Hillsborough County

Multi-Jurisdictional Program for Public Information



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Hillsborough County Florida

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EXECUTIVE SUMMARY

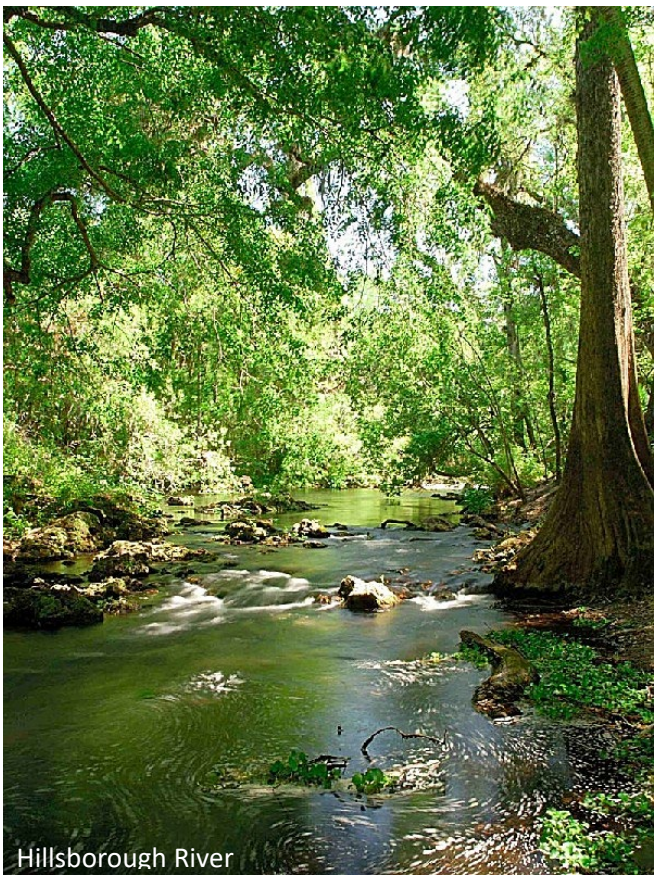
Hillsborough County and its municipalities have been actively participating in the Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP) Community Rating System (CRS) since the early 1990s. By implementing community floodplain management activities that exceed the minimum NFIP requirements, the CRS program provides flood insurance premium reductions to those participating communities. One of the CRS's main goals is to have municipalities improve communication with citizens and to provide information about flood hazards, flood safety, flood insurance, ways to protect property, and natural floodplain functions to those who can benefit from it. One of the main ways this can be done is through a Program for Public Information (PPI). This PPI was developed to better coordinate public activities within Hillsborough County's four jurisdictions, three of which are incorporated including the City of Tampa, the City of Plant City, and the City of Temple Terrace.

To develop a PPI, in accordance with the CRS guidelines, the municipality must follow seven steps. They must establish a committee for public information, assess the community's public information needs, formulate messages, identify outreach projects to convey the messages, examine the other public information initiatives, prepare, and adopt the public information program document, and implement monitor and evaluate the program.

These steps have been implemented and evaluated in this PPI document. Some of the outreach projects that have been implemented due to this program include Flood Flyers to high-risk residents, letters to homeowner associations, dispersing information at local fairs, email blasts to real estate professionals, high water mark signs, municipal informational websites, local mitigation strategy meetings, TECO storm guide inserts, USF safety day, Tampa Bay Disaster planning guide, Emergency Management community meetings and informational newsletters. The PPI committee will continue to implement current projects as well as develop new outreach efforts for the future. The PPI committee will meet three times a year to evaluate this program in an annual report and ensure proper flood hazard outreach is achieved.

INTRODUCTION

Hillsborough County is in west-central Florida bordered by Pasco County to the north, Manatee County to the south, Polk County to the east, and Pinellas County and Tampa Bay to the west (**Figure 1**). The 39.2 miles of coastline in Tampa Bay contains an estuary where fresh water and saltwater meet and mix to form a unique habitat. At high tide, Tampa Bay, which is Florida's largest estuary, comprises 398 square miles of Hillsborough County's total 1,266.4 square miles. The County has three major rivers: the Hillsborough River, Alafia River, and Little Manatee River. Hillsborough County's topography ranges from sea level to approximately 160 feet in the Keystone area of northwest Hillsborough County.


Hillsborough River

Source: Google Images

Hillsborough County is impacted by riverine, storm surge, and localized flooding in low-lying and urban areas. The County's goal is to become more sustainable and resilient to current vulnerabilities and future flooding conditions through internal governmental practices and external community services such as participation in the National Flood Insurance Program (NFIP) and Community Rating System (CRS). The NFIP encourages communities to adopt and enforce floodplain management regulations aimed at protecting the community and minimizing damage due to flooding. By participating in the program, homeowners and residents can purchase flood insurance from the NFIP. The CRS encourages communities to implement floodplain management activities that exceed the NFIP minimum requirements. The activities include assessing the community's hazards, managing new development, implementing flood damage reduction projects, and conducting public information activities, among others. By doing these activities, the CRS program provides flood insurance premium reductions to participating communities. The County and most of its municipalities have been actively participating in the NFIP's CRS since the early 1990s.

