



City of Venice
401 W. Venice Ave.
Venice, FL 34285

AGENDA
CRS FLOODPLAIN MANAGEMENT PLAN COMMITTEE
Tuesday, May 6, 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
 - 3. February 2, 2025
- IV. Audience Participation (five-minute limit per speaker)
- V. Old Business
 - 1. Hazard Mitigation Grant Program (HMGP)
 - 2. Storm related topics
 - 3. CRS presentation to City Council - Class 5 rating
- VI. New Business
 - 1. Venice Woodlands LOMR
 - 2. Repetitive loss properties
 - 3. Outreach to the public
 - 4. Realtor Disclosure
 - 5. CRS 2024-2025 audit
 - 6. Hurricane expo
- 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.



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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.



MINUTES
CRS FLOODPLAIN MANAGEMENT PLAN COMMITTEE
FEBRUARY 4, 2025, AT 8:30 AM
FIRE STATION CONFERENCE ROOM

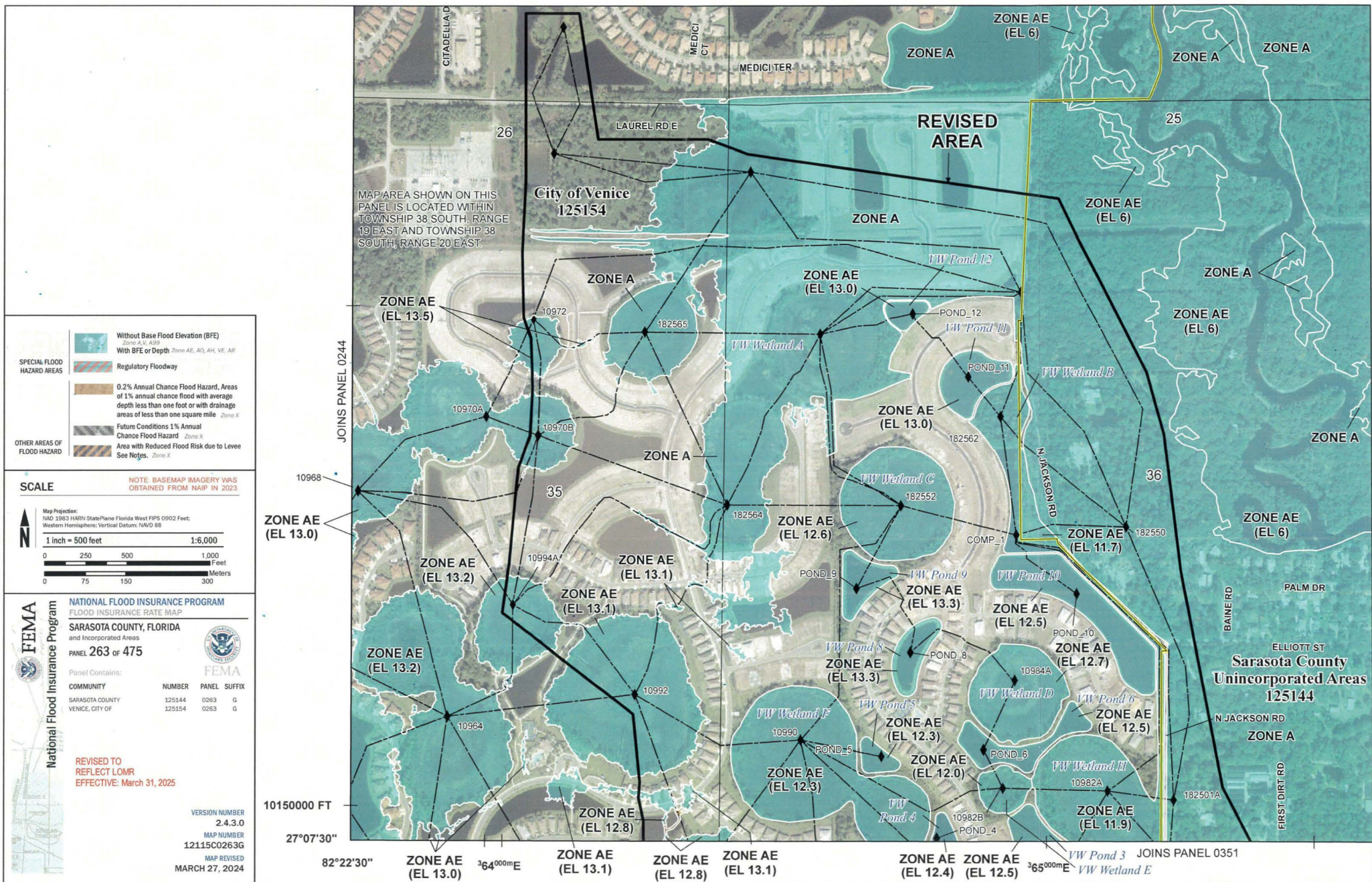
Members Present: Derek Applegate, Nicole Tremblay, Gillian Beck, Corky Dalton

