissemination tools in this package are centered on flood warning and response. They were prepared in advance and will not be delivered until a flood is impending or occurs. The procedures for implementing the materials should be followed in accordance with the Pinellas County Emergency Management Warning and Notification SOG and the Marketing and Communications Emergency Support Function (ESF) #14 - Public Information Office Standard Operating Procedures (SOG), which are part of the County's overall flood warning and response plan. Both the procedures and the project materials are reviewed annually and updated as needed.

The FRMPIWG makes recommendations and updates to the Flood Response Projects, which is a coordinated effort affecting all the participating municipalities. The following projects are included in the Flood Response Preparations Package:

- Emergency Alert System (EAS) via EMNet
- Alert Pinellas

- Wireless Emergency Alerts (WEA)
- Intelligent Transportation System (ITS)
- Billboard Emergency Alert System
- Digital Billboards
- Pinellas County Website (www.pinellascounty.org)
- E-News
- Press Release
- Media Alert
- PCC TV
- Social Media
 - Facebook
 - NextDoor
 - Twitter
 - Instagram
- Substantial Damage Door Hanger
- After the flood brochure
- Ready Pinellas app
- Citizen Information Center (Call center)

These tools will be used to disseminate select flood warning and response messages on an as-needed basis depending on the time and type of event.

Appendix C contains the Flood Warning and Response messages reviewed.

EXAMINATION OF OTHER PUBLIC INFORMATION INITIATIVES

The FRMPIWG looked at other public information activities in addition to outreach projects. This included how best to set up a website on flood protection (CRS Activity 350). In addition to the six priority CRS topics, Pinellas County will include on their flood protection website information relating to hurricane preparedness, flood economics and Sea Level Rise. The County will also provide links to real-time gage data and post elevation certificates on their website.

The FRMPIWG also examined the types of technical assistance that are needed throughout the community and the best ways to publicize these flood protection services (CRS Activities 320, 350 and 360). As a result, the County's flood protection website will list specific methods that can be used to protect a property or home. In addition, these services and contact information for these services will be listed on the flood flyers, county websites and advertisements in newspapers, television crawls, and social media. Resources for technical assistance will also be described and listed in letters sent to repetitive loss properties and other properties located in repetitive loss areas.

Projects developed through the FRMPIWG will ultimately enhance the County's CRS. Projects that can be related back to creditable activities in the CRS include:

ACTIVITY 320 – MAP INFORMATION SERVICE

Flood Map Service Center - The Pinellas County Flood Map Service provides FIRM information, access to available elevation certificates, and other hazard information. This will improve the

County's ability to query and distribute the information to the public. This service will be made available online and will be linked to the County's web map service, which is publicized on a brochure will be distributed annually through several media outlets. County staff and other municipalities also use this service to provide information to people who call in, email or visit in-person to inquire about their flood risk. Flood map service center trainings are also provided.

The FRMPIWG recognized that is of the utmost importance for buyers of real estate to be made aware of the flood risk and insurance requirements for their potential investment and identified real estate agents as the target audience to receive information about the flood map information service. These real estate agents service all the areas encompassing Pinellas County and its municipalities. Written content for the publicity was developed by the committee and sent to ISO for review before being sent to the recipients. In addition, the content will also be publicized in the utility bill inserts that goes out to its residents. Other municipalities not serviced by the County's utility will use the content in their own newsletters as well.

ACTIVITY 340 – HAZARD DISCLOSURE

Real Estate Agents Flood Disclosure and Information Brochure – Real estate professionals will have access to the County's flood information tools and provide valuable FIRM information to potential buyers. The committee discussed ways to disseminate the flood risks to potential buyers and reviewed several disclosure forms and brochures which real estate agents provide to potential buyers. In this program, real estate agents will advise house hunters about the flood hazard and provide the brochure to clients interested in purchasing properties located in the SFHA, countywide, so that they are made aware of the flood hazard and the flood insurance purchase requirement.

The committee developed a brochure that agents can fill out with flood hazard information specific to the property and providing that to potential buyers. In addition, the committee also conducts outreach through realtor organizations for training on flood risk topics, and on what resources are available at the county to help fill out the brochure that they can give their home buyers. Real estate professionals are contacted at least annually, and representatives are members of this PPI committee.

ACTIVITY 350 – FLOOD PROTECTION INFORMATION

Flood Protection Information Website – The FRMPIWG reviewed the County's website to be sure messages are consistent with the CRS topics. The committee discussed several messages to convey to the public with regards to the topics as discussed in Section 5. The committee evaluates the flood protection content on a regular basis to make sure the information is still relevant, is easy to understand and add new information as needed. Since the website and map information service has been developed, there have been many revisions to the content based on feedback from this committee. At first, the website was not consistent in the messages related to flood risk and mitigation. The layout was not intuitive enough. The committee received feedback from users regarding the effectiveness of the website and map information services, including functionality, ease of use, and content. The committee has made many recommendations to both the flood protection website and related flood map information services that were implemented. Changes initiated by the committee to improve the websites' effectiveness have included layout changes, additional functionality, and additional content. The

flood protection website and map information services are publicized annually through several media outlets, including letters to lenders, real estate and insurance agents, brochures, newsletters and social media.

ACTIVITY 360 – FLOOD PROTECTION ASSISTANCE

Flood Protection Assistance – The FRMPIWG will review the County’s property protection advice (PPA), property advice provided after a site visit (PPV), and financial assistance advice (FAA) procedures. The committee will also review ways to publicize the County’s services for PPA, PPV and FAA on an annual basis.

Currently, Pinellas County and all of the participating municipalities provide one-on-one consultations, and site visits as appropriate, to advise inquirers about property protection measures, such as retrofitting techniques and drainage improvements.

This service is available to all residents, regardless of whether they call, email, write or walk in to receive the service. The service is publicized on the County’s Flood Information website and in the flood information brochure. The committee evaluated several other methods to publicize the service in such a way that the information will be received by homeowners and motivate them to take action. **Those most likely to experience flooding and benefit from this assistance include residents and businesses in repetitive loss areas. It is critical that these homeowners know the options that are available to them to help prevent further losses. Therefore, the FRMPIWG decided that a letter and the flood information brochure containing information about this service should be mailed directly to residents and businesses in Repetitive Loss Areas annually.** Additionally, the real estate flood information brochure, which also includes information about this service, will be provided by real estate agents to home buyers.

Repetitive Loss Property / Repetitive Loss Area Letter – The committee reviewed the current repetitive loss property/areas letters to identify improvements that can be made to disseminate information about flood protection assistance services that the County offers. The letter is sent out annually to property owners.

ACTIVITY 370 – FLOOD INSURANCE PROMOTION

Flood Insurance Coverage Evaluation – Pinellas County and participating municipalities performed a flood insurance coverage evaluation to determine the level of coverage and needs. The flood insurance coverage assessment, messages and projects were developed as part of a Flood Insurance Coverage Improvement Plan currently being implemented.

Flood Insurance Technical Assistance – The County provides valuable information about flood insurance through the flood protection information website, including information about flood insurance requirement, rates, eligibility, the claims process and other resources to help homeowners. In addition, flood insurance providers on the committee also serve as insurance advocates to the County and municipalities to advise people who have questions about flood insurance. There are currently 7 flood insurance professionals ready to provide technical assistance to homeowners and renters. The FRMPIWG developed messages to promote flood insurance and publicizes the messages and services through various methods, including newsletters, web and direct mailouts. A critical target audience are those homeowners that are

most affected by flooding, including repetitive loss properties, so that they can be better prepared. Therefore, letters to properties in repetitive loss areas must include the topic of insurance and the availability of this service. Pinellas County residents receive the UtiliTalk newsletters, while other municipalities also have similar newsletters. Newsletters provide an opportunity to develop attractive content that can engage readers to action. Numerous departments have already taken advantage of the newsletter with great results, and it has proven to be an effective method to drive the reader's attention to important news and services. The committee decided, therefore, that the service should also be publicized in newsletters that go out to homeowners once a year or more. The committee also decided to publicize the service in the flood brochure.

Pinellas County and the municipalities are proactive in identifying flood risk and developing projects to mitigate those risks. **Commissioners recognize the importance of having a robust capital improvement program and outreach program centered around flood risk mitigation.** Many services at the County are available countywide. **The FRMPIWG worked with county commissioners to develop a newsletter with a focus on promoting flood insurance.** A newsletter from a county commissioner will be included in the utility bill insert and released to the press annually. These newsletters go out to residents of both unincorporated Pinellas County and municipalities.

ACTIVITY 540 – DRAINAGE SYSTEM MAINTENANCE

Drainage System Maintenance – The FRMPIWG reviewed and suggested improvements to the messages for regulations prohibiting dumping in streams and ditches. These messages were also sent to ISO for review and revised based on their feedback. The committee evaluated the “Only Rain Down the Drain” campaign as an effective way to educate the public about the importance of maintaining the drainage systems. This campaign focuses on consistency in messaging across several media outlets such as social media, web, newsletters and other initiatives. Newsletters provide an effective way to publicize the regulation in a way that the public can easily understand. The committee discussed additional ways to publicize the service, including vehicle wraps and drain markers, which are also effective because they direct attention to the source.

Because lawn clippings, foliage and other debris can significantly degrade the functionality of storm drains, ponds, and ditches, the committee decided that incorporating training for landscapers will be a very effective method to publicize the regulation and educate the landscapers about why it is important.

7 IMPLEMENTATION, MONITORING AND EVALUATION

The FRMPIWG meets three times a year to implement, monitor and evaluate the progress of the projects. The committee evaluates each project's effectiveness and revises the project as necessary to achieve the desired goals. The projects are updated as necessary to reflect changes to the status or implementation of the projects. The FRMPIWG develops an annual evaluation noting the status of existing projects and/or provide information on new initiatives. The annual evaluation will be incorporated into the PPI report, which will serve as a living document that is updated on an annual basis. The annual evaluation report will be submitted to the governing body of each participating community. Appendix D summarizes the status of the PPI projects.

The PPI is part of the County's multi-jurisdictional Local Mitigation Strategy (LMS). Each year the updated PPI is approved by the committee and submitted to the Pinellas County Board of Commissioners as part of the LMS annual update.

8 PPI ADOPTION

The Pinellas County Multi-Jurisdictional PPI was adopted by the Pinellas County Board of Commissioners on MMMM D, YYYY. The committee submits an annual update to the board.

The following municipalities also adopted this PPI through their local elected officials.

Table 8-1 PPI Adoption

Municipality	Adoption Date
Town of Belleair	
City of Clearwater	
City of Gulfport	
City of Indian Rocks Beach	
Town of Indian Shores	
City of Largo	
City of Madeira Beach	
City of Oldsmar	
City of Pinellas Park	
Town of Redington Beach	
Town of Redington Shores	
City of St. Pete Beach	
City of Tarpon Springs	
City of Treasure Island	

9 BIBLIOGRAPHY

Kristen Purcell, L. R. (2010). *Understanding the participatory news consumer*. Washington, DC : Pew Research Center.

Smith, A. (2014). *Older Adults and Technology Use*. Washington, DC: Pew Research Center.

APPENDIX A

PPI Meeting Minutes



MEETING MINUTES

PROJECT NAME: CRS Support/Program for Public Information (PPI)

MEETING DATE: Tuesday October 16th, 2018

LOCATION: Tampa Bay Regional Planning Council

1.0 INTRODUCTION OF PARTICIPANTS AND LATEST STATUS OF CRS PROGRAM & PPI (LISA & CECE)

- Everyone in the room introduced themselves. Meeting participants are listed on the sign-in sheet.
- Lisa let everyone know Pinellas County was visited in January for their CRS review and the City of St. Petersburg will be visited on November 15th. Lisa anticipates the PPI will provide a substantial number of points toward the CRS rating. She also mentioned the PPI is up for its 5 Year review and update so the process will begin over again this January.
- Lisa asked Khan Boupha from Jones Edmunds, the County's consultant for the PPI, to provide an update on the survey that will be used to assess the communication needs of the community for the upcoming 5 Year PPI Update.
- Cece will provide an example of the survey to the committee for review before the next meeting.
- Lisa announced the continuation of the Real Estate Disclosure Program with training scheduled for January 29th and July 16th at the Pinellas Realtor Organization Center on Ulmerton Road. These meetings have been extremely popular and successful. The County invites any insurance, mortgage and title experts to attend as many questions come up during training. The County is concentrating efforts to collect not only participation letters but copies of risk information flyers as documentation for the CRS review. Lisa would also like to create some type of Real Estate Professional Flood Risk Certification to present after agents have completed the training, similar to what is currently in place for landscape professional in the County.

2.0 PRELIMINARY FIRM RELEASE UPDATE

- Lisa updated the group on the community meetings held to provide residents with information regarding the map updates and how they impact properties. Many local governments participated in the meetings along with various offices within Pinellas County, Florida Department of Emergency Management, the Southwest Florida Water Management District and representatives from FEMA's Office of Insurance as well as Pinellas County Insurance Advocates designated by participation in the County's PPI. There was great feedback from these meetings and residents appreciated all the various stations with information in one place.



- Recommendation: Hold an event like this annually, perhaps at the Home Show at Tropicana Field. Emergency Management will provide a contact for us. SB
- Lisa announced a training will be held at the Pinellas Realtor Organization on October 30th to help agents learn how to read the new maps online.

3.0 **PPI 2018 UPDATE & FIVE YEAR UPDATE PLAN**

- Lisa reiterated that the County will be conducting the 5 year update of the PPI and Local Mitigation Strategy (LMS) in tandem.
- Lisa asked if all current committee members planned to continue into the next PPI cycle, most will continue.
- Lisa reviewed all the steps to create a PPI, as the County will be starting from scratch (keeping all the successes and good ideas as part of the process).
- A few items were already identified to keep in mind and the committee moves forward
 - Review of Repetitive Loss Areas (Lisa & staff)
 - Add Home Inspectors as a priority audience, develop some type of compliance/flood risk review service, incorporating how to know your evacuation zone, year your home was built, flood risk.
 - Add year a home was built to the Flood Map Service Center
 - Develop a new message: Hazard Understanding (Know when to go!) SB
 - Managing Mitigation Money, County Contract with NFP entity? Can the PPI help with this? Habitat for Humanity? SB
 - Working with the Pinellas County Licensing Board to connect with Contractors. SB
 - Coordinating with Faith Based Communities. SB
 - Brake Don't Wake.
 - Provide Grandfathering Information for homeowners online. DF
 - Flood Response Plan – Real warnings.
- Homework for the January meetings is to look at all the messages, audiences and projects from the previous PPI document and provide updates or new ideas.

PPI meetings for next year will be January 10, June 13 and September 12. Cece will send Outlook invitations for 2019 as the venue and times are confirmed.

Adjourn



Jones Edmunds

MEETING PARTICIPANTS

PROJECT NAME: CRS Support/Program for Public Information (PPI)

MEETING DATE: Tuesday October 16th, 2018

LOCATION: Tampa Bay Regional Planning Council

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Jones Edmunds

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MEETING MINUTES

PROJECT NAME: CRS Support/Flood Risk and Mitigation Public Information Working Group (FRMPIWG)

MEETING DATE: Thursday January 31st, 2019

LOCATION: Tampa Bay Regional Planning Council

1.0 INTRODUCTION OF PARTICIPANTS AND LATEST STATUS OF CRS PROGRAM & PPI (LISA & CECE)

- Jurisdictions introduced their staff and stakeholders. Meeting participants are listed on the sign-in sheet.

2.0 PPI AND EVOLUTION OF FRMPIWG

- Lisa explained the importance of the 1:1 staff/stakeholder ratio in order to meet requirements for carrying forward the PPI (Program for Public Information) and LMS (Local Mitigation Strategy) Working Group effort. She reviewed the time commitment and attendance requirements.
- Brendan Mackesey, Assistant County Attorney for Pinellas County explained the Sunshine Law and how this group will advertise meetings and conduct themselves outside these meeting in an abundance of caution to meet requirements. We will be treating this group as a Sunshine Body and hold open meetings, where public can attend, minutes are taken and an agenda is published in advance.
 - We will add to future agendas, public comment.
- Lisa presented a diagram (attached) depicting the many applications of this group including PPI (Program for Public Information), FRP (Flood Response Plan), FIP (Flood Insurance Plan) and FMP (Floodplain Management Plan), which is a component of the larger LMS (Local Mitigation Strategy)

3.0 FLOOD RISKS AND FLOODING PROBLEMS

- Lisa reviewed the types of flooding across the County and how each is being addressed through outreach and mitigation.
- Lisa showed pictures of Mexico Beach depicting the flood map vs. storm surge
- Lisa demonstrated the Pinellas County Map Service Center
- It was recommended to update the Pinellas County flood information brochure to for use across jurisdictions to ensure consistent messaging across the county.

4.0 IDENTIFY NEEDS AND GOALS (COUNTYWIDE & MINICIPALITY SPECIFIC)

- Lisa reviewed a spreadsheet she created with Libby Bolling, Pinellas County Public Information Specialist, and May Burrell, Pinellas County Emergency Management Community Education, Outreach & Program Coordinator.
 - Priority Areas such as:
 -



- Repetitive loss (Eg Shore Acres in St. Petersburg)
- X Zone but still in storm surge Category one or two
- Sea Level Rise / King tide flooding areas
- Flood insurance coverage
- Priority audiences
 - Realtors
 - Buyers of real estate
 - Home Inspectors
 - Recommended additions: Condo and Homeowner Associations, Banks/Lenders – Brochure development (Nelson Garcia), Large data companies
 -
- Other efforts
 - Flood services provided by county and munis (map info service, property protection investigations and consults, flood insurance technical assistance, websites, storm drain marking, Alert Pinellas, etc...)
 - USF – Email blast annually
 - Flood insurance writers – email blasts to agents
 - PRO member newsletters
 - TBRPC

5.0 **FORMULATE FLOOD INFORMATION MESSAGES**

- Libby discussed the tools they have created for messaging and when/how they will be distributed to the municipalities for their use
- Messages from existing PPIs will be consolidated and sent to working group for review

6.0 **IDENTIFY OUTREACH PROJECTS AND INITIATIVES**

- St. Pete/Clearwater Airport as target for visitors
- Faith Based Organizations
- Schools – St. Pete Science Fest – Elementary Students
- Public Transportation Wraps (Anamarie Rivera)
- Newsletter from Elected Official
- Insurance Advocates on Website

7.0 **FLOODPLAIN MANAGEMENT PLAN**

- Public Meeting in March
- Chris Zambito, Senior Planner from Atkins, briefed the group on the Local Mitigation Strategy efforts and how our group will feed into that process (presentation attached)

8.0 **REQUESTS**

- Create a mission statement for the group to help better understand goals
- Create something local government staff can use to explain to their managers how this effort will help them – Flood Economics



FRMPIWG meetings for 2019 will be June 13 and September 12. Cece will send Outlook invitations for 2019 as the venue and times are confirmed.

Adjourn

PINELLAS COUNTY FLOOD INFORMATION & MITIGATION ALTERNATIVES WORKING GROUP ROSTER

Public Stakeholder Working Group members have agreed to take part in three meetings per year to help the County Develop the LMS 5-year plan.

Jurisdiction Represented	Staff/Stakeholder	Name	Affiliation	Email	Phone	Jan 31 2019 RSVP	Jan 31 Initial	June 20 2019 RSVP2
Belleair	Staff	Greg Lauda	Floodplain Manager	glauda@townofbelleair.net	727-588-3769	X	x	
Belleair	Staff	Keith Bodeker	Town of Belleair	kbodeker@townofbelleair.net	727-408-4860		x	x
Belleair	Stakeholder	Tom Shelly	Town of Belleair, Commissioner; Florida Real Estate Bro	tshelly@townofbelleair.net	727-510-8350	X	x	
Belleair	Stakeholder	Andy Neiswender	Belleair CC	andyn@belleaircc.com	727-459-9324		x	Tentative
Clearwater	Staff	Sarah Kessler	City of Clearwater	sarah.kessler@myclearwater.com		x	x	x
Clearwater	Stakeholder	Steve Kessler	City of Clearwater	skessler@hotmail.com	727-560-1575		x	
Clearwater	Stakeholder	Jared Leone	Clearwater	jared.leone@gmail.com			x	
Clearwater	Stakeholder	Heather Young	Tampa Bay Regional Planning Council	heather@tbrpc.org		x	x	
East Lake	Staff	Michael Porch	Division Chief	mporch@elfl.org	813-966-2012		x	
Gulfport	Staff	Michael Taylor	Community Development Principal Planner	mtaylor@mygulfport.us	727-893-1087	x	x	x
Gulfport	Staff	Clark Streicher	Building Official	cstreicher@mygulfport.us	727-893-1020			
Gulfport	Stakeholder	Mike Whitman	WhitCo Insurance Agency	mike@whitcoinsurance.com	727-209-8888		x	
Gulfport	Stakeholder	Karen Brodeur	WhitCo Insurance Agency	karen@whitcoinsurance.com	727-209-8888			
Indian Rocks Beach	Staff	Dean Scharmen	Public Services Director	dscharmen@irbcity.com	727-595-6889	X	x	x
Indian Rocks Beach	Staff	Lorin Kornijtschuk	Public Services Administrative Assistant	lorink@irbcity.com	727-595-6889			
Indian Rocks Beach	Stakeholder	Ron Sacra	Resident	ronsacra@yahoo.com		X	x	
Indian Rocks Beach	Stakeholder	Eric Meyer	Resident	ericmeyer@discoverdps.com				x
Indian Shores	Staff	Stephen Tetlak	Building Official	buildingofficial@IndianShoresFL.onmicrosoft.com		X	x	
Indian Shores	Staff	William Jones	Building Clerk	wjones@myindianshores.com	727-595-4020		x	x
Indian Shores	Stakeholder	Katrena Hales-Claver	Calusa Vacations LTD	sandglo@msn.com	727-320-9720	X	x	x
Indian Shores	Stakeholder	Robert E. Lyons	Sunwest Construction LLC	swcrel@gmail.com	727-330-7772		x	x
Largo	Staff	Matt Butler	Assistant Building Official	mbutler@largo.com	727-586-7488 x7302		x	
Largo	Staff	Sam Ball	Planner	sball@largo.com	727-588-1040		x	x
Largo	Staff	Robert Hatton	Building Official	rhatton@largo.com				
Largo	Stakeholder	Anna Robinson	Realtor	Annarobinson@kw.com				x
Madeira Beach	Staff	Linda Portal	Madeira Beach	lportal@madeirabeachfl.gov		X	x	x
Madeira Beach	Staff	Jenny Rowan	Madeira Beach	jrowan@madeirabeachfl.gov		X	x	x
Madeira Beach		Derryl O'Neal	Madeira Beach	doneal@madeirabeachfl.gov		X	x	
Madeira Beach	Stakeholder	Vincent Gadrix	Gulf Beaches Public Library Director	gulfbeacheslibrary@icloud.com	727-391-2828			x
Oldsmar	Staff	Marie Dauphinais	Director Planning & Redevelopment	mdauphinais@myoldsmar.com				
Oldsmar	Staff	Gregg Silliman	Code Enforcement Officer	gsilliman@myoldsmar.com				
Oldsmar	Staff	Michele Parisano	CRA Administrator/Planning Manager	mparisano@myoldsmar.com	813-749-1137			x
Oldsmar	Staff	Mandi Clark	Planning Technician	mclark@myoldsmar.com		X		
Oldsmar	Staff	Daniel Simpson	City Engineer	dsimpson@myoldsmar.com	727-623-7605	X	x	
Oldsmar	Staff	Nan Bennet	Director Public Works	nbennet@myoldsmar.com	813-749-1123			x
Oldsmar	Staff	Felicia Donnelly		fdonnelly@myoldsmar.com				x
Oldsmar	Stakeholder	Doug Bevis	Resident/Realtor	teambevis@gmail.com		X		x
Oldsmar	Stakeholder	Paula Saracki	Resident/Business Owner	paula@impactgrafx.com	813-928-3178			x
Pinellas County	Staff	Lisa Foster	Floodplain Administrator	ldfoster@pinellascounty.org	727-464-8962	X		x
Pinellas County	Staff	Alissa Berro		amberro@pinellascounty.org		X		
Pinellas County	Staff	Glen-Paul Edson	Pinellas County Mosquito Control	gedson@pinellascounty.org	727-464-7745	X	x	
Pinellas County	Staff	Anamarie Rivera	Env. Services	arivera@co.pinellas.fl.us		X	x	
Pinellas County	Staff	Angela Dunkel	PIE Airport/Engineering	adunkle@fly2pie.com		x	x	
Pinellas County	Staff	Rhonda Bowman	CIP Survey	rpowman@pinellascounty.org	727-453-3406		x	
Pinellas County	Staff	Dylan Smith	Intern	dsmith45@mail.usf.edu	727-709-8024		x	x

Jurisdiction Represented	Staff/Stakeholder	Name	Affiliation	Email	Phone	Jan 31 2019 RSVP	Jan 31 Initial	June 20 2019 RSVP2
Pinellas County	Staff	Libby Bolling	Pinellas County Marketing & Communications – PIO	lbolling@co.pinellas.fl.us	727-464-3519			
Pinellas County	Staff	Barbara Hernandez	BCC	bhernandez@pinellascounty.org			x	
Pinellas County	Stakeholder	Cece McKienan	Florida Floodplain Managers Association, Executive Dir	cece@mckiernanconsulting.us		X	x	x
Pinellas County	Stakeholder	Brian Ellis	Tampa Bay Regional Planning Council	brian@tbrpc.org		X		
Pinellas County	Stakeholder	CJ Reynolds	Tampa Bay Regional Planning Council	cireynolds@TBRPC.org		x		
Pinellas County	Stakeholder	Joe Farrell	Pinellas Realtor Organization, Director of Governmenta	jfarrell@tampabayrealtor.com		X		
Pinellas County	Stakeholder	Betty Ryals	Wright Flood, Regional Sales Manager	betty.ryals@weareflood.com				
Pinellas County	Stakeholder	Ashley Tharp	Wright Flood, Corporate Agent Training Manager	Ashley.Tharp@weareflood.com		X	x	x
Pinellas County	Stakeholder	Dawn Forrest	Wright Flood	dawn.forrest@weareflood.com		X	x	x
Pinellas County	Stakeholder	Katherine Howington	Flood Insurance Specialist	kathowington@gmail.com				
Pinellas County	Stakeholder	Jim Watt	SmartVent & Risk Reduction Plus	jwatt@smartvent.com		x	x	x
Pinellas County	Stakeholder	Nelson Garcia	Sunpoint Home Loans	ngarcia@sphomeloans.com			x	x
Pinellas County	Stakeholder	Marty Sorensen	Resident	msorensen@fuenteholdings.com		X	x	x
Pinellas County	Stakeholder	Cheryl Morales	Pinellas Public Library Cooperative (PPLC), Executive Di	cmorales@pplc.us		X		
Pinellas County	Stakeholder	John Hibbard	Weisner Insurance	John@winfl.com				
Pinellas County	Stakeholder	Rick Haupricht	Greenleaf Title					
Pinellas County	Stakeholder	Brad Hubbard	National Flood Experts	bhubbard@nationalfloodexperts.com		X		
Pinellas County	Stakeholder	Pete Travis	Torrent Technologies	pete.travis@torrentcorp.com				
Pinellas County	Stakeholder	Christopher Weaver	Florida Strategic Insurance	chrisw@flstrategic.com				
Pinellas County	Stakeholder	Vicki Russo	Resident	vicki.russo@yahoo.com				
Pinellas County	Stakeholder	Sally Bishop	Resident	sara.bishop1@verizon.net	727-647-0084	X	x	x
Pinellas County	Stakeholder	CJ Reynolds	Tampa Bay Regional Planning Council	cireynolds@TBRPC.org		X	x	
Pinellas County	Stakeholder	Cara Serra	Tampa Bay Regional Planning Council	cara@tbrpc.org			x	
Pinellas County	Stakeholder	John Toomer	Reliant Insurance Services	johnT@myreliantinsurance.com	813-502-0282			x
Pinellas County	Stakeholder	Nate Coco/Yara Torres	State Farm	flood@teamcocco.com	727-240-1719			
Pinellas County	Stakeholder	Siobhan O'Kane	Urban Land Institute	siobhan.okane@uli.org	860-222-5295			
Pinellas Park	Staff	Benjamin Ziskal	Planning & Development Services Director	bziskal@pinellas-park.com	727-369-5620	X	x	x
Pinellas Park	Staff	E Lindquist		elindquist@pinellas-park.com				
Pinellas Park	Stakeholder	Linda Yang	FI Strategic Insurance	Linda@flstrategic.com	813-440-0253		x	x
Pinellas Park	Stakeholder	Terry England	Gateway Chamber of Commerce	terryenglandbrothers@tampabay.rr.com	727-365-1092		x	
Pinellas Park	Stakeholder	Housh Ghovae	Gateway Chamber of Commerce	housh@northsideengineering.net	727-709-0943		x	x
Redington Beach	Staff	Adriana Nieves	Deputy Clerk	deputyclerk@townofredingronbeach.com		X		
Redington Beach	Staff	Darin Cushing	Building Official/FPM	dcushing@safebuilt.com	941-662-7748		x	x
Redington Beach	Stakeholder	Pat English	Resident	pat_english2014@gmail.com			x	x
Redington Beach	Stakeholder	Annie Fleeting	Owner, Next Home Beach Time Realty	annie@beachtimeteam.com	727-504-1111		x	x
Redington Shores	Staff	Michael Robinson	Commissioner	comdist3@townofredingtonshores.com		X	x	x
Redington Shores	Staff	Pat Drumm	Commissioner	comdist4@townofredingtonshores.com				
Redington Shores	Stakeholder	Dave Motley	Resident	dmotley123@gmail.com	727-452-4536	X	x	
Redington Shores	Stakeholder	Tim Deboy	Resident	tjdeboy@yahoo.com				
Redington Shores	Stakeholder	Jeffrey Kareskie	Resident	jeffkareskie@msn.com	410-458-4431		x	
Redington Shores	Stakeholder	Kimberly Harr	Harr & Associates Insurance, Inc.	kim@harrins.com	727-424-8376	X	x	x
Saint Petersburg	Staff	Noah Taylor	CRS Coordinator	noah.taylor@stpete.org	727-893-7283	X	x	x
Saint Petersburg	Staff	Amber Boulding	St. Pete Emergency Management	amber.boulding@stpete.org	727-895-7683		x	x
Saint Petersburg	Staff	Kyla Brelenel	St. Pete Emergency Management	kyla.brelenel@stpete.org	727-882-8200		x	
Saint Petersburg	Stakeholder	Jake Holehouse	HH Insurance	jwh@hhinsgroup.com	727-498-5559	X	x	x
Saint Petersburg	Stakeholder	Chris Dailey	Shore Acres Civic Association	chris.dailey@rsandh.com		X		x
Saint Petersburg	Stakeholder	Chris Simoniello	USF St. Pete	simoniel@mail.usf.edu		X	x	x
Saint Petersburg	Stakeholder	John Mason	St. Petersburg Council of Neighborhood Associations	Jmas38@gmail.com		X		
Saint Petersburg	Stakeholder	Frank Malowany	Smith & Associates	malow1@aol.com	727-432-1176			
St. Petersburg Beach	Staff	Wesley Wright	Community Development Director	wwright@stpetebeach.org		X		

Jurisdiction Represented	Staff/Stakeholder	Name	Affiliation	Email	Phone	Jan 31 2019 RSVP	Jan 31 Initial	June 20 2019 RSVP2
St. Petersburg Beach	Staff	Bill Palmer	Building Official	bpalmer@stpetebeach.org	727-363-9276	X	x	x
St. Petersburg Beach	Stakeholder	Chris Hollands	Local Business Owner	crhollands@gmail.com	727-642-4141			Tentative
St. Petersburg Beach	Stakeholder	Michael Welch		mfw517@yahoo.com	727-542-2450			
South Pasadena	Staff	Ashley Dochinez	Building Services Coordinator	ADochinez@mysouthpasadena.com	727-343-4192	X	x	x
South Pasadena	Staff	David Mixson	Fire Chief	dmixson@mysouthpasadena.com	727-420-8100		x	
South Pasadena	Stakeholder	Doug Izzo	Tampa Bay Beaches Chamber of Commerce	doug@tampabaybeaches.com	727-360-6957	X	x	x
South Pasadena	Stakeholder	TJ Griner	Marine Max	TJGriner@marinemax.com		X	x	
South Pasadena	Stakeholder	George Lewis	Leverocks	gelewisin@aol.com				
Tarpon Springs	Staff	Kevin Powell	Building Official	kpowell@ctsfl.us		X	x	x
Tarpon Springs	Stakeholder	Joan Jennings	Resident	joanjenn@gmail.com				
Tarpon Springs	Stakeholder	Barbara Mamouzelos	Resident	bmamouzelos@yahoo.com				
Treasure Island	Staff	Paula Cohen	Director CID	pcohen@mytreasureisland.org	727-547-4575 x 239	X	x	
Treasure Island	Staff	R.G. "Bob" Bray	City Planner	rbray@mytreasureisland.org	727-547-4575 x 233	X	x	x
Treasure Island	Stakeholder	Clyde Smith	GM, Bilmar Resort	gm@bilmarbeachresort.com	727-360-5531	X	x	
Treasure Island	Stakeholder	Brad Piche	Owner, Ricky T's	pichebrad@yahoo.com		X		x
University of Florida	Stakeholder	Jerry Murphy	UF Project Coordinator	jerry@murphyplanning.com			x	x
Pasco County	Staff	Bob Cobelli	Pasco County	bcobelli@pascocountyfl.net		X		
Hillsborough County	Staff	Eugene Henry		henrye@hillsboroughcounty.org		X		x
	Staff	Christine Hummel		hummelc@hillsboroughcounty.org		X	x	x
Consultant	Staff	Khan Boupha	Jones Edmunds	kboupha@jonesedmunds.com		X	x	x
Consultant	Staff	Chris Zambito	Atkins	chris.zambito@atkinsglobal.com	813-244-1654	X	x	x



MEETING MINUTES

PROJECT NAME: CRS Support/Flood Risk and Mitigation Public Information Working Group (FRMPIWG)
MEETING DATE: Thursday June 20th, 2019
LOCATION: Tampa Bay Regional Planning Council

1.0 INTRODUCTION OF PARTICIPANTS AND LATEST STATUS OF CRS PROGRAM & PPI (CECE)

- Jurisdictions introduced their staff and stakeholders. Meeting participants are listed on the sign-in sheet.

2.0 PPI AND EVOLUTION OF FRMPIWG

- Cece McKiernan reiterated the importance of the 1:1 staff/stakeholder ratio in order to meet requirements for carrying forward the PPI (Program for Public Information) and LMS (Local Mitigation Strategy) Working Group effort. She reviewed the time commitment and attendance requirements.
- Lisa Foster further explained the additional applications of this group in addition to the PPI (Program for Public Information). This group will serve as the working group for the FRP (Flood Response Plan), FIP (Flood Insurance Plan) and FMP (Floodplain Management Plan), which is a component of the larger LMS (Local Mitigation Strategy).

3.0 LMS

- Floodplain Management Planning Steps
Chris Zambito provided an overview (attached) of the steps already taken and future work needed. He explained what we need from stakeholders which includes representation by specific communities at this meeting, giving input to the process, developing projects and sharing this information among those in your community.
- Story Map
Lisa Foster and Chris Zambito demonstrated the draft story map which provides a simpler method of reviewing data and communicating the LMS in a format for everyone. Lisa and Chris will share the link for the story map when it is ready to be shared.

4.0 IDENTIFY NEEDS (COUNTYWIDE & MUNICIPALITY SPECIFIC)

- Khan Bouphe reviewed spreadsheets (attached) that allow Pinellas County to capture all the projects from each municipality so this can be included in the PPI document and make it easier for ISO to review when they visit the individual communities. We will need a commitment from each community to implement the projects of their choice once a year.
- All communities committed to the following projects:
 - Utility Bill
 - Map Service
 - Repetitive Loss Area Mailing
 - Hurricane Guide
 - Real Estate Information and Brochure
 - Links to Web
 - Providing Flood Service Information to callers

- Community Newsletter/Beach Newspaper
- Veterinarian Email Blast
- Redington Shores, Treasure Island and Indian Shores do Annual Meetings
- Unincorporated and St. Petersburg do Flash Reports

5.0 **PINELLAS RESOURCES TOOLBOX**

- Libby Bolling, Pinellas County Public Information Specialist, demonstrated the capabilities of the Toolbox that is being compiled for all jurisdictions with resources to be used in this effort. As soon as the Toolbox is complete a link will be shared with all the meeting participants for review, comment and approval at the next meeting.

6.0 **REQUESTS**

- Follow Sunshine Meeting standards
- We will add to future agendas, public comment
- Send final mission statement for the group to help better understand goals
- Create something local government staff can use to explain to their managers how this effort will help them – Flood Economics

7.0 **NEEDS**

- Repetitive Loss Areas from Communities in shape files if possible
- A grant for communities to send flood risk mailers is available from TBRPC
- Send Alert Pinellas Link to all municipalities

The final FRMPIWG meeting for 2019 will be held September 19 here at the Tampa Bay Regional Planning Council. Cece McKiernan will send Outlook invitations for this final meeting in the following weeks.

Adjourn



PINELLAS COUNTY FLOOD INFORMATION & MITIGATION PUBLIC INFORMATION WORKING GROUP

MEETING DATE:
LOCATION:

Thursday, June 20, 2019
Tampa Bay Regional Planning Council

Jurisdiction Represented	Staff/Stakeholder	Name	Affiliation	Email	Phone	Signature
Belleair	Staff	Greg Lauda	Floodplain Manager	glauda@townofbelleair.net	727-588-3769	
Belleair	Staff	Keith Bodeker	Town of Belleair	kbodeker@townofbelleair.net	727-408-4860	
Belleair	Stakeholder	Tom Shelly	Town of Belleair, Commissioner; Florida Real Estate Broker, Owner Realtor of	tshelly@townofbelleair.net	727-510-8350	
Belleair	Stakeholder	Andy Neiswender	Belleair CC	andyn@belleaircc.com	727-459-9324	
Clearwater	Staff	Sarah Kessler	City of Clearwater	sarah.kessler@myclearwater.com		
Clearwater	Stakeholder	Steve Kessler	City of Clearwater	skessler@hotmail.com	727-560-1575	
Clearwater	Stakeholder	Jared Leone	Clearwater	jared.leone@gmail.com		
Clearwater	Stakeholder	Heather Young	Tampa Bay Regional Planning Council	heather@tbrpc.org		
East Lake	Staff	Michael Porch	Division Chief	mporch@elfl.org	813-966-2012	
Gulfport	Staff	Michael Taylor	Community Development Principal Planner	mtaylor@mygulfport.us	727-893-1087	
Gulfport	Staff	Clark Streicher	Building Official	cstreicher@mygulfport.us	727-893-1020	
Gulfport	Stakeholder	Mike Whitman	WhitCo Insurance Agency	mike@whitcoinsurance.com	727-209-8888	
Gulfport	Stakeholder	Karen Brodeur	WhitCo Insurance Agency	karen@whitcoinsurance.com	727-209-8888	
Indian Rocks Beach	Staff	Dean Scharmen	Public Services Director	dscharmen@irbcity.com	727-595-6889	
Indian Rocks Beach	Staff	Lorin Kornijtschuk	Public Services Administrative Assistant	lorink@irbcity.com	727-595-6889	
Indian Rocks Beach	Stakeholder	Ron Sacra	Resident	ronsacra@yahoo.com		
Indian Rocks Beach	Stakeholder	Eric Meyer	Resident	ericmeyer@discoverdps.com		
Indian Shores	Staff	Stephen Tetlak	Building Official	buildingofficial@indianshoresFL.onmicrosoft.com		



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Indian Shores	Staff	William Jones	Building Clerk	wjones@myindiashores.com	727-595-4020	<i>William Jones</i>
Indian Shores	Stakeholder	Katrena Hales-Claver	Calusa Vacations LTD	sandglo@msn.com	727-320-9720	<i>Katrena Hales</i>
Indian Shores	Stakeholder	Robert E. Lyons	Sunwest Construction LLC	swcrel@gmail.com	727-330-7772	
Largo	Staff	Matt Butler	Assistant Building Official	mbutler@largo.com	727-586-7488 x7302	
Largo	Staff	Sam Ball	Planner	sball@largo.com	727-588-1040	<i>SAB</i>
Largo	Staff	Robert Hatton	Building Official	rhatton@largo.com		
Largo	Stakeholder	Anna Robinson	Realtor	Annarobinson@kw.com	727-537-9743	<i>Anna Robinson</i>
Madeira Beach	Staff	Linda Portal	Madeira Beach	lportal@madeirabeachfl.gov		
Madeira Beach	Staff	Jenny Rowan	Madeira Beach	jrowan@madeirabeachfl.gov	607-379-2533	<i>JR</i>
Madeira Beach		Derryl O'Neal	Madeira Beach	doneal@madeirabeachfl.gov		
Madeira Beach	Stakeholder	Vincent Gadrix	Gulf Beaches Public Library Director	gulfbeacheslibrary@icloud.com	727-391-2828	<i>VG</i>
Oldsmar	Staff	Marie Dauphinais	Director Planning & Redevelopment	mdauphinais@myoldsmar.com		
Oldsmar	Staff	Gregg Silliman	Code Enforcement Officer	gsilliman@myoldsmar.com		
Oldsmar	Staff	Michele Parisano	CRA Administrator/Planning Manager	mparisano@myoldsmar.com	813-749-1137	<i>Michele Parisano</i>
Oldsmar	Staff	Mandi Clark	Planning Technician	mclark@myoldsmar.com		
Oldsmar	Staff	Daniel Simpson	City Engineer	dsimpson@myoldsmar.com	727-623-7605	
Oldsmar	Staff	Nan Bennet	Director Public Works	nbennet@myoldsmar.com	813-749-1123	<i>Nan Bennet</i>
Oldsmar	Staff	Felicia Donnelly	<i>ASSIST. CITY MANAGER</i>	fdonnelly@myoldsmar.com	813-749-1144	<i>Felicia Donnelly</i>
Oldsmar	Stakeholder	Doug Bevis	Resident/Realtor	teambevis@gmail.com	813-326-4474	<i>Doug Bevis</i>
Oldsmar	Stakeholder	Paula Saracki	Resident/Business Owner	paula@impactgrafx.com	813-928-3178	<i>Paula Saracki</i>



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Pinellas County	Staff	Lisa Foster	Floodplain Administrator	ldfoster@pinellascounty.org	727-464-8962	
Pinellas County	Staff	Alissa Berro		amberro@pinellascounty.org		
Pinellas County	Staff	Glen-Paul Edson	Pinellas County Mosquito Control	gedson@pinellascounty.org	727-464-7745	
Pinellas County	Staff	Anamarie Rivera	Env. Services	arivera@co.pinellas.fl.us		
Pinellas County	Staff	Angela Dunkel	PIE Airport/Engineering	adunkle@fly2pie.com		
Pinellas County	Staff	Rhonda Bowman	CIP Survey	rpowman@pinellascounty.org	727-453-3406	
Pinellas County	Staff	Dylan Smith	Intern	dsmith45@mail.usf.edu	727-709-8024	
Pinellas County	Staff	Libby Bolling	Pinellas County Marketing & Communications – PIO	lbolling@co.pinellas.fl.us	727-464-3519	
Pinellas County	Staff	Barbara Hernandez	BCC	bhernandez@pinellascounty.org		
Pinellas County	Stakeholder	Cece McKienan	Florida Floodplain Managers Association, Executive Director	cece@mckiernanconsulting.us		
Pinellas County	Stakeholder	Brian Ellis	Tampa Bay Regional Planning Council	brian@tbrpc.org		
Pinellas County	Stakeholder	CJ Reynolds	Tampa Bay Regional Planning Council	cjreynolds@TBRPC.org		
Pinellas County	Stakeholder	Joe Farrell	Pinellas Realtor Organization, Director of Governmental Affairs	jfarrell@tampabayrealtor.com		
Pinellas County	Stakeholder	Betty Ryals	Wright Flood, Regional Sales Manager	betty.ryals@weareflood.com		
Pinellas County	Stakeholder	Ashley Tharp	Wright Flood, Corporate Agent Training Manager	Ashley.Tharp@weareflood.com	800-872-727 727-5108-5310	
Pinellas County	Stakeholder	Dawn Forrest	Wright Flood	dawn.forrest@weareflood.com		
Pinellas County	Stakeholder	Katherine Howington	Flood Insurance Specialist	kathowington@gmail.com		
Pinellas County	Stakeholder	Jim Watt	SmartVent & Risk Reduction Plus	jwatt@smartvent.com		
Pinellas County	Stakeholder	Nelson Garcia	Sunpoint Home Loans	ngarcia@sphomeloans.com		
Pinellas County	Stakeholder	Marty Sorensen	Resident	msorensen@fuenteholdings.com		
Pinellas County	Stakeholder	Cheryl Morales	Pinellas Public Library Cooperative (PPLC), Executive Director	cmorales@pplc.us		
Pinellas County	Stakeholder	John Hibbard	Weisner Insurance	John@winfl.com		



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Pinellas County	Stakeholder	Rick Haupricht	Greenleaf Title			
Pinellas County	Stakeholder	Brad Hubbard	National Flood Experts	bhubbard@nationalfloodexperts.com		
Pinellas County	Stakeholder	Pete Travis	Torrent Technologies	pete.travis@torrentcorp.com		
Pinellas County	Stakeholder	Christopher Weaver	Florida Strategic Insurance	chrisw@flstrategic.com		
Pinellas County	Stakeholder	Vicki Russo	Resident	vicki.russo@yahoo.com		
Pinellas County	Stakeholder	Sally Bishop	Resident	sara.bishop1@verizon.net	727-647-0084	
Pinellas County	Stakeholder	CJ Reynolds	Tampa Bay Regional Planning Council	cjreynolds@TBRPC.org		
Pinellas County	Stakeholder	Cara Serra	Tampa Bay Regional Planning Council	cara@tbrpc.org		
Pinellas County	Stakeholder	John Toomer	Reliant Insurance Services	johnT@myreliantinsurance.com	813-502-0282	
Pinellas County	Stakeholder	Nate Coco/Yara Torres	State Farm	flood@teamcocco.com	727-240-1719	
Pinellas County	Stakeholder	Siobhan O'Kane	Urban Land Institute	siobhan.okane@uli.org	860-222-5295	
P.C.		Mary Burrell	Emergency Management			M Burrell
Pinellas Park	Staff	Derek Reeves for Benjamin Ziskal	Planning & Development Services Director	bziskal@pinellas-park.com	727-369-5620	Ben Ziskal
Pinellas Park	Staff	E Lindquist	P+DS Manager	elindquist@pinellas-park.com	727-369-5650	E Lindquist
Pinellas Park	Stakeholder	Linda Yang	FI Strategic Insurance	Linda@flstrategic.com	813-440-0253	
Pinellas Park	Stakeholder	Terry England	Gateway Chamber of Commerce	terryenglandbrothers@tampabay.rr.com	727-365-1092	Terry England
Pinellas Park	Stakeholder	Housh Ghovae	Gateway Chamber of Commerce	housh@northsideengineering.net	727-709-0943	Housh Ghovae
Redington Beach	Staff	Adriana Nieves	Deputy Clerk	deputyclerk@townofredingronbeach.com		
Redington Beach	Staff	Darin Cushing	Building Official/FPM	dcushing@safebuilt.com	941-662-7748	Darin Cushing
Redington Beach	Stakeholder	Pat English	Resident	pat.english2014@gmail.com		
Redington Beach	Stakeholder	Annie Fleeting	Owner, Next Home Beach Time Realty	annie@beachtimeteam.com	727-504-1111	Annie Fleeting



PINELLAS COUNTY FLOOD INFORMATION & MITIGATION PUBLIC INFORMATION WORKING GROUP

MEETING DATE:

Thursday, June 20, 2019

LOCATION:

Tampa Bay Regional Planning Council

Jurisdiction Represented	Staff/Stakeholder	Name	Affiliation	Email	Phone	Signature
Redington Shores	Staff	Michael Robinson	Commissioner	comdist3@townofredingtonshores.com	727 771-3078	
Redington Shores	Staff	Pat Drumm	Commissioner	comdist4@townofredingtonshores.com		
Redington Shores	Stakeholder	Dave Motley	Resident	dmotley123@gmail.com	727-452-4536	
Redington Shores	Stakeholder	Tim Deboy	Resident	tjdeboy@yahoo.com		
Redington Shores	Stakeholder	Jeffrey Kareskie	Resident	jeffkareskie@msn.com	410-458-4431	
Redington Shores	Stakeholder	Kimberly Harr	Harr & Associates Insurance, Inc.	kim@harrins.com	727-424-8376	
Saint Petersburg	Staff	Noah Taylor	CRS Coordinator	noah.taylor@stpete.org	727-893-7283	
Saint Petersburg	Staff	Amber Boulding	St. Pete Emergency Management	amber.boulding@stpete.org	727-895-7683	
Saint Petersburg	Staff	Kyla Brelenel	St. Pete Emergency Management	kyla.brelenel@stpete.org	727-882-8200	
Saint Petersburg	Stakeholder	Jake Holehouse	HH Insurance	jwh@hhinsgroup.com	727-498-5559	
Saint Petersburg	Stakeholder	Chris Dailey	Shore Acres Civic Association	chris.dailey@rsandh.com		
Saint Petersburg	Stakeholder	Chris Simoniello	USF St. Pete	simoniel@mail.usf.edu	727 455 1512	
Saint Petersburg	Stakeholder	John Mason	St. Petersburg Council of Neighborhood Associations	Jmas38@gmail.com		
Saint Petersburg	Stakeholder	Frank Malowany	Smith & Associates	malow1@aol.com	727-432-1176	
St. Petersburg Beach	Staff	Wesley Wright	Community Development Director	wwright@stpetebeach.org	727.363.9265	
St. Petersburg Beach	Staff	Bill Palmer	Building Official	bpalmer@stpetebeach.org	727-363-9276	
St. Petersburg Beach	Stakeholder	Chris Hollands	Local Business Owner	crhollands@gmail.com	727-642-4141	✓
St. Petersburg Beach	Stakeholder	Michael Welch		mfw517@yahoo.com	727-542-2450	
South Pasadena	Staff	Ashley Dochinez	Building Services Coordinator	ADochinez@mysouthpasadena.com	727-343-4192	
South Pasadena	Staff	David Mixson	Fire Chief	dmixson@mysouthpasadena.com	727-420-8100	



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South Pasadena	Stakeholder	Doug Izzo	Tampa Bay Beaches Chamber of Commerce	doug@tampabaybeaches.com	727-360-6957	
South Pasadena	Stakeholder	TJ Griner	Marine Max	TJGriner@marinemax.com		
South Pasadena	Stakeholder	George Lewis	Leverocks	gelewisin@aol.com		
Tarpon Springs	Staff	Kevin Powell	Building Official	kpowell@ctsfl.us		<i>[Signature]</i>
Tarpon Springs	Stakeholder	Joan Jennings	Resident	joanjenn@gmail.com		
Tarpon Springs	Stakeholder	Barbara Mamouzelos	Resident	bmamouzelos@yahoo.com		<i>BCW</i>
Treasure Island	Staff	Paula Cohen	Director CID	pcohen@mytreasureisland.org	727-547-4575 x 239	
Treasure Island	Staff	R.G. "Bob" Bray	City Planner	rbray@mytreasureisland.org	727-547-4575 x 233	<i>[Signature]</i>
Treasure Island	Stakeholder	Clyde Smith	GM, Bilmar Resort	gm@bilmarbeachresort.com	727-360-5531	
Treasure Island	Stakeholder	Brad Piche	Owner, Ricky T's	pichebrad@yahoo.com	727-482-1558	<i>B.P.</i>
University of Florida	Stakeholder	Jerry Murphy	UF Project Coordinator	jerry@murphyplanning.com	239-322-8510	<i>[Signature]</i>
Pasco County	Staff	Bob Cobelli	Pasco County	bcobelli@pascocountyfl.net		<i>BC</i>
Hillsborough County	Staff	Eugene Henry	<i>Andrus Home HC</i>	henrye@hillsboroughcounty.org	813-307-1800	
Consultant	Staff	Khan Boupha	Jones Edmunds	kboupha@jonesedmunds.com	813-258-0703	
Consultant	Staff	Chris Zambito	Atkins	chris.zambito@atkinsglobal.com	813-244-1654	<i>[Signature]</i>
<i>Yara Torres</i>			<i>State Farm - Nate Cooco</i>	<i>yara@teamcooco.com</i>	<i>727-240-1719</i>	



MEETING MINUTES

PROJECT NAME: CRS Support/Flood Risk and Mitigation Public Information Working Group (FRMPIWG)
MEETING DATE: Thursday September 19, 2019
LOCATION: Tampa Bay Regional Planning Council

1.0 INTRODUCTION OF PARTICIPANTS AND LATEST STATUS OF CRS PROGRAM & PPI (CECE)

- Jurisdictions introduced their staff and stakeholders. Meeting participants are listed on the sign-in sheet.
- Cece reiterated the importance of the 1:1 staff/stakeholder ratio in order to meet requirements for carrying forward the PPI (Program for Public Information) and LMS (Local Mitigation Strategy) Working Group effort.