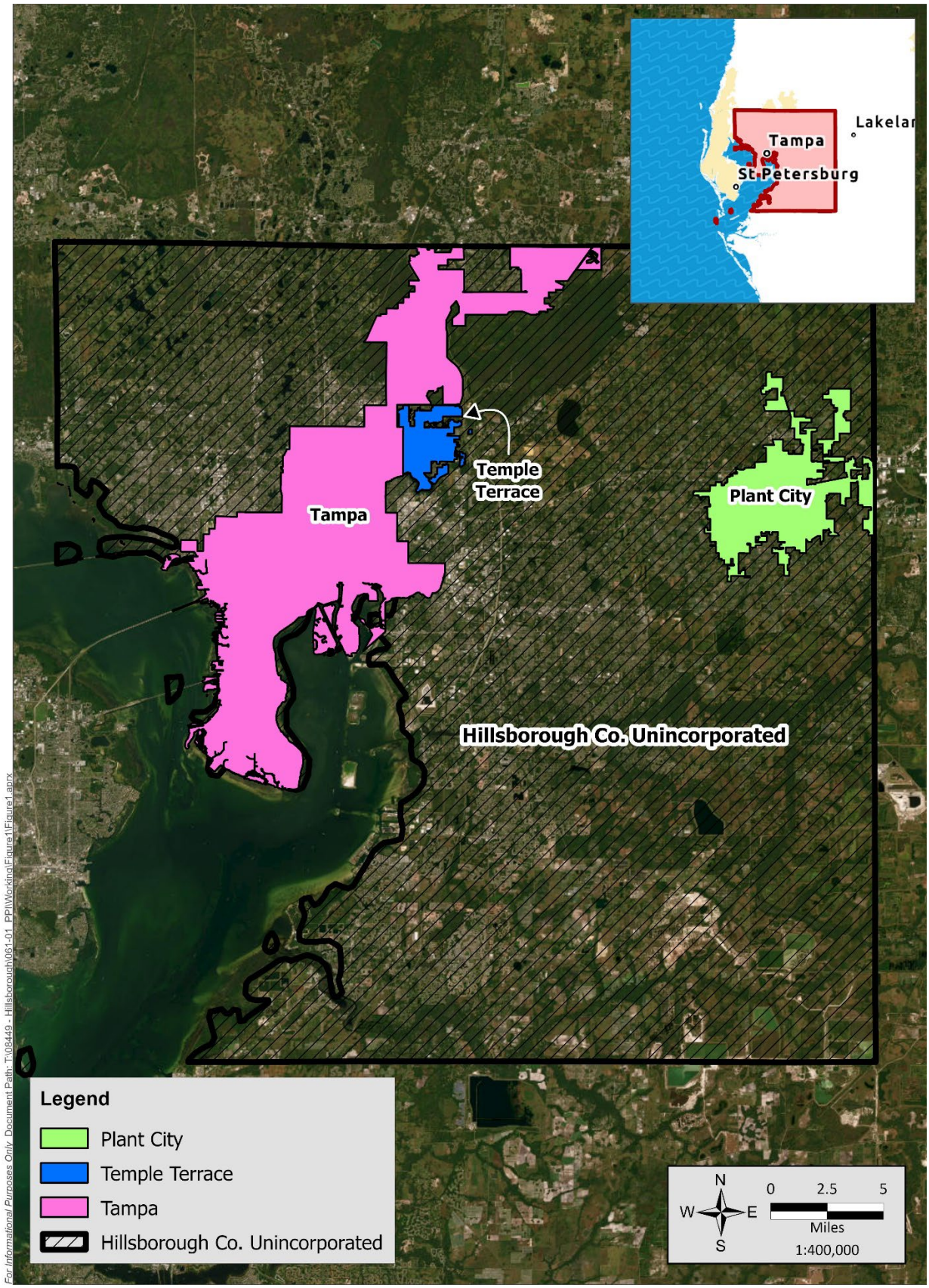
One of the goals of the CRS program is to improve communication with citizens and to provide information about flood hazards, flood safety, flood insurance, ways to protect property, and natural floodplain functions to those who can benefit from it. Hillsborough County achieves these goals by implementing an effective Program for Public Information (PPI) in accordance with the CRS manual.

Well-informed people make better decisions and take steps to protect themselves from flooding by retrofitting their homes, buying flood insurance, and planning the actions they will take during the next flood. They are also more likely to support local floodplain management efforts and measures to protect the natural functions of their community's floodplain. The CRS program provides credit for a full range of public information activities that inform people about flooding and ways to address potential flood damage to their property, including providing map information, implementing outreach projects, providing real

estate disclosures, providing flood information at libraries, developing websites to inform citizens about flooding, and providing technical advice and assistance. Research shows that when public information efforts are planned and coordinated, people will take steps to protect themselves from flood damage. CRS provides additional credit for public outreach efforts that are coordinated through an adopted PPI.

Hillsborough County's PPI is a multi-jurisdictional plan developed to better coordinate public information activities within its four jurisdictions, three of which are incorporated including the City of Tampa, the City of Plant City, and the City of Temple Terrace. Of the three, City of Tampa is the largest in size and population followed by Plant City and then Temple Terrace. Hillsborough County and City of Tampa are vulnerable to sea-level rise, storm surge, and other extreme weather events. The city of Temple Terrace and Plant City mainly experience inland flooding and some riverine flooding. Hillsborough County has numerous ongoing outreach efforts with goals to increase flood hazard awareness and to motivate actions to reduce flood damage, encourage flood insurance coverage, and protect the natural functions of floodplains, some of which are Countywide efforts.

Figure 1 Hillsborough County Jurisdictions



PLANNING COMMITTEE

The planning committee's role is to provide input about target audiences, develop effective outreach messages, develop outreach projects to deliver those messages, and provide insight into ongoing efforts within the community and outside the community. The Hillsborough County PPI Committee comprises local government staff and public stakeholders (**Table 1**). Committee members include representatives from various sectors, including floodplain/CRS administrators, emergency management personnel, realtors, insurance agents, and other disciplines from the public and private sectors.

The committee meets regularly to develop and update the PPI plan, which includes the following tasks:

- Assess Countywide public information needs and identify critical target audiences.
- Formulate important flood-related messages.
- Identify outreach projects to convey the messages.
- Examine other public information initiatives.
- Prepare this PPI document and have it adopted by the governing boards of member communities.
- Implement, monitor, and evaluate the program.

Error! Reference source not found. summarizes the previous committee meetings.

