



AGENDA
CRS FLOODPLAIN MANAGEMENT PLAN COMMITTEE
Tuesday, February 4, 2025, at 8:30 A.M.
Fire Station 1 Conference Room

- I. Call to Order
- II. Roll Call
- III. Approval of Minutes
 1. February 6, 2024
 2. November 6, 2024
- IV. Audience Participation (five-minute limit per speaker)
- V. Old Business
 1. Hazard Mitigation Grant Program (HMGP): Relocation of Fire Station 2
 2. Class 5 rating with 25% discount goes into effect April 1, 2025
- VI. New Business
 1. Approve the City Council Memo for the approval of the annual report of the Floodplain Management Plan, the Local Mitigation Strategy Project List, and the annual report of the Program for Public Information & Flood Insurance Promotion Plan – action needed
 2. Storm related topics
- VII. Board Discussion
- VIII. Adjournment

If you are disabled and need assistance, please contact the City Clerk's office at least 24 hours prior to the meeting.

NOTE: No stenographic record by a certified court reporter is made of this meeting. Accordingly, any person who may seek to appeal any decision involving the matters noticed herein will be responsible for making a verbatim record of the testimony and evidence at this meeting upon which any appeal is to be based.



MINUTES
CRS FLOODPLAIN MANAGEMENT PLAN COMMITTEE
FEBRUARY 6, 2024, AT 8:30 AM
BUILDING DEPARTMENT CONFERENCE ROOM

Members Present: Kathleen Weeden, Derek Applegate, Kaitlyn Panfil, Nicole Tremblay, and Frank Butry

Members Absent: Mary Elizabeth Petty, Gillian Beck, and Anthony Pinzone

Non-Members Present: Christina Rimes and Darlene Culpepper

I. The meeting was called to order at 8:33 a.m.

A motion was made by Nicole Tremblay, seconded by Frank Butry, to approve the minutes of the May 2, 2023 meeting. The motion was carried unanimously by vote.

Ms. Rimes discussed the new FEMA flood zone maps update. There will be an open house on February 12, 2024, from 8-1, at the Venice Community Center. The stormwater inlet markers have been delivered so Ms. Rimes will schedule a date for volunteers to come in and install them. The new markers are stainless steel so they should last longer than the plastic ones. Ms. Weeden discussed the Hazard Mitigation Grant Program and that fire station 2 will be relocated out of the floodplain, next to the current police station. It is currently in evacuation zone A. The current HMGP grant is for Hurricane Idalia and Ms. Rimes will email the committee the criteria for the grant. The application is due in April.

Ms. Rimes discussed the memo to City Council regarding the annual report for the Floodplain Management Plan. **A motion was made by Nicole Tremblay, seconded by Derek Applegate, to approve the City Council memo regarding the Floodplain Management Plan Annual Report. The motion was carried unanimously by vote.** Ms. Rimes discussed the Program for Public Information document and that it is for resident flood awareness. The document outlines certain activities required for the CRS program. She will be mailing flood-related information to the HOAs, repetitive loss properties and realtors. Flood Awareness Week is March 6-10 and there will be a proclamation at City Council. Ms. Rimes discussed the current flood insurance policies, and how much has been paid out in policy claims within the City.

II. The meeting was adjourned at 8:43 a.m.



MINUTES
CRS FLOODPLAIN MANAGEMENT PLAN COMMITTEE
NOVEMBER 6, 2024, AT 8:30 AM
FIRE STATION CONFERENCE ROOM

Members Present: Kathleen Weeden, Derek Applegate, Kaitlyn Panfil, and Nicole Tremblay

Members Absent: Frank Butry and Mary Elizabeth Petty

Non-Members Present: Christina Rimes

- I. The meeting was called to order at 8:30 a.m.
- II. The minutes from 2-6-24 were not approved since there was not a quorum. Ms. Rimes discussed the stormwater inlet marker program, and 112 markers have been placed so far. Ms. Weeden discussed the hazard mitigation program, the new fire station, and the generators for the lift stations. Ms. Rimes discussed the CRS program's new class rating of 5, down from a 6. Residents received a 20% discount on flood insurance under class 6, but beginning April 1, 2025 residents will receive a 25% discount. Mr. Applegate discussed the 50% rule and how it applies to homes affected by both hurricanes. Ms. Weeden discussed the stormwater master plan study that is being done, and a study on Flamingo Ditch.
- III. The meeting was adjourned at 8:56 a.m.



MEMORANDUM TO VENICE CITY COUNCIL

THROUGH CHARTER OFFICER: Edward Lavalley, City Manager

E-SIGN:

FROM: Kathleen Weeden, City Engineer

DEPARTMENT: Engineering

DATE: January 7, 2025

MEETING DATE: February 25, 2025

SUBJECT / TOPIC: Floodplain Management Plan Annual Report, Local Mitigation Strategy Project List Annual Update, and Unified Program for Public Information & Flood Insurance Promotion Plan Annual Report

BACKGROUND INFORMATION: As a requirement of the FEMA Community Rating System program, progress reports are prepared annually for the Floodplain Management Plan (FMP), the Local Mitigation Strategy (LMS) project list and the Unified Program for Public Information (PPI) & Flood Insurance Promotion Plan (FIPP). **The City was promoted to a Class 5 community from our most recent audit outcome. As a result, on April 1, 2025, City residents will receive a 25% discount on their flood insurance premium (this is a 5% increase over the current 20% discount).**

Floodplain Management Plan

- As stipulated in the FMP, the annual report will be generally made available to the public. It can be requested from the Engineering Department or online at venicegov.com/government/engineering/floodplain-management-information. This annual progress report for the FMP was prepared by the CRS Committee on February 4, 2025.
- The needs and goals of the community, pertaining to hazards and risks, have not changed substantially since the adoption of the FMP on April 25, 2023. The FMP will expire April 25, 2028. The CRS Committee will continue to meet quarterly to evaluate opportunities to improve the effectiveness of the floodplain management and outreach activities.

