

RESOLUTION NO. 2023-07

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF VENICE, FLORIDA, ADOPTING THE SARASOTA COUNTY UNIFIED FLOOD INSURANCE PROMOTION PLAN, AS IT PERTAINS TO CRITERIA FOR THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY RATINGS SYSTEM (CRS); AND PROVIDING AN EFFECTIVE DATE

WHEREAS, the Unified Flood Insurance Promotion Plan (FIPP) was developed to review flood insurance throughout the entire county and its municipalities and to identify deficiencies and develop coordinated methods of outreach, and each municipality has a separate review of flood insurance claims and needs; and,

WHEREAS, the Program for Public Information (PPI) Committee, which meets quarterly, was formed to ensure coordination of local municipalities within Sarasota County with an ongoing public information effort to design and transmit the messages that the communities determine are most important to flood safety and protection of floodplain natural functions; and

WHEREAS, the PPI Committee, acting as the Flood Insurance Promotion Planning Committee, developed the Unified FIPP as part of the requirements for participating in the Community Rating System (CRS); and

WHEREAS, Sarasota County formally adopted the Unified FIPP on December 13, 2022; and

WHEREAS, City of Venice ("City") is subject to flooding from severe weather with potential damage to life, property, natural resources, and the local economy.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF VENICE, FLORIDA, as follows:

SECTION 1. The Unified Flood Insurance Promotion Plan attached hereto as Exhibit "A" is hereby adopted by reference as if fully set forth herein.

SECTION 2. The Community Outreach Letter, attached hereto as Exhibit "B", is hereby adopted for outreach to all residents throughout the City to encourage the purchase of flood insurance.

SECTION 3. This Resolution shall take effect immediately upon its adoption.

APPROVED AND ADOPTED AT A REGULAR MEETING OF THE VENICE CITY COUNCIL HELD ON THE 14TH DAY OF FEBRUARY 2023.

Nicholas Pachota, Mayor

ATTEST:

Kelly Michaels, MMC, City Clerk

I, Kelly Michaels, MMC, City Clerk of the City of Venice, Florida, a municipal corporation in Sarasota County, Florida, do hereby certify that the foregoing is a full and complete, true and correct copy of a Resolution duly adopted by the City Council of the City of Venice, Florida, at a meeting thereof duly convened and held on the 14th day of February 2023, a quorum being present.

WITNESS my hand and official seal of said City this 14th day of February 2023.

Kelly Michaels, MMC, City Clerk

(S E A L)

Approved as to form:

Kelly Fernandez, City Attorney

SARASOTA COUNTY UNIFIED FLOOD INSURANCE PROMOTION PLAN 2022

Anywhere it rains, it can flood



Developed by the Sarasota County Unified PPI Committee 2020-2021



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OUR COMMUNITY

BACKGROUND

Among natural hazards, floods are the costliest and most pervasive hazard in the United States. Property losses from flooding events in the United States have been steadily increasing since the mid-1900s and have now reached billions of dollars per year. Sarasota County is a Gulf Coast community located on the west coast of Florida that encompasses approximately 590 square miles of land, with 37 miles of open shoreline along the Gulf of Mexico. There are more than 420 miles of rivers, streams, and canals within the county. In addition, there are 43 named lakes covering 2,091 acres, and over 70 square miles of estuaries and bays that support diverse habitats for plants and animals. Most of the canals were constructed to function as agricultural drainage canals and were not designed to convey flows from developed areas. After World War II, the county experienced significant growth and development along the shoreline, as well as other areas adjacent to water features.

The sub-tropical weather pattern in this region provides frequent extreme weather events including flooding from tropical depressions and hurricanes. Extreme and severe summer rains can cause flooding in various locations throughout the County. These events may pose a significant threat to life and property.

NATIONAL FLOOD INSURANCE PROGRAM

The National Flood Insurance Program (NFIP) was approved by Congress in 1968 primarily to make flood insurance available to property owners with buildings located in Special Flood Hazard Areas (SFHA) identified on Flood Insurance Rate Maps (FIRM). To qualify for participation, a community develops and adopts a regulatory program designed to reduce exposure to flood damage and, at a minimum, that conforms to the minimum participating requirements of the NFIP (44CFR, Part 60.3). If conforming, flood insurance is available to anyone that lives in that community.

Community Rating System

The NFIP's Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management practices that exceed the minimum NFIP requirements. In CRS communities, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community's efforts that address the three goals of the program:

1. Reduce and avoid flood damage to insurable property
2. Strengthen and support the insurance aspects of the NFIP
3. Foster comprehensive floodplain management

Flood insurance premium rates in CRS communities are discounted in increments of 5%. A Class 10 community is not participating in the CRS and receives no discount. A Class 9 community receives a 5% discount for all policies in its Special Flood Hazard Areas, a Class 8 community receives a 10% discount, all the way to a Class 1 community, which receives a 45% premium discount.

Classifications are based on 19 creditable activities, organized in four categories:

- Public information
- Mapping and regulations
- Flood damage reduction
- Warning and response

NFIP REVIEW & DEVELOPMENT

The Program for Public Information (PPI) Committee reviewed the flood insurance data in this document and has developed a plan that outlines the goals and objectives for increasing flood insurance policies and awareness throughout Sarasota County and its municipalities. Recommendations/action items are listed, and measures of success are identified. The following data is given in general terms to ensure compliance with the Federal Privacy Act of 1974. No specific policy data was reviewed during the development of this plan. Each municipality within Sarasota County as well as Unincorporated Sarasota County has a section within this report outlining their specific flood insurance data. A table with the figures combined will be included at the end of the assessment section.

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) – SPECIAL FLOOD HAZARD AREAS (SFHA)

As part of our participation in the NFIP, all of Sarasota County has FIRMs that identify the SFHA, also known as the 1% chance flood.

THE PLAN

The Unified Flood Insurance Promotion Plan is developed by the Unified Program for Public Information (PPI) committee. The PPI committee is comprised of the unincorporated Sarasota County, the City of Sarasota, the Town of Longboat Key, the City of North Port, and the City of Venice, and various stakeholders.

This collaborative effort will allow committee members to review flood insurance throughout the entire county, identify deficiencies and develop coordinated methods of outreach. This plan follows the steps outlined in the 2017 Community Rating System manual.

Each municipality will have a separate review of flood insurance claims and needs. This will give each area an opportunity to target their areas specifically. An overall review of flood insurance and claims data will be included at the end of this report along with the recommended flood insurance outreach methods.

PUBLIC INVOLVEMENT

The communities that make up Sarasota County make every effort to reach-out to the public concerning floodplains and flood insurance. Outreach meetings are sometimes conducted through neighborhood libraries or associations. Other avenues for public outreach also consist of public meetings conducted through watershed planning and public meetings to recognize capital improvement projects. Watershed management plans cover the entirety of Sarasota County and provide an excellent means to reach out to residents about floodplain management activities, repetitive losses, and benefits of flood insurance.

Unified Public Insurance Program Planning Committee

The PPI Plan was developed in 2016 and adopted in 2019, to coordinate public outreach within Sarasota County. The PPI committee involves stakeholders such as the Sarasota Bay Estuary Program, Mote Marine, Insurance Agents, Realtors, and Mortgage Lenders. The benefits of a unified PPI plan include a more comprehensive outreach approach by providing communities and residents with clear, coordinated messages that are delivered in a manner that is cost-effective and consistent. The better access flood-prone residents have to flooding information such as their vulnerability to the flood risk and impacts, the higher likelihood these residents will be prepared to act in reducing their risk. The result is a well-informed public, safer living environment, and lower costs associated with flood loss. The 2017 CRS Manual recommends the PPI Committee members develop and annually review the Flood Insurance Promotion Plan. PPI Committee Members are listed in Table 1.

COMMITTEE MEMBERS

Table 1: PPI Committee members and affiliations		
Name	Affiliation	Position
Christina Pitchford	Sarasota County/RASM	Stakeholder
Christina Rimes	City of Venice	Engineering/Stormwater
Claire Craigmile	Sarasota County	Communications
Cyndi Cahill	City of Sarasota	Development Services
Derek Applegate	City of North Port	Building Official
Ed McCrane	Sarasota County	Emergency Services
Edgar Saint Amand	City of North Port	Zoning Plans Reviewer
Elizabeth Wong	City of North Port	Stormwater
Jeremy Rogus	City of North Port	Alternate
Jessica Williams	Sarasota County/Wright Flood	Alternate
Kathleen Weeden	City of Venice	Alternate
Kelly Colvin	Sarasota County	Alternate
Khan Boupaha	Sarasota County, JEA	Stakeholder
Mary Elizabeth Petty	City of Venice, AAA Insurance	Stakeholder
Megan Barry	SBEP- Public Outreach Manager	Stakeholder
Melissa May	City of North Port, State Farm Insurance	Stakeholder
Neil Fleet	Town of Longboat Key, AMI-Bay Isles	Stakeholder
Noah Taylor	Sarasota County	Public Works Stormwater
Paul Semenech	Sarasota County	Public Works Stormwater
Pete Travis	FII/Fountain Group Adjusters	Alternate
Robert Breedlove	City of North Port/VBF Surveying	Alternate
Robert Laura	Sarasota County	Public Works Stormwater
Sherry Bitner	Sarasota County / RE Financial Services	Stakeholder
Todd Kerkering	City of Sarasota	Emergency Services
Trenton Strackbein	Kimley-Horn	Stakeholder

STEP 1: FLOOD INSURANCE COVERAGE ASSESSMENT

Flood insurance is mandatory for structures with federally backed mortgages that are located within the Special Flood Hazard Area (SFHA).

Through watershed modeling and following FEMA's standards, Sarasota County has identified additional areas of the 1% chance flood not identified or reflected on the current effective FEMA Flood Insurance Rate Maps (FIRMs). These County identified areas are known as the Community Flood Hazard Area (CFHA). As a requirement of participating in the National Flood Insurance Program and the Community Rating System, these modeled areas were submitted to FEMA as MT-2 applications in 2018 and have been incorporated into the preliminary FEMA RISK maps dated December 31, 2019 and delivered to our area in early January 2020. These maps are not effective yet and we currently do not expect to complete the process before this report is completed. Accurate flood maps are essential for identifying those areas of potential flood risk.

Structures with federally backed mortgages, located solely in these identified CFHA areas are not required to purchase flood insurance but flood insurance is recommended. Construction in these areas is regulated by County ordinance to the same standards as a property located in the FEMA SFHA.

Federal flood insurance data is provided to communities that participate in the NFIP. Private flood insurance data is not provided and is therefore not a part of this committee's review or assessment. For this assessment, the PPI committee reviewed the 2020 Federal NFIP flood insurance policy data, including the:

1. The number of policies
2. The amount of flood insurance claims to-date, and
3. A break-down of those amounts by both:
 - a. The flood zones and
 - b. The housing types

This Flood Insurance Promotion Plan and subsequent reviews will be used in coordination with each community's floodplain management plan to gauge the reduction of flood insurance claims. The floodplain management plan uses a similar process of ranking projects to determine the success of projects for improving safety from flood events with the goal of reducing flood insurance claims. Those projects are reviewed and modified or removed, annually as necessary.

This data will be reviewed annually and compared to that year's NFIP policy data to gauge if completed projects have had a positive effect on the flood insurance policy count.

During this review, the committee assessed the flood insurance data for each community within Sarasota County and then the combined flood insurance data for an overall view. The bulk of policies are from the NFIP for most communities that participate in this program. Private insurance companies do not share their data so this assessment will only reflect those policies through the NFIP.

The data reviewed from the NFIP looked at the following questions:

1. Where do people have flood insurance policies?
2. Where have flood insurance claims been paid?
3. What is the difference between Pre-FIRM and Post-FIRM claims?

Overall, the areas of concentrated claims have been found to have storm surge and stormwater drainage issues associated with coastal, low-lying areas and Pre-FIRM structures throughout the county.

Since flood insurance is required as a condition of federally backed mortgages or loans for structures located in a high-risk A, AE, or VE zones, one would expect most policies to be in the A, AE, and VE zones.

Federal aid is contingent upon a community being a member of the NFIP. With flood insurance, Federal aid to private individuals is available through low interest loans after a declared disaster. However, if a homeowner does not have flood insurance, then those loans may not be available to them.

Our first update in 2022 will have a comparison of policies from 2020 vs 2021 and will allow us to review outreach projects throughout our communities to determine what projects are working and what projects may need to be either modified or removed altogether.

HISTORICAL FLOOD INSURANCE CLAIMS

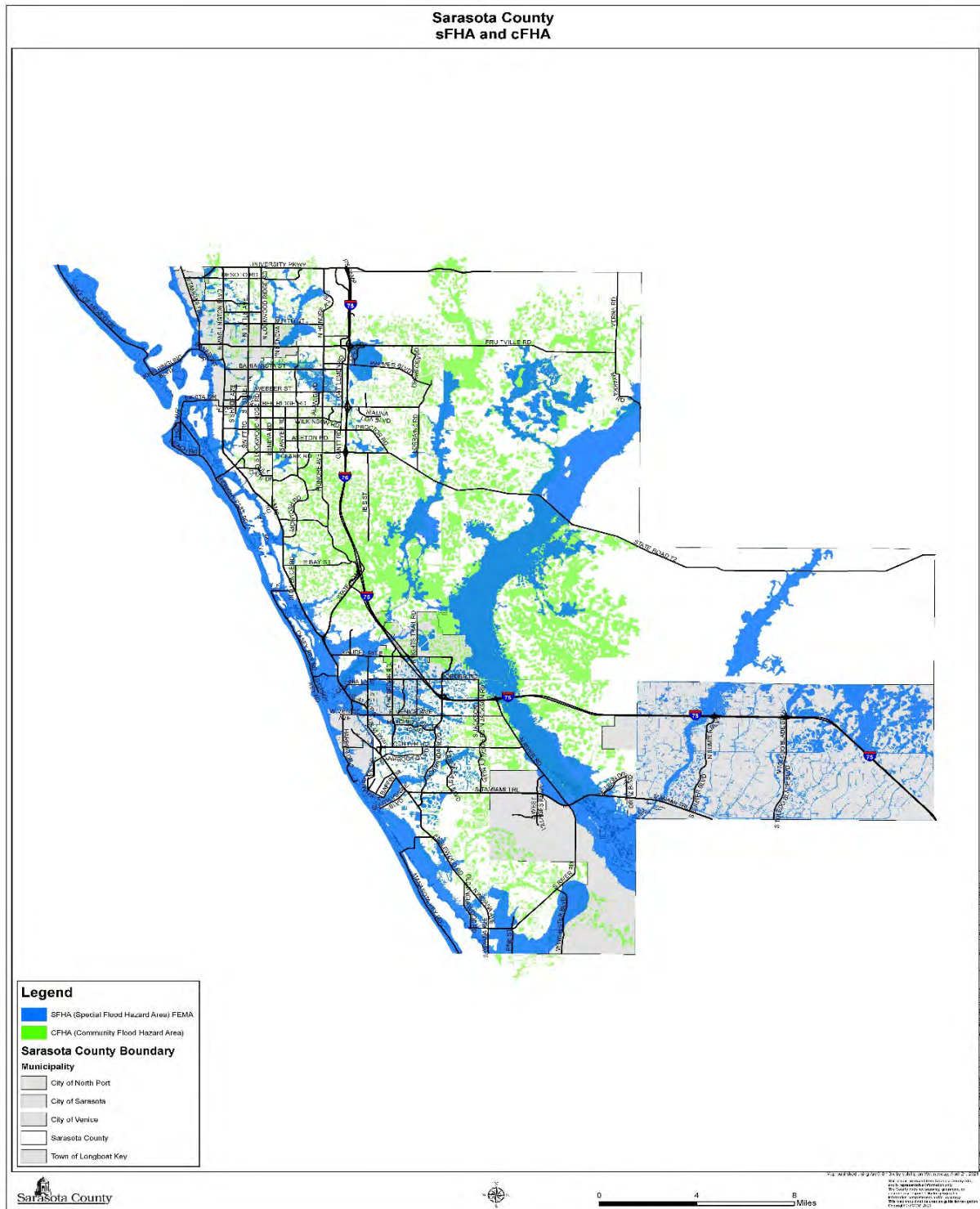
The NFIP has paid over \$27.1 million in claims within Sarasota County and its municipalities. Of these paid losses, approximately \$21.4 million were for **pre-FIRM** structures, representing 2,439 claims while post-FIRM structures accounted for 1,021 claims totaling approximately \$5.9 million, illustrating the importance of maintaining accurate flood risk information and the benefits of floodplain management practices and regulations in our community.

The following five sections are a review of individual, community-specific flood insurance data. An overall report of the combined flood insurance data for all communities is included at the end of the sections.

Figure 1 on the following page illustrates the FEMA SFHA within the entire County and includes the Community Flood Hazard Areas (CFHAs) within unincorporated Sarasota County.

The CFHA are areas within unincorporated Sarasota County that have been identified through flood studies, as areas of the 1% chance flood not identified by FEMA. Properties that have only CFHA will require construction to SFHA standards but will not trigger a mandatory requirement for flood insurance. We recommend flood insurance for all properties within Sarasota County and its municipalities. The CFHA included in the online flood maps provides a more accurate flood map.