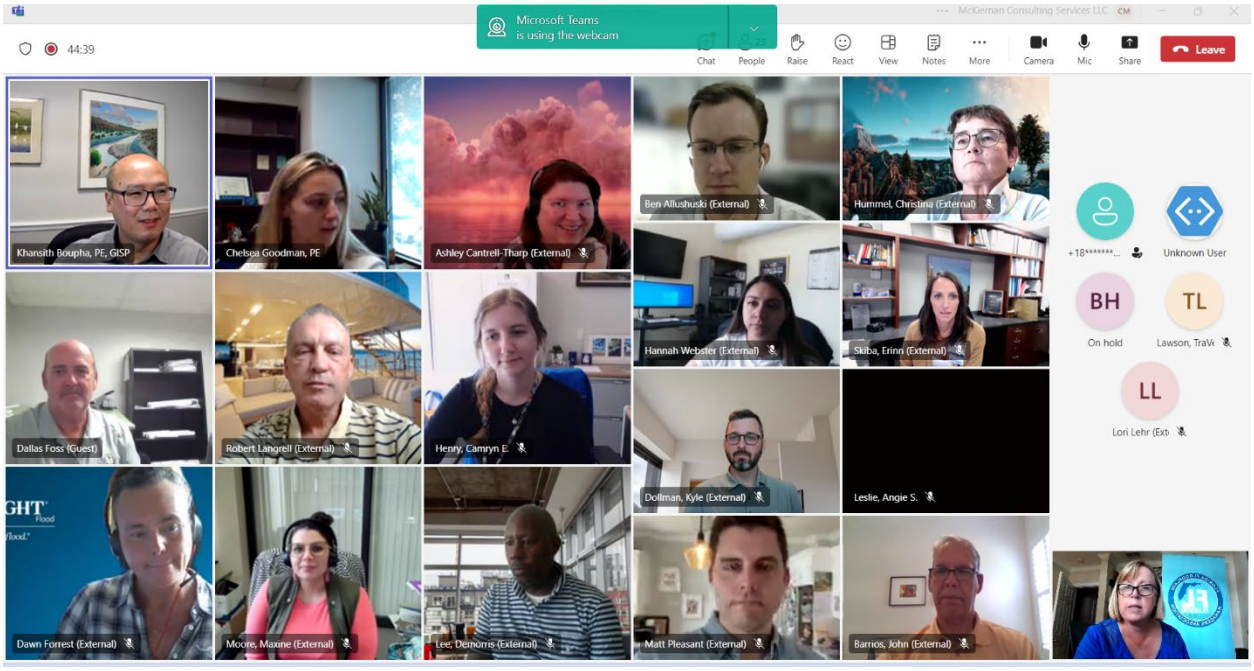


Table 1 ***PPI Core Committee Members***

Municipality	Staff/ Stk	First Name	Last Name	Title	Organization
Hillsborough County	Staff	Christina	Hummel	CRS Coordinator	Hillsborough County
	Staff	Kyle	Dollman	Floodplain Administrator	Hillsborough County
	Staff	Eddie	Burch	Community Relations Coordinator - Public Works	Hillsborough County
	Stk	Ashley	Tharp	Training Manager	Wright Flood
	Stk	Dawn	Forrest	Training Manager	Wright Flood
	Stk	Angie	Leslie	Emergency Management Mgr.	TECO
	Stk	Amy	Bidwell	Senior Planner	TBRPC
	Stk	Elizabeth	Dunn	Instructor II	USF
Plant City	Staff	Robert	Wassum	City Engineer/FPA	Plant City
	Stk	Camryn	Henry	Resident	N/A
	Stk	Dawn	Hyatt	Main Street Director	Main Street Program
	Stk	Maxine	Moore	Resident	N/A
Temple Terrace	Staff	Dallas	Foss	Building Official	Temple Terrace
	Staff	Candace	Willoughby	Permit Technician	Temple Terrace
	Stk	Allison	Fernandez	City Council	Temple Terrace
	Stk	Robert	Langrell	Sr Communication Mgr	Wright Flood
City of Tampa	Staff	Ben	Allushuski	Stormwater Engineering/CRS Coordinator	City of Tampa
	Staff	David	Herrera	Digital Content Creator, Marketing & Communications	City of Tampa
	Stk	Erin	Skiba	Emergency Manager	Tampa General Hospital
	Stk	Eric	Cardenas	Director of Public Information and Publications	University of Tampa

Notes: FFMA = Florida Floodplain Managers Association; FPA = Floodplain Administrator; N/A = Not Applicable; PE = Professional Engineer; Stk = Stakeholder; USF = University of South Florida

Table 2 ***Summary of Meetings***

Date	Meeting Summary
10/31/2024	After the introduction, Ms. Hummel presented the draft Annual PPI report and the spreadsheet of all the outreach activities that were accomplished during the past year. The LMS reviews the hazards for the entire county and provides mitigation strategies for the municipalities. The current project list is also updated. She also mentioned that the crosswalk for the 510 CRS activity was in review by the county consultant. The draft LMS report will be forwarded to the state in January of 2025 and must be adopted in July of 2025. Certain parts of the PPI document (maps, Floodplain properties) will be updated, and the PPI document will be readopted along with the LMS document so both documents are on the same 5-year cycle. There was a lively discussion about the 50 percent rule and how the municipalities are handling this. Temple Terrace stated they had 6 damaged houses with up to 3 ft of flooding. Tampa and the County are still looking at finishing their inspections and investigations to finalize the numbers. Plant City stated they also had numerous houses that had water intrusions, some of which were in Zone X. Mr. Wassum also stated that the city has completed a WMP and will most likely send it to FEMA to have their maps updated as well. Tampa stated that they have a meeting scheduled for November 1 to talk about the 50 percent rule. Ben also mentioned that they are looking on how to update the floodplain map using their WMP update and improve their CRS rating. Ms. Dunn from USF sent some pictures of major flooding and asked if there were any projects. She also mentioned sink holes and if that might be a concern. Ms. Moore asked about any other outreach that would be nice to have for these storms and we can work on other messages for next year.
1/15/2025	After introductions were made, the minutes from the last meeting were approved. Ms. Hummel told everyone that the annual reports were presented to the BOCC on January 15, 2025, and accepted. Ms. Hummel explained that the current LMS expires in July and the county is putting the final touches on the update. The Draft LMS will be sent to the state in the next few weeks for comments. There was a discussion about the 50% rule and ICC. Mr Allushuski presented the facts from the city of Tampa. The city has had about 20 to 25 inquiries about ICC. They are handled by substantial damage review. Most people called about the 50% rule and how the value of the house is determined. He did not know the exact number of people that might be considered substantially damaged. Mr Dollman explained how the process is handled in the County. All the ICC inquiries and 50% rule questions are answered through permitting when people apply for a permit. There are about 3700 structures with damage, but the extent will be determined when the applicant applies for a permit. The county did send out letters to everyone in the floodplain no matter if they got damaged. Ms. Hummel mentioned that in conjunction with the LMS adoption the PPI document will also be updated and readopted with the LMS document. Ms. Dunn stated that USF is doing a lot of training for the SERT group, and she is also working with other minority groups to get them prepared for the hurricane season. Ms. Dunn mentioned some of her training classes cover a few days of training for certain groups in the county (seniors, minority groups). Mr. Burch mentioned that the county is doing a study with a consultant that is looking at the flooding issues from the last hurricane season and they will have some public meetings where we could add some more outreach as well. Ms. Dunn mentioned that USF is doing another evacuation study which should be done next year.
5/15/2025	After introductions, minutes were approved. Ms. Hummel stated the LMS draft was sent to FDEM and comments have been received that will be worked on in the next few weeks. The 510 CRS crosswalk along with the LMS document was sent to ISO for review and future points. Ms. Hummel went through the updated PPI document and explained every updated table and paragraph. New numbers were taken from the updated LMS document. The outreach table was updated and each city commented on their activities. Ms. Tharp comments on citizen insurance and that within the next two years everyone that has citizens insurance will also have to have flood insurance. The meeting was adjourned at 2:10 pm.

