



BOARD OF COUNTY COMMISSIONERS

DATE: April 21, 2015

AGENDA ITEM NO. 14

Consent Agenda ☐

Regular Agenda ☒

Public Hearing ☐

County Administrator's Signature:

Subject:

Adoption of a Resolution Adopting the 2015 Pinellas County Local Mitigation Strategy (5 Year Update)

Department:

Planning

Staff Member Responsible:

Gordon Beardslee

Recommended Action:

I RECOMMEND THE BOARD OF COUNTY COMMISSIONERS (BOARD) ADOPT THE RESOLUTION ADOPTING THE 2015 PINELLAS COUNTY LOCAL MITIGATION STRATEGY, INCLUDING APPENDIX 15, SUPPLEMENTAL FLOODPLAIN MANAGEMENT PLANNING DOCUMENTATION.

Summary Explanation/Background:

The Board is being requested to adopt the 2015 update of the Pinellas County Local Mitigation Strategy (LMS). The LMS is a countywide hazard mitigation plan that includes Pinellas County, twenty-three (23) municipalities, as well as several agencies and non-governmental stakeholders. The current LMS, which was adopted by the Board and twenty-three (23) of the County's municipalities in 2010, expires in May 2015. The Federal Emergency Management Agency (FEMA) and the State of Florida require a comprehensive update to the LMS every five years. An adopted LMS is required in order for a local government to be eligible for federal hazard mitigation grants.

A LMS working group, with consulting assistance from the Tampa Bay Regional Planning Council, performed an extensive review and update to the LMS over the past year. The LMS establishes an ongoing multi-jurisdictional process that identifies plans, programs, policies and ordinances, and studies/reports to augment hazard mitigation efforts at the local level. The LMS includes a description of the types of hazards that may impact Pinellas County, their probability of occurrence, the geographic areas that are most vulnerable, and an estimate of potential losses from various natural hazards. Measures or initiatives to mitigate the potential impact of the various hazards to which Pinellas County is susceptible are identified in Appendix 9 of the LMS for each of the local governments included in the document and for several non-governmental organizations. When a local government receives federal hazard mitigation grants, they are used to implement initiatives identified in the LMS.

The first unified LMS for Pinellas County was adopted in 1999, with five (5) year updates in 2004 and 2009. The 2014/15 update of the LMS utilized a planning process prescribed by FEMA, which allows Pinellas County to use this plan to meet all or a portion of the County's Community Rating System (CRS) Floodplain Management Planning requirements, which may help improve the County's CRS rating and lower flood insurance premiums for unincorporated property owners.

Three publicly noticed workshops were held throughout the County to receive public input on the draft plan. The Florida Department of Emergency Management has reviewed the 2015 update to the LMS and has determined that the Pinellas County LMS plan is compliant with federal standards and is ready for adoption by the County and municipalities (see attached letter dated March 26, 2015). The full draft of the 2015 LMS can be viewed at <http://www.pinellaslms.org>.

Fiscal Impact/Cost/Revenue Summary:

N/A

Attachments:

Resolution of Approval

Attachment "A" to Resolution (Pinellas County LMS Appendix 15)

LMS Working Group Roster

FDEM Letter of March 26, 2015 "Approved Pending Adoption"

RESOLUTION NO. 15-_____

A RESOLUTION BY THE BOARD OF COUNTY COMMISSIONERS
OF PINELLAS COUNTY, FLORIDA, ADOPTING THE PINELLAS
COUNTY LOCAL MITIGATION STRATEGY.

WHEREAS, Pinellas County is located in an area that is vulnerable to natural and man-made disasters; and

WHEREAS, Pinellas County supports efforts to make our community more disaster-resistant, thereby reducing the costs of disasters, preventing or mitigating their impact to our residents, and reducing time needed for recovery; and

WHEREAS, the Local Mitigation Strategy represents a unified county-wide strategy toward a more disaster resistant community; and

WHEREAS, the Local Mitigation Strategy provides the consistent framework for future pre-disaster mitigation efforts and post-disaster redevelopment, regardless of the type of future threat faced by our community; and

WHEREAS, the Local Mitigation Strategy includes a section describing the method and schedule of monitoring, evaluating, and updating the mitigation plan within a five-year cycle; and

WHEREAS, the first unified county-wide Local Mitigation Strategy was adopted by the Board of County Commissioners in 1999, and

WHEREAS, Pinellas County established a website (www.pinellaslms.org) and copies of the plan were made available through all participating local governments; and

WHEREAS, the Board of County Commissioners has previously approved two five-year updates to the Local Mitigation Strategy (Resolution 04-165 and Resolution 10-60), and

WHEREAS, after a review and update period, the 2015 draft Local Mitigation Strategy has been placed on the LMS public website in order to obtain public comment regarding the plan pursuant to Federal Regulations; and