2.0 STATUS OF FRMPIWG

- Lisa explained the additional applications of this group in addition to the PPI (Program for Public Information). This group will serve as the working group for the FRP (Flood Response Plan), FIP (Flood Insurance Plan) and FMP (Floodplain Management Plan), which is a component of the larger LMS (Local Mitigation Strategy).
- Cece reviewed the time commitment for 2020, introduced the Flood Insurance Advocates and discussed what the attendance requirements are in order for them to be listed on the Pinellas County website as a resource.

3.0 LMS

- Chris Zambito provided an overview of the current projects that have been identified and updated the Working Group on items that have been recently added (See presentation attached).
- Recommendations were provided to bring back to the LMS Working Group included:
 - Discussion about funding for underground utilities needing to be looked at holistically and analyzed for cost/benefit.
 - Another Working Group member emphasized the importance of using Social Media to communicate information to the public.
 - Consider tourists that are staying at smaller hotels and at transient accommodations by establishing lines of communication with entities like Airbnb and VRBO.
 - Chris provided information regarding the next LMS Open House to be held on October 17th at the Lealman Exchange, 5175 45th Street N., St. Petersburg from 6:00 – 8:00 pm.
 - Chris also discussed updates to the Story Map which will be used to help with communication and gathering community input.
 - Lisa encourages this Working Group to go to <http://pinellaslms.org/> which provides a platform to review data and provide comment to the LMS in a format for everyone.

4.0 **FRMPIWG NEEDS**

- The Working Group local communities then worked together to update a spreadsheet that listed projects they would commit to for the coming year.
- Cece and Lisa then reviewed the list, answered questions and entertained recommendations for additional projects.
- Two additional ideas included expanding the messages to Veterinarians (add Pinellas County Animal Control to this list) adding a list of “pet friendly” hotels/locations that residents can take their pets when evacuating.

5.0 **PINELLAS RESOURCES TOOLBOX**

- Lisa demonstrated the new and improved toolbox which will allow all the participating communities to not only access the sharable resources compiled by Pinellas County but also upload their documentation of completed projects making Community Rating System (CRS) reviews by Insurance Services Office (ISO) easier and automated! Wow! This is still a work in progress and training will be offered to the local community representatives in the upcoming months.

6.0 **REVIEW UNINCORPORATED PINELLAS COUNTY PPI FOR ANNUAL REPORT**

- Lisa reviewed the current PPI project list and all participants agreed to the content and approved moving forward with the annual report.

7.0 **REMINDERS**

- We continue to follow Sunshine Meeting Standards
- All documents on the web must be ADA compliant, linking to the Pinellas County website for communication of your flood risk information meets requirements

8.0 **NEEDS/TASKS**

- Cece asked if the communities had any additional needs, none were heard.
- The floor was opened for public comment, no comments were heard.
- The new PPI document will be sent to all Working Group members for review and comment in November. Please comply with any review deadlines so we can prepare this document for you to take to your local boards for approval.

The FRMPIWG meetings for 2020 will be held January, May and September at the Tampa Bay Regional Planning Council. You will be notified once the dates are selected and finalized.

Adjourn



PINELLAS COUNTY FLOOD INFORMATION & MITIGATION PUBLIC INFORMATION WORKING GROUP

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Tampa Bay Regional Planning Council



Jurisdiction Represented	Staff/Stakeholder	Name	Affiliation	Email	Phone	Signature
Belleair	Staff	Greg Lauda	Floodplain Manager	glauda@townofbelleair.net	727-588-3769	
Belleair	Staff	Keith Bodeker	Town of Belleair	kbodeker@townofbelleair.net	727-408-4860	
Belleair	Stakeholder	Andy Neiswender	Belleair CC	andyn@belleaircc.com	727-459-9324	
Belleair	Stakeholder	Tom Shelly	Town of Belleair, Commissioner; Florida Real Estate Broker, Owner Realtor of	tshelly@townofbelleair.net	727-510-8350	
Clearwater	Staff	Sarah Kessler	City of Clearwater	sarah.kessler@myclearwater.com		<i>Sarah Kessler</i>
Clearwater	Stakeholder	Heather Young	Tampa Bay Regional Planning Council	heather@tbrpc.org		<i>Heather Young</i>
Clearwater	Stakeholder	Jared Leone	Clearwater	jared.leone@gmail.com		
Clearwater	Stakeholder	Steve Kessler	City of Clearwater	skessler@hotmail.com	727-560-1575	
Gulfport	Staff	Clark Streicher	Building Official	cstreicher@mygulfport.us	727-893-1020	
Gulfport	Staff	Michael Taylor	Community Development Principal Planner	mtaylor@mygulfport.us	727-893-1087	
Gulfport	Stakeholder	Karen Brodeur	WhitCo Insurance Agency	karen@whitcoinsurance.com	727-209-8888	
Gulfport	Stakeholder	Mike Whitman	WhitCo Insurance Agency	mike@whitcoinsurance.com	727-209-8888	
Hillsborough County	Staff	Christine Hummel		hummelc@hillsboroughcounty.org		<i>Christine Hummel</i>
Hillsborough County	Staff	Eugene Henry		henrye@hillsboroughcounty.org		
Indian Rocks Beach	Staff	Dean Scharmen	Public Services Director	dscharmen@irbcity.com	727-595-6889	
Indian Rocks Beach	Staff	Lorin Kornijtschuk	Public Services Administrative Assistant	lorink@irbcity.com	727-595-6889	<i>Lorin Kornijtschuk</i>
Indian Rocks Beach	Stakeholder	Eric Meyer	Resident	ericmeyer@discoverdps.com		
Indian Rocks Beach	Stakeholder	Ron Sacra	Resident	ronsacra@yahoo.com		<i>Ron Sacra</i>

Ind Rocks Beh Stakeholder Kelly Cisarik Resident

kelsanika@A&L.com



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Jurisdiction Represented	Staff/Stakeholder	Name	Affiliation	Email	Phone	Signature
Indian Shores	Staff	Stephen Tetlak	Building Official	buildingofficial@IndianShoresFL.onmicrosoft.com		
Indian Shores	Staff	William Jones	Building Clerk	wjones@myindianshores.com	727-595-4020	
Indian Shores	Stakeholder	Katrena Hales-Claver	Calusa Vacations LTD	sandglo@msn.com	727-320-9720	
Indian Shores	Stakeholder	Robert E. Lyons	Sunwest Construction LLC	swcrel@gmail.com	727-330-7772	
Largo	Staff	Dylan Carlson	Planning Technician	dcarlson@largo.com		
Largo	Staff	Matt Butler	Assistant Building Official	mbutler@largo.com	727-586-7488 x7302	
Largo	Staff	Robert Hatton	Building Official	rhatton@largo.com		
Largo	Staff	Sam Ball	Planner	sbll@largo.com	727-588-1040	
Largo	Stakeholder	Anna Robinson	Realtor	Annarobinson@kw.com		
Madeira Beach	Staff	Derryl O'Neal	Madeira Beach	doneal@madeirabeachfl.gov		
Madeira Beach	Staff	Gwen Sinkfield	Madeira Beach	gsinkfield@madeirabeachfl.gov		
Madeira Beach	Staff	Linda Portal	Madeira Beach	lportal@madeirabeachfl.gov		
Madeira Beach	Stakeholder	Vincent Gadrix	Gulf Beaches Public Library Director	gulfbeacheslibrary@icloud.com	727-391-2828	
Oldsmar	Staff	Daniel Simpson	City Engineer	dsimpson@myoldsmar.com	727-623-7605	
Oldsmar	Staff	Felicia Donnelly		fdonnelly@myoldsmar.com		
Oldsmar	Staff	Gregg Silliman	Code Enforcement Officer	gsilliman@myoldsmar.com		
Oldsmar	Staff	Mandi Clark	Planning Technician	mclark@myoldsmar.com		
Oldsmar	Staff	Marie Dauphinais	Director Planning & Redevelopment	mdauphinais@myoldsmar.com		



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Jurisdiction Represented	Staff/Stakeholder	Name	Affiliation	Email	Phone	Signature
Oldsmar	Staff	Michele Parisano	CRA Administrator/Planning Manager	mparisano@myoldsmar.com	813-749-1137	
Oldsmar	Staff	Nan Bennet	Director Public Works	nbennet@myoldsmar.com	813-749-1123	<i>Nan Bennet</i>
Oldsmar	Stakeholder	Doug Bevis	Resident/Realtor	teambevis@gmail.com		<i>Doug Bevis</i>
Oldsmar	Stakeholder	Paula Saracki	Resident/Business Owner	paula@impactgrafx.com	813-928-3178	<i>Paula Saracki</i>
Pasco County	Staff	Bob Cobelli	Pasco County	bcobelli@pascocountyfl.net		
Pinellas County	Staff	David Connor		dconnor@co.pinellas.fl.us		
Pinellas County	Staff	Alissa Berro		amberro@pinellascounty.org		
Pinellas County	Staff	Anamarie Rivera	Env. Services	arivera@co.pinellas.fl.us		<i>Ana Rivera</i>
Pinellas County	Staff	Angela Dunkel	PIE Airport/Engineering	adunkle@fly2pie.com		
Pinellas County	Staff	Barbara Hernandez	BCC	bhernandez@pinellascounty.org		
Pinellas County	Staff	Dylan Smith	Intern	dsmith45@mail.usf.edu	727-709-8024	
Pinellas County	Staff	Glen-Paul Edson	Pinellas County Mosquito Control	gedson@pinellascounty.org	727-464-7745	
Pinellas County	Staff	Libby Bolling	Pinellas County Marketing & Communications – PIO	lbolling@co.pinellas.fl.us	727-464-3519	
Pinellas County	Staff	Lisa Foster	Floodplain Administrator	ldfoster@pinellascounty.org	727-464-8962	
Pinellas County	Staff	Mary Burrell	Emergency Management	maryburrell@co.pinellas.fl.us	727-464-3815	
Pinellas County	Staff	Rhonda Bowman	CIP Survey	rpowman@pinellascounty.org	727-453-3406	
Pinellas County	Stakeholder	Ashley Tharp	Wright Flood, Corporate Agent Training Manager	Ashley.Tharp@weareflood.com		
Pinellas County	Stakeholder	Betty Ryals	Wright Flood, Regional Sales Manager	betty.ryals@weareflood.com		<i>Betty Ryals</i>
Pinellas County	Stakeholder	Brad Hubbard	National Flood Experts	bhubbard@nationalfloodexperts.com		
Pinellas County	Stakeholder	Brian Ellis	Tampa Bay Regional Planning Council	brian@tbrpc.org		



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Pinellas County	Stakeholder	Cara Serra	Tampa Bay Regional Planning Council	cara@tbrpc.org		
Pinellas County	Stakeholder	Cece McKienan	Florida Floodplain Managers Association, Executive Director	cece@mckiernanconsulting.us		
Pinellas County	Stakeholder	Cheryl Morales	Pinellas Public Library Cooperative (PPLC), Executive Director	cmorales@pplc.us		
Pinellas County	Stakeholder	Christopher Weaver	Florida Strategic Insurance	chrisw@flstrategic.com		
Pinellas County	Stakeholder	CJ Reynolds	Tampa Bay Regional Planning Council	cjreynolds@TBRPC.org		
Pinellas County	Stakeholder	Dawn Forrest	Wright Flood	dawn.forrest@weareflood.com		
Pinellas County	Stakeholder	Jim Watt	SmartVent & Risk Reduction Plus	kwatt@smartvent.com		
Pinellas County	Stakeholder	Joe Farrell	Pinellas Realtor Organization, Director of Governmental Affairs	jfarrell@tampabayrealtor.com		
Pinellas County	Stakeholder	John Hibbard	Weisner Insurance	John@winfl.com		
Pinellas County	Stakeholder	John Toomer	Reliant Insurance Services	johnT@myreliantinsurance.com	813-502-0282	
Pinellas County	Stakeholder	Katherine Howington	Flood Insurance Specialist	kathowington@gmail.com		
Pinellas County	Stakeholder	Laura Klement	Douglas Elliman Real Estate	laura.klement@elliman.com	305-331-6518	
Pinellas County	Stakeholder	Mallory Arents	PPLC Services Coordinator	marents@pplc.us		
Pinellas County	Stakeholder	Marty Sorensen	Resident	msorensen@fuenteholdings.com		
Pinellas County	Stakeholder	Nate Coco	State Farm	flood@teamcocco.com	727-240-1719	
Pinellas County	Stakeholder	Yara Torres	State Farm	flood@teamcocco.com	727-240-1719	
Pinellas County	Stakeholder	Nelson Garcia	Sunpoint Home Loans	ngarcia@sphomeloans.com		
Pinellas County	Stakeholder	Pete Travis	Torrent Technologies	pete.travis@torrentcorp.com		
Pinellas County	Stakeholder	Rick Haupricht	Greenleaf Title			
Pinellas County	Stakeholder	Sally Bishop	Resident	sara.bishop1@verizon.net	727-647-0084	
Pinellas County	Stakeholder	Siobhan O'Kane	Urban Land Institute	siobhan.okane@uli.org	860-222-5295	
Pinellas County	Stakeholder	Vicki Russo	Resident	vicki.russo@yahoo.com		



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Pinellas Park	Staff	Benjamin Ziskal	Planning & Development Services Director	bziskal@pinellas-park.com	727-369-5620	
Pinellas Park	Staff	Derek Reeves	Planning & Development Services Principal Planner	dreeves@pinellas-park.com	727-369-5838	
Pinellas Park	Staff	E Lindquist		elindquist@pinellas-park.com		
Pinellas Park	Staff	Erica Lindquist	Planning & Development Review Manager	elindquist@pinellas-park.com	727-369-5650	
Pinellas Park	Stakeholder	Carol Ashman	RockBridge Insurance	carol@rockbridgeinsure.com	727-234-8700	<i>Carol Ashman</i>
Pinellas Park	Stakeholder	Housh Ghovae	Gateway Chamber of Commerce	housh@northsideengineering.net	727-709-0943	
Pinellas Park	Stakeholder	Linda Yang	FI Strategic Insurance	Linda@flstrategic.com	813-440-0253	<i>Linda Yang</i>
Pinellas Park	Stakeholder	Terry England	Gateway Chamber of Commerce	terryenglandbrothers@tampabay.rr.com	727-365-1092	
Redington Beach	Staff	Adriana Nieves	Deputy Clerk	deputyclerk@townofredingronbeach.com		<i>Adriana Nieves</i>
Redington Beach	Staff	Darin Cushing	Building Official/FPM	dcushing@safebuilt.com	941-662-7748	
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Redington Beach	Stakeholder	Pat English	Resident	pat.english2014@gmail.com		<i>Pat English</i>
Redington Beach	Stakeholder	Tim Thompson	JPM Chase, Associate Vice President	TTALYECE@VERIZON.NET		<i>Tim Thompson</i>
Redington Shores	Staff	Michael Robinson	Commissioner	comdist3@townofredingtonshores.com		<i>Michael Robinson</i>
Redington Shores	Staff	Pat Drumm	Commissioner	comdist4@townofredingtonshores.com		
Redington Shores	Staff	Sarah Mauter	Deputy Town Clerk	depclerk@townofredingtonshores.com	727-397-5538	<i>Sarah Mauter</i>
Redington Shores	Stakeholder	Dave Motley	Resident	dmotley123@gmail.com	727-452-4536	<i>Dave Motley</i>
Redington Shores	Stakeholder	Jeffrey Kareskie	Resident	jeffkareskie@msn.com	410-458-4431	
Redington Shores	Stakeholder	Kimberly Harr	Harr & Associates Insurance, Inc.	kim@harrins.com	727-424-8376	

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jenniferblackburn@coastalRealty.com 813-951-0615



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Redington Shores	Stakeholder	Tim Deboy	Resident	tjdeboy@yahoo.com		
Saint Petersburg	Staff	Amber Boulding	St. Pete Emergency Management	amber.boulding@stpete.org	727-895-7683	
Saint Petersburg	Staff	Kyla Brelenel	St. Pete Emergency Management	kyla.brelenel@stpete.org	727-882-8200	
Saint Petersburg	Staff	Noah Taylor	CRS Coordinator	noah.taylor@stpete.org	727-893-7283	
Saint Petersburg	Stakeholder	Chris Dailey	Shore Acres Civic Association	chris.dailey@rsandh.com		
Saint Petersburg	Stakeholder	Chris Simoniello	USF St. Pete	simoniel@mail.usf.edu		
Saint Petersburg	Stakeholder	Frank Malowany	Smith & Associates	malow1@aol.com	727-432-1176	
Saint Petersburg	Stakeholder	Jake Holehouse	HH Insurance	jwh@hhinsgroup.com	727-498-5559	
Saint Petersburg	Stakeholder	John Mason	St. Petersburg Council of Neighborhood Associations	Jmas38@gmail.com		
South Pasadena	Staff	Ashley Dochinez	Building Services Coordinator	ADochinez@mysouthpasadena.com	727-343-4192	
South Pasadena	Staff	David Mixson	Fire Chief	dmixson@mysouthpasadena.com	727-420-8100	
South Pasadena	Stakeholder	Doug Izzo	Tampa Bay Beaches Chamber of Commerce	doug@tampabaybeaches.com	727-360-6957	
South Pasadena	Stakeholder	George Lewis	Leverocks	gelewisin@aol.com		
South Pasadena	Stakeholder	Suzanne Burtzlaff	The Fountains Executive Director	sburtzlaff@watermarkcommunities.com		
St. Petersburg Beach	Staff	Bill Palmer	Building Official	bpalmer@stpetebeach.org	727-363-9276	
St. Petersburg Beach	Staff	Wesley Wright	Community Development Director	wwright@stpetebeach.org		
St. Petersburg Beach	Stakeholder	Chris Hollands	Local Business Owner	crhollands@gmail.com	727-642-4141	
St. Petersburg Beach	Stakeholder	Michael Welch		mfw517@yahoo.com	727-542-2450	
		Lynn Rosetta	Senior Planner	lrosetta@stpetebeach.org	727-363-9266	



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Belleair	Staff	Greg Lauda	Floodplain Manager	glauda@townofbelleair.net	727-588-3769	<i>Greg Lauda</i>
Belleair	Staff	Keith Bodeker	Town of Belleair	kbodeker@townofbelleair.net	727-408-4860	<i>Keith Bodeker</i>
Belleair	Stakeholder	Debbie Darling Andy Neiswender	Belleair CC	bcc.maint@belleaircc.com andyn@belleaircc.com	727-865-4655 727-459-9324	<i>Debbie Darling</i>
Belleair	Stakeholder	Edwina Spachmann Tom Shelly	Town of Belleair, Commissioner; Florida Real Estate Broker, Owner Realtor of	tshelly@townofbelleair.net	727-510-8350	
Clearwater	Staff	Sarah Kessler	City of Clearwater	sarah.kessler@myclearwater.com		
Clearwater	Stakeholder	Heather Young	Tampa Bay Regional Planning Council	heather@tbrpc.org		<i>Heather Young</i>
Clearwater	Stakeholder	Jared Leone	Clearwater	jared.leone@gmail.com		
Clearwater	Stakeholder	Steve Kessler	City of Clearwater	skessler@hotmail.com	727-560-1575	<i>Steve Kessler</i>
Gulfport	Staff	Clark Streicher	Building Official	cstreicher@mygulfport.us	727-893-1020	
Gulfport	Staff	Michael Taylor	Community Development Principal Planner	mtaylor@mygulfport.us	727-893-1087	<i>Michael Taylor</i>
Gulfport	Stakeholder	Karen Brodeur	WhitCo Insurance Agency	karen@whitcoinsurance.com	727-209-8888	
Gulfport	Stakeholder	Mike Whitman	WhitCo Insurance Agency	mike@whitcoinsurance.com	727-209-8888	<i>Mike Whitman</i>
Hillsborough County	Staff	Christine Hummel		hummelc@hillsboroughcounty.org		
Hillsborough County	Staff	Eugene Henry		henrye@hillsboroughcounty.org		
Indian Rocks Beach	Staff	Dean Scharmen	Public Services Director	dscharmen@irbcity.com	727-595-6889	
Indian Rocks Beach	Staff	Lorin Kornijtschuk	Public Services Administrative Assistant	lorink@irbcity.com	727-595-6889	
Indian Rocks Beach	Stakeholder	Eric Meyer	Resident	ericmeyer@discoverdps.com		
Indian Rocks Beach	Stakeholder	Ron Sacra	Resident	ronsacra@yahoo.com		



PINELLAS COUNTY FLOOD INFORMATION & MITIGATION PUBLIC INFORMATION WORKING GROUP

MEETING DATE:
LOCATION:

Thursday, September 19, 2019
Tampa Bay Regional Planning Council

Jurisdiction Represented	Staff/Stakeholder	Name	Affiliation	Email	Phone	Signature
Indian Shores	Staff	Stephen Tetlak	Building Official	buildingofficial@IndianShoresFL.onmicrosoft.com		
Indian Shores	Staff	William Jones	Building Clerk	wjones@myindiashores.com	727-595-4020	
Indian Shores	Stakeholder	Katrena Hales-Claver	Calusa Vacations LTD	sandglo@msn.com	727-320-9720	
Indian Shores	Stakeholder	Robert E. Lyons	Sunwest Construction LLC	swcrel@gmail.com	727-330-7772	
Largo	Staff	Dylan Carlson	Planning Technician	dcarlson@largo.com		
Largo	Staff	Matt Butler	Assistant Building Official	mbutler@largo.com	727-586-7488 x7302	
Largo	Staff	Robert Hatton	Building Official	rhatton@largo.com		
Largo	Staff	Sam Ball	Planner	sbll@largo.com	727-588-1040	
Largo	Stakeholder	Anna Robinson	Realtor	Annarobinson@kw.com		
Madeira Beach	Staff	Derryl O'Neal	Madeira Beach	doneal@madeirabeachfl.gov		<i>Derryl O'Neal</i>
Madeira Beach	Staff	Gwen Sinkfield	Madeira Beach	gsinkfield@madeirabeachfl.gov		
Madeira Beach	Staff	Linda Portal	Madeira Beach	lportal@madeirabeachfl.gov		
Madeira Beach	Stakeholder	Vincent Gadrix	Gulf Beaches Public Library Director	gulfbeacheslibrary@icloud.com	727-391-2828	<i>Vincent Gadrix</i>
Oldsmar	Staff	Daniel Simpson	City Engineer	dsimpson@myoldsmar.com	727-623-7605	
Oldsmar	Staff	Felicia Donnelly		fdonnelly@myoldsmar.com		
Oldsmar	Staff	Gregg Silliman	Code Enforcement Officer	gsilliman@myoldsmar.com		<i>Gregg Silliman</i>
Oldsmar	Staff	Mandi Clark	Planning Technician	mclark@myoldsmar.com		
Oldsmar	Staff	Marie Dauphinais	Director Planning & Redevelopment	mdauphinais@myoldsmar.com		



PINELLAS COUNTY FLOOD INFORMATION & MITIGATION PUBLIC INFORMATION WORKING GROUP

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Jurisdiction Represented	Staff/Stakeholder	Name	Affiliation	Email	Phone	Signature
Oldsmar	Staff	Michele Parisano	CRA Administrator/Planning Manager	mparisano@myoldsmar.com	813-749-1137	
Oldsmar	Staff	Nan Bennet	Director Public Works	nbennet@myoldsmar.com	813-749-1123	
Oldsmar	Stakeholder	Doug Bevis	Resident/Realtor	teambevis@gmail.com		
Oldsmar	Stakeholder	Paula Saracki	Resident/Business Owner	paula@impactgrafx.com	813-928-3178	
Pasco County	Staff	Bob Cobelli	Pasco County	bcobelli@pascocountyfl.net		
Pinellas County	Staff	David Connor	Marketing + Communications	dconnor@co.pinellas.fl.us		
Pinellas County	Staff	Alissa Berro		amberro@pinellascounty.org		
Pinellas County	Staff	Anamarie Rivera	Env. Services	arivera@co.pinellas.fl.us		
Pinellas County	Staff	Angela Dunkel	PIE Airport/Engineering	adunkle@fly2pie.com		
Pinellas County	Staff	Barbara Hernandez	BCC	bhernandez@pinellascounty.org		
Pinellas County	Staff	Dylan Smith	Intern	dsmith45@mail.usf.edu	727-709-8024	
Pinellas County	Staff	Glen-Paul Edson	Pinellas County Mosquito Control	gedson@pinellascounty.org	727-464-7745	
Pinellas County	Staff	Libby Bolling	Pinellas County Marketing & Communications – PIO	lbolling@co.pinellas.fl.us	727-464-3519	
Pinellas County	Staff	Lisa Foster	Floodplain Administrator	ldfoster@pinellascounty.org	727-464-8962	
Pinellas County	Staff	Mary Burrell	Emergency Management	maryburrell@co.pinellas.fl.us	727-464-3815	
Pinellas County	Staff	Rhonda Bowman	CIP Survey	rpowman@pinellascounty.org	727-453-3406	
Pinellas County	Stakeholder	Ashley Tharp	Wright Flood, Corporate Agent Training Manager	Ashley.Tharp@weareflood.com		
Pinellas County	Stakeholder	Betty Ryals	Wright Flood, Regional Sales Manager	betty.ryals@weareflood.com		
Pinellas County	Stakeholder	Brad Hubbard	National Flood Experts	bhubbard@nationalfloodexperts.com		
Pinellas County	Stakeholder	Brian Ellis	Tampa Bay Regional Planning Council	brian@tbrpc.org		



PINELLAS COUNTY FLOOD INFORMATION & MITIGATION PUBLIC INFORMATION WORKING GROUP

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Jurisdiction Represented	Staff/Stakeholder	Name	Affiliation	Email	Phone	Signature
Pinellas County	Stakeholder	Cara Serra	Tampa Bay Regional Planning Council	cara@tbrpc.org		
Pinellas County	Stakeholder	Cece McKieran	Florida Floodplain Managers Association, Executive Director	cece@mckiernanconsulting.us		
Pinellas County	Stakeholder	Cheryl Morales	Pinellas Public Library Cooperative (PPLC), Executive Director	cmorales@pplc.us		
Pinellas County	Stakeholder	Christopher Weaver	Florida Strategic Insurance	chrisw@flstrategic.com		
Pinellas County	Stakeholder	CJ Reynolds	Tampa Bay Regional Planning Council	cjreynolds@TBRPC.org		
Pinellas County	Stakeholder	Dawn Forrest	Wright Flood	dawn.forrest@weareflood.com		
Pinellas County	Stakeholder	Jim Watt	SmartVent & Risk Reduction Plus	jwatt@smartvent.com		
Pinellas County	Stakeholder	Joe Farrell	Pinellas Realtor Organization, Director of Governmental Affairs	jfarrell@tampabayrealtor.com		
Pinellas County	Stakeholder	John Hibbard	Weisner Insurance	John@winfl.com		
Pinellas County	Stakeholder	John Toomer	Reliant Insurance Services	johnT@myreliantinsurance.com	813-502-0282	
Pinellas County	Stakeholder	Katherine Howington	Flood Insurance Specialist	kathowington@gmail.com		
Pinellas County	Stakeholder	Laura Klement	Douglas Elliman Real Estate	laura.klement@elliman.com	305-331-6518	
Pinellas County	Stakeholder	Mallory Arents	PPLC Services Coordinator	marents@pplc.us		
Pinellas County	Stakeholder	Marty Sorensen	Resident	msorensen@fuenteholdings.com	727 433 3029	
Pinellas County	Stakeholder	Nate Coco	State Farm	flood@teamcocco.com	727-240-1719	
Pinellas County	Stakeholder	Yara Torres	State Farm	flood@teamcocco.com	727-240-1719	
Pinellas County	Stakeholder	Nelson Garcia	Sunpoint Home Loans	ngarcia@sphomeloans.com		
Pinellas County	Stakeholder	Pete Travis	Torrent Technologies	pete.travis@torrentcorp.com	(561) 596-3002	
Pinellas County	Stakeholder	Rick Haupricht	Greenleaf Title			
Pinellas County	Stakeholder	Sally Bishop	Resident	sara.bishop1@verizon.net	727-647-0084	
Pinellas County	Stakeholder	Siobhan O'Kane	Urban Land Institute	siobhan.okane@uli.org	860-222-5295	
Pinellas County	Stakeholder	Vicki Russo	Resident	vicki.russo@yahoo.com		



PINELLAS COUNTY FLOOD INFORMATION & MITIGATION PUBLIC INFORMATION WORKING GROUP

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LOCATION:

Tampa Bay Regional Planning Council

Jurisdiction Represented	Staff/Stakeholder	Name	Affiliation	Email	Phone	Signature
Pinellas Park	Staff	Benjamin Ziskal	Planning & Development Services Director	bziskal@pinellas-park.com	727-369-5620	
Pinellas Park	Staff	Derek Reeves	Planning & Development Services Principal Planner	dreeves@pinellas-park.com	727-369-5838	
Pinellas Park	Staff	E Lindquist		elindquist@pinellas-park.com		
Pinellas Park	Staff	Erica Lindquist	Planning & Development Review Manager	elindquist@pinellas-park.com	727-369-5650	<i>E. Lindquist</i>
Pinellas Park	Stakeholder	Carol Ashman	RockBridge Insurance	carol@rockbridgeinsure.com	727-234-8700	
Pinellas Park	Stakeholder	Housh Ghovaei	Gateway Chamber of Commerce	housh@northsideengineering.net	727-709-0943	
Pinellas Park	Stakeholder	Linda Yang	Fl Strategic Insurance	Linda@flstrategic.com	813-440-0253	
Pinellas Park	Stakeholder	Terry England	Gateway Chamber of Commerce	terryenglandbrothers@tampabay.rr.com	727-365-1092	<i>Terry England</i>
Redington Beach	Staff	Adriana Nieves	Deputy Clerk	deputyclerk@townofredingronbeach.com		
Redington Beach	Staff	Darin Cushing	Building Official/FPM	dcushing@safebuilt.com	941-662-7748	<i>D. Cushing</i>
Redington Beach	Stakeholder	Annie Fleeting	Owner, Next Home Beach Time Realty	annie@beachtimeteam.com	727-504-1111	
Redington Beach	Stakeholder	Pat English	Resident	pat.english2014@gmail.com		
Redington Beach	Stakeholder	Tim Thompson	JPM Chase, Associate Vice President	TTALYECE@VERIZON.NET		
Redington Shores	Staff	Michael Robinson	Commissioner	comdist3@townofredingtonshores.com		
Redington Shores	Staff	Pat Drumm	Commissioner	comdist4@townofredingtonshores.com		
Redington Shores	Staff	Sarah Mauter	Deputy Town Clerk	depclerk@townofredingtonshores.com		
Redington Shores	Stakeholder	Dave Motley	Resident	dmotley123@gmail.com	727-452-4536	
Redington Shores	Stakeholder	Jeffrey Kareskie	Resident	jeffkareskie@msn.com	410-458-4431	
Redington Shores	Stakeholder	Kimberly Harr	Harr & Associates Insurance, Inc.	kim@harrins.com	727-424-8376	<i>Kimberly Harr</i>



PINELLAS COUNTY FLOOD INFORMATION & MITIGATION PUBLIC INFORMATION WORKING GROUP

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Tampa Bay Regional Planning Council

Jurisdiction Represented	Staff/Stakeholder	Name	Affiliation	Email	Phone	Signature
Redington Shores	Stakeholder	Tim Deboy	Resident	tjdeboy@yahoo.com		
Saint Petersburg	Staff	Amber Boulding	St. Pete Emergency Management	amber.boulding@stpete.org	727-895-7683	
Saint Petersburg	Staff	Kyla Brelenel	St. Pete Emergency Management	kyla.brelenel@stpete.org	727-882-8200	
Saint Petersburg	Staff	Noah Taylor	CRS Coordinator	noah.taylor@stpete.org	727-893-7283	
Saint Petersburg	Stakeholder	Chris Dailey	Shore Acres Civic Association	chris.dailey@rsandh.com		
Saint Petersburg	Stakeholder	Chris Simoniello	USF St. Pete	simoniel@mail.usf.edu		
Saint Petersburg	Stakeholder	Frank Malowany	Smith & Associates	malow1@aol.com	727-432-1176	
Saint Petersburg	Stakeholder	Jake Holehouse	HH Insurance	jwh@hhinsgroup.com	727-498-5559	
Saint Petersburg	Stakeholder	John Mason	St. Petersburg Council of Neighborhood Associations	Jmas38@gmail.com		
South Pasadena	Staff	Ashley Dochinez	Building Services Coordinator	ADochinez@mysouthpasadena.com	727-343-4192	
South Pasadena	Staff	David Mixson	Fire Chief	dmixson@mysouthpasadena.com	727-420-8100	
South Pasadena	Stakeholder	Doug Izzo	Tampa Bay Beaches Chamber of Commerce	doug@tampabaybeaches.com	727-360-6957	
South Pasadena	Stakeholder	George Lewis	Leverocks	gelewisin@aol.com		
South Pasadena	Stakeholder	Suzanne Burtzlaff	The Fountains Executive Director	sburtzlaff@watermarkcommunities.com		
St. Petersburg Beach	Staff	Bill Palmer	Building Official	bpalmer@stpetebeach.org	727-363-9276	
St. Petersburg Beach	Staff	Wesley Wright	Community Development Director	wwright@stpetebeach.org		
St. Petersburg Beach	Stakeholder	Chris Hollands	Local Business Owner	crhollands@gmail.com	727-642-4141	
St. Petersburg Beach	Stakeholder	Michael Welch		mfw517@yahoo.com	727-542-2450	



PINELLAS COUNTY FLOOD INFORMATION & MITIGATION PUBLIC INFORMATION WORKING GROUP

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Jurisdiction Represented	Staff/Stakeholder	Name	Affiliation	Email	Phone	Signature
Tarpon Springs	Staff	Kevin Powell	Building Official	kpowell@ctsfl.us		
Tarpon Springs	Staff	Megan Araya	Development Services Coordinator	maraya@ctsfl.us	727-942-5604	
Tarpon Springs	Stakeholder	Barbara Mamouzelos	Resident	bmamouzelos@yahoo.com		
Tarpon Springs	Stakeholder	Joan Jennings	Resident	joanjenn@gmail.com		
Treasure Island	Staff	Paula Cohen	Director CID	pcohen@mytreasureisland.org	727-547-4575 x 239	
Treasure Island	Staff	R.G. "Bob" Bray	City Planner	rbray@mytreasureisland.org	727-547-4575 x 233	
Treasure Island	Stakeholder	Brad Piche	Owner, Ricky T's	pichebrad@yahoo.com		
Treasure Island	Stakeholder	Brian Ford	Insurance Resources	bford@insuranceresourcesllc.com	727-346-1988	
Treasure Island	Stakeholder	Clyde Smith	GM, Bilmar Resort	gm@bilmarbeachresort.com	727-360-5531	
University of Florida	Stakeholder	Jerry Murphy	UF Project Coordinator	jerry@murphyplanning.com		
Consultant	Staff	Chris Zambito	Atkins	chris.zambito@atkinsglobal.com	813-244-1654	
Consultant	Staff	Khan Boupouha	Jones Edmunds	kboupouha@jonesedmunds.com	813-258-0703	
STAKEHOLDER		ENRIQUE LAIRET	NATIONAL FLOOD EXPERTS	ENRIQUE@NATIONALFLOODEXPERTS.COM	321-444-9851	



MEETING MINUTES

PROJECT NAME: CRS Support/Flood Risk and Mitigation Public Information Working Group (FRMPIWG)
MEETING DATE: Friday, January 31st, 2020
LOCATION: Tampa Bay Regional Planning Council

1.0 INTRODUCTION OF PARTICIPANTS (CECE)

- Cece went through the sign in sheet and had jurisdictions stand with their stakeholders. Meeting participants are listed on the sign-in sheet.
- Cece reiterated the importance of the 1:1 staff/stakeholder ratio in order to meet requirements for carrying forward the PPI (Program for Public Information) and LMS (Local Mitigation Strategy) Working Group effort.
- Cece also discussed future meetings this year (May & October, and perhaps one in late summer) and asked for a commitment from participants. All agreed.
- Cece also introduced the Flood Insurance Advocates as a resource for everyone and Lisa reminded them that they must attend this meeting for a year to qualify to be listed on the Pinellas County website. We also discussed how they keep a log of the calls received for documentation purposes.

2.0 STATUS OF LOCAL MITIGATION STRATEGY (LMS) AND FLOOD RISK AND MITIGATION PUBLIC INFORMATION WORKING GROUP (FRMPIWG)

- Lisa explained the additional applications of this group in addition to the PPI (Program for Public Information). This group will serve as the working group for the FRP (Flood Response Plan), FIP (Flood Insurance Plan) and FMP (Floodplain Management Plan), which is a component of the larger LMS. This is available for each local jurisdiction to use in their CRS reviews.
- Chris Zambito, Atkins Global, provided an overview of the current status of the LMS and the "official" version of that presentation is attached. We saw the "fun" version.
 - Chris indicated that the draft update had been submitted to Florida Division of Emergency Management (FDEM) and that FDEM has provided recommended and required revisions.
 - The revised version with updated language is scheduled to be resubmitted to FDEM before the end of February.
 - The FRMPIWG had no additional comments regarding the 5-year update.
 - Chris noted that Pinellas County also received their notice from FDEM indicating that the annual LMS status update (required by Florida Administrative Code) is compliant for the 2020 year.
 - Chris and Lisa Foster demonstrated the online [StoryMap](#).
 - Lisa noted that the LMS had also been submitted to ISO for review
- Khan Bopha, Jones Edmunds, explained the latest activities regarding the Community Rating System (CRS)/Insurance Services Office (ISO) review of the new PPI document. We are waiting for the results of that review. Pinellas County is hoping to adopt the document at the March Commission Meeting. Municipalities can move forward with their own adoption processes at that time as well.

- We have been asked by ISO to come up with our own scoring sheet that will be used by the County as well as the municipalities. The score sheet is under development and will be shared with the communities once completed.
- Khan explained that the PPI report can serve as the official multi-jurisdictional PPI, but the communities still need to track their activities. He highlighted examples of how communities should document their activities.

3.0 IMPLEMENTATION

- PINELLAS RESOURCES TOOLBOX
 - Lisa demonstrated the new and improved toolbox which will allow all the participating communities to not only access the sharable resources compiled by Pinellas County but also upload their documentation of completed projects making Community Rating System (CRS) reviews by Insurance Services Office (ISO) easier and automated! Webinar training will be planned in the coming weeks.
- FRMPIWG NEEDS
 - Municipality project sheet – Cece reviewed the following items
 - Review of priority areas and audiences
 - The committee discussed an additional audience of condo associations and their residents, and how best to reach them. Options included a combination of contacting the condo management agencies as well as providing links and/or attachments in the emails sent out to utility bill customers.
 - Community Newsletter/Beach Newspaper – This is a project that targets multiple audiences and areas, including the priority areas along the Gulf Coast. Need content and coordination – Cece will take the lead on this (May/Anamarie)
 - Veterinarian Email Blast – The committee will develop, and review PPI messages targeted for pet owners. Need content and documentation steward – (Sarah Kessler)
 - Small businesses were identified as a target audience and a potential project was discussed by Mary Burrell (see below).
 - Review of other public information efforts
 - Annual Community Meetings – Document Topics, Agenda and Photo – Mary Burrell offered Pinellas’ Speaker’s Bureau to all the Municipalities for their use.
 - She also mentioned Small Business Workshops will be offered which Municipalities may get credit for if they are held in their communities.
 - Review of projects all municipalities have committed to:
 - Utility Bill Insert
 - Repetitive Loss Area Mailing
 - Flood Guide
 - Hurricane Guide – Mary Burrell provided and update
 - Real Estate Flood Disclosure Brochure
 - Library Materials
 - Web Content – Muni links to County Flood website
 - Only Rain Down Drain – storm drain markers, publicity – Anamaria mentioned the TBRPC funding opportunity for Municipalities to get copies of Door Hangers and Placards.
 - Providing flood map information – keep log

- Providing property protection information and site visits as needed – keep log
- Social Media – blue sky and gray sky
- Flood Warning Response Plans

4.0 **REMINDERS**

- We continue to follow Sunshine Meeting Standards
- All documents on the web must be ADA compliant, linking to the Pinellas County website for communication of your flood risk information meets requirements

5.0 **NEEDS/TASKS**

- Cece asked if the communities had any additional needs, none were heard.
- The floor was opened for public comment, no comments were heard.
- Please provide any feedback on the Floodplain Management Plan, Flood Response Plan and PPI to Lisa asap!

The FRMPIWG meetings for 2020 will be held May and October (with one late summer meeting possibly). You will be notified once the dates are selected and finalized.