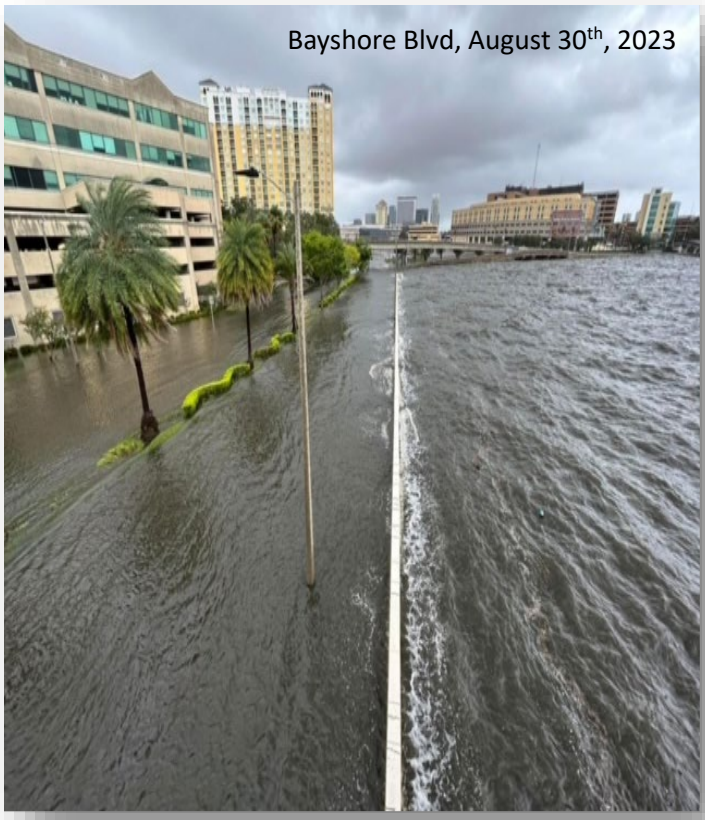
Agendas, sign-in sheets, and meeting notes for the above meetings and subsequent meetings to update the plan are provided in *Appendix A* of this PPI.

ASSESSMENT OF PUBLIC INFORMATION NEEDS

The entire state of Florida is susceptible to flooding due to the large amount of coastline, significant drainage systems, and relatively low elevations. Many other factors contribute to flooding in Florida and help define the geographic area impacted by flooding. Areas along waterways, including lakes, rivers, streams, and wetlands are particularly susceptible to flooding due to storms and heavy rain or storm surge. The County and its municipalities are exposed to flooding from hurricanes, tropical storms, storm surges, and stormwater runoff resulting from heavy rainfall. The latest Flood Insurance Rate Maps (FIRM) show approximately 248,866 acres of Special Flood Hazard Area (SFHA) in the County, of which over 201,077 acres are in unincorporated areas.

PRIORITY AREAS

Priority areas are areas of the community with concerns related to flood or floodplains. Hillsborough County is mostly flat, and due to its geographic location in the subtropics, the entire County is vulnerable to damage caused by flooding from tropical storms, hurricanes, and heavy rainfall. Most of the SFHA is close to the coastline and the major riverbeds.



Source: Hillsborough County

Coastal Lands – The areas in Hillsborough County and the City of Tampa that are along the coastline of Tampa Bay are subject to flooding at high tide and during tropical storms. The coastline is only a little over 10 feet above sea level in several areas, meaning that the area is prone to flooding and vulnerable to hurricanes.