Members Absent: Frank Butry, Kaitlyn Panfil and Mary Elizabeth Petty

Non-Members Present: Christina Rimes

- I. The meeting was called to order at 8:38 a.m.
- II. The minutes from 11-6-24 and 2-6-24 were not approved since there was not a quorum.

Ms. Rime discussed the relocation of fire station 2, the new discount of 25% for CRS, the presentation for City Council on the CRS program, and how we manage and build in the floodplain. Mr. Dalton discussed the floodplain management plan. Mr. Applegate discussed storm related topics, Flamingo Ditch projects, and grant funding. Ms. Rimes discussed the new Elevate FL program for residents that will be directly funded by the Florida Department of Emergency Management, so local jurisdictions will no longer monitor private property grants for elevating a structure.
- III. The meeting was adjourned at 9:00 a.m.





Repetitive Loss Properties Map

0 0.13 0.25 0.5 Miles





April 1, 2025

Re: Flood Zone and Flood Insurance Information

Greetings Association President or Manager:

The City of Venice is dedicated to increasing awareness about flood risks by providing annual outreach to homeowners' associations. This letter outlines valuable information that can help residents assess their flood risk. Please provide this vital information to your residents.

Regardless of their flood zone, all residents should purchase building and contents flood insurance, even if it is not required by their lender. Renters flood insurance is also available. By participating in the Community Rating System (CRS) program, residents receive up to a 25% discount on their flood insurance premiums. The CRS program is managed by the NFIP, and participating communities must adopt higher standards than those set by the NFIP. In return residents receive this valuable discount. Flood insurance must be purchased through the NFIP, and you can get a quote and locate an agent by visiting floodsmart.gov or calling 877-336-2627. Note that there is a 30-day waiting period before flood insurance becomes effective, so it is crucial to act soon, especially with hurricane season approaching. Standard homeowner's insurance does not cover flood damage. Also, be aware that deductibles typically apply to each insurance policy.

To protect people, all residents must heed alerts or warnings announced by the City. In Venice, flooding is primarily caused by storm surge and heavy rainfall. If you encounter flooded areas, do not walk or drive through the water, as the depth and potential hazards are unknown. Be cautious of downed power lines. If residents evacuate their home, use a generator for power, or experience flooding inside their home, advise them to turn off the electricity.

To protect your residents' property, residents should take actions such as correcting sewer backup problems and notifying the utilities department right away of any City related back up issues or leaks by calling 941-486-2770. Redirect all drainage away from all structures on a property. When making home improvements, especially in high-risk areas like the Special Flood Hazard Area (SFHA), obtain the necessary permits and work with licensed contractors familiar with local and FEMA regulations. Consider demolishing or relocating buildings below the FEMA requirement. Elevate damage-prone components such as the hot water heater or ac unit. Financial assistance may be available through the Florida Department of Emergency Management's "Elevate Florida" program. Eligible projects include physically raising a structure, mitigation reconstruction, acquisition or demolition, or wind mitigation. Please see the Elevate Florida insert with this letter for more information.

In addition to purchasing content's flood insurance, store valuables in higher areas of a home. Residents should keep important documents, such as a copy of their deed, lease agreement, and insurance policies. Also keep electronic versions in the cloud so they are always available. Taking photos of the home and its contents will help when filing insurance claims.

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Remember, it is illegal to dump anything into storm drains. This harms both the floodplain and nearby water bodies, as all storm drains ultimately lead to the Gulf. To protect the natural floodplain functions and the environment, report illegal dumping or broken silt fences by calling 941-882-7413. Maintain nearby streams, ditches, and storm drains so debris does not obstruct them, especially if the land belongs to a private property owner.

The City provides access to flood hazard information through mapping services, so residents can better “flood zone maps.” One on the flood zone map, on the top left in the magnifying glass enter an address. The map will zoom to the selected address. For assistance with interpreting these maps, please contact me at 941-882-7412. Official Flood Insurance Rate Maps can be obtained at the FEMA Map Service Center by searching for a particular address to create a FIRMette or by searching for all products to download the FIRM panels for Venice. Some properties may be in the Coastal Barrier Resources System, beyond the Limit of Moderate Wave Action (LiMWA) line, or in a floodway, which may have additional building restrictions.