WHEREAS, the 2015 update of the Local Mitigation Strategy included the 10-step planning process which is consistent with FEMA's multi-hazard mitigation planning regulations pursuant to the Disaster Mitigation Act of 2000 and serves as the County's Floodplain Management Plan; and

WHEREAS, additional floodplain management planning documents (Attachment A) specific to unincorporated Pinellas County have been included in Appendix 15 of the Local Mitigation Strategy to satisfy the flood plain management requirements of the County's Community Rating System; and

WHEREAS, three publicly noticed workshops were held on January 26th, 28th, and 29th at three separate locations in Pinellas County (Tarpon Springs, Pinellas Park, and St. Petersburg) to inform the public and obtain public comments.

NOW, THEREFORE, BE IT RESOLVED by the Board of County Commissioners of Pinellas County, Florida, at a duly assembled meeting held on the _____ day of April, 2015, that the Board hereby adopts the Pinellas County Local Mitigation Strategy developed by the Local Mitigation Strategy Workgroup. This Resolution supersedes Resolution 10-60. This resolution shall become effective immediately upon its adoption.

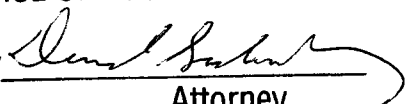
Commissioner _____ offered the foregoing resolution and moved its adoption, which was seconded by Commissioner _____ and upon roll call, the vote was:

Ayes:

Nays:

Absent and not voting:

APPROVED AS TO FORM
OFFICE OF COUNTY ATTORNEY

By 
Attorney

Pinellas County Local Mitigation Strategy (2015)
Appendix 15; Supplemental Information



PINELLAS COUNTY COMMUNITY RATING SYSTEM
ACTIVITY 501
REPETITIVE LOSS

Pinellas County | November 2014

PINELLAS COUNTY COMMUNITY RATING SYSTEM

ACTIVITY 501

REPETITIVE LOSS

Prepared for:

Watershed Management Unit
Pinellas County, Florida

Prepared by:

Jones Edmunds & Associates, Inc.
324 S. Hyde Park Ave, Suite 250
Tampa, Florida 33606

Project No. 16450-038-02

November 2014

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1 INTRODUCTION

The Community Rating System (CRS) has made repetitive loss mitigation a priority since it was initiated in 1990. A community with repetitive loss properties must meet certain prerequisites in order to participate in the CRS. In addition, points are awarded if the community implements activities that reduce the exposure of repetitive loss properties to flood damage.

Pinellas County meets the minimum CRS participation requirements for repetitive loss communities, which includes updating repetitive loss records, identifying the extent of the problem, and providing basic information to owners of properties in the repetitive loss area(s).

2 REPETITIVE LOSS CATEGORY

For CRS purposes, there are three categories of repetitive loss communities based on the number of properties on the repetitive loss list, each with specific CRS requirements (Table 1). Unincorporated Pinellas County is a Category C Repetitive Loss Community. As such, the County must review and describe its repetitive loss problem, prepare a map of the repetitive loss area(s), prepare a list of the addresses of all improved properties in those areas, and undertake an annual outreach project to those addresses. The following sections contain this information. Additionally, the County is required to prepare a floodplain management plan or area analyses for its repetitive loss areas. The 2015 update of the Local Mitigation Strategy (LMS) included the 10-step CRS planning process, which is consistent with FEMA's multi-hazard mitigation planning regulations pursuant to the Disaster Mitigation Act of 2000 and serves as the County's Floodplain Management Plan.

Table 1 Repetitive Loss Community Categories

Category	Description	CRS Requirements
A	Has no repetitive loss properties, or repetitive loss properties have all been mitigated.	No special requirements except to submit information needed to update the repetitive loss list if applicable
B	Has at least one, but fewer than 10, repetitive loss properties that have not been mitigated	Must review and describe its repetitive loss problem, prepare a map of the repetitive loss area(s), prepare a list of the addresses of all improved properties in those areas, and undertake an annual outreach project to those addresses
C	Has 10 or more repetitive loss properties that have not been mitigated	<ul style="list-style-type: none">• Must review and describe its repetitive loss problem, prepare a map of the repetitive loss area(s), prepare a list of the addresses of all improved properties in those areas, and undertake an annual outreach project to those addresses• Prepare a floodplain management plan or area analyses for its repetitive loss area(s)

3 REPETITIVE LOSS PROPERTIES LIST

As part of its application and cycle verification, a community with one or more properties on FEMA's repetitive loss list must review the list for accuracy, correct addresses, whether the properties are actually in the community's corporate limits, and whether the insured buildings have been removed, retrofitted, or otherwise protected from the cause of the repetitive flooding.