Figure 1: SFHA and CFHA Areas



UNINCORPORATED SARASOTA COUNTY FLOOD INSURANCE DATA

COMMUNITY BACKGROUND

Sarasota County can experience flooding due to hurricanes or tropical storms, as well as heavy rainfall that can occur throughout the year in Florida. Hurricane Hermine, a category 1 hurricane, hit Sarasota County in September 2016 with peak winds of 54 mph and 9.38 inches of rainfall. Tropical Storm Colin caused flooding, power outages and beach erosion throughout the County in June 2016. Hurricane Charley, a category 4 hurricane, severely damaged hundreds of buildings, and trees in August 2004. In June of 1992, Tropical Depression One exceeded the 100-year storm conditions, dropping more than 20 inches of rain in northern Sarasota County. An estimated 3,000 structures were flooded during this intense storm. The financial impact of claims paid out through the National Flood Insurance Program (NFIP) totals approximately \$27.4 million since 1978 for unincorporated Sarasota County (FEMA, June 2020). These claims only reflect properties that have had flood insurance policies in-force through the NFIP.

In addition to the flood hazard areas identified on FEMA's maps, unincorporated Sarasota County takes a proactive approach to identifying flood risks by developing and maintaining numerous Watershed Management Plans that, together, cover the entire County. **These plans identify other at-risk areas currently not mapped on FEMA's current Flood Insurance Rate Maps (FIRM).** Sarasota County refers to these at-risk areas identified by the Watershed Management Plans as the Community Flood Hazard Areas (CFHA). These areas are regulated the same for construction as the FEMA identified high-risk flood zone 'A'. Unincorporated Sarasota County encourages the purchase of flood insurance throughout the County including in the low-risk areas and these areas not mapped on FEMA's current FIRMs.

NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

Sarasota County fulfills the requirements of the NFIP through the County's Floodplain Damage Prevention Ordinance and Land Development Regulations. Sarasota County first adopted its Ordinance, including FEMA's Flood Insurance Study (FIS) and Flood Insurance Rate Maps (FIRM), in December 1971. The FIS and FIRMs were last revised on November 4, 2016. FEMA issued preliminary RISK Map and flood study updates on December 21, 2019. These maps are anticipated to become effective in 2023. There were 37,373 NFIP insurance policies in force in Sarasota County as of June 2020, representing just under \$10 billion of coverage.

COMMUNITY RATING SYSTEM (CRS)

Sarasota County joined this program in 1992. By implementing comprehensive floodplain management practices, Sarasota County has been rated as a Class 5 community since 2007. This means that the NFIP insurance for Sarasota County property owners is discounted annually up to 25% for high-risk properties and up to 10% for medium-risk policies. This represents a current savings of over \$7 million dollars to residents of unincorporated Sarasota County every year. Sarasota County continues to enhance and implement programs to increase safety for its citizens and to improve its Classification Rating in the CRS program. Sarasota County maintains the FEMA FIRM maps digitally on a GIS based mapping application that includes the areas known as CFHA. These flood maps can be viewed at: <https://ags3.scgov.net/sarcoflood/>.

Sarasota County also shares the flood data with the property appraiser and the flood data can be found on the bottom of property records for all properties within Sarasota County. This sample below shows how the data appears.

Figure 2: Flood Data Shown on Property Record Cards

Associated Tangible Accounts

There are no associated tangible accounts for this parcel.

Property record information last updated on: 8/31/2020

FEMA Flood Zone (Data provided by Sarasota County Government as of 8/31/2020)

Different portions of a property can be in different flood zones. Please click on MAP link below to see the flood zones.

FIRM Panel	Floodway	SFHA	Flood Zone **	Community	Base Flood Elevation (ft)	CFHA *
0043F	OUT	IN	AE	125144	16.3	IN
0043F	OUT	OUT	X	125144		IN

* If your property is in a SFHA or CFHA, use the [map](#) to determine if the building footprint is within the flood area.
 ** For more information on flood and flood related issues specific to this property, call (941) 861-5000
 For general questions regarding the flood map, call (941) 861-5000.

Serving Our Community with Pride and Accountability

[Glossary](#) | [Accessibility & Disclaimers](#) | [Contact Us](#) | [Career Opportunities](#)

Sarasota County Property Appraiser - Ph. 941.861.8200 Fax. 941.861.8260 - 2001 Adams Lane, Sarasota, FL, 34237

*Sarasota County Property Appraiser 2020

The population in Sarasota County is projected to increase between 12% and 20% within the next 25 years. This will be accompanied by an increase in new developments and homes, placing more stressors for flooding in terms of increased runoff and location of structures in at-risk areas. To reduce the risk of damage due to flooding for these new developments, the County implements regulations that exceed the minimum requirements of the NFIP. One additional regulatory tool is that the County regulates activities in the CFHA in addition to the SFHA. Sarasota County continues to update the FEMA Flood Insurance Rate Maps (FIRM) with improved risk information based on newer and better data. During 2017, the County submitted to FEMA three MT-2 requests for physical map revisions. The MT-2 form is used for revisions to effective Flood Insurance Studies (FIS) reports and Flood Insurance Rate Maps (FIRMs) by individual and community requesters. This application process provides FEMA with assurance that all pertinent data relating to the revision are included in the submittal. The application also ensures that: (a) the data and methodology are based on current conditions; (b) qualified professionals have assembled data and performed all necessary computations and (c) all individuals and organizations affected by proposed changes are aware of the changes and will have an opportunity to comment on them.

The applications submitted included updated flood risk data for Little Sarasota Bay, Phillippi Creek, and Dona Bay/Roberts Bay.

In January 2020, Sarasota County received the Coastal RISK food map update from FEMA that includes the physical map revisions for the three flood studies submitted. The current Lemon Bay flood study will be submitted to FEMA when completed.

REPETITIVE LOSS AREAS AND ANALYSIS

A Repetitive Loss Structure is an NFIP-insured structure that has had at least two paid flood losses of more than \$1,000 each in any 10-year period since 1978. A Severe Repetitive Loss (SRL) Structure is defined as a residential property that is covered under an NFIP flood insurance policy and (a) has at least four NFIP claim payments (including building and contents) over \$5,000 each, and the cumulative amount of such claims payments exceeds \$20,000; or (b) at least two separate claims payments (building payments only) have been made with the cumulative amount of the building portion of such claims exceeding the market value of the building. For both (a) and (b) above, at least two of the referenced claims must have occurred within any 10-year period and must be more than 10 days apart.

Unincorporated Sarasota County performed a repetitive loss areas analysis using the most recent repetitive loss properties data from FEMA, with the goal of reducing the number of repetitive loss properties (RLPs) within the unincorporated area.

Sarasota County is deemed a Class C community in the Community Rating System program and is required to have a floodplain management plan or area analyses for its repetitive loss areas.

Stormwater Public Works and the CRS Coordinator adhere to the data pertaining to SRLs and RLPs as protected under the Federal Privacy Act of 1974.

Flooding occurrences in these areas were due to significant storm events combined with structures located in or around water bodies. The terrain characteristics with respect to these structures can be described as low-lying areas with a high-water table.

Sarasota County continually evaluates the repetitive loss areas, with the most recent evaluation and major update conducted in 2019. The update consisted of a desktop evaluation of existing and potential new repetitive loss areas, and a field investigation of the properties. A full Repetitive Loss Area Analysis was conducted following the steps outlined in the 2017 CRS Manual. The analysis includes a front report describing the steps followed and methodology used. The analysis identified repetitive loss areas and an individual report for each area details the following:

- Area Description
- Flooding Problems and Concerns
- Problem Statement
- Public Outreach
- Analysis of RLPs and Historical Storms
- Field Data Summary from Site Visits
- Causes of Flooding
- Stormwater Management System
- Mitigation Alternatives
- Mitigation Recommendations and Funding Source Opportunities
- Annual Review & Update of Repetitive Loss Areas

Sarasota County performs an annual outreach to the repetitive loss areas by mailing a notification letter and mitigation flyer to all properties within the areas. Likewise, every three years this information is updated. The full report was submitted to Insurance Services Office (ISO) for review and compliance before it was

submitted to the Board for adoption. More information about the repetitive loss area analysis can be found at: <https://www.scgov.net/government/public-works/flood-protection-5535>. The full RLAA report and interactive map can be found at: [Flood Protection - Sarasota.WaterAtlas.org \(usf.edu\)](https://www.floodprotection-sarasota.wateratlas.org). Sarasota County will provide ISO an annual evaluation report for each area and will perform a full update with every CRS 3-Year Verification Audit.

FLOOD INSURANCE DATA REVIEW

Historically, the NFIP has paid just over \$27.3 million in claims within unincorporated Sarasota County. Current active policies show \$27,379,677.37 in paid losses. Those losses were broken down as \$21.4 million for **pre-FIRM** structures, representing 2,439 claims while post-FIRM structures accounted for 1,021 claims totaling approximately \$5.9 million, illustrating the importance of maintaining accurate flood risk information and the benefits of Sarasota County’s floodplain management practices and regulations.

Sarasota County gives one-on-one flood protection assistance to its citizens by providing the following services:

- Property protection advice such as retrofitting techniques and drainage improvements,
- Property site visits to evaluate the best type of mitigation appropriate for a property, and
- Advice on the different FEMA grant programs available and the types of mitigation covered in those programs.

Citizens of Unincorporated Sarasota County can schedule a property site visit through the Contact Center at (941) 861-5000.

Table 2 and Table 3 describe the current Policy & Claim statistics for Sarasota County broken out by flood zone.

Table 2: Policy & Claim Statistics by Pre-Firm Type Sarasota, County (July 2020)			
Zone	Policies*	Number of Closed Paid Policies*	\$ of Closed Paid Losses*
A01-A30 & AE Zones	11,673	433	\$1,981,370.36
A Zones	526	282	\$2,021,337.19
AO Zones	0	0	\$0.00
AH Zones	0	0	\$0.00
AR Zones	0	0	\$0.00
A99 Zones	0	0	\$0.00
V01-30, VE Zones	254	35	\$121,042.41
V Zones	0	0	\$0.00
D Zones	19	6	\$107,002.14
B, C, & X Zones			
Standard	583	104	\$858,769.33
Preferred	12,726	161	\$870,045.25
Total	25,781	1021	\$5,959,566.68

Zone	Policies	Number of Closed Paid Policies	\$ of Closed Paid Losses
A01-A30 & AE Zones	8,753	1,635	\$12,725,988.76
A Zones	173	241	\$3,399,361.35
AO Zones	0	0	\$0.00
AH Zones	0	0	\$0.00
AR Zones	0	0	\$0.00
A99 Zones	0	0	\$0.00
V01-30, VE Zones	376	238	\$2,364,364.39
V Zones	0	0	\$0.00
D Zones	0	48	\$364,889.30
B, C, & X Zones			
Standard	299	107	\$1,078,927.37
Preferred	1,988	170	\$1,486,579.52
TOTAL	11,589	2,439	\$21,420,110.69

Occupancy Type	Policies in Force*	\$ of Closed Paid Losses*
Single-Family	24,452	\$23,112,459.66
2-4 Family	2,360	\$1,301,139.09
All Other Residential	9,752	\$1,100,101.93
Non-Residential	810	\$1,865,976.69
Total	37,374	\$27,379,677.37

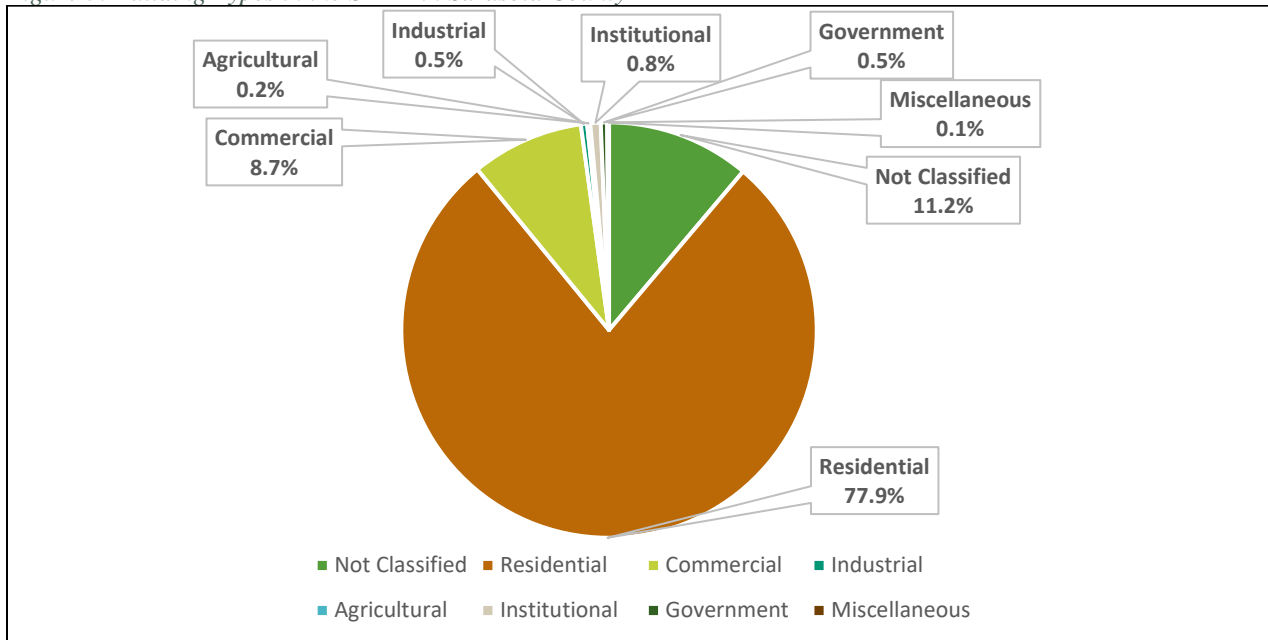
As shown above in Table 4, there are just over thirty-seven thousand policies compared to the approximately thirty-six thousand structures that are in the SFHA (see Table 5 on the following page). This high percentage is attributed to the outreach efforts and regular flood information workshops that are conducted every year. Sarasota County is proactive in identifying areas with flooding issues by implementing watershed management plans and by conducting public meetings and workshops to educate residents about their risks.

Structures in the community are at risk for flooding whether or not structures are located within a designated SFHA. As illustrated by Table 2 and Table 3, over fifteen percent (15.6%) of combined paid losses in Sarasota County are for structures outside of the SFHA. This statistic is lower than the NFIP's national average of claims/losses for structures outside of the SFHA. It is estimated that nationally, approximately 20% - 25% of all claims/payouts are to properties located in these low-risk areas.

Overall, most of the policies in force are for residential single-family properties (24,452 policies). Historically representing just under \$23.1 million in paid losses from 628 claims.

It is noted the FEMA preliminary flood maps indicate approximately 1,312 properties will have their flood risk increased by an increase in the Base Flood Elevation (BFE) and 3,362 properties will see a decrease in the BFE or move out of the high-risk flood zone into a moderate or low-risk risk flood zone.

Figure 3: Building Types in the SFHA in Sarasota County



*Source: Sarasota County building footprints and property appraiser parcel data

Table 3: Building Types in the SFHA in Sarasota County		
Classification	Count	Percent
Not Classified	4,130	11.2
Residential	28,804	77.9%
Commercial	3,235	8.7%
Industrial	180	0.5%
Agricultural	88	0.2%
Institutional	300	0.8%
Government	183	0.5%
Miscellaneous	53	0.1%
Total	36,973	100%

As referenced in Figure 4 on the next page, the flood insurance policies cover much of the inland areas as well as buildings in the coastal areas. Sarasota County is proactive in identifying areas with flooding issues by implementing watershed management plans throughout the County and by conducting public meetings and workshops to educate residents about their risks.

The following tables describe the current Policy & Claim statistics for Sarasota County.

Structures in the community are at risk for flooding whether or not structures are located within a designated SFHA. As illustrated by Table 4, nearly 25% of closed paid policies for Sarasota County are for structures outside of the SFHA (within the X zone). This statistic is in line with the NFIP's national average of claims/losses for structures outside of the SFHA. It is estimated that approximately 20% - 25% of all claims/payouts are to properties located in these low-risk areas. Overall, most of the policies in force are

for single-family homes (24,452 policies; Table 2). Most of the claims come from this group, representing approximately \$23.1 million in paid losses.