Adjourn




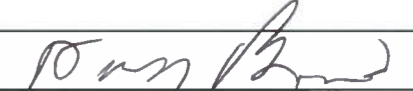


PINELLAS COUNTY FLOOD INFORMATION & MITIGATION PUBLIC INFORMATION WORKING GROUP

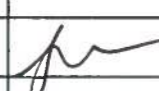
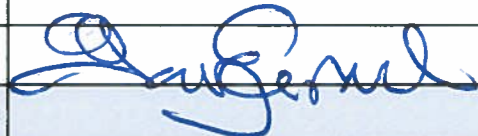

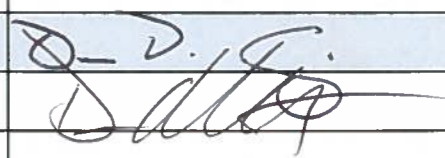
MEETING DATE: Friday, January 31, 2020
 LOCATION: Tampa Bay Regional Planning Council

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Jurisdiction Represented	Name	Affiliation	Email	Phone	Signature
Belleair	Debbie Darling	Belleair CC	bccmaint@belleaircc.com	727-865-4655	<i>Debbie Darling</i>
Belleair	Greg Lauda	Belleair Floodplain Manager	glauda@townofbelleair.net	727-588-3769	<i>Greg Lauda</i>
Belleair	Keith Bodeker	Belleair - Town of Belleair	kbodeker@townofbelleair.net	727-408-4860	
Belleair	Tom Shelly	Florida Real Estate Broker	tshelly@townofbelleair.net	727-510-8350	<i>Tom Shelly</i>
Clearwater	Jared Leone	Resident - City of Clearwater	jared.leone@gmail.com		
Clearwater	Sarah Kessler	City of Clearwater	sarah.kessler@myclearwater.com		
Clearwater	Steve Kessler	Resident - City of Clearwater	skessler@hotmail.com	727-560-1575	
Gulfport	Clark Streicher	Gulfport - Building Official	cstreicher@mygulfport.us	727-893-1020	
Gulfport	Karen Brodeur	WhitCo Insurance Agency	karen@whitcoinsurance.com	727-209-8888	
Gulfport	Michael Taylor	Community Development Principal Planner	mtaylor@mygulfport.us	727-893-1087	
Gulfport	Mike Whitman	WhitCo Insurance Agency	mike@whitcoinsurance.com	727-209-8888	<i>MW</i>
Hillsborough County	Christine Hummel	Hillsborough County			
Hillsborough County	Eugene Henry	Hillsborough County	henrye@hillsboroughcounty.org		
Indian Rocks Beach	Dean Scharmen	Indian Rocks Beach - Public Services Director	dscharmen@irbcity.com	727-595-6889	
Indian Rocks Beach	Eric Meyer	Resident	ericmeyer@discoverdps.com		
Indian Rocks Beach	Lorin Kornijtschuk	Public Services Administrative Assistant	lorink@irbcity.com	727-595-6889	
Indian Rocks Beach	Ron Sacra	Resident	ronsacra@yahoo.com		

Jurisdiction Represented	Name	Affiliation	Email	Phone	Signature
Indian Shores	Darin Cushing	Indian Shores - Building Official	buildingofficial@IndianShoresFL.onmicrosoft.com	941-662-7748	
Indian Shores	Katrena Hales-Claver	Calusa Vacations LTD	sandglo@msn.com	727-320-9720	
Indian Shores	Robert E. Lyons	Sunwest Construction LLC	swcrel@gmail.com	727-330-7772	
Indian Shores	William Jones	Building Clerk	wjones@myindianshores.com	727-595-4020	
Largo	Dylan Carlson	Largo - Planning Technician	dcarlson@largo.com		
Largo	Matt Butler	Assistant Building Official	mbutler@largo.com	727-586-7488 x7302	
Largo	Robert Hatton	Largo - Building Official	rhatton@largo.com		
Largo	Sam Ball	Largo - Planner	sbball@largo.com	727-588-1040	
Madeira Beach	Derryl O'Neal	Madeira Beach - Madeira Beach	doneal@madeirabeachfl.gov		
Madeira Beach	Gwen Sinkfield	Madeira Beach - Madeira Beach	gsinkfield@madeirabeachfl.gov		
Madeira Beach	Linda Portal	Madeira Beach	lportal@madeirabeachfl.gov		
Madeira Beach	Vincent Gadrax Chuck Dillon Neighborhood Construction @ Crystal Island Gulf Beaches Public Library Director		gulfbeacheslibrary@icloud.com	727-391-2828	
Oldsmar	Daniel Simpson	Oldsmar - City Engineer	dsimpson@myoldsmar.com	727-623-7605	
Oldsmar	Doug Bevis	Resident/Realtor	teambevis@gmail.com		
Oldsmar	Felicia Donnelly	Oldsmar	fdonnelly@myoldsmar.com		
Oldsmar	Gregg Silliman	Oldsmar - Code Enforcement Officer	gsilliman@myoldsmar.com		
Oldsmar	Mandi Clark	Oldsmar - Planning Technician	mclark@myoldsmar.com		
Oldsmar	Marie Dauphinais	Director Planning & Redevelopment	mdauphinais@myoldsmar.com		
Oldsmar	Michele Parisano	Oldsmar - CRA Administrator/Planning Manager	mparisano@myoldsmar.com	813-749-1137	
Oldsmar	Paula Saracki	Resident/Business Owner	paula@impactgrafx.com	813-928-3178	
Oldsmar	Tonya Wonderly	Oldsmar	twonderly@myoldsmar.com		
Pasco County	Bob Cobelli	Pasco County - Pasco County	bcobelli@pascocountyfl.net		

Jurisdiction Represented	Name	Affiliation	Email	Phone	Signature
Pinellas County	Alissa Berro	Pinellas County	amberro@pinellascounty.org		
Pinellas County	Anamarie Rivera	Pinellas County - Env. Services	arivera@co.pinellas.fl.us		Ana Rivera
Pinellas County	Ashley Tharp	Wright Flood, Corporate Agent Training Manager	Ashley.Tharp@weareflood.com		
Pinellas County	Barbara Hernandez	Pinellas County - BCC	bhernandez@pinellascounty.org		
Pinellas County	Betty Ryals	Wright Flood, Regional Sales Manager	betty.ryals@weareflood.com		
Pinellas County	Brad Hubbard	National Flood Experts	bhubbard@nationalfloodexperts.com	ENRIQUE LAIRET 321.444.9851	ENRIQUE@NATIONALFLOOD-EXPERTS.COM
Pinellas County	Brian Ellis	Tampa Bay Regional Planning Council	brian@tbrpc.org		
Pinellas County	Cara Serra	Tampa Bay Regional Planning Council	cara@tbrpc.org		
Pinellas County	Cece McKiernan	Florida Floodplain Managers Association, Executive Director	cece@mckiernanconsulting.us		
Pinellas County	Cheryl Morales	Pinellas Public Library Cooperative (PPLC), Executive Director	cmorales@pplc.us		
Pinellas County	Christopher Weaver	Florida Strategic Insurance	chrisw@flstrategic.com		
Pinellas County	CJ Reynolds	Tampa Bay Regional Planning Council	cjreynolds@TBRPC.org		
Pinellas County	David Connor	Pinellas County	dconnor@co.pinellas.fl.us		
Pinellas County	Dawn Forrest	Wright Flood	dawn.forrest@weareflood.com	866-373-5663	
Pinellas County	Dylan Smith	Pinellas County - Intern	dsmith45@mail.usf.edu	727-709-8024	
Pinellas County	Glen-Paul Edson	Pinellas County - Pinellas County Mosquito Control	gedson@pinellascounty.org	727-464-7745	
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Pinellas County	Rhonda Bowman	Pinellas County - CIP Survey	rpowman@pinellascounty.org	727-453-3406	

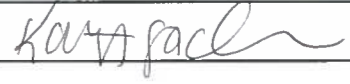


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11

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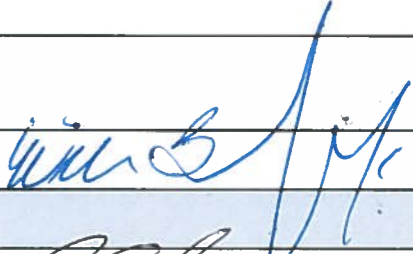

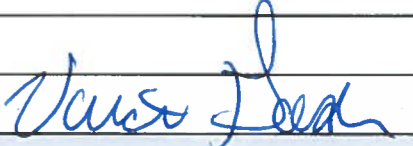
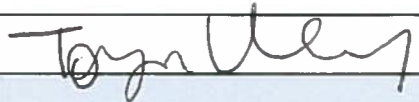
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JUST SIGN ONE SHEET

PINELLAS COUNTY FLOOD INFORMATION & MITIGATION PUBLIC INFORMATION WORKING GROUP

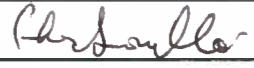
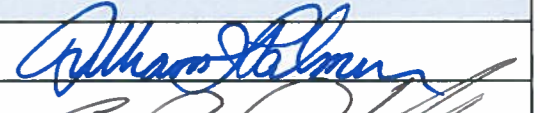
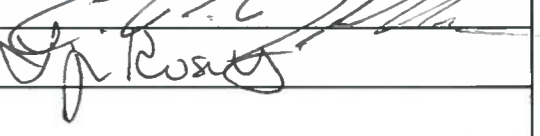
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Pinellas County	Sally Bishop	Resident	sara.bishop1@verizon.net	727-647-0084	
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Pinellas Park	Terry England	Gateway Chamber of Commerce	terryenglandbrothers@tampabay.rr.com	727-365-1092	
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APPENDIX B

Flood Insurance Improvement Plan

**PINELLAS COUNTY
PROGRAM FOR PUBLIC INFORMATION
FLOOD INSURANCE IMPROVEMENT PLAN**

Pinellas County | December, 2019

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1 INTRODUCTION

Floods are the number-one natural disaster in the United States. Wherever rain falls or coastal storms rage, there can be flooding. Just a few inches of water can cause tens of thousands of dollars in damage. Flood damage is not covered by most standard homeowner or business insurance policies. Disaster assistance, if it is available, is typically a loan that must be repaid with interest.

As noted by the Association of State Floodplain Managers (ASFPM),

The simple truth is that residents and business owners with adequate flood insurance rebuild and recover faster and return to normal faster than people without. This means faster and more complete community recovery.... Experience has shown that an insured community is a better prepared community....

For communities, the lesson is clear: preparing for flooding and pursuing flood mitigation strategies are important, however, it is equally critical to prepare for the financial burdens which will be placed on the community and its residents and businesses when the next flood occurs.... Self-reliant communities know that flood insurance is the only guaranteed vehicle to assure a smooth and complete recovery for everyone affected.

—ASFPM News & Views, October 2010

Many people are not aware that flood insurance is available, and many of those who are aware do not see a need to insure their property or do not have adequate coverage. Educating members of the community about flood insurance is of the utmost importance to help protect them from the consequences of flooding.

The purpose of this Flood Insurance Coverage Improvement Plan is to identify and implement projects throughout the County and its municipalities to increase flood insurance awareness, help residents understand their flood risks and flood insurance options, and increase the number of structures protected with an active flood insurance policy. The multi-jurisdictional Pinellas County Flood Risk and Mitigation Public Information Working Group (FRMPIWG) serves as the Flood Insurance Assessment and Improvement Plan Committee. This committee is responsible for developing and coordinating the efforts of the multi-jurisdictional Program for Public Information (PPI), evaluating Flood Insurance Coverage, Floodplain Management, Flood Warning and Response, and providing input to the multi-jurisdictional Local Mitigation Strategy. The FRMPIWG includes representatives from the community's floodplain management, public information office as well as representatives from local insurance agencies.

This Flood Insurance Coverage Improvement Plan includes all unincorporated areas of Pinellas County and the following municipalities who are represented in the committee members:

- Town of Belleair
- City of Clearwater
- City of Gulfport

- City of Indian Rocks Beach
- Town of Indian Shores
- City of Largo
- City of Madeira Beach
- City of Oldsmar
- City of Pinellas Park
- Town of Redington Beach
- Town of Redington Shores
- City of St. Petersburg
- City of St. Pete Beach
- City of Tarpon Springs
- City of Treasure Island

Flood insurance data, including policies in force and historical claims was obtained from FEMA Region IV and assessed by the communities' floodplain coordinators and the FRMPIWG. Flood insurance policies were geocoded, along with building footprints and historical claim information. The geocoded data was overlaid against flood risk information that included FEMA's Special Flood Hazard Areas, flood risk areas identified by the communities' Watershed Management Plans and known flooding hot spots. The data provided valuable information as to where the high flood risk areas are and the extent of flood insurance coverage in those areas.

The FRMPIWG also reviewed activities being implemented by other agencies, such as FDEM and FEMA. The FRMPIWG identified target audiences and stakeholders, as well as existing and new outreach projects in line with the objectives of increasing flood insurance awareness and understanding to ensure residents and businesses are protected from flooding. Additionally, the insurance advocates on the FRMPIWG provide technical assistance to inquirers County-wide. This service is publicized to target audiences through projects described in this plan.

2 FLOOD INSURANCE COVERAGE ASSESSMENT

REVIEW OF FLOOD INSURANCE POLICY DATA

There are approximately 125,400 individual policies with over \$29 Billion of flood insurance in force within Pinellas County and its municipalities. Pinellas County and its municipalities evaluated the number of structures in each FIRM flood zone compared to the policy summary by zone. The policy statistics for Unincorporated Pinellas County and each of the participating municipalities can be found at the end of this plan. In addition, policies were geocoded to determine the geographic extents of coverage. From this information the FRMPIWG was able to identify several target audiences and areas, such as the VE zone, to include in this Flood Insurance Improvement Plan. Based on the flooding and development information described above, the Committee identified the residents and businesses within certain areas as target audiences to whom projects should be directed. In addition to identifying these audiences based on their location and flood insurance coverage information the Committee identified additional groups of stakeholders from across the County that would also benefit from information on flood related topics. For example, people looking to purchase properties in the County, should be apprised of their flood risk and flood insurance requirements.

Of the approximately 125,400 policies currently in-force within Pinellas County and its municipalities, its estimated that about 106,000 of those policies are for structures within the SFHA, indicating that there is a significant number of homeowners that opted to carry flood insurance even though they may not be required to. It should be noted that policies from private flood insurance companies are not reported to the County or municipalities. Additionally, condos and other multi-family structures may have many policies associated with each building. Overall, most of the policies in force are for single-family homes - about 61,000 policies.

Table 2-1 summarizes the NFIP policies for Pinellas County and its municipalities. As indicated by the data, although the number of policies and total number of losses are greatest in the largest municipalities, significant losses are also found in the communities along the gulf coast as well as many inland areas adjacent to major tributaries. Outreach projects need to target these audiences to educate them on the flood risks, ways to mitigate, and flood insurance.

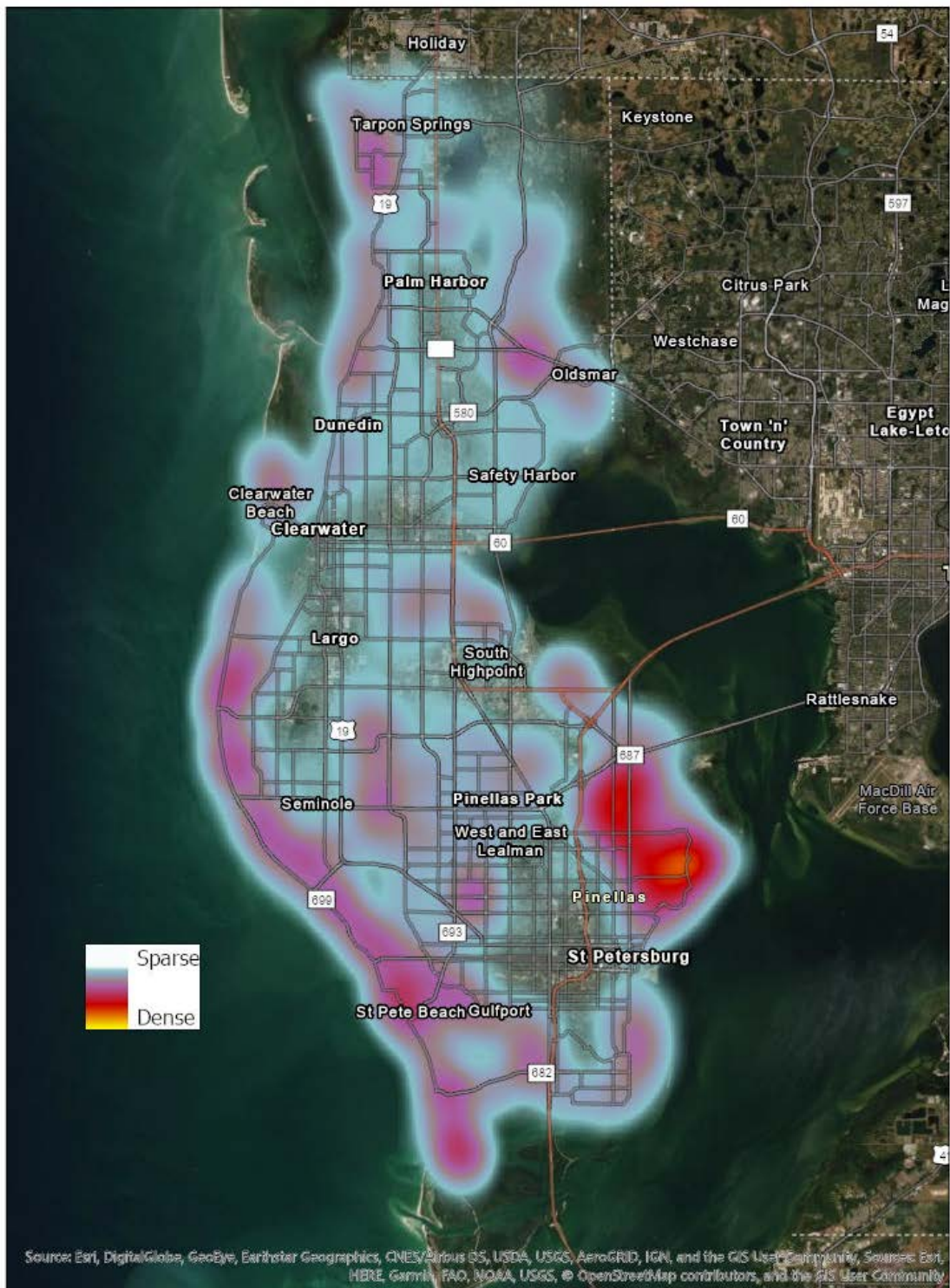
Table 2-1 Summary of Insurance for Municipalities (As of 7/31/2019)

Community Name (ID)	Policies	Insurance In Force	Premium In Force	Total Number Of Losses
Belleair, Town Of (125088)	815	\$216,622,000	\$476,898	127
Clearwater, City Of (125096)	11,451	\$2,766,368,800	\$8,320,822	1,397
Gulfport, City Of (125108)	2,761	\$571,943,300	\$1,703,576	268
Indian Rocks Beach, City Of (125117)	2,714	\$617,940,500	\$2,484,682	929
Indian Shores, Town Of (125118)	2,889	\$604,563,200	\$1,740,588	282
Largo, City Of (125122)	2,010	\$492,683,800	\$1,391,495	267

Community Name (ID)	Policies	Insurance In Force	Premium In Force	Total Number Of Losses
Madeira Beach, City Of (125127)	3,056	\$666,283,200	\$3,172,580	1,977
Oldsmar, City Of (120250)	2,194	\$608,079,400	\$1,838,098	306
Pinellas County * (125139)	32,797	\$7,932,746,700	\$21,678,742	3,125
Pinellas Park, City Of (120251)	3,088	\$798,241,800	\$1,962,391	651
Redington Beach, Town Of (125140)	605	\$154,154,300	\$1,226,051	1,057
Redington Shores, Town Of (125141)	1,602	\$377,446,100	\$1,090,216	431
St. Pete Beach, City Of (125149)	6,556	\$1,401,629,700	\$7,877,031	1,391
St. Petersburg, City Of (125148)	34,954	\$7,909,332,100	\$33,405,634	5,924
Tarpon Springs, City Of (120259)	3,424	\$842,227,000	\$3,230,625	599
Treasure Island, City Of (125153)	4,849	\$1,019,796,300	\$4,864,520	1,419

Figure 2-1 illustrates a density map showing the distribution of flood policies throughout Pinellas County and its municipalities. Over 24,600 structures not located in the SFHA also have flood insurance policies. This is thanks to the outreach efforts that the County conducts every year. The flood insurance policies cover more than just buildings along the coastal areas, but also cover much of the inland areas since they frequently experience flooding from heavy rain in riverine and low-lying areas. For this reason, Pinellas County and municipalities are proactive in identifying areas with flooding issues by conducting watershed management plans throughout the County.

Figure 2-1 Flood Insurance Policies (Density Map)



Overall, the policy information provided represents a good summary of coverage for Pinellas County and its municipalities. However, it was difficult to determine the type of building being insured – for example, whether some policies represented single-detached homes or townhomes. Some policies were only insured for their contents, but it was not apparent whether the structure was insured or not or if it was associated with another blanket policy for the structure such as for a condominium. In addition, addresses were not in a format that can readily be geocoded or compared to existing parcel data to improve location accuracy. The latitude/longitude fields provide approximate locations along a roadway. Some latitude/longitude coordinates in the data did not represent locations within Pinellas County. Although the community may indicate Pinellas County or one of its municipalities, these may only indicate the mailing addresses and the structures could possibly be non-primary residences. Improved policy data and the inclusion of private policy data will help evaluate flood insurance coverage more accurately in the future and help Pinellas County and its municipalities better define its target audiences.

BUILDING FOOTPRINTS ANALYSIS

It should be noted that, in many cases, the statistics show more policies than structures. This is likely due to condominium and rental policies, which are included in the summary policy data. For example, many of these policies may represent individual condominium units within the same building.

Using geographic information systems, Pinellas County and its municipalities evaluated the number of structures that could potentially be affected by flooding. Data used for this analysis included, but was not limited to:

- Building footprints
- Parcel information
- Aerial imagery
- Pinellas County Special Flood Hazard Areas (SFHA)
- Storm surge areas
- County flood hazard areas (PCFHA)

There are approximately over 341,000 buildings in Pinellas County and its municipalities. An analysis of the building structures within Pinellas County and its municipalities indicate that there are almost 90,000 building structures that are in the SFHA. Table 2-2 describes the building statistics for several flood risk categories for each participating municipality. When compare with the policy data, there are an estimated 55,000 buildings in the SFHA that are covered by flood insurance policies (assumes a condominium or a similar structure with multiple units and policies as one building). Private insurance data was not available to evaluate additional structures that may also be insured. Most of the policies can be found for buildings along the Gulf Coast and locations along the shores of Tampa Bay, such as Shore Acres and Snell Isle.

Table 2-2 Building Statistics / Flood Risk for Each Municipality

Municipality	Building Count	SFHA	Surge Cat 1-2	Surge & SFHA & PCFHA	preFIRM	PostFIRM	Surge Cat (1-2) nonSFHA	PCFHA nonSFHA	PCFHA	Surge Cat 1-2	PreFIRM SFHA
Belleair	1,465	202	278	283	1,075	390	5	5	5	196	88
Clearwater	33,814	4,899	9,710	11,225	21,970	11,844	431	699	2,111	3,754	3,437
Gulfport	5,191	1,436	4,756	4,756	4,359	832	111	0	0	1,543	931
Indian Rocks Beach	1,987	1,987	1,987	1,987	1,179	808	0	0	0	1,987	1,179
Indian Shores	403	403	403	403	128	275	0	0	0	403	128
Largo	30,791	2,432	17,646	18,284	18,947	11,844	1,152	3,637	4,523	3,337	1,011
Madeira Beach	1,898	1,898	1,898	1,898	1,510	388	0	0	0	1,898	1,510
Oldsmar	4,737	2,538	4,737	4,737	766	3,971	1,802	11	85	4,340	695
Pinellas Park	20,402	3,519	20,372	20,372	11,348	9,054	1,567	725	1,655	2,674	2,034
Redington Beach	782	782	782	782	614	168	0	0	0	782	614
Redington Shores	872	872	872	872	587	285	0	0	0	872	587
St Pete Beach	3,707	3,707	3,707	3,707	3,074	633	0	0	0	3,707	3,074
St Petersburg	88,530	28,526	54,696	54,846	74,626	13,904	4,748	346	2,012	31,546	21,643
Tarpon Springs	9,715	4,222	9,419	9,419	3,462	6,253	1,876	13	66	6,079	1,377
Treasure Island	2,489	2,489	2,489	2,489	1,857	632	0	0	0	2,489	1,857
Unincorporated	103,589	20,714	58,396	61,109	52,121	51,468	7,945	5,344	9,495	24,924	8,884

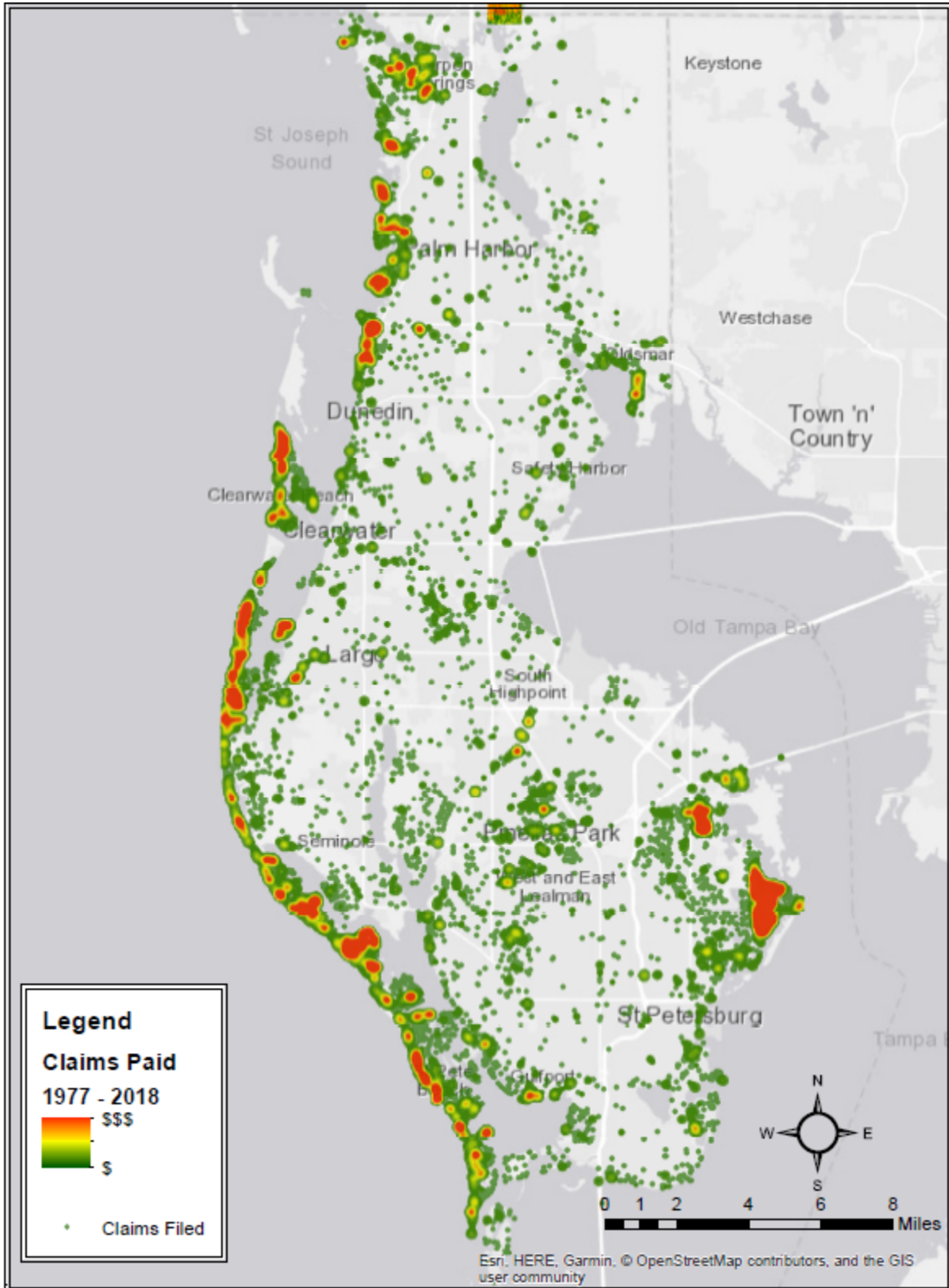
REVIEW OF HISTORICAL CLAIMS

Pinellas County geocoded the historical claims data for the County and its municipalities. This data was overlaid with other data, such as topographic information, FEMA flood zones, historical flooding complaints, and other information to identify areas within the County that are at risk for flooding. Figure 2-2 illustrates a density map of claims throughout Pinellas County and its municipalities, with the red areas highlighting the regions with the highest density of claims. The combination of policies and claims information that the County geocoded can help the County and its municipalities determine, not only where flood risk exists, but also where residents do not currently have flood insurance and are in high risk areas. The County and participating municipalities used this information to complete a flood insurance improvement plan that identified projects and delineated additional target audiences that will benefit from outreach relating to flood insurance. These included homes in the SFHA that may not have flood insurance in place, homes located in areas identified by the County and municipalities through their watershed management plans, or additional homes in areas identified to have historical flooding complaints.

A review of damaged buildings / historical claims indicates that there are areas that have potential to improve flood insurance coverage. This data provided valuable information about which structures had flood insurance claims, as well as whether structures in the area had NFIP flood insurance policies in place or not. These areas are often in or close to floodplains and contain buildings that may not carry flood insurance. Some of these areas had previous flood insurance claims and therefore, there exists a real risk of flooding for buildings in the same area without flood insurance.

Some of the data pertaining to repetitive losses are protected under the Federal Privacy Act of 1974. This information is available to FEMA and local officials upon request.

Figure 2-2 Density Map of Flood Insurance Claims



3 TARGET AUDIENCES

In addition to addressing the general population of the County, the FRMPIWG identified the following target audiences, which will most benefit from receiving information about flood insurance (Table 3-1). Most of the target audiences affect all of the municipalities. Exceptions of specific customers of Pinellas County services, and special interest groups that may affect only one or more communities.

Table 3-1 Target Audiences

Audience(s)	Description	Affected Municipalities
1 Residents and businesses in Repetitive Loss Areas	This audience should understand their surroundings and the likelihood of flood from multiple sources; insurance and mitigation are strongly recommended.	All municipalities
2 Residents and businesses in the Storm Surge (Cat 2), but outside of the Special Flood Hazard Area (SFHA)	This audience should become aware of their risk; insurance and preparing ahead strongly recommended. This audience may not understand that they have a flood risk and that insurance is available at a highly discounted rate.	All municipalities
3 Owners of Substantially Damaged buildings	These owners will specifically need information about substantial damage and substantial improvement and about flood insurance claims. This audience will need guidance after a flood about filing their claim and if uninsured will want to consider a policy in the future.	All municipalities
4 Real Estate Professionals	These professionals are in contact with a lot of current and potential residents and business owners, therefore need to be informed about flood related topics. They are also in an ideal position to educate their colleagues and clients, and to disclose flood risk and insurance information to potential buyers or renters.	All municipalities
5 Insurance Agents	These professionals are in contact with a lot of current and potential residents and business owners, therefore need to be informed about flood related topics. They are also in an ideal position to educate their colleagues and clients.	All municipalities

Audience(s)		Description	Affected Municipalities
6	Lenders	These professionals are in contact with a lot of current and potential residents and business owners, therefore need to be informed about flood related topics. They are also in an ideal position to educate their colleagues and clients.	All municipalities
7	Buyers of real estate	Individuals purchasing or renting property should be made aware of their flood risk and insurance options, requirements, and recommendations.	All municipalities
8	Customers of Pinellas County and Municipal services	There is an opportunity to inform people that are calling or visiting the Pinellas County Offices, using the Pinellas County website, following Pinellas County social media, and/or or watching PCC-TV, which airs on Bighthouse 622, WOW 18, Verizon 44, and other municipal stations.	All municipalities
9	Pinellas County Municipality Elected Officials, City Managers, Floodplain Managers, and relevant staff	There are 24 municipalities with over 300,000 parcels in the County. Neighboring communities can use materials and messages developed by Pinellas County to educate their residents. Municipal staff may also benefit from learning about other County floodplain management efforts, such as flood risk, mitigation, and insurance outreach.	All municipalities
10	Special Interest	Special interest groups, that an outreach project may target, such as: <ul style="list-style-type: none"> • Organizations or agencies that may also be involved in flood related projects • A group of volunteers or a neighborhood interest group 	Various
11	General population	Important flood and hurricane related information may be distributed via ALERT Pinellas, the website and social media, news and media releases and media outlets, Utilitalk utility bill quarterly insert, and commissioner newsletters.	All municipalities
12	Residents and businesses that will be affected by map changes.	This audience will need to be made aware of the change in flood risk and about flood risk and insurance implications and options.	All municipalities
13	Home Inspectors	Home inspectors can be educated to the benefits of flood insurance and	All municipalities

Audience(s)		Description	Affected Municipalities
		pass the information on to their home buying customers.	
14	Architects/Designers; Contractors/Builders	Builders/developers should be aware of the cost implications for building in flood risk areas.	All municipalities
15	Surveyors	Home surveyors can be educated to the benefits of flood insurance and pass the information on to their home buying customers.	All municipalities
16	English Speakers of Other Languages (ESOL)	Outreach material can be translated, including flood insurance information, and made available to speakers of other languages, such as Spanish and Vietnamese.	All municipalities
17	County/City Building Inspectors	Inspectors can be educated to the benefits of flood insurance and pass the information on to their home buying customers.	All municipalities
18	Seasonal Residents	This audience should understand their surroundings and the likelihood of flood from multiple sources; insurance is recommended.	All municipalities
19	Condo association mgt companies	These associations have contact with homeowners that can benefit from insurance information.	All municipalities
20	HOAs	These associations have contact with homeowners that can benefit from insurance information.	All municipalities
21	Universities	Insurance information, including insurance for renters, can be targeted to students, faculty and staff.	All municipalities

4 MESSAGES

The FRMPIWG identified several existing and new messages to inform residents and businesses about flood insurance (Table 4-1).

Table 4-1 Flood Insurance Messages

Topic		Message
2	Insure your property for your flood hazard	Purchase flood insurance for your home, business, or rental.
2	Insure your property for your flood hazard	Anywhere it rains it can flood. Take advantage of a Preferred Risk Policy.
7	Hurricane preparedness	Inventory, photograph or videotape your home or business.
9	Flood Economics	Find out how much flood damage could cost you. Insure your property.
9	Flood Economics	Because Pinellas County has a proactive Floodplain Management Program and participates in the National Flood Insurance Program (NFIP) Community Rating System (CRS), you may get a discount on your flood insurance premium. Look for your CRS discount on your flood insurance bill or ask your agent.
10	Understand flood insurance	Check with your flood insurance agent to make sure your flood insurance policy is rated correctly, and you are receiving the correct CRS discount.
10	Understand flood insurance	There is a 30-day waiting period before coverage goes into effect. Contact your insurance agent or a Pinellas County Flood Insurance Advocate to find out more.
10	Understand flood insurance	Flood insurance is available at a highly discounted rate if you are outside of the FEMA high risk area. Contact your insurance agent or a Pinellas County Flood Insurance Advocate to find out more.
10	Understand flood insurance	If you have a National Flood Insurance Program (NFIP) policy, you may receive a letter from FEMA requesting an Elevation Certificate so that they can determine your true risk rate, which could be higher or lower than what you are currently rated. Visit the Pinellas County Flood Map Information Service or your City's website to see if there is an elevation certificate available online. Check with your jurisdiction and insurance company to see if there is already an Elevation Certificate on file for your property.
10	Understand flood insurance	Keep your flood policy in force. If you let your flood policy lapse your policy will go to a full-risk rate.

5 PROJECTS

The FRMPIWG identified several existing and new projects to disseminate the messages identified in the PPI to educate residents and business owners about flood insurance and encourage them to protect themselves from the risk of flooding and hurricanes (Table 5-1). These projects are described in more detail in the Pinellas County Multi-Jurisdictional PPI report. These projects are tracked in the PPI Project Tracking toolkit, which maintains information regarding which municipality participates, who is responsible, and what CRS activities/topics the project involves.

Table 5-1 Flood Insurance Projects

	Project	Affected Municipalities	Flood Insurance Topic
1	Flood Information Brochure	All municipalities	Y
2	E-News/E-Lert	All municipalities	Y
3	Social Media	All municipalities	Y
4	Newsletters	All municipalities	Y
5	All Hazards Preparedness Guide	All municipalities	Y
6	Real Estate Agents Flood Disclosure and Information Brochure	All municipalities	Y
7	Real Estate Training at PRO	All municipalities	Y
8	Training for Surveyors	All municipalities	Y
9	Training for Contractors & Builders	TBD	Y
10	CRS Users Group Meetings	All municipalities	Y
11	Outreach Materials for Speakers of Other Languages	All municipalities	Y
12	Stakeholder Flood Insurance and Mitigation Techniques community workshops	All municipalities	Y

	Project	Affected Municipalities	Flood Insurance Topic
13	Events and Meetings via Pinellas County's Speakers Bureau	All municipalities	Y
14	New Homeowner Brochure	All municipalities	Y
15	Local Mitigation Strategy (LMS) Stakeholder Meetings	All municipalities	Y
16	Commissioner Newsletter	All municipalities	Y
17	Press Release	All municipalities	Y
18	Flood Insurance Technical Assistance	All municipalities	Y
19	Informational Videos	Pinellas County	Y
20	Home Owners Associations Meetings	Pinellas County	Y
21	Tampa Bay Home Show	Pinellas County	Y
22	Email blast utility service customers	All municipalities	Y
23	Community newsletter/magazine	All municipalities	Y
24	TBN Weekly	Clearwater, Indian Shores, Redington Shores, and Treasure Island	Y

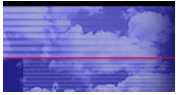
6 ADOPTION, MONITORING, AND EVALUATION

The Pinellas County PPI was initiated in August 2014 and adopted by the Pinellas County Commission on April 7, 2015. Each year the Commission reviews and approves the Annual Update, which as of 2017, includes this Flood Insurance Assessment and Improvement Plan. A copy of this plan was also sent to the FEMA Regional Office's flood insurance liaison.

In 2019, Pinellas County and its municipalities worked together to develop the multi-jurisdictional PPI, of which this Flood Insurance Improvement Plan is an attachment. Project status will be reviewed at each PPI meeting, which are held three times per year to ensure projects are on track. Each year the FRMPIWG reviews and updates as appropriate the entire PPI, including this Flood Insurance Coverage Improvement Plan.

The flood insurance information used in the assessment is updated annually using data from FEMA and better GIS information. The new information is used to update the level of coverage and the recommendations. The document is revised accordingly and submitted to the community's governing body as part of the PPI and LMS Reports.

POLICY STATISTICS



Community Information System

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CRS What-If

Application	CRS Coord.	2ndPOC	Activity Points	Chronology	Comments	What If	GTA
Community:		BELLEAIR, TOWN OF		State:		FLORIDA	
County:		PINELLAS COUNTY		CID:		125088	

Current CRS Class = 8 [Printable Version]

		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
	PIF	816	479	195	142
	PREMIUM	\$468,086	\$356,984	\$54,234	\$56,868
	AVERAGE PREMIUM	\$574	\$745	\$278	\$400
CRS Class					
09	Per Policy	\$28	\$41	\$15	\$0
	Per Community	\$22,687	\$19,833	\$2,854	\$0
08	Per Policy	\$52	\$83	\$15	\$0
	Per Community	\$42,519	\$39,665	\$2,854	\$0
07	Per Policy	\$76	\$124	\$15	\$0
	Per Community	\$62,352	\$59,498	\$2,854	\$0
06	Per Policy	\$104	\$166	\$29	\$0
	Per Community	\$85,039	\$79,330	\$5,709	\$0
05	Per Policy	\$129	\$207	\$29	\$0
	Per Community	\$104,871	\$99,162	\$5,709	\$0
04	Per Policy	\$153	\$248	\$29	\$0
	Per Community	\$124,703	\$118,995	\$5,709	\$0
03	Per Policy	\$177	\$290	\$29	\$0
	Per Community	\$144,536	\$138,827	\$5,709	\$0
02	Per Policy	\$201	\$331	\$29	\$0
	Per Community	\$164,368	\$158,660	\$5,709	\$0
01	Per Policy	\$226	\$373	\$29	\$0
	Per Community	\$184,201	\$178,492	\$5,709	\$0

* SHFA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.
 ** SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.
 *** Preferred Risk Policies are not eligible for CRS Premium Discounts.



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Insurance Occupancy

As of 09/30/2019

Community:	BELLEAIR, TOWN OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125088

Overview	Occupancy	Zone	Pre/Post FIRM				
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense	
Single Family	218	\$262,123	\$69,529,400	97	\$1,920,965.54	\$56,439.66	
2-4 Family	4	\$1,159	\$742,000	0	\$0.00	\$0.00	
All Other Residential	581	\$184,355	\$142,019,700	2	\$22,099.84	\$1,100.00	
Non Residential	7	\$19,631	\$2,605,600	0	\$0.00	\$0.00	
Total	810	\$467,268	\$214,896,700	99	\$1,943,065.38	\$57,539.66	

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	587	\$186,990	\$143,426,400	2	\$22,099.84	\$1,100.00
Non Condo	223	\$280,278	\$71,470,300	97	\$1,920,965.54	\$56,439.66
Total	810	\$467,268	\$214,896,700	99	\$1,943,065.38	\$57,539.66



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Community Information System

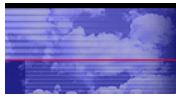
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Insurance Overview

As of 09/30/2019

Community:	BELLEAIR, TOWN OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125088

Overview	Occupancy	Zone	Pre/Post FIRM
Total by Community		Group Flood Insurance	
Total Number of Policies:	810	Total Number of Policies:	0
Total Premiums:	\$467,268	Total Premiums:	\$0
Insurance in Force:	\$214,896,700	Insurance in Force:	\$0
Total Number of Closed Paid Losses:	99	Total Number of Closed Paid Losses:	0
\$ of Closed Paid Losses:	\$1,943,065	\$ of Closed Paid Losses:	\$0
Post Firm Minus Rated Policies		Manufactured Homes	
Total Number of Minus Rated Policies:	136	Total Number of Policies:	0
A Zone Minus Rated Policies:	136	Total Number of Closed Paid Losses:	0
V Zone Minus Rated Policies:	5	\$ of Closed Paid Losses:	\$0
ICC		1316	
Total Number of ICC Closed Paid Losses:	0	Number of Properties by Community:	0
\$ of ICC Closed Paid Losses:	\$0		
Substantial Damage Losses			
Number of Substantial Damage Closed Paid Losses:	1		



Community Information System

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Insurance Pre/Post FIRM

As of 09/30/2019

Community:	BELLEAIR, TOWN OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125088

Overview	Occupancy	Zone	Pre/Post FIRM
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Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	236	\$210,216	\$59,296,200	55	\$1,163,862.63	\$29,920.00
A Zones	0	\$0	\$0	2	\$7,190.08	\$630.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	3	\$8,320	\$341,000	28	\$624,682.27	\$20,466.62
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	1	\$332.20	\$90.00
B, C & X Zone	87	\$35,600	\$27,679,100	9	\$74,256.37	\$3,170.00
Standard	4	\$3,504	\$561,100	8	\$73,684.69	\$2,370.00
Preferred	83	\$32,096	\$27,118,000	1	\$571.68	\$800.00
Grand Total	326	\$254,136	\$87,316,300	95	\$1,870,323.55	\$54,276.62

Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	229	\$79,733	\$60,043,200	2	\$4,599.60	\$500.00
A Zones	0	\$0	\$0	0	\$0.00	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	9	\$59,195	\$2,529,900	1	\$189.82	\$150.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	246	\$74,204	\$65,007,300	1	\$67,952.41	\$2,613.04
Standard	190	\$49,905	\$47,980,300	0	\$0.00	\$0.00
Preferred	56	\$24,299	\$17,027,000	1	\$67,952.41	\$2,613.04
Grand Total	484	\$213,132	\$127,580,400	4	\$72,741.83	\$3,263.04



Community Information System

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Insurance Zone

As of 09/30/2019

Community:	BELLEAIR, TOWN OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125088

Overview	Occupancy	Zone	Pre/Post FIRM						
				Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones				465	\$289,949	\$119,339,400	57	\$1,168,462.23	\$30,420.00
A Zones				0	\$0	\$0	2	\$7,190.08	\$630.00
AO Zones				0	\$0	\$0	0	\$0.00	\$0.00
AH Zones				0	\$0	\$0	0	\$0.00	\$0.00
AR Zones				0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones				0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones				12	\$67,515	\$2,870,900	29	\$624,872.09	\$20,616.62
V Zones				0	\$0	\$0	0	\$0.00	\$0.00
D Zones				0	\$0	\$0	1	\$332.20	\$90.00
B, C & X Zone									
Standard				194	\$53,409	\$48,541,400	8	\$73,684.69	\$2,370.00
Preferred				139	\$56,395	\$44,145,000	2	\$68,524.09	\$3,413.04
Total				810	\$467,268	\$214,896,700	99	\$1,943,065.38	\$57,539.66



Community Information System

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CRS What-If

Application	CRS Coord.	2ndPOC	Activity Points	Chronology	Comments	What If	GTA
Community: CLEARWATER, CITY OF		State: FLORIDA					
County: PINELLAS COUNTY		CID: 125096					

Current CRS Class = 6 [Printable Version]

		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
	PIF	11,449	9,652	370	1,427
	PREMIUM	\$8,331,451	\$7,524,441	\$197,595	\$609,415
	AVERAGE PREMIUM	\$728	\$780	\$534	\$427
CRS Class					
09	Per Policy	\$42	\$49	\$30	\$0
	Per Community	\$481,252	\$470,274	\$10,978	\$0
08	Per Policy	\$83	\$97	\$30	\$0
	Per Community	\$951,526	\$940,549	\$10,978	\$0
07	Per Policy	\$124	\$146	\$30	\$0
	Per Community	\$1,421,801	\$1,410,823	\$10,978	\$0
06	Per Policy	\$166	\$195	\$59	\$0
	Per Community	\$1,903,062	\$1,881,107	\$21,955	\$0
05	Per Policy	\$207	\$244	\$59	\$0
	Per Community	\$2,373,337	\$2,351,382	\$21,955	\$0
04	Per Policy	\$248	\$292	\$59	\$0
	Per Community	\$2,843,611	\$2,821,656	\$21,955	\$0
03	Per Policy	\$289	\$341	\$59	\$0
	Per Community	\$3,313,885	\$3,291,930	\$21,955	\$0
02	Per Policy	\$331	\$390	\$59	\$0
	Per Community	\$3,784,160	\$3,762,205	\$21,955	\$0
01	Per Policy	\$372	\$439	\$59	\$0
	Per Community	\$4,254,434	\$4,232,479	\$21,955	\$0

* SHFA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.
 ** SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.
 *** Preferred Risk Policies are not eligible for CRS Premium Discounts.