FEMA provided their June 2014 repetitive loss list to Pinellas County in July 2014. Pinellas County Planning & Development Services, at 310 Court Street, reviewed the list in detail. No additions or omissions to the list were needed within the unincorporated limits of the County; therefore, no Repetitive Loss Update Worksheets, AW-501, were submitted for 2014.

4 REPETITIVE LOSS AREAS

Pinellas County contracted Jones Edmunds to develop GIS feature datasets of the repetitive loss properties and repetitive loss areas. The repetitive loss areas include the properties on the repetitive loss list and all nearby properties that may experience similar flooding conditions. Jones Edmunds assessed the conditions and delineated the repetitive loss areas based on compilation of the following data:

- Repetitive loss properties and data (e.g., number of losses and associated cost)
- LiDAR (elevation data, land slope).
- Conveyance system components (e.g., location and size of stormwater pipes, ditches, storage basins, work requests)
- Known hot spots (e.g., conveyance system problem areas, storm high water information, and flood complaint areas).
- Floodplains (e.g., WMP studies and FIRMs).
- Storm surge areas.
- Streetview.

A map of the Unincorporated Pinellas County repetitive loss areas is shown in Figure 1. The causes of repetitive flooding as extrapolated from the best available data listed above, is detailed in Table 2.

5 REPETITIVE LOSS OUTREACH

Annually, Pinellas County Planning & Development Services mails letters, with supplemental information enclosed, to all repetitive loss properties and properties identified within repetitive loss areas. The letters and enclosures advise addressees of the risks associated with residing in an area with historical flood losses and provide information about flood insurance and preventative measures that can protect them and their property from flooding. Additionally, County services and contact information are provided. The repetitive loss outreach materials are shown in Figure 2 through Figure 5.

Figure 1 Repetitive Loss Areas Map



Table 2 Causes of Repetitive Flooding

Repetitive Loss Area Map ID	Building Count	Causes of Repetitive Flooding
1	21	Losses associated with heavy rain events; Storm Surge area; Area outfalls to Boca Ciega Bay; Conveyance system may back up during heavy rain events pending tidal tailwater conditions or storm surge flooding
2	11	Losses associated with heavy rain events; Storm Surge area; Depressional area, ponding may occur during heavy rain events pending tailwater at outfall pipe to St Joe's Creek or storm surge flooding
3	9	Losses associated with heavy rain events; Storm surge area; Low lying area in neighborhood that outfalls to Cross Bayou Canal and Tampa Bay; Conveyance system may back up during heavy rain events pending tidal tailwater conditions; or storm surge flooding
4	16	Losses associated with heavy rain events; Storm surge area; Coastal peninsula neighborhood, street drainage for this area outfalls through single 18 in pipe to the intercoastal. Conveyance system may back up during heavy rain events pending tidal tailwater
5	31	Losses associated with heavy rain events; storm surge area; Coastal neighborhood with curb inlets/pipe to bay at end of street; Conveyance system may back up during heavy rain events pending tidal tailwater conditions; or storm surge flooding
6	13	Losses associated with heavy rain events; Low lying area adjacent to pond and McKay Creek; Pond is not able to discharge into the creek during heavy rain events due to the tailwater conditions
7	5	Losses associated with heavy rain events; storm surge area; Low lying coastal area; Surface runoff from west flows across properties to Lake Seminole, which may reach higher than normal levels during severe rain events causing flooding in this area; or s
8	9	Losses associated with heavy rain events; Roadway depressed in this area to capture runoff from neighborhood in curb inlets; may back up and cause ponding during heavy rain events
9	6	No major weather events on date of loss; storm surge category 3; in SFHA, AE; Runoff from north may flow across properties to lower lying streets for collection at curb inlets.
10	8	RLs associated with weather events; storm surge area; Low lying coastal street with collection at curb inlets with pipe to intercoastal; Outfall may back up during heavy rain events pending tidal tailwater conditions; or storm surge flooding
11	31	RLs associated with weather events; McKay Creek floodplain and storm surge area; 90% of RL properties removed from floodplain; sediment sump project in the area is planned