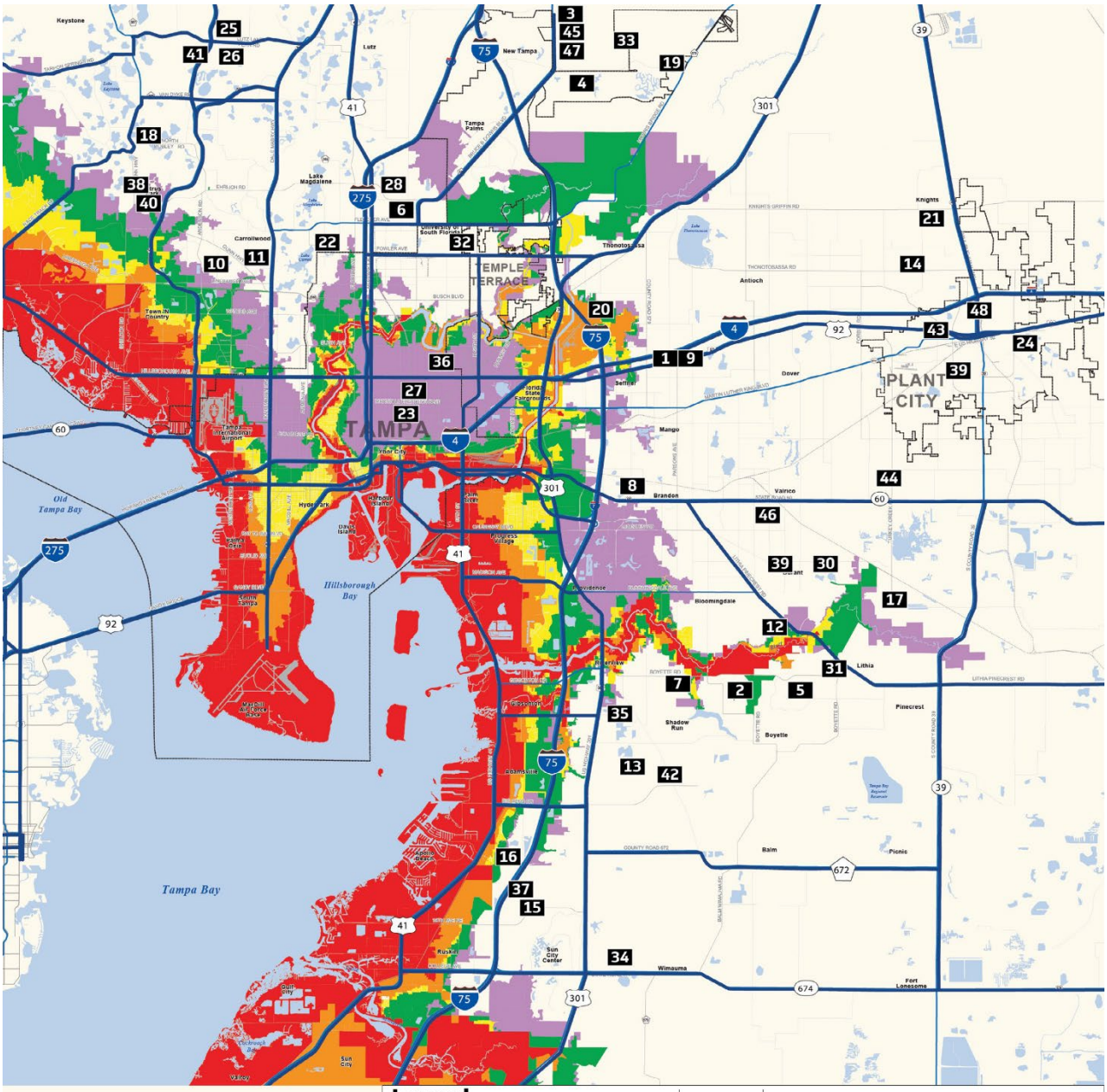
Storm Surge Areas – Certain areas close to the coastline can be significantly impacted by storm surge. The output of the National Oceanic and Atmospheric Administration (NOAA) storm-surge prediction model, *Sea, Lake, and Overland Surges from Hurricanes* (SLOSH), shows that a storm-surge height of 28 feet or more above sea level could impact certain Hillsborough County coastal and riverine areas under a worst-case Category 5 hurricane. The highest impact will be within Evacuation Zone A (**Figure 2**).

Localized Flooding Areas – Other areas within the County that are close to smaller riverine systems and/or lakes experience flooding during high volumes of rain.

Repetitive Loss Areas – A repetitive loss area is an area within a community that includes buildings on the Federal Emergency Management Agency's (FEMA) list of repetitive losses and nearby properties that may be subject to the same or similar flooding conditions. The list includes 220 areas that had previous flooding. Some areas have not been flooded in the past 20 years but had several flooding events during the 20 years before 2000.

Repetitive Loss (RL) properties are an important focus of strong mitigation programs. RL and SRL properties account for a disproportionately high percentage of all NFIP Losses. Mitigation at these structures typically provides a very high return on investment.

Figure 2 ***Hillsborough County Evacuation Zones***



Source: https://www.hillsboroughcounty.org/en/search?q=evacuation+map

REPETITIVE-LOSS AREAS

The unincorporated area of Hillsborough County and the City of Tampa have been identified as an NFIP Category C community by FEMA. A repetitive loss is defined as two or more insurance claims exceeding $1,000 each for the same property. A Category C community is one in which 10 or more repetitive losses have occurred in the community. Because repetitive flood-loss properties represent approximately one third of the flood insurance claims processed by FEMA, the agency has made the adoption of a plan to address the specific properties in this classification a mandatory requirement for participation in the CRS.

The region frequently experiences heavy rains during the summer and is subject to tropical storms and hurricanes. Flooding occurrences in these repetitive loss areas are mainly due to significant storm events combined with structures being in or around water bodies. The terrain characteristics related to these structures can be described as low-lying areas with a high depth to the water table. Municipalities along the Gulf Coast also experience tidal flooding from heavy rains and storm surges.

As part of the Local Mitigation Strategy (LMS), Hillsborough County and its municipalities have performed activities regarding repetitive flood-loss protection, including:

- Identifying repetitive loss properties and monitoring them (**Figure 3**). The official repetitive loss list from the State has been considerably reduced; however, the list is only associated with those properties with Flood Mitigation Assistance grant eligibility. In addition, the County continues updating its stormwater models, which identifies additional areas that may be at risk for flooding.

- Continuing to review the repetitive flood-loss list and the federal flood-insurance claim list to verify flooding events.

- Ensuring that properties within repetitive-loss areas are sent information about flood risks annually. The listing of properties that receive notices within the repetitive-loss areas has increased due to new construction.