Community Information System

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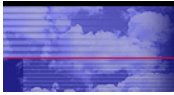
Insurance Occupancy

As of 09/30/2019

Community:	CLEARWATER, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125096

Overview	Occupancy	Zone	Pre/Post FIRM				
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense	
Single Family	3,020	\$3,495,551	\$821,509,600	645	\$7,416,738.74	\$286,210.00	
2-4 Family	203	\$180,354	\$41,726,000	52	\$714,738.39	\$22,645.00	
All Other Residential	7,884	\$2,998,971	\$1,762,983,300	135	\$2,141,161.55	\$64,525.01	
Non Residential	292	\$1,685,646	\$132,210,400	128	\$1,490,990.48	\$56,380.00	
Total	11,399	\$8,360,522	\$2,758,429,300	960	\$11,763,629.16	\$429,760.01	

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	8,021	\$2,918,094	\$1,757,517,300	113	\$1,536,088.28	\$55,585.01
Non Condo	3,378	\$5,442,428	\$1,000,912,000	847	\$10,227,540.88	\$374,175.00
Total	11,399	\$8,360,522	\$2,758,429,300	960	\$11,763,629.16	\$429,760.01



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Community Information System

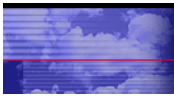
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Insurance Overview

As of 09/30/2019

Community: CLEARWATER, CITY OF		State: FLORIDA	
County: PINELLAS COUNTY		CID: 125096	

Overview	Occupancy	Zone	Pre/Post FIRM
Total by Community		Group Flood Insurance	
Total Number of Policies:	11,399	Total Number of Policies:	1
Total Premiums:	\$8,360,522	Total Premiums:	\$600
Insurance in Force:	\$2,758,429,300	Insurance in Force:	\$34,900
Total Number of Closed Paid Losses:	960	Total Number of Closed Paid Losses:	0
\$ of Closed Paid Losses:	\$11,763,629	\$ of Closed Paid Losses:	\$0
Post Firm Minus Rated Policies		Manufactured Homes	
Total Number of Minus Rated Policies:	2,682	Total Number of Policies:	44
A Zone Minus Rated Policies:	2,682	Total Number of Closed Paid Losses:	16
V Zone Minus Rated Policies:	46	\$ of Closed Paid Losses:	\$110,808
ICC		1316	
Total Number of ICC Closed Paid Losses:	0	Number of Properties by Community:	0
\$ of ICC Closed Paid Losses:	\$0		
Substantial Damage Losses			
Number of Substantial Damage Closed Paid Losses:	44		



Community Information System

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Insurance Pre/Post FIRM

As of 09/30/2019

Community:	CLEARWATER, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125096

Overview	Occupancy	Zone	Pre/Post FIRM
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Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	4,995	\$4,979,442	\$1,105,891,100	570	\$8,240,892.09	\$276,155.00
A Zones	10	\$13,488	\$1,858,100	23	\$205,091.80	\$9,115.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	99	\$564,999	\$22,592,300	157	\$1,417,946.45	\$59,110.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	20	\$617,000.78	\$8,730.00
B, C & X Zone	887	\$378,417	\$243,365,500	105	\$596,997.54	\$37,875.00
Standard	187	\$111,652	\$35,118,500	94	\$539,982.31	\$30,540.00
Preferred	700	\$266,765	\$208,247,000	11	\$57,015.23	\$7,335.00
Grand Total	5,991	\$5,936,346	\$1,373,707,000	875	\$11,077,928.66	\$390,985.00

Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	4,397	\$1,657,783	\$1,108,111,000	36	\$339,569.00	\$15,325.00
A Zones	38	\$33,175	\$7,714,100	2	\$65,783.93	\$3,575.01
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	67	\$307,720	\$16,153,200	6	\$19,658.06	\$1,340.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	905	\$424,898	\$252,709,100	29	\$204,213.24	\$15,215.00
Standard	183	\$85,636	\$34,635,100	19	\$161,656.69	\$7,590.00
Preferred	722	\$339,262	\$218,074,000	10	\$42,556.55	\$7,625.00
Grand Total	5,407	\$2,423,576	\$1,384,687,400	73	\$629,224.23	\$35,455.01



Community Information System

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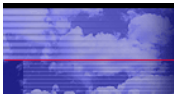
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Insurance Zone

As of 09/30/2019

Community:	CLEARWATER, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125096

Overview	Occupancy	Zone	Pre/Post FIRM						
				Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones				9,392	\$6,637,225	\$2,214,002,100	607	\$8,581,543.28	\$291,660.00
A Zones				48	\$46,663	\$9,572,200	26	\$273,205.53	\$12,910.01
AO Zones				0	\$0	\$0	0	\$0.00	\$0.00
AH Zones				0	\$0	\$0	0	\$0.00	\$0.00
AR Zones				0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones				0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones				166	\$872,719	\$38,745,500	167	\$1,468,037.91	\$61,860.00
V Zones				0	\$0	\$0	0	\$0.00	\$0.00
D Zones				0	\$0	\$0	24	\$635,075.55	\$9,830.00
B, C & X Zone									
Standard				370	\$197,288	\$69,753,600	115	\$706,195.11	\$38,540.00
Preferred				1,422	\$606,027	\$426,321,000	21	\$99,571.78	\$14,960.00
Total				11,398	\$8,359,922	\$2,758,394,400	960	\$11,763,629.16	\$429,760.01



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CRS What-If

Application	CRS Coord.	2ndPOC	Activity Points	Chronology	Comments	What If	GTA
Community: GULFPORT, CITY OF		State: FLORIDA					
County: PINELLAS COUNTY		CID: 125108					

Current CRS Class = 6 [Printable Version]

		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
	PIF	2,763	2,304	78	381
	PREMIUM	\$1,716,296	\$1,528,822	\$21,321	\$166,153
	AVERAGE PREMIUM	\$621	\$664	\$273	\$436
CRS Class					
09	Per Policy	\$35	\$41	\$15	\$0
	Per Community	\$96,736	\$95,551	\$1,185	\$0
08	Per Policy	\$70	\$83	\$15	\$0
	Per Community	\$192,287	\$191,103	\$1,185	\$0
07	Per Policy	\$104	\$124	\$15	\$0
	Per Community	\$287,839	\$286,654	\$1,185	\$0
06	Per Policy	\$139	\$166	\$30	\$0
	Per Community	\$384,575	\$382,206	\$2,369	\$0
05	Per Policy	\$174	\$207	\$30	\$0
	Per Community	\$480,124	\$477,755	\$2,369	\$0
04	Per Policy	\$208	\$249	\$30	\$0
	Per Community	\$575,676	\$573,307	\$2,369	\$0
03	Per Policy	\$243	\$290	\$30	\$0
	Per Community	\$671,227	\$668,858	\$2,369	\$0
02	Per Policy	\$278	\$332	\$30	\$0
	Per Community	\$766,779	\$764,410	\$2,369	\$0
01	Per Policy	\$312	\$373	\$30	\$0
	Per Community	\$862,330	\$859,961	\$2,369	\$0

- * SHFA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.
- ** SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.
- *** Preferred Risk Policies are not eligible for CRS Premium Discounts.



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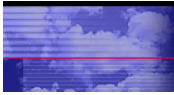
Insurance Occupancy

As of 09/30/2019

Community:	GULFPORT, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125108

Overview	Occupancy	Zone	Pre/Post FIRM				
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense	
Single Family	1,054	\$1,071,935	\$273,706,000	113	\$528,230.41	\$35,030.00	
2-4 Family	66	\$74,473	\$15,567,500	23	\$149,925.46	\$8,620.00	
All Other Residential	1,605	\$429,968	\$267,076,500	25	\$230,686.89	\$10,345.00	
Non Residential	33	\$146,243	\$16,042,100	25	\$234,783.49	\$11,720.00	
Total	2,758	\$1,722,619	\$572,392,100	186	\$1,143,626.25	\$65,715.00	

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	1,623	\$428,974	\$268,109,400	10	\$65,609.87	\$4,165.00
Non Condo	1,135	\$1,293,645	\$304,282,700	176	\$1,078,016.38	\$61,550.00
Total	2,758	\$1,722,619	\$572,392,100	186	\$1,143,626.25	\$65,715.00



Community Information System

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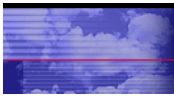
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Insurance Overview

As of 09/30/2019

Community:	GULFPORT, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125108

Overview	Occupancy	Zone	Pre/Post FIRM
Total by Community		Group Flood Insurance	
Total Number of Policies:	2,758	Total Number of Policies:	0
Total Premiums:	\$1,722,619	Total Premiums:	\$0
Insurance in Force:	\$572,392,100	Insurance in Force:	\$0
Total Number of Closed Paid Losses:	186	Total Number of Closed Paid Losses:	1
\$ of Closed Paid Losses:	\$1,143,626	\$ of Closed Paid Losses:	\$4,738
Post Firm Minus Rated Policies		Manufactured Homes	
Total Number of Minus Rated Policies:	244	Total Number of Policies:	0
A Zone Minus Rated Policies:	244	Total Number of Closed Paid Losses:	0
V Zone Minus Rated Policies:	5	\$ of Closed Paid Losses:	\$0
ICC		1316	
Total Number of ICC Closed Paid Losses:	0	Number of Properties by Community:	0
\$ of ICC Closed Paid Losses:	\$0		
Substantial Damage Losses			
Number of Substantial Damage Closed Paid Losses:	2		



Community Information System

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Insurance Pre/Post FIRM

As of 09/30/2019

Community:	GULFPORT, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125108

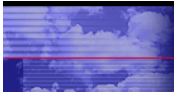
Overview	Occupancy	Zone	Pre/Post FIRM
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Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	1,487	\$908,141	\$248,422,700	127	\$881,152.34	\$47,700.00
A Zones	0	\$0	\$0	2	\$2,818.85	\$380.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	36	\$124,855	\$4,412,700	48	\$174,348.59	\$12,265.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	379	\$149,628	\$102,016,700	8	\$80,568.30	\$4,400.00
Standard	76	\$18,534	\$11,468,700	5	\$59,440.27	\$1,930.00
Preferred	303	\$131,094	\$90,548,000	3	\$21,128.03	\$2,470.00
Grand Total	1,902	\$1,182,624	\$354,852,100	185	\$1,138,888.08	\$64,745.00

Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	634	\$354,738	\$161,391,800	0	\$0.00	\$0.00
A Zones	0	\$0	\$0	0	\$0.00	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	149	\$148,021	\$33,405,500	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	73	\$37,236	\$22,742,700	0	\$0.00	\$0.00
Standard	2	\$2,793	\$627,700	0	\$0.00	\$0.00
Preferred	71	\$34,443	\$22,115,000	0	\$0.00	\$0.00
Grand Total	856	\$539,995	\$217,540,000	0	\$0.00	\$0.00



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Insurance Zone

As of 09/30/2019

Community:	GULFPORT, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125108

Overview	Occupancy	Zone	Pre/Post FIRM						
				Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones				2,121	\$1,262,879	\$409,814,500	127	\$881,152.34	\$47,700.00
A Zones				0	\$0	\$0	2	\$2,818.85	\$380.00
AO Zones				0	\$0	\$0	0	\$0.00	\$0.00
AH Zones				0	\$0	\$0	0	\$0.00	\$0.00
AR Zones				0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones				0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones				185	\$272,876	\$37,818,200	48	\$174,348.59	\$12,265.00
V Zones				0	\$0	\$0	0	\$0.00	\$0.00
D Zones				0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone									
Standard				78	\$21,327	\$12,096,400	5	\$59,440.27	\$1,930.00
Preferred				374	\$165,537	\$112,663,000	3	\$21,128.03	\$2,470.00
Total				2,758	\$1,722,619	\$572,392,100	185	\$1,138,888.08	\$64,745.00



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Insurance Occupancy

As of 09/30/2019

Community:	INDIAN ROCKS BEACH, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125117

Overview	Occupancy	Zone	Pre/Post FIRM				
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense	
Single Family	1,035	\$1,567,975	\$268,002,500	489	\$4,878,270.37	\$204,402.23	
2-4 Family	390	\$317,735	\$83,823,500	126	\$928,017.96	\$45,935.00	
All Other Residential	1,245	\$487,704	\$256,020,600	35	\$301,337.32	\$11,620.00	
Non Residential	22	\$115,064	\$6,176,800	32	\$254,973.14	\$10,280.00	
Total	2,692	\$2,488,478	\$614,023,400	682	\$6,362,598.79	\$272,237.23	

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	1,535	\$649,028	\$311,868,600	38	\$317,732.11	\$11,165.00
Non Condo	1,157	\$1,839,450	\$302,154,800	644	\$6,044,866.68	\$261,072.23
Total	2,692	\$2,488,478	\$614,023,400	682	\$6,362,598.79	\$272,237.23



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Insurance Overview

As of 09/30/2019

Community:	INDIAN ROCKS BEACH, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125117

Overview	Occupancy	Zone	Pre/Post FIRM
Total by Community		Group Flood Insurance	
Total Number of Policies:	2,692	Total Number of Policies:	0
Total Premiums:	\$2,488,478	Total Premiums:	\$0
Insurance in Force:	\$614,023,400	Insurance in Force:	\$0
Total Number of Closed Paid Losses:	682	Total Number of Closed Paid Losses:	0
\$ of Closed Paid Losses:	\$6,362,599	\$ of Closed Paid Losses:	\$0
Post Firm Minus Rated Policies		Manufactured Homes	
Total Number of Minus Rated Policies:	822	Total Number of Policies:	0
A Zone Minus Rated Policies:	822	Total Number of Closed Paid Losses:	0
V Zone Minus Rated Policies:	12	\$ of Closed Paid Losses:	\$0
ICC		1316	
Total Number of ICC Closed Paid Losses:	0	Number of Properties by Community:	0
\$ of ICC Closed Paid Losses:	\$0		
Substantial Damage Losses			
Number of Substantial Damage Closed Paid Losses:	38		



Community Information System

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Insurance Pre/Post FIRM

As of 09/30/2019

Community:	INDIAN ROCKS BEACH, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125117

Overview	Occupancy	Zone	Pre/Post FIRM
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Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	918	\$1,716,639	\$190,670,100	490	\$4,778,051.89	\$212,032.23
A Zones	0	\$0	\$0	2	\$10,109.32	\$620.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	50	\$88,909	\$4,678,100	124	\$1,333,813.34	\$40,680.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	0	\$0	\$0	0	\$0.00	\$0.00
Standard	0	\$0	\$0	0	\$0.00	\$0.00
Preferred	0	\$0	\$0	0	\$0.00	\$0.00
Grand Total	968	\$1,805,548	\$195,348,200	616	\$6,121,974.55	\$253,332.23

Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	1,693	\$639,453	\$414,469,400	57	\$134,298.78	\$16,195.00
A Zones	0	\$0	\$0	0	\$0.00	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	23	\$39,819	\$2,205,800	8	\$105,873.60	\$2,600.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	8	\$3,658	\$2,000,000	0	\$0.00	\$0.00
Standard	8	\$3,658	\$2,000,000	0	\$0.00	\$0.00
Preferred	0	\$0	\$0	0	\$0.00	\$0.00
Grand Total	1,724	\$682,930	\$418,675,200	65	\$240,172.38	\$18,795.00



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Insurance Zone

As of 09/30/2019

Community:	INDIAN ROCKS BEACH, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125117

Overview	Occupancy	Zone	Pre/Post FIRM						
				Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones				2,611	\$2,356,092	\$605,139,500	548	\$4,912,802.53	\$228,337.23
A Zones				0	\$0	\$0	2	\$10,109.32	\$620.00
AO Zones				0	\$0	\$0	0	\$0.00	\$0.00
AH Zones				0	\$0	\$0	0	\$0.00	\$0.00
AR Zones				0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones				0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones				73	\$128,728	\$6,883,900	132	\$1,439,686.94	\$43,280.00
V Zones				0	\$0	\$0	0	\$0.00	\$0.00
D Zones				0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone									
Standard				8	\$3,658	\$2,000,000	0	\$0.00	\$0.00
Preferred				0	\$0	\$0	0	\$0.00	\$0.00
Total				2,692	\$2,488,478	\$614,023,400	682	\$6,362,598.79	\$272,237.23



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CRS What-If

Application	CRS Coord.	2ndPOC	Activity Points	Chronology	Comments	What If	GTA
Community:	INDIAN ROCKS BEACH, CITY OF			State:	FLORIDA		
County:	PINELLAS COUNTY			CID:	125117		

Current CRS Class = 6

[Printable Version]

		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
	PIF	2,692	2,684	8	0
	PREMIUM	\$2,480,535	\$2,476,877	\$3,658	\$0
	AVERAGE PREMIUM	\$921	\$923	\$457	\$0
CRS Class					
09	Per Policy	\$58	\$58	\$25	\$0
	Per Community	\$155,008	\$154,805	\$203	\$0
08	Per Policy	\$115	\$115	\$25	\$0
	Per Community	\$309,813	\$309,610	\$203	\$0
07	Per Policy	\$173	\$173	\$25	\$0
	Per Community	\$464,618	\$464,415	\$203	\$0
06	Per Policy	\$230	\$231	\$51	\$0
	Per Community	\$619,627	\$619,220	\$406	\$0
05	Per Policy	\$288	\$288	\$51	\$0
	Per Community	\$774,429	\$774,023	\$406	\$0
04	Per Policy	\$345	\$346	\$51	\$0
	Per Community	\$929,234	\$928,828	\$406	\$0
03	Per Policy	\$403	\$404	\$51	\$0
	Per Community	\$1,084,039	\$1,083,633	\$406	\$0
02	Per Policy	\$460	\$461	\$51	\$0
	Per Community	\$1,238,844	\$1,238,438	\$406	\$0
01	Per Policy	\$518	\$519	\$51	\$0
	Per Community	\$1,393,649	\$1,393,243	\$406	\$0

* SHFA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.
 ** SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.
 *** Preferred Risk Policies are not eligible for CRS Premium Discounts.



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CRS What-If

Application	CRS Coord.	2ndPOC	Activity Points	Chronology	Comments	What If	GTA
Community:		INDIAN SHORES, TOWN OF		State:		FLORIDA	
County:		PINELLAS COUNTY <input type="text"/>		CID:		125118	

Current CRS Class = 6

[\[Printable Version\]](#)

		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
	PIF	2,835	2,835	0	0
	PREMIUM	\$1,749,478	\$1,749,478	\$0	\$0
	AVERAGE PREMIUM	\$617	\$617	\$0	\$0
CRS Class					
09	Per Policy	\$39	\$39	\$0	\$0
	Per Community	\$109,343	\$109,343	\$0	\$0
08	Per Policy	\$77	\$77	\$0	\$0
	Per Community	\$218,686	\$218,686	\$0	\$0
07	Per Policy	\$116	\$116	\$0	\$0
	Per Community	\$328,027	\$328,027	\$0	\$0
06	Per Policy	\$154	\$154	\$0	\$0
	Per Community	\$437,370	\$437,370	\$0	\$0
05	Per Policy	\$193	\$193	\$0	\$0
	Per Community	\$546,713	\$546,713	\$0	\$0
04	Per Policy	\$231	\$231	\$0	\$0
	Per Community	\$656,056	\$656,056	\$0	\$0
03	Per Policy	\$270	\$270	\$0	\$0
	Per Community	\$765,396	\$765,396	\$0	\$0
02	Per Policy	\$309	\$309	\$0	\$0
	Per Community	\$874,739	\$874,739	\$0	\$0
01	Per Policy	\$347	\$347	\$0	\$0
	Per Community	\$984,082	\$984,082	\$0	\$0

- * SHFA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.
- ** SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.
- *** Preferred Risk Policies are not eligible for CRS Premium Discounts.



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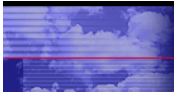
Insurance Occupancy

As of 09/30/2019

Community:	INDIAN SHORES, TOWN OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125118

Overview	Occupancy	Zone	Pre/Post FIRM				
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense	
Single Family	349	\$496,942	\$86,391,400	71	\$577,315.55	\$22,215.00	
2-4 Family	216	\$166,080	\$47,832,900	39	\$509,767.29	\$17,320.00	
All Other Residential	2,262	\$990,015	\$455,141,900	53	\$1,035,324.00	\$24,525.00	
Non Residential	31	\$110,746	\$10,094,800	9	\$68,696.10	\$3,015.00	
Total	2,858	\$1,763,783	\$599,461,000	172	\$2,191,102.94	\$67,075.00	

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	2,474	\$1,122,391	\$497,035,800	46	\$566,185.94	\$19,960.00
Non Condo	384	\$641,392	\$102,425,200	126	\$1,624,917.00	\$47,115.00
Total	2,858	\$1,763,783	\$599,461,000	172	\$2,191,102.94	\$67,075.00



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Insurance Overview

As of 09/30/2019

Community: INDIAN SHORES, TOWN OF		State: FLORIDA	
County: PINELLAS COUNTY		CID: 125118	

Overview	Occupancy	Zone	Pre/Post FIRM
Total by Community		Group Flood Insurance	
Total Number of Policies:	2,858	Total Number of Policies:	0
Total Premiums:	\$1,763,783	Total Premiums:	\$0
Insurance in Force:	\$599,461,000	Insurance in Force:	\$0
Total Number of Closed Paid Losses:	172	Total Number of Closed Paid Losses:	0
\$ of Closed Paid Losses:	\$2,191,103	\$ of Closed Paid Losses:	\$0
Post Firm Minus Rated Policies		Manufactured Homes	
Total Number of Minus Rated Policies:	1,145	Total Number of Policies:	0
A Zone Minus Rated Policies:	1,145	Total Number of Closed Paid Losses:	0
V Zone Minus Rated Policies:	70	\$ of Closed Paid Losses:	\$0
ICC		1316	
Total Number of ICC Closed Paid Losses:	0	Number of Properties by Community:	0
\$ of ICC Closed Paid Losses:	\$0		
Substantial Damage Losses			
Number of Substantial Damage Closed Paid Losses:	9		



Community Information System

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Insurance Pre/Post FIRM

As of 09/30/2019

Community:	INDIAN SHORES, TOWN OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125118

Overview	Occupancy	Zone	Pre/Post FIRM
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Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	1,000	\$948,890	\$160,904,500	59	\$622,406.90	\$24,720.00
A Zones	0	\$0	\$0	0	\$0.00	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	36	\$72,688	\$5,081,100	69	\$1,156,549.05	\$27,030.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	0	\$0	\$0	0	\$0.00	\$0.00
Standard	0	\$0	\$0	0	\$0.00	\$0.00
Preferred	0	\$0	\$0	0	\$0.00	\$0.00
Grand Total	1,036	\$1,021,578	\$165,985,600	128	\$1,778,955.95	\$51,750.00

Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	1,723	\$546,978	\$412,434,600	18	\$244,116.35	\$8,385.00
A Zones	0	\$0	\$0	0	\$0.00	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	99	\$195,227	\$21,040,800	25	\$167,130.04	\$6,790.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	0	\$0	\$0	0	\$0.00	\$0.00
Standard	0	\$0	\$0	0	\$0.00	\$0.00
Preferred	0	\$0	\$0	0	\$0.00	\$0.00
Grand Total	1,822	\$742,205	\$433,475,400	43	\$411,246.39	\$15,175.00



Community Information System

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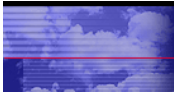
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Insurance Zone

As of 09/30/2019

Community:	INDIAN SHORES, TOWN OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125118

Overview	Occupancy	Zone	Pre/Post FIRM						
				Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones				2,723	\$1,495,868	\$573,339,100	78	\$867,423.85	\$33,255.00
A Zones				0	\$0	\$0	0	\$0.00	\$0.00
AO Zones				0	\$0	\$0	0	\$0.00	\$0.00
AH Zones				0	\$0	\$0	0	\$0.00	\$0.00
AR Zones				0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones				0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones				135	\$267,915	\$26,121,900	94	\$1,323,679.09	\$33,820.00
V Zones				0	\$0	\$0	0	\$0.00	\$0.00
D Zones				0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone									
Standard				0	\$0	\$0	0	\$0.00	\$0.00
Preferred				0	\$0	\$0	0	\$0.00	\$0.00
Total				2,858	\$1,763,783	\$599,461,000	172	\$2,191,102.94	\$67,075.00



Community Information System

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CRS What-If

Application	CRS Coord.	2ndPOC	Activity Points	Chronology	Comments	What If	GTA
Community: LARGO, CITY OF		State: FLORIDA					
County: PINELLAS COUNTY		CID: 125122					

Current CRS Class = 7 [\[Printable Version\]](#)

		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
	PIF	2,016	741	153	1,122
	PREMIUM	\$1,393,680	\$880,639	\$105,321	\$407,720
	AVERAGE PREMIUM	\$691	\$1,188	\$688	\$363
CRS Class					
09	Per Policy	\$28	\$70	\$36	\$0
	Per Community	\$57,346	\$51,803	\$5,543	\$0
08	Per Policy	\$54	\$140	\$36	\$0
	Per Community	\$109,148	\$103,605	\$5,543	\$0
07	Per Policy	\$80	\$210	\$36	\$0
	Per Community	\$160,950	\$155,407	\$5,543	\$0
06	Per Policy	\$108	\$280	\$72	\$0
	Per Community	\$218,296	\$207,210	\$11,086	\$0
05	Per Policy	\$134	\$350	\$72	\$0
	Per Community	\$270,098	\$259,012	\$11,086	\$0
04	Per Policy	\$160	\$419	\$72	\$0
	Per Community	\$321,901	\$310,815	\$11,086	\$0
03	Per Policy	\$185	\$489	\$72	\$0
	Per Community	\$373,704	\$362,617	\$11,086	\$0
02	Per Policy	\$211	\$559	\$72	\$0
	Per Community	\$425,506	\$414,420	\$11,086	\$0
01	Per Policy	\$237	\$629	\$72	\$0
	Per Community	\$477,308	\$466,222	\$11,086	\$0

* SHFA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.
 ** SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.
 *** Preferred Risk Policies are not eligible for CRS Premium Discounts.



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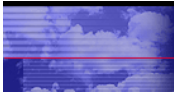
Insurance Occupancy

As of 09/30/2019

Community:	LARGO, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125122

Overview	Occupancy	Zone	Pre/Post FIRM				
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense	
Single Family	1,504	\$1,082,057	\$388,221,100	147	\$1,537,256.86	\$76,667.90	
2-4 Family	37	\$22,128	\$8,683,000	8	\$25,882.28	\$3,070.00	
All Other Residential	442	\$200,658	\$77,879,600	12	\$37,034.62	\$5,440.00	
Non Residential	59	\$126,358	\$27,483,500	10	\$81,566.29	\$6,140.00	
Total	2,042	\$1,431,201	\$502,267,200	177	\$1,681,740.05	\$91,317.90	

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	508	\$233,568	\$88,787,400	16	\$68,887.97	\$9,160.00
Non Condo	1,534	\$1,197,633	\$413,479,800	161	\$1,612,852.08	\$82,157.90
Total	2,042	\$1,431,201	\$502,267,200	177	\$1,681,740.05	\$91,317.90



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Community Information System

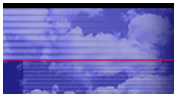
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Insurance Overview

As of 09/30/2019

Community:	LARGO, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125122

Overview	Occupancy	Zone	Pre/Post FIRM
Total by Community		Group Flood Insurance	
Total Number of Policies:	2,042	Total Number of Policies:	0
Total Premiums:	\$1,431,201	Total Premiums:	\$0
Insurance in Force:	\$502,267,200	Insurance in Force:	\$0
Total Number of Closed Paid Losses:	177	Total Number of Closed Paid Losses:	0
\$ of Closed Paid Losses:	\$1,681,740	\$ of Closed Paid Losses:	\$0
Post Firm Minus Rated Policies		Manufactured Homes	
Total Number of Minus Rated Policies:	9	Total Number of Policies:	159
A Zone Minus Rated Policies:	9	Total Number of Closed Paid Losses:	3
V Zone Minus Rated Policies:	0	\$ of Closed Paid Losses:	\$14,551
ICC		1316	
Total Number of ICC Closed Paid Losses:	0	Number of Properties by Community:	0
\$ of ICC Closed Paid Losses:	\$0		
Substantial Damage Losses			
Number of Substantial Damage Closed Paid Losses:	3		



Community Information System

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Insurance Pre/Post FIRM

As of 09/30/2019

Community:	LARGO, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125122

Overview	Occupancy	Zone	Pre/Post FIRM
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Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	425	\$620,530	\$87,663,900	49	\$535,538.69	\$31,092.90
A Zones	56	\$48,570	\$5,763,400	14	\$141,656.74	\$5,005.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	1	\$6,636	\$350,000	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	14	\$155,085.02	\$4,275.00
B, C & X Zone	739	\$291,126	\$183,394,000	68	\$587,103.20	\$29,815.00
Standard	132	\$79,991	\$32,261,000	52	\$489,647.26	\$18,650.00
Preferred	607	\$211,135	\$151,133,000	16	\$97,455.94	\$11,165.00
Grand Total	1,221	\$966,862	\$277,171,300	145	\$1,419,383.65	\$70,187.90

Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	246	\$215,703	\$77,670,900	9	\$57,537.06	\$4,500.00
A Zones	44	\$22,985	\$9,609,200	2	\$10,477.87	\$550.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	531	\$225,651	\$137,815,800	20	\$193,605.17	\$15,950.00
Standard	21	\$25,862	\$4,419,800	8	\$80,863.76	\$4,795.00
Preferred	510	\$199,789	\$133,396,000	12	\$112,741.41	\$11,155.00
Grand Total	821	\$464,339	\$225,095,900	31	\$261,620.10	\$21,000.00



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Insurance Zone

As of 09/30/2019

Community:	LARGO, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125122

Overview	Occupancy	Zone	Pre/Post FIRM						
				Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones				671	\$836,233	\$165,334,800	58	\$593,075.75	\$35,592.90
A Zones				100	\$71,555	\$15,372,600	16	\$152,134.61	\$5,555.00
AO Zones				0	\$0	\$0	0	\$0.00	\$0.00
AH Zones				0	\$0	\$0	0	\$0.00	\$0.00
AR Zones				0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones				0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones				1	\$6,636	\$350,000	0	\$0.00	\$0.00
V Zones				0	\$0	\$0	0	\$0.00	\$0.00
D Zones				0	\$0	\$0	15	\$155,821.32	\$4,405.00
B, C & X Zone									
Standard				153	\$105,853	\$36,680,800	60	\$570,511.02	\$23,445.00
Preferred				1,117	\$410,924	\$284,529,000	28	\$210,197.35	\$22,320.00
Total				2,042	\$1,431,201	\$502,267,200	177	\$1,681,740.05	\$91,317.90



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CRS What-If

Application	CRS Coord.	2ndPOC	Activity Points	Chronology	Comments	What If	GTA
Community: MADEIRA BEACH, CITY OF		State: FLORIDA					
County: PINELLAS COUNTY		CID: 125127					

Current CRS Class = 6

[\[Printable Version\]](#)

		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
	PIF	3,023	3,023	0	0
	PREMIUM	\$3,151,207	\$3,151,207	\$0	\$0
	AVERAGE PREMIUM	\$1,042	\$1,042	\$0	\$0
CRS Class					
09	Per Policy	\$65	\$65	\$0	\$0
	Per Community	\$196,951	\$196,951	\$0	\$0
08	Per Policy	\$130	\$130	\$0	\$0
	Per Community	\$393,900	\$393,900	\$0	\$0
07	Per Policy	\$195	\$195	\$0	\$0
	Per Community	\$590,851	\$590,851	\$0	\$0
06	Per Policy	\$261	\$261	\$0	\$0
	Per Community	\$787,803	\$787,803	\$0	\$0
05	Per Policy	\$326	\$326	\$0	\$0
	Per Community	\$984,751	\$984,751	\$0	\$0
04	Per Policy	\$391	\$391	\$0	\$0
	Per Community	\$1,181,703	\$1,181,703	\$0	\$0
03	Per Policy	\$456	\$456	\$0	\$0
	Per Community	\$1,378,651	\$1,378,651	\$0	\$0
02	Per Policy	\$521	\$521	\$0	\$0
	Per Community	\$1,575,603	\$1,575,603	\$0	\$0
01	Per Policy	\$586	\$586	\$0	\$0
	Per Community	\$1,772,554	\$1,772,554	\$0	\$0

- * SHFA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.
- ** SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.
- *** Preferred Risk Policies are not eligible for CRS Premium Discounts.



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Insurance Occupancy

As of 09/30/2019

Community:	MADEIRA BEACH, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125127

Overview	Occupancy	Zone	Pre/Post FIRM				
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense	
Single Family	840	\$1,668,031	\$205,037,400	1,195	\$12,239,429.59	\$520,293.86	
2-4 Family	230	\$311,803	\$41,206,100	282	\$2,391,098.58	\$122,144.85	
All Other Residential	1,896	\$830,612	\$387,582,300	71	\$470,807.70	\$23,686.77	
Non Residential	88	\$385,062	\$31,987,400	91	\$1,083,522.55	\$35,390.26	
Total	3,054	\$3,195,508	\$665,813,200	1,639	\$16,184,858.42	\$701,515.74	

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	1,984	\$866,984	\$396,425,800	48	\$225,401.94	\$13,859.20
Non Condo	1,070	\$2,328,524	\$269,387,400	1,591	\$15,959,456.48	\$687,656.54
Total	3,054	\$3,195,508	\$665,813,200	1,639	\$16,184,858.42	\$701,515.74



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Insurance Overview

As of 09/30/2019

Community: MADEIRA BEACH, CITY OF		State: FLORIDA	
County: PINELLAS COUNTY		CID: 125127	

Overview	Occupancy	Zone	Pre/Post FIRM
Total by Community		Group Flood Insurance	
Total Number of Policies:	3,054	Total Number of Policies:	0
Total Premiums:	\$3,195,508	Total Premiums:	\$0
Insurance in Force:	\$665,813,200	Insurance in Force:	\$0
Total Number of Closed Paid Losses:	1,639	Total Number of Closed Paid Losses:	0
\$ of Closed Paid Losses:	\$16,184,858	\$ of Closed Paid Losses:	\$0
Post Firm Minus Rated Policies		Manufactured Homes	
Total Number of Minus Rated Policies:	980	Total Number of Policies:	0
A Zone Minus Rated Policies:	980	Total Number of Closed Paid Losses:	0
V Zone Minus Rated Policies:	156	\$ of Closed Paid Losses:	\$0
ICC		1316	
Total Number of ICC Closed Paid Losses:	1	Number of Properties by Community:	0
\$ of ICC Closed Paid Losses:	\$20,000		
Substantial Damage Losses			
Number of Substantial Damage Closed Paid Losses:	32		



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Insurance Pre/Post FIRM

As of 09/30/2019

Community:	MADEIRA BEACH, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125127

Overview	Occupancy	Zone	Pre/Post FIRM
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Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	1,346	\$2,384,826	\$255,994,200	1,526	\$15,631,907.23	\$671,160.74
A Zones	0	\$0	\$0	4	\$9,311.59	\$800.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	48	\$102,564	\$7,261,700	58	\$395,338.56	\$18,495.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	0	\$0	\$0	0	\$0.00	\$0.00
Standard	0	\$0	\$0	0	\$0.00	\$0.00
Preferred	0	\$0	\$0	0	\$0.00	\$0.00
Grand Total	1,394	\$2,487,390	\$263,255,900	1,588	\$16,036,557.38	\$690,455.74

Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	1,426	\$416,587	\$354,578,700	26	\$104,793.13	\$6,655.00
A Zones	0	\$0	\$0	0	\$0.00	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	234	\$291,531	\$47,978,600	21	\$32,788.02	\$3,605.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	0	\$0	\$0	0	\$0.00	\$0.00
Standard	0	\$0	\$0	0	\$0.00	\$0.00
Preferred	0	\$0	\$0	0	\$0.00	\$0.00
Grand Total	1,660	\$708,118	\$402,557,300	47	\$137,581.15	\$10,260.00



Community Information System

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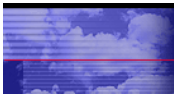
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Insurance Zone

As of 09/30/2019

Community:	MADEIRA BEACH, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125127

Overview	Occupancy	Zone	Pre/Post FIRM						
				Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones				2,772	\$2,801,413	\$610,572,900	1,556	\$15,747,420.25	\$678,615.74
A Zones				0	\$0	\$0	4	\$9,311.59	\$800.00
AO Zones				0	\$0	\$0	0	\$0.00	\$0.00
AH Zones				0	\$0	\$0	0	\$0.00	\$0.00
AR Zones				0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones				0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones				282	\$394,095	\$55,240,300	79	\$428,126.58	\$22,100.00
V Zones				0	\$0	\$0	0	\$0.00	\$0.00
D Zones				0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone									
Standard				0	\$0	\$0	0	\$0.00	\$0.00
Preferred				0	\$0	\$0	0	\$0.00	\$0.00
Total				3,054	\$3,195,508	\$665,813,200	1,639	\$16,184,858.42	\$701,515.74



Community Information System

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CRS What-If

Application	CRS Coord.	2ndPOC	Activity Points	Chronology	Comments	What If	GTA
Community: OLDSMAR, CITY OF		State: FLORIDA					
County: PINELLAS COUNTY		CID: 120250					

Current CRS Class = 6

[\[Printable Version\]](#)

		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
	PIF	2,201	1,501	23	677
	PREMIUM	\$1,854,612	\$1,499,187	\$50,100	\$305,325
	AVERAGE PREMIUM	\$843	\$999	\$2,178	\$451
CRS Class					
09	Per Policy	\$44	\$62	\$121	\$0
	Per Community	\$96,482	\$93,698	\$2,783	\$0
08	Per Policy	\$86	\$125	\$121	\$0
	Per Community	\$190,182	\$187,398	\$2,783	\$0
07	Per Policy	\$129	\$187	\$121	\$0
	Per Community	\$283,880	\$281,097	\$2,783	\$0
06	Per Policy	\$173	\$250	\$242	\$0
	Per Community	\$380,363	\$374,797	\$5,567	\$0
05	Per Policy	\$215	\$312	\$242	\$0
	Per Community	\$474,062	\$468,495	\$5,567	\$0
04	Per Policy	\$258	\$375	\$242	\$0
	Per Community	\$567,760	\$562,194	\$5,567	\$0
03	Per Policy	\$301	\$437	\$242	\$0
	Per Community	\$661,460	\$655,893	\$5,567	\$0
02	Per Policy	\$343	\$499	\$242	\$0
	Per Community	\$755,159	\$749,592	\$5,567	\$0
01	Per Policy	\$386	\$562	\$242	\$0
	Per Community	\$848,857	\$843,290	\$5,567	\$0

* SHFA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.

** SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.

*** Preferred Risk Policies are not eligible for CRS Premium Discounts.



Community Information System

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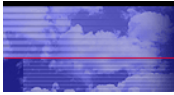
Insurance Occupancy

As of 09/30/2019

Community:	OLDSMAR, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	120250

Overview	Occupancy	Zone	Pre/Post FIRM				
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense	
Single Family	1,925	\$1,438,280	\$477,974,100	185	\$2,153,541.37	\$92,243.16	
2-4 Family	37	\$22,037	\$8,114,300	4	\$55,531.90	\$1,710.00	
All Other Residential	53	\$56,614	\$22,612,900	0	\$0.00	\$0.00	
Non Residential	188	\$348,467	\$102,092,800	18	\$267,124.62	\$11,560.00	
Total	2,203	\$1,865,398	\$610,794,100	207	\$2,476,197.89	\$105,513.16	

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	52	\$26,152	\$9,536,400	0	\$0.00	\$0.00
Non Condo	2,151	\$1,839,246	\$601,257,700	207	\$2,476,197.89	\$105,513.16
Total	2,203	\$1,865,398	\$610,794,100	207	\$2,476,197.89	\$105,513.16



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Insurance Overview

As of 09/30/2019

Community: OLDSMAR, CITY OF		State: FLORIDA	
County: PINELLAS COUNTY		CID: 120250	

Overview	Occupancy	Zone	Pre/Post FIRM
Total by Community		Group Flood Insurance	
Total Number of Policies:	2,203	Total Number of Policies:	0
Total Premiums:	\$1,865,398	Total Premiums:	\$0
Insurance in Force:	\$610,794,100	Insurance in Force:	\$0
Total Number of Closed Paid Losses:	207	Total Number of Closed Paid Losses:	0
\$ of Closed Paid Losses:	\$2,476,198	\$ of Closed Paid Losses:	\$0
Post Firm Minus Rated Policies		Manufactured Homes	
Total Number of Minus Rated Policies:	71	Total Number of Policies:	158
A Zone Minus Rated Policies:	71	Total Number of Closed Paid Losses:	1
V Zone Minus Rated Policies:	10	\$ of Closed Paid Losses:	\$5,047
ICC		1316	
Total Number of ICC Closed Paid Losses:	0	Number of Properties by Community:	0
\$ of ICC Closed Paid Losses:	\$0		
Substantial Damage Losses			
Number of Substantial Damage Closed Paid Losses:	4		



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Insurance Pre/Post FIRM

As of 09/30/2019

Community:	OLDSMAR, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	120250

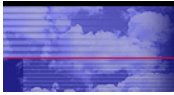
Overview	Occupancy	Zone	Pre/Post FIRM
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Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	362	\$591,816	\$76,335,300	140	\$1,879,054.06	\$66,923.16
A Zones	1	\$3,910	\$500,000	5	\$119,967.22	\$2,990.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	1	\$3,072	\$251,500	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	49	\$20,872	\$11,242,500	8	\$58,862.08	\$3,780.00
Standard	6	\$6,724	\$1,320,500	5	\$13,875.35	\$1,205.00
Preferred	43	\$14,148	\$9,922,000	3	\$44,986.73	\$2,575.00
Grand Total	413	\$619,670	\$88,329,300	153	\$2,057,883.36	\$73,693.16

Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	1,094	\$840,296	\$313,381,200	29	\$142,355.10	\$14,435.00
A Zones	35	\$24,865	\$7,458,900	7	\$54,083.99	\$5,125.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	10	\$43,752	\$2,549,400	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	651	\$336,815	\$199,075,300	18	\$221,875.44	\$12,260.00
Standard	18	\$43,551	\$7,897,300	9	\$108,065.35	\$3,840.00
Preferred	633	\$293,264	\$191,178,000	9	\$113,810.09	\$8,420.00
Grand Total	1,790	\$1,245,728	\$522,464,800	54	\$418,314.53	\$31,820.00



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Insurance Zone

As of 09/30/2019

Community:	OLDSMAR, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	120250

Overview	Occupancy	Zone	Pre/Post FIRM						
				Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones				1,456	\$1,432,112	\$389,716,500	169	\$2,021,409.16	\$81,358.16
A Zones				36	\$28,775	\$7,958,900	12	\$174,051.21	\$8,115.00
AO Zones				0	\$0	\$0	0	\$0.00	\$0.00
AH Zones				0	\$0	\$0	0	\$0.00	\$0.00
AR Zones				0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones				0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones				11	\$46,824	\$2,800,900	0	\$0.00	\$0.00
V Zones				0	\$0	\$0	0	\$0.00	\$0.00
D Zones				0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone									
Standard				24	\$50,275	\$9,217,800	14	\$121,940.70	\$5,045.00
Preferred				676	\$307,412	\$201,100,000	12	\$158,796.82	\$10,995.00
Total				2,203	\$1,865,398	\$610,794,100	207	\$2,476,197.89	\$105,513.16



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CRS What-If

Application	CRS Coord.	2ndPOC	Activity Points	Chronology	Comments	What If	GTA
Community: PINELLAS COUNTY *				State: FLORIDA			
County: PINELLAS COUNTY				CID: 125139			

Current CRS Class = 5 [Printable Version]

		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
	PIF	32,969	22,815	1,883	8,271
	PREMIUM	\$21,969,746	\$17,336,941	\$1,345,777	\$3,287,028
	AVERAGE PREMIUM	\$666	\$760	\$715	\$397
CRS Class					
09	Per Policy	\$37	\$51	\$40	\$0
	Per Community	\$1,230,551	\$1,155,785	\$74,766	\$0
08	Per Policy	\$72	\$101	\$40	\$0
	Per Community	\$2,386,359	\$2,311,593	\$74,766	\$0
07	Per Policy	\$107	\$152	\$40	\$0
	Per Community	\$3,542,144	\$3,467,378	\$74,766	\$0
06	Per Policy	\$145	\$203	\$79	\$0
	Per Community	\$4,772,694	\$4,623,163	\$149,531	\$0
05	Per Policy	\$180	\$253	\$79	\$0
	Per Community	\$5,928,502	\$5,778,971	\$149,531	\$0
04	Per Policy	\$215	\$304	\$79	\$0
	Per Community	\$7,084,287	\$6,934,756	\$149,531	\$0
03	Per Policy	\$250	\$355	\$79	\$0
	Per Community	\$8,240,072	\$8,090,541	\$149,531	\$0
02	Per Policy	\$285	\$405	\$79	\$0
	Per Community	\$9,395,880	\$9,246,349	\$149,531	\$0
01	Per Policy	\$320	\$456	\$79	\$0
	Per Community	\$10,551,665	\$10,402,134	\$149,531	\$0

* SHFA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.
 ** SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.
 *** Preferred Risk Policies are not eligible for CRS Premium Discounts.



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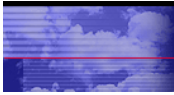
Insurance Occupancy

As of 09/30/2019

Community:	PINELLAS COUNTY *	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125139

Overview	Occupancy	Zone	Pre/Post FIRM				
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense	
Single Family	18,701	\$14,658,455	\$5,240,198,500	1,728	\$19,244,924.54	\$846,513.35	
2-4 Family	1,236	\$741,616	\$218,559,300	66	\$467,980.22	\$27,974.86	
All Other Residential	12,163	\$4,523,137	\$2,144,987,400	87	\$747,712.12	\$38,540.31	
Non Residential	869	\$2,046,538	\$384,841,700	153	\$2,558,008.95	\$87,007.35	
Total	32,969	\$21,969,746	\$7,988,586,900	2,034	\$23,018,625.83	\$1,000,035.87	

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	13,404	\$5,056,757	\$2,300,582,800	109	\$898,075.77	\$47,065.31
Non Condo	19,565	\$16,912,989	\$5,688,004,100	1,927	\$22,132,735.11	\$953,670.56
Total	32,969	\$21,969,746	\$7,988,586,900	2,036	\$23,030,810.88	\$1,000,735.87



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Community Information System

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Insurance Overview

As of 09/30/2019

Community: PINELLAS COUNTY *		State: FLORIDA	
County: PINELLAS COUNTY		CID: 125139	

Overview	Occupancy	Zone	Pre/Post FIRM
Total by Community		Group Flood Insurance	
Total Number of Policies:	32,969	Total Number of Policies:	10
Total Premiums:	\$21,969,746	Total Premiums:	\$6,000
Insurance in Force:	\$7,988,586,900	Insurance in Force:	\$349,000
Total Number of Closed Paid Losses:	2,036	Total Number of Closed Paid Losses:	1
\$ of Closed Paid Losses:	\$23,030,811	\$ of Closed Paid Losses:	\$8,776
Post Firm Minus Rated Policies		Manufactured Homes	
Total Number of Minus Rated Policies:	2,151	Total Number of Policies:	319
A Zone Minus Rated Policies:	2,151	Total Number of Closed Paid Losses:	101
V Zone Minus Rated Policies:	52	\$ of Closed Paid Losses:	\$525,203
ICC		1316	
Total Number of ICC Closed Paid Losses:	1	Number of Properties by Community:	1
\$ of ICC Closed Paid Losses:	\$20,000		
Substantial Damage Losses			
Number of Substantial Damage Closed Paid Losses:	71		



Community Information System

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Insurance Pre/Post FIRM

As of 09/30/2019

Community:	PINELLAS COUNTY *	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125139

Overview	Occupancy	Zone	Pre/Post FIRM
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Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	6,529	\$7,377,684	\$1,252,195,900	1,064	\$14,031,687.87	\$535,301.69
A Zones	132	\$124,631	\$27,313,300	24	\$316,629.97	\$13,765.34
AO Zones	0	\$0	\$0	1	\$43,401.42	\$750.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	144	\$485,170	\$30,085,300	200	\$3,534,679.79	\$101,235.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	1	\$5,335	\$193,500	36	\$295,425.80	\$11,985.00
B, C & X Zone	2,699	\$1,218,378	\$707,126,600	284	\$2,034,088.19	\$124,550.41
Standard	688	\$449,628	\$135,838,600	213	\$1,451,995.75	\$70,309.40
Preferred	2,011	\$768,750	\$571,288,000	71	\$582,092.44	\$54,241.01
Grand Total	9,505	\$9,211,198	\$2,016,914,600	1,609	\$20,255,913.04	\$787,587.44

Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	15,314	\$8,351,942	\$3,681,418,800	235	\$1,114,182.50	\$95,669.77
A Zones	504	\$375,193	\$117,572,500	12	\$170,163.78	\$10,013.48
AO Zones	0	\$0	\$0	1	\$2,313.14	\$500.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	181	\$610,986	\$33,918,700	23	\$84,597.46	\$8,205.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	7,455	\$3,414,427	\$2,138,413,300	136	\$1,269,550.03	\$92,520.18
Standard	1,195	\$896,149	\$210,697,300	54	\$470,515.71	\$25,140.90
Preferred	6,260	\$2,518,278	\$1,927,716,000	82	\$799,034.32	\$67,379.28
Grand Total	23,454	\$12,752,548	\$5,971,323,300	407	\$2,640,806.91	\$206,908.43



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Insurance Zone

As of 09/30/2019

Community:	PINELLAS COUNTY *	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125139

Overview	Occupancy	Zone	Pre/Post FIRM						
				Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones				21,843	\$15,729,626	\$4,933,614,700	1,311	\$15,174,292.70	\$633,381.46
A Zones				636	\$499,824	\$144,885,800	37	\$487,803.05	\$23,958.82
AO Zones				0	\$0	\$0	2	\$45,714.56	\$1,250.00
AH Zones				0	\$0	\$0	0	\$0.00	\$0.00
AR Zones				0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones				0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones				325	\$1,096,156	\$64,004,000	224	\$3,651,886.25	\$110,020.00
V Zones				0	\$0	\$0	0	\$0.00	\$0.00
D Zones				1	\$5,335	\$193,500	37	\$295,532.47	\$12,055.00
B, C & X Zone									
Standard				1,883	\$1,345,777	\$346,535,900	271	\$1,985,679.28	\$97,350.30
Preferred				8,271	\$3,287,028	\$2,499,004,000	153	\$1,381,126.76	\$121,620.29
Total				32,959	\$21,963,746	\$7,988,237,900	2,035	\$23,022,035.07	\$999,635.87



Community Information System

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CRS What-If

Application	CRS Coord.	2ndPOC	Activity Points	Chronology	Comments	What If	GTA
Community: PINELLAS PARK, CITY OF		State: FLORIDA					
County: PINELLAS COUNTY		CID: 120251					

Current CRS Class = 6

[\[Printable Version\]](#)

		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
	PIF	3,087	1,166	321	1,600
	PREMIUM	\$1,976,679	\$1,034,085	\$264,751	\$677,843
	AVERAGE PREMIUM	\$640	\$887	\$825	\$424
CRS Class					
09	Per Policy	\$26	\$55	\$46	\$0
	Per Community	\$79,339	\$64,630	\$14,709	\$0
08	Per Policy	\$47	\$111	\$46	\$0
	Per Community	\$143,970	\$129,262	\$14,709	\$0
07	Per Policy	\$68	\$166	\$46	\$0
	Per Community	\$208,600	\$193,892	\$14,709	\$0
06	Per Policy	\$93	\$222	\$92	\$0
	Per Community	\$287,940	\$258,523	\$29,417	\$0
05	Per Policy	\$114	\$277	\$92	\$0
	Per Community	\$352,570	\$323,153	\$29,417	\$0
04	Per Policy	\$135	\$333	\$92	\$0
	Per Community	\$417,200	\$387,784	\$29,417	\$0
03	Per Policy	\$156	\$388	\$92	\$0
	Per Community	\$481,832	\$452,415	\$29,417	\$0
02	Per Policy	\$177	\$443	\$92	\$0
	Per Community	\$546,462	\$517,045	\$29,417	\$0
01	Per Policy	\$198	\$499	\$92	\$0
	Per Community	\$611,092	\$581,675	\$29,417	\$0

* SHFA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.
 ** SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.
 *** Preferred Risk Policies are not eligible for CRS Premium Discounts.