Repetitive Loss Area Map ID	Building Count	Causes of Repetitive Flooding
12	12	Most RLs associated with weather events; storm surge area; Low Lying area with conveyance system to Pass-a-Grill Channel; may back up during heavy rain events pending tidal tailwater conditions; or storm surge flooding
13	23	RLs associated with weather events; storm surge area; Low Lying area with conveyance system to Holiday Cove; may back up during heavy rain events pending tidal tailwater conditions; or storm surge flooding
14	101	RLs associated with weather events; storm surge area; Low lying, pre-firm, mobile home park and residences, adjacent to Cross Bayou Canal in 25 year floodplain; no conveyance structures, likely overbank/overland flooding
15	1	RLs not associated with weather event, cause for flooding unknown
16	29	Most RLs associated with weather event; storm surge area; runoff from neighborhood to east collects along depressed roadway to curb inlets with pipe conveyance to Seminole Bypass Canal; Inlets have become blocked; or may back up during heavy rain events
17	9	Most RLs associated with weather event; Storm surge area, but not FIRM floodplain; runoff from neighborhood to east collects along depressed roadway to curb inlets with pipe conveyance to ditch system, which may become tidally inundated during storm even
18	125	RLs associated with weather event; storm surge area; Island with conveyance to St Joseph Sound; may back up during heavy rain events pending tidal tailwater conditions; or storm surge flooding
19	3	RLs associated with weather event; storm surge area; Rebuilt and pond added after losses occurred
20	46	RLs associated with weather event; Storm surge area; runoff and conveyance system from west, north and east through conveyance and overland to boat basin to canal to Smith Bayou; may back up during heavy rain events pending tidal tailwater conditions; or
21	18	RLs not associated with weather event; storm surge area
22	26	RLs associated with weather event; storm surge area; conveyance to St Joseph Sound; may back up during heavy rain events pending tidal tailwater conditions; or storm surge flooding
23	303	Most RLs associated with weather event; storm surge area; conveyance may back up during heavy rain events pending tidal tailwater conditions; or storm surge flooding where no conveyance structures
24	6	RLs associated with weather event; Storm Surge area; flat topology adjacent to ditch system; possible overbank flooding
25	7	RLs associated with weather event; storm surge area; runoff from north, storm surge flooding

Repetitive Loss Area Map ID	Building Count	Causes of Repetitive Flooding
26	2	RLs associated with weather event; low lying area adjacent to wetland; adjacent wetland may have reached storage capacity
27	1	RLs associated with weather event; coastal, runoff overland to Smith Bayou; storm surge area
28	1	RLs associated with weather event; storm surge area; Drainage overland to west, possible ponding on property due to topology
29	1	one of two losses associated with minor weather event; storm surge area; not 100 year floodplain; not a depressional area, no other flood complaints or losses; flood cause not determined
30	1	RLs associated with weather event; storm surge area category 4; storage pond may have exceeded capacity if tailwater did not allow for discharge, and/or overbank flooding from adjacent ditch
31	1	RLs associated with thunderstorms; storm surge area; home not in 100 yr FP but street is; conveyance may back up during weather events pending tidal tailwater conditions; or storm surge flooding
32	25	Most RLs associated with weather event; storm surge area; runoff from east to the Narrows; conveyance may back up during weather events pending tidal tailwater conditions; or storm surge flooding
33	11	RLs associated with weather event; wetland may back up during weather events pending tailwater conditions at creek where conveyance system from wetland discharges
34	14	RLs associated with weather event; adjacent to floodway; low lying area with storage ponds and ditches, which may back up due to tailwater conditions
35	34	RLs associated with weather event; drainage work orders; pond and wetland storage likely reach capacity and back up ditches causing flooding
36	5	RLs associated with weather event; storm surge area; conveyance may back up during weather events pending tidal tailwater conditions; or storm surge flooding
37	15	RLs associated with minor weather events only; storm surge area; runoff through this area discharges through pipe conveyance to channel; ponding possible during heavy rain; no clear flooding cause with minor events
38	5	RLs associated with weather event; adjacent to depression area with no apparent outfall; may stage up to structures during weather events
39	12	Most RLs associated with weather event; storm surge area; conveyance may back up during weather events pending tidal tailwater conditions; or storm surge flooding
40	9	RLs associated with minor weather event; storm surge area; conveyance may back up during weather events pending tidal tailwater conditions; or storm surge flooding

Repetitive Loss Area Map ID	Building Count	Causes of Repetitive Flooding
41	25	RLs not associated with weather event; storm surge area; waterfront properties; possible storm surge flooding
42	54	Most RLs associated with weather event; storm surge area; conveyance may back up during weather events pending tidal tailwater conditions; or storm surge flooding
43	109	RLs associated with weather event; storm surge area; conveyance may back up during weather events pending tidal tailwater conditions; or storm surge flooding
44	23	RLs associated with weather event; storm surge area; conveyance may back up during weather events pending tidal tailwater conditions; or storm surge flooding
45	21	RLs associated with weather event; storm surge area; conveyance may back up during weather events pending tidal tailwater conditions; or storm surge flooding
46	18	RLs associated with weather event; storm surge area; conveyance may back up during weather events pending tidal tailwater conditions; or storm surge flooding
47	7	RLs associated with weather event; storm surge area; conveyance may back up during weather events pending tidal tailwater conditions; or storm surge flooding
48	66	RLs associated with weather event; low lying area with runoff from southeast; likely ponding here if roadway conveyance system reaches capacity
49	387	RLs associated with weather event; storm surge area; conveyance may back up during weather events pending tidal tailwater conditions; or storm surge flooding
50	5	Some RLs associated with weather event; work request for possible blocked conveyance noted; storm surge area; conveyance may back up during weather events pending tidal tailwater conditions; or storm surge flooding