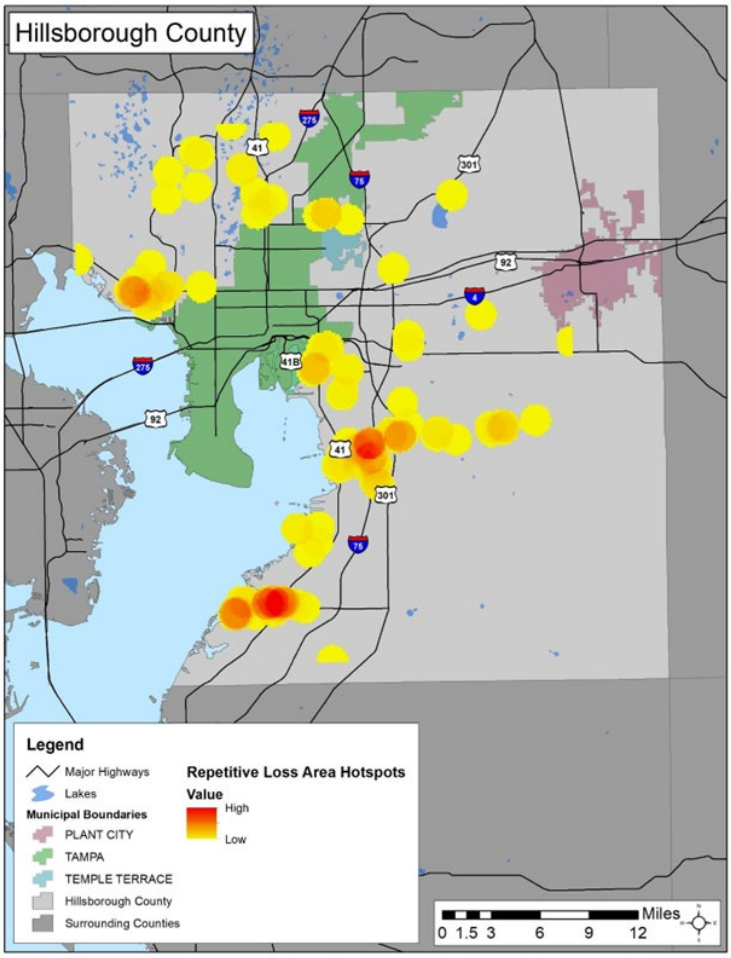
- Reviewing records for any new repetitive-loss properties. Researching permit records and reviewing AW 501 forms when received.

- Requesting that FEMA annually notify the County of all flood claims processed. Information was requested late in the reporting period. The late request was due to resource constraints.

At present, analyses do not show any new emerging patterns of flooding within Hillsborough County. This information is tracked by the Engineering and Operations Technical Services Division.

Table 5 summarizes the losses incurred by RL properties in Hillsborough County. In total, 443 RL properties in the county have experienced 1,343 losses, resulting in over $30.1 million in claims payments. All loss numbers and dollar values are based on best available data at the time or preparation of this document. These numbers will likely increase when data is updated post Helene and Milton.

Figure 3 ***Repetitive Loss Areas***



Source: Hillsborough County LMS 2025

Table 3 ***Hillsborough County Repetitive Loss Properties Summary***

Jurisdiction	Number of R.L. Properties	Number of Losses	Building Payments	Contents Payments	Total Payments
City of Plant City	0	0	$0	$0	$0
City of Tampa	183	555	$10,729,441.21	$2,543,314.34	$13,272,755.55
City of Temple Terrace	3	7	$27,611.30	$6,909.01	$34,520.31
Unincorporated	257	781	$12,854,687.83	$3,942,707.34	$16,797,395.17
HILLSBOROUGH COUNTY TOTAL	**443**	**1,343**	**$23,611,740.3**	**$6,492,930.69**	**$30,104,671.03**

Source: Hillsborough County LMS 2025

Table 4 ***Hillsborough County Repetitive Loss Properties by Type***

Jurisdiction	Residential	Commercial	Other	Total
City of Plant City	0	0	0	0
City of Tampa	169	14	0	183
City of Temple Terrace	3	0	0	3
Unincorporated	248	9	0	257
HILLSBOROUGH COUNTY TOTAL	**420**	**23**	**0**	**443**

Source: Hillsborough County LMS 2025

FLOOD INSURANCE COVERAGE ASSESSMENT

All jurisdictions and unincorporated areas of Hillsborough County participate in the NFIP. Furthermore, Hillsborough County has 64,526 NFIP policies with flood insurance coverage totaling almost $17.9 billion. According to the Policy and Claim Statistics for Flood Insurance page on the FEMA website (https://www.fema.gov/policy-claim-statistics-flood-insurance), 7,302 claims have been made in Hillsborough County since the County joined the NFIP on June 16, 1980, with the total paid equaling approximately $72.3 million. Hillsborough County residents, homeowners, and other stakeholders pay a total of approximately $49.5 million in insurance premiums each year.

To determine the level of flood insurance coverage in Hillsborough County, the County and its jurisdictions provided the most recent flood insurance policy data from FEMA. These documents are in App B. Jurisdictional building/parcel data was also used and collected from the Hillsborough County's Property Appraiser Site. Since the structure data did not differentiate between the type of structure (i.e., shed vs main residence, etc.), parcels were used instead of building numbers for this analysis. Furthermore, only parcels with structures on the property were used in the analysis.

The committee identified the total number of buildings/parcels in the Special Flood Hazard Area (SFHA) that have insurance policies, for each jurisdiction. GIS was used to intersect Hillsborough County parcel data with the FEMA floodplains to determine the number of parcels impacted by each of these zones for all the jurisdictions. This data is summarized in the Error! Reference source not found..

Table 5 ***Parcels in SFHA per Jurisdiction***

Zone	Number of Parcels	Number of Policies in Force	Percent with Policies in Zone (%)
Hillsborough County Unincorporated			
Zone AE	47,640	13,541	28.4
Zone A	12,654	892	7
Zone X	241,238	11,798	4.9
Zone VE	168	9	5.4

Zone	Number of Parcels	Number of Policies in Force	Percent with Policies in Zone (%)
City of Tampa:			
Zone AE	22,591	14,723	65.2
Zone A	1,054	104	9.9
Zone X	99,479	7,332	7.4
Zone VE	685	60	8.8
Temple Terrace:			
Zone AE	401	102	25.4
Zone A	0	1	N/A
Zone X	6,135	250	4.1
Zone VE	0	0	N/A
Plant City:			
Zone AE	2,352	178	7.6
Zone A	537	16	3
Zone X	11,364	190	1.7
Zone VE	0	0	N/A

Source: LMS 2025

Evaluation of the data shows that in areas where insurance is required (i.e. AE Zones), coverage rates are much higher than in those where it is not required. Reasons for lack of coverage in high-risk areas may include homeowners that do not have a federally backed mortgage and therefore are not required to have a policy. It is also possible that these homeowners have policies with private insurance companies that don't have to report to the county/municipality. The lowest percent of parcels with coverage are in Zone X which makes sense as coverage is not required. This presents an opportunity for the PPI committee to target this audience since over 25% of claims are for properties outside of the 100-year flood zone.