Local Mitigation Strategy Project List

- As part of the continuing effort to complete mitigation projects and to obtain grant funding assistance, the LMS project list was updated to highlight projects completed in the last year and add future projects. The updated LMS project list is incorporated into the FMP as an update to the Sarasota County LMS Plan.

Unified Program for Public Information and Flood Insurance Promotion Plan

- Additionally, the City participates in the Unified PPI Committee which produced the Unified PPI and Flood Insurance Promotion Plan (FIPP). The Unified PPI and FIPP allows

for a comprehensive outreach approach to provide communities and property owners with clear, coordinated messages delivered cost-effectively and consistently. The report also contains information on flood insurance coverage by jurisdiction. The yearly report is prepared by the unified PPI Committee consisting of a representative from each jurisdiction and various stakeholders throughout the County. The committee meets quarterly, and the annual progress report was prepared by the committee on December 10, 2024.

Floodplain Management

- All new construction and substantial improvements are required to comply with the city floodplain ordinance and construct above the 100-year floodplain elevations. The Florida Building Code also requires one additional foot of freeboard above the base flood elevation in the 100-year floodplain. The Southwest Florida Water Management District (SWFWMD) also requires that floodplain compensation calculations be completed to reduce any off-site floodplain impacts.
- No additional updates of the floodplain ordinance have been completed this year.

SUPPORTS STRATEGIC PLAN: Goal Six: Preserve the Venice Quality of Life through Proper Planning

COUNCIL ACTION REQUESTED: Presentation with Action Requested

Yes	N/A	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Document(s) Reviewed for ADA compliance (required if for agenda posting)
<input type="checkbox"/>	<input checked="" type="checkbox"/>	City Attorney Reviewed/Approval
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Risk Management Review
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Finance Department Review/Approval
		Funds Availability (account number):

Community Rating System

Floodplain Management Plan Annual Evaluation Report 2025

This yearly report was prepared by the CRS Committee on February 4, 2025. This report is being submitted to City Council and will be made available to the public via the City of Venice website at venicegov.com/government/engineering/floodplain-management-information/floodplain-management-plan-update.

The purpose of the Floodplain Management Plan is to assess flood hazards that affect the City, to assess the problems brought about by flood hazards, to define floodplain management goals, to review possible floodplain management activities, to develop an action plan, to review the effectiveness of existing programs, and to plan the annual update and adoption.

Action Item	Goal 1. Protect Critical Facilities and Utilities	Goal 2. Protect Lives and Health	Goal 3. Protect homes, businesses, and schools	Goal 4. Minimize the costs to the City and property owners	Goal 5. Ensure that new construction supports these goals	Deadline
Administrative Action Items						
1. Plan Adoption	X	X	X	X	X	Summer 2023
2. Monitoring and Reporting	X	X	X	X	X	Annually
3. Community Rating System	X	X	X	X	X	CRS Yearly Recertifications
Program Action Items						
4. Drainage Improvements	X	X	X	X		Ongoing
5. Drainage System Maintenance	X	X	X			Ongoing
6. Property Protection Funding	X	X	X	X		As needed
7. Regulatory Review	X		X		X	CRS Yearly Recertification
8. NFIP Administration	X	X	X		X	Ongoing
9. Certified Floodplain Managers	X	X	X		X	Ongoing
10. BCEGS	X	X	X	X	X	Ongoing
11. Flood Response Plan	X	X	X			Ongoing

Public Information Action Items						
12. Annual Mailing (utility bill inserts)	X	X	X	X	X	Ongoing
13. Technical References	X	X	X	X	X	Ongoing
14. Public Information Projects	X	X	X	X	X	Ongoing
15. Yearly letter sent to HOAs	X	X	X	X	X	Annually
16. Yearly letter sent to Repetitive Loss Property Areas	X	X	X	X	X	Annually
17. Letters sent to Realtors	X	X	X	X	X	Annually
18. Letters sent to Condo Owners	X	X	X	X	X	Annually
19. Newsletter inserts	X	X	X	X	X	Monthly
20. Presentations to realtors	X	X	X	X	X	As needed
21. Public Information Messages	X	X	X	X	X	Ongoing
22. Social media posts	X	X	X	X	X	Ongoing
23. Brochures and flyers are available in the main lobby and the building department lobby.	X	X	X	X	X	Ongoing
24. City Website pages	X	X	X	X	X	Ongoing

Additional outreach was conducted to clarify to condominium owners that the association building coverage does not cover their contents, increase public access, and to provide information on available flood maps. This outreach is to insert clearer messages in the Program for Public Information (PPI) regarding site visits, mitigation assistance and property flood protection. Additional outreach was made for social media. General outreach to the residents was also completed through utility bill inserts. The desired outcome of the PPI activities remains community awareness and increased flood insurance coverage in the SFHA. The committee sees no need to revise these outcomes.