SFHAs include flood zones AE, A, VE, and AO, often followed by a number (the base flood elevation or BFE), which indicates the elevation to which flood levels could rise. New or substantially damaged homes in these zones must be built above the BFE plus one foot of freeboard, as per the Florida Building Code. Any new machinery or equipment, such as outdoor AC units, must also meet the BFE plus one foot of freeboard in the SFHA (per FEMA and Florida Building Code regulations). For older homes located in the SFHA that fall below the BFE, FEMA regulations will apply in cases of substantial damage, improvements, or renovations, when the cost of improvements equals or exceeds 50% of the home's value. These improvements or renovations are assessed on a cumulative 1-year basis. However, nationally recognized historic homes are exempt from these requirements.

For more information, residents can also access the Sarasota County Flood Zone Map at ags3.scgov.net/sarcoflood. This site also shows whether a property has an approved Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR). I can assist residents with these maps and provide LOMA/LOMR documents in person or via email. These letters are used to remove a property from the SFHA, such as changing a flood zone from AE, VE, or AO (high-risk) to X (low-risk) or X-shaded (moderate-risk). While this may eliminate the mandatory flood insurance requirement for lenders, it is still advisable to purchase flood insurance, as flooding can occur anywhere it rains. To learn more about the LOMA/LOMR application process, visit fema.gov/about/glossary/letter-map-amendment-loma. FEMA also offers a Letter of Determination Review, which helps confirm the correct interpretation of flood zone maps which can be shared with insurance agents or lenders.

Additional maps and data are available by request. Residents can contact me at 941-882-7412, email me at crimes@venicefl.gov, or visit City Hall at 401 W. Venice Ave., Venice, FL 34285. The following maps or data are available:

1. The Sea Level Rise Viewer (available at venicegov.com).
2. Flood or ground-level elevations for flood depth data.
3. Coastal A Zones (areas seaward of the Limit of Moderate Wave Action line).
4. Data on special flood-related hazards or problems not shown on FEMA Flood Insurance Rate Maps (FIRMs).
5. Properties within a Repetitive Loss Area.
6. Historical flooding data or historic flood maps.
7. Natural floodplain functions such as wetlands, critical habitats, and open space preservation areas.

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Commented [CR7]: Protect natural floodplains.

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Some residents may have noticed an increase in flood insurance premiums, but discounts are available, such as the CRS discount. Other ways to lower premiums include elevating machinery and equipment above the BFE plus one foot for freeboard or providing an elevation certificate, which confirms the finished floor elevation of a home. Elevation certificates are valid for the life of the property if no changes are made to the building or machinery and equipment, regardless of ownership. To find out if the city has an elevation certificate on file, contact me at 941-882-7412.

If any of your residents wish to have one on one property protection advice, contact me at 941-882-7412. We have staff that are familiar with structural and non-structural flood protection and mitigation measures, and I will find the right person to either complete a site visit or discuss the residents' concerns with them.

Always follow flood warnings and evacuation orders. Residents should sign up for the AlertSarasota system at alertsarasotacounty.com to receive timely alerts during emergencies. Evacuation level maps, which are different from flood zone maps, can be found at ags3.scgov.net/knowyourlevel/. The evacuation levels range from A to E, with mobile home parks designated as "special evacuation" level A. Text messages are sent during emergencies to the registered phone number, so ensure your residents keep their information up to date as notifications are determined by the residents' location. The best way to stay up to date with City news and alerts is to follow us on Facebook, at facebook.com/CityofVeniceFlorida/. Know your evacuation route and shelter location before a hurricane is approaching. If you are called to evacuate do not return to your home until emergency officials declare that it is safe to do so. Do not enter a flooded building until a City inspector has cleared it.

Join us at the 2025 Venice Home & Hurricane Expo on Friday, May 30, 2025, from 9 a.m. to 2 p.m. at the Venice Community Center, 326 Nokomis Ave. S, Venice, FL 34285. Hurricane guides will be available at the event, and speakers will present information on various hurricane related topics. Before hurricane season on June 1, residents should develop a disaster plan that includes all members of their household, including minors. Useful tools for creating a disaster plan can be found on the Red Cross website at redcross.org.