Figure 2 Repetitive Loss Area Properties Letter

BOARD OF COUNTY COMMISSIONERS

Charlie Justice
Susan Latvala
Janet C. Long
John Morroni
Norm Rasche
Karen Williams Seel
Katherine T. Welch



October 22, 2014

Dear Property Owner/Resident:

You have received this letter because your property is in an area that has been flooded several times. Damaging weather systems such as tropical storms and hurricanes can occur at any time in Pinellas County, subjecting your property to possible flooding and further damages. Flooding can be saltwater from the coastline or fresh water from runoff that cannot drain off and creates street and yard flooding. Pinellas County is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding. The following activities are suggested to prepare for and mitigate the impacts of flooding to your property:

1. Check with the Building and Development Review to find out about the causes of repetitive flooding, what the County is doing about it, and what would be an appropriate flood protection level. The staff can also assist you in evaluating flood protection alternatives.
2. Prepare for flooding by doing the following:
 - Know how to shut off the electricity and gas to your house when a flood comes.
 - Make a list of emergency numbers and identify a safe place to go.
 - Make a household inventory, especially of the lowest level of your house.
 - Put insurance policies, valuable papers, medicine, etc., in a safe place.
 - Collect and put cleaning supplies, camera, waterproof boots, etc., in a handy place.
 - Develop a disaster response plan. See the Red Cross' website at www.redcross.org for information about preparing your home and family for a disaster. For specific information on emergency preparedness and flooding in Pinellas County visit the County's emergency management webpage at <http://www.pinellascounty.org/emergency/>
 - Get a copy of *Repairing Your Flooded Home* from www.redcross.org.
3. Consider some permanent flood protection measures.
 - Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to a basement or lower level before a flood can reduce property damage and save lives.
 - Consider elevating your house above flood levels.
 - Check your building for water entry points, such as doors and dryer vents. These can be protected with low walls or temporary shields.
 - Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.

PLEASE ADDRESS REPLY TO:
310 Court Street
Clearwater, Florida 34616
Phone: (727) 464-6200
Fax: (727) 464-6291
Website: www.pinellascounty.org



- More information can be found at FEMA's website, www.ready.gov/floods
- Note that some flood protection measures may need a building permit and others may not. Always contact Building & Development Review Services prior to doing any type of work.

4. Get a flood insurance policy.

- Homeowner's insurance policies do not cover damage from floods. However, because Pinellas County participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because our community participates in the Community Rating System, you will receive a reduction in the insurance premium.
- If your home is not located within a mapped Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy.
- Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
- It will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.
- Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
- Contact your insurance agent for more information on rates and coverage.

Flood Insurance Rate Maps (FIRMs) are being enforced. Please call Ms. Heather Doherty in the County's Building & Development Review Services Department at (727) 464-3471 for questions regarding the FIRMs. For questions regarding elevation certificates, please call the County's Building Division at (727) 464-3241. If you should have any questions regarding your repetitive loss property(ies), please call me at (727) 464-6200.

Sincerely,

Carol A. Vincent

Renee Vincent, AICP
Planning Section Manager

enclosures

Figure 3

Repetitive Loss Area Properties Flood Information Enclosure

Drainage System Maintenance

Surface water runoff is affected by natural and man-made features and is channeled through inlets and pipes, canals, ditches, ponds and lakes, ultimately flowing into the surrounding bays and the Gulf of Mexico. Maintenance of these features is important since debris obstructs the flow of water causing street and yard flooding. The Pinellas County Department of Environment and Infrastructure, Transportation and Stormwater Division, performs scheduled inspections and maintenance that include removal of high weeds, clippings, branches or other debris to achieve the best flow capacity. For further information, contact Department of Environment and Infrastructure at (727) 464-8980. It is illegal to dump unauthorized chemicals, sediment or waste materials into storm sewer systems, streams or bays in Pinellas County.

Permits

All development (new construction, repair/replacement work, additions, signs, fill, etc.) throughout the unincorporated areas of Pinellas County requires a permit. Contact Pinellas County Building & Development Review Services at (727) 464-3888 for further information or visit www.pinellascounty.org/buildrequired.htm.

Should you see illegal development in the floodplains, please contact Pinellas County Building & Development Review Services.

Substantial Improvement Requirements

The National Flood Insurance Program and Pinellas County regulations require buildings within a Special Flood Hazard Area that are improved at a cost which is 50% or more of the existing building's market value before the improvement is started to meet current construction standards for buildings in a floodplain. For further information, please call Pinellas County Building & Development Review Services at (727) 464-3888.

