



Pinellas County 2022 National Flood Insurance Program's (NFIP) Community Rating System (CRS) Annual Report

1 OVERVIEW

Pinellas County participates in the Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP) Community Rating System (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.

Because Pinellas 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.

2 REPORT CONTENTS

The calendar-year 2022 annual updates required by the CRS program include the following:

- Pinellas County Local Mitigation Strategy (LMS) Annual Update, which includes:
 - Pinellas County Repetitive Loss Area Analysis (RLAA) (*page 278 of 319 herein*)
 - Multi-jurisdictional Program for Public Information (PPI) (*page 132 of 319 herein*)
 - Flood Response Plan (FRP) (*page 148 of 319 herein*)
 - Flood Insurance Improvement Plan (*page 267 of 319 herein*)

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 RLAA is a detailed mitigation plan for repetitive loss areas. It provides more specific guidance on how to reduce damage from repetitive flooding than the LMS. Assessment of the flood hazard, including repetitive loss areas, is a required component of the LMS if it is to be used as the community's Floodplain Management plan. The community must prepare an annual evaluation report for its repetitive loss areas.



The PPI is a step-by-step coordinated approach to flood hazard outreach. The County's purpose in developing this plan is to improve communication with citizens, and to provide information about flood hazards, flood safety, flood insurance, and ways to protect property and floodplain functions to those who can benefit from it.

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 Pinellas County Flood Warning and Response Plan, which includes the Substantial Damage Management Plan, is an appendix 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 purpose of this plan is to improve recovery efforts and streamline the process for rebuilding after a storm event.