If you or your residents have any further questions, please do not hesitate to contact me.

Sincerely,

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Christina Rimes, CFM
CRS Coordinator
941-882-7412
crimes@venicefl.gov

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About the Mandatory Purchase of Flood Insurance

The National Flood Insurance Program (NFIP) is a federal program enabling property owners in the City to purchase flood insurance on eligible buildings and contents, whether they are in or out of a floodplain. Our community participates in the NFIP, making federally backed flood insurance available to its property owners.

The NFIP insures most walled and roofed buildings that are principally above ground on a permanent foundation, including mobile homes, and buildings in the course of construction. Property owners can purchase building and contents coverage from any local property and casualty insurance agent. To find a local insurance agent that writes flood insurance in your area visit www.floodsmart.gov/.

Pursuant to the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, the purchase of flood insurance is mandatory for all federal or federally related financial assistance for the acquisition and/or construction of buildings in Special Flood Hazard Areas (SFHAs). An SFHA is defined as any A or V flood zone on a Federal Emergency Management Agency (FEMA) Flood Insurance Rate Map (FIRM).

The mandatory purchase requirement also applies to secured loans from such financial institutions as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised, or insured by federal agencies, such as the Federal Reserve, the Federal Deposit Insurance Corporation, the Comptroller of Currency, the Farm Credit Administration, the Office of Thrift Supervision, and the National Credit Union Administration. It further applies to all loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and FEMA disaster assistance.

When making, increasing, renewing, or extending any type of federally backed loan, lenders are required to conduct a flood zone determination using the most current FEMA FIRM to determine if any part of the building is in an SFHA. If the building is in an SFHA, the federal agency or lender is required by law to provide written notification to the borrower that flood insurance is mandatory as a condition of the loan. Even though a portion of real property on which a building is located may lie within an SFHA, the purchase and notification requirements do not apply unless the building itself, or some part of the building, is in the SFHA. However, lenders, on their own initiative, may require the purchase of flood insurance even if a building is located outside an SFHA. Up to 40% of all NFIP flood claims come from outside SFHAs (X or X-shaded Zones).

Under federal regulations, the required coverage must equal the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount of coverage available for a single-family residence is \$250,000 and for non-residential (commercial) buildings is \$500,000. Federal agencies and regulators, including government-sponsored enterprises, such as Freddie Mac and Fannie Mae, may have stricter requirements.

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ELEVATE FLORIDA

Elevate Florida is a first-of-its-kind, groundbreaking statewide residential mitigation program. Led by the Florida Division of Emergency Management (FDEM), this program is designed to protect homes and communities by reducing damage caused by natural disasters like hurricanes and floods.

Benefits For Property Owners

Elevate Florida expedites the process and completes a resident's mitigation project the following ways:

- May reduce insurance premiums
- Can increase property value
- With only a cost-share up to 25 percent, much of the project cost is covered
- Enjoy end-to-end assistance, from application to construction, including contractor services, temporary housing support, and Americans with Disabilities Act (ADA) accommodations

Property Owner Eligibility

To become a potential customer of the Elevate Florida program, applicants must:

- Be over 18
- Be a U.S. citizen
- Contribute a portion of the project's total cost
- Be the legal property owner of a residential property in the State of Florida

Multi-family real estate such as duplexes, triplexes, condos, townhomes, semi-detached homes, apartments and manufactured homes may be eligible.

Eligible Projects



Structure Elevation

Physically raising an existing structure.



Mitigation Reconstruction

The construction of an improved, elevated building on the same site where an existing building and/or foundation has been partially or completely demolished or destroyed. These activities result in the construction of code-compliant and hazard-resistant structures. Mitigation Reconstruction is the alternative to Structure Elevation when the structure is not sound enough to elevate, as determined during application review.



Acquisition/Demolition

A structure is purchased from voluntary sellers and demolished, to be maintained by the local community as open space. The local community must agree to participate in this project type.



Wind Mitigation

Measures that reduce the risk of future wind damage to structures. This may include alterations to roofs, windows, doors, and other vulnerable components of structures.

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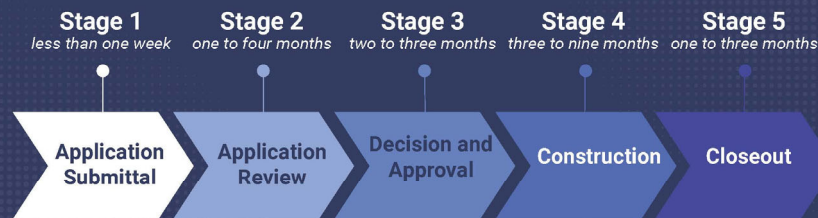
Application

Create an account and complete the application on the Elevate Florida Portal at fdem-resmit.my.site.com/Elevate/.

