



# Pinellas County

## Staff Report

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File #: 24-0700A, Version: 1

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### **Subject:**

National Flood Insurance Program Community Rating System Annual Report.

### **Recommended Action:**

Accept the receipt and file of the National Flood Insurance Program Community Rating System (CRS) Annual Report.

- Report is in accordance with Federal Disaster Mitigation Act of 2020. Maintaining Reports helps the County meet eligibility for Federal Hazard Mitigation Grants.
- Report was developed through a multi-agency effort.
- Submittal of the Annual Report to the Board of County Commissioners is required as part of the County's participation in the CRS.
- No signatures required.

### **Strategic Plan:**

Ensure Public Health, Safety, and Welfare

2.1 Provide planning, coordination, prevention, and protective services to create and enhance a safe, secure, and healthy community.

Practice Superior Environmental Stewardship

3.2 Preserve and manage environmental lands, beaches, parks, and historical assets.

3.3 Protect and improve the quality of our water, air, and other natural resources.

3.5 Foster a sustainable and resilient community that is prepared for sea level rise and a changing climate.

Deliver First-Class Services to the Public and Our Customers

5.1 Maximize partner relationships and public outreach.

### **Summary:**

The County participates in the Federal Emergency Management Agency (FEMA) NFIP CRS. Submittal of this Annual Report to the Board is a NFIP CRS requirement. Participation in this Program provides enhanced public safety, reduced damage to property and public infrastructure, avoidance of economic disruption and loss, and supports a resilient County.

Annual Reports are listed below and attached as part of the County Local Mitigation Strategy (LMS) Annual Report, which includes:

- Pinellas County Repetitive Loss Area Analysis (RLAA)
- Multi-jurisdictional Program for Public Information (PPI)
- Flood Insurance Improvement Plan

- Flood Warning and Response Plan (FRP) - Appendix 4: Substantial Damage Management Plan  
Annual Update Report

**Background Information:**

As the County and most of its municipalities participate in the NFIP CRS, residents and businesses may get up to a 35% discount on their flood insurance premiums. The savings adds up to almost \$8 million dollars per year for unincorporated property owners and more than \$25 million per year countywide. Unincorporated Pinellas County is currently rated a CRS Class 3 but will become a CRS Class 2 in April 2024 which will result in up to a 40% discount on NFIP flood insurance premiums.

The LMS is a countywide hazard mitigation plan. It also serves as the County's and many municipalities' Floodplain Management Plan. This Plan must be in accordance with the Federal Disaster Mitigation Act of 2000. Maintaining this Plan, helps the County meet eligibility for Federal hazard mitigation grants. Participation in the NFIP CRS requires the adoption of a Floodplain Management Plan.

The PPI is a comprehensive approach to flood hazard outreach and its purpose is to improve communication to citizens regarding critical aspects such as, flood hazards, flood safety, flood insurance, and protection of natural floodplains, in a systematic step-by-step manner.

The Flood Warning and Response Plan is a CRS activity to ensure timely identification of impending flood threats, disseminate warnings to appropriate floodplain occupants, coordinate flood response activities to reduce the threat to life and property, and ensure timely damage assessments, including substantial damage determinations, as required by FEMA. The County Flood Warning and Response Plan, which includes the Substantial Damage Management Plan, is in Appendix 4 - of the CEMP. The Substantial Damage Management Plan outlines the County's coordinated approach to identifying and inspecting damaged structures after a storm event. The purposed of this plan is to improve recovery efforts and streamline the process for rebuilding after a storm event.

**Fiscal Impact:**

N/A

**Staff Member Responsible:**

Kelli Hammer Levy, Director, Public Works

**Partners:**

County LMS Working Group

CRS PPI members of participating municipalities, various governmental agencies, local non-profits, universities, and neighborhood associations as well as real estate, insurance, and mortgage industry stakeholders.

**Attachments:**

2023 NFIP CRS