2024 SARASOTA COUNTY UNIFIED PROGRAM FOR PUBLIC INFORMATION AND FLOOD INSURANCE PROMOTION PLAN

UNINCORPORATED SARASOTA COUNTY, CITY OF SARASOTA, TOWN OF LONGBOAT KEY, CITY OF NORTH PORT, CITY OF VENICE

Prepared by the Sarasota County Unified Program for Public Information, Flood Promotion Plan Committee Members.

2024 SARASOTA COUNTY UNIFIED PROGRAM FOR PUBLIC INFORMATION AND FLOOD INSURANCE PROMOTION PLAN

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I. Background

The Community Rating System (CRS) is a voluntary program within the National Flood Insurance Program (NFIP) that qualifies participating communities for reduced rates on flood insurance policies. The rating system is based on 19 activities that receive credit points by implementing local mitigation, outreach, and educational activities

that go well beyond minimum NFIP requirements. Sarasota County and the jurisdictions of the City of North Port, the City of Sarasota, the City of Venice, and the Town of Longboat Key currently participate in the CRS program. Table 1 shows the CRS Class for each participating community and the applicable discount for all properties.

Table 1 indicates that most communities have been participating in the CRS Program since the early 1990s. The flood policy discounts range according to the community class rating. The CRS discount provides major savings on flood insurance policies and property owners benefit greatly by living in a CRS community. Additionally,

Table 1: Sarasota County Community Rating System Eligible Communities

Community Name	CRS Entry Date	Current CRS Class	Flood Insurance Premium Discount
City of North Port	1992	5	25%
City of Sarasota	1991	5	25%
City of Venice	1991	6	20%
Sarasota County	1992	5	25%
Town of Longboat Key	1991	6	20%



every community in Sarasota County participates in the Unified Local Mitigation Strategy (LMS). To receive federal mitigation funding, participation in the Sarasota County LMS is required. The 2024 Sarasota County Unified Local Mitigation Strategy is a comprehensive document that not only includes the Hazard Mitigation Plan and the Integrated Floodplain Management Plan but also the Sarasota County Flood Warning Response Program. By participating in the LMS, anytime a presidential disaster declaration is made, all communities may apply for grants to assist in mitigation efforts for recovery and prevention of future damage. Property owners benefit from the coordinated planning efforts by living in a community in Sarasota County.

The Unified Program for Public Information (UPPI) is a planning tool to provide a coordinated approach to flood hazard outreach. A PPI can be developed and implemented by a single community or with other communities as a Unified effort. The purpose is the same: to improve communication with citizens, and to provide

information about flood hazards, flood safety, flood insurance and ways to protect property and natural floodplain functions to those who can benefit from it. Coordination between jurisdictions through a Unified Program for Public Information (UPPI) further increases efficiency in resource use and improves communication with citizens. All CRS communities realize an opportunity in collaborating to develop a unified plan built on existing programs. All CRS communities within Sarasota County expressed the desire to be part of the UPPI. The Flood Insurance Promotion Plan (FIPP) was combined into the UPPI and both were added to the Local Mitigation Strategy Plan (LMS).

Reducing future flood damage requires a partnership with the public, and an educated public is an important component for success. A UPPI Plan can offer participating communities the benefits of clear, coordinated messages and a more comprehensive approach in getting information out in a consistent, cost-effective manner. The Sarasota County CRS communities want to participate in the UPPI for coordinating projects normally done independently. The UPPI and FIPP is

an ongoing outreach effort to design and transmit the messages that the communities determine are most important to its flood safety and the protection of its floodplain natural functions. The UPPI a is required to be updated at least every five years and is combined with the Flood Insurance Promotion Plan (FIPP) as of 2024. For ease of reference the UPPI and FIPP are simply referred to as “the Plan” throughout this document.

For CRS credit, the Plan was developed according to a seven-step planning and public involvement process as follows:

- Step 1:** Establish a Program for Public Information committee.
- Step 2:** Assess the community’s public information needs.
- Step 3:** Formulate messages.
- Step 4:** Identify outreach projects to convey the messages.
- Step 5:** Examine other public information initiatives.
- Step 6:** Prepare the Program for Public Information document and adopt the Program for Public Information.
- Step 7:** Implement, monitor and evaluate the program.

II. Unified Committee

For the 2024 update, the county and city staff members emailed information to update the Plan. The committee has six governmental representatives and 16 non-governmental stakeholders with representation as follows:

Table 2: Sarasota County Unified PPI Committee Membership		
	Representing	Title or Organization
Government Representative	City of Sarasota	Floodplain Manager
	Town of Longboat Key	Program Manager/Assistant Public Works Director
	City of North Port	Stormwater Manager
	Sarasota County	CRS Coordinator
	Sarasota County	Communications/Public Information Officer
	City of Venice	CRS Coordinator
	Non-governmental Stakeholder	City of Sarasota
Town of Longboat Key		AMI-Bay Isles
City of North Port		Gran Paradiso Homeowner Association Representative
City of North Port		State Farm Insurance
City of North Port		Van Buskirk & Fish Surveying & Mapping, Inc.
City of North Port		Kimley-Horn Engineering Consultant
Sarasota County		Realtor Association of Sarasota & Manatee
Sarasota County		Wright Flood Insurance
Sarasota County		Coalition of City Neighborhood Associations
Sarasota County		Jones Edmunds
Sarasota County		Sarasota Bay Estuary Program
Sarasota County		UF/IFAS Extension
Sarasota County		Insurance Industry
Sarasota County		Keller Williams, Broker
City of Venice		AAA Insurance
City of Venice		Banker for Sarasota County