Functions of Floodplains

Natural floodplain areas, such as hardwood swamps, cypress swamps, wetlands, freshwater ponds and marshes, mangrove swamps and salt marshes lessen the effects of storm and flood waters. They provide natural storage areas for flood waters and buffer the coastal areas from storm surges. Natural floodplain areas also provide excellent habitat for diverse wildlife and enhance water quality.

Pinellas County uses several approaches to protect its natural floodplain areas in order to prevent saturation of the natural functions of floodplains and to diminish the damaging effects of flood waters. Among these approaches are: implementing the goals and policies of the Pinellas County Comprehensive Plan, enforcing the Land Development Regulations and conducting site plan reviews and building Capital Improvement Projects to reduce flooding and improve the water quality.

Further Information

Pinellas County continually strives to increase awareness of the hazards of flooding. Flooding information is provided at www.pinellascounty.org/flooding. Flood hazard information from FEMA and other sources are provided in the reference sections of the following public libraries:

- East Lake Community Library
- Largo Public Library
- Palm Harbor Library
- Seaside Community Library at St. Petersburg College

www.pinellascounty.org/flooding

Pinellas County complies with the Americans with Disabilities Act. To obtain accessible formats of this document, please call (727) 464-4062 (TDD). Funding for this brochure was provided by the Pinellas County Planning Department. \$1,000 copies were printed at a cost of \$2.49 = \$2,490 each.

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Is Your Property in a Floodplain?

Flood Hazard Areas

Low-lying areas in Pinellas County that are adjacent to bodies of water or next to major conveyance channels are subject to flooding. Furthermore, tropical storms and other threatening weather may present flood hazards to residents due to high tides, storm surge caused by winds and heavy rainfall.

FEMA, the Federal Emergency Management Agency, has designated these low-lying areas as Special Flood Hazard Areas, which are defined as having a 1% chance of being flooded in any given year. The Special Flood Hazard Areas are depicted as A or V zones on a Flood Insurance Rate Map.

Flood Insurance

Pinellas County participates in the National Flood Insurance Program. The National Flood Insurance Program makes federally backed flood insurance available for all buildings. Flood insurance covers direct losses caused by surface flooding, including an overflowing river, a tropical storm and local drainage problems. However, the insurance policies do not cover losses due to flooding.

The National Flood Insurance Program insures with two types of coverage: structural and contents. Structural coverage is for the walls, floors and other items permanently attached to the structure. Contents coverage may be purchased separately provided the contents are in an insurable building. Renters can also purchase flood insurance for contents.

Mandatory Purchase Requirement

The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 made the purchase of flood insurance mandatory for federally backed mortgages on buildings located in a Special Hazard Flood Area.

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The requirement applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, and credit unions. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market. It affects all forms of federally related financial assistance from the Department of Veterans Affairs, Federal Housing Administration and Small Business Administration, for example, for buildings located in a Special Flood Hazard Area.

How It Works

Lenders are required to complete a Standard Flood Hazard Determination form whenever they make, increase, extend or renew a mortgage, home equity, home improvement, commercial or farm credit loan. It is the federal agency's or the lender's responsibility to check the Flood Insurance Rate Maps to determine if the building is in a Special Flood Hazard Area.

If the building is in a Special Flood Hazard Area, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. The requirement is for structural coverage equal to the amount of the loan or other financial assistance or the maximum amount available, whichever is less. The maximum amount available for a single-family house is \$250,000. Please see the National Flood Insurance Program website at www.floodsmart.gov or call toll-free, 888-379-9531, for information on policy rates and coverage. Contacting a local insurance agent or lender for details is suggested. **Beware:** that there is a 30-day waiting period before coverage goes into effect – so don't sleep.

There are undeveloped parts of Pinellas County that are classified coastal barriers under the Coastal Barrier Resources System Act, where flood insurance may not be available. Visit www.fec.gov/dca.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business equipment, landscaping and vacant lots. It does not affect loans for buildings that are not in the Special Flood Hazard Area. While not mandated by law, a lender may require a flood insurance policy as a condition of a loan for a property in any zone on a Flood Insurance Rate Map.

If a person feels that a Standard Flood Hazard Determination form incorrectly places the property in the Special Flood Hazard, he or she may request a Letter of Determination Review from FEMA. This must be submitted within 45 days of the determination. More information and a direct link can be found at www.fema.gov/national-flood-insurance-programs/how-request-flood-hazard-determination-review-form.