Figure 4: Flood Insurance Policies in Sarasota County

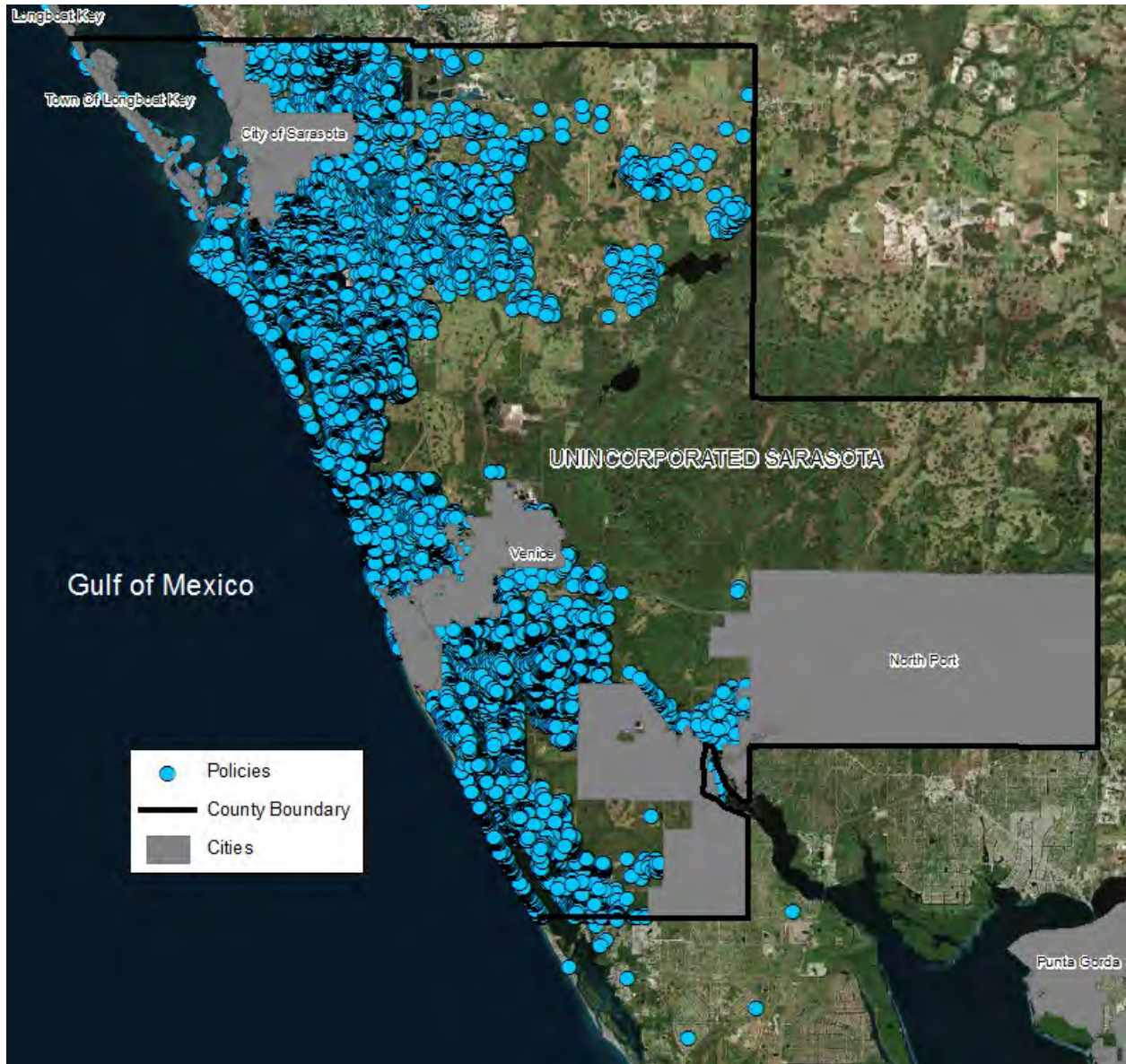


Figure 5: Historical Complaints & Flooding Issues

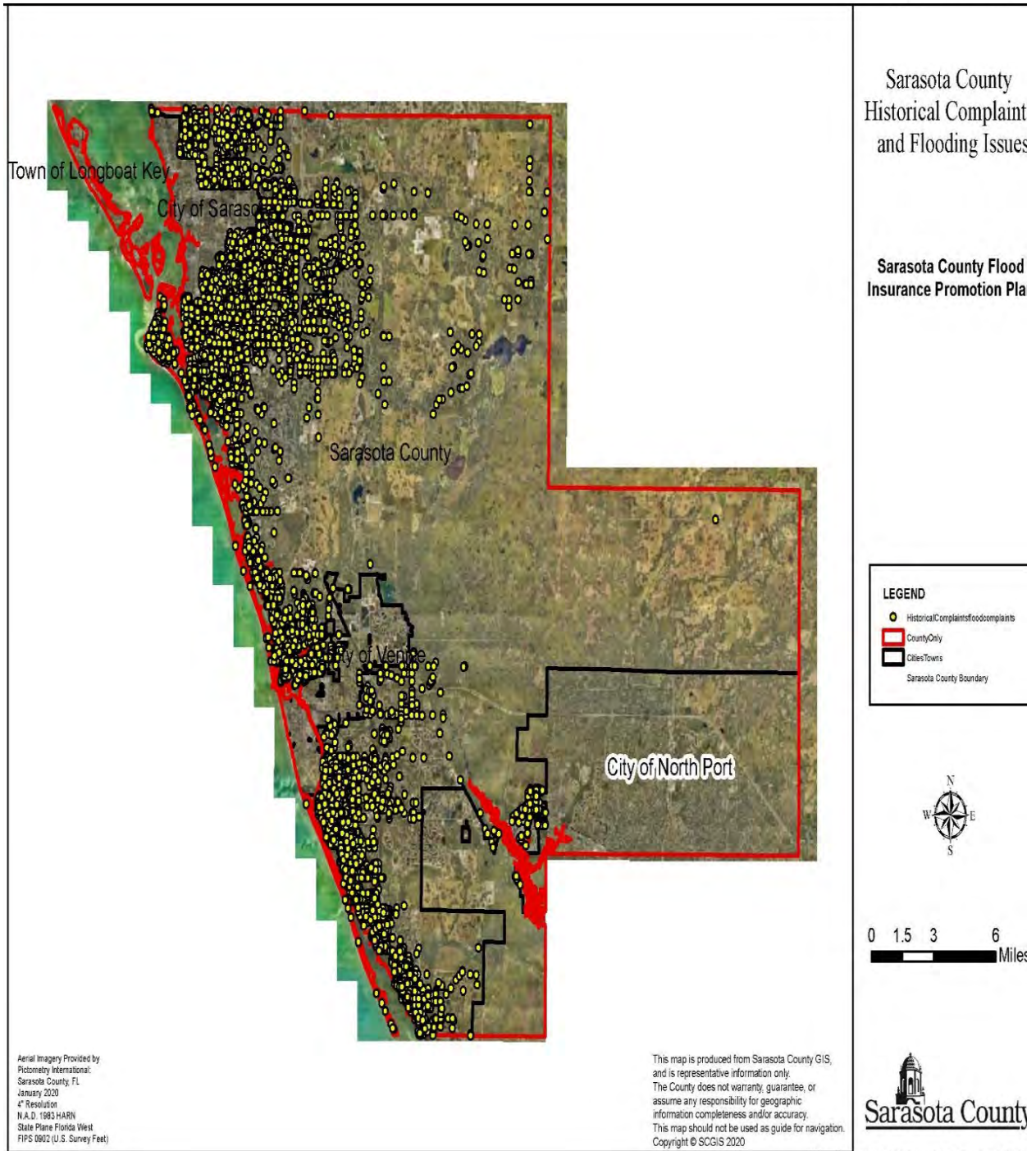
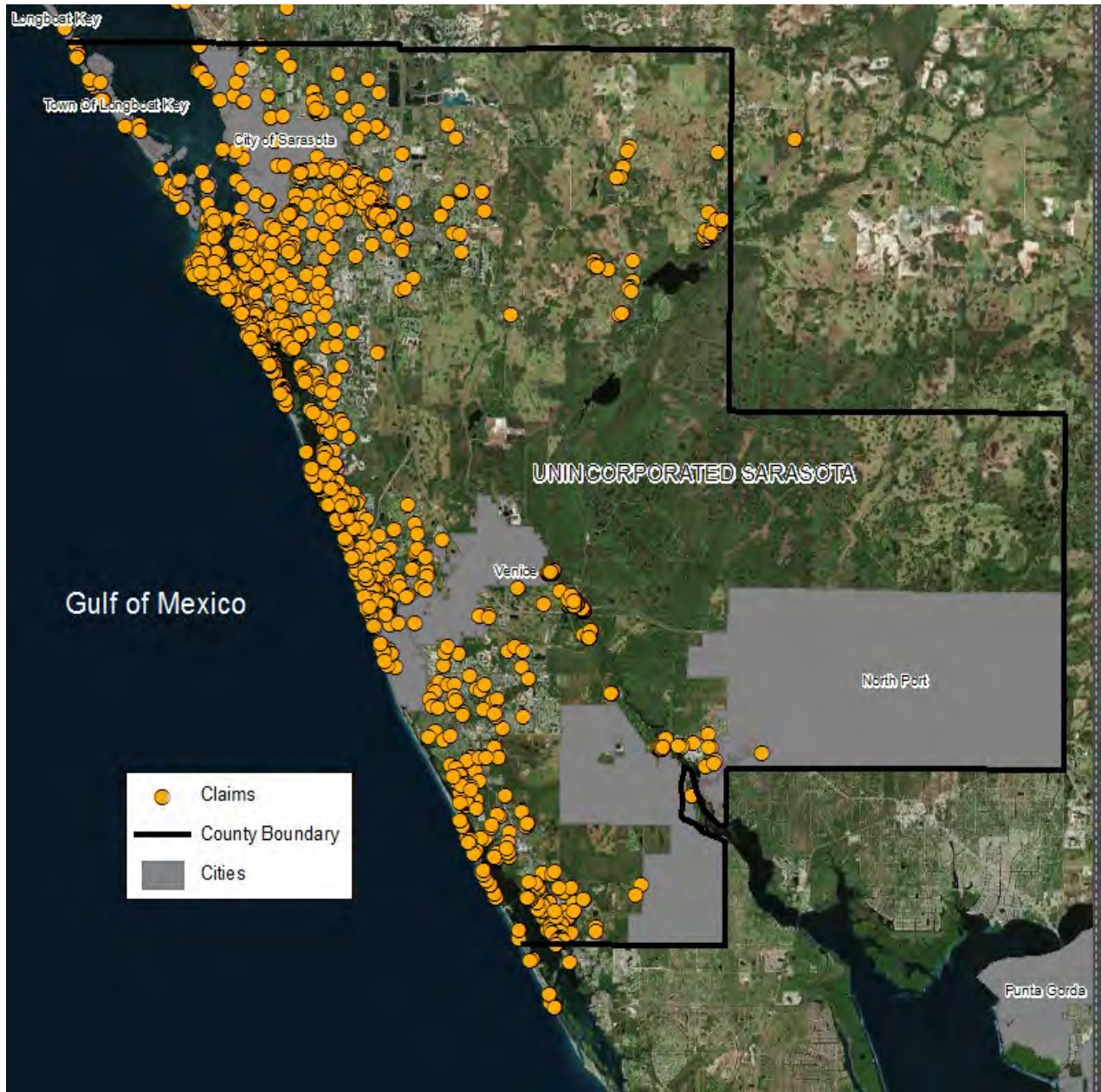


Figure 6: Flood Insurance Claims in Sarasota County



The following pages show maps of areas in unincorporated Sarasota County where flood insurance policies are considered deficient and should be considered for targeted outreach.