The role of the committee members is to assist in updating the Plan by providing feedback on possible changes to targeted areas for outreach, changes to messages, frequency of messages, and how they are delivered. Committee members reviewed the Plan reports and were advised on suggestions that may need to be made. County and municipal staff members developed the agendas and facilitated the committee meetings. Prior to setting each meeting date, the committee members were provided with Microsoft Teams meeting invitations or in-person locations. The members are advised to attend in order to meet the attendance requirements outlined in the 2017 CRS manual.

The first meeting of the Plan was held in the first quarter of 2024, in-person, at the Sarasota County Emergency Operations Center in conjunction with the LMS. The

five communities have been provided information based on insurance statistics showing the number of claims inside and outside of the floodplain. The members reviewed the “Target Area,” “Target Audiences,” the inventory of related efforts and existing public outreach and made suggestions on potential changes.

Since flooding can happen anywhere in the county, the committee reconfirmed that the target area of “all properties in the Sarasota County CRS communities” should remain unchanged. There were some recommendations to modify some of the messages and outcomes due to some activities being difficult to measure and monitor. Each participating jurisdiction is responsible for updating their respective current public information efforts. Some projects are community-specific, and many are regional. The

committee members provided input on additional opportunities for collaboration, which has been incorporated into this document.

The second meeting was held during the second quarter of 2024, virtually using the Microsoft Teams meeting platform and in-person. The members were sent a draft 2024 Plan for discussion and reviewed the draft. Members provided additional input on corrections or changes in the development of the final 2024 Plan. The final draft of the Unified Plan, recommended by the entire committee, will be sent to the ISO CRS Specialists and the Emergency Management Specialist, FEMA Region IV, requesting any comments on the draft document. Once approved and appropriate revisions are made, the document will be provided to the communities for adoption.

III. Community Needs Assessment

A. COMMUNITY PROFILE

Sarasota County is located in the central portion of the Florida west coast. The land area of Sarasota County is approximately 1,103 square miles of land and 329 square miles of water with 50 miles of the Gulf of Mexico shoreline. Sarasota County has a humid subtropical climate, bordering on a tropical savanna climate, with hot, humid summers and warm, drier winters.

The high temperatures and high humidity in the summer regularly push the heat index over 100 °F (38 °C). There are distinct rainy and dry seasons, with the rainy season lasting from March to November and the dry season from December to February. The average annual precipitation is approximately 53.01 inches. Over half of the rainfall occurs June through November, designated as the “Atlantic hurricane season.”

There are four incorporated areas within Sarasota County, of which the City of North Port is the largest in terms of population, and all of which are participating members of the CRS program. The participating jurisdictions in the Plan include the City of North Port, the City of Sarasota, the City of Venice, the Town of Longboat Key and the unincorporated area of Sarasota County.

The following table shows the 2020 populations of the CRS participating cities and unincorporated area within Sarasota County along with

the 2025 population estimates provided by the Bureau of Economic Business Research (BEBR), University of Florida and the Sarasota/Manatee

MPO. The change from 2020 to 2025 represents a total growth rate of approximately 8.6% (just in the five CRS communities).

Table 3: 2020 and 2023 Population of Cities and Unincorporated Areas		
Jurisdiction	2020 Population (BEBR)	2025 Population Estimate (MPO)
City of North Port	74,793	92,066
City of Sarasota	54,842	56,101
City of Venice	25,463	27,793
Sarasota County	274,149	295,032
Town of Longboat Key	4,759	4,212
Total:	434,006	475,204

B. FLOOD HAZARDS

The 2024 Sarasota County Unified Local Mitigation Strategy identifies 19 individual hazards, 15 of which are deemed possible, and four of which are deemed zero risk. The 19 hazards are: Avalanche, Coastal Erosion, Coastal Storm, Dam Failure, Drought, Earthquake, Expansive Soils, Levee Failure, Flood, Hailstorm, Hurricane, Land Subsidence, Landslide, Seasonal Severe Weather Storm, Tornado, Tsunami, Volcano, Wildfire and Windstorm. Flooding is the most frequent and costly natural hazard in the Sarasota County area.

Flooding in Sarasota County generally results from excessive precipitation and can be classified under two categories:

1. General floods, precipitation over a given river basin for a long period of time along with storm-induced wave or tidal action; and
2. Flash floods, the product of heavy localized precipitation in

a short time period over a given location. The severity of a flooding event is typically determined by a combination of several major factors, including stream and river basin topography and physiography; precipitation and weather patterns; recent soil moisture conditions; and the degree of vegetative clearing and impervious surface.