Map Information Provided

Flood Insurance Rate Maps are available for viewing at Pinellas County Building & Development Review Services, 440 Court Street, Clearwater, FL 32756. Those who live in the unincorporated areas of Pinellas County can contact Building & Development Review Services at (727) 464-3071 to determine whether a building is in a Special Flood Hazard Area. In case the applicant is assisting other customers, citizens are asked to leave their name, phone number, address or parcel ID number from their new bill or the voice mail when prompted to do so.

The Flood Insurance Rate Maps are also available for viewing on the Pinellas County website: <http://ppl.pinellascounty.org/firmmaps>. Search the maps by address or parcel ID number.

Copies of FEMA elevation certificates on all buildings in the unincorporated area constructed in the floodplain since 1993 are available for review at Building & Development Review Services.

If you live in one of the Pinellas County municipalities, please contact your city directly for flood map information.

Flood Warning

Pinellas County flood warnings are broadcast by local television stations, including PC3-TV (Bright House 622, WOTV 18, Vermeer 44) and local radio stations, as well as by the National Weather Service NOAA Weather Radio. Tune in to these media systems for instructions during times of possible flooding, including storms. Listen for weather updates, evacuation orders and expected storm arrival times. To find your evacuation level visit www.pinellascounty.org/knowyourzone.htm or call the Interactive Hurricane Evacuation Level Inquiry Line at (727) 464-3070 or

call (727) 464-3880 from 7:00 a.m. to 4:00 p.m. Monday to Friday. Evacuation levels are also provided on your Pinellas County Utilities bill and on your Truth in Millage (TRIM) notice from the Property Appraiser's office. Please note that the Special Flood Hazard Maps may differ from the evacuation levels.

Flood Preparedness

Be aware of these steps to ensure personal safety:

- Tune in to local media for flood watches and warnings.
- Heed warnings from officials – evacuate when orders are given.
- Know your hurricane evacuation level, know your evacuation routes and plan where you will go.
- Prepare a travel bag with essentials.
- Be cautious at night.
- Have battery-operated flashlights, radio and television in working condition.
- Shut off water service, gas service and electricity to your home.
- Do not panic.
- Do not drive or walk into flooded areas where water depth is unknown.
- Ensure your pet's safety. Commercial kennel space is limited and there are only a few public shelters that will accept pets – develop a plan.

Find more information and more thorough checklist at: www.pinellascounty.org/emergency.

Property Protection

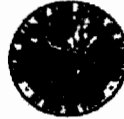
Floodproofing is one way to minimize property loss due to floods. Floodproofing may involve building walls or levees, elevating or moving structures, or sealing the structure.

Pinellas County Building & Development Review Services can provide citizens with information on techniques to reduce property loss and can review or critique floodproofing plans. Call (727) 464-3880 for more information.

2014/2015 LMS WORKING GROUP	
Agency/Organization	Name
American Red Cross	Hendrickson, Mark
American Red Cross	Bueno, Jose C
Area Agency on Aging of Pin./Pasco	Martino, Jason
Bay Area DKI	Ennest, Chris
Bayfront Health St. Petersburg	Beckert, Bruce
Bayfront Health St. Petersburg	Roger Fournier PI
Belleair Beach	Godfrey, Allen
Belleair Beach	Gonzalez, Nancy
Belleair Bluffs	David, Robert
Clearwater	Gloster, Earl
Clearwater	Matzke, Lauren
Clearwater (Alternate)	Kessler, Sarah
Clearwater	Ehlers, Scott
Dunedin	Parks, Jeff
Dunedin	Joan McHale
East Lake Tarpon Fire Control District	Jamison, Tom
Eckerd College	Mets, Lisa
FDOT	Allen, Angela
FEMA - Region IV	Vigo, Gabriela
Florida Emergency Management	Price, Jamie
Florida Emergency Management	Wallick, Michael
FL Restaurant & Lodging Assoc.	Lynch, Dannette
Gulfport	Taylor, Michael
Gulfport	Engel, Gerald
Hillsborough County Hazard Mitigation	Henry, Eugene
Indian Rocks Beach	Taylor, Danny
Indian Shores	Dhonau, Bonnie
Indian Shores	Green, Malcome
Indian Shores	Tidwell, Michelle
JWB	Biddleman, Marcie
JWB	Waldron, Shelba
Kenneth City	Campbell, Mathew
Kenneth City	Susan L. Scrogham CMC
Largo	Leong, Frances

