



Pinellas County

Staff Report

File #: 23-0403A, Version: 1

Subject:

National Flood Insurance Program Community Rating System Annual Report.

Recommended Action:

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

- This plan is in accordance with the Federal Disaster Mitigation Act of 2000. Maintaining this plan helps the County meet the eligibility for Federal hazard mitigation grants.
- These plans are developed through a multi-agency effort.
- Submittal of annual updates of these plans to the Board of County Commissioners are 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 these annual reports to the Board is a program 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 Pinellas County.

Because 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.

These 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 Response Plan (FRP)

Background Information:

The LMS is a countywide hazard mitigation plan that includes the County and participating municipalities, as well as several agencies and non-governmental stakeholders. LMS is a plan developed to reduce and/or eliminate the risks associated with natural and man-made hazards. These plans must be in accordance with the Federal Disaster Mitigation Act of 2000. Without an approved LMS, the County would be unable to apply for various Federal hazard mitigation grants. The current LMS also serves as the County's and many municipalities' Floodplain Management Plan. Participation in the National Flood Insurance Program's Community Rating System 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 Volume II - Hazard Specific Plans of the Comprehensive Emergency Management Plan (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:

Pinellas 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:

2022 NFIP Community Rating System (CRS)