A general flood is usually a long-term event that may last for several days. The primary types of general flooding include riverine, coastal and urban flooding. Riverine flooding is a function of excessive precipitation levels and water runoff volumes within the watershed of a stream or river. Coastal flooding is typically a result of storm surge, wind-driven waves and heavy rainfall produced by hurricanes, tropical storms and other large coastal storms. Urban flooding occurs where manmade development has obstructed the natural flow of water and decreased the ability of natural groundcover

to absorb and retain surface water runoff. In eastern portions of the county, most of the flood-prone areas feature relatively impermeable soil, a high water table and flat terrain. These characteristics contribute significantly to flooding problems. Additionally, the flat slopes and heavily vegetated floodplains promote backwater effects and aggravate the flood problem by preventing the rapid drainage of floodwaters.

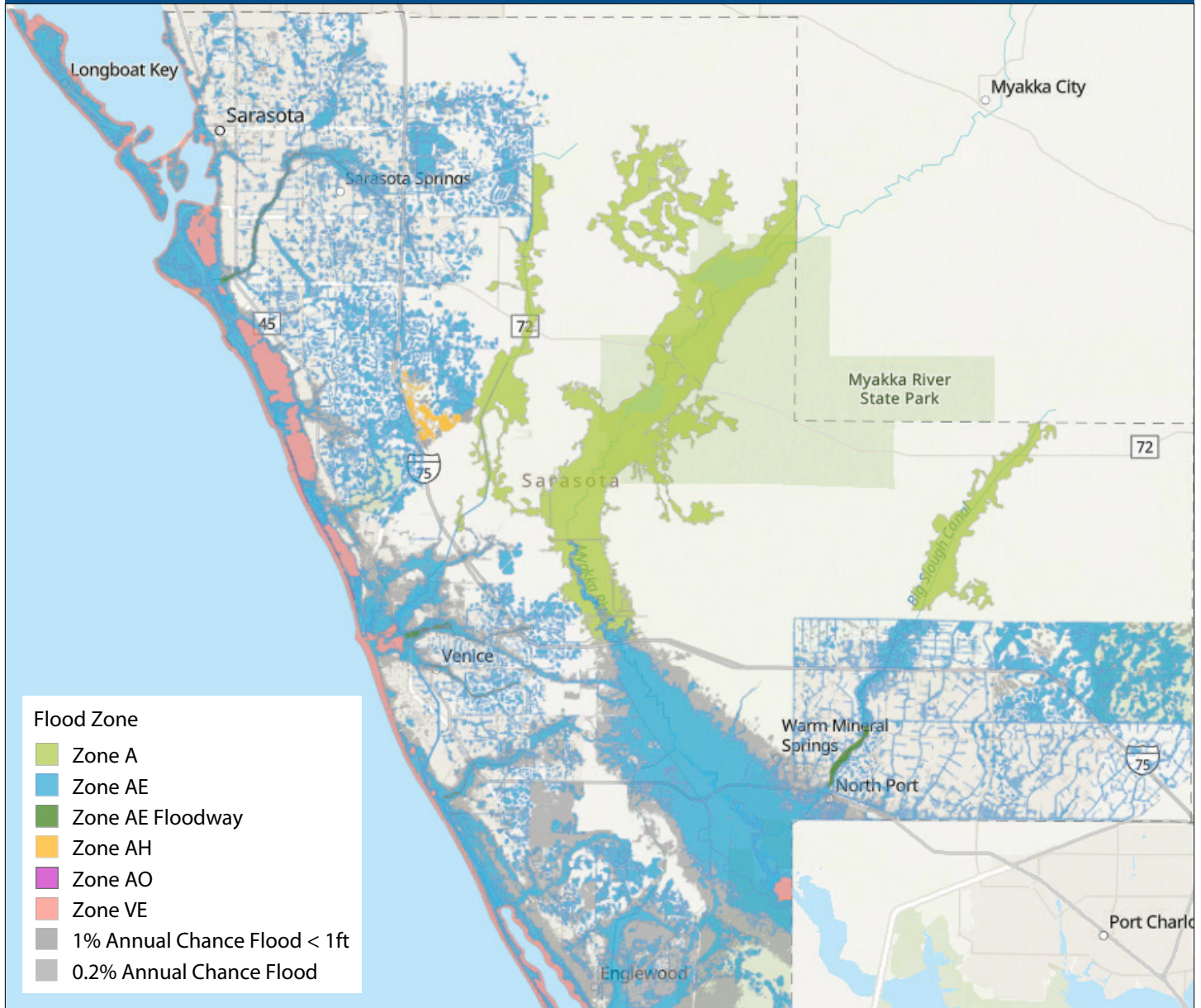
Figure 1 illustrates the location and extent of currently mapped Special Flood Hazard Areas for Sarasota County based on best available FEMA Digital Flood Insurance Rate Map (DFIRM) data. This includes Zones A/AE/AH/AO (the 100-year floodplain), Zone VE (the 100-year coastal flood zones associated with wave action) and Zone X (the 500-year floodplain). It is important to note that while FEMA digital flood data is recognized as the best available data for planning purposes, it does not

always reflect the most accurate and up-to-date flood risk. Impacts have included flooding of hundreds of homes, schools and roads, including

the blockage of I-75 during a flash flood in 2004. Flooding and flood related losses often do occur outside of delineated special flood hazard

areas, with approximately 40% of NFIP claims come from low-to-moderate risk areas.