Largo	Mixson, David
Largo	Swartz, Doug
Largo	Wojtkiw, Thomas
Largo	Waters, Stephanie
Maderia Beach	Rosetti, Lynn
Maderia Beach	Chief Derryl O'Neal
Morton Plant Mease Healthcare	Clark, Carol
North Redington Beach	Campbell, Mari
North Redington Beach	Lewis, Don
North Redington Beach	Schmader, Renee
North Redington Shores	Holmes, Lee
Oldsmar	Dauphinais, Marie
Oldsmar	Everitt, Steven
Oldsmar Fire	O'Nale, Dean
Palm Harbor Fire Dept.	Robert Markford
PARC	Nevitt, Missy
Pasco County	Doying, Annette
Pinellas County Building & DRS	Doherty, Heather
Pinellas County Communications	Iovino, Tom
Pinellas County Economic Development	Swank, Stacey
Pinellas County Emergency Mgt.	Bishop, Sally
Pinellas County Emergency Mgt.	Borries, Joe
Pinellas County Emergency Mgt.	Peck, Debbie
Pinellas County Emergency Mgt. (Alternate to Debbie Peck)	Walker, Richard T.
Pinellas County Env. and Infrastructure	Talhouk, David
Pinellas County Health & Community Svcs.	Bell, Pam
Pinellas County Health & Community Svcs.	Muhrlin, Jane
Pinellas County Natural Resources	Harji, Rahim
Pinellas County Planning & Dev. Svcs.	Beardslee, Gordon
Pinellas County Planning & Dev. Svcs.	Renea Vincent
Pinellas County Schools	Dluzneski, Dan
Pinellas Park	Bray, Bob
Pinellas Park	Berkheimer, Gary

Pinellas Park	Boisvert, Suzanne
Pinellas Planning Council	Crawford, Michael
Redington Beach	Clarke, Missy
Redington Beach	Gamble, Andrea
Redington Shores	Andrews, Steven
Redington Shores	Palmer, Mary
Redington Shores	Herr, Patti
Safety Harbor	Drees, Debbie
Safety Harbor	Stenmark, Marcie
Seminole	Ely, Mark
Seminole	Hockenbury, Jeremy
Seminole	Rodde, Mike
Seminole	Dykens, Brad
South Pasadena	Schwartz, Neal
South Pasadena Fire	Saltsman, Dayton
St. Anthony's Hospital	Nicely, John
St. Pete Beach	Cooper, Bruce
St. Pete Beach	Welden, Chelsey
St. Petersburg Emergency Mgt.	Ballou, Bob
St. Petersburg Emergency Mgt.	Stiff, Rick
St. Petersburg Construction & Permitting	Taylor, Noah
Sunstar	Eells, Brian
SWFWMD	Lloyd Roberts
Tarpon Springs	Butcher, Rick
Tarpon Springs	Robertson, Bob
Tarpon Springs Housing Authority	Amon, Deb
TBRPC	Johnson, Betti
TBRPC	Smith, Brady
Treasure Island	Cohen, Paula
UF/IFAS Extension	Madhosingh-Hector, Ramona
UF/IFAS Extension	Carnahan, Libby



STATE OF FLORIDA
DIVISION OF EMERGENCY MANAGEMENT

RICK SCOTT
Governor

BRYAN W. KOON
Director

March 26, 2015

Ms. Renea Vincent
Local Mitigation Strategy Chair
310 Court Street
Clearwater, Florida 33756

Re: Pinellas County Local Hazard Mitigation Plan Approved Pending Adoption

Dear Ms. Vincent:

This is to confirm that we have completed a State review of the Pinellas County Local Mitigation Strategy (LMS) plan update for compliance with the federal hazard mitigation planning standards contained in 44 CFR 201/6(b)-(d). Based on our review and comments, Pinellas County developed and submitted all the necessary revisions and our staff has reviewed and approved these revisions. We have determined that the Pinellas County LMS plan is compliant with federal standards, subject to formal community adoption, for the jurisdictions below:

Pinellas County, Unincorporated
Town of Bellair
City of Bellair Beach
City of Bellair Bluff
City of Clearwater
City of Dunedin
City of Gulfport
City of Indian Rocks Beach
Town of Indian Shores
Town of Kenneth City
City of Largo
City of Madeira Beach
Town of North Redington Beach
City of Oldsmar
City of Pinellas Park
Town of Redington Beach
Town of Redington Shores
City of Safety Harbor
City of Seminole
City of South Pasadena
City of St. Pete Beach
City of St. Petersburg
City of Tarpon Springs
City of Treasure Island

Ms. Renea Vincent
March 26, 2015
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Upon submittal of a copy of all participating jurisdictions' documentation of their adoption resolutions to our office, we will send all necessary documentation to the Federal Emergency Management Agency (FEMA) who will issue formal approval of the Pinellas County LMS plan.

If you have any questions regarding this matter, please contact Michael Wallick at 850-922-0325 or Michael.Wallick@em.myflorida.com.

Respectfully,

A handwritten signature in black ink, appearing to read "Myles E. Anderson".

Myles E. Anderson,
Bureau Chief, Mitigation
State Hazard Mitigation Officer

MEA/mw

Attachments: MEMORADUM: State approval of LMS plans under Program Administration by States (PAS)