Figure 3: Flood Insurance Coverage Improvement Area 1, Sarasota County

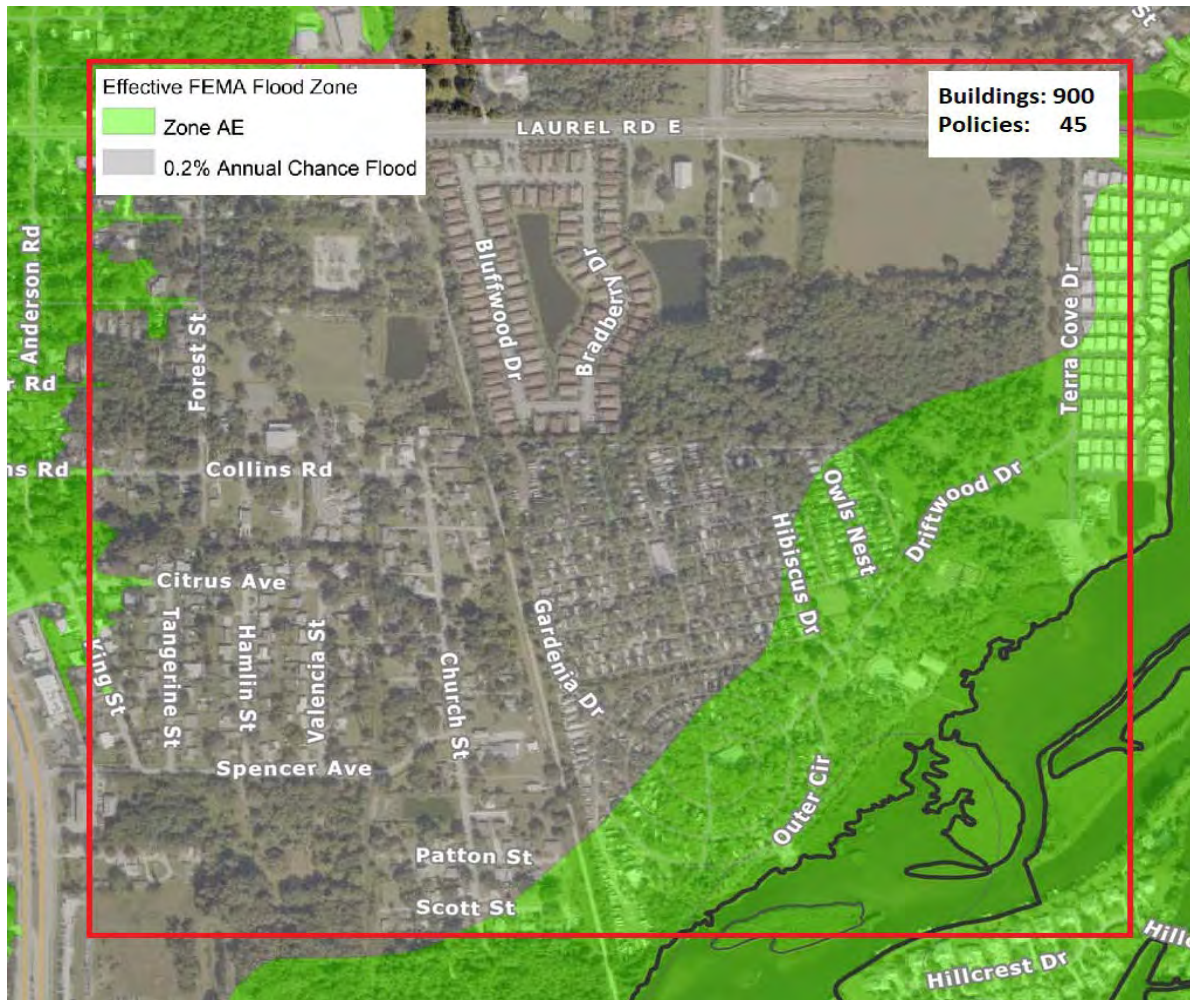


Figure 4: Flood Insurance Coverage Improvement Area 2, Sarasota County

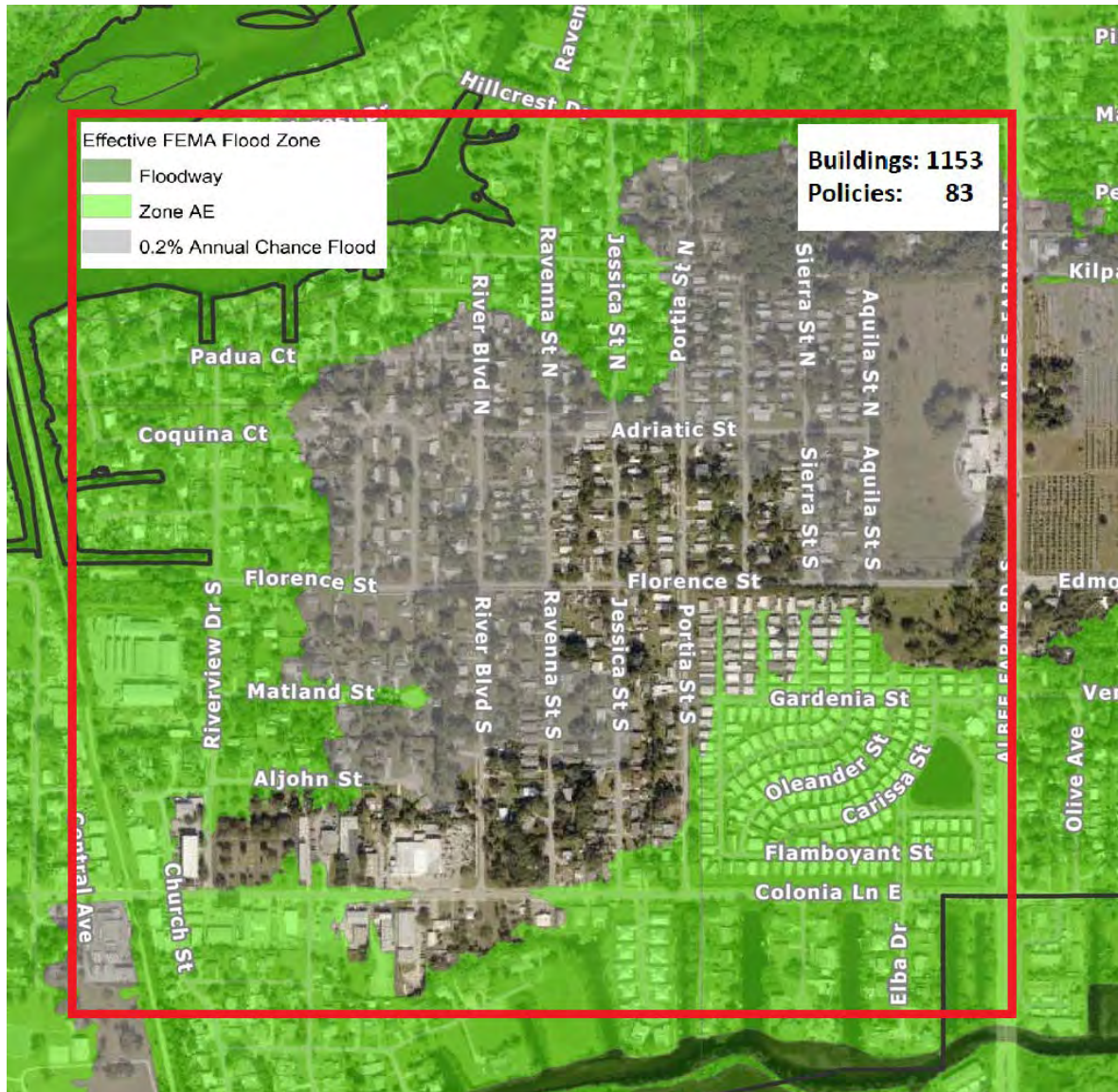


Figure 5: Flood Insurance Coverage Improvement Area 3, Sarasota County

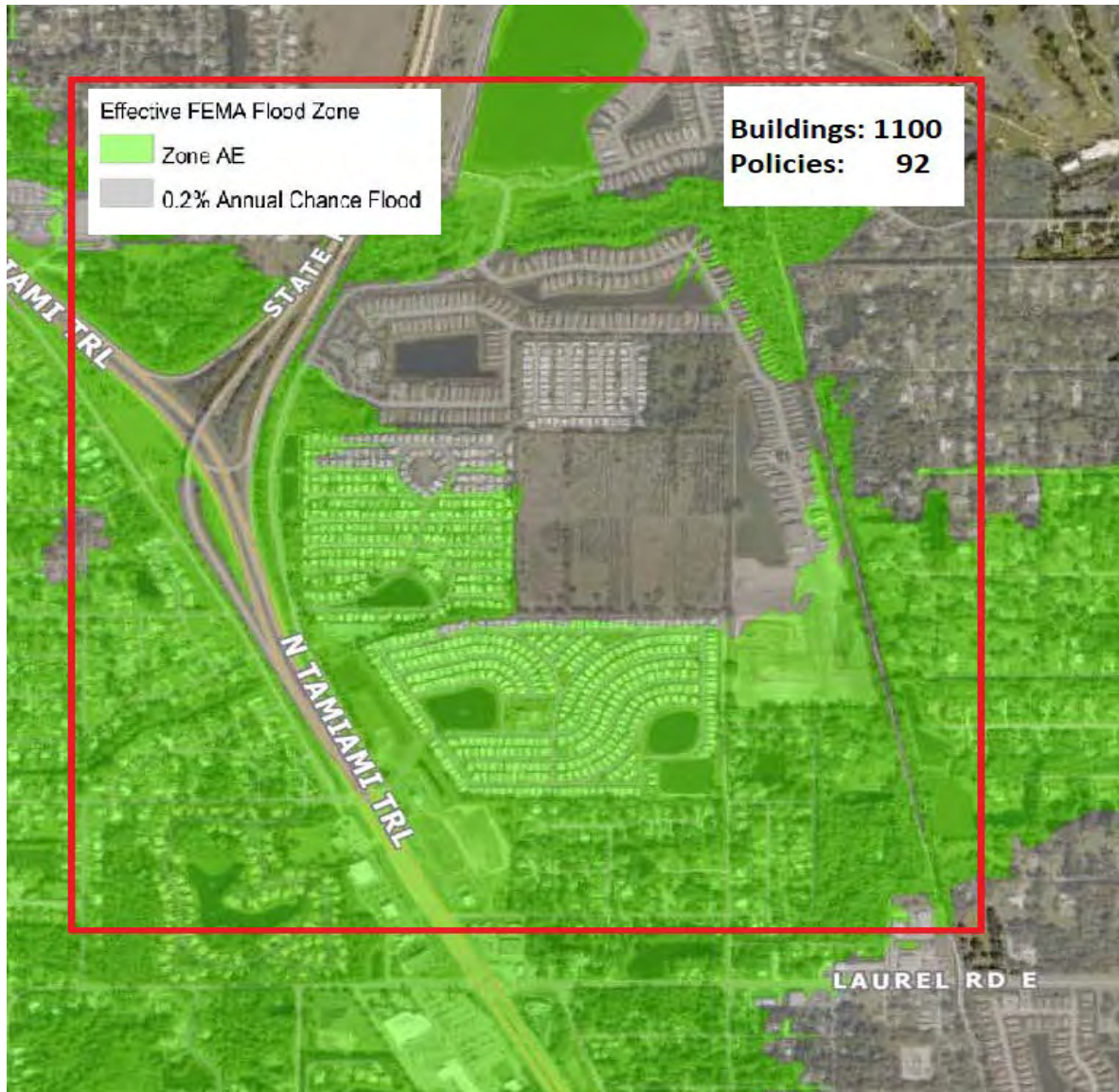


Figure 6: Flood Insurance Coverage Improvement Area 4, Sarasota County

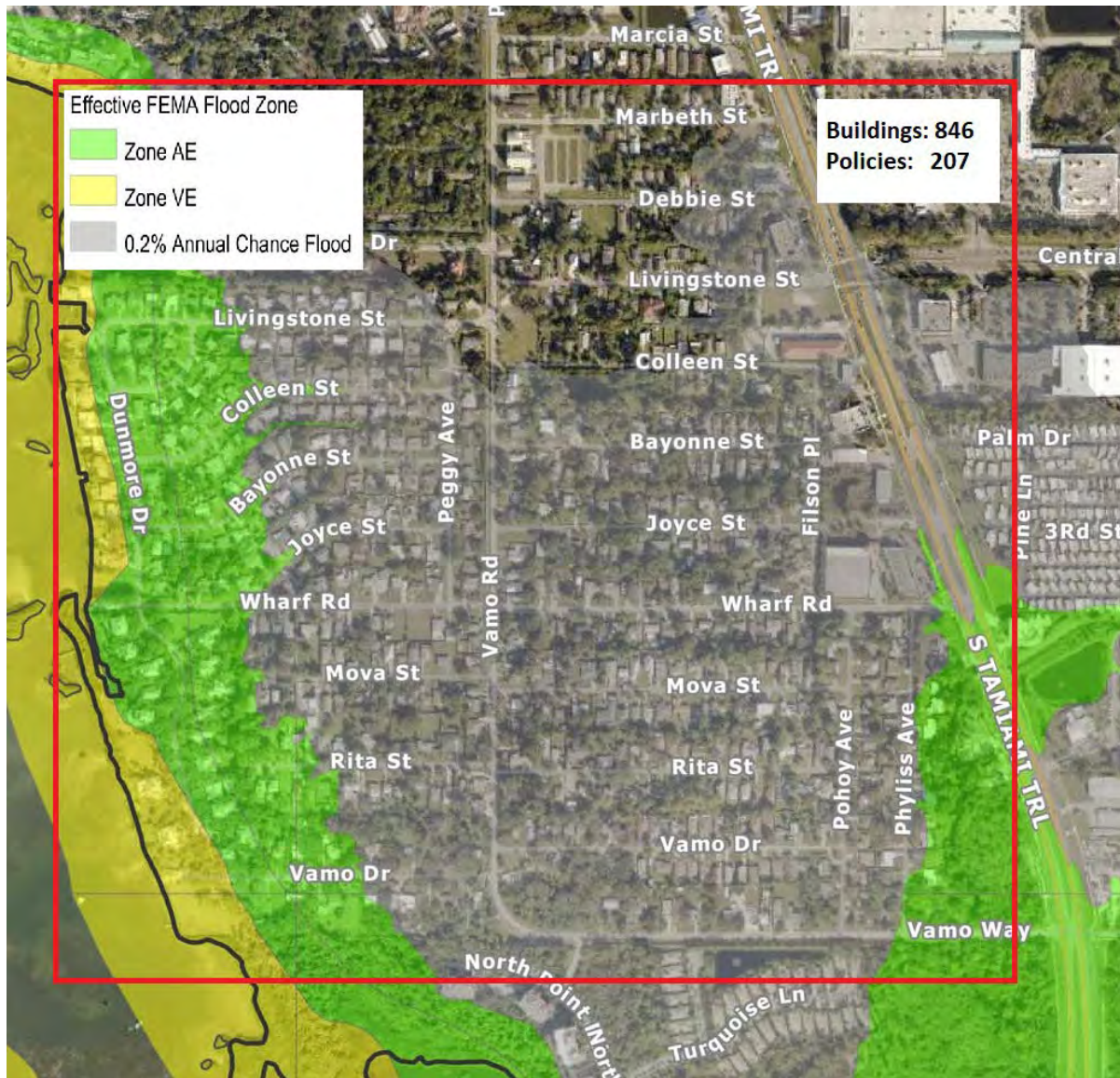


Figure 7: Flood Insurance Coverage Improvement Area 5, Sarasota County

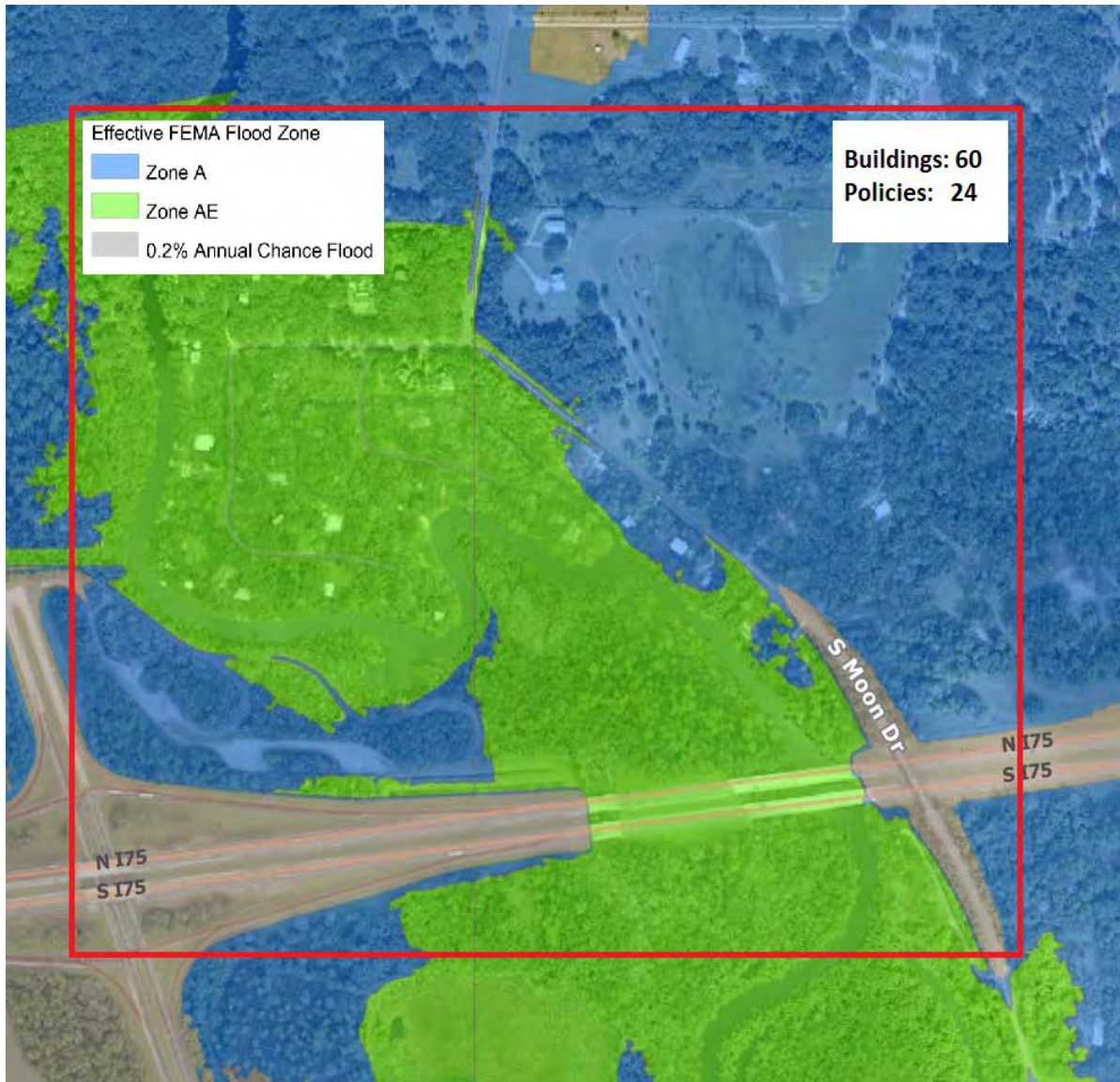


Figure 8: Flood Insurance Coverage Improvement Area 6, Sarasota County



CITY OF SARASOTA FLOOD INSURANCE DATA

COMMUNITY BACKGROUND

The sub-tropical weather pattern in this region provides frequent extreme weather events including flooding from tropical depressions and hurricanes. Extreme and severe summer rains can cause flooding in various locations throughout the County. These events may pose a significant threat to life and property.

The City of Sarasota can experience flooding due to hurricanes or tropical storms, as well as heavy rainfall that can occur throughout the year in Florida. Hurricane Hermine, a category 1 hurricane, hit Sarasota County in September 2016 with peak winds of 54 mph and 9.38 inches of rainfall. Tropical Storm Colin caused flooding, power outages and beach erosion throughout the County in June 2016. Hurricane Charley, a category 4 hurricane, severely damaged hundreds of buildings, and trees in August 2004. In June of 1992, Tropical Depression One exceeded the 100-year storm conditions, dropping more than 20 inches of rain in northern Sarasota County where the City of Sarasota is located.

The City of Sarasota encourages the purchase of flood insurance throughout the City including in the moderate to low-risk areas on FEMA's current Flood Insurance Rate Maps also known as FIRM's.

NATIONAL FLOOD INSURANCE PROGRAM

The National Flood Insurance Program (NFIP) was approved by congress in 1968. The City of Sarasota joined the NFIP and first adopted its Ordinance, including FEMA's Flood Insurance Study (FIS) and Flood Insurance Rate Maps (FIRM), in 1971. The FIS and FIRMs were last revised on November 4, 2016. FEMA issued preliminary RISK Map and flood study updates on December 21, 2019. These maps are anticipated to become effective in 2021-2022. There were 8,128 NFIP insurance policies in force in the City of Sarasota as of March 2020, representing just over \$2 billion of coverage.

COMMUNITY RATING SYSTEM

The City of Sarasota has participated in the CRS program since February 21, 1992. By implementing comprehensive floodplain management activities, the City of Sarasota is rated a Class 6 community. This means that the NFIP insurance for Sarasota property owners is discounted annually up to 20% for high-risk properties and up to 10% for medium to low-risk policies. This represents a current savings of over \$1,68,237.00 dollars to residents of the City of Sarasota every year.

REPETITIVE LOSS / REPETITIVE LOSS AREAS

The City of Sarasota has 50 repetitive loss properties within its boundary. Repetitive Loss structures are reviewed within the Floodplain Management Plan which is located as annex to the Unified Local Mitigation Strategy Plan. For more information on repetitive loss structures and what constitutes a repetitive loss structure, see the front report.

FLOOD INSURANCE DATA REVIEW

Historically, the NFIP has paid just over \$7 million in claims within the City of Sarasota. Current active policies show \$7,057,884.86 in paid losses. Those losses are broken down as \$6,569,004.16 for **pre-FIRM** structures, representing 790 claims and post-FIRM structures accounted for 87 claims totaling approximately \$427,916.44, illustrating the importance of maintaining accurate flood risk information and the benefits of the City of Sarasota’s floodplain management practices and regulations.

The City of Sarasota provides one-on-one flood protection assistance to its residents with the following services:

- Property protection advice such as retrofitting techniques and drainage improvements,
- Property site visits to evaluate the best type of mitigation appropriate for a property, and
- Advice on the different FEMA grant programs available and the types of mitigation covered in those programs.

Residents in our jurisdiction can schedule a property site visit by calling 941-263-6354 or email floodinfo@sarasotafl.gov.

Table 6 and Table 7 describe the current Policy & Claim statistics for the city of Sarasota broken out by flood zone.