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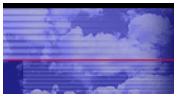
Insurance Occupancy

As of 09/30/2019

Community:	PINELLAS PARK, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	120251

Overview	Occupancy	Zone	Pre/Post FIRM				
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense	
Single Family	2,479	\$1,327,494	\$603,510,200	422	\$2,570,542.82	\$163,794.03	
2-4 Family	105	\$55,181	\$15,368,100	18	\$83,264.77	\$5,250.00	
All Other Residential	248	\$181,358	\$52,411,500	16	\$49,156.97	\$4,485.00	
Non Residential	248	\$425,900	\$132,315,500	20	\$167,643.33	\$11,558.55	
Total	3,080	\$1,989,933	\$803,605,300	476	\$2,870,607.89	\$185,087.58	

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	369	\$207,478	\$55,856,000	33	\$107,850.35	\$8,580.00
Non Condo	2,711	\$1,782,455	\$747,749,300	443	\$2,762,757.54	\$176,507.58
Total	3,080	\$1,989,933	\$803,605,300	476	\$2,870,607.89	\$185,087.58



Community Information System

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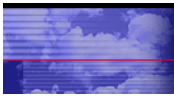
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Insurance Overview

As of 09/30/2019

Community: PINELLAS PARK, CITY OF		State: FLORIDA	
County: PINELLAS COUNTY		CID: 120251	

Overview	Occupancy	Zone	Pre/Post FIRM
Total by Community		Group Flood Insurance	
Total Number of Policies:	3,080	Total Number of Policies:	2
Total Premiums:	\$1,989,933	Total Premiums:	\$1,200
Insurance in Force:	\$803,605,300	Insurance in Force:	\$69,800
Total Number of Closed Paid Losses:	476	Total Number of Closed Paid Losses:	0
\$ of Closed Paid Losses:	\$2,870,608	\$ of Closed Paid Losses:	\$0
Post Firm Minus Rated Policies		Manufactured Homes	
Total Number of Minus Rated Policies:	8	Total Number of Policies:	55
A Zone Minus Rated Policies:	8	Total Number of Closed Paid Losses:	14
V Zone Minus Rated Policies:	0	\$ of Closed Paid Losses:	\$54,529
ICC		1316	
Total Number of ICC Closed Paid Losses:	0	Number of Properties by Community:	0
\$ of ICC Closed Paid Losses:	\$0		
Substantial Damage Losses			
Number of Substantial Damage Closed Paid Losses:	12		



Community Information System

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Insurance Pre/Post FIRM

As of 09/30/2019

Community:	PINELLAS PARK, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	120251

Overview	Occupancy	Zone	Pre/Post FIRM
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Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	562	\$554,140	\$89,461,300	190	\$775,960.00	\$57,690.00
A Zones	0	\$0	\$0	33	\$94,767.78	\$8,240.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	64	\$45,344	\$13,089,700	36	\$567,341.85	\$27,285.71
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	1,054	\$477,762	\$262,680,200	148	\$765,344.71	\$54,471.72
Standard	216	\$149,884	\$45,078,200	114	\$538,571.02	\$34,100.00
Preferred	838	\$327,878	\$217,602,000	34	\$226,773.69	\$20,371.72
Grand Total	1,680	\$1,077,246	\$365,231,200	407	\$2,203,414.34	\$147,687.43

Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	478	\$413,857	\$156,995,300	17	\$388,406.12	\$17,045.15
A Zones	3	\$3,786	\$1,265,400	0	\$0.00	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	56	\$25,439	\$15,754,500	6	\$46,478.72	\$3,855.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	0	\$0	\$0	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	861	\$468,405	\$264,289,100	26	\$195,518.58	\$12,940.00
Standard	100	\$114,141	\$29,211,100	12	\$85,325.60	\$3,990.00
Preferred	761	\$354,264	\$235,078,000	14	\$110,192.98	\$8,950.00
Grand Total	1,398	\$911,487	\$438,304,300	49	\$630,403.42	\$33,840.15



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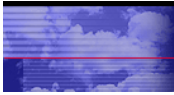
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Insurance Zone

As of 09/30/2019

Community:	PINELLAS PARK, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	120251

Overview	Occupancy	Zone	Pre/Post FIRM						
				Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones				1,040	\$967,997	\$246,456,600	224	\$1,199,375.21	\$77,945.15
A Zones				3	\$3,786	\$1,265,400	35	\$95,676.46	\$8,440.00
AO Zones				0	\$0	\$0	0	\$0.00	\$0.00
AH Zones				120	\$70,783	\$28,844,200	42	\$613,820.57	\$31,140.71
AR Zones				0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones				0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones				0	\$0	\$0	0	\$0.00	\$0.00
V Zones				0	\$0	\$0	0	\$0.00	\$0.00
D Zones				0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone									
Standard				316	\$264,025	\$74,289,300	127	\$624,768.98	\$38,240.00
Preferred				1,599	\$682,142	\$452,680,000	48	\$336,966.67	\$29,321.72
Total				3,078	\$1,988,733	\$803,535,500	476	\$2,870,607.89	\$185,087.58



Community Information System

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CRS What-If

Application	CRS Coord.	2ndPOC	Activity Points	Chronology	Comments	What If	GTA
Community:	REDINGTON BEACH, TOWN OF			State:	FLORIDA		
County:	PINELLAS COUNTY			CID:	125140		

Current CRS Class = 7

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		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
	PIF	660	660	0	0
	PREMIUM	\$1,243,958	\$1,243,958	\$0	\$0
	AVERAGE PREMIUM	\$1,885	\$1,885	\$0	\$0
CRS Class					
09	Per Policy	\$111	\$111	\$0	\$0
	Per Community	\$73,174	\$73,174	\$0	\$0
08	Per Policy	\$222	\$222	\$0	\$0
	Per Community	\$146,348	\$146,348	\$0	\$0
07	Per Policy	\$333	\$333	\$0	\$0
	Per Community	\$219,521	\$219,521	\$0	\$0
06	Per Policy	\$443	\$443	\$0	\$0
	Per Community	\$292,695	\$292,695	\$0	\$0
05	Per Policy	\$554	\$554	\$0	\$0
	Per Community	\$365,869	\$365,869	\$0	\$0
04	Per Policy	\$665	\$665	\$0	\$0
	Per Community	\$439,043	\$439,043	\$0	\$0
03	Per Policy	\$776	\$776	\$0	\$0
	Per Community	\$512,217	\$512,217	\$0	\$0
02	Per Policy	\$887	\$887	\$0	\$0
	Per Community	\$585,390	\$585,390	\$0	\$0
01	Per Policy	\$998	\$998	\$0	\$0
	Per Community	\$658,564	\$658,564	\$0	\$0

* SHFA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.

** SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.

*** Preferred Risk Policies are not eligible for CRS Premium Discounts.



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Insurance Occupancy

As of 09/30/2019

Community:	REDINGTON BEACH, TOWN OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125140

Overview	Occupancy	Zone	Pre/Post FIRM				
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense	
Single Family	510	\$1,185,440	\$136,141,500	826	\$7,822,145.29	\$340,202.61	
2-4 Family	0	\$0	\$0	6	\$25,175.73	\$1,490.00	
All Other Residential	152	\$60,988	\$31,539,900	30	\$955,459.67	\$14,255.00	
Non Residential	3	\$23,851	\$1,273,500	4	\$7,304.94	\$860.00	
Total	665	\$1,270,279	\$168,954,900	866	\$8,810,085.63	\$356,807.61	

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	153	\$62,212	\$31,511,600	12	\$453,996.28	\$5,170.00
Non Condo	512	\$1,208,067	\$137,443,300	854	\$8,356,089.35	\$351,637.61
Total	665	\$1,270,279	\$168,954,900	866	\$8,810,085.63	\$356,807.61



Community Information System

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Insurance Overview

As of 09/30/2019

Community: REDINGTON BEACH, TOWN OF		State: FLORIDA	
County: PINELLAS COUNTY		CID: 125140	

Overview	Occupancy	Zone	Pre/Post FIRM
Total by Community		Group Flood Insurance	
Total Number of Policies:	665	Total Number of Policies:	0
Total Premiums:	\$1,270,279	Total Premiums:	\$0
Insurance in Force:	\$168,954,900	Insurance in Force:	\$0
Total Number of Closed Paid Losses:	866	Total Number of Closed Paid Losses:	0
\$ of Closed Paid Losses:	\$8,810,086	\$ of Closed Paid Losses:	\$0
Post Firm Minus Rated Policies		Manufactured Homes	
Total Number of Minus Rated Policies:	127	Total Number of Policies:	0
A Zone Minus Rated Policies:	127	Total Number of Closed Paid Losses:	0
V Zone Minus Rated Policies:	5	\$ of Closed Paid Losses:	\$0
ICC		1316	
Total Number of ICC Closed Paid Losses:	1	Number of Properties by Community:	0
\$ of ICC Closed Paid Losses:	\$30,000		
Substantial Damage Losses			
Number of Substantial Damage Closed Paid Losses:	21		



Community Information System

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Insurance Pre/Post FIRM

As of 09/30/2019

Community:	REDINGTON BEACH, TOWN OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125140

- Overview
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- Pre/Post FIRM

Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	429	\$989,157	\$104,777,400	814	\$8,540,304.16	\$342,107.61
A Zones	0	\$0	\$0	3	\$14,395.23	\$880.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	29	\$135,690	\$6,470,700	34	\$214,040.78	\$10,000.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	0	\$0	\$0	0	\$0.00	\$0.00
Standard	0	\$0	\$0	0	\$0.00	\$0.00
Preferred	0	\$0	\$0	0	\$0.00	\$0.00
Grand Total	458	\$1,124,847	\$111,248,100	851	\$8,768,740.17	\$352,987.61

Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	200	\$106,899	\$56,214,300	13	\$40,996.66	\$3,660.00
A Zones	0	\$0	\$0	0	\$0.00	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	7	\$38,533	\$1,492,500	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	0	\$0	\$0	0	\$0.00	\$0.00
Standard	0	\$0	\$0	0	\$0.00	\$0.00
Preferred	0	\$0	\$0	0	\$0.00	\$0.00
Grand Total	207	\$145,432	\$57,706,800	13	\$40,996.66	\$3,660.00



Community Information System

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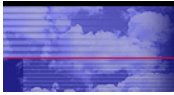
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Insurance Zone

As of 09/30/2019

Community:	REDINGTON BEACH, TOWN OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125140

Overview	Occupancy	Zone	Pre/Post FIRM						
				Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones				629	\$1,096,056	\$160,991,700	829	\$8,581,649.62	\$345,927.61
A Zones				0	\$0	\$0	3	\$14,395.23	\$880.00
AO Zones				0	\$0	\$0	0	\$0.00	\$0.00
AH Zones				0	\$0	\$0	0	\$0.00	\$0.00
AR Zones				0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones				0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones				36	\$174,223	\$7,963,200	34	\$214,040.78	\$10,000.00
V Zones				0	\$0	\$0	0	\$0.00	\$0.00
D Zones				0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone									
Standard				0	\$0	\$0	0	\$0.00	\$0.00
Preferred				0	\$0	\$0	0	\$0.00	\$0.00
Total				665	\$1,270,279	\$168,954,900	866	\$8,810,085.63	\$356,807.61



Community Information System

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CRS What-If

Application	CRS Coord.	2ndPOC	Activity Points	Chronology	Comments	What If	GTA
Community:	REDINGTON SHORES, TOWN OF			State:	FLORIDA		
County:	PINELLAS COUNTY			CID:	125141		

Current CRS Class = 6

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		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
	PIF	1,605	1,605	0	0
	PREMIUM	\$1,101,414	\$1,101,414	\$0	\$0
	AVERAGE PREMIUM	\$686	\$686	\$0	\$0
CRS Class					
09	Per Policy	\$43	\$43	\$0	\$0
	Per Community	\$68,838	\$68,838	\$0	\$0
08	Per Policy	\$86	\$86	\$0	\$0
	Per Community	\$137,677	\$137,677	\$0	\$0
07	Per Policy	\$129	\$129	\$0	\$0
	Per Community	\$206,515	\$206,515	\$0	\$0
06	Per Policy	\$172	\$172	\$0	\$0
	Per Community	\$275,354	\$275,354	\$0	\$0
05	Per Policy	\$214	\$214	\$0	\$0
	Per Community	\$344,192	\$344,192	\$0	\$0
04	Per Policy	\$257	\$257	\$0	\$0
	Per Community	\$413,031	\$413,031	\$0	\$0
03	Per Policy	\$300	\$300	\$0	\$0
	Per Community	\$481,869	\$481,869	\$0	\$0
02	Per Policy	\$343	\$343	\$0	\$0
	Per Community	\$550,708	\$550,708	\$0	\$0
01	Per Policy	\$386	\$386	\$0	\$0
	Per Community	\$619,546	\$619,546	\$0	\$0

* SHFA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.

** SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.

*** Preferred Risk Policies are not eligible for CRS Premium Discounts.



Community Information System

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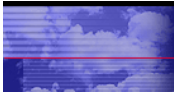
Insurance Occupancy

As of 09/30/2019

Community:	REDINGTON SHORES, TOWN OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125141

Overview	Occupancy	Zone	Pre/Post FIRM				
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense	
Single Family	360	\$598,267	\$92,190,200	217	\$1,367,744.69	\$71,910.00	
2-4 Family	52	\$100,819	\$13,042,000	47	\$259,886.75	\$14,215.00	
All Other Residential	1,159	\$340,783	\$264,981,900	26	\$321,918.10	\$8,430.00	
Non Residential	13	\$52,849	\$3,281,900	22	\$122,650.19	\$6,660.00	
Total	1,584	\$1,092,718	\$373,496,000	312	\$2,072,199.73	\$101,215.00	

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	1,173	\$363,997	\$268,108,400	25	\$130,480.44	\$6,705.00
Non Condo	411	\$728,721	\$105,387,600	287	\$1,941,719.29	\$94,510.00
Total	1,584	\$1,092,718	\$373,496,000	312	\$2,072,199.73	\$101,215.00



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Insurance Overview

As of 09/30/2019

Community: REDINGTON SHORES, TOWN OF		State: FLORIDA	
County: PINELLAS COUNTY		CID: 125141	

Overview	Occupancy	Zone	Pre/Post FIRM
Total by Community		Group Flood Insurance	
Total Number of Policies:	1,584	Total Number of Policies:	0
Total Premiums:	\$1,092,718	Total Premiums:	\$0
Insurance in Force:	\$373,496,000	Insurance in Force:	\$0
Total Number of Closed Paid Losses:	312	Total Number of Closed Paid Losses:	0
\$ of Closed Paid Losses:	\$2,072,200	\$ of Closed Paid Losses:	\$0
Post Firm Minus Rated Policies		Manufactured Homes	
Total Number of Minus Rated Policies:	571	Total Number of Policies:	0
A Zone Minus Rated Policies:	571	Total Number of Closed Paid Losses:	0
V Zone Minus Rated Policies:	14	\$ of Closed Paid Losses:	\$0
ICC		1316	
Total Number of ICC Closed Paid Losses:	0	Number of Properties by Community:	0
\$ of ICC Closed Paid Losses:	\$0		
Substantial Damage Losses			
Number of Substantial Damage Closed Paid Losses:	2		



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Insurance Pre/Post FIRM

As of 09/30/2019

Community:	REDINGTON SHORES, TOWN OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125141

Overview	Occupancy	Zone	Pre/Post FIRM
-----------------	------------------	-------------	---------------

Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	690	\$719,916	\$152,665,100	253	\$1,771,024.59	\$86,115.00
A Zones	0	\$0	\$0	0	\$0.00	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	16	\$48,747	\$2,869,600	36	\$217,247.39	\$9,950.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	0	\$0	\$0	0	\$0.00	\$0.00
Standard	0	\$0	\$0	0	\$0.00	\$0.00
Preferred	0	\$0	\$0	0	\$0.00	\$0.00
Grand Total	706	\$768,663	\$155,534,700	289	\$1,988,271.98	\$96,065.00

Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	852	\$239,445	\$212,366,200	9	\$11,997.45	\$1,620.00
A Zones	0	\$0	\$0	0	\$0.00	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	26	\$84,610	\$5,595,100	12	\$69,842.32	\$3,200.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	0	\$0	\$0	0	\$0.00	\$0.00
Standard	0	\$0	\$0	0	\$0.00	\$0.00
Preferred	0	\$0	\$0	0	\$0.00	\$0.00
Grand Total	878	\$324,055	\$217,961,300	21	\$81,839.77	\$4,820.00



Community Information System

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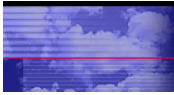
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Insurance Zone

As of 09/30/2019

Community:	REDINGTON SHORES, TOWN OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125141

Overview	Occupancy	Zone	Pre/Post FIRM						
				Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones				1,542	\$959,361	\$365,031,300	264	\$1,785,110.02	\$88,065.00
A Zones				0	\$0	\$0	0	\$0.00	\$0.00
AO Zones				0	\$0	\$0	0	\$0.00	\$0.00
AH Zones				0	\$0	\$0	0	\$0.00	\$0.00
AR Zones				0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones				0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones				42	\$133,357	\$8,464,700	48	\$287,089.71	\$13,150.00
V Zones				0	\$0	\$0	0	\$0.00	\$0.00
D Zones				0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone									
Standard				0	\$0	\$0	0	\$0.00	\$0.00
Preferred				0	\$0	\$0	0	\$0.00	\$0.00
Total				1,584	\$1,092,718	\$373,496,000	312	\$2,072,199.73	\$101,215.00



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CRS What-If

Application	CRS Coord.	2ndPOC	Activity Points	Chronology	Comments	What If	GTA
Community: ST. PETE BEACH, CITY OF		State: FLORIDA					
County: PINELLAS COUNTY		CID: 125149					

Current CRS Class = 6

[\[Printable Version\]](#)

		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
	PIF	6,563	6,563	0	0
	PREMIUM	\$7,925,767	\$7,925,767	\$0	\$0
	AVERAGE PREMIUM	\$1,208	\$1,208	\$0	\$0
CRS Class					
09	Per Policy	\$75	\$75	\$0	\$0
	Per Community	\$495,362	\$495,362	\$0	\$0
08	Per Policy	\$151	\$151	\$0	\$0
	Per Community	\$990,718	\$990,718	\$0	\$0
07	Per Policy	\$226	\$226	\$0	\$0
	Per Community	\$1,486,080	\$1,486,080	\$0	\$0
06	Per Policy	\$302	\$302	\$0	\$0
	Per Community	\$1,981,435	\$1,981,435	\$0	\$0
05	Per Policy	\$377	\$377	\$0	\$0
	Per Community	\$2,476,797	\$2,476,797	\$0	\$0
04	Per Policy	\$453	\$453	\$0	\$0
	Per Community	\$2,972,153	\$2,972,153	\$0	\$0
03	Per Policy	\$528	\$528	\$0	\$0
	Per Community	\$3,467,515	\$3,467,515	\$0	\$0
02	Per Policy	\$604	\$604	\$0	\$0
	Per Community	\$3,962,871	\$3,962,871	\$0	\$0
01	Per Policy	\$679	\$679	\$0	\$0
	Per Community	\$4,458,233	\$4,458,233	\$0	\$0

* SHFA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.
 ** SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.
 *** Preferred Risk Policies are not eligible for CRS Premium Discounts.



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Insurance Occupancy

As of 09/30/2019

Community:	ST. PETE BEACH, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125149

Overview	Occupancy	Zone	Pre/Post FIRM				
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense	
Single Family	2,021	\$4,215,695	\$538,533,700	626	\$3,941,221.19	\$202,860.00	
2-4 Family	162	\$228,392	\$31,186,700	99	\$727,229.64	\$36,470.00	
All Other Residential	4,206	\$1,950,556	\$766,805,900	107	\$1,482,290.13	\$46,499.41	
Non Residential	178	\$1,603,187	\$75,340,600	149	\$2,833,973.77	\$67,222.43	
Total	6,567	\$7,997,830	\$1,411,866,900	981	\$8,984,714.73	\$353,051.84	

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	4,261	\$1,927,951	\$770,672,800	68	\$960,531.79	\$30,394.41
Non Condo	2,306	\$6,069,879	\$641,194,100	913	\$8,024,182.94	\$322,657.43
Total	6,567	\$7,997,830	\$1,411,866,900	981	\$8,984,714.73	\$353,051.84



Community Information System

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Insurance Overview

As of 09/30/2019

Community:	ST. PETE BEACH, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125149

Overview	Occupancy	Zone	Pre/Post FIRM
Total by Community		Group Flood Insurance	
Total Number of Policies:	6,567	Total Number of Policies:	0
Total Premiums:	\$7,997,830	Total Premiums:	\$0
Insurance in Force:	\$1,411,866,900	Insurance in Force:	\$0
Total Number of Closed Paid Losses:	981	Total Number of Closed Paid Losses:	0
\$ of Closed Paid Losses:	\$8,984,715	\$ of Closed Paid Losses:	\$0
Post Firm Minus Rated Policies		Manufactured Homes	
Total Number of Minus Rated Policies:	1,650	Total Number of Policies:	0
A Zone Minus Rated Policies:	1,650	Total Number of Closed Paid Losses:	0
V Zone Minus Rated Policies:	4	\$ of Closed Paid Losses:	\$0
ICC		1316	
Total Number of ICC Closed Paid Losses:	0	Number of Properties by Community:	0
\$ of ICC Closed Paid Losses:	\$0		
Substantial Damage Losses			
Number of Substantial Damage Closed Paid Losses:	19		



Community Information System

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Insurance Pre/Post FIRM

As of 09/30/2019

Community:	ST. PETE BEACH, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125149

Overview	Occupancy	Zone	Pre/Post FIRM
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Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	3,812	\$6,254,277	\$751,790,700	841	\$7,894,143.80	\$307,070.59
A Zones	0	\$0	\$0	2	\$10,736.90	\$620.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	272	\$774,562	\$50,046,100	93	\$693,800.22	\$29,070.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	0	\$0	\$0	0	\$0.00	\$0.00
Standard	0	\$0	\$0	0	\$0.00	\$0.00
Preferred	0	\$0	\$0	0	\$0.00	\$0.00
Grand Total	4,084	\$7,028,839	\$801,836,800	936	\$8,598,680.92	\$336,760.59

Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	2,380	\$858,699	\$592,864,500	29	\$153,047.11	\$9,866.25
A Zones	0	\$0	\$0	0	\$0.00	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	103	\$110,292	\$17,165,600	1	\$15,680.64	\$490.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	0	\$0	\$0	0	\$0.00	\$0.00
Standard	0	\$0	\$0	0	\$0.00	\$0.00
Preferred	0	\$0	\$0	0	\$0.00	\$0.00
Grand Total	2,483	\$968,991	\$610,030,100	30	\$168,727.75	\$10,356.25



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Insurance Zone

As of 09/30/2019

Community:	ST. PETE BEACH, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125149

Overview	Occupancy	Zone	Pre/Post FIRM						
				Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones				6,192	\$7,112,976	\$1,344,655,200	883	\$8,260,182.87	\$322,501.84
A Zones				0	\$0	\$0	2	\$10,736.90	\$620.00
AO Zones				0	\$0	\$0	0	\$0.00	\$0.00
AH Zones				0	\$0	\$0	0	\$0.00	\$0.00
AR Zones				0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones				0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones				375	\$884,854	\$67,211,700	96	\$713,794.96	\$29,930.00
V Zones				0	\$0	\$0	0	\$0.00	\$0.00
D Zones				0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone									
Standard				0	\$0	\$0	0	\$0.00	\$0.00
Preferred				0	\$0	\$0	0	\$0.00	\$0.00
Total				6,567	\$7,997,830	\$1,411,866,900	981	\$8,984,714.73	\$353,051.84



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CRS What-If

Application	CRS Coord.	2ndPOC	Activity Points	Chronology	Comments	What If	GTA
Community: ST. PETERSBURG, CITY OF		State: FLORIDA					
County: PINELLAS COUNTY		CID: 125148					

		Current CRS Class = 5 [Printable Version]			
		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
	PIF	34,968	29,658	1,537	3,773
	PREMIUM	\$33,582,619	\$31,342,046	\$681,162	\$1,559,411
	AVERAGE PREMIUM	\$960	\$1,057	\$443	\$413
CRS Class					
09	Per Policy	\$61	\$70	\$25	\$0
	Per Community	\$2,127,308	\$2,089,465	\$37,842	\$0
08	Per Policy	\$121	\$141	\$25	\$0
	Per Community	\$4,216,773	\$4,178,931	\$37,842	\$0
07	Per Policy	\$180	\$211	\$25	\$0
	Per Community	\$6,306,239	\$6,268,396	\$37,842	\$0
06	Per Policy	\$241	\$282	\$49	\$0
	Per Community	\$8,433,547	\$8,357,862	\$75,685	\$0
05	Per Policy	\$301	\$352	\$49	\$0
	Per Community	\$10,523,012	\$10,447,327	\$75,685	\$0
04	Per Policy	\$361	\$423	\$49	\$0
	Per Community	\$12,612,477	\$12,536,792	\$75,685	\$0
03	Per Policy	\$420	\$493	\$49	\$0
	Per Community	\$14,701,943	\$14,626,258	\$75,685	\$0
02	Per Policy	\$480	\$564	\$49	\$0
	Per Community	\$16,791,408	\$16,715,723	\$75,685	\$0
01	Per Policy	\$540	\$634	\$49	\$0
	Per Community	\$18,880,874	\$18,805,189	\$75,685	\$0

* SHFA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.
 ** SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.
 *** Preferred Risk Policies are not eligible for CRS Premium Discounts.



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Insurance Occupancy

As of 09/30/2019

Community:	ST. PETERSBURG, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125148

Overview	Occupancy	Zone	Pre/Post FIRM				
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense	
Single Family	18,552	\$24,664,260	\$4,696,613,000	4,351	\$54,243,922.36	\$1,948,219.13	
2-4 Family	808	\$656,765	\$148,811,600	58	\$498,813.86	\$24,824.65	
All Other Residential	14,793	\$6,175,086	\$2,725,193,700	60	\$507,171.22	\$25,161.50	
Non Residential	772	\$2,356,632	\$367,891,700	108	\$886,427.39	\$39,296.42	
Total	34,925	\$33,852,743	\$7,938,510,000	4,577	\$56,136,334.83	\$2,037,501.70	

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	15,072	\$5,734,279	\$2,659,844,200	66	\$519,490.21	\$25,395.00
Non Condo	19,853	\$28,118,464	\$5,278,665,800	4,512	\$55,631,290.27	\$2,012,566.70
Total	34,925	\$33,852,743	\$7,938,510,000	4,578	\$56,150,780.48	\$2,037,961.70



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Community Information System

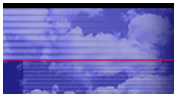
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Insurance Overview

As of 09/30/2019

Community: ST. PETERSBURG, CITY OF		State: FLORIDA	
County: PINELLAS COUNTY		CID: 125148	

Overview	Occupancy	Zone	Pre/Post FIRM
Total by Community		Group Flood Insurance	
Total Number of Policies:	34,925	Total Number of Policies:	6
Total Premiums:	\$33,852,743	Total Premiums:	\$3,600
Insurance in Force:	\$7,938,510,000	Insurance in Force:	\$209,400
Total Number of Closed Paid Losses:	4,578	Total Number of Closed Paid Losses:	0
\$ of Closed Paid Losses:	\$56,150,780	\$ of Closed Paid Losses:	\$0
Post Firm Minus Rated Policies		Manufactured Homes	
Total Number of Minus Rated Policies:	1,085	Total Number of Policies:	122
A Zone Minus Rated Policies:	1,085	Total Number of Closed Paid Losses:	15
V Zone Minus Rated Policies:	16	\$ of Closed Paid Losses:	\$65,130
ICC		1316	
Total Number of ICC Closed Paid Losses:	1	Number of Properties by Community:	1
\$ of ICC Closed Paid Losses:	\$15,000		
Substantial Damage Losses			
Number of Substantial Damage Closed Paid Losses:	146		



Community Information System

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Insurance Pre/Post FIRM

As of 09/30/2019

Community:	ST. PETERSBURG, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125148

Overview	Occupancy	Zone	Pre/Post FIRM
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Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	17,164	\$23,838,257	\$3,536,140,800	3,928	\$52,160,182.74	\$1,819,032.25
A Zones	15	\$26,689	\$2,785,000	41	\$604,470.29	\$18,985.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	144	\$377,106	\$24,489,800	90	\$567,862.01	\$26,780.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	46	\$241,717.67	\$13,080.00
B, C & X Zone	3,313	\$1,515,415	\$983,630,200	265	\$1,324,355.33	\$85,753.03
Standard	383	\$345,788	\$90,712,200	216	\$955,861.16	\$54,066.53
Preferred	2,930	\$1,169,627	\$892,918,000	49	\$368,494.17	\$31,686.50
Grand Total	20,636	\$25,757,467	\$4,547,045,800	4,370	\$54,898,588.04	\$1,963,630.28

Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	12,112	\$6,901,491	\$2,817,845,000	165	\$930,607.98	\$57,911.42
A Zones	6	\$20,646	\$2,416,200	0	\$0.00	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	210	\$424,789	\$39,676,900	3	\$1,334.09	\$320.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	1,955	\$744,750	\$531,316,700	15	\$214,556.95	\$9,660.00
Standard	1,090	\$328,380	\$253,469,700	12	\$209,023.21	\$8,360.00
Preferred	865	\$416,370	\$277,847,000	3	\$5,533.74	\$1,300.00
Grand Total	14,283	\$8,091,676	\$3,391,254,800	183	\$1,146,499.02	\$67,891.42



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Insurance Zone

As of 09/30/2019

Community:	ST. PETERSBURG, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125148

Overview	Occupancy	Zone	Pre/Post FIRM						
				Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones				29,276	\$30,739,748	\$6,353,985,800	4,105	\$53,118,447.86	\$1,879,333.67
A Zones				21	\$47,335	\$5,201,200	42	\$606,617.93	\$19,205.00
AO Zones				0	\$0	\$0	0	\$0.00	\$0.00
AH Zones				0	\$0	\$0	0	\$0.00	\$0.00
AR Zones				0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones				0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones				354	\$801,895	\$64,166,700	93	\$569,196.10	\$27,100.00
V Zones				0	\$0	\$0	0	\$0.00	\$0.00
D Zones				0	\$0	\$0	52	\$270,644.83	\$14,770.00
B, C & X Zone									
Standard				1,473	\$674,168	\$344,181,900	234	\$1,211,845.85	\$64,566.53
Preferred				3,795	\$1,585,997	\$1,170,765,000	52	\$374,027.91	\$32,986.50
Total				34,919	\$33,849,143	\$7,938,300,600	4,578	\$56,150,780.48	\$2,037,961.70



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CRS What-If

Application	CRS Coord.	2ndPOC	Activity Points	Chronology	Comments	What If	GTA
Community: TARPON SPRINGS, CITY OF		State: FLORIDA					
County: PINELLAS COUNTY		CID: 120259					

Current CRS Class = 7					[Printable Version]
		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
PIF		3,442	2,883	41	518
PREMIUM		\$3,254,220	\$2,985,704	\$54,374	\$214,142
AVERAGE PREMIUM		\$945	\$1,036	\$1,326	\$413
CRS Class					
09	Per Policy	\$52	\$61	\$70	\$0
	Per Community	\$178,491	\$175,629	\$2,862	\$0
08	Per Policy	\$103	\$122	\$70	\$0
	Per Community	\$354,121	\$351,259	\$2,862	\$0
07	Per Policy	\$154	\$183	\$70	\$0
	Per Community	\$529,747	\$526,886	\$2,862	\$0
06	Per Policy	\$206	\$244	\$140	\$0
	Per Community	\$708,239	\$702,515	\$5,724	\$0
05	Per Policy	\$257	\$305	\$140	\$0
	Per Community	\$883,868	\$878,145	\$5,724	\$0
04	Per Policy	\$308	\$366	\$140	\$0
	Per Community	\$1,059,498	\$1,053,774	\$5,724	\$0
03	Per Policy	\$359	\$426	\$140	\$0
	Per Community	\$1,235,127	\$1,229,403	\$5,724	\$0
02	Per Policy	\$410	\$487	\$140	\$0
	Per Community	\$1,410,757	\$1,405,033	\$5,724	\$0
01	Per Policy	\$461	\$548	\$140	\$0
	Per Community	\$1,586,383	\$1,580,660	\$5,724	\$0

* SHFA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.

** SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.

*** Preferred Risk Policies are not eligible for CRS Premium Discounts.



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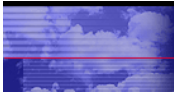
Insurance Occupancy

As of 09/30/2019

Community:	TARPON SPRINGS, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	120259

Overview	Occupancy	Zone	Pre/Post FIRM				
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense	
Single Family	2,458	\$2,342,254	\$648,139,200	351	\$5,528,338.46	\$216,543.74	
2-4 Family	68	\$48,432	\$12,651,400	43	\$710,578.93	\$28,478.12	
All Other Residential	799	\$498,305	\$143,957,000	16	\$63,844.28	\$6,060.00	
Non Residential	95	\$385,484	\$38,732,600	41	\$581,635.69	\$24,872.55	
Total	3,420	\$3,274,475	\$843,480,200	451	\$6,884,397.36	\$275,954.41	

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	872	\$506,951	\$154,349,200	18	\$53,750.55	\$7,230.00
Non Condo	2,548	\$2,767,524	\$689,131,000	433	\$6,830,646.81	\$268,724.41
Total	3,420	\$3,274,475	\$843,480,200	451	\$6,884,397.36	\$275,954.41



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Community Information System

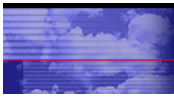
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Insurance Overview

As of 09/30/2019

Community: TARPON SPRINGS, CITY OF		State: FLORIDA	
County: PINELLAS COUNTY		CID: 120259	

Overview	Occupancy	Zone	Pre/Post FIRM
Total by Community		Group Flood Insurance	
Total Number of Policies:	3,420	Total Number of Policies:	3
Total Premiums:	\$3,274,475	Total Premiums:	\$1,800
Insurance in Force:	\$843,480,200	Insurance in Force:	\$104,700
Total Number of Closed Paid Losses:	451	Total Number of Closed Paid Losses:	0
\$ of Closed Paid Losses:	\$6,884,397	\$ of Closed Paid Losses:	\$0
Post Firm Minus Rated Policies		Manufactured Homes	
Total Number of Minus Rated Policies:	401	Total Number of Policies:	42
A Zone Minus Rated Policies:	401	Total Number of Closed Paid Losses:	4
V Zone Minus Rated Policies:	22	\$ of Closed Paid Losses:	\$9,070
ICC		1316	
Total Number of ICC Closed Paid Losses:	0	Number of Properties by Community:	9
\$ of ICC Closed Paid Losses:	\$0		
Substantial Damage Losses			
Number of Substantial Damage Closed Paid Losses:	25		



Community Information System

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Insurance Pre/Post FIRM

As of 09/30/2019

Community:	TARPON SPRINGS, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	120259

Overview	Occupancy	Zone	Pre/Post FIRM
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Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	856	\$1,229,231	\$163,317,500	336	\$5,684,362.20	\$212,057.46
A Zones	0	\$0	\$0	5	\$163,114.74	\$4,472.58
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	26	\$91,050	\$4,735,100	24	\$352,072.52	\$12,095.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	82	\$42,182	\$24,810,600	17	\$214,504.03	\$10,810.00
Standard	6	\$6,422	\$985,600	6	\$96,519.98	\$2,860.00
Preferred	76	\$35,760	\$23,825,000	11	\$117,984.05	\$7,950.00
Grand Total	964	\$1,362,463	\$192,863,200	382	\$6,414,053.49	\$239,435.04

Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	1,938	\$1,487,254	\$499,540,600	43	\$198,032.18	\$20,640.00
A Zones	0	\$0	\$0	0	\$0.00	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	36	\$191,571	\$8,884,400	11	\$30,620.41	\$3,485.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	2	\$3,745	\$471,000	0	\$0.00	\$0.00
B, C & X Zone	477	\$227,642	\$141,616,300	15	\$241,691.28	\$12,394.37
Standard	36	\$49,449	\$8,751,300	7	\$82,869.31	\$3,110.00
Preferred	441	\$178,193	\$132,865,000	8	\$158,821.97	\$9,284.37
Grand Total	2,453	\$1,910,212	\$650,512,300	69	\$470,343.87	\$36,519.37



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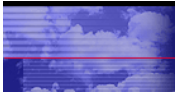
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Insurance Zone

As of 09/30/2019

Community:	TARPON SPRINGS, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	120259

Overview	Occupancy	Zone	Pre/Post FIRM						
				Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones				2,794	\$2,716,485	\$662,858,100	379	\$5,882,394.38	\$232,697.46
A Zones				0	\$0	\$0	5	\$163,114.74	\$4,472.58
AO Zones				0	\$0	\$0	0	\$0.00	\$0.00
AH Zones				0	\$0	\$0	0	\$0.00	\$0.00
AR Zones				0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones				0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones				62	\$282,621	\$13,619,500	35	\$382,692.93	\$15,580.00
V Zones				0	\$0	\$0	0	\$0.00	\$0.00
D Zones				2	\$3,745	\$471,000	0	\$0.00	\$0.00
B, C & X Zone									
Standard				42	\$55,871	\$9,736,900	13	\$179,389.29	\$5,970.00
Preferred				517	\$213,953	\$156,690,000	19	\$276,806.02	\$17,234.37
Total				3,417	\$3,272,675	\$843,375,500	451	\$6,884,397.36	\$275,954.41



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CRS What-If

Application	CRS Coord.	2ndPOC	Activity Points	Chronology	Comments	What If	GTA
Community: TREASURE ISLAND, CITY OF		State: FLORIDA					
County: PINELLAS COUNTY		CID: 125153					

Current CRS Class = 6

[\[Printable Version\]](#)

		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
	PIF	4,836	4,836	0	0
	PREMIUM	\$4,858,698	\$4,858,698	\$0	\$0
	AVERAGE PREMIUM	\$1,005	\$1,005	\$0	\$0
CRS Class					
09	Per Policy	\$63	\$63	\$0	\$0
	Per Community	\$303,667	\$303,667	\$0	\$0
08	Per Policy	\$126	\$126	\$0	\$0
	Per Community	\$607,334	\$607,334	\$0	\$0
07	Per Policy	\$188	\$188	\$0	\$0
	Per Community	\$911,001	\$911,001	\$0	\$0
06	Per Policy	\$251	\$251	\$0	\$0
	Per Community	\$1,214,673	\$1,214,673	\$0	\$0
05	Per Policy	\$314	\$314	\$0	\$0
	Per Community	\$1,518,340	\$1,518,340	\$0	\$0
04	Per Policy	\$377	\$377	\$0	\$0
	Per Community	\$1,822,007	\$1,822,007	\$0	\$0
03	Per Policy	\$440	\$440	\$0	\$0
	Per Community	\$2,125,673	\$2,125,673	\$0	\$0
02	Per Policy	\$502	\$502	\$0	\$0
	Per Community	\$2,429,340	\$2,429,340	\$0	\$0
01	Per Policy	\$565	\$565	\$0	\$0
	Per Community	\$2,733,007	\$2,733,007	\$0	\$0

* SHFA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.
 ** SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.
 *** Preferred Risk Policies are not eligible for CRS Premium Discounts.