For questions, technical support, or application assistance, submit a "Contact Us" form at the Elevate Florida Portal or email info@elevatefl.org. You can also call the contact center Mon-Fri, 7 a.m.-7 p.m. EST at **877-ELEV8FL (877-353-8835)**.

Project Timeline

Timelines vary based on project type, with some projects taking up to two years. There are five stages with estimated time periods of:



The property does not need to have experienced flooding or damage in the past to be considered. However, applications may be prioritized based on history of loss.

Funding and Cost-share

Federal grant funding will cover at least 75 percent of the project cost, meaning property owners only need to invest up to 25 percent—a significant savings.

- Property owners will be required to provide up to 25 percent of initial inspection costs prior to inspections being completed.
- The total construction cost for each property will be determined during the initial review period based on factors such as project type, square footage of living space, foundation and construction type, and any necessary project activities.
- Approved property owners will receive a detailed breakdown of their construction cost-share and will have time to decide if they would like to move forward with the project's next phase.
- The cost-share will also include relocation expenses during construction, meaning the program will pay at least 75 percent of these expenses.

For more information, visit the **Elevate Florida Portal** and view our frequently asked questions.



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Flood Disclosure



Florida Statute 689.302 requires a seller to complete and provide a flood disclosure to a purchaser of residential real property **at or before** the time the sales contract is executed.

Seller, _____, provides Buyer the following flood disclosure **at or before** the time the sales contract is executed.

Property address: _____

Seller, please check the applicable box in paragraphs (1) and (2) below.

FLOOD DISCLOSURE

Flood Insurance: Homeowners' insurance policies do not include coverage for damage resulting from floods. Buyer is encouraged to discuss the need to purchase separate flood insurance coverage with Buyer's insurance agent.

- (1) Seller ☐ has ☐ has not filed a claim with an insurance provider relating to flood damage on the property, including, but not limited to, a claim with the National Flood Insurance Program.
- (2) Seller ☐ has ☐ has not received federal assistance for flood damage to the property, including, but not limited to, assistance from the Federal Emergency Management Agency.
- (3) For the purposes of this disclosure, the term "flooding" means a general or temporary condition of partial or complete inundation of the property caused by any of the following:
 - a. The overflow of inland or tidal waters.
 - b. The unusual and rapid accumulation of runoff or surface waters from any established water source, such as a river, stream, or drainage ditch.
 - c. Sustained periods of standing water resulting from rainfall.

Seller: _____

Date: _____

Seller: _____

Date: _____

Copy provided to Buyer on _____ by ☐ email ☐ facsimile ☐ mail ☐ personal delivery.

HOME & HURRICANE expo

Friday, May 30

from 9 a.m. to 2 p.m.

Venice Community Center

326 Nokomis Ave. South
Venice, FL 34285

Join us at our Home & Hurricane Expo!

MEET THE SPEAKERS

Keeping
you Informed
BEFORE,
DURING and
AFTER the
storm.



9:30 A.M.

PRESENTING TOGETHER

Frank Giddens
Venice Fire Chief



Mathew Sauchinitz
Venice Police Special Ops Lt.



10 A.M.

Christina Rimes
City CRS Coordinator



10:30 A.M.

Patience Anastasio
City Assistant Utilities
Director



11 A.M.

Derek Applegate
City Building
Official



11:30 A.M.

Sandra Tapfumaneyi
Sarasota County Emergency
Management Chief



1 P.M.

Bob Harrigan
ABC-7
Chief Meteorologist

JOIN US

The **Home & Hurricane Expo**, an informative event designed to help local communities, homeowners, and businesses get ready for the upcoming hurricane season! Learn valuable tips on how to prepare yourself, your home, and your business with expert guest speakers and a wide range of vendors.

The event is **FREE** to the public and will feature food available for purchase, exciting giveaways, and raffles. Hurricane season starts **JUNE 1**, so don't miss this opportunity to ensure you're prepared and safe.

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BOOTHS ONLY

SWFL Insurance, Bath Fitter, Venice Pest Control,
Morgan Exteriors, SWF Home Inspections,
Deborah & Dick Miller Team/ReMax

In partnership with
the City of Venice.



Blood donations will be
available at the event.