Figure 1: Flood Zones in Sarasota County



Areas countywide can be flooded from overwhelmed rivers, creeks, coastal sources, sheet flow and local drainage ways. While the official FEMA Flood Insurance Rate Map designates the deeper riverine and

coastal flood-prone areas as A, AE, AH or VE Zones (shown as pink, blue, and green, in Figure 1), the committee reconfirmed that all properties are subject to flooding and the Plan should strive to reach all residents

and businesses in the Unified Sarasota County area. In addition, the Plan will continue to specifically target properties in the floodplain and repetitive loss areas.

IV. Flood Insurance Coverage Assessment

A. FLOOD INSURANCE COVERAGE BY JURISDICTION

To determine the level of flood insurance coverage in the Sarasota County multi-jurisdictional area, the most recent flood insurance policy data provided by FEMA was used represented in Table 4. The following table summarizes the two key statistics of policies in force in the Special Flood Hazard Area and past claims by jurisdiction.

Table 4: Flood Insurance Data in the SFHA by Jurisdiction					
CID	Community Name	# of Policies within SFHA in force	Insurance in Force	\$ of Closed Paid Losses Within the SFHA	\$ of Closed Paid Losses Outside the SFHA
120279	City of North Port	134	587,671,000	3,329,825	8,721,650.34
125150	City of Sarasota	5,537	1,771,916,000	7,448,916	763,949.00
125154	City of Venice	2,396	2,311,045	3,066,650	1,482,010.72
125144	Sarasota County	16,609	7,337,044,000	48,956,668	2,600,358.44
125126	Town of Longboat Key	8,569	2,051,044,000	14,958,436	0
	Total:	33,245	11,749,986,045	77,760,495	13,567,969

The following table compares the number of policies with the number of buildings in the SFHA by jurisdiction.

Table 5: Buildings Insured						
CID	Community Name	# of Buildings within SFHA	# of Policies within SFHA	% Insured within SFHA	Total # of Policies	Total # of Policies Outside SFHA
120279	City of North Port	711	138	19.4	1,824	1,686
125150	City of Sarasota	3,994	5,688	142*	6,733	1,045
125154	City of Venice	2,803	2,396	85	4,367	1,971
125144	Sarasota County	23,567	16,609	70	26,610	10,001
125126	Town of Longboat Key	3,296	8,569	265*	8,570	1
	Total:	34,371	33,400	97	48,104	14,704

* Note: Some policies exceed the total number of buildings. This reflects condominium or apartment units with their own policy as well as each building, showing more policies than buildings. Additionally, the Town of Longboat Key is split between Manatee and Sarasota County, therefore polices are only for Sarasota County.



As demonstrated by the previous tables there are 33,245 flood insurance policies within the Special Flood Hazard Area, with 14,704 policies outside the Special Flood Hazard Area. Approximately 97% of the buildings within the Special Flood Hazard Areas have flood insurance coverage (the City of Sarasota and the Town of Long Boat Key percentages were calculated at 100%). It should be noted that the percentage of policy coverage for buildings is skewed due to the way condominium buildings and units are insured.

For example, you may have one condominium building with 12 units insured for a total of 13 policies. The

community only counts one building so those communities with more condominiums in or out of the SFHA will have more policies, therefore the comparison is misrepresented. These statistics are used for broad analysis only.

Flood insurance is required as a condition of federal aid as well as a mortgage or loan that is federally insured for a building located in a Special Flood Hazard Area (SFHA). Therefore, one would expect most policies to be in the AE, A, AH, AO, and VE Zones. One interesting statistic shown in Tables 4 and 5 is that there are almost four times as many policies outside the SFHA where flood insurance is not

required. Similarly, the NFIP has paid over \$94 million dollars in flood insurance claims and over 31% of the dollars paid countywide have been in the flood zones outside the SFHA. This could be explained by two primary reasons:

1. Older, established neighborhoods are generally mapped in the Special Flood Hazard Areas and homes may no longer carry a mortgage.
2. Coastal V-Zone boundary lines are primarily designated along the dune line of the beach. Most condominium structures are built just outside the V-Zone boundary. Also, since each unit is considered a separate structure, there would be more policies issued in the X Zone.

B. REPETITIVE LOSS PROPERTIES

Although the entire county is susceptible to flooding, there are approximately 405 buildings that are considered unmitigated “repetitive loss” properties as defined by FEMA (having at least two claims of \$1,000 over a 10-year period). Of the 405 unmitigated repetitive loss properties, 201 buildings are insured against flood damages.

FEMA is currently in the process of changing how repetitive loss data is obtained. Instead of CRS specialists

being able to access the information, the community must request CRS repetitive loss lists directly from the FEMA Region IV office. Before this data can be provided, communities must have an Information Sharing and Access Agreement (ISAA) in place with FEMA. The request for the Repetitive Loss Data is a snapshot in time of the request and there is a lag in the data collected. For this reason, it should be noted that not all communities have the most recent repetitive loss data. For most communities, the data used was provided by the ISO/CRS

Specialist based on the “Community Information System Report” as of January 2024.

Table 6 demonstrates that there are 405 buildings throughout the county that are repetitive loss due to flooding. The majority of which are in the unincorporated areas. This only represents buildings that have had flood insurance through the National Flood Insurance Program. Those buildings that do not have a federally backed mortgage may choose not to carry flood insurance and losses due to flooding would not have any available data.