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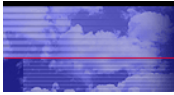
Insurance Occupancy

As of 09/30/2019

Community:	TREASURE ISLAND, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125153

Overview	Occupancy	Zone	Pre/Post FIRM				
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense	
Single Family	1,197	\$2,583,645	\$318,221,800	655	\$4,936,775.58	\$230,046.87	
2-4 Family	340	\$398,805	\$74,607,800	255	\$1,813,908.70	\$93,755.00	
All Other Residential	3,218	\$1,495,589	\$599,823,000	68	\$408,617.20	\$22,395.00	
Non Residential	66	\$384,044	\$19,900,200	98	\$1,030,621.00	\$38,100.00	
Total	4,821	\$4,862,083	\$1,012,552,800	1,076	\$8,189,922.48	\$384,296.87	

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	3,463	\$1,637,648	\$646,014,400	47	\$235,401.93	\$13,060.00
Non Condo	1,358	\$3,224,435	\$366,538,400	1,029	\$7,954,520.55	\$371,236.87
Total	4,821	\$4,862,083	\$1,012,552,800	1,076	\$8,189,922.48	\$384,296.87



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Insurance Overview

As of 09/30/2019

Community: TREASURE ISLAND, CITY OF		State: FLORIDA	
County: PINELLAS COUNTY		CID: 125153	

Overview	Occupancy	Zone	Pre/Post FIRM
Total by Community		Group Flood Insurance	
Total Number of Policies:	4,821	Total Number of Policies:	0
Total Premiums:	\$4,862,083	Total Premiums:	\$0
Insurance in Force:	\$1,012,552,800	Insurance in Force:	\$0
Total Number of Closed Paid Losses:	1,076	Total Number of Closed Paid Losses:	0
\$ of Closed Paid Losses:	\$8,189,922	\$ of Closed Paid Losses:	\$0
Post Firm Minus Rated Policies		Manufactured Homes	
Total Number of Minus Rated Policies:	1,054	Total Number of Policies:	0
A Zone Minus Rated Policies:	1,054	Total Number of Closed Paid Losses:	0
V Zone Minus Rated Policies:	40	\$ of Closed Paid Losses:	\$0
ICC		1316	
Total Number of ICC Closed Paid Losses:	0	Number of Properties by Community:	0
\$ of ICC Closed Paid Losses:	\$0		
Substantial Damage Losses			
Number of Substantial Damage Closed Paid Losses:	16		



Community Information System

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Insurance Pre/Post FIRM

As of 09/30/2019

Community:	TREASURE ISLAND, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125153

Overview	Occupancy	Zone	Pre/Post FIRM
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Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	2,527	\$3,603,074	\$489,885,800	912	\$6,989,278.82	\$332,256.87
A Zones	4	\$9,551	\$649,000	3	\$43,730.33	\$1,375.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	69	\$216,480	\$8,893,900	110	\$916,858.85	\$36,930.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	0	\$0	\$0	0	\$0.00	\$0.00
Standard	0	\$0	\$0	0	\$0.00	\$0.00
Preferred	0	\$0	\$0	0	\$0.00	\$0.00
Grand Total	2,600	\$3,829,105	\$499,428,700	1,025	\$7,949,868.00	\$370,561.87

Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	2,154	\$736,940	\$497,974,000	32	\$136,202.68	\$9,035.00
A Zones	0	\$0	\$0	0	\$0.00	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	67	\$296,038	\$15,150,100	15	\$50,720.01	\$3,460.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	0	\$0	\$0	0	\$0.00	\$0.00
Standard	0	\$0	\$0	0	\$0.00	\$0.00
Preferred	0	\$0	\$0	0	\$0.00	\$0.00
Grand Total	2,221	\$1,032,978	\$513,124,100	47	\$186,922.69	\$12,495.00



Community Information System

Release 5.02.00.01, 09/12/2019 -- Build 006, Skip Navigation Logged in as: eddy.bouza [Session expires in 20 mins]

- Home
- Search
- Previous Search
- Community
- CRS
- CAC/CAV
- Maps
- SOS
- Insurance
- CAP-SSSE
- CAV Selection
- CIS Reports
- Links
- Request/Feedback
- FAMS
- Log Out

Insurance Zone

As of 09/30/2019

Community:	TREASURE ISLAND, CITY OF	State:	FLORIDA
County:	PINELLAS COUNTY	CID:	125153

Overview	Occupancy	Zone	Pre/Post FIRM						
				Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones				4,681	\$4,340,014	\$987,859,800	948	\$7,178,613.29	\$342,531.87
A Zones				4	\$9,551	\$649,000	3	\$43,730.33	\$1,375.00
AO Zones				0	\$0	\$0	0	\$0.00	\$0.00
AH Zones				0	\$0	\$0	0	\$0.00	\$0.00
AR Zones				0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones				0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones				136	\$512,518	\$24,044,000	125	\$967,578.86	\$40,390.00
V Zones				0	\$0	\$0	0	\$0.00	\$0.00
D Zones				0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone									
Standard				0	\$0	\$0	0	\$0.00	\$0.00
Preferred				0	\$0	\$0	0	\$0.00	\$0.00
Total				4,821	\$4,862,083	\$1,012,552,800	1,076	\$8,189,922.48	\$384,296.87

APPENDIX C

Flood Warning and Response Package

FLOOD HAZARD	LEVEL OF RISK OR IMPACT EXPECTED		
	Minor - Expected Roadway and Yard Flooding	Moderate - Expected Structure Flooding	High - Expected Evacuation / Life Threatening Conditions
Above Normal Tides / Surge Flooding	Up to Three Feet (<3 ft) of Tides / Surge Predicted Coastal Flood Advisory Issued Roadway / Yard Flooding Possible EXAMPLE: Strong Cold Front (April 18, 2019) with Minor Coastal Road Flooding	Over Three Feet (3+ ft) of Tides / Surge Predicted Storm Surge Watch Issued / Coastal Flood Watch Issued Isolated Evacuations Possible Community Shelters On Standby / Open EXAMPLE: Hurricane Hermine (2016), Community Shelters Opened	Life Threatening Tides / Surge Predicted Storm Surge Warning Issued / Coastal Flood Warning Issued Mandatory Evacuations Expected Due to Tides / Surge Multiple Shelters Opened EXAMPLE: Hurricane Irma (2017), Mandatory Evacuations Issued
Extended / Heavy Rainfall Flooding	Flash Flood Watch / Flood Watch Issued No Significant Overflow of Waterways Expected Few to No Evacuations Expected EXAMPLE: Area of Rain with 2" - 4" expected, with isolated ponding of water.	Flash Flood Warnings / Flood Warnings Issued Expected Overflow of Some Waterways Possible Evacuation and Sheltering of Some Residents (Tens to Hundreds) EXAMPLE: Tropical Storm Debby (2012), Tarpon Woods and Mariner's Cover Severely Flooded. One Community Shelter Opened in Pinellas County.	Flash Flood Warnings / Flood Warnings Issued Expected Overflow of Numerous Waterways Expected Evacuation and Sheltering of Residents (Hundreds to Thousands) EXAMPLE: Hurricane Harvey (2017), Widespread Life Threatening Flooding
Extended / Heavy Rainfall AND Above Normal Tide / Surge Flooding	Up to Three Feet (<3 ft) of Tides / Surge Predicted Coastal Flood Advisory Issued Roadway / Yard Flooding Possible Flash Flood Watch / Flood Watch Issued No Significant Overflow of Waterways Expected Few to No Evacuations Expected EXAMPLE: Area of Low Pressure with Minor Coastal Road Flooding and a Flood Watch issued.	Over Three Feet (3+ ft) of Tides / Surge Predicted Storm Surge Watch Issued / Coastal Flood Watch Issued Isolated Evacuations Possible Community Shelters On Standby / Open Flash Flood Warnings / Flood Warnings Issued Expected Overflow of Some Waterways Possible Evacuation and Sheltering of Some Residents (Tens to Hundreds) EXAMPLE: Tropical Storm Colin (2016), Significant Rainfall (10" - 15") and Surge of 3 - 4 ft. One Community Shelter opened.	Life Threatening Tides / Surge Predicted Storm Surge Warning Issued / Coastal Flood Warning Issued Mandatory Evacuations Expected Due to Tides / Surge Multiple Shelters Opened Flash Flood Warnings / Flood Warnings Issued Expected Overflow of Numerous Waterways Expected Evacuation and Sheltering of Residents (Hundreds to Thousands) EXAMPLE: Hurricane Florence (2018), Life Threatening Surge and Rainfall
Tsunami Flooding	Tsunami Watch Issued	Tsunami Advisory Issued	Tsunami Warning Issued
Flood Recovery	Flood Occurred With Citizens Impacted		

TOOL	Owner	Description	Level of risk and/or impact expected	Trigger	WHAT IT IS	Notes
After the Flood Brochure	PW Floodplain Administrator	After the Flood Brochure [PW Floodplain Administrator]	All	When flooding damage has occurred	A handout will be developed to guide residents and	
Alert Pinellas - All call Email	M&C PIO; EM Emergency Management Coordinator	Alert Pinellas - All call Email [M&C PIO; EM Emergency Management Coordinator]	Moderate, High	Any event where the public needs to be notified	Alert Pinellas is powered by an emergency alert mass	
Alert Pinellas - All call Text and/or call	M&C PIO; EM Emergency Management Coordinator	Alert Pinellas - All call Text and/or call [M&C PIO; EM Emergency Management Coordinator]	Moderate, High	Any event where the public needs to be notified	Alert Pinellas is powered by an emergency alert mass	
Alert Pinellas - Opt in Email	EM Emergency Management Coordinator	Alert Pinellas - Opt in Email [EM Emergency Management Coordinator]	All	Any event where the public needs to be notified	Alert Pinellas is powered by an emergency alert mass	
Alert Pinellas - Opt in Text and/or call	EM Emergency Management Coordinator	Alert Pinellas - Opt in Text and/or call [EM Emergency Management Coordinator]	All	Any event where the public needs to be notified	Alert Pinellas is powered by an emergency alert mass	
Alert Pinellas - Target Area Email	EM Emergency Management Coordinator	Alert Pinellas - Target Area Email [EM Emergency Management Coordinator]	All	Area of expected flood impact identified	Alert Pinellas is powered by an emergency alert mass	
Alert Pinellas - Target Area Text and/or call	EM Emergency Management Coordinator	Alert Pinellas - Target Area Text and/or call [EM Emergency Management Coordinator]	All	Area of expected flood impact identified	Alert Pinellas is powered by an emergency alert mass	
Billboard Emergency Alert System	EM Community Education, Outreach & Program Coordinator	Billboard Emergency Alert System [EM Community Education, Outreach & Program Coordinator]	Moderate, High	Any event where the public needs to be notified or county wants to inform.	Voluntary progrrm that businesses can sign up for. EM send	
Digital Billboards	M&C ?	Digital Billboards [M&C ?]	High	Large scale event such as evacuation; outreach	Clear Channel Communications has a number of digital	check esf 14 app 8
CIC	EM Emergency Management Coordinator	CIC [EM Emergency Management Coordinator]	Moderate, High	Any event where heavy inquiries from public are expected.	Citizen Information Center (Call Center)	
Economic Development notification for buisnesses	Economic Development	Economic Development notification for buisnesses [E	?			
E-News/Constant Contact	M&C Admin	E-News/Constant Contact [M&C Admin]	All	When Communications wants to post news or urgent messages	Press releases are sent through Constant Contact via e-mail.	
FLASH Reports (Pre EOC Activation) / Situation Report (post EOC Activation)	EM Community Education, Outreach & Program Coordinator	FLASH Reports (Pre EOC Activation) / Situation Report (post EOC Activation) [EM Community Education, Outreach & Program Coordinator]	All	Any event where partners need up to date information for coordination.	A tool used by EM to notify community partners per the	Operational impacts integrate d public warning and alert
IPAWS via: •Emergency Alert System (EAS) via EMNet; •Wireless Emergency Alerts (WEA)	EM Emergency Management Coordinator	IPAWS via: •Emergency Alert System (EAS) via EMNet; •Wireless Emergency Alerts (WEA) [EM Emergency Management Coordinator]	High	Large scale event such as evacuation	An EAS message is a text and audio message that is intended for	
Intelligent Transportation System (ITS)	PW Traffic	Intelligent Transportation System (ITS) [PW Traffic]	All	Any event where the public needs to be notified	The Intelligent Transportation System consists of a broad	get with denita
PCC TV	M&C TV Director	PCC TV [M&C TV Director]	High	During normal operations, PCC-TV carries county meetings & educational programs; During EOC activation, carries media	PCC TV is the county's cable TV channel. Air EM briefings and	
Pinellas County Website (www.pinellascounty.org)	M&C; OTI	Pinellas County Website (www.pinellascounty.org) [M&C; OTI]	High	Large scale event; also used for smaller scale with the normal county homepage	County's main website and Emergency Mgmt.'s site.	OTI redirects main
Post Flood / Substantial Damage Door Hangers	PW FP Admin; Building Dept	Post Flood / Substantial Damage Door Hangers [PW FP Admin; Building Dept]	High	When building inspectors identify damaged structures during damage assessment.	Door Hangers will be hung on structures that have suffered	
Media Alert	M&C PIO	Media Alert [M&C PIO]	All	When Communications needs to get out urgent & timely info.	Delivery service free to government to inform maior media outlets	
Ready Pinellas mobile app	EM	Ready Pinellas mobile app [EM]	High	Sunny day and any event where the public needs to be notified	Free mobile app that helps users prepare, including multiple	EM sets evacuati on status
Press Release	M&C PIO	Press Release [M&C PIO]	All	Any event where the public needs to be notified	A press release is an official statement issued to media outlets	
Social Media - Facebook	M&C Social Media Specialist	Social Media - Facebook [M&C Social Media Specialist]	All	Any event where the public needs to be notified or county wants to inform.	Social Media	
Social Media - Instagram	M&C Social Media Specialist	Social Media - Instagram [M&C Social Media Specialist]	All	Any event where the public needs to be notified or county wants to inform.	Social Media generally used for promotional topics and taragetod	
Social Media - NextDoor	M&C PIO	Social Media - NextDoor [M&C PIO]	All	Any event where the public needs to be notified	Social Media for neighborhoods	
Social Media - Twitter	M&C Social Media Specialist	Social Media - Twitter [M&C Social Media Specialist]	All	Any event where the public needs to be notified or county wants to inform.	Social Media using brief messages	

Social Media - Twitter EM	EM Community Education, Outreach & Program Coordinator	Social Media - Twitter EM [EM Community Education, Outreach & Program Coordinator]	All	Any event where the public needs to be notified or county wants to inform.	Social Media using brief messages	
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TIDES AND SURGE - HIGH RISK NOTIFICATION AND PUBLIC INFORMATION SYSTEMS

Before	During	After	All	Alert Phase - Out To Sea	Bilberry Emergency Alert System (BEAS)	Intelligent Transportation System (ITS)	Phone Release	Media Alert	E-News/Content Contact	Flash Report / Situation Report	Social Media - Facebook	Social Media - Twitter	Social Media - Instagram	Social Media - Nextdoor	Social Media - Twitter (EM)	Emergency Alert System (EAS)	Wireless Emergency Alerts (WEA)
<p>Critical Information Center (CIC) Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Alert Phase - All Tidal Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Alert Phase - All Tidal Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Alert Phase - All Tidal Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Alert Phase - Out To Sea Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Bilberry Emergency Alert System (BEAS) Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Intelligent Transportation System (ITS) Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Phone Release Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Media Alert Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>E-News/Content Contact Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Flash Report / Situation Report Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Social Media - Facebook Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Social Media - Twitter Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Social Media - Instagram Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Social Media - Nextdoor Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Social Media - Twitter (EM) Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Emergency Alert System (EAS) Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Wireless Emergency Alerts (WEA) Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>
<p>Alert Phase - All Tidal Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Alert Phase - All Tidal Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Alert Phase - All Tidal Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Alert Phase - All Tidal Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Alert Phase - Out To Sea Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Bilberry Emergency Alert System (BEAS) Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Intelligent Transportation System (ITS) Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Phone Release Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Media Alert Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>E-News/Content Contact Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Flash Report / Situation Report Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Social Media - Facebook Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Social Media - Twitter Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Social Media - Instagram Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Social Media - Nextdoor Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Social Media - Twitter (EM) Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Emergency Alert System (EAS) Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>	<p>Wireless Emergency Alerts (WEA) Pre-Event (Before) - Monitor See CIC-DOCS for additional information and additional information.</p>

MESSAGE TEMPLATES

TIDES AND SURGE - HIGH RISK NOTIFICATION AND PUBLIC INFORMATION SYSTEMS

Before	During	After	All	Alert Phase - Out to Sea	Bilberry Emergency Alert System (BEAS)	Intelligent Transportation System (ITS)	Phone Release	Media Alert	E-News/Content Contact	Flash Report / Situation Report	Social Media - Facebook	Social Media - Twitter	Social Media - Instagram	Social Media - Nextdoor	Social Media - Twitter (EM)	Emergency Alert System (EAS)	Wireless Emergency Alerts (WEA)
<p>Citizen Information Center (CIC) Public County Website - Emergency Management</p> <p>See the CIC for additional information on emergency management.</p>	<p>Alert Phase - All Tidal Emergency Management Department</p>	<p>Alert Phase - All Email Public County Website - Emergency Management</p>	<p>Alert Phase - Out to Sea Public County Website - Emergency Management</p>	<p>Alert Phase - Out to Sea Public County Website - Emergency Management</p>	<p>Bilberry Emergency Alert System (BEAS) Public County Website - Emergency Management</p>	<p>Intelligent Transportation System (ITS) Public County Website - Emergency Management</p>	<p>Phone Release Public County Website - Emergency Management</p>	<p>Media Alert Public County Website - Emergency Management</p>	<p>E-News/Content Contact Public County Website - Emergency Management</p>	<p>Flash Report / Situation Report Public County Website - Emergency Management</p>	<p>Social Media - Facebook Public County Website - Emergency Management</p>	<p>Social Media - Twitter Public County Website - Emergency Management</p>	<p>Social Media - Instagram Public County Website - Emergency Management</p>	<p>Social Media - Nextdoor Public County Website - Emergency Management</p>	<p>Social Media - Twitter (EM) Public County Website - Emergency Management</p>	<p>Emergency Alert System (EAS) Public County Website - Emergency Management</p>	<p>Wireless Emergency Alerts (WEA) Public County Website - Emergency Management</p>
<p>Alert Phase - All Tidal Emergency Management Department</p>	<p>Alert Phase - All Email Public County Website - Emergency Management</p>	<p>Alert Phase - Out to Sea Public County Website - Emergency Management</p>	<p>Alert Phase - Out to Sea Public County Website - Emergency Management</p>	<p>Alert Phase - Out to Sea Public County Website - Emergency Management</p>	<p>Bilberry Emergency Alert System (BEAS) Public County Website - Emergency Management</p>	<p>Intelligent Transportation System (ITS) Public County Website - Emergency Management</p>	<p>Phone Release Public County Website - Emergency Management</p>	<p>Media Alert Public County Website - Emergency Management</p>	<p>E-News/Content Contact Public County Website - Emergency Management</p>	<p>Flash Report / Situation Report Public County Website - Emergency Management</p>	<p>Social Media - Facebook Public County Website - Emergency Management</p>	<p>Social Media - Twitter Public County Website - Emergency Management</p>	<p>Social Media - Instagram Public County Website - Emergency Management</p>	<p>Social Media - Nextdoor Public County Website - Emergency Management</p>	<p>Social Media - Twitter (EM) Public County Website - Emergency Management</p>	<p>Emergency Alert System (EAS) Public County Website - Emergency Management</p>	<p>Wireless Emergency Alerts (WEA) Public County Website - Emergency Management</p>

M E S S A G E T E M P L A T E S

APPENDIX D

PPI Project Tracking

Project	Description	Assignment Administrator	Affected Municipalities	Status
1 Flood Information Brochure	<p>The brochure content includes succinct information on the CRS priority topics and additional messages developed by the PPI and provide publicity for flood related County services and regulations. The brochure was also redesigned so readers will be able to quickly grasp the main points and are directed to the flood information website and/or staff for additional information.</p> <p>The FRMPIWG also identified several target audiences that may benefit from the brochure and will receive the brochure in the mail. The brochure will be mailed annually prior to hurricane season and in conjunction with Hazardous Weather Week in Feb. Pinellas County municipalities also receive the brochure to update it with their logo and contact information to use in their own communities. The brochure is available to customers of County services by request and at County offices and are provided to attendees of events such as the Hurricane Expo and municipal preparedness meetings.</p>	Floodplain Coordinator, Marketing and Communications, Planning	All municipalities	Active
2 E-News/E-Lert	Email blasts sent to registrants of the service. E-lert is a self-subscription monthly electronic newsletter that provides the latest emergency education information compiled from local and national sources. E-news is also a self-subscription but is sent when there is County news or urgent messages. Press releases are also sent through e-news. Both are implemented via the Constant Contact service.	Floodplain Coordinator, Emergency Management, Marketing and Communications	All municipalities	Active

Project		Description	Assignment Administrator	Affected Municipalities	Status
3	Social Media	Pinellas County and its municipalities are active on Facebook, Twitter, Nextdoor, and Instagram social media sites. Flood information messages are included throughout the year in the social media posts. Social media is also used to relay important information when there is an impending storm and during and after an event.	Floodplain Coordinator to provide content to Web Services to disseminate.	All municipalities	Active
4	Newsletters	Newsletters provide the County and municipalities an opportunity to relay flood information messages throughout the County. Each newsletter highlights one or more messages and can be sent out multiple times throughout the year. For example, prior to hurricane season, the newsletter will feature information on preparedness and flood insurance. The summer newsletter may include "Know Your Zone" and information about the County's Map Information Service to find out what your flood risk is.	Floodplain Coordinator to provide info to Public Information Office	All municipalities	Active
5	All Hazards Preparedness Guide	The Pinellas County All Hazards Preparedness Guide, was identified as a PPI project in 2015. Each year the comprehensive guide is reviewed and updated. The 2016 guide includes messages identified in the Pinellas County PPI. The guide is distributed County-wide and is available at County and municipal buildings, libraries, fire stations, and most Walgreens stores.	Emergency Management	All municipalities	Active

Project	Description	Assignment Administrator	Affected Municipalities	Status
6 Real Estate Agents Flood Disclosure and Information Brochure	The Real Estate Agents Flood Disclosure and Information Brochure is one of the Real Estate Agents Disclosure Program projects. The real estate centered flood informational brochure has a fillable section for agents to enter the property's flood hazard and insurance requirement information. Real estate agents will complete and provide the brochure to clients interested in purchasing properties located in the SFHA so that they are made aware of the flood hazard and the flood insurance purchase requirement.	Floodplain Coordinator	All municipalities	Active
7 Real Estate Training at PRO	The FRMPIWG will develop an instructional video and users guide for the online map information service and will provide training to stakeholders, including lenders, insurance agents, and real estate agents.	Floodplain Coordinator	All municipalities	Active
8 Training for Surveyors	Publicize and provide training sessions, such as Elevation Certificate Training, in partnership with FFMA and the municipalities.	Floodplain Coordinator	All municipalities	Active
9 Training for Contractors & Builders	Pinellas County works with area contractors and builders to maintain compliance with building regulations. By providing comprehensive training, contractors and builders will be more informed about building regulations and guidelines related to development in the Special Flood Hazard Area and rebuilding after a flood. Topics to be covered in the training include: Pinellas County Floodplain Ordinance updates, PPI topics, Substantial Damage, Substantial Improvement, and the 50% rule, and the Online Map Information Service.	Floodplain Coordinator and Building Department	TBD	TBD

Project		Description	Assignment Administrator	Affected Municipalities	Status
10	CRS Users Group Meetings	One of the goals of the Pinellas County PPI is to develop outreach projects with consistent messages and services that may serve all of Pinellas County, including its municipalities. This will save municipal resources and support consistent flood information across the County. Pinellas County participates in the quarterly Tampa Bay Regional CRS Users group meetings to coordinate with and provide information about county-wide efforts that will benefit its municipalities.	Division Manager, Community Development & Planning	All municipalities	Active
11	Outreach Materials for Speakers of Other Languages	Pinellas County currently provides the All-Hazard Guide in Spanish. The County will translate the Flood Information Brochure to Spanish. The FRMPIWG will coordinate with Spanish Organizations to distribute the brochure to the Spanish Speaking population. The FRMPIWG will also evaluate other outreach projects to determine what other materials that may be translated into Spanish or other languages as appropriate.	Public Information Office	All municipalities	Active
12	Stakeholder Flood Insurance and Mitigation Techniques community workshops	Each year organizations and private companies hold community workshops throughout the County to consult residents and businesses on their flood insurance policies and flood mitigation options. The County and municipalities attend these events when possible to provide map information and distribute All Hazard guides and flood information brochures to attendees.	Stakeholder, Floodplain Coordinator	All municipalities	Active
13	Events and Meetings via Pinellas County's Speakers Bureau	Pinellas County's Speakers Bureau provides speakers knowledgeable in more than 120 topics of interest, including the PPI topics. Organizations County-wide may request speakers on their topic of interest for their event. Depending on the topic and the event, the speaker may be a volunteer or County staff.	Floodplain Coordinator, Emergency Management, Marketing and Communications	All municipalities	Active

Project		Description	Assignment Administrator	Affected Municipalities	Status
14	New Homeowner Brochure	A brochure with info about flooding, non-conversion, storm sewer description and regulations, car washing, gutter spouts, pools water and mosquitoes, municipalities, watering, fertilizing, flood zone, utilities, etc. will be provided to new buyers via title companies and made available on the website and promoted on social media.	Stormwater and Vegetation Project Coordinator, Marketing and Communications	All municipalities	Active
15	Local Mitigation Strategy (LMS) Stakeholder Meetings	Public and stakeholder input is an important part of the LMS planning and update process. The Pinellas County PPI Committee provides support to the LMS Working Group by serving on the Stakeholder Working Group to providing input on the LMS during the planning and update process and assisting with outreach efforts.	Floodplain Coordinator, Planning, PPI Committee	All municipalities	Active
16	Commissioner Newsletter	Flood risk and insurance Information from Commissioners of districts with flood prone areas via quarterly newsletter (Including incorporated areas)	Floodplain Coordinator, Marketing and Communications	All municipalities	Active
17	Press Release	Each year in advance of hurricane season a press release with a message from the Pinellas County Board of County Commissioners will be distributed by the Pinellas County Marketing and Communications Department. The FRMPIWG provides input into the press release, which includes information about flood risks and availability of and facts about flood insurance.	Floodplain Coordinator, Marketing and Communications	All municipalities	Active
18	Flood Insurance Technical Assistance	Flood insurance providers on the committee also serve as insurance advocates to the County and municipalities to advise people who have questions about flood insurance.	Floodplain Coordinator, Flood Insurance Professionals	All municipalities	Active

Project	Description	Assignment Administrator	Affected Municipalities	Status
19 Landscape BMP Certification classes (English & Spanish)	The County provides Landscape BMP Certification classes in English & Spanish to landscape professionals. The class is centered on “Only Rain Down the Drain” and provides an opportunity for the County’s Environmental professionals to educate this audience about water quality, natural floodplain functions, and flood prevention from a drainage standpoint.	Watershed Unit Floodplain Manager	All municipalities	Active
20 Parks & Recreation Educational Materials	There are a variety of informational materials available at area parks and preserves, and online. The FRMPIWG will review these materials, including web page content and brochures to identify opportunities to include CRS priority topics and additional messages developed by the PPI and communicate the importance of natural functions open space.	Watershed Unit Floodplain Manager	All municipalities	Active

Project	Description	Assignment Administrator	Affected Municipalities	Status
21 Informational Videos	<p>The County continuously develops an array of informational videos, including flood, hurricane, and safety informational videos. The County's video library is available on youtube and throughout the County website. Additionally, these videos are played on PCC-TV and in County office waiting areas. PCC-TV is played on county's TV station, which airs on Spectrum 622, WOW! 18, Frontier 44 and streams live on the web at pinellascounty.org/tv.</p> <p>The Emergency Management section of the County website also contains a video library of relevant videos, including County videos and and relevant videos produced externally. There are links to these videos throughout the website on relevant pages, as well, including in the flood information section of the site. Statewide, public service announcements about flooding are shown on television as well.</p> <p>The County will be developing additional short informational videos using messages from the PPI flood information topics to better target important flood risk information and direct residents as to where to locate resources on the web as well as phone numbers, titles of contacts and physical addresses where the offices are located.</p>	Floodplain Coordinator, Emergency Management, Marketing and Communications	Pinellas County	Active

Project	Description	Assignment Administrator	Affected Municipalities	Status
22 Home Owners Associations Meetings	The County will present and provide flood related information, including maintenance and storm prep for private water bodies, to the Council of North County Neighborhoods (CNCN) Pinellas County annually. The CNCN can then present and provide the information to the member associations. Materials to be presented and provided will include a power point presentation, tour of flood information website, videos, and the flood information brochure and All-hazard guide. The partial 2016 CNCN members include: Carlyle Homeowners Association, ELW Community Association, Highgate Homeowners Assoc, Friends of Brooker Creek, East Lake Youth Sports Assoc, Eagle Watch/North Boot Ranch, Homeowners of Old Keystone Rd, Fallbrook at Lansbrook, Bridlewood at Tarpon Woods, Chateaux des Lacs HOA, Coventry at Crescent Oaks, Crescent Oaks, Cypress Run Property Owners Assoc, Ridgemoor Master, Tarpon Woods Entrance & Islands Alliance, Townhomes at Lost Oaks HOA, Wentworth Property Owners, Woodfield Community Association, and Myrtle Point Homeowner's Assoc.	Floodplain Coordinator, Emergency Management, Marketing and Communications	Pinellas County	Active
23 Tampa Bay Home Show	Tampa Bay Home Show is a 3 day event in July at Tropicana Field in Pinellas County. The County has a booth at the event and staff provide attendees the Pinellas County All-Hazard Guide, Flood information brochure, and other materials.	Floodplain Coordinator, Emergency Management, Marketing and Communications	Pinellas County	Active
24 Veterinarian email blasts to clients	Veterinarians have access to pet owners that can benefit from flood risk information and preparing emergency plans that incorporate their pet's needs.	Floodplain Coordinator, Emergency Management, Marketing and Communications	All municipalities	Active

Project		Description	Assignment Administrator	Affected Municipalities	Status
25	Email blast utility service customers	Email blasts sent to utility customers.	Floodplain Coordinator, Emergency Management, Marketing and Communications	All municipalities	Active
26	Community newsletter/magazine	Several local newsletters and magazines are distributed to residents of the participating municipalities. Flood risk information and insurance promotion can be provided to permanent and seasonal residents.	Floodplain Coordinator, Emergency Management, Marketing and Communications	All municipalities	Active
27	TBN Weekly	TBN Weekly is a local newspaper serving municipalities within Pinellas County. Flood risk information and insurance promotion can be provided to permanent and seasonal residents.	Floodplain Coordinator, Emergency Management, Marketing and Communications	Clearwater, Indian Shores, Redington Shores, and Treasure Island	Active

Repetitive Loss Area Letter Template

RLA Letter Template for Pinellas County and Municipalities

April 30, 2019

Yellow highlights to be replaced with municipality name and contact

504 Criteria: must advise recipient – (1) That the property is in or near an area subject to flooding

Dear **Pinellas County** Property Owner/Resident:

You have received this letter because **your property is in an area that has been flooded several times**. Hurricanes, tropical storms, and heavy rainfall can occur at any time in **Pinellas County**, potentially subjecting your property to flooding. Flooding can be from rivers and creeks overflowing their banks, rain water from runoff that cannot drain, and/or storm surge from the coast. **Pinellas County** is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding. **County** staff will be visiting repetitively flooded areas this summer to collect data. Please send any information you have to share about previous flooding in your area to ldfoster@pinellascounty.org or call (727) 464-7700. Be sure to include your address and contact information.

We recommend the following activities to prepare for and mitigate the impacts of flooding to your property:

1. Know your risk for flooding.

Bold denotes messages for topics

Topics 1, 6

Pinellas County and its municipalities offer a free flood map information service so that you can find out if your property is in a high, moderate or low risk flood zone or a floodway, and what your hurricane evacuation zone is. Remember, **flood zones and hurricane evacuation zones are different!** You can also find out if your property is susceptible to flooding from storm surge and how deep it could get. We also provide all of the information needed to complete an elevation certificate to get your flood insurance rate. You can also see if you live near protected areas that have natural floodplain functions, like swamps or mangrove stands. These areas store flood waters or buffer wave action while providing habitat for wildlife and cleaning the flood water.

320
Publicity

Visit www.pinellascounty.org/flooding and click on the Flood Map Service Center link to search by address or contact a **Pinellas County Map Information Specialist at 727-464-7700.**

Topic 2

2. Purchase flood insurance for your home, business or rental.

Did you know most homeowners and renters insurance policies don't cover water damage from flooding or storm surge? Anywhere it rains it can flood, so flood insurance is recommended, even if it is not required by your lender. **Understand what is covered**, too. Did you know that there are separate flood coverages for contents and building, and that it usually takes 30 days for a policy to go into effect? **Insurance can be a complicated topic, so Pinellas County offers free flood insurance technical assistance from flood insurance "advocates," professionals in the insurance field who provide reliable information about your flood risk and flood insurance options, and how to purchase a policy. Visit www.pinellascounty.org/flooding/advocates.htm to view a complete listing of flood insurance advocates or call 727-464-7700 for more information.**

504 Criteria: must advise the recipient - (4) Basic facts about flood insurance.

Publicity for 370 TA

Because **Pinellas County** has a proactive Floodplain Management Program and participates in the National Flood Insurance Program (NFIP) Community Rating System (CRS), you may get up to a 25% discount on your flood insurance premium. **Look for your CRS discount on your flood insurance bill or ask your agent.** Also ask if you are eligible for a discounted preFIRM or grandfathered rate. If you are not in a high hazard area, take advantage of a highly reduced Preferred Risk Policy.

Topic 4

3. Protect your property.

- Elevate your equipment, such as water heaters, AC units, etc.
- Mark your fuse or breaker box to show the circuits to the floodable areas.
- Install sewer line check valves to prevent sewer backup flooding.
- Consider elevating your house above flood levels. **Financial assistance may be available. Visit www.pinellascounty.org/flooding/mitigation.htm for information about the FEMA Flood Mitigation Program, FEMA Hazard Mitigation Program, and Increased Cost of Compliance funding.**

504 Criteria: must advise the recipient - (2) What property protection measures are appropriate for the flood situation.

504 Criteria: must advise the recipient - (3) What sources of financial assistance may be available for property protection measures.

Staff is available for drainage evaluations and one-on-one consultations about how to protect your property from flooding. You can schedule a consultation by calling Pinellas County's Flood Information Services at (727) 464-7700. If you live in a municipality, you may contact your city directly.

Publicity for 340 PPA, PPV

Topic 5 4. Find out what building permits you may need and hire a licensed contractor.
Building permits protect our residents, the community, and buildings by ensuring all proposed work complies with current codes, standards, ordinances, and construction techniques. Pinellas County requires a permit for any new building, addition, remodeling, demolition, or work in excess of \$500.00 or that would require an inspection to ensure that all construction is safely completed.

Topic 5 Be aware of the substantial improvement rules (50% Rule)

- Remodeling projects that cost half of the value of the original structure will require you to elevate the building above the flood level.
- Houses substantially damaged by fire, flood or any other cause must be elevated above the regulatory flood level when they are repaired.

Topic 4 5. Help prevent flooding by keeping storm drains clear.
Keep leaves, grass clippings and other debris out of storm drains and waterways to reduce pollution that can lead to algae blooms and fish kills. When storm drains get clogged with debris they can back up with water and flood yards and homes, too. Do your part. Remember, only rain down the drain—it's the law (Ordinance #06-13). To report illegal dumping www.pinellascounty.org/reportanissue/ or call (727) 464-4425.

Topic 7 6. Know your hurricane evacuation zone.
Remember, flood zones and hurricane evacuation zones are different. Flood zones are used for assessing a property's flood insurance rates and flood risk, which can be caused by heavy rains as well as by tropical storms and hurricanes. Everyone lives in a flood zone, which may be high, moderate, or low risk. Evacuation zones are based on a property's vulnerability to storm surge from a hurricane. To know when to evacuate for hurricane surge flooding, you must KNOW YOUR ZONE! Find your evacuation level, routes, and shelters at <http://www.pinellascounty.org/emergency/knownyourzone.htm>.

Publicity for 610

Topic 3 7. Stay connected and prepare ahead.
Tune in to local news stations or NOAA weather radio stations 162.450 or 162.550 and follow us on Facebook, Twitter, and Nextdoor to stay informed and sign up for Alert Pinellas to receive text, phone and/or email notifications if flooding is expected in your area. Visit www.pinellascounty.org/alertpinellas for more information and to sign up.

Having a plan in place before a flood or hurricane occurs can help avoid confusion and prevent injuries and property damage. **Prepare ahead and get a plan** with the Ready Pinellas app, which has built in readiness checklists and allows you to create a plan for yourself, your family and your pets. Download the app for free on your mobile device through the Apple App Store or Google Play or visit www.pinellascounty.org/flooding/warning.htm for more information.

Please visit the Pinellas County Flood Information website at www.pinellascounty.org/flooding for more information or call Pinellas County Flood Information Services at (727) 464-7700 with questions.

Sincerely,



Lisa Foster, CFM
Floodplain Coordinator

Publicity Content Template

320 M1, M2, M3, M4, M7

Topic 1 message

"It's Not All Sunshine" logo

Find out your flood risk. Pinellas County and its municipalities offer a free flood map information service so you can find out if your property is in a high, moderate or low risk flood zone or a **floodway**, and what your hurricane evacuation zone is. **Remember flood zones and evacuation zones are different!** You can also find out if your property is susceptible to flooding from **storm surge** and **how deep** it could get. We also provide all of the information needed to complete an **elevation certificate** to get your flood insurance rate.

You can also see if you live near protected areas that have **natural floodplain functions**, like swamps or mangrove stands. These areas store flood waters or buffer wave action while providing habitat for wildlife and cleaning the flood water.

Visit www.pinellascounty.org/flooding and click on the Flood Map Service Center link to search by address or contact a Pinellas County Map Information Specialist at 727-464-7700. If you live in a municipality, you may contact your city directly.

370 TA

Topic 2 message

Protect yourself with a flood insurance policy. Did you know most homeowners and renters insurance policies do not cover water damage from flooding or storm-surge? Anywhere it rains it can flood, so flood insurance is recommended, even if it is not required by your lender. Understand what your flood insurance covers too. Did you know that there are separate flood coverages for contents and building? Insurance can be a complicated topic, so Pinellas County offers free flood insurance **technical assistance** from flood insurance "advocates," professionals in the insurance field who can provide you with reliable information about your flood risk and flood insurance options, and how to purchase a policy. Visit www.pinellascounty.org/flooding/advocates.htm to view a complete listing of flood insurance advocates or call 727-464-7700 for more information.

Pinellas County and its municipalities participate in the National Flood Insurance Program (NFIP), so flood insurance is available to you. A Community Rating System (CRS) discount is also available in most jurisdictions, which saves almost \$27M a year on flood insurance premiums across the county.

610

Topic 3 message

"Alert Pinellas" logo

Stay Connected. Tune in to **local news stations** or NOAA weather radio **stations 162.450 or 162.550** to stay informed and sign up for Alert Pinellas to receive **text, phone** and/or **email notifications** if flooding is expected in your area. Visit www.pinellascounty.org/alertpinellas for more information and to sign up.

Prepare ahead and get a plan with the Ready Pinellas app, which has built in readiness **checklists** and allows you to create a plan for yourself, your family and your pets. Download the app for free on your mobile device through the Apple App Store or Google Play or visit www.pinellascounty.org/flooding/warning.htm for more information.

540 SDR

Topic 6 message

“Only Rain Down the Drain” logo

Keep leaves, grass clippings and other debris out of storm drains and waterways to reduce pollution that can lead to algae blooms and fish kills. When storm drains get clogged with debris they can back up with water and flood yards and homes, too. Do your part. Remember, **only rain down the drain—it’s the law (Ordinance #06-13)**. To report illegal dumping www.pinellascounty.org/reportanissue/ or call (727) 464-4425.

360 PPA, PPV

Topic 4 message

“House and yard” photo

Have a flooding problem in your yard or home, but don’t know what to do? Staff is available for **drainage evaluations** and **one-on-one consultations** about how to protect your property from flooding, including ways to retrofit your home to prevent damage from flooding, like raising your air conditioning unit, water heater and other utilities, and making drainage improvements that you can implement in your yard. **You can schedule a consultation** by calling Pinellas County’s Flood Information Services at (727) 464-7700. If you live in a municipality, you may contact your city directly.

Flood Brochure

Build Smart

Find out what building permits you may need and hire a licensed contractor.

Building permits protect our residents, the community and buildings by ensuring all proposed work complies with current codes, standards, ordinances and construction techniques. Pinellas County requires a permit for any new building, addition, remodeling, demolition, or work in excess of \$500.00 or that would require an inspection to ensure that all construction is safely completed.


Be aware of the substantial improvement rules (50% Rule).

- Remodeling projects that cost half of the value of the original structure will require you to elevate the building above the flood level.
- Houses substantially damaged by fire, flood or any other cause must be elevated above the regulatory flood level when they are repaired.



Protect Your Property

- Inspect and clear your gutters frequently
- Install sewer line check valves to prevent sewer backup flooding.
- Mark your fuse or breaker box to show the circuits to areas vulnerable to flooding.
- Elevate your equipment, such as water heaters, AC units, etc.
- Raise switches, sockets, circuit breakers and wiring.
- Consider elevating your house above flood levels.

Staff is available for drainage evaluations and one-on-one consultations about how to protect your property from flooding. Call Pinellas County's Flood Information Services at (727) 464-7700 for more information.  If you live in a municipality, you may contact your city directly.

Visit www.pinellascounty.org/flooding/mitigation.htm for information about the FEMA Flood Mitigation Program, FEMA Hazard Mitigation Program and Increased Cost of Compliance funding.

For more information contact:

Pinellas County Flood Information Services: (727) 464-7700
www.pinellascounty.org/flooding

Only Rain Down the Drain
Flows to Bay



Prevent Flooding by Keeping Storm Drains and Waterways Clear.

Keep leaves, grass clippings and other debris **out of storm drains and waterways** to reduce pollution that can lead to algae blooms and fish kills.

When storm drains get clogged with debris they can back up with water and flood yards and homes.



Remember, **only rain down the drain.**


It's the law, *Ordinance #06-13.* 

To report illegal dumping go to the Pinellas County App: www.pinellascounty.org/reportanissue/ or call (727) 464-4425.



Pinellas County complies with the Americans with Disabilities Act. To obtain accessible formats of this document, please call (727) 464-4062 (V/TDD). Funding for this brochure was provided by Pinellas County Public Works. 2,000 copies were printed at a cost of \$315.00 or \$0.15 each. Produced in cooperation with the Pinellas County Marketing & Communications Department. 8/19



Printed on recycled paper 

Your Guide to Flood Information in Pinellas County



Know Your Risk for Flooding

Anywhere it Rains it Can Flood.

Pinellas County often has storms that cause flooding. Flooding can occur when there is heavy rainfall or a tropical weather event anywhere in the county.

Flood Zones and Hurricane Evacuation Zones are Different!

Everyone lives in a flood zone, which may be high, moderate or low flood risk. Evacuation zones are based on a property's vulnerability to storm surge from a hurricane. Know, both, your **flood zone** and **evacuation zone**.

Find Out Your Flood Risk

Look up your property at Pinellas County's online **Flood Map Service Center** at www.pinellascounty.org/flooding/maps.htm

to see if your property is in a high, moderate, low risk flood zone or a floodway. Know what your evacuation zone is and how deep a flood may be.



Purchase Flood Insurance

Protect your home or business and your belongings with a flood insurance policy. Flood insurance is required for federally-backed mortgages on buildings in high-risk flood zones. Anywhere it rains it can flood, so flood insurance is recommended, even if it is not required by your lender.

Most homeowners' and renters' insurance policies do not cover losses due to flooding. A new policy **takes 30 days to take effect**, so don't delay.

Understand What is Covered.

There are separate flood coverages for contents and building. Condominium association flood policies typically cover common areas and certain building elements within the unit.

Find out what your homeowners and flood insurance policies cover and do not cover. Also, find out about your building and contents deductible amounts.

Understanding Policy Rates.

National Flood Insurance Program (NFIP) rates do not differ from company to company or agent to agent.

They depend on many factors, such as the flood risk, the lowest floor elevation of the building, and the date and type of construction of the building.

Elevation Certificates have all of the information needed to write a flood policy. Find out if an elevation certificate is available for your property by contacting your building department.

Get Your Flood Insurance Questions Answered

Insurance can be a complicated topic, so Pinellas County offers free flood insurance technical assistance from flood insurance "advocates," professionals in the insurance field who provide reliable information about your flood risk and flood insurance options, and how to purchase a policy. Visit www.pinellascounty.org/flooding/advocates.htm to view a complete listing of flood insurance advocates or call (727) 464-7700 for more information.

Know Your Flood Zone and Prepare Ahead

To know when to evacuate for hurricane surge flooding, you must **KNOW YOUR ZONE!** Find your evacuation level, routes and shelters at www.pinellascounty.org/emergency/knowyourzone.htm.

Having a plan in place before a flood or hurricane occurs can help avoid confusion and prevent injuries and property damage.

Download the **Ready Pinellas App** to look up your evacuation zone, create your own emergency plan, get supplies and use the checklist to get everything done before the storm. Download the app for free on your mobile device through the Apple App Store or Google Play, or visit www.pinellascounty.org/flooding/warning.htm for more information.



What Can You do to Keep Your Family Safe From a Flood?

Stay Connected and Informed.

Tune in to local news stations or NOAA weather radio stations **162.450** or **162.550**. Follow Pinellas County on Facebook, Twitter and Nextdoor to stay informed. Sign up for **Alert Pinellas**. This **free** service will call, text and email you with important notices if flooding or other emergencies are expected in your area. **Visit www.pinellascounty.org/alertpinellas** to sign up.



Newsletters



Hurricane Season, Rainy Season, Every Season is Flood Season



UtiliTalk

www.pinellascounty.org/utilities

An important message from
Pinellas County Commission Chair Karen Williams Seel

As Chair of the Pinellas County Board of County Commissioners, I want you to know that I take my role as a community leader very seriously, especially when it comes to protecting our residents' safety. That is why I want to warn you about the dangers of flooding.

Anywhere it rains it can flood. A heavy afternoon downpour can turn into a life-threatening and financially-devastating flood in the blink of an eye. And, as we saw in Mexico Beach last September after Hurricane Michael, a



hurricane can produce a powerful storm surge capable of completely wiping away every home and business in its path.

This is why I am encouraging all property owners in Pinellas County to understand their risk for flooding and to purchase flood insurance. It's your best financial protection from the destructive effects of flooding. Remember, homeowners insurance does not cover water damage from flooding. Only flood insurance covers water damage to your property from a flood or storm surge.

Many in Mexico Beach now wish they had purchased low-cost, preferred-risk flood insurance policies which are available to property owners in designated low or

moderate-risk flood zones. Homes just two blocks away from the beachfront qualified for these lower rate policies—currently \$480 per year—but, now, the homes are gone and some of their owners will never be able to rebuild or recapture their former lives.

Please take advantage of these preferred-rate policies if you live in a designated low or moderate-risk flood zone to protect yourself financially.

We understand that insurance is a complicated

topic. That's why Pinellas County offers free flood insurance technical assistance from flood insurance "advocates," professionals in the insurance field who provide reliable information about your flood risk and step-by-step advisement about purchasing flood insurance. Visit www.pinellascounty.org/flooding/advocates.htm to view a complete listing of flood insurance advocates.

Don't let a flood wipe away your life here in Pinellas County.

Look on the back page for more information about free resources available to you and what you can do to help prevent flooding.

Manage Your Payments

- 1) **Mail** - Include bill stub and check (payable to Pinellas County Utilities) to:
Pinellas County Utilities | P.O. Box 31208 | Tampa, FL 33631-3208
- 2) **New! Bill2Pay app** – Download the Bill2Pay app from the Google Play or Apple App Store.
- 3) **New! Bill2Pay website** – Log on to <https://mypayments.bill2pay.com/client/pinellascu> to pay by credit card. *(Convenience fee applies: a fee of \$3.75 is assessed for each credit card payment up to \$300. For credit card payments over \$300, a \$3.75 fee is assessed for each \$300 increment within the total payment submitted. eCheck convenience fee: a fee of \$3.75 is assessed for each eCheck (electronic check) payment up to \$50,000).*
- 4) **Credit card payment by phone** - Call customer services or use the automated interactive voice response system at (727) 464-4000.
- 5) **Credit card or eCheck (electronic check) payments online** - Use EZ Pay at www.pinellascounty.org/utilities/water.htm.
- 6) **Amscot** - Utility bill payments accepted at all locations (*Amscot charges non-refundable \$2 convenience fee per transaction*).
- 7) **Automatic bank payment** - Sign up for AutoPay (automatic debits) from your bank account.
Visit www.pinellascounty.org/utilities/PDF/AutoPay.pdf for more information, or submit an electronic application to **My eAccount:** <https://myutilities-eaccount.utilitiesbp.com/PCUSSP/index.aspx>.
- 8) **Payment drop boxes** - Check or money order only (NO CASH!):
 - Pinellas County Government Center, 29582 U.S. 19 N., Clearwater
 - Pinellas County Utilities, 14 S. Fort Harrison Ave., Clearwater
 - Pinellas County Utilities, GMD, 6730 142nd Ave., Largo
 - City of St. Pete Beach, 155 Corey Ave., St. Pete Beach
- 9) **Payment at Pinellas County Utilities** - Payments accepted in person at Pinellas County Utilities, 14 S. Fort Harrison Ave., Clearwater, Monday - Friday, 8 a.m. to 5 p.m. Cash, check or credit cards accepted.

Available Online...

Pinellas County proudly presents its 2018 Consumer Confidence Report (CCR) on water quality with important information about the sources and quality of your drinking water. The drinking water delivered to you meets all federal and state standards for safe drinking water.



Beginning June 1, 2019, the 2018 CCR for Drinking Water will be available online at www.pinellascounty.org/utilities/PDF/CCR_2018.pdf.

To request a paper copy of this report, call Utilities Customer Service at (727) 464-4000. Please take a moment to review this valuable information.



The 2017 Consumer Confidence Report for Reclaimed Water will also be available by June 1 at www.pinellascounty.org/utilities/PDF/RCW-CCR18.pdf.

Have a Question?

Pinellas County Utilities operates a customer services phone line from 8 a.m. to 5 p.m. for questions about your bill or to report an emergency water outage. Dial (727) 464-4000 to reach a customer services representative. After hours operators are available 24 hours a day.

BE A PART OF THE TAMPA BAY SUCCESS STORY!



\$27

The cost is **\$27** for the first year and **\$17** for renewals—one of the lowest-cost plates in the state.

More than **\$1.8 M** has gone to bay restoration and education projects since 2000 (through the mini-grants).

3 EASY STEPS:

1

Bring this coupon with you the next time you visit the DMV.

2

Ask for the "Tarpon Tag"

3

You're done! You just helped improve Tampa Bay for humans and wildlife for years to come!

TBEP.ORG

Did You Know?

Every dog and cat more than four months old must be licensed in Pinellas County. The license certifies that your pet has been vaccinated against rabies by a veterinarian or by Animal Services. Dogs and cats that move into Pinellas County must obtain a new license within 30 days. For more information about pet licensing, visit www.pinellascounty.org/animalservices.



Prevent Clothes Dryer Fires

Doing laundry is most likely part of your everyday routine, but do you know how important taking care of your clothes dryer is to the safety of your home? The leading cause of home clothes dryer fires is failure to clean them. With a few simple safety tips you can help prevent a clothes dryer fire.

- Do not use the dryer without a lint filter.
- Make sure you clean the lint filter between each load of laundry. Remove lint that has collected around the drum.
- Rigid or flexible metal venting material should be used to sustain proper air flow and drying time.
- Make sure the air exhaust vent pipe is not restricted and the outdoor vent flap will open when the dryer is operating. Once a year, or more often if you notice that it is taking longer than normal for your clothes to dry, clean lint out of the vent pipe or have a dryer lint removal service do it for you.
- Keep dryers in good working order. Gas dryers should be inspected by a qualified professional to make sure that the gas line and connection are intact and free of leaks.
- Turn off the dryer if you leave home or when you go to bed.

For more information, visit www.palmharborfd.com.



Be in the Know About Flooding...



Want to find out more about your flood risk? Visit Pinellas County's online Flood Map Service Center to see if your property is in a high, moderate or low risk flood zone, if it's susceptible to flooding from storm surge and

how deep it could get, and find your hurricane evacuation zone. Log on to www.pinellascounty.org/flooding and click on the Flood Map Service Center link in the middle of the page.



What can you do to help keep your family safe from a flood?

Sign up for Alert Pinellas. If there is a risk for flooding in your area, Pinellas County will send you emergency notifications by text, phone or email. Visit www.pinellascounty.org/alertpinellas for more information and to sign up.



Have a flooding problem in your yard or home, but don't know what to do? Staff is available for drainage evaluations and one-on-one consultations about how to protect your property from flooding, including ways to retrofit your home to prevent damage from flooding, like raising your air conditioning unit, water heater and other utilities, and making drainage improvements that you can implement in your yard. Unincorporated residents can schedule a consultation by calling Pinellas County's Flood Information Services at (727) 464-7700. Property owners within municipal boundaries should call their city.

Keep leaves, grass clippings and other debris out of storm drains to reduce pollution that can lead to algae blooms and fish kills. When storm drains get clogged with debris they can back up with water and flood yards and homes, too. Do your part. Remember, only rain down the drain—it's the law.



Current Watering Schedule/Restrictions

Watering with potable water, well, lake, pond or reclaimed water? There are different restrictions for each. Visit Pinellas County Utilities' website for current watering restrictions for Pinellas County customers and unincorporated residents at www.pinellascounty.org/utilities/water-restrict.htm.