The committee identified the number of residential and non-residential structures that are insured, and the losses associated with each. This data is described in the

Table 6 Parcels by Occupancy per Jurisdiction

Occupancy	Number of Parcels	Policies in Force	Number of Closed Paid Losses	Percent of Parcels with policy (%)
Hillsborough County Unincorporated				
Residential	251,297	25,285	3,591	10.1
Non-Residential	13,901	958	118	6.9
City of Tampa				
Residential	110,392	21,379	3,769	19.4
Non-Residential	8,237	841	223	10.2

Occupancy	Number of Parcels	Policies in Force	Number of Closed Paid Losses	Percent of Parcels with policy (%)
Temple Terrace				
Residential	5,895	332	47	5.6
Non-Residential	318	21	2	6.6
Plant City				
Residential	12,026	346	22	2.9
Non-Residential	863	38	7	4.4

Source: LMS 2025

The results show that there is no conclusive data stating that one occupant type has more coverage across the board, but it does show that there is a lack of coverage of both types. Looking at the number of closed paid losses, there are more related to residential properties.

Overall, in Hillsborough County, there is a generally low percentage of parcels with flood insurance coverage. This shows the emphasis that needs to be put on getting flood insurance in these areas, especially in Hillsborough unincorporated, Temple Terrace and Plant City. Outreach efforts need to be concentrated and continued to be monitored to see if they lead to future increases in insurance policies in all risk areas, especially in high-risk zones. The committee plans to track these numbers in the annual updates to see if the outreach efforts are leading to increased policies and less losses.

Current Public Information Efforts

The PPI Committee discussed ongoing efforts to prepare, implement, and monitor a range of flood-related public information activities. Each of the jurisdictions were asked to assess the ongoing activities they are implementing and whether the activities impact other jurisdictions or if it could be something that they could also participate in. The committee also reviewed these projects to assess potential revisions to improve the messaging and its reach to the intended audiences. These projects are described below.

CRS Support for Municipalities

Hillsborough County has a webpage with content related to the CRS. The webpage provides information for citizens to learn about the program, describes what incentives are provided to them due to the community's actions, and provides resources for purchasing/renewing flood insurance. Contact information is available so that residents can reach out to County staff for more information.

Flood Flyer

The Flood Flyer is one of the ways that Hillsborough County and its jurisdictions communicate many of its messages to target audiences, i.e., County residents or more specific groups like residents in the floodplain and newly incorporated coastal areas. This pamphlet incorporates multiple PPI messages and

action items to prepare for flooding, while giving the user multiple ways to stay informed in all Hillsborough County jurisdictions. Subjects in the flyer include *Find your Flood Risk*, *Protect your Property*, *Build Responsibly*, and more.

Flood Information Website

Hillsborough County's website has content that encompasses many of the messages from this PPI document. If *flood* is input in the *search* cell, many topics show including *Find My Flood Zone*, a *Map Viewer*, *What is My Evacuation Zone*, *What is the Difference between My Flood Zone and My Evacuation Zone*, *Hurricane Preparedness*, *Pet Disaster Planning*, and many more.

Flood Protection Assistance and Advisory Service

Hillsborough County Stormwater Department Staff provide one-on-one consultations and site visits as appropriate to advise inquirers about property protection measures such as retrofitting techniques and drainage improvements. The objectives of including the Hillsborough County Flood Protection Assistance Advisory Program in this PPI are to:

- Increase awareness and use of the service.
- Enhance mitigation information provide.

This activity will increase the likelihood that residents will undertake activities to reduce the flood hazard to their property and in turn could decrease property loss due to flooding.

This service is available to all residents and is publicized on the County's Flood Information website and in the flood information brochure. Those most likely to experience flooding and benefit from this assistance include residents and businesses in repetitive-loss areas. Therefore, a letter and the flood information brochure is mailed directly to residents and businesses in repetitive-loss areas annually.

Floodplain Management Planning

The various types of flooding can impact the built environment differently. For example, flash flooding is especially dangerous to life and property because it is often unexpected and can carry large amounts of debris. Flowing flood waters cause erosion, carry damaging debris, and can even carry away people, cars, and unanchored structures. Flooding that does not subside quickly can cause lasting damage to buildings and pose health concerns to the affected population. Stagnant water leads to mold in buildings and creates an ideal environment where mosquitoes can breed.

Residential Structures

In Hillsborough County, an estimated 97,537 residential structures and 176,088 housing units are in the floodplain, with 27.58% of these buildings constructed before 1974. Buildings constructed prior to 1974 are Pre-FIRM buildings or buildings built before the effective date of the Flood Insurance Rate Map (FIRM) for a community. This means they were built before detailed flood data and flood elevations were provided to the community and usually before the community enacted comprehensive regulations on floodplain regulation.

Hillsborough County, its municipalities, and other stakeholders have developed a multi-jurisdictional LMS through a systematic process of identifying hazards, including flooding and their causes, and planning preventive and corrective measures to reduce the risk of current and future hazards. This strategy also serves as the County's and the other three municipalities' floodplain management plan. The Hillsborough County LMS has been in effect since 1999 and is reviewed annually. Every 5 years, the entire LMS document is updated through a public process. Public and stakeholder input are an important part of the planning and update process. The Hillsborough County LMS Stakeholder Working Group provides support by providing input on the LMS during the planning and update process and assisting with outreach efforts to inform the public, stakeholders, and other organizations about the LMS. A CRS subcommittee also provides input to the LMS and floodplain management programs.

Natural Functions Open Space Educational Materials

Wetlands help protect our natural ecosystems by providing a wide range of hydrological and ecological benefits, including flood protection and erosion control (i.e., green infrastructure), filtration of toxins and nutrients from runoff, recharge and discharge of groundwater resources, and vital habitat for a multitude of plant and wildlife species. Additionally, wetlands are important natural resources for recreation and education and provide economic commodities such as fish, rice, timber, and peat.[25]

Approximately 173,752 acres (28%) of Hillsborough County's land area are wetlands in the floodplain. Wetlands in coastal and riverine floodplains can protect people and their property, community infrastructure, and agricultural investments from floods. Wetlands act as natural sponges, holding floodwaters and lowering flood heights. Wetlands Improve Water Quality Runoff associated with concrete, asphalt, rooftops, and other impervious surfaces is a leading cause of water pollution. Wetlands near developed and agricultural areas trap pollutants and excess nutrients in surface runoff, keeping water bodies cleaner. This natural filtering helps prevent water use restrictions, such as beach and shellfish closures and reduces the need for costly treatment systems.