Table 6: Total Repetitive Loss Buildings by Jurisdiction and Flood Zone

Community	Total Repetitive Loss Buildings	Repetitive Loss Buildings (Insured)
City of North Port	13	5
City of Sarasota	50	17
City of Venice	17	8
Sarasota County	236	120
Town of Longboat Key	89	51
Total:	405	201

According to FEMA, a Repetitive Loss (RL) property is an insurable building that has had two or more flood-related claims paid by the National Flood Insurance Program (NFIP) within a 10-year period, with each claim being more than \$1,000. This definition has been in place since 1978, and RL properties can be

homes or businesses. RL properties may or may not be currently insured by the NFIP. The Severe Repetitive Loss property (SRL) is a group that consists of any NFIP-insured residential property that has met at least one of the following paid flood loss criteria since 1978, regardless of ownership: four or more separate

claim payments of more than \$5,000 each (including building and contents payments); or two or more separate claim payments (building payments only) where the total of the payments exceeds the current value of the property.

V. Insurance Review

Based on the previous information, the majority of property owners in the multi-jurisdictional Sarasota County area do not carry flood insurance on their buildings. In the Special Flood Hazard Areas where flood insurance is mandatory as a condition of federal aid or a mortgage or loan that is federally backed, only 37% of the buildings have flood insurance coverage. Also, it is interesting that approximately 63% of the repetitive loss buildings are insured.

Because the percentage of properties with flood insurance coverage is generally low, the Plan Committee decided to continue to target a variety of audiences to increase flood insurance coverage for buildings. The target audiences are listed in Section VI. The communities of the City of North Port, the City of Sarasota, the City of Venice, Sarasota County, and the Town of Longboat Key will continue to provide outreach to the various target audiences through

methods such as mailings, ads, flyers and the countywide website to encourage property owners to purchase flood insurance coverage. Additionally, the participating CRS jurisdictions will provide countywide information about flood insurance and other flood related topics at public meetings and public events throughout the year. This consolidated outreach should increase flood insurance coverage in the Plan area.

VI. Target Audiences

The Plan Committee decided to maintain the target audiences of the general public, residents in the floodplain, repetitive loss properties and real estate, lending and insurance agencies. Also, it was determined that “new resident/property owners” should be added.

General public in the five participating CRS communities: As past flooding and flood insurance claims indicate, residents and business owners in the City of North Port, the City of Sarasota, the City of Venice, the Town of Longboat Key, and unincorporated areas of Sarasota County need to be aware of the flood hazard, flood insurance, and ways they can protect themselves from flooding. Thus, the committee concluded that the community at large should be considered a target audience, since flooding can occur anywhere for a variety of reasons. Flooding can occur in urban areas, through an undersized culvert or

blocked drain, and also in areas not shown on flood maps. Citizens may travel through flooded areas and not know the proper safety precautions, or they may consider purchasing or moving to a flood-prone property.

Residents in the Special Flood Hazard Area: There are over 34,371 structures in the FEMA Special Flood Hazard Area. Because these properties have been identified as having a known flood risk, the committee believes it is important to reach out to the property owners of these buildings to let them know about the risk of flooding and the availability of flood insurance.

Repetitive loss areas: There are 405 unmitigated repetitive loss properties in the five CRS participating communities. These property owners, along with their neighbors, have similar potential for flooding, and should be aware of their property’s risk of flooding and

the availability of flood insurance. Because the residents and business owners in the floodplain and repetitive loss areas are so similar, it was determined that these two groups should receive the same type of outreach.

Real estate, lending and insurance companies: These companies are the key to conveying information about flood hazards and flood insurance. The committee wants to make sure that they understand and have all the information they need about these topics.

New residents/property owners: People new to the area often purchase new homes without knowledge of storm hazards, flooding or flood zone information. Providing educational information to the prospective buyer from the realtor will be extremely helpful in the event of flooding and or storms.

VII. Inventory of Existing Public Information Efforts

An important part of developing a public information program is to know what other public information activities are reaching Sarasota

County Unified property owners. The information is stored in a web version that can be found at the following link. The table is updated

by past projects, staff research and UPPI Committee members. [Click here to the organizations listed in alphabetical order.](#)

VIII. Messages

After reviewing the Community Needs Assessment, the UPPI Committee made a few changes to the eight originally adopted priority messages and added an additional message making nine messages in total. [Click here to read the messages;](#)

The overall strategy is to make information more readily available to the target audiences in a manner that will equip and encourage these audiences to adopt behaviors to improve preparedness and decrease future flood damage. The Plan worksheet provides a comprehensive list of the program elements organized by target audience and message. The worksheet also includes projects created specifically to increase the number of flood insurance coverage policies in the participating communities.

In addition to projects that are implemented every year, the Plan Committee recommends Flood Response Projects “FRP” projects that will be implemented before, during and after a flood. One such project is door hangers in English

and Spanish to be placed on impacted properties after a storm. The county CRS Coordinator has provided the template to each plan community for reproduction when needed. After a major flood event that requires a damage assessment team, door hangers will be placed on the door of each impacted property, where and when it is safe to do so.