Be in the Know About Flooding...



Want to find out more about your flood risk? Visit Pinellas County's online Flood Map Service Center to see if your property is in a high, moderate or low risk flood zone, if it's susceptible to flooding from storm surge and how deep it could get, and find your hurricane evacuation zone. Log on to www.pinellascounty.org/flooding and click on the Flood Map Service Center link in the middle of the page.



Protect yourself with a flood insurance policy. Did you know most homeowners and renters insurance policies do not cover water damage from flooding or storm surge? Anywhere it rains it can flood, so flood insurance is recommended, even if it is not required by your lender. Understand what your flood insurance covers too. Did you know that there are separate flood coverages for contents and building? Insurance can be a complicated topic, so Pinellas County offers free flood insurance technical assistance from flood insurance "advocates," professionals in the insurance field who can provide you with reliable information about your flood risk and flood insurance options, and how to purchase a policy. Visit www.pinellascounty.org/flooding/advocates.htm to view a complete listing of flood insurance advocates or call 727-464-7700 for more information.

Pinellas County and its municipalities participate in the National Flood Insurance Program (NFIP), so flood insurance is available to you. A Community Rating System (CRS) discount is also available in most jurisdictions, which saves almost \$27M a year on flood insurance premiums across the county.



Current Watering Schedule/Restrictions

Watering with potable water, well, lake, pond or reclaimed water? There are different restrictions for each. Visit Pinellas County Utilities' website for current watering restrictions for Pinellas County customers and unincorporated residents at www.pinellascounty.org/utilities/water-restrict.htm.

Pinellas County complies with the Americans with Disabilities Act. To obtain accessible formats of this document, please call (727) 464-4062 (V/TDD). Funding for this insert was provided by Pinellas County Utilities. 111,000 copies were printed at a cost of \$3,455.40 or \$0.031 each. Produced in cooperation with the Pinellas County Marketing and Communications Department. Printed on 30% PCW recycled paper. 05/2019



Don't Strain Your DRAIN

Whether it's your kitchen Sink



or toilet



your tub



Sending anything but water and specific dissolvable materials down the drain can clog and damage your plumbing, the pipes of your sewer system and wastewater treatment plant.

Even if it's small and the package it comes in says "flushable," don't be fooled.

Items like personal and baby wipes, tissues and dental floss don't dissolve in water. That means they can get caught in pipes in your home's plumbing or in the sewer system, creating backups of wastewater into your home or on your street.

The best thing to do is to throw them in the trash. Remember, sewer backups are expensive to your wallet and the environment.

For more information, visit www.pinellascounty.org/utilities/documents/Dont_Strain_Drain.pdf.

Manage Your Payments

- 1) **Mail** - Include bill stub and check (payable to Pinellas County Utilities) to:
Pinellas County Utilities | P.O. Box 31208 | Tampa, FL 33631-3208
- 2) **New! Bill2Pay app** – Download the Bill2Pay app from the Google Play or Apple App Store.
- 3) **New! Bill2Pay website** – Log on to <https://mypayments.bill2pay.com/client/pinellascu> to pay by credit card. (Convenience fee applies: a fee of \$3.75 is assessed for each credit card payment up to \$300. For credit card payments over \$300, a \$3.75 fee is assessed for each \$300 increment within the total payment submitted. eCheck convenience fee: a fee of \$3.75 is assessed for each eCheck (electronic check) payment up to \$50,000).
- 4) **Credit card payment by phone** - Call customer services or use the automated interactive voice response system at (727) 464-4000.
- 5) **Credit card or eCheck (electronic check) payments online** - Use EZ Pay at www.pinellascounty.org/utilities/water.htm.
- 6) **Amscot** - Utility bill payments accepted at all locations (*Amscot charges non-refundable \$2 convenience fee per transaction*).
- 7) **Automatic bank payment** - Sign up for AutoPay (automatic debits) from your bank account. Visit www.pinellascounty.org/utilities/PDF/AutoPay.pdf for more information, or submit an electronic application to **My eAccount:** <https://myutilities-eaccount.utilitiesbp.com/PCUSSP/index.aspx>.
- 8) **Payment drop boxes** - Check or money order only (NO CASH!):
 - Pinellas County Government Center, 29582 U.S. 19 N., Clearwater
 - Pinellas County Utilities, 14 S. Fort Harrison Ave., Clearwater
 - Pinellas County Utilities, GMD, 6730 142nd Ave., Largo
 - City of St. Pete Beach, 155 Corey Ave., St. Pete Beach
- 9) **Payment at Pinellas County Utilities** - Payments accepted in person at Pinellas County Utilities, 14 S. Fort Harrison Ave., Clearwater, Monday - Friday, 8 a.m. to 5 p.m. Cash, check or credit cards accepted.

Available Online...

Pinellas County proudly presents its 2018 Consumer Confidence Report (CCR) on water quality with important information about the sources and quality of your drinking water. The drinking water delivered to you meets all federal and state standards for safe drinking water.



The 2018 CCR for Drinking Water is available online at www.pinellascounty.org/utilities/PDF/CCR_2018.pdf.

To request a paper copy of this report, call Utilities Customer Service at (727) 464-4000. Please take a moment to review this valuable information.

The 2018 Consumer Confidence Report for Reclaimed Water is available at www.pinellascounty.org/utilities/PDF/RCW-CCR18.pdf.



Have a Question?

Pinellas County Utilities operates a customer services phone line from 8 a.m. to 5 p.m. for questions about your bill or to report an emergency water outage. Dial (727) 464-4000 to reach a customer services representative. After hours operators are available 24 hours a day.

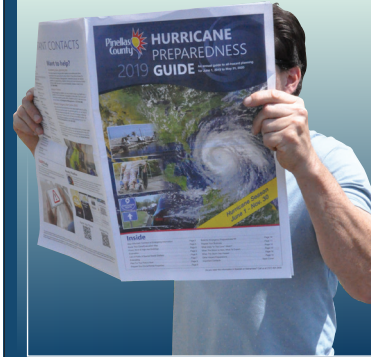
HURRICANE SEASON IS HERE AGAIN

Knowledge is power – from panic to peace of mind

Getting prepared for any type of disaster is a simple matter and it starts with knowing what you will need to do to keep yourself and your family safe.

The 3 steps to prepare for all hazards:

CONNECT
to emergency information.



Connect to Pinellas County's **All Hazards Preparedness Guide**. This free guide is available at local government offices, libraries, and community centers and online at www.pinellascounty.org/emergency.

ASSESS your risk.



Assess your risk by getting the “**Ready Pinellas**” mobile app. This free app lets you look up your evacuation level, preparedness checklists, and plans and is linked to crucial emergency websites and social media. **Ready Pinellas** is available to download on your mobile device by searching the **Apple App Store** or **Google Play**.

PLAN & PREPARE
for during and after the storm or other emergency.

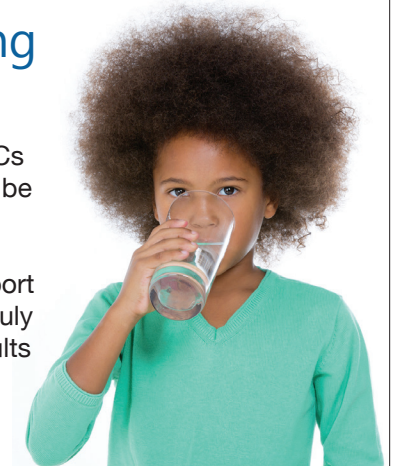


Plan and prepare by taking the knowledge you've gained and turn panic into peace of mind for you and your family.



Drinking Water Information - Unregulated Contaminants Monitoring

Pinellas County Utilities has been monitoring for unregulated contaminants (UCs) as part of a study to help the U.S. Environmental Protection Agency determine the occurrence of UCs in drinking water and whether or not these contaminants need to be regulated. At present, no health standards have been established for these unregulated contaminants. The drinking water sampling results shall be reported in the annual Consumer Confidence Report (CCR). CCRs are made available at www.pinellascounty.org by July of the year following sampling. For the most recent sampling results please contact Pinellas County Utilities at (727) 464-4000. For more information about the EPA's Unregulated Contaminant Monitoring Rule, please visit www.epa.gov/dwucmr.



Hurricane Preparedness Guide



HURRICANE PREPAREDNESS

2019 GUIDE

An annual guide to all-hazard planning for June 1, 2019 to May 31, 2020



**Hurricane Season
June 1 - Nov. 30**



Inside

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Do you need this information in Spanish or Vietnamese? Call us at (727) 464-3800.

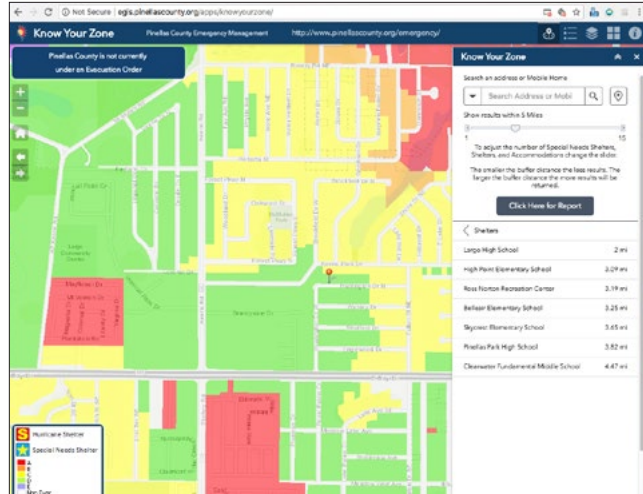
HOW DO I PREPARE TO SURVIVE A DISASTER?

Getting ready for a hurricane or other disaster comes down to three basic steps:

1 ▶ Stay informed.

2 ▶ Know your risk.

3 ▶ Plan and Prepare.



Stay informed

Be sure to have at least two places where you can get alerts and dependable updates:

Alerts

- **Alert Pinellas** - Sign up to receive emergency notifications by phone, text or email. www.pinellascounty.org/alertpinellas
- **NOAA Weather Alert Radio** - Automatic alerts from the National Weather Service when dangerous weather is in your area.

Social media

- Get county news and updates from Pinellas County Government's official Facebook and Twitter accounts.
- **Facebook** for Pinellas County Government www.facebook.com/pinellasnews
- Twitter www.twitter.com for Pinellas County Government @PinellasCoNews
- **Twitter** for Pinellas County Emergency Management @PinellasEM
 - Twitter for Pinellas Traffic @pinellastraffic
- **Nextdoor** - A private social network, where you can see news and updates from Pinellas County and other official agencies. www.nextdoor.com
- Be sure that the news you are getting from social media is from a trusted source.

Apps

- **Ready Pinellas** - A planning tool that you personalize to look up your evacuation zone, create your own emergency plan, get the supplies you need and use the checklist to get everything done before the storm. Download free on your mobile device (see back page).
- **News media** - Find news, weather and get alerts from the major news outlets.

Website

- **Pinellas County website** - Find tips on preparedness before the storm, updates throughout the storm and information after the storm. www.pinellascounty.org/emergency

Electronic newsletter

- **E-Lert** - Sign up to receive an electronic newsletter and learn more about preparedness. The e-Lert is emailed monthly during the Hurricane Season, June to November. www.pinellascounty.org/news_subscription.htm

County television

- **Pinellas County Connection Television (PCC-TV)** - Info on county programs and services, general preparedness and live updates during emergencies from the Emergency Operations Center. Watch it on Spectrum 637, WOW! 18 or Frontier 44.

- **YouTube** for Pinellas County Government has videos on general hurricane information. www.youtube.com/pccvt1

Our contact information

- For more information, call Pinellas County Emergency Management at (727) 464-3800 or email ema@pinellascounty.org.
- **During emergencies, the Citizen Information Center is open. Call (727) 464-4333.**

Other county numbers

Florida Department of Health in Pinellas County
(727) 824-6900
www.pinellashealth.com

Pinellas County Animal Services
(727) 582-2600
www.pinellascounty.org/animalservices

Pinellas County Consumer Protection
(727) 464-6200
www.pinellascounty.org/consumer

Pinellas County Economic Development
(727) 464-7332
www.pced.org

Pinellas County Information Line
(727) 464-3000 / V/TDD (727) 464-4062
www.pinellascounty.org

Pinellas County Schools
(727) 588-6000
School Bus Info Line
(727) 587-2020
www.pcsb.org

Pinellas County Sheriff's Office (non-emergency)
(727) 582-6200
www.pcsoweb.com

Pinellas County Solid Waste
(727) 464-7500
www.pinellascounty.org/solidwaste

Pinellas County Utilities
(727) 464-4000
www.pinellascounty.org/utilities

Pinellas Suncoast Transit Authority (PSTA)
(727) 540-1900
www.psta.net

St. Pete-Clearwater International Airport
(727) 453-7800
www.fly2pie.com

Visit St. Petersburg/Clearwater
(Hotel/motel evacuation info inside county)
www.visitstpeteclearwater.com

Know your risk

Storm Surge

Storm surge is the No. 1 killer of people in hurricanes. Evacuations are based on the amount of storm surge that is predicted for the approaching hurricane. **Storm surge is water that is pushed from the Gulf of Mexico onto the land by the force of the wind.** It happens quickly and is powerful, rushing over land and overtaking everything in its path.

There are five zones for evacuation based on where the surge may impact. "Zone A" areas are most prone to storm surge. Those in Zone A are evacuated first. This includes the beaches and low-lying areas in the county. If the storm is large enough we may call for evacuations of Zones B, C, D and up through Zone E. You should evacuate outside of the evacuation areas. Each storm is different so it is critical that you stay informed.

Because evacuations take time to ensure everyone can get to safety, they are called well in advance of the storm. Evacuations have a beginning and end time. You must be in your safe shelter by the end of the evacuation period to make sure you are safe before the storm surge and high winds arrive.

Evacuation orders issued by Pinellas County are for the entire county, including cities and unincorporated areas.

Listen closely to the evacuation order to see if your zone is included. If it is not included, you do not need to evacuate based on storm surge.

Know your zone

There are several ways to find out your evacuation zone:

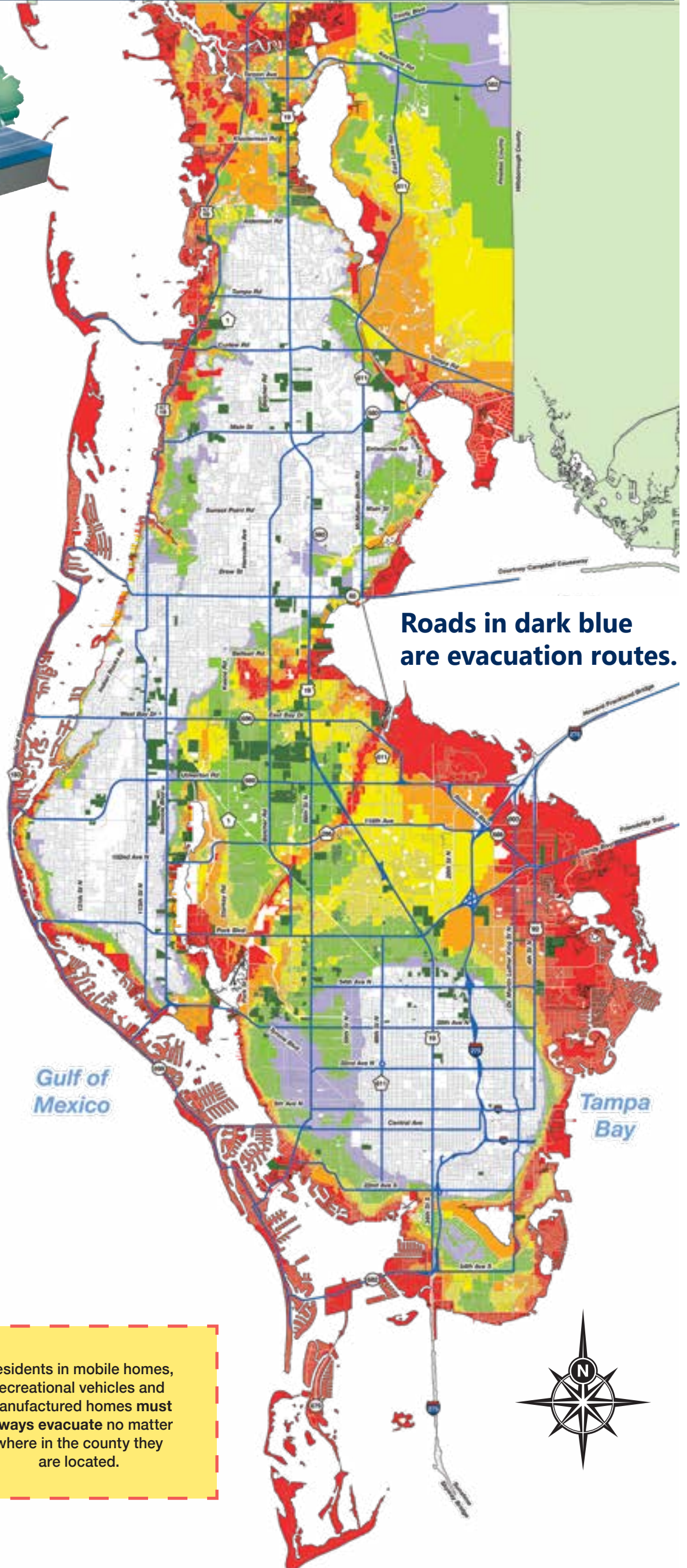
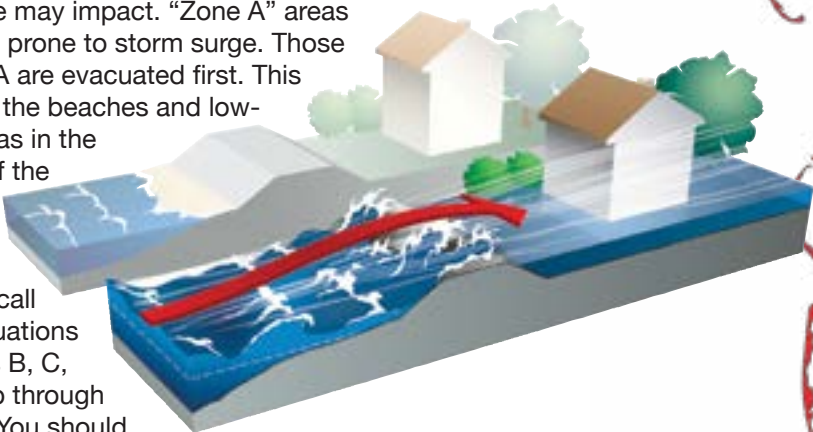
- www.pinellascounty.org/knowyourzone
- Ready Pinellas mobile app
- Utility bill (*Pinellas County Utilities customers, some cities*)
- Property Appraiser records
- (727) 453-3150 (*landlines only*)

If you live in or have a businesses in a "non-evacuation zone," you will not be ordered to evacuate (*with the exception of mobile and manufactured homes*)

Now you need to consider the other two potential risks: flood and wind.

What's the difference between evacuation zones & flood zones?

EVACUATION ZONES	FLOOD ZONES
Based on Tropical Storm and Hurricane scenarios	Based on the probability of flooding from heavy rain or high tides
Based on ground elevation and proximity to water	Based on flood risk over period of years for insurance and building purposes
Determined by the National Hurricane Center	Set by the Federal Emergency Management Agency
Look up online at: www.pinellascounty.org/knowyourzone	Look up online at: www.pinellascounty.org/flooding/maps.htm



Roads in dark blue are evacuation routes.

EVACUATION GUIDELINES
(mobile homes MUST always evacuate)

Potential Surge Heights (in feet)

A	Up to 11'	Evacuate red areas and all mobile homes
B	Up to 15'	Evacuate red and orange areas and all mobile homes
C	Up to 20'	Evacuate red and orange areas and all mobile homes
D	Up to 28'	Evacuate red, orange, yellow and green areas and all mobile homes
E	Up to 35'	Evacuate red, orange, yellow, green and purple areas and all mobile homes

Areas shown in white are non-evacuation zones.

Evacuation Routes

My evacuation zone is



Residents in mobile homes, recreational vehicles and manufactured homes **must always evacuate** no matter where in the county they are located.



Flood



Hurricane evacuation zones and flood zones are not the same thing. You can live in an area that is in a non-evacuation zone based on storm surge, but everyone is in a flood zone, which may be high, moderate or low flood risk.

It is important to check both your evacuation zone and your flood zone. Look up both at www.pinellascounty.org/flooding/maps.htm.

Hurricanes, tropical storms and other severe weather can cause high tides, flooding and other drainage problems in Pinellas County. Just a few inches of rain over a short period of time can present flood hazards. Also, multiple days of rain can have a lasting impact. Low lying areas can be especially vulnerable during these events.

Insurance

Not all insurance policies are created equal. Check your policy or talk to your agent to make sure you've got sufficient coverage and to determine if any home improvements would qualify for a discount on premiums.

- Homeowner Insurance policies DO NOT cover damage from rising flood waters or storm surge. If you own a home in a high risk flood zone, your mortgage company will likely require you to carry a separate flood policy.
- Anywhere it rains it can flood. About 25 percent of flood insurance claims occur outside of high risk flood zones. If your home is in a low or moderate risk area take advantage of a highly discounted Preferred Risk Flood Insurance Policy.
- A new policy takes 30 days to take effect, so don't delay. Purchase flood insurance for your home, business or rental. Assistance is available from Pinellas County Flood Insurance Advocates at www.pinellascounty.org/flooding/advocates.htm.
- Understand your coverage. Your structure and your contents are covered separately on your flood policy. For details visit www.iii.org/article/making-sure-your-home-properly-covered-disaster.

Hurricane windstorm insurance

Check that your insurance policy covers damages from wind. Not all policies include this. Different carriers have different waiting periods so do not wait until a storm is approaching to purchase this.

Other insurance

Consider insurance for mobile homes, cars, boats and businesses to protect against storm damage and flooding. If you rent your home, be sure that you have insurance to cover the replacement of your personal property. Encourage your renters to have insurance policies for their belongings.

Home hardening

Adding storm shutters, garage door braces and hurricane straps to the roof will make your home safer from wind damage and could lower your insurance costs.

Questions to ask yourself

- Do I know my evacuation zone?
- Do I know my flood zone?
- What are my deductibles?
- Should I get flood insurance?
- Do I have enough coverage to replace my home and belongings?
- Do I have loss-of-use coverage for temporary housing expenses?

Insurance claims

Before the event:

- Take photos or video and inventory your property. You will need this, if you have to make a claim.
- Make sure you have all of your important documents together.
- Back your photos and documents up electronically using cloud-based storage.

After the event:

- Take photos or video of the damage to document your losses for your insurance claim before you move any debris or remove damaged belongings.
- Make a list of damaged contents.
- File your insurance claims promptly. There are time limitations on submitting claims with many insurance companies.
- Do not sign an Assignment of Benefits. In Florida, there's a rapidly growing scam in which some unscrupulous home repair vendors pressure homeowners to sign away the rights and benefits of their insurance policies as a condition of performing work. This practice has led to grossly inflated claims and an explosion of Assignment of Benefit lawsuits against insurers, which is driving up the cost of homeowners' coverage for consumers.

Wind

Hurricane wind speed is described in categories from 1 to 5. The scale to the right gives an idea of how much property damage could occur.

In assessing your risk for wind, consider the age and sturdiness of your structure. If you live in a mobile home, manufactured home or recreational vehicle, you must evacuate no matter what, because these structures are not strong enough to withstand high winds, even if they are strapped down.

If you live in a house and are not being ordered to evacuate because of storm surge, you must decide if you will be safe from the wind if you stay in your home. If your structure is not sound, consider riding out the storm at a host home, hotel, or as a last resort, a public shelter. Adding storm shutters, garage door braces and hurricane straps to the roof will make your home safer from wind damage and could lower your insurance costs as well.

If you have a business, church building or other structure, be sure that it is a sound structure before inviting others to shelter there.

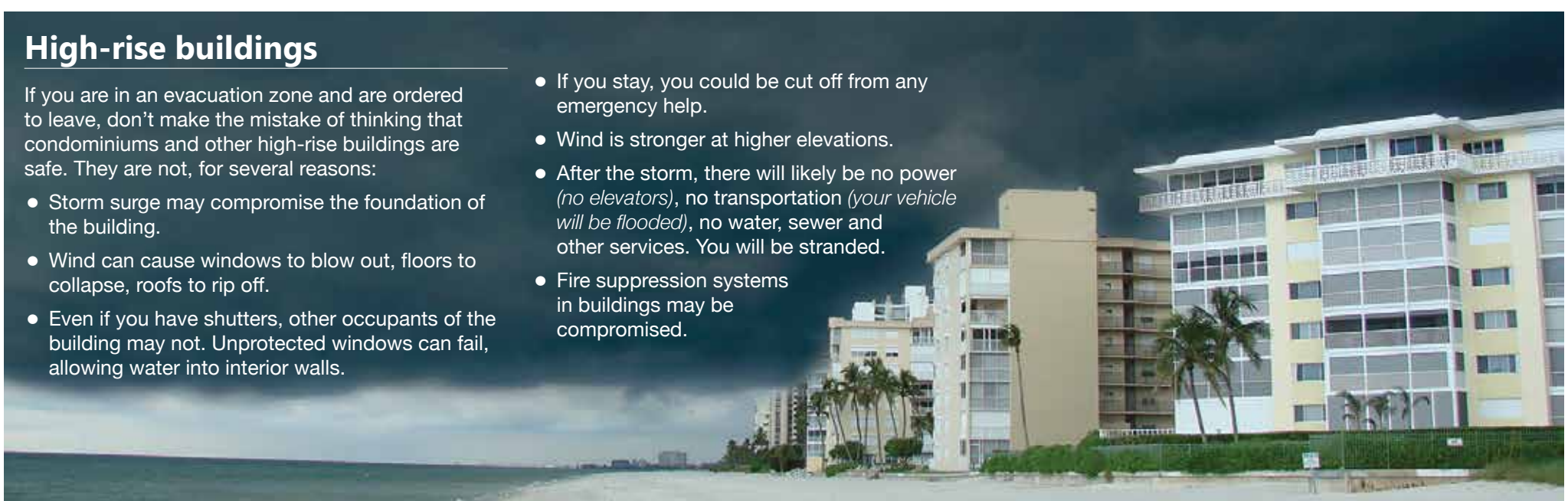
Category	Sustained Winds	Wind Damage	Saffir-Simpson Scale
1	74-95 mph	Very dangerous winds will produce some damage: Well-constructed frame homes could have damage to roof, shingles, vinyl siding, gutters. Snapped tree branches. Power outages likely.	
2	96-110 mph	Extremely dangerous winds will cause extensive damage: Well-constructed frame homes could sustain major roof and siding damage. Many trees snapped or uprooted. Near-total power loss.	
3 (major)	111-129 mph	Devastating damage will occur: Well-built framed homes may incur major damage or removal of roof decking & gable ends. Many trees snapped. Electricity & water unavailable for days to weeks.	
4 (major)	130-156 mph	Catastrophic damage will occur: Well-built framed homes can sustain severe damage, including roof structure & some exterior walls. Most trees snapped. Power outages for weeks or months. Most of the area uninhabitable for weeks or months.	
5 (major)	157 mph or higher	Catastrophic damage will occur: High percentage of framed homes destroyed, total roof failure & wall collapse. Fallen trees and power poles will isolate residential areas. Power outages will last for weeks or months. Most of the area uninhabitable for weeks or months.	

In 2017, Hurricane Irma only had wind gusts to category 1 strength in Pinellas County, yet power was out for several days for many residents. Do not underestimate a hurricane or even a tropical storm.

High-rise buildings

If you are in an evacuation zone and are ordered to leave, don't make the mistake of thinking that condominiums and other high-rise buildings are safe. They are not, for several reasons:

- Storm surge may compromise the foundation of the building.
- Wind can cause windows to blow out, floors to collapse, roofs to rip off.
- Even if you have shutters, other occupants of the building may not. Unprotected windows can fail, allowing water into interior walls.
- If you stay, you could be cut off from any emergency help.
- Wind is stronger at higher elevations.
- After the storm, there will likely be no power (*no elevators*), no transportation (*your vehicle will be flooded*), no water, sewer and other services. You will be stranded.
- Fire suppression systems in buildings may be compromised.



When an evacuation is called, what will you do?

Mobile homes must always evacuate

Mobile homes, manufactured homes and recreational vehicles are not strong enough to withstand the strong winds of a hurricane. Whenever an evacuation



order is given in Pinellas County, residents of mobile homes, manufactured homes and recreational vehicles must evacuate. This evacuation order is for the entire county, regardless of where you are located in the county.

- Even newer mobile homes, built under tougher laws, can't withstand the force of hurricane-force wind gusts or tornadoes. In addition, carports, awnings and parts of the home may become missiles in the wind, making the mobile home parks themselves dangerous places to be.
- The community centers in the mobile home parks are not safe shelters.

To protect your mobile home:

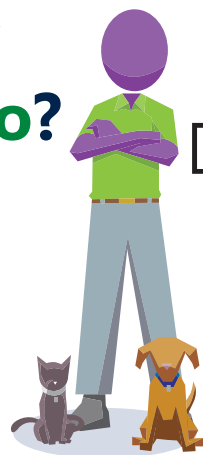
- Add anchors and straps if needed.
- Replace rusted anchors and connections.
- Tighten straps.
- Fix wood rot and termite damage at connections, joists and trusses.

Before you evacuate:

- Put shutters/plywood over windows.
- Remove loose items from around your unit.
- Lower TV and radio antennas.
- Lower/remove awnings.
- Elevate belongings if your park often floods.

Should I stay or should I go?

Use this tool to see if and when you would have to evacuate.



Start Here

Do you live in a mobile home park?

YES

Go

You are considered to be Zone/Level A and must ALWAYS evacuate when Level A or higher is ordered.

NO

If you do not live in a mobile home, do you live in an evacuation zone?

NO

Stay

You will not be ordered to evacuate in any hurricane. Consider being a host home to friends and family.



YES

My zone/level is _____

Are you in the zone ordered to evacuate?

I DON'T KNOW

Look up your evacuation zone:

- (727) 453-3150 (automated—for land lines only)
- www.pinellascounty.org/knowyourzone
- Storm Surge Protector on www.pinellascounty.org/emergency and on the Ready Pinellas mobile app
- Utility bill
- Property Appraiser records

Once you find your zone, write it down and follow the guidelines.

NO

Stay

Invite people to stay with you and together you can secure your home and stock it with the essentials you will need to ride out the storm and survive the days that follow.



YES

Go

You must ALWAYS evacuate when your zone is ordered to evacuate.

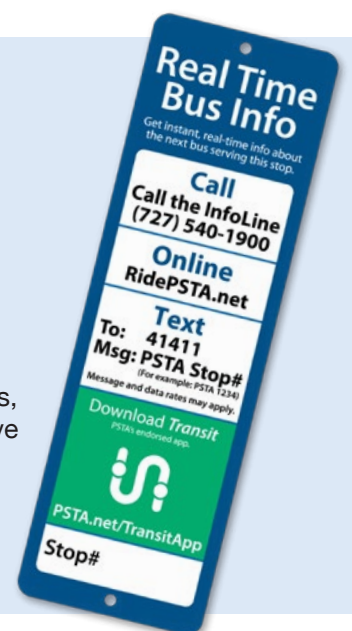
Always evacuate outside the area ordered to evacuate.

Assistance with transportation

If you have to evacuate, be ready to leave your home early because these services will stop as soon as conditions start getting worse.

- If you are in need of transportation to a shelter, PSTA buses run free to public shelters during evacuations as long as it is safe. They may modify regular routes. Pets are allowed. Buses will stop running just before the winds increase to give staff time to reach safety.

- If you have special medical needs, prepare ahead and register for transportation assistance. Call Emergency Management at (727) 464-3800.
- If you plan to use taxis or other commercial transportation services, do so early. These drivers may have to evacuate as well and may stop providing transportation.



What public shelters might be open?

Not all shelters open for all evacuations.

Check the website www.pinellascounty.org before heading to a public shelter to make sure it is open. Updates on open shelters will also be provided to local media.

North County

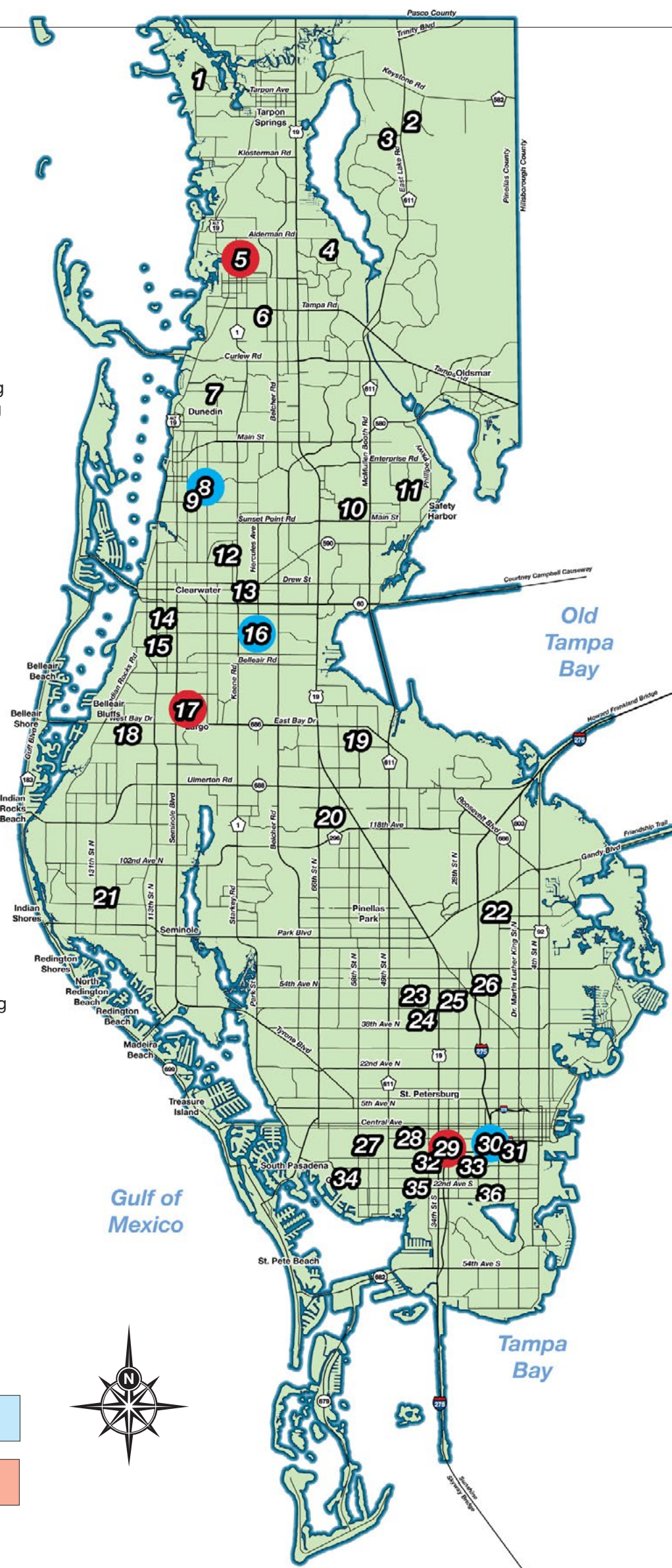
- 1) Tarpon Springs Middle School
501 N. Florida Ave. • Tarpon Springs
- 2) Brooker Creek Elementary School
3130 Forelock Road • Tarpon Springs
- 3) East Lake High School
1300 Silver Eagle Drive • Tarpon Springs
- 4) Carwise Middle School
3301 Bentley Drive • Palm Harbor
- 5) Palm Harbor University High School 🐕
1900 Omaha St. • Palm Harbor
- 6) Palm Harbor Middle School
1800 Tampa Road • Palm Harbor
- 7) Dunedin Community Center
1920 Pinehurst Road • Dunedin
- 8) Dunedin Highland Middle School ♿
70 Patricia Ave. • Dunedin
- 9) Dunedin Elementary School
900 Union St. • Dunedin
- 10) McMullen-Booth Elementary School
3025 Union St. • Clearwater
- 11) Safety Harbor Middle School
901 First Ave. N. • Safety Harbor
- 12) Clearwater Fundamental Middle School
1660 Palmetto St. • Clearwater
- 13) Skycrest Elementary School
10 N. Corona Ave. • Clearwater
- 14) Belleair Elementary School
1156 Lakeview Road • Clearwater
- 15) Ross Norton Recreation Center
1426 S. MLK Jr. Ave. • Clearwater
- 16) Oak Grove Middle School ♿
1370 S. Belcher Road • Clearwater
- 17) Largo High School 🐕
410 Missouri Ave. N. • Largo
- 18) Mildred Helms Elementary School
561 Clearwater-Largo Rd. S. • Largo
- 19) High Point Elementary School
5921 150th Ave. N. • Clearwater

South County

- 20) Pinellas Park High School
6305 118th Ave. N. • Pinellas Park
- 21) Bauder Elementary School
12755 86th Ave. N. • Seminole
- 22) First Baptist Church of St. Petersburg
1900 Gandy Blvd. N. • St. Petersburg
- 23) Lealman Exchange
5175 45th St. N. • Lealman
- 24) New Heights Elementary School
3901 37th St. N. • St. Petersburg
- 25) Lealman Innovation Academy
4900 28th St. N. • St. Petersburg
- 26) John Sexton Elementary School
1997 54th Ave. N. • St. Petersburg
- 27) Boca Ciega High School
924 58th St. S. • Gulfport
- 28) Fairmount Park Elementary School
575 41st St. S. • St. Petersburg
- 29) Gibbs High School 🐕
850 34th St. S. • St. Petersburg
- 30) John Hopkins Middle School ♿
701 16th St. S. • St. Petersburg
- 31) Campbell Park Elementary School
1051 Seventh Ave. S. • St. Petersburg
- 32) Jamerson Elementary School
1200 37th St. S. • St. Petersburg
- 33) St. Petersburg College
Midtown Campus
1300 22nd St. S. • St. Petersburg
- 34) Gulfport Elementary School
2014 52nd St. S. • Gulfport
- 35) Thurgood Marshall Middle School
3901 22nd Ave. S. • St. Petersburg
- 36) James Sanderlin Elementary School
2350 22nd Ave. S. • St. Petersburg

♿ **Special Needs Shelters**

🐕 **Pet-Friendly Shelters**



Special Needs Shelters

Pinellas County has three special needs shelters. As denoted Residents who go to special needs shelters are usually those who:

- Have minimal medical needs
- Who are dependent on electricity
- Have no other options

Register at www.pinellascounty.org/specialneeds or call

Pinellas County Emergency Management at (727) 464-3800

Note: Special needs shelters are NOT for those who live in assisted-living or long-term nursing care. If you are a resident, ask the facility's management about their emergency plans.

If someone cares for you at home, talk to them about your evacuation options. Caregivers are encouraged to stay with you at the shelter.

Keep in mind that the public shelters are not made for comfort. They truly are a life boat not a cruise ship. There are not enough cots, there may not be much space, the air conditioning could go out, and it will be noisy. If you have no other option, please come and be safe - but be prepared.

Be sure to share all of your plans with family and friends so that they know where you are and know you are safe. Designate one person that you can contact to let them know you are OK.

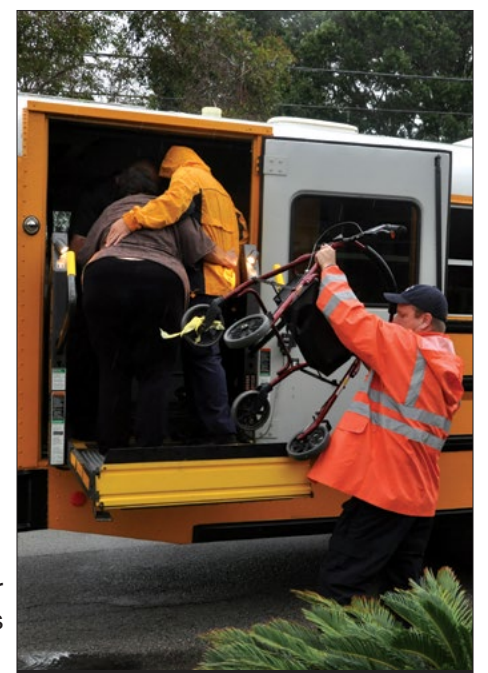
Transportation assistance

As part of the special needs program, transportation assistance is provided by your local fire department. The fire department will transport residents to a special needs shelter or general public shelter if they cannot make their own arrangements.

If you need this assistance, you **MUST** register for transportation assistance.

- Simply check the box on the special needs registration form to indicate this need.
- You can also contact your local fire department directly.

If an evacuation is ordered for your area, your fire department will contact you to let you know they will be picking you up at your home. If you have made other plans, there is no obligation to go to the shelter.



Special Needs Continued: Your pets

Pets cannot stay in the special needs shelter with you. If you do not have a family member or friend who can care for your pet while you are at the special needs shelter, Pinellas County Animal Services will care for them.

Pets must be registered for this special needs service. Call Animal Services at (727) 582-2600.



- All you have to do is go to the special needs shelter with your pet.
- A staff member or volunteer will meet you there and bring your pet to the dog and cat shelter on Ulmerton Road in Largo.
- Once you return home, they will bring your pet home to you.
- You need to provide a leash, carrier, license, health records, medication and any special instructions. Food is supplied, but you can send your own.

Please note that this is for cats and dogs only. If you have a pet other than a dog or cat, make plans now for someone to care for them while you are staying in the shelter.

Service animals are welcome at any shelter.

Evacuating

If you live or have a business on the beaches, remember to obtain an Emergency Access Permit from the Sheriff's Office or your municipality for easy re-entry after the storm.

Staying local

The best option for evacuation is staying with family or friends who are not in an evacuation zone. But not everyone in this area has family or friends to stay with.

To solve this, you can organize a host home program as part of your faith-based community, civic group or organization. There is a "toolkit" available on the Pinellas County website that you can use to match up people who have to evacuate with people who do not. To learn more at www.pinellascounty.org/emergency/hosthomes.htm.

Pet host home

If you can't host anyone but have room and a heart for pets, consider making the offer to shelter the pets of family or friends. This would give the pet owner more options for their own evacuation plans while keeping the pet safe.

Leaving town

If you decide that you will evacuate from the county, you must leave days in front of the hurricane to beat overbooked flights and jam-packed highways.

- If you are driving to your safe place, be sure to fill your gas tank as early as possible, get cash and bring your emergency kit. Have emergency supplies on hand for your vehicle as well.
- Plan on traveling to an area that is not anywhere close to the hurricane's path. There are many examples of people evacuating to the other side of the state, or to a state north of Florida, where the

hurricane ends up hitting the hardest. The path of a hurricane can change, often at the last minute, and a single storm can be hundreds of miles wide.

- After the hurricane passes, you may not be able to get back into the county right away. Flights may be canceled, highways closed and bridges damaged. Traffic may be restricted until it is safe.
- If you know you have to be available right after the storm, you may want to consider other options.

Hotel

If you are planning to stay in the county or travel outside of it to stay in a hotel or other lodging, choose wisely and remember to leave early enough so that you can travel safely.

- Check the evacuation level of the hotel you plan to use.
- Be sure to make reservations early and call ahead to confirm.
- Look for pet-friendly lodging for your pets.
- Visit St. Pete/Clearwater participates in a statewide Accommodations Availability & Information Hotline. Call (800) 317-5050 or visit www.visitstpeteclearwater.com/storm, active before and after the storm.
- Do not depend on the hotel and neighboring businesses to have food. Bring enough non-perishables and water for at least two weeks.

Shelters:

Even though shelter space is limited in Pinellas County, you will not be turned away. If you have questions during evacuations, the Citizen Information Center is open during emergencies at (727) 464-4333.



How kids can help Make plans with the whole family



- Involve children in emergency planning.
- Let them help build the Emergency Preparedness Kit. Use matter-of-fact language to discuss safety steps you will take.
- Play "let's pretend" games with young children to help them work out "what if" situations.

What you might need



If you are evacuating or even if you're riding out the storm at home, don't forget the everyday items your children will need. Think through a typical day at home and plan as if there will be no power. A few suggestions:

- Diapers and wipes
- Powdered milk
- Blanket and pacifier
- Stuffed animal or favorite toy
- Favorite non-perishable snacks
- Toys
- Games
- Plenty of batteries



Some good sites for kids

Becoming Storm Smart • Pinellas County Emergency Management
<https://youtu.be/qtNhzrm-fEo>

Pinellas County Hurricanes for Kids Activity Book
www.pinellascounty.org/kids

Kids Get a Plan • Florida Division of Emergency Management
www.kidsgetaplan.com

Owlie Skywarn • National Weather Service
www.weather.gov/owlie

Ready for Kids • National Hurricane Center
www.ready.gov/kids

Weather Wiz Kids
www.weatherwizkids.com/weather-hurricane.htm

Planning for your pet



Your pets are a part of your family and it is important that you plan ahead for their needs as well.

Update your pet's vaccinations and make sure their county license is valid.

Microchip your animal in case you get separated. If your contact information changes, update it with the service that you registered with.

Take a photo of you and your pet. Keep it with your important documents and on your phone.

- Obtain a crate for your pet, one that is large enough for them to turn around in. Do not wait to purchase one. They may not be available later in the season.
- If your pet takes medications, keep a two-week supply on hand. Pets may get anxious during stressful events, ask your veterinarian for advice.

Build your pet's emergency kit

- Enough pet food and water for two weeks
- Identification/microchip (remember to update)
- Pinellas County Animal Services license
- Immunization records
- Photo
- Collar/leash/muzzle
- Medications for two weeks (with instructions)
- Toys/blanket
- Cat litter, pan, scoop
- Plastic waste bags
- Disinfectant
- Paper towels
- Carrier or crate
- Newspaper or other lining

If you will evacuate

- Never leave any animal alone at home if you evacuate.
- If you plan to evacuate out of town or to a public shelter, consider asking friends or family who live in an area that is not being evacuated to care for your pets. It will make it easier for you and less stressful for your pets.
- If you will be bringing your pet to a host home, hotel or shelter, make sure your type of pet(s) and number of them will be accepted.
- Many hotels allow pets during evacuations. Check hotel availability at www.visitstpeteclearwater.com, where Visit St. Pete/Clearwater has a statewide directory that is updated during emergencies.
- If you make arrangements with a kennel or veterinarian, check with them ahead of the storm to make sure they still plan to remain open.

Pet-friendly shelters

If you have no other option, the county has three pet-friendly shelters that may open. These shelters are for dogs and cats only.

- Palm Harbor University High School, 1900 Omaha St., Palm Harbor
- Largo High School, 410 Missouri Ave. N., Largo
- Gibbs High School, 850 34th St. S., St. Petersburg

At the pet-friendly shelters, your pet will be in a crate in a separate area of the shelter from you. The owners must stay at the shelter and are expected to care for them. **You will need to provide the crate** and have a

leash and collar, food and water bowls, litter box and litter, medicine and any comfort items. Food is available for the pets at the shelter but you may want to bring your own.

Pre-registration is not required. A pet identification form is available on the Pinellas County Animal Services website at www.pinellascounty.org/animalservices. Fill it in and tape it to your pet's crate. It will make registration easier once you get to the shelter.

Service animals are always allowed. They need an emergency kit too, with enough food and supplies for two weeks.

PSTA provides free bus service to pet-friendly shelters.

Where you cannot bring your pets

Animal shelters cannot shelter pets during a disaster. Do not bring your pets to Pinellas County Animal Services, SPCA Tampa Bay, Humane Society of Pinellas or other animal welfare organizations. Check with your veterinarian or boarding facilities and make plans early. Before making final preparations as a storm nears, confirm that the facilities are going to remain open.