Zone	Policies	Number of Closed Paid Policies	\$ of Closed Paid Losses
A01-A30 & AE Zones	2,953	494	\$3,002,684.16
A Zones	5	25	\$401,272.92
AO Zones	0	0	\$0.00
AH Zones	0	1	\$36,705.92
AR Zones	0	0	\$0.00
A99 Zones	0	0	\$0.00
V01-30, VE Zones	213	86	\$762,314.46
V Zones	0	0	\$0.00
D Zones	0	31	\$111,085.27
B, C, & X Zones			
Standard	74	72	\$560,274.09
Preferred	701	81	\$1,694,667.34
TOTAL	3,946	790	\$6,569,004.16

Table 5: Policy & Claim Statistics for Post-FIRM Structures, City of Sarasota (September 2020)			
Zone	Policies*	Number of Closed Paid Policies*	\$ of Closed Paid Losses*
A01-A30 & AE Zones	3,253	38	\$25,861.00
A Zones	0	3	\$11,179.17
AO Zones	0	0	\$0.00
AH Zones	14	4	\$93,607.03
AR Zones	0	0	\$0.00
A99 Zones	0	0	\$0.00
V01-30, VE Zones	38	6	\$1,635.26
V Zones	0	0	\$0.00
D Zones	0	2	\$13,487.60
B, C, & X Zones			
Standard	218	26	\$201,186.59
Preferred	621	8	\$125,959.79
TOTAL	4,144	87	\$472,916.44

Table 6: Policy & Claim Statistics by Occupancy Type, City of Sarasota (September 2020)		
Occupancy Type	Policies in Force*	\$ of Closed Paid Losses*
Single-Family	2,660	\$5,413,091.34
2-4 Family	213	\$115,780.33
All Other Residential	4,905	\$1,068,452.25
Non-Residential	350	\$460,560.94
Total	8,128	\$7,057,884.86

As shown above in Table 8, there are just over eight thousand policies compared to the approximately four thousand structures that are in the SFHA (see Table 9 on the following page). This high percentage is attributed to the outreach efforts and regular flood information workshops that are conducted every year. The City of Sarasota is proactive in identifying areas with flooding issues by implementing watershed management plans and by conducting public meetings and workshops to educate residents about their risks.

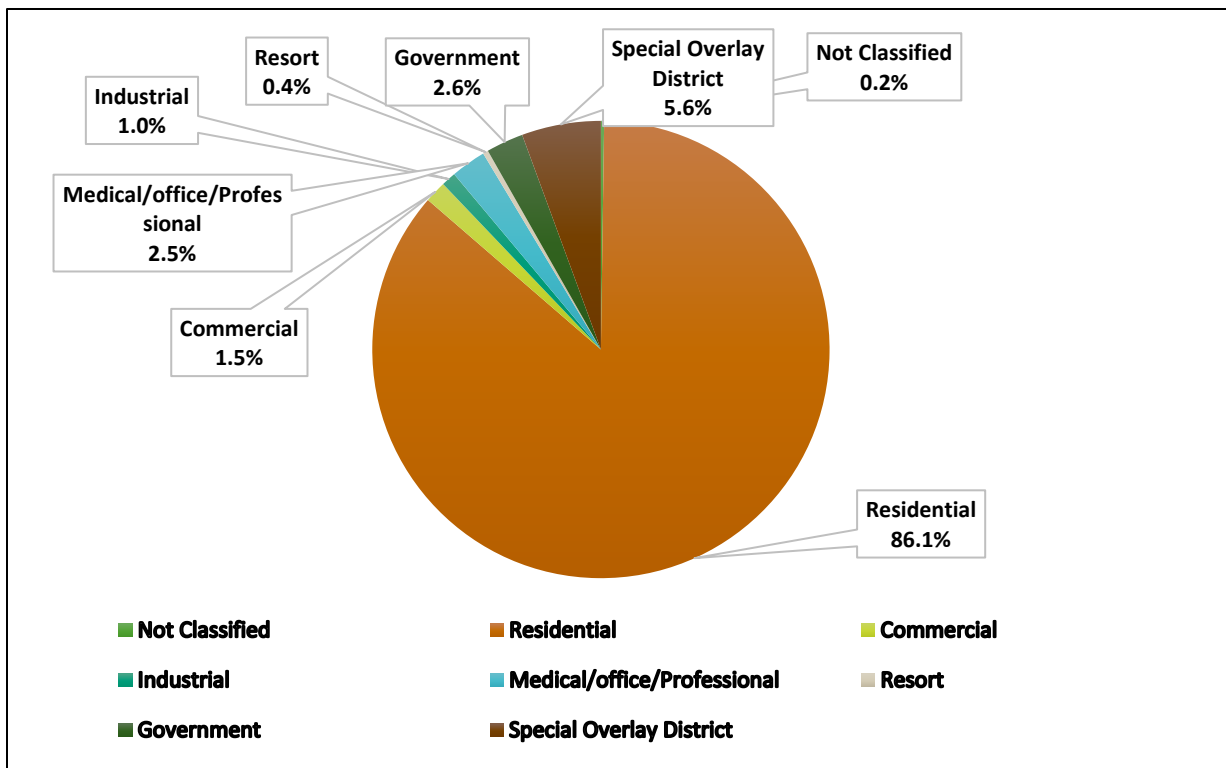
Structures in the community are at risk for flooding whether or not structures are located within a designated SFHA. As illustrated by Table 6 and Table 7, over thirty-six percent (36.5%) of combined paid losses in the City of Sarasota are for structures outside of the SFHA. This statistic is higher than the NFIP's national average of claims/losses for structures outside of the SFHA. It is estimated that nationally, approximately 20% - 25% of all claims/payouts are to properties located in these low-risk areas.

Overall, most of the policies in force are for 'other residential' properties (4,905 policies). Most of the claims come from single family properties, historically representing just under \$5.5 million in paid losses from 628 claims.

It is noted the FEMA preliminary flood maps indicate approximately 1,312 properties will have their flood risk increased by an increase in the Base Flood Elevation (BFE) and 3,362 properties will see a decrease in the BFE or move out of the high-risk flood zone into a moderate or low-risk risk flood zone.

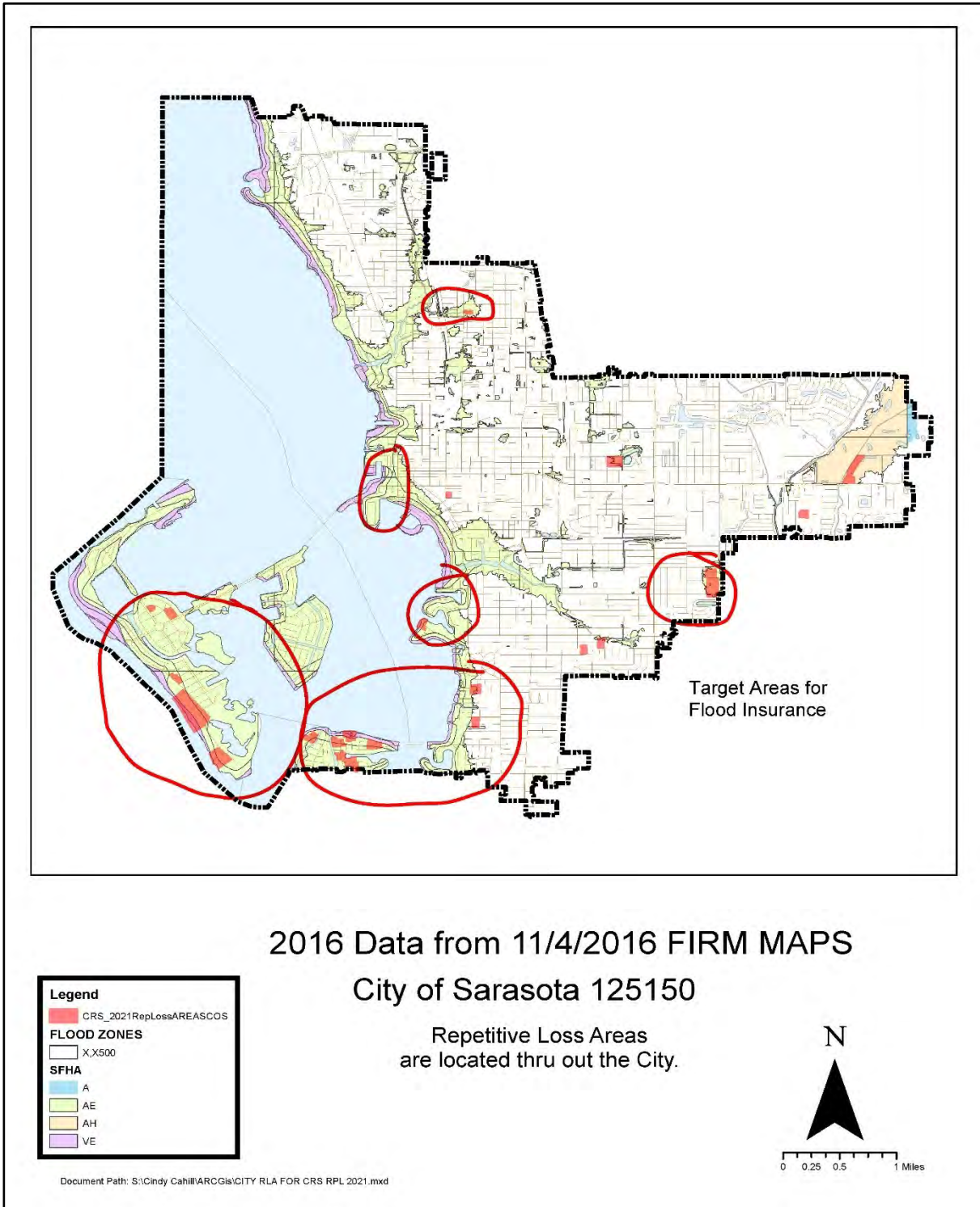
Table 7: Building Types in the SFHA in City of Sarasota		
Classification	Count	Percent
Not Classified	9	0.2
Residential	3431	86.1
Commercial	61	1.5
Industrial	41	1.0
Medical/Office/Professional	99	2.5
Resort	15	0.4
Government	105	2.6
Special Overlay District	223	5.6
Total	3984	100

Figure 9: Building Types in the SFHA in the City of Sarasota



*Source: City of Sarasota GIS Department

Figure 10: Flood Insurance Coverage Improvement Target Areas, City of Sarasota



TOWN OF LONGBOAT KEY FLOOD INSURANCE DATA

COMMUNITY BACKGROUND

The Town of Longboat Key is a Coastal Barrier Island located along the Gulf of Mexico within southwestern portion of Manatee County, and the northwestern portion of Sarasota County. The community occupies approximately 4.92 square miles. The Town of Longboat Key was incorporated as a Township in 1955. The Town has experienced a steady growth rate with the largest occurring between the early 1970's through the early 1990's. The Town's full-time population according to the 2019 Census (Population Estimates Program) was listed as 7,296. The Town of Longboat Key experiences as most coastal communities in Florida, an increase in population during the winter months, and the population can swell to 20,000 plus including resorts, hotels, and rental unit population. The Town has, according to the previous census, 8,814 residential units, with 5,224 listed as vacant properties, or rental units, updates are anticipated via the 2020 census when available.

Situated in a subtropical climate, the Town experiences a distinct wet and dry season. The wet season extends from June through September. During this period, the Town receives approximately two-thirds of its average annual rainfall. Topography in the area is generally flat and low with elevations ranging from sea level to 11 feet North American Vertical Datum (NAVD) 1988. The average island elevation is approximately 6 feet NAVD.

Flooding results from two major sources, rain fall events that exceed the 25-year 24-hour threshold, (particularly when coinciding with lunar high tides), and Tropical Storms, especially when they reach Hurricane intensity. Longboat Key's coastal areas are subject to storm surge and tidal action from the Gulf of Mexico and the adjacent bay side shoreline. Upland areas and lower, flatter areas, which have tidally influenced drainage systems, are subject to more repetitive flooding, including lunar "King" tides. Land development that has increased runoff volume can and occasionally overwhelms the natural influences associated with tides and elevated water tables, limited and manmade drainage systems. Effects of rainfall and storm surge can be dramatic even if the passage of hurricanes or tropical storms are as far as 200 miles of the community.

Recent storm events are as follows:

- | | |
|--------------------|--|
| June 7, 2016 | Tropical Storm Colin skirted the west coast of Florida and caused heavy rain, high tides and wind driven waves causing overlapping of the coastal dune and erosion, causing impact and delays to the Town Truck Haul beach re-nourishment project. |
| September 1, 2016 | Hurricane Hermine impacted the west coast of Florida, causing local impacts of wind driven debris removal, and coastal erosion to the degree the State and Town qualified for Federal Disaster Declaration. The Town was in progress of the New Pass Dredging project to place sand on the southern template of the island and had to initiate a Change Order to the contract for restoration of damages caused by the storm which qualified for FEMA re-imbusement. |
| September 10, 2017 | Hurricane Irma entered Florida as a Category 4 storm on the west coast, south of Longboat Key, and caused severe damages for a Disaster |

Declaration for Florida. The Town ordered a mandatory evacuation for residents. The storm tracked up the middle of the state causing major power outages due to high winds and downed trees causing extensive debris removal. Heavy rain fall caused street flooding, however due to the track of the storm, only minor impacts occurred to the beach dune system.

November 11, 2020

Town staff, in coordination with Sarasota County Emergency Operations Center, began monitoring Tropical Storm Eta (TS Eta) on November 2, 2020 with TS Eta forecast to reach Category 1 with winds to 75 mph. Weather advisories were issued for TS Eta to be a rain event with potential for 3-5 foot of storm surge coinciding with high tide at 9:38 pm on November 11, 2020. The rain and surge triggered flooding in low-lying areas. Staff measured impacts to the island and noted rainfall from 5” – 8.3”; wind levels with gusts up to 55 mph, and storm surge of 3 feet above normal tide peaking at 9:38 pm. Flooding to a Town history record of 222 homes was reported ranging from minor to major damage to residential properties. Approximately 274,000 cubic yards of sand on the island’s beaches was lost.

NATIONAL FLOOD INSURANCE PROGRAM

The National Flood Insurance Program (NFIP) was approved by congress in 1968. The Town of Longboat Key joined the NFIP and first adopted its Ordinance, including FEMA’s Flood Insurance Study (FIS) and Flood Insurance Rate Maps (FIRM), in 1971. The FIS and FIRMs were last revised on March 17, 2014 for the Manatee County portion of the Town and November 4, 2016 for the Sarasota County areas of the Town.

FEMA issued a Letter of Final Determination for Manatee County RISK Map and flood study for a revision effective date of August 10, 2021 and updates to Sarasota County Risk Maps on December 21, 2019. The Sarasota County maps are anticipated to become effective in late 2021 or early 2022.

There were 9,844 NFIP insurance policies in force in the Town of Longboat Key as of March 2020, representing nearly \$2.3 Billion of coverage.

COMMUNITY RATING SYSTEM

The Town of Longboat Key has participated in the CRS program since October 1991 as a Class 9 Community. By implementing comprehensive floodplain management activities, the Town of Longboat Key is currently rated a Class 6 community. This means that the NFIP insurance for Longboat Key property owners is discounted annually up to 20% for high-risk properties and up to 10% for medium to low-risk policies. This represents a current savings of over \$1.8M to residents of the Town of Longboat Key every year.

REPETITIVE LOSS / REPETITIVE LOSS AREAS

The Town of Longboat Key has 83 repetitive loss properties within its corporate boundaries. Repetitive Loss structures are reviewed and contained within the Town of Longboat Key 2020 Floodplain Management Plan which is an annex to the Sarasota County Unified Local Mitigation Strategy Plan. For more information on repetitive loss structures and what constitutes a repetitive loss structure, see the front report.

FLOOD INSURANCE DATA REVIEW

Historically, the NFIP has paid just over \$6.1M in claims within the Town of Longboat Key. Current active policies show \$6,167,345.00 in paid losses. Those losses are broken down as \$5,911,989.99 for **pre-FIRM** structures, representing 1,002 claims and post-FIRM structures accounted for 134 claims totaling approximately \$252,208.64, illustrating the importance of maintaining accurate flood risk information and the benefits of the Town of Longboat Key's floodplain management practices and regulations.

Table 10 and Table 11 describe the current Policy & Claim statistics for the Town of Longboat Key broken out by flood zone.

Zone	Policies	Number of Closed Paid Policies	\$ of Closed Paid Losses
A01-A30 & AE Zones	4,624	749	\$4,971,927.21
A Zones	0	2	\$1,905.11
AO Zones	0	0	\$0.00
AH Zones	0	0	\$0.00
AR Zones	0	0	\$0.00
A99 Zones	0	0	\$0.00
V01-30, VE Zones	109	251	\$938,157.67
V Zones	0	0	\$0.00
D Zones	0	0	\$0.00
B, C, & X Zones			
Standard	0	0	\$0.00
Preferred	0	0	\$0.00
TOTAL	4,733	1,002	\$5,911,989.99

Zone	Policies*	Number of Closed Paid Policies*	\$ of Closed Paid Losses*
A01-A30 & AE Zones	5009	120	\$222,131.43
A Zones	0	0	\$0.00
AO Zones	0	0	\$0.00
AH Zones	0	0	\$0.00
AR Zones	0	0	\$0.00
A99 Zones	0	0	\$0.00
V01-30, VE Zones	102	14	\$30,077.21
V Zones	0	0	\$0.00
D Zones	0	0	\$0.00
B, C, & X Zones			
Standard	0	0	\$0.00
Preferred	0	0	\$0.00
TOTAL	5,111	134	\$252,208.64

**It is important to note the Town of Longboat Key lies both in Sarasota County and Manatee County. The data received by the Town of Longboat Key is not broken down by county and as such will reflect the whole values.*

Table 10: Policy & Claim Statistics by Occupancy Type, Town of Longboat Key (September 2020)		
Occupancy Type	Policies in Force*	\$ of Closed Paid Losses*
Single-Family	1,719	\$4,749,235.87
2-4 Family	776	\$420,146.89
All Other Residential	7,181	\$639,306.29
Non-Residential	168	\$358,655.92
Total	9,844	\$6,167,344.97

As described in Table 12 above, there are just under ten thousand policies compared to the approximately 3,639 number of structures located in the SFHA (see Table 13 on the following page). As a barrier island and tourist destination, Longboat Key has numerous condominiums and ‘other’ residential structures. The high amount of flood insurance policies reflects the success of their outreach program.