Other FRP projects included are sending AlertSarasota County voice, text and/or email messages. The AlertSarasota County Emergency Notification System provides the public with the ability to receive voice, text and/or email notifications. [Click here to view where citizens can register online.](#)

Any citizen with questions about the system can call Sarasota County Emergency Management Information Line at: 941-861-5000. The following AlertSarasota County messages will be sent to all registrants as follows:

Before the storm: The National Weather Service has issued a flood watch for your area. A flood watch means that flooding is imminent

or occurring. Please follow all precautions to keep you and your loved ones safe. If you are ordered to evacuate the area, do so immediately. If you suspect you are in a home that is subject to deep flooding, turn off the electricity and gas, gather canned foods and flashlights and evacuate. If you are in transit, please avoid streets that are under water or are barricaded. We urge you to stay tuned to news outlets for ongoing details. Thank you for your cooperation.

During the storm: Due to (event name) there are many power outages, flooded areas and debris around Sarasota County that could cause harm or injury to residents outside. Residents are urged to remain in place until weather conditions improve. If you need emergency assistance, please call 911.

After the storm: Please report storm related damage to Sarasota County Emergency Management at 941-861-5000. County employees will be travelling around the county assessing the damage to homes.

During the year, when there is no storm event projected, general educational AlertSarasota messages will be sent in December, March, June and September. Below are some examples of a few messages that will be sent:

1. Know your flood zone. [Click here for information about your flood zone and flooding risk.](#)
2. Flood insurance is a great way to protect your home when disaster strikes. Contact your insurance agent today to see if your home is covered.

3. Flooding is one of Florida's most frequent hazards. It is a coast-to-coast threat that can occur at any time of the year. [Click here to find ways to protect yourself, family and home.](#)

IX. Other Public Information Initiatives

A. MAP INFO

Sarasota County and the City of North Port, the City of Sarasota, the City of Venice, and the Town of Longboat Key provide map information in several ways. The most common method is the county flood map viewer website. [Click here to visit the site.](#)

Customers enter the address of the property in question and can view on the map if the property is in a Special Flood Hazard Area or not. Map information can also be obtained from most of the other CRS community websites and the FEMA interactive flood map service. [Click here to visit the FEMA flood map.](#)

All CRS communities provide map information through inquiries by phone, by email or in-person through the customer service counter. This service is advertised annually to real estate agents, lenders and insurance agents, as well as properties in the floodplain and repetitive loss properties. The UPPI Committee agreed to

continue these procedures. Sarasota County has updated the county's website to include all the other CRS communities' contact information and web links to make flood determinations easier.

B. HAZARD DISCLOSURE/ REAL ESTATE AGENTS

Effective March 27, 2024, the FEMA Flood Insurance Rate Maps (FIRMs) became effective for all communities within Sarasota County based on the updated coastal study. Now that the information is available, real estate agents, brokers and sellers have a duty to disclose to buyers (or to make sure buyers are aware) of the flood risks associated with a particular piece of property.

One protection for buyers in Florida is the requirement that any property located in a Special Flood Hazard Area where the purchase is financed with a federally backed loan must be covered with flood insurance. Whether or not a private mortgage will demand flood insurance coverage depends upon that lender.

It should be noted that if a buyer purchases a property with cash, the buyer will not be required to purchase flood insurance.

All real estate agents can access the state of Florida Seller's Disclosure of Property Conditions form and disclose whether a property is in a special flood hazard area. Real estate agents can obtain the flood zone by using the methods described above in the Map Information Service section. The Plan has developed a realtor brochure that can be used to inform property owners about the flood zone when they purchase. This has been distributed to all stakeholders and real estate agents for their use.

C. FLOOD PROTECTION WEBSITE

The Sarasota County website and Sarasota County Water Atlas includes information for all the priority topics listed in in the CRS messages. Additional information related to outreach projects will be included on the website with links to all CRS participating communities.



D. FLOOD PROTECTION ASSISTANCE

The participating CRS communities offer flood protection assistance including property protection advice (PPA), advice after a site visit (PPV), and financial assistance advice (FAA).

These types of assistance are advertised in the annual mailing to floodplain and repetitive loss property owners. Other types of advertising will be considered for a countywide opportunity such as the Home Show, Sarasota Magazine

and other presentations to civic and professional groups.

- [Information on flood insurance outreach projects.](#)
- [Proposed flood insurance outreach projects.](#)

X. Plan Maintenance Procedures

The Plan Committee will meet annually to evaluate the Plan and incorporate any needed revisions. The evaluation will cover:

- A review of the projects that were completed.
- Progress toward the desired outcomes.

- Recommendations regarding projects not completed.
- Changes in the target audiences.

The CRS Community Assessment will be refreshed every year as part of the Annual Evaluation. The county will coordinate and facilitate this meeting and provide a summary and

updated UPPI worksheet reflecting the committee’s decisions. The Annual Evaluation Report will be prepared each year as part of the CRS annual recertification with copies to the City of North Port, the City of Sarasota, the City of Venice, Sarasota County, the Town of Longboat Key, the state of Florida NFIP Coordinator and local media.

XI. Plan Adoption

This document will not become effective until the Plan is adopted by the Sarasota County Commission, the City of North Port City Council,

the City of Sarasota City Council, the City of Venice Council and the Town of Longboat Key Commission, by resolution. [Click here for detailed](#)

[information on the target audiences, messages, outcomes, projects, assignments and stakeholders.](#)



Sarasota County Public Works
1001 Sarasota Center Blvd., Sarasota
Call 311 | Visit scgov.net

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SCAN HERE to visit
scgov.net/floodmaps



SCAN HERE for more information
about the Flood Insurance Promotion Plan.