Other pets

If you have pets other than cats and dogs, you have the responsibility to plan for their safety.

All animals need at least two weeks of food, water and other supplies. After a hurricane, it will be difficult to get supplies for more exotic animals, so be prepared for at least a month.

- When you evacuate with your pets, be sure to keep them secure.
- Never let your animal loose. It is not safe for them or others.

Horses

- Make sure vaccinations are up to date.
- Form a neighborhood disaster committee so your neighborhood can work together and share resources.
- Have sufficient animal identification.
- Clean up your property, remove debris as part of your preparations.
- If you plan to evacuate, leave early.
- If you are staying home, have at least a two week supply of hay and water.

The Sunshine State Horse Council provides information on preparing your horse and what to expect before, during and after a storm. Find information on making an emergency plan for your horses at <https://evac.flahorse.com>

Lost pets

If you lose your pet during the storm, do not look for him/her until the storm passes and it is safe to go outside.

Once the hurricane passes, responders will pick up stray animals and bring them to temporary collection sites to keep them safe. Once they are brought to a more permanent site, instructions will be announced to the public.

How do I secure my boat?

No matter how seaworthy your boat is, never stay on your boat in a hurricane. Make preparations early and evacuate for your safety. Note that drawbridge operations will be modified during evacuations.

Modified bridge closings

When a hurricane is approaching, Pinellas County's 10 drawbridges will not open for boats on demand, giving preference to evacuating vehicle traffic. As it gets closer, the bridges will be locked down to ensure that the barrier islands are evacuated and to protect the bridges from wind damage.

A special marine advisory will be issued by the U.S. Coast Guard to update boaters on channel 16.

The 10 drawbridges are:

- Pinellas Bayway
- Tierra Verde
- Corey Causeway
- John's Pass
- Tom Stuart Causeway
- Indian Rocks
- Dunedin Causeway
- Beckett Bridge
- Park Boulevard
- Treasure Island

Preparing your boat

Marina slip or private dock storage



- Keep insurance up-to-date.
- Create a hurricane plan for your boat and file a copy with the marina operator.
- Take a photographic inventory of your boat and its contents.
- Purchase and stow mooring line for storms—line should be about twice the diameter of normal line. Allow extra line for tide and storm surge.
- When a storm is approaching, remove loose items on the deck and store them on land.
- Shut off fuel lines at the tank.
- Keep batteries charged; make sure bilge pumps are operating properly.
- Secure hatches and doors.
- Use several cleats to distribute the load on the boat.
- Use chafing gear, such as reinforced radiator hose where lines will rub for protection – several feet on each side.
- Disconnect electric, water, fuel and other dock connections.
- Remove valuables.

Land storage

- Store boat and trailer in a secure covered building, such as a garage if possible.
- If left outside, secure using ground hooks and straps.
- Put wooden blocks between trailer frame and springs for extra support with added weight.

Anchored storage

- Anchor on the lee side of protective land rather than mooring to a dock.
- Use two anchors and no stern anchor.
- Line length should be six to nine times water depth for storm surge shift.
- Keep batteries charged and bilge pumps operating properly.

How can I prepare my home?

There are several simple steps to making your home storm ready, and they do not have to be expensive fixes.

*Brace Your Gabled Roof

Gabled roofs—two slopes that come together to a peak at the top—are prone to failure if not properly braced in construction. High winds could cause your end wall to collapse. See the Florida Division of Emergency Management's Hurricane Retrofit Guide for advice: www.floridadisaster.org/hrg.

*Protect Your Windows

Your best option is to install impact resistant windows or hurricane shutters. Otherwise, be ready to cover your windows with commercial exterior plywood—7/16" minimum—when a storm is approaching.

Prepare Your Yard

Rock mulch, sagging tree limbs and yard furniture are among the objects that could become deadly missiles in high winds. Keep your trees pruned, clean out your gutters on a regular basis, and when a storm is coming...

- Dispose of any piles of loose tree limbs or debris. Check with the county or your city for specific guidance in your area.
- Bring in all large yard items, such as furniture, grills and bird baths.
- Do not drain your pool. Super chlorinate the water and turn off the electricity.
Note: Putting outdoor furniture in the pool to keep it out of the wind could harm the furniture and damage the pool finish.

*Brace Your Garage Door

Old garage doors in good condition can be braced with retrofit kits while new doors must meet stringent wind requirements. After Hurricane Andrew, engineers determined four out of five homes that suffered major structural damage lost their garage door first.

Prepare Your Vehicle

- Keep up with your car's maintenance.
- Keep gas tank half full—fill tank during a Hurricane Watch.
- Build a survival kit for your car: first aid, non-perishable food/water, tire inflator, tool kit, jack and spare tire, jumper cable, road flares, flashlight, DC/AC power inverter, mobile device chargers, map with shelter locations.

Check Seals

Replace any worn out weather stripping or caulk around windows and doors.

***Protecting windows, gable roofs and garage doors are the most important steps to take.**

What about rental properties?

Renters and property managers should make sure that they both have hurricane plans in place and that they understand what each is responsible for to prepare for a hurricane and when renters should return.

- What evacuation zone are you in?
- If you are in an evacuation zone, where will each of you go? Get emergency contact information.
- Who will shutter the windows and make other preparations?
- If the rental property is damaged, what should the renter do? What will the property manager do?
- Will you be permitted to return? If my rental is damaged what are my options?
- If you can, put the agreement in writing. If you are going to rent, you can include it in the lease.

For renters

- Consider getting insurance to protect your personal belongings. The landlord's insurance does not protect anything that you own.

- Always share emergency contact information, in writing.
- Know if you may need to evacuate and let your landlord know where you will be.
- Find out where your landlord will be staying.

For landlords

- Make sure you have adequate insurance.
- Take steps to make your rental property storm ready.
- As the storm approaches, secure your rental: shutter windows, make sure your tenants are safe and have the supplies they need if they will shelter there.
- Make sure that your tenants know their responsibilities.
- Take care of your responsibilities.
- Check on your tenants before and after the storm.

Should I get a generator?

A fuel-powered generator can keep your appliances going after a disaster and would keep you more comfortable. You can buy a small one to run your medical equipment. But keep in mind, generators come with the dangers of carbon monoxide, electrical shock and fire.

Follow these safety measures:

- Use generators outdoors and away from windows and doors to avoid carbon monoxide exposure. **NEVER** operate a generator indoors. **NEVER** use a generator in an attached garage, even with the garage door open.
- Plug appliances directly into the generator or use a heavy-duty, three-pronged extension cord.
- **NEVER** plug the generator into a wall outlet—this can cause electrocution.
- Buy a carbon monoxide detector.

Build an Emergency Preparedness Kit



Basic Supplies

- Water—at least one gallon of water per person per day for drinking, and one gallon per person per day for hygiene and cooking
- One-week supply of fluids to drink and non-perishable food that does not require cooking, for example: dried fruit, canned tuna fish, peanut butter, etc. *(Remember comfort foods.)*
- Non-electric can opener
- Medications and copies of prescriptions *(Ask your pharmacist for a printout.)*
- Rain gear
- Flashlight or lantern
- Battery-operated or hand-crank radio
- Extra batteries
- First aid supplies—over-the-counter pain reliever, anti-diarrhea medicine/laxative, anti-histamine, anti-itch cream, antiseptic
- Sanitation—wipes, antibacterial hand gel, soap, toilet paper, hygiene supplies, feminine supplies, diapers
- Insect repellent
- Extra batteries for medical devices such as hearing aids, etc.
- Eyeglasses and extra contact lenses
- Extra bottled oxygen if dependent on it
- Small generator for electrically dependent equipment like an oxygen concentrator or nebulizer
- Cash for when ATMs are out of service—small bills will make purchasing easier
- Emergency Access Permit *(for beaches)*
- Books, cards, board games for entertainment
- Full tank of gas in vehicle
- Cell phone with charger, extra battery backup, solar charger
- Contacts in mobile device and in print for backup
- Information downloaded to your mobile device *(contacts, maps)*
- A paper map
- Paper and pencil
- Sunscreen

If You Go

Host Home or Hotel Go Kit

In addition to basic supplies:

- Pillow and blankets
 - Air mattress, sleeping bag, floor mat or other as needed
 - Food and water. Find out from the host what you can bring, including the perishable food you have left.
 - Paper plates, plastic cups and utensils
 - Complete change of clothing for several days
- Check with your host to see what they need.

Public Shelter Go Kit – General

In addition to basic supplies:

- Wearable medical alert tag
- Blanket, pillow, cot, folding chair or twin-size air mattress
- Complete change of clothing for several days
- Special dietary items *(sugar-free, low sodium, gluten-free, etc.)* with can opener if required. *(common food and water is supplied)*
- Personal hygiene *(toothbrush, wipes, soap, hairbrush, adult diapers)*
- Earplugs, headphones, sleep mask

Special Needs Shelter Go Kit

In addition to basic supplies:

- Any durable medical equipment or supplies you may need such as:
 - Portable oxygen
 - Wheelchair, walker or cane
 - Eyeglasses
 - Hearing aids with batteries
 - Oxygen concentrator
 - Nebulizer
- Medications in the original container *(2-week supply)*.
- Blanket, pillow, cot, folding chair or air mattress *(available cots are limited in number)*
- Complete change of clothing for several days
- Personal hygiene *(toothbrush, wipes, soap, hairbrush, adult diapers)*
- Talking or Braille clock
- Pen and paper for communicating emergency information
- Earplugs, headphones, sleep mask
- Written instructions or orders regarding your care
- Pet Go Kit *(Pets do not stay with you—see page 7)*

If You Stay or When You Return

Stay Kit for Home

Even if you are evacuating, these supplies will be needed when you return:

- Two weeks of fluids to drink and non-perishable food that does not require cooking, for example: dried fruit, canned tuna fish, peanut butter, etc. Remember comfort foods
- Paper plates, plastic cups and utensils
- Cooler with ice *(Make extra ice in plastic bags and plastic food storage containers and keep it in the freezer to keep food cold longer.)*
- Insect repellent
- Sunscreen
- Tarps
- Rope or elastic cord *(for tarps if necessary)*
- Whistle to signal for help
- Tools, including wrench to shut off water, utility knife for sheeting and duct tape, hammer and nails to make temporary repairs
- Dust mask, to help filter contaminated air
- Sheets of plastic and duct tape to seal windows and doors if ordered to do so
- Matches or lighter in waterproof container
- Large garbage bags
- Portable toilet—use one from a boat or camper, or make one using a 5-gallon bucket with lid, trash bags, chlorine bleach
- Household chlorine bleach with medicine dropper to disinfect or treat water. *(Do not use scented, color safe or bleach with added cleaners.)*
- Extra gas if you have a generator and somewhere safe to store it
- Extra propane or charcoal for outside grill
- Battery-powered fan
- Camera to take photos/video of damage

Important Documents

- Take photos of your documents for backup.
Put paper copies together in a sealed plastic bag.
- Driver license or ID card
 - Emergency Access Permit for barrier island residents/businesses
 - Social Security card
 - Important numbers and emergency contacts
 - Medical records – pharmacy prescription record, doctors, medications, dosages, blood type
 - Insurance policies for home, health, flood, auto, renters

- Titles to house, cars
- Pay stubs for disaster assistance eligibility
- Household inventory for insurance claims – photo or video documentation stored online
- Other irreplaceable papers, such as birth, marriage, divorce, death and adoption certificates; passports; military records; wills; trust documents
- Account numbers for bank, credit cards, savings and investments.
- This Hurricane Preparedness Guide for reference, which you can also download from www.pinellascounty.org/emergency.

Basic Supplies for Pets

- Enough pet food and water for two weeks
- Identification/chip *(remember to update)*
- License
- Immunization records
- Photo
- Collar and leash
- Medications for two weeks with instructions
- Toys/blanket
- Cat litter, pan, scoop
- Plastic waste bags
- Disinfectant
- Paper towels
- Carrier or crate
- Newspaper or other lining



Good business preparedness

A hurricane or other major disaster could shut down your business for weeks or months. According to FEMA, almost 40 percent of small businesses never reopen their doors after a disaster. Many times this is due in part to a lack of planning.

It is critical to have a business continuity plan so that you can resume offering your services to the community as soon as possible.

Are You Ready?



Sign up for emergency notifications

- Make sure members of your workplace sign up for Alert Pinellas at www.pinellascounty.org/alertpinellas. This is a free community notification service that allows you to get alerts via cellphone, email and/or texts. Important information will be relayed during an emergency.
- Sign up for emergency notifications and other news from Pinellas County Economic Development at www.pced.org/subscribe
- Register for updates from the Florida Division of Emergency Management at www.floridadisaster.biz

Get help with business disaster planning

Pinellas County Economic Development can help prepare your comprehensive business continuity, emergency preparedness and disaster recovery plan at no cost. Schedule an appointment with the Florida Small Business Development Center at Pinellas County Economic Development at www.pced.org/sbdc or phone (727) 453-7200.

You can also find guidance online: <http://www.pinellascounty.org/emergency/businesssolutions.htm>

What is your risk?

Check the evacuation zone for your business, look up the flood zone and access the sturdiness of your building in the case of high wind.

Based on your assessment, you will decide if you will need to evacuate your building. Evaluate what equipment will need to be moved or protected in the building.

Steps to prepare your business

- Plan on doing business without power.
- What are your critical business functions? Plan for an alternate location; expect to work with limited or no water, sewer or power for at least two weeks.
- Store your important documents and data in cloud-based storage, and back it up on a hard drive. Remember to share access information with more than one employee.
- Practice restoring your technology. Share the procedure, along with passwords and log-ins, with more than one employee.
- If employees will work from home (if there is power), practice the plan. Make sure they have proper access to work remotely and that they are able to use the technology provided.
- Create an employee, vendor and key client communication plan; share this plan and test it with your employees. Update it frequently. Print it out.
- Communicate your disaster plan to employees; specifically, when you will shut down operations and send them home, as well as your plans for reopening and your expectations of them.
- If you have a sturdy building in a non-evacuation zone, consider offering your employees a host



home/building so that they have a safe shelter. If you do, be sure to communicate the guidelines and responsibilities beforehand. Will you allow family members and their pets to shelter? Who will bring food? Where will everyone sleep?

- Protect your greatest assets by helping to prepare your employees. Share educational materials about personal emergency planning, host a guest speaker from Pinellas County Emergency Management or Economic Development. Be receptive to the concerns of your employees.
- Review your business insurance coverage. Does it include business interruption coverage? This is insurance to compensate you for lost income if your company is unable to operate because of disaster-related damage.
- Identify who is responsible for assessing your business after the storm. Ensure they have a letter or ID so they can pass through traffic control points if appropriate.

Prepare an emergency kit

Remember to print out key information.

- Insurance policies
- Contracts, plans
- Property management contracts
- List of vendors
- Employee contact information and emergency plans
- Photo inventory of the interior and exterior of the business
- Backup files/drivers for data
- Logins and passwords

When it's time to go

Evacuations are called according to evacuation zones. They apply to all types of properties. When an evacuation is ordered, businesses in the evacuation zone must leave as well.

- Before you go, clear your property of debris and loose items. Take down signs that could be damaged in high winds.
- Prepare the building by covering windows and securing doors.
- When considering the timing of evacuations, consider the responsibilities of your employees. Closing early and allowing employees to leave gives them the time they need to prepare at home.
- Before you go, shut off the electricity, water and gas.

Tourism businesses

- Visit St. Pete/Clearwater's Accommodations Hurricane Preparedness Took Kit includes useful resources to help those in the tourism industry be better prepared in the event of a weather related emergency.
- <https://partners.visitstpeteclearwater.com/resource/emergency-management>
- Accommodations Availability & Information Hotline (800) 317-5050

- www.visitstpeteclearwater.com/storm (Active prior to and after a named storm)
- CVB industry partner information and hotline (727) 464-7200
- Updates to storm accommodations inventory www.pinellascvb.com/storm
- <http://data.visitstpeteclearwater.com>
Note: Industry Partners will need a property login and password from VSPC to enter the site, which is active prior to and after named storm. Email pr@visitspc.com to receive your login and password.

Report damage or economic injury

The Florida Business Damage Assessment Survey is a required first step in applying for a Florida Small Business Emergency Bridge Loan and an important way that the state assigns resources to help businesses and communities recover after a disaster. All businesses in Pinellas that have sustained damage or economic injury due to a disaster are asked to visit <https://floridadisaster.biz/BusinessDamageAssessments> or www.PCED.org/damage to complete the Florida Business Damage Assessment Survey.

Disaster loan assistance to get back to business

SBA disaster loans

Once a disaster has been declared, the U.S. Small Business Administration provides low-interest disaster loans to businesses of all sizes, private non-profit organizations and even homeowners and renters. SBA disaster loans can be used to repair or replace real estate, personal property, machinery and equipment, inventory and business assets. For more information, visit www.disasterloan.sba.gov

Florida small business emergency bridge loans

Should disaster strike, Pinellas County Economic Development will help businesses apply for Florida's emergency bridge loan program. This program provides a source of expedient cash flow to businesses impacted by a catastrophe so that they can begin repairs and replace inventory. For more information, visit www.floridadisasterloan.org.

The storm is coming. What does “in the cone” mean?

The National Hurricane Center uses a graphic of a cone to show the probable track of a storm on weather forecasts. You can use it as a guide for the type of preparations you should make.

The closer the hurricane is, the more accurate the forecast. But be aware that hurricanes often shift direction at the last minute, so you need to be prepared if you are anywhere near the cone. Do not let your guard down.

As you make your preparations, remain calm. After all, you have learned about hurricanes and hazards, you know your risks and what you plan to do, and have made the preparations to do it.



This information is also part of the Ready Pinellas mobile app.

Apple App Store



Google Play



5-day cone

If Pinellas is in the 5-day cone it means a storm is on a probable path to reach our area in five days.

Implement your plan.

- Know your zone. If you do not already know your zone, look it up. (www.pinellascounty.org/knowyourzone)
- Review your family disaster plan.
- Get your emergency preparedness kit with important papers ready.
- Begin to prepare your home and yard.
- If you have special needs, have your caregiver begin to implement your plan. If needed, be sure you are registered for a special needs shelter.
- You do not need to wait for an evacuation order if you do not wish to. Just remember, if you plan to evacuate to somewhere else in Florida there is no way to tell this many days ahead exactly where the storm will hit.

3-day cone

If Pinellas is in the 3-day cone it means a storm is on a probable path to reach our area in three days.

Step up your preparations.

- Double check your survival kit and make any last necessary purchases.
- Gather special supplies for infants, children, seniors and pets.
- Be sure you have all materials and tools necessary to shutter windows.
- If your plans are to evacuate, make arrangements, book reservations and pack what you can in your vehicle.
- Refill medications. (If the Governor has declared a state of emergency that includes Pinellas you can get a 30-day refill without the insurance company's usual restrictions.)
- You do not need to wait for an evacuation order if you do not wish to. Just remember, if you plan to evacuate to somewhere else in Florida there is no way to tell this many days ahead exactly where the storm will hit.



Hurricane watch

(48 hours ahead)

Prepare as if the storm is headed directly for your home. Be ready for a Hurricane Warning within a few hours if the storm remains on track and continue implementing your disaster plan.

- Fill vehicle gas tank.
- Get cash, secure papers and valuables.
- If you could not refill your medications in the 3-day cone timeframe try again now.
- Fill containers and tubs with water, even if evacuating—you may need the water when you return.
- Secure yard equipment and furniture.
- Shutter your windows.
- If your plans are to evacuate the area if you are ordered to, secure your home so you can leave as soon as an evacuation order is issued.
- If you are registered for a special needs shelter and will be getting transportation, be sure you have everything you need for your emergency preparedness kit.
- You do not need to wait for an evacuation order. Just remember, if you plan to evacuate to somewhere else in Florida, there is no guarantee that area will not be hit by the storm if its path changes.
- Be prepared for an evacuation order to be issued at anytime.

Hurricane warning

(36 hours ahead)

- Stay tuned to local news and get your weather radio ready.
- Complete final preparations to evacuate or to shelter in your home.
- If your plan is to travel out of the local area and you can leave at this point, go. You can expect traffic to get heavier as the hurricane nears.
- If you are registered for a special needs shelter and will be getting transportation, be ready to leave. Rescue workers will begin pick-ups shortly after an evacuation order is issued.
- If you are going to a host home, assist with home preparations and bring emergency supplies there.
- You do not need to wait for an evacuation order. Just remember, if you plan to evacuate to somewhere else in Florida there is no guarantee that area will not be hit by the storm if the forecast changes.
- Be prepared for an evacuation order to be issued at anytime



Evacuation order

Listen carefully to the evacuation order. What zone is being told to evacuate?

Are you in that zone?

NO I do NOT live in an evacuation zone that is included in the evacuation order.

If you do not live in the evacuation zone that is being told to evacuate, you do not have to leave your home. Review your plan and your decision on whether you will stay or go. (See page 5)

YES I live in an evacuation zone that is being ordered to evacuate.

YES I live in a mobile home.

If you answered YES you must evacuate.



Steps before you leave

- Turn off the water and gas utilities.
- Lock windows.
- Close all doors.
- Tell friends and neighbors where you are going. If you are evacuating locally, get to your shelter location within a few hours of the order.
- If you are going to a host home, go there now.
- Be aware of your evacuation time range. Evacuations will be issued with beginning and end times. The end time means that sustained tropical storm force winds are expected to arrive by that time and all evacuations should be complete.
- Stay safe during the storm.

The storm is here. What should I expect?

Hurricane Irma gave us a small taste of what life could be like in the case of a major hurricane. Power outages and heat were two of the biggest challenges. Expect these conditions to last days and even weeks.

If...	Then...
The power goes out	You will need a battery-powered radio, flashlight, batteries, cell phone and battery charger, non-perishable food, water. Check your emergency kits to make sure you can make it at least a week without power. You will need ways to cook or boil water in the weeks to follow, like an outside grill or camp stove. If you can find an open store you will need cash. You also will want items to keep you occupied: books, board games, etc.
The power stays out for six hours	If there is food in the refrigerator , move perishable foods into an ice-filled cooler. Put a thermometer in the cooler to make sure it stays below 40°F. Meats and other perishable foods can stay above 40°F without spoiling for two hours.
The power stays out for two days	If there is food in the freezer , it can be stored safely for two days if you keep the freezer door shut. Once the storm passes, cook any unspoiled food outside and consider sharing with your neighbors. From this point forward you will need non-perishable food. <i>(When you know a hurricane is coming, if you have a lot of frozen food, use it to prepare your meals. Otherwise you risk having it spoil in a power outage.)</i>
The water supply is affected	It is always possible that the drinking water supply could be affected during a disaster. Monitor the news for boil water notices, which means there is a possibility of contamination. In this case you should be prepared to disinfect the water. Boil—Bring a pot of water to a rolling boil for one minute to ensure bacteria, viruses or parasites are gone. Bleach—Add 1/8 tsp. of unscented bleach per gallon of water and let stand for 30 minutes; bleach should contain 5.25 percent sodium hypochlorite. This is less effective than boiling, but will work if there is no way to boil water. Bleach can also be used as a disinfectant for cleaning by mixing nine parts of water to one part bleach. If water is out, use your emergency supplies.
There is a sewer outage	If a sewer outage is announced, DO NOT flush your toilet. Powered sewer lift stations may be down, which could cause a sewage backup in your home. Use a portable toilet, like one used on a boat or camper, or set one up by using one of the following methods: <ul style="list-style-type: none">● 5-gallon bucket—Line with heavy-duty trash bag and use household bleach as disinfectant. Make sure it has a tight lid.● Toilet bowl—Turn off your outside water supply first and flush once to empty before lining with a trash bag. Do not use cat litter. It cannot be flushed after the sewer system is running. Once given the OK by officials, dispose of the emergency toilet's contents into your household commode. Thoroughly sanitize your emergency toilet with bleach before storing or disposal.
Phone, cable & cell service is down	Use a battery- or crank-powered radio —radio broadcasts are usually the last communication source to go down. Get a portable radio and lots of batteries. Tune in to National Weather Service advisories. Severe weather alerts are transmitted through the NOAA Weather Alert Radio. Local radio stations usually report on emergency situations and AM stations can broadcast longer than FM stations. Pinellas County FM HAR 96.3—Use your radio to tune in to the county station for information on local traffic. Mobile Text Messaging—Texting often works when other services do not. If your phone's digital clock works, then you can send and receive texts. Chargers and batteries—Keep your phone and other devices charged. Make sure you have the connection you need to plug into a vehicle, even if you do not own your own car. Invest in a backup battery charger. There are many models, including solar-powered. Do not forget the basic spare batteries for your radio, flashlight and other emergency items. Make sure your extra batteries have not expired. Apps—Mobile apps were invaluable during Irma. In addition to Pinellas County apps, know which others could be useful, like GasBuddy to find open gas stations or local weather apps. If you have WiFi even if your phone's data is down, check www.pinellascounty.org for information on new county apps.
Your Home Is Damaged by the Storm	Take refuge in your safe room —an interior room, closet or hallway on the lowest level of your home. The center of your house is the safest. Lie on the floor under a table or other sturdy object if you cannot make it to a safe room. Consider leaving your home ONLY if remaining is more dangerous than the weather outside. Wait until the storm has passed to tend to any damage.

The storm has passed. Now what?

Can I start driving once a storm passes?

Do not attempt to travel after the storm passes until officials say it is safe to do so.



- There will be trees, electrical wires and other dangers on the roads.
- Without power, traffic lights will not be working, making driving very dangerous. Emergency personnel will be busy trying to get to the calls they could not answer during the storm. You put them in more danger by being on the road.
- It is highly likely that your workplace, children's schools and stores will be closed. Many roads and bridges are likely to be closed or blocked.
- Emergency crews will be dispatched as soon as conditions are safe to begin clearing major roads of debris and open up routes to reach hospitals, fire stations, police stations and other critical facilities.
- Be patient and stay home until it is safe to travel.

Once officials say you can drive, you should still be very careful.

- Traffic lights may still be out. Treat all intersections and locations where there is usually a traffic light as an all-way stop sign.
- Roads may still be littered with debris.
- Many routes may be flooded. NEVER drive through standing water. Remember: Turn around. Don't drown.

Will I be able to get back home?



After an evacuation, many parts of Pinellas County may be inaccessible due to damage, flooding or debris blocking major roadways. Access into the county may be closed. Coming home immediately is not a guarantee.

- Stay tuned to social media and local news for updates on flooded areas, road closures and re-entry points before attempting to return to the county, your home or your business.
- Be prepared with proper ID that identifies you and the address of your residential or business property for re-entry after a storm.
- If you live or own a business on a barrier island, an Emergency Access Permit will make accessing the island after a mandatory evacuation faster and easier. You can get a permit from your City Hall, visit www.pcsoweb.com/emergency-access-permit for more information. If you do not have an Emergency Access Permit, you will be required to wait in line at the law enforcement checkpoint to show identification or other proof of residency, ownership, or employment every time you want to access the island.

The storm has passed. Now what?

What should I do when I return home?

- Avoid downed lines; there is no way to tell if they are electrical and if they are still live. Be sure to report downed lines to the power company if you are able to make calls.
- Avoid flooded areas and standing water.
 - Water may be contaminated or electrically charged from underground or downed power lines.
 - Flood waters can contain raw sewage, bacteria, viruses and other germs that can cause disease.
- Use caution in areas where floodwaters have receded. Roads may have been weakened and could collapse under the weight of a car.
- Do not enter a home that has major damage to the roof and/or walls. There is no way to know if it is safe.
- Watch for snakes, raccoons, possums and other animals, as well as insects that may have moved into your evacuated home.
- Prevent mosquitoes from breeding in standing water and to protect yourself from bites. Use the 3 Ds: Drain water when possible; Dress in light colors and cover all parts of the body; and Defend with DEET, Picaridin or Oil of Lemon Eucalyptus repellants. To report mosquito problems, call (727) 464-8900.
- Keep kids and pets with you. There could be dangerous conditions in the neighborhood, such as power lines, fallen trees and debris.
- Photograph and list all damaged or lost items including their age and value where possible. Take photos of water in the house. Adjusters need evidence of the damage to prepare your estimate.
- Contact your insurance agent before repairing damages.
- Remove wet contents immediately to prevent mold. Wet carpeting, furniture, bedding and other items holding moisture can develop mold within 24 to 48 hours. Clean and disinfect everything that got wet. Mud left from floodwater can contain sewage and chemicals. For information on cleaning up after a flood, go to www.floodsafety.com/national/property/cleanup/
- Get required permits before you start any home repair, improvement or construction. Hire a licensed contractor. Do not sign an Assignment of Benefits contract as a condition of having your home repaired.
- File your insurance claim as soon as possible.
- Service damaged septic tanks, cesspools, pits and leaching systems as soon as possible. Damaged sewage systems are a serious health hazard.
- Officials will be making initial damage assessments as soon as the storm passes. These officials will always carry proper identification.
- If your home has major damage it may be declared uninhabitable and you will not be able to stay there.
- The U.S. Army Corps of Engineers will often come to a storm-ravaged area to give tarps to people

who are eligible. Listen to updates from officials to learn about these and other possible services.

- There may be feeding stations and cooling centers set up as soon as it is safe for rescue workers. Check for updates on the news or for community notices that will be distributed. Sign up for Alert Pinellas to have these notices texted to your phone, as texts will sometimes work when other services do not. Go to www.pinellascounty.org/alertpinellas.

Consumer alert

In a declared state of emergency, it is illegal to sell necessary goods or services at increased prices.

- If you believe a business or individual is price gouging, call Pinellas County Consumer Protection at (727) 464-6200 or report it to the Florida Attorney General's Office at (866) 966-7226 or through www.myfloridalegal.com. If you do not have phone service, document the activities of the worker and report it as soon as you can.
- Make sure the professional you are hiring is a licensed contractor.

When will the debris be picked up?

Pinellas County (for unincorporated areas) and each municipality has different procedures for debris pickup. That's why residents may have different directions about dealing with yard debris, regular trash and bulk items.

- Be patient. Debris clearance will start by opening up one lane of traffic to allow emergency vehicles and responders to help our community. Removing debris from other areas may take time depending upon the amount of debris.
- Normal daily schedules and processes will likely vary after a storm.
- The type of storm will also make the difference whether large items will be picked up, if yard debris will be in piles or bagged, etc. Be patient as urgent needs will be taken care of first.
- For information and instructions after the storm, you can check the website of your city or the county, follow them on social media or stay tuned to local news.
- Those who live on private roads may need to make additional plans for a location to dispose of debris.
- Contractors that you hire to do work such as cutting a tree down, fence work, flooding repair or removal of household items are responsible for debris removal. That is included in your fee so be sure that they are licensed and that they fulfill their responsibilities.

When will power be restored?

Duke Energy focuses on restoring power in a sequence:

- Public safety situations
- Transmission, substation equipment and main distribution lines
- Essential facilities
- Distribution lines

- For more details see the diagram below. TECO suggests preparing your home for power outages:
- Remove any flammable items on the stove.
- Make sure there are no irons left on or other potentially dangerous situations.
- Turn off appliances and turn them on one by one once power is restored.
- When leaving your home, switch off the power at the main breaker.

To report an outage or view current outages:

Duke Energy customers: www.duke-energy.com/outages/restoring-your-power

TECO customers: www.tampaelectric.com/residential/outages/outagemap

What is my responsibility during recovery?

Be prepared to take care of yourself and each other for at least a week. If a hurricane were to devastate the county, it could be a week before roads are opened and rescue workers can deliver water and basic food to the area. It will likely be weeks before grocery stores can reopen. It could take weeks to restore basic services.

In other words, you may be on your own for quite a while, and you should prepare for this.

It is your responsibility to arrange for loans, insurance, contractors and the other items of business that you will need to get back on your feet.

Assistance after the storm

Disaster assistance

Following a disaster, organizations will come into the area to help. Check the county website for updates and listen to the news for announcements.

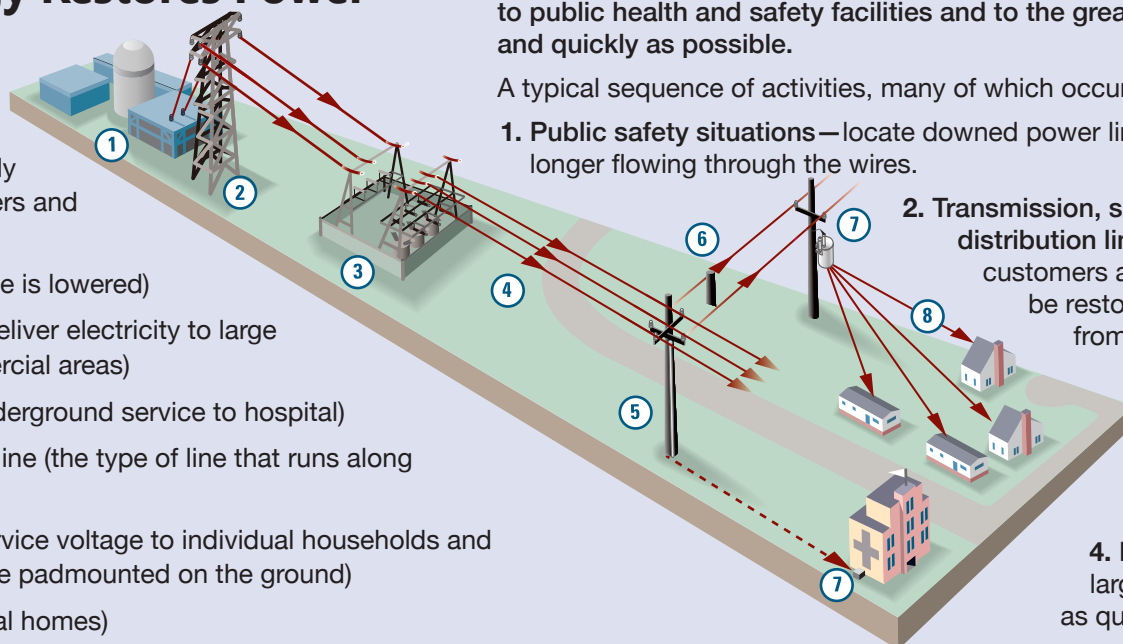
FEMA

After a disaster, if a Presidential Disaster Declaration is issued, survivors must register with the Federal Emergency Management Agency (FEMA) if they feel they need help from any of the FEMA disaster assistance programs. Applicants have to apply for a Small Business Administration Loan to begin with, even if they are not a small business.

- If the loan is approved, then a low-interest loan is available to help you pay for repairs.
- If the loan is not approved, then you are referred back to FEMA, who determines your eligibility for additional disaster help.
- Since this is a process, it is important to sign up for assistance as soon as possible at www.fema.gov.
- Disaster Recovery Centers may be set up to provide assistance to residents seeking to register for disaster assistance.
- Disaster assistance is not meant to get people back to where they were before the storm. It is meant to get people through the disaster.

How Duke Energy Restores Power Restoration Diagram

- 1 Generation sources (power plants)
- 2 Transmission lines (supply large number of customers and large geographic areas)
- 3 Substation (where voltage is lowered)
- 4 Main distribution lines (deliver electricity to large subdivisions and commercial areas)
- 5 Power pole (showing underground service to hospital)
- 6 Local distribution or tap line (the type of line that runs along neighborhood streets)
- 7 Transformer (reduces service voltage to individual households and businesses – may also be padmounted on the ground)
- 8 Service lines (to individual homes)



Duke Energy focuses on restoring power in a sequence that enables power restoration to public health and safety facilities and to the greatest number of customers as safely and quickly as possible.

A typical sequence of activities, many of which occur simultaneously, is as follows:

1. **Public safety situations**—locate downed power lines and make sure electricity is no longer flowing through the wires.
2. **Transmission, substation equipment and main distribution lines**—these serve large numbers of customers and large geographic areas, and must be restored first to keep electricity flowing from power plants to neighborhoods.
3. **Essential facilities**—emergency service and critical infrastructure such as hospitals, law enforcement, fire departments and water treatment facilities.
4. **Distribution lines**—we work to get the largest number of customers back on as quickly as possible.

What else should I prepare for?

Preparedness for any hazard, whether natural or manmade, is all about understanding the threats, planning ahead, and being ready to put that plan into action. Many other hazards provide little or no warning or preparation time. If anyone is hurt or if you need immediate help, call 9-1-1.

For more detailed information on these hazards and others visit www.pinellascounty.org/emergency/other_hazards.htm

Some things you should always have:

- A safe room inside your home, workplace, school and other locations where you spend time.
- At least two ways to get emergency notifications. Sign up with Alert Pinellas at www.pinellascounty.org/alertpinellas and know where to get reliable news.
- An emergency plan for home, business, school and other locations you frequent.

- A Go Kit in case of evacuation.
- A Stay Kit in case you have to shelter in place. This should include plastic sheeting and duct tape.
- A safe meeting place in the neighborhood that your whole family knows.
- Emergency contacts (*mobile and printed*).
- Awareness of your surroundings. Even while doing outdoor activities, take note of locations that might be good for a safe shelter if needed.
- Good communications about emergency plans.
- A two-week supply of food and water at home in case you need to shelter in place.
- Nonprescription drugs such as pain relievers, stomach remedies, cough and cold medicines, fluids with electrolytes and vitamins.



Thunderstorms and lightning

When Thunder Roars Go Indoors

Florida has over a million lightning strikes per year. Pinellas County has regular storms—especially in the summer—that come up fast can lead to grave danger for those not paying attention. To avoid getting hurt by lightning:

- Check the weather before you go and keep an eye on the sky.
- If you see dark clouds approaching and hear thunder, find a safe place to take cover, like restrooms in a park, a shelter on the beach or even a business near to you.
- Get off of any elevated structures.
- Do not lie flat on the ground.
- Do not stand under a tree.
- Get as far away from water as possible.
- Stay away from anything that conducts electricity.



Tornadoes

Duck and Cover

When you get a tornado warning on your emergency weather radio or from Alert Pinellas you will not have much time: about 12 minutes.

- Find your safe room now and make sure everyone in your home knows it. Look for an internal room with no windows as low in the building as possible. Many use a bathroom or a closet. The safe room can also be used when a shelter in place order is given.
- If you are in a car, park safely, get out and seek shelter. Cars are easily overturned. Do not try to outrun a tornado.
- If you are in a mobile home, you must get to a safer place. Identify a safe place now, perhaps the community restrooms, laundry room or community center.
- If you find yourself out in the open, lie down in a ditch or culvert, or if all else fails, lie flat on the ground and cover your head.



House fire

Get Out, Stay Out, Call for Help

If a fire starts in your home, you may have as little as two minutes to escape.

- Install smoke alarms on every level of your home, inside bedrooms and outside sleeping areas.
- Test smoke alarms every month and change the batteries twice a year.
- Talk to your family about a fire escape plan and practice it. Have two ways to escape.
- Keep items at least 3 feet away from anything that gets hot.
- Do not smoke in the home.
- Turn heaters off when you leave the room.
- Keep matches and lighters out of the reach of children.
- Never leave a burning candle unattended.
- If a fire occurs, get out quickly and call for help. Never go back in for anything or anyone.



Wildfires

In Pinellas County, wildfires can occur in open spaces, parks, preserves and even in your backyard. Drought and freezes raise the chances of fire. Wildfires can be caused by lightning but usually they are started by humans—either by accident or intentionally.

- Maintain the outside of your home and keep it free of anything that will easily burn, such as firewood. Prune vegetation and clean gutters regularly.
- If you see a wildfire, call 9-1-1. Do not assume someone else has reported it.
- If you think you may have to evacuate, get your Go Kit, seal doors, cover vents, close gas valves and turn off pilot lights.
- If ordered to evacuate, do it immediately.
- Do not return home until officials say it is safe.



Suspicious behavior

If You See Something, Say Something

While we may not be able to predict an act of terrorism or shooting, we can be alert to suspicious behavior and let officials know when we observe something we think could be a threat. If you see something that you think is suspicious, contact your local law enforcement agency.



Active shooter

If an active shooter is in your vicinity:

- 1) Run—If there is an accessible escape path, attempt to evacuate the area.
- 2) Hide—If evacuation is not possible, find a place where the active shooter is less likely to find you.
- 3) Fight—As a last resort, and only when your life is in imminent danger, attempt to disrupt and/or incapacitate the active shooter.

For additional resources visit: www.ready.gov/active-shooter



Pandemic disease

It is a small world and infectious diseases can spread quickly by human contact, animals, insects or food. You can help prevent the spread of infectious disease:

- Get routine and travel-related child and adult vaccines.
- Wash your hands frequently with soap and water or alcohol-based sanitizer.
- Avoid close contact with sick people.
- Avoid touching eyes, nose or mouth – that is how germs spread.
- Cover your nose and mouth with a tissue when you cough or sneeze.
- Stay home if you feel ill.
- Use a face mask if advised to.
- For additional information visit: www.cdc.gov or www.pinellashealth.com.

What if we're told to shelter in place?

Shelter in place means to stay in the building you currently occupy and protect yourself there. Make sure you are receiving your emergency notifications and tune in to local broadcasts for official instructions.

There are many reasons you might be told to shelter in place. It could be that there was a chemical spill in the area or that a violent act is suspected. It may only be a matter of hours, not days, that you will be asked to stay sheltered.

If you are notified of an emergency and do not know what to do, play it safe and shelter in place. After a hurricane, shelter in place. Officials will let you know when it is safe.

What to do if you are home or at work

- Get everyone into the safe room (interior room with the least number of windows possible).

If instructed to do so:

- Seal all windows and doors with plastic and duct tape.
- Turn off air conditioning and other ventilation systems.
- Remain indoors until officials say it is safe.
- Stay updated and be sure you are signed up through Alert Pinellas www.pinellascounty.org/alertpinellas

What NOT to do:

- Leave home, work or the building you currently occupy—for any reason, even to get your kids from school. Schools have emergency plans and will keep your children safe until the danger passes. You may put them and yourself in great danger if you attempt to get them.

What if I am driving?

- Safely park your car as soon as possible and go inside the nearest public building.
- If there are no buildings in the area, park safely (preferably in shade), close your windows, and if instructed to do so, shut off your air conditioning/heat/fan and seal the vents if possible. Use only recirculated air. Listen for emergency notifications on your mobile device and listen to the radio for updates.



IMPORTANT CONTACTS

State of Florida

Florida Attorney General's Office
(price gouging)
(866) 966-7226
www.myfloridalegal.com

Florida Division of Emergency Management (non-emergency)
(850) 413-9969
www.floridadisaster.org

Florida Highway Patrol
*FHP (mobile phone) / (727) 570-5010
www.flhsmv.gov/fhp

Federal agencies

Federal Emergency Management Agency (FEMA)
(800) 621-3362
www.fema.gov

National Hurricane Center
www.nhc.noaa.gov

National Weather Service/Tampa Bay Area
www.weather.gov/tbw

NOAA Weather Alert Radio
Specific Area Message Encoding (SAME) code for Pinellas County: 012103

Utility companies

Clearwater Gas
(727) 562-4900 (general)
(727) 462-6633 (gas leaks)
www.clearwatergas.com

Duke Energy (report outages)
(800) 228-8485
www.duke-energy.com

Frontier
(800) 921-8101
www.frontier.com

Spectrum
(855) 222-0102
www.spectrum.com/services/florida/pinellas-county

TECO Peoples Gas
(877) 832-6747 (gas leaks)
www.peoplesgas.com

TECO (report outages)
(877) 588-1010
www.tampaelectric.com

WOW!
(866) 745-3685
www.wowway.com

Hotlines

2-1-1 Tampa Bay Cares
2-1-1 texting
Text your zip code to 898211
media@211tampabay.org

Citizen Information Center
(727) 464-4333
(During emergencies)

Call 9-1-1 for emergencies only.
Text 911 only if you are unable to call in an emergency.

Want to help?

Volunteering takes planning too.

There are programs that give faith-based communities and other organizations the opportunity to help others in their time of need. By working with Emergency Management, interested groups can receive guidance on preparedness, disaster training and even become a shelter during or after the storm. If you are interested, please contact us at **(727) 464-3800**.

Adopt-A-Shelter

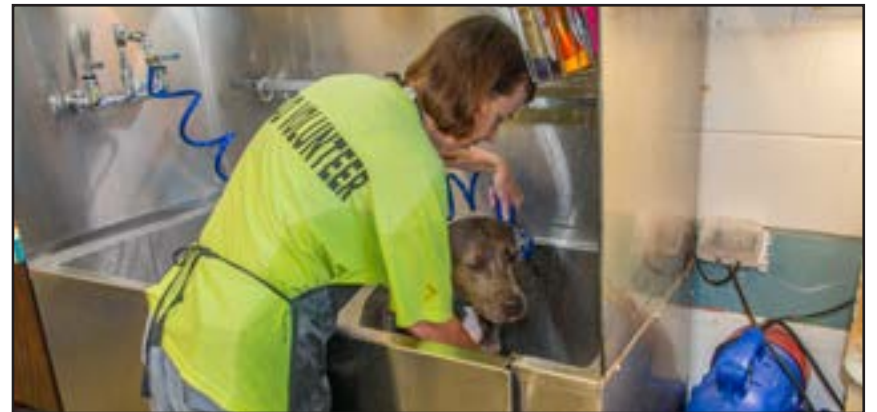
During dangerous weather, you may be able to open your facility as a shelter to your employees, congregation or the public. The county will have many sheltering needs after a disaster as well. To talk about how you can help, call **Emergency Management** at **(727) 464-3800**.

Billboard Emergency Alert System (BEAS)

Help us let drivers and pedestrians know about urgent news by putting alerts on your electronic signs. By partnering with us, you can help the community prepare and stay safe. If you own or manage a digital sign along any road in Pinellas County and want to be a BEAS partner, visit www.pinellascounty.org/beas, email ema@pinellascounty.org or call **Emergency Management** at **(727) 464-3800**.

Pet transport

Residents who will stay in special needs shelters during a disaster need to have their pets taken care of too. You can help bring the dogs and cats to Pinellas County Animal Services so that they can be cared for until their owner returns home. If you can help, call **Animal Services** at **(727) 582-2600**.



ALERT Pinellas

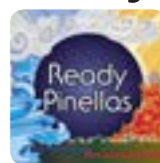
In emergencies, stay informed.

Sign up for Alert Pinellas, the county's emergency notification service, and be in the know. This FREE service will call, text and email you with important notices affecting your safety and/or health.

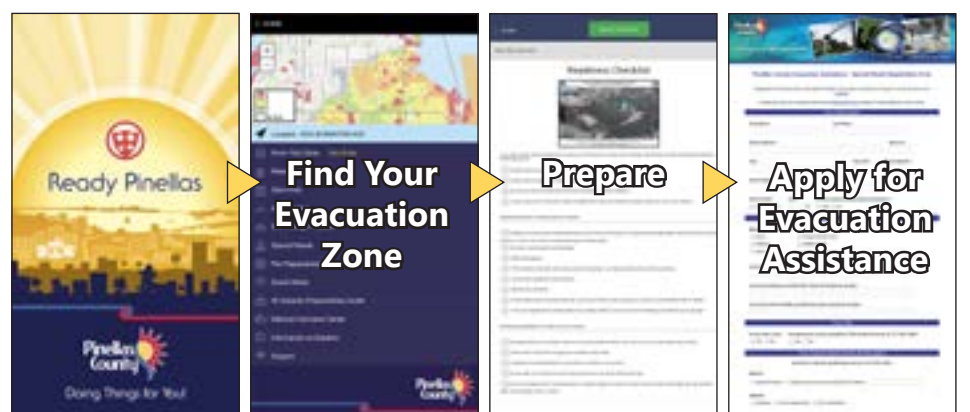
Sign up at www.pinellascounty.org/alertpinellas



Ready Pinellas



Get the Ready Pinellas mobile app, the county's risk assessment tool that helps you look up your evacuation level, create preparedness checklists and plans, and is linked to crucial emergency websites and social media. Ready Pinellas is available to download from the Apple App Store or Google Play.



Apple App Store



Google Play