Also illustrated in Figure 15 on the next page, the flood insurance policies cover mostly residential structures. The Town of Longboat Key is proactive in identifying areas with flooding issues by implementing watershed management plans and by conducting public meetings and workshops to educate residents about their risks.

The structures in the community are located within a designated special flood hazard area, either an “AE” flood zone or a “VE” flood zone. The structures within VE flood zones are impacted by flood waters and storm surge. As illustrated by Table 10 and Table 11 on the previous page, approximately sixteen percent (16%) of combined paid losses in the Town of Longboat Key are for structures inside the VE flood zone.

Overall, most of the policies in force are for residential and multi-family properties (9,676 policies). Most of the claims come from single family properties, historically representing over \$4.7M in paid losses from 777 claims.

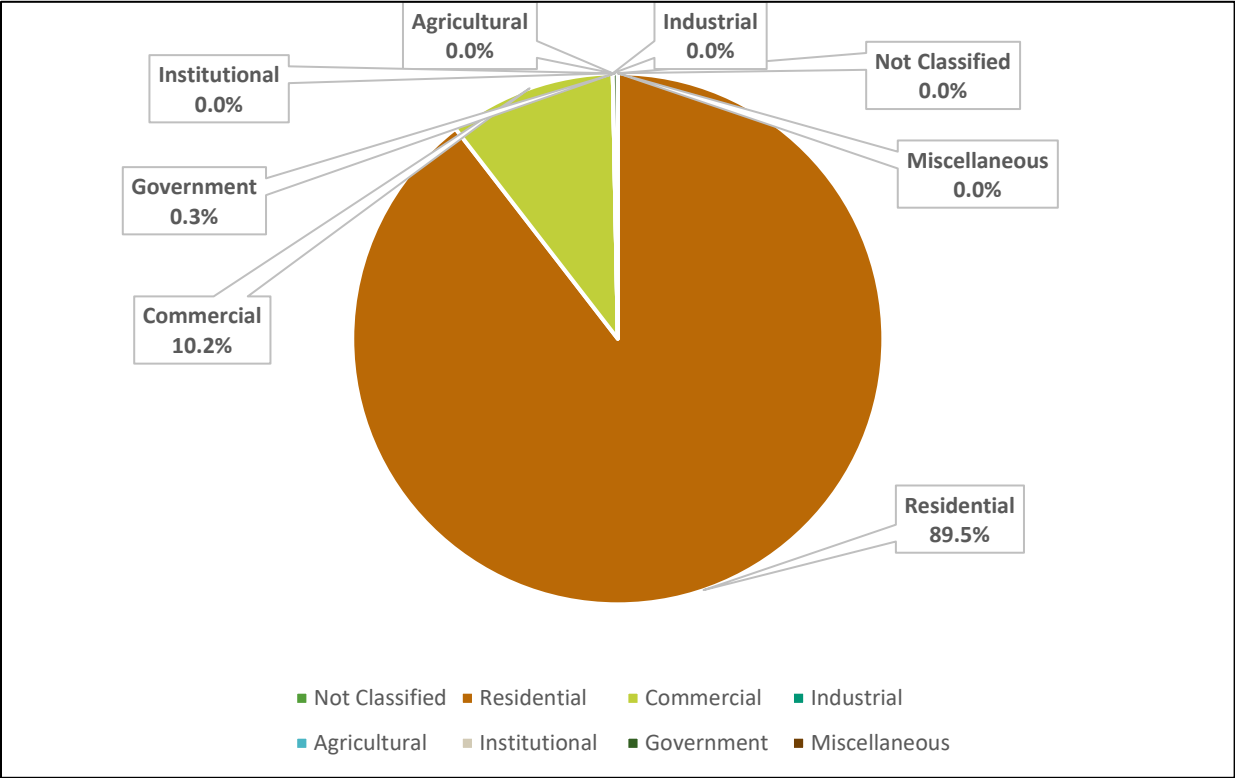
The Town of Longboat Key gives one-on-one flood protection assistance to its citizens by providing the following services:

- Property protection advice such as retrofitting techniques and drainage improvements,
- Property site visits to evaluate the best type of mitigation appropriate for a property, and
- Advice on the different FEMA grant programs available and the types of mitigation covered in those programs.

Citizens of Town of Long Boat Key can schedule a property site visit through the Planning, Zoning and Building Department at (941) 316-1966.

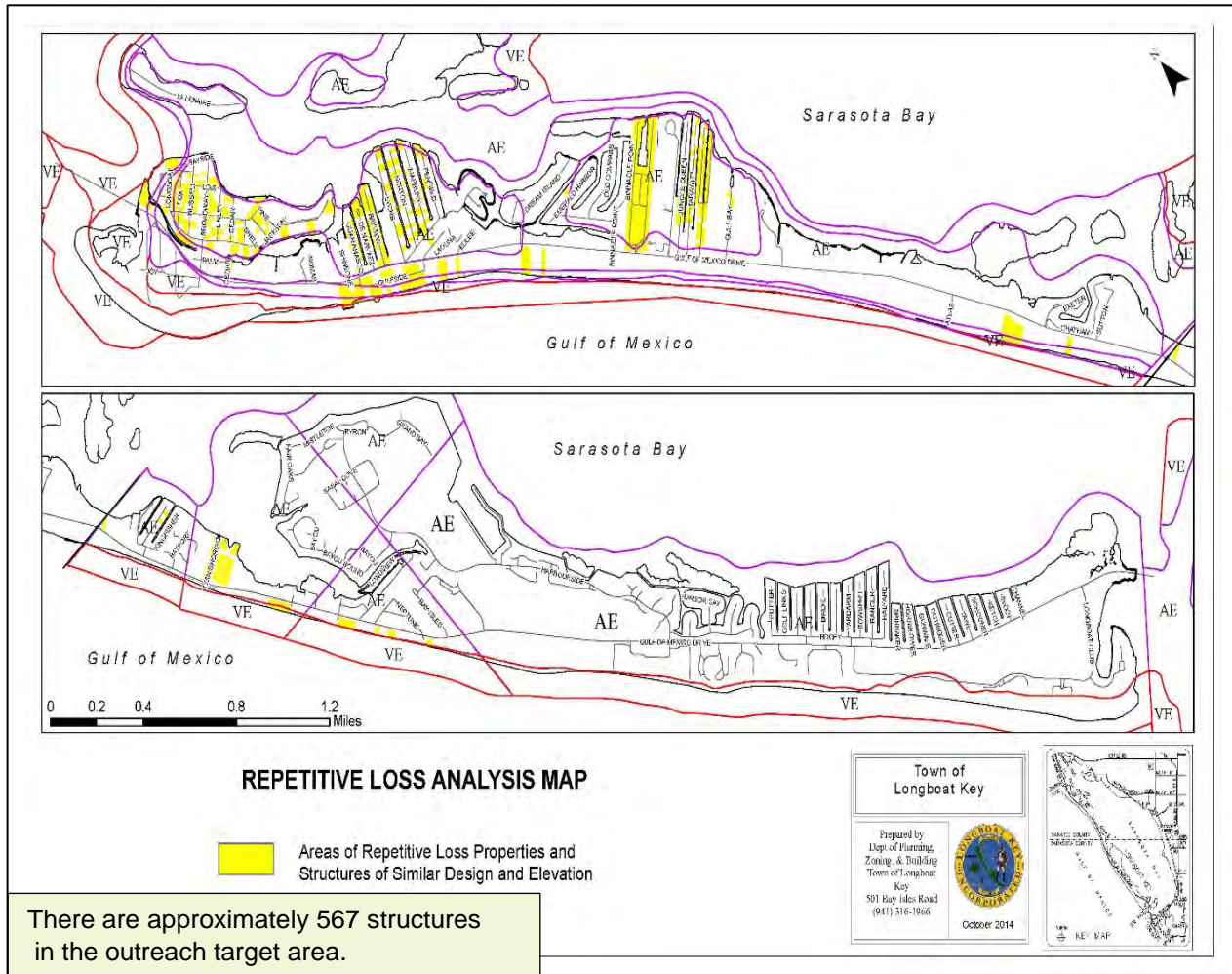
Table 11: Building Types in the SFHA in Town of Longboat Key		
Classification	Count	Percent
Not Classified	0	0.0
Residential	3258	89.5
Commercial	370	10.2
Industrial	0	0.0
Agricultural	0	0.0
Institutional	0	0.0
Government	11	0.3
Miscellaneous	0	0.0
TOTAL	3639	100

Figure 11: Buildings in the SFHA in the Town of Longboat Key



*Source: Town of Longboat Key building footprints and property appraiser parcel data

Figure 12: Flood Insurance Coverage Improvement Area, Town of Longboat Key



*Areas highlighted in Yellow represent historically low-lying areas of floods

CITY OF NORTH PORT FLOOD INSURANCE DATA

COMMUNITY BACKGROUND

The City of North Port is located on the southwest side of Florida in the southernmost part of Sarasota County, which is bordered on the south by Charlotte County, on the east by Desoto County and to the north by Sarasota County. The City is comprised of 104 square miles and is the third largest land area city in the state. North Port started as a planned community in 1959 with 70,608 platted residential lots.

An extensive stormwater infrastructure network was constructed by General Development Corporation (GDC) consisting of 132 miles of manmade retention ditches (R-Ditches), 1,613 miles of roadside swales and 79.1 miles of major wet waterways with 64 water control structures (WCS) and stormwater conveyance piping to support its residential, commercial, and light industrial developments. The WCSs is used to control water flow in the interconnected system R-ditches, waterways, and Myakkahatchee Creek (also known as the Big Slough Canal). Twenty-eight (28) of the WCSs are equipped with gates which are opened or closed to allow flood relief or release of water in a stepwise design to the downstream southerly section of Myakkahatchee Creek and the westerly end of the Cocoplum Waterway. The City’s water plant is located at the confluence of the Myakkahatchee Creek with the west end of the Cocoplum Waterway and withdraws potable water source from both water bodies.

The portion of the City that is east of the Myakka River is located within the southernmost downstream end of the 196 square miles of the Big Slough/Myakkahatchee Creek watershed boundary and consequently is inundated with surface water runoff from this extremely large watershed, even during the mean annual storm event. The City has experienced severe flooding from unnamed storms, tropical depressions, tropical storms, and hurricanes as follows.

Table 12: Local Storm Event Data, City of North Port			
Date	Inches of Rain	Storm Magnitude	Storm
March 23-31, 1987	5.4 to 9.1	10 to 25-year storm	Unnamed storm
September 5-9, 1988	8.2 to 8.9	25-year storm	Unnamed storm
June 23 - July 2, 1992	16.2 to 20.7	500-year storm	Tropical Depression
September 14-23, 2000	4.7	5-year storm	Unnamed storm
July 20-26, 2001	4.6 to 6.9	10-year storm	Unnamed storm
September 6-14, 2001	10.0 to 11.0	100-year storm	Tropical Storm Gabrielle
June 17-22, 2003	13.6 to 14.3	100-year storm	Unnamed storm
August 12-19, 2004	3.0 to 4.5	5-year storm	Hurricane Charlie
September 10-15, 2017	9.8	25 to 100-year storm	Hurricane Irma
November 8-12, 2020	3.5	Mean annual storm	Hurricane Eta

During large storm events, extensive street flooding was experienced in the North Port Estates area and in areas within about 1.5 miles reach near the I-75 corridor crossing of the Myakkahatchee Creek and within the Jockey Club area. The flooding is due to a mix of factors including:

- Watershed location and lack of topographic relief.
- Periodic excesses of rainfall associated with cyclic and seasonal storm events.
- The Community's infrastructure, constructed in the 1960s, is designed for a 10-year storm event of 5-day duration, which is before the definition of the 100-year floodplain and the State's stormwater management regulations.
- Construction of the I-75 corridor in 1977 which redirected natural drainage patterns.
- Population growth and corresponding residential and commercial land development.
- Long-term increases in peak stormwater discharge rates and runoff volumes in upstream areas of the watershed in Sarasota, Manatee and Desoto Counties.
- Silt and vegetative debris accumulated in the stormwater conveyance system.

In addition to the capital improvement projects and ongoing maintenance work on the conveyance system, the City of North Port encourages residents to protect their property with the purchase of flood insurance, in particularly, the areas with known flooding.

NATIONAL FLOOD INSURANCE PROGRAM

The National Flood Insurance Program (NFIP) was approved by congress in 1968. North Port joined the NFIP and first adopted its Ordinance, including FEMA's Flood Insurance Study (FIS) and Flood Insurance Rate Maps (FIRM), on September 2, 1981. The FIS and FIRMs were last revised on November 4, 2016. FEMA issued preliminary RISK Map and flood study updates on December 21, 2019. These maps are anticipated to become effective in 2021-2022. There were 2,901 NFIP insurance policies in force in North Port, FL as of March 2020, representing just under \$1 billion of coverage.

COMMUNITY RATING SYSTEM

North Port has participated in the CRS program since 10/01/1992. By implementing comprehensive floodplain management activities, the City of North Port was rated a Class 5 community in May 2020. This means that the NFIP insurance for North Port property owners is discounted annually up to 25% for high-risk properties and up to 10% for medium to low-risk policies. This represents a current savings of over \$42,635.00 dollars to residents of the City of North Port every year.

REPETITIVE LOSS / REPETITIVE LOSS AREAS

The City of North Port has no repetitive loss properties within its boundaries. North Port is the only municipality within Sarasota County borders that has no repetitive loss structures. This is a testament to the hard work North Port puts forward to keep their community informed on flood risk and the benefits of flood insurance. For more information on repetitive loss structures and what constitutes a repetitive loss structure, see the front report.

FLOOD INSURANCE DATA REVIEW

Historically, the NFIP has paid almost \$1 million in claims within the City of North Port. Current active policies as of March 24, 2020, show \$271,909.18 in paid losses. Those losses are broken down as \$127,851.96 for **pre-FIRM** structures, representing 42 claims and post-FIRM structures accounted for 18 claims totaling \$144,057.22, illustrating the importance of maintaining accurate flood risk information and the benefits of the city of North Port's floodplain management practices and regulations.

Table 15 and Table 16 describe the current Policy & Claim statistics for the City of North Port broken out by flood zone.

Zone	Policies	Number of Closed Paid Policies	\$ of Closed Paid Losses
A01-A30 & AE Zones	61	23	\$88,191.55
A Zones	0	0	\$0.00
AO Zones	1	0	\$0.00
AH Zones	0	0	\$0.00
AR Zones	0	0	\$0.00
A99 Zones	0	0	\$0.00
V01-30, VE Zones	0	0	\$0.00
V Zones	0	0	\$0.00
D Zones	0	0	\$0.00
B, C, & X Zones			
Standard	32	7	\$31,883.44
Preferred	204	12	\$7,776.97
TOTAL	298	42	\$127,861.96

Zone	Policies*	Number of Closed Paid Policies*	\$ of Closed Paid Losses*
A01-A30 & AE Zones	104	1	\$0.00
A Zones	1	0	\$0.00
AO Zones	4	4	\$3,881.50
AH Zones	0	0	\$0.00
AR Zones	0	0	\$0.00
A99 Zones	0	0	\$0.00
V01-30, VE Zones	0	0	\$0.00
V Zones	0	0	\$0.00
D Zones	0	0	\$0.00
B, C, & X Zones			
Standard	34	0	\$0.00
Preferred	2,420	13	\$140,175.72
TOTAL	2,563	18	\$144,057.22

Table 15: Policy & Claim Statistics by Occupancy Type, City of North Port (September 2020)		
Occupancy Type	Policies in Force*	\$ of Closed Paid Losses*
Single-Family	2,826	\$992,284.74
2-4 Family	45	\$0.00
All Other Residential	17	\$0.00
Non-Residential	13	\$0.00
Total	2,901	\$992,284.74

As described in Table 17 above, there are just under 3,000 policies compared to the approximately 1,128 number of structures that are in the SFHA (see Table 18 on the following page). This high percentage of flood policies is attributed to the outreach efforts the City of North Port conducts every year. As illustrated in Figure 2, the flood insurance policies cover much of the inland areas as well as buildings along the riverine areas. The City of North Port is proactive in identifying areas with flooding issues by implementing watershed management plans and by conducting public meetings and workshops to educate residents about their risks.

Structures in the community are at risk for flooding whether or not structures are located within a designated SFHA. As illustrated by Table 15 and Table 16, sixty-six percent (66%) of combined paid losses in the city of North Port are for structures outside of the SFHA. This statistic is much higher than the NFIP's national average of claims/losses for structures outside of the SFHA and most of the flood policies are for properties outside of the SFHA. It is estimated that nationally, approximately 20% - 25% of all claims/payouts are to properties located in these low-risk areas.

Overall, most of the policies in force are for single-family homes (2,826 policies). Most of the claims come from this group, historically representing just under \$1 million in paid losses from 87 claims.

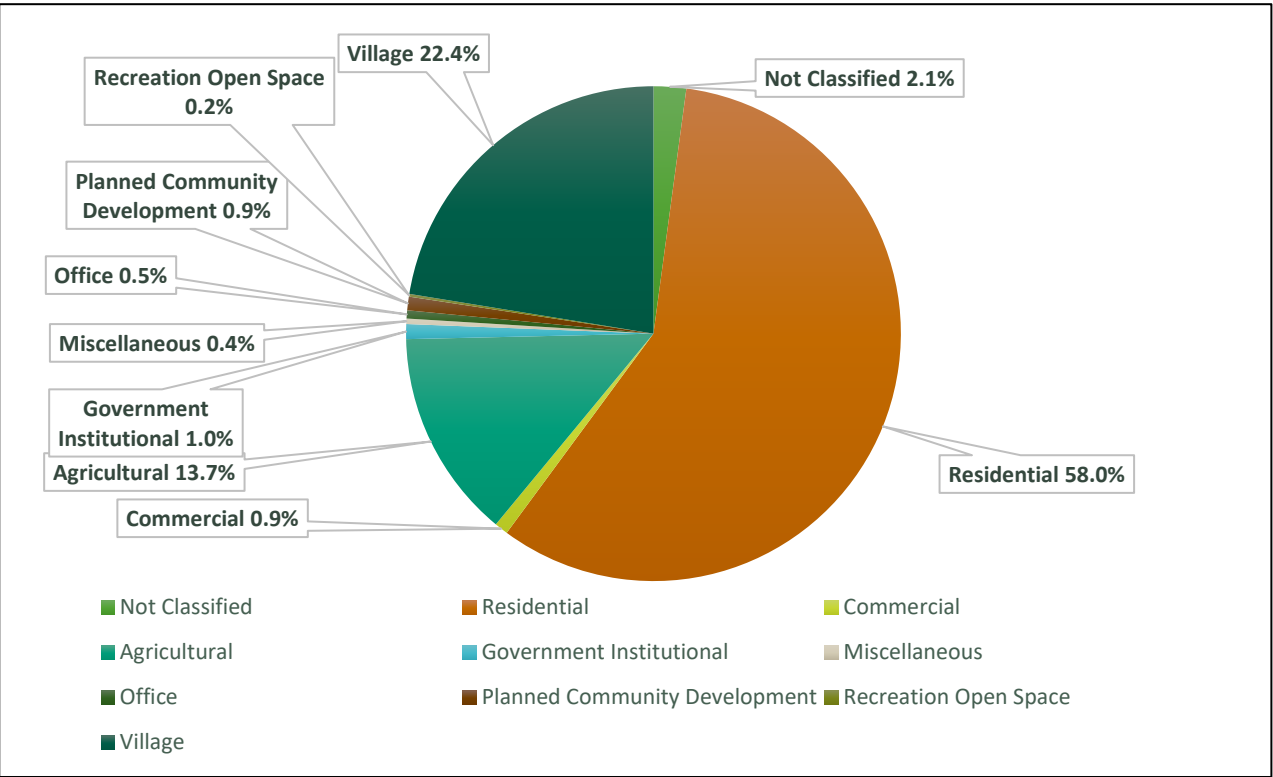
The City of North Port gives one-on-one flood protection assistance to its citizens by providing the following services:

- Property protection advice such as retrofitting techniques and drainage improvements,
- Property site visits to evaluate the best type of mitigation appropriate for a property, and
- Advice on the different FEMA grant programs available and the types of mitigation covered in those programs.

Residents in the City of North Port can schedule a property site visit by calling (941) 240-8050 or emailing pwcustservice@cityofnorthport.com.

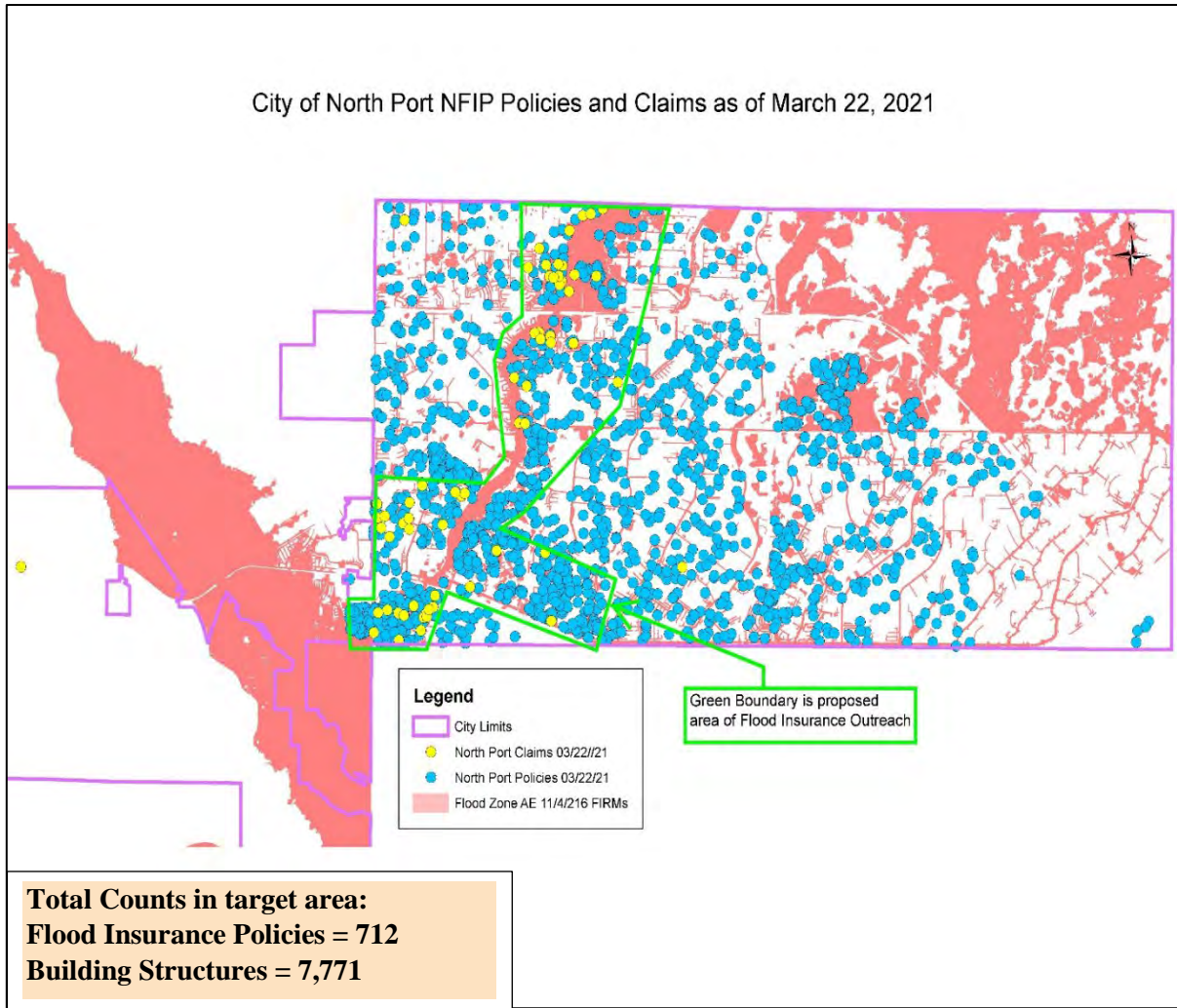
Table 16: Building Types in the SFHA in North Port		
Classification	Count	Percent
Not Classified	24	2.1
Residential	654	58.0
Commercial	10	.9
Agricultural	154	13.7
Government Institutional	11	1.0
Miscellaneous	4	.4
Office	6	.5
Planned Community Development	10	.9
Recreation Open Space	2	.2
Village	253	22.4
Total	1,128	100

Figure 13: Buildings in the SFHA in the City of North Port



*Source: City of North Port building footprints and property appraiser parcel data

Figure 14: Flood Insurance Coverage Improvement Area, City of North Port



*The map above shows the area outlined in green as the target outreach area for future flood insurance promotion. This area is where most flood claims are made.

CITY OF VENICE FLOOD INSURANCE DATA

COMMUNITY BACKGROUND

The City of Venice has a unique geography in that a substantial portion of the city's boundary is surrounded by water. The City has almost 4 linear miles of coastline along the Gulf of Mexico, unobstructed by barrier islands. The City also has 2 linear miles of bay shores that are part of a major estuary, and approximately 4 miles of ICW. These waterways include the Gulf of Mexico, Venice Inlet, Curry Creek, Myakka River, Hatchet Creek, Roberts Bay, and the West Coast ICW. These water bodies improve the community by providing an enhanced environment consisting of shorelines, estuaries, and woodlands, which allow habitation for wildlife. The water bodies also provide the community with a multitude of water and beach related activities including fishing, swimming, boating, shell and shark tooth hunting, and sunset watching.

Rapid growth of the city and the resultant reduction in vacant land available for development, coupled with a less than average rainfall for several years, have encouraged people to settle in flood hazard areas. As development has spread within and around the city, large amounts of land have been covered with an impermeable surface such as parking lots, roofs, driveways, streets. A greater number of teardowns and rebuilds have elevated structures within the floodplain, however, they have also tended towards bigger homes with maximum allowed lot coverage. Not only have these manmade structures covered previously absorbent surfaces, but they have also removed much of the existing vegetation. This vegetation normally acts to slow the rate of runoff and to allow a greater portion of rainfall to be absorbed into the ground.

The initial stormwater system for the City of Venice was installed in 1926, when the Brotherhood of Locomotive Engineers began its intensive development of the City following designs by architect and city planner, John Nolen. As part of the development, main drainage canals were constructed in the existing sloughs, and the outlet to Curry Creek was improved.

The sub-tropical climate provides frequent extreme weather events like hurricanes and tropical depressions, Venice also receives frequent summer rains. These events contribute to causes of flooding in the area and can become a significant threat to life and property.

NATIONAL FLOOD INSURANCE PROGRAM

The National Flood Insurance Program (NFIP) was approved by congress in 1968. The City of Venice joined the NFIP and first adopted its Ordinance, including FEMA's Flood Insurance Study (FIS) and Flood Insurance Rate Maps (FIRM), in 1971. The FIS and FIRMs were last revised on November 4, 2016. FEMA issued preliminary RISK Map and flood study updates on December 31, 2019. These maps are anticipated to become effective in 2021-2022. There were 5,841 NFIP insurance policies in force in the City of Venice as of March 2020, representing almost \$1.4 Billion of coverage.

COMMUNITY RATING SYSTEM

The City of Venice has participated in the CRS program since 1991. By implementing comprehensive floodplain management activities, the City of Venice is rated a Class 6 community. This means that the NFIP insurance for Venice property owners is discounted annually up to 20% for high-risk properties and up to 10% for medium to low-risk policies. This represents a current combined savings of over \$628,000.00 dollars to residents of the City of Venice every year.

REPETITIVE LOSS / REPETITIVE LOSS AREAS

The City of Venice has 84 repetitive loss properties within its boundaries. Repetitive Loss structures are reviewed within the Floodplain Management Plan which is located as annex to the Unified Local Mitigation Strategy Plan. For more information on repetitive loss structures and what constitutes a repetitive loss structure, see the front report.

FLOOD INSURANCE DATA REVIEW

Historically, the NFIP has paid just over \$2.25 million in claims within the City of Venice. Current active policies show \$2,256,033.54 in paid losses. Those losses are broken down as \$2,191,686.66 for **pre-FIRM** structures, representing 333 claims and post-FIRM structures accounted for 25 claims totaling approximately \$64,346.88, illustrating the importance of maintaining accurate flood risk information and the benefits of the city of Venice's floodplain management practices and regulations.

Table 19 and Table 20 describe the current Policy & Claim statistics for the City of Venice broken out by flood zone.

Zone	Policies	Number of Closed Paid Policies	\$ of Closed Paid Losses
A01-A30 & AE Zones	2,082	192	\$1,499,453.66
A Zones	0	2	\$2,181.59
AO Zones	0	0	\$0.00
AH Zones	0	0	\$0.00
AR Zones	0	0	\$0.00
A99 Zones	0	0	\$0.00
V01-30, VE Zones	6	72	\$324,860.23
V Zones	0	0	\$0.00
D Zones	0	0	\$0.00
B, C, & X Zones			
Standard	401	53	\$118,676.20
Preferred	567	14	\$246,514.98
TOTAL	3,056	333	\$2,191,686.66

Zone	Policies*	Number of Closed Paid Policies*	\$ of Closed Paid Losses*
A01-A30 & AE Zones	962	11	\$15,777.61
A Zones	0	0	\$0.00
AO Zones	0	0	\$0.00
AH Zones	0	0	\$0.00
AR Zones	0	0	\$0.00
A99 Zones	0	0	\$0.00
V01-30, VE Zones	2	0	\$0.00
V Zones	0	0	\$0.00
D Zones	0	0	\$0.00
B, C, & X Zones			
Standard	161	4	\$11,212.87
Preferred	1,660	10	\$37,356.40
TOTAL	4,144	25	\$64,346.88

Table 19: Current Policy & Claim Statistics by Occupancy Type, City of Venice (September 2020)		
Occupancy Type	Policies in Force*	\$ of Closed Paid Losses*
Single-Family	2,465	\$1,163,114.01
2-4 Family	338	\$453,070.40
All Other Residential	2,861	\$503,214.00
Non-Residential	177	\$136,635.13
Total	5,841	\$2,256,033.54

As described in Table 21 above, there are 5,841 flood insurance policies compared to the approximately 2,583 number of structures that are in the SFHA (see Table 22 on the next page).

The City of Venice is proactive in identifying areas with flooding issues by implementing watershed management plans and by conducting public meetings and workshops to educate residents about their risks.

Structures in the community are at risk for flooding whether or not structures are located within a designated SFHA. As illustrated by Table 19 and Table 20, over eighteen percent (18%) of combined paid losses in the city of Venice are for structures outside of the SFHA. This statistic is a lower than the NFIP's national average of claims/losses for structures outside of the SFHA. It is estimated that nationally, approximately 20% - 25% of all claims/payouts are to properties located in these low-risk areas.

Overall, most of the policies in force are for 'other residential' properties (2,861 policies). Most of the claims come from single family properties, historically representing just over \$1.1 million in paid losses from 138 claims.

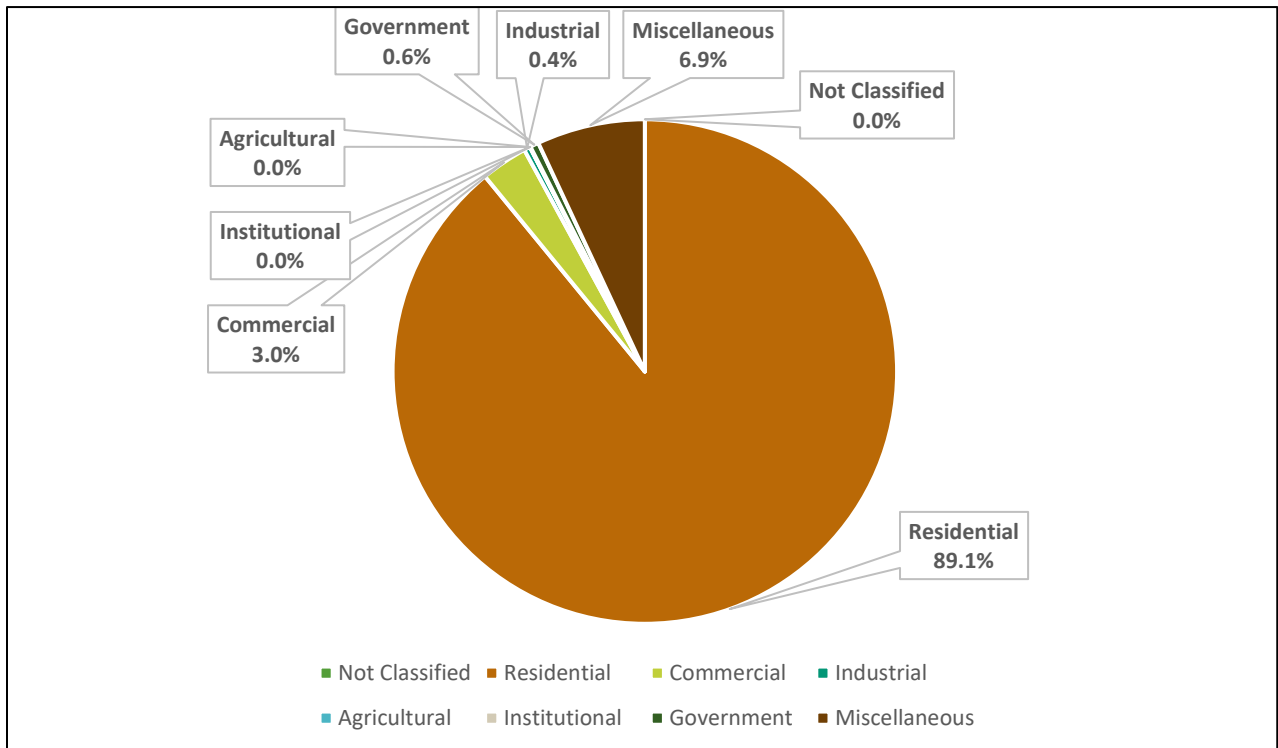
The City of Venice provides one-on-one flood protection assistance to its residents with the following services:

- Property protection advice such as retrofitting techniques and drainage improvements,
- Property site visits to evaluate the best type of mitigation appropriate for a property, and
- Advice on the different FEMA grant programs available and the types of mitigation covered in those programs.

Residents in the City of Venice can schedule a property site visit by calling 941-882-7412.

Table 20: Building Types in the SFHA, City of Venice, FL		
Classification	Count	Percent
Not Classified	0	0.0
Residential	2,259	89.0
Commercial	76	3.0
Industrial	10	0.4
Agricultural	0	0.0
Institutional	1	0.0
Government	14	0.6
Miscellaneous	176	6.9
Total	2,536	100

Figure 15: Buildings in the SFHA, City of Venice



*Source: City of Venice building footprints and property appraiser parcel data is currently under construction.

Figure 16: Flood Insurance Coverage Improvement Area 1, City of Venice



Figure 17: Flood Insurance Coverage Improvement Area 2, City of Venice



Figure 18: Flood Insurance Coverage Improvement Area 3, City of Venice



Figure 19: Flood Insurance Coverage Improvement Area 4, City of Venice



INSURANCE OVERVIEW OF SARASOTA COUNTY & MUNICIPALITIES

Anywhere it rains, it can flood. Every property in Sarasota County is vulnerable to flooding and those vulnerabilities are compounded along the coast and in the bays by storm surge, higher tides, and rising seas. Tidal influences can also be seen in the Myakka River, Phillippi Creek, and surrounding areas.

According to the non-profit organization First Street Foundation, (Reuters February 2021), the cost of flood damage to homes in the U.S. will increase by 61% in 30 years. The annual cost of flood damage in the U.S. between 2010 and 2018 was approximately \$17 billion. Rising sea levels and extreme weather could cause \$20B of flood damage to at-risk U.S. homes this year alone, rising to \$32 billion by 2051. The number of properties with substantial risk of flooding this year is approximately 70% higher than what is estimated by FEMA’s maps.

These statistics from First Street Foundation detail the urgency needed for promoting the value of flood insurance to residents, property owners, and business owners in all flood zones.

As stated previously, the purpose of this plan is to develop coordinated messaging throughout our community to promote flood insurance and work toward a safer community.

The following is the combined flood insurance data for all of Sarasota County:

Table 21: Policy & Claim Statistics for Pre-FIRM Structures, ALL of Sarasota County			
Zone	Policies	Number of Closed Paid Policies	\$ of Closed Paid Losses
A01-A30 & AE Zones	18,473	3,093	\$17,316,318.13
A Zones	178	270	\$3,804,720.97
AO Zones	1	0	\$0.00
AH Zones	0	1	\$36,705.92
AR Zones	0	0	\$0.00
A99 Zones	0	0	\$0.00
V01-30, VE Zones	704	647	\$2,025,332.36
V Zones	0	0	\$0.00
D Zones	0	79	\$111,085.27
B, C, & X Zones	0	0	\$0.00
Standard	806	239	\$1,789,761.10
Preferred	3,460	277	\$3,435,538.81
TOTAL	23,622	4,606	\$36,220,653.46

Table 22: Policy & Claim Statistics for Post-FIRM structures, ALL of Sarasota County			
Zone	Policies*	Number of Closed Paid Policies*	\$ of Closed Paid Losses*
A01-A30 & AE Zones	21,001	603	\$2,245,140.40
A Zones	527	285	\$2,032,516.36
AO Zones	4	4	\$3,881.50
AH Zones	14	4	\$93,607.03
AR Zones	0	0	\$0.00
A99 Zones	0	0	\$0.00
V01-30, VE Zones	396	55	\$152,754.88
V Zones	0	0	\$0.00
D Zones	19	8	\$120,489.74
B, C, & X Zones	0	0	
Standard	996	134	\$1,071,168.79
Preferred	17,427	192	\$1,173,537.16
TOTAL	40,384	1285	\$6,893,095.86

Table 23: Active Policy Counts, ALL of Sarasota County	
COMMUNITY	NUMBER OF ACTIVE POLICIES
Town of Longboat Key	9,844
City of North Port	2,901
City of Sarasota	8,128
City of Venice	5,841
Unincorporated Sarasota County	37,374
TOTALS:	64,088

HAZUS-MH MODELING & REPORTS

The 2017 CRS manual recommends using the Hazus-MH software program to assist in estimating expected local flood damage from large flood events. The estimated cost of those events is then compared to the amount of flood insurance policy coverage in a community to determine if the coverage is sufficient.

The following Hazus reports were generated through Hazus-MH modeling. According to First Street Foundation statistics, these costs could rise by 61% over the next 30 years.

Hazus-MH is a software modeling tool used to determine the cost of multiple hazards (MH). The tool uses Geographic Information Systems (GIS) technology to estimate the physical, economic, and social impacts of disasters such as flood, earthquakes, and hurricanes. This tool was used by our GIS team to only look at the cost of flood for the purposes of this plan.

The Hazus reports can be found in Appendix A, which are for both the 1% (100-year) and the .2% (500-year) flood events. These reports look at:

- The general description of our entire area
- The building inventories
- The flood parameters (coastal and riverine)
- The cost of damage to buildings within these areas
- The cost of debris generated
- The social impact
- The economic loss caused by these floods.

The data from these reports covers the entire county and all its municipalities. These reports are dated March 18, 2021, and will be updated in the next Flood Insurance Promotion Plan review.

The potential cost of losses from both the 1% chance flood and the .2% chance flood indicated in the Hazus reports, are summarized in the table below.

Table 24: Summary of potential losses by building type		
Building type	1% Flood event Cost of potential loss	.2% Flood event Cost of potential loss
Residential	\$ 988 Million	\$ 1.35 Billion
Commercial	\$ 522 Million	\$ 664 Million
Industrial	\$ 36 Million	\$ 42 Million
Other	\$ 428 Million	\$ 499 Million
Grand Total	\$ 1.97 Billion	\$ 2.55 Billion

The following sections outline the next steps we took and the projects we will implement to promote flood insurance. Studies show that homeowners that have flood insurance in place when a flood event occurs, recover faster and have less economic and emotional impact.

STEP 2: COVERAGE IMPROVEMENT PLAN DEVELOPMENT

OBJECTIVES

The objective of this plan is to identify those areas in the high-risk flood zones and low-to-moderate risk flood zones where flood insurance policy counts are the lowest and where damage from a base flood is more than the average amount of flood insurance coverage.

GOALS

- Increase the number of buildings insured in one or more areas or FIRM zones,
- Increase the number of buildings insured by occupancy type,
- Have higher levels of coverage where the expected amount of damage from a base flood is more than the average amount of coverage,
- Increase the number of Preferred Risk Policies in areas remapped from A Zones to an X Zone.
- Educate property owners of the financial burden of floods; and
- Better prepare property owners for floods thus helping them recover quicker from a flood event

As part of the process, the PPI Committee reviewed and discussed the current flood insurance outreach projects in the PPI plan. It was determined these flood projects would be continued as an enhancement to this plan.

CURRENT FLOOD INSURANCE OUTREACH PROJECTS

Table 25: Current PPI Outreach Projects with a Flood Insurance Element					
Project #	Description	Frequency	Distribution	Responsibility	Outcome
1	Flood Protection Website	Updated Annually	Online through scgov.net and WaterAtlas.org keyword Flood Protection	CRS Coordinator Communications Dept.	Increases in policies. Decrease in claims.
2	Social Media	4 x Year	Social Media Blasts - Facebook and Twitter	CRS Coordinator Communications Dept.	Increases in policies.
3	Flood Flyer	1 x Year	Advertise in phone book, once/year	CRS Coordinator	Increases in policies.
			Publish in Herald Tribune, once/year	CRS Coordinator	Increases in policies.
4	Flood Information Workshops	20 x Year	Public Libraries, HOAs	CRS Coordinator	Increases in policies. Decrease in claims.
5	Online Flood Zone Locator Application	Updated Monthly	Online at: https://ags3.scgov.net/sarcoflood/	CRS Coordinator GIS Dept.	Increases in policies. Decrease in claims.
6	Property Protection Advice	Daily / Site visits on request	Telephone / Emails / Site Visits	CRS Coordinator	Increases in policies. Decrease in claims.
7	Repetitive Loss Area Letter	Annually	Mail-out	CRS Coordinator	Increases in policies. Mitigated Properties

PRIORITIZING AREAS

The PPI Committee reviewed different criteria to identify and target those properties in high-risk areas. The flood map with flood insurance policies (see Figure 2) was reviewed and areas identified that showed a **low number** of flood insurance policies in a high-risk area. These areas are prioritized by:

- SFHA – Highest to Lowest (shown in order)
 - V-zone highest priority,
 - A-zone,
 - X-Shaded zone, X-zone
- Occupancy type – Highest to Lowest (shown in order)
 - Single Family Residential
 - 2-4 Family Residential
 - Multi-Family Residential
 - Commercial
- Level of Flood Coverage – Lowest to Highest (shown in order)
 - Structures identified as having lower coverage than the estimated flood damage (per Hazus-MH)
 - Structures that have equal coverage than the estimated flood damage (per Hazus-MH)
 - Structures that have more coverage than the estimated flood damage (per Hazus-MH)

TARGETED OUTREACH

Given the large population and structures, a phased approach was determined to be the best method with each phase having a timeline of approximately 6 months. Using the prioritization scale above, the following formula was agreed upon:

- Phase I: 75% or more deficiency in flood insurance policies in V-zones, A-zones
- Phase II: 50% - 74% deficiency in flood insurance policies in V-zones, A-zones
- Phase III: 1%-49% deficiency in flood insurance policies in V-zones, A-zones
- Phase IV: All remaining low/low-moderate risk areas, X-shaded and X zones

Where flood insurance policy data is unavailable, the committee agreed to identify target areas based on the risk of flood. High-risk flood areas (SFHA) are considered the highest priority in these cases.

FEMA has created a new process to receive flood insurance data. The FEMA Information Sharing Access Agreement (ISAA) is an agreement between communities and FEMA. The ISAA data includes active policies, flood claims data, and repetitive loss data. Communities continue to work on getting these agreements signed and submitted to FEMA for the most current information. Our next flood insurance promotion plan update should include policy data for all communities and the target maps will reflect the data received by FEMA. Based on the criteria outlined, the PPI Committee identified the areas shown on the following pages for flood insurance promotion. Each area was prioritized either by flood insurance policy data or by risk in the SFHA and will be targeted accordingly.

As areas increase their flood insurance policies, the risk of damages from a 1% chance flood event exceeding the level of flood insurance for that area will be reduced. Recommended outreach projects are listed in the Recommendations and Outreach Section at the end of this plan.

STEP 3: IMPLEMENTATION OF THE COVERAGE IMPROVEMENT PLAN

RECOMMENDED OUTREACH AND PROMOTION

The PPI Committee reviewed the flood insurance data, GIS maps, and Hazus reports showing the areas where flood insurance policies were low and where increases in flood insurance coverage would be most beneficial. Where this data was unavailable, communities will target outreach by the level of flood risk for that area. The criterion for prioritizing these areas is noted in ‘Step 2 Criteria for outreach’. Current projects that have a flood insurance element were reviewed to determine if these projects should be included for these areas.

The Committee also reviewed and approved additional project ideas to target these areas. These projects are listed below.

FLOOD INSURANCE OUTREACH PROPOSED PROJECTS

Project #	Description	Frequency	Distribution	Responsibility	Outcome
P1	Letter encouraging the purchase of flood insurance	Annually	Mail out – phased target areas	CRS Coordinator	Increase in flood ins. policies. Decrease in claims.
P2	Additional Flood Workshops	4 more per year.	At local libraries	CRS Coordinator	Increase in flood ins. policies. Decrease in claims.
P3	Social Media Blast	Monthly	Through the County website	CRS Coordinator / Communications Dept	Increase in flood ins. policies. Decrease in claims.
P4	Press Release encouraging the purchase of flood insurance	2 x year	Through the County website	CRS Coordinator / Communications Dept	Increase in flood ins. policies. Decrease in claims.
P5	Tailored flood insurance flyers	Annually	Parks, libraries, etc.	CRS Coordinator	Increase in flood ins. policies. Decrease in claims.
P6	Flood Insurance Promotion Event	Annually	At the event	Board of Commissioners	Increase in flood ins. policies.
P7	Flood Insurance Expo	Annually	At the event	CRS Coordinator	Increase in flood ins. policies.
P8	Flood Awareness Wk.	Annually	Through the County website and Social Media	CRS Coordinator	Increase in flood ins. policies
P9	Hurricane Season Advertising	Annually	Newspaper	CRS Coordinator	Increase in flood ins. policies

PHASED TARGETED OUTREACH

Table 27: Target Areas for ALL of Sarasota County								
	Unincorporated Sarasota County	City of Sarasota	LBK	Venice	North Port	Project	Mail-out Date	Grand Total
TARGET AREAS	1,2,3	1	1	1,2,3,4,5	1,2			
PHASE I OUTREACH LETTER COUNT	900/1,153/1,100	600	567	337/313/145/1,496	7,771	Letter to residents within these areas.		
PHASE II OUTREACH LETTER COUNT						Letter to residents within these areas.		
PHASE III OUTREACH LETTER COUNT						Letter to residents within these areas.		
PHASE IV OUTREACH LETTER COUNT						Letter to residents within these areas.		

MEASURES OF SUCCESS

The PPI Committee will review the flood insurance data annually to measure increases in flood insurance policies.

This annual review will determine whether we are meeting our goals and what changes to our outreach may be necessary. Measures can be determined by reviewing the following goals outlined in Step 2:

- Increases in the number of buildings insured in one or more areas or FIRM zones.
- Increases in the number of buildings insured by occupancy type,
- Having higher levels of coverage where the expected amount of damage from a base flood is more than the average amount of coverage; and
- Increases in the number of Preferred Risk Policies in areas remapped from A zones to an X Zone.

STEP 4: SUBMIT TO THE GOVERNING BODY

As outlined in the 2017 CRS Manual, the Flood Insurance Assessment (FIA) (Step 1) portion of this report will be submitted to the Board of Commissioners for their review. No adoption is required.

This report contains no specific or Federal Privacy Act protected information.

STEP 5: REASSESS

Typically, flood insurance data must be updated every five (5) years following the initial assessment to update the level of coverage and the recommendations.

The PPI Committee will review and update the Flood Insurance Promotion Plan early when the preliminary flood map changes become effective. These map changes may impact the number of flood policies within the SFHA, possibly changing the target areas. The committee will look to Sarasota County GIS for the updated map data. Once updated, the FIA (Step 1) must be submitted to each prospective governing body. The FIA (Step 1) update can be a new document or an addendum to the existing document.

Each community will submit an evaluation report of this Flood Insurance Promotion Plan with their annual CRS program recertification. Communities are to keep track of their building counts as part of their annual recertification, so the data needed to update the assessment should be readily available.

All updates will be reviewed for CRS credit based on the CRS Manual in effect.

(Mark Yes or No in columns)

Table 28: Document Update Checklist		
Year:	PPI Committee Reviewed	Annual Evaluation Report Submitted with CRS Package
2023		
2024		
2025		
2026		
2027		
2028		
2029		
2030		
2031		
2032		
2033		
2034		
2035		
2036		
2037		
2038		
2039		
2040		

SEE APPENDIX A FOR HAZUS-MH DATA



SARASOTA COUNTY
"Dedicated to Quality Service"

BOARD OF COUNTY COMMISSIONERS

1660 Ringling Blvd., Sarasota, FL 34236
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Dear Resident,

Sarasota County and its partnering municipalities have formed the Unified Flood Insurance Promotion Planning Committee. The purpose of this committee is to review the flood insurance needs of the entire county and notify residents in areas where flood insurance policies are low and/or flood risk is high.

Flooding continues to be the most frequent and costliest natural disaster in the United States. The risk for flooding changes over time due to erosion, land use, weather events and other factors, and can vary even within the same neighborhood. Knowing your flood risk is the first step to protection.

The Federal government requires flood insurance on structures with a federally backed mortgage that are located within a Special Flood Hazard Area (the area that has a 1% chance of flooding each year). The cost of the required flood insurance policy can vary greatly depending on whether the structure was built in compliance with the local floodplain ordinance. If your property will move into a high-risk flood zone due to the upcoming Flood Insurance Rate Map changes, Federal law states *you must carry flood insurance* when the preliminary maps become effective for homes with a mortgage. Even if you do not have a mortgage, it is strongly recommended you purchase flood insurance.

Homeowner insurance does not typically cover flood damage or loss. Direct financial assistance to property owners from the Federal government is not guaranteed in the event of a flood. Flood insurance, whether through the National Flood Insurance Program (NFIP) or through private insurers, is the best way to financially protect your investment.

All property owners and renters should contact their local insurance agents for information on the cost of flood insurance. Renters can purchase flood insurance for their contents even if the property owner does not carry flood insurance on the building. To identify an agent in your area or for more information on flood insurance visit the NFIP website at www.floodsmart.gov.

Sincerely,

Ron Cutsinger
 Chair