Hillsborough County and its municipalities have many parks and preserves that provide natural floodplain functions, recreation, and educational opportunities for their citizens. The undisturbed and wetland areas in the County naturally retain flood water, improve water quality, and provide refuge for endangered species.

The parks may also provide venues to educate visitors about the importance of floodplains and emphasize the County's *Only Rain Down the Drain* campaign.

Stream Dumping Regulation

All participating communities within this plan also have their own regulations prohibiting dumping in streams and ditches: Hillsborough County (Sec. 38-23), City of Tampa (Sec. 21-9), Plant City (Sec. 62-32) and City of Temple Terrace (Sec. 18-31)."

EMERGENCY WARNINGS AND NOTIFICATIONS

The extent of the damage caused by a flood is related not just to its severity, but also the level of public awareness and preparedness, early warning systems, and dissemination of timely and effective information to the public. As such, the efforts by the County and the municipalities to reduce flood loss are focused on education and outreach, early warning systems, and distributing information that enables people and communities to respond when severe weather hits.

The annual flood and hurricane information outreach informs the public about flood zones, storm surge, evacuation zones, and how they will be warned and the safety measures they should take if a hurricane and/or flooding occurs. The most effective way to reach the community is through a combination of communication tools. This information is provided to the public throughout the year via:

- All-hazard guide.
- Flood Information brochure.
- Utility bill inserts from TECO.
- Social media – Hillsborough County has Twitter, Facebook, and YouTube accounts.
- County website: https://hcfl.gov/
- Presentations/events by the Public Safety Operations Complex.

Hillsborough County Emergency Management participates with the National Weather Service (NWS) alert system, an automated flood warning system, as its primary means of notification of impending flood. County Emergency Management staff members evaluate each NWS notification and respond as appropriate, which may include notifying emergency management partners, the media, and/or residents via one or more of the County's notification avenues.

PRIORITY AUDIENCES

A target audience is a group of people who need information on one or more flood-related topics. The PPI Committee identified target audiences, including residents and businesses for which outreach projects can be developed. Over 67,270 buildings are currently in the SFHA, with more if the flood risks identified through the County's watershed management plans and repetitive-loss areas analysis are included. Residents and businesses in these areas should be aware of the flood risks and insurance options. Table 7 describes the target audience.

Table 7 Priority Audiences

	Audience(s)	Description
1	Home and Business Owners in Repetitive-Loss Areas	This audience should understand their surroundings and the likelihood of flood from multiple sources; insurance and mitigation are strongly recommended.
2	Residents in High Flood Risk Zones	This audience should understand their surroundings and the likelihood of flood from multiple sources; insurance and mitigation are strongly recommended.
3	Home/Building Inspectors	These professionals are in contact with many current residents and business owners and need to be informed about flood-related topics. Residents need home inspectors to be knowledgeable on flood protection and flood-resilient homes and what mitigation solutions are available for residential and non-residential structures.
4	Real Estate Professionals	These professionals are in contact with many current and potential residents and business owners and need to be informed about flood-related topics. They are in an ideal position to educate their colleagues and clients and to disclose flood-risk and insurance information to potential buyers or renters.
5	Builders	This audience should be kept apprised of floodplain regulations and available Hillsborough County Services. They are also in the position to communicate information about building with flood risk in mind to their clients.
6	Landscapers	Landscapers should be educated about impacts to water quality if materials go down the drain.
7	People Buying Flood Insurance	This audience must understand their risk to purchase the correct policy for their home/business. Residents in high-and even medium/low-risk areas should be aware that their properties may flood and having the right level of flood insurance is important.
8	Condominium/ Homeowner Associations	This group must understand the community's flood risk. They must communicate with residents about the risks versus the organization's responsibility when flooding occurs in the area.
9	Large Companies	Businesses should be aware of flood hazards, flood insurance, and ways they can protect themselves from flooding.
10	Residents in Medium- to Low-Risk Zones	This audience should understand their surroundings and that although not in a high-risk zone, they are still in a zone that can flood.
11	People Buying Houses	Individuals purchasing or renting property should be made aware of their flood risk and insurance options, requirements, and recommendations.
12	Insurance Agents	These professionals must understand what flood risk is because they are selling insurance policies. They need to ensure that each customer obtains the right level of insurance for their home depending on their risk level for flooding.
13	Schools/ Universities	Flood-risk lessons should be incorporated into the curriculum. Students will likely take the message home to parents.
14	Tampa International Airport	Many tourists come to the County during hurricane season. They need to understand the flood risk and be knowledgeable about what to do if an emergency, like a hurricane, occurs during their visit and how they can plan.

MESSAGES AND OUTCOMES

Outreach campaign messages must be accurate and concise to result in action and positive outcomes. The PPI Committee developed specific topics, messages, and expected outcomes based on the NFIP CRS floodplain management topics. Topics included the six themes that recur throughout the CRS manual: know your flood hazard, insure your property for your flood hazard, protect people from the hazard, protect your property from the hazard, build responsibly, and protect natural floodplain functions. The County encourages its municipalities to incorporate all these messages into their outreach efforts to promote message recognition throughout the County.

During the second committee meeting, the group developed additional topics and messages that are more specific to Hillsborough County. Error! Reference source not found.8 provides topics, messages, and outcomes. The group also reviewed the current messaging and is strengthening the messages and making them more actionable items rather than suggestions (

Table **9**).



Source: Hillsborough County Website

Table 8 Topics, Messages, and Outcomes

Topic	Key Messages	Audiences	Outcomes	OP/FRP
1. Know your flood hazard	*"Find out what flood risks are in your area."*	*1 ,2 ,3 ,4 ,5, 6, 7,8 ,9 ,10, 11 , 12 ,13, 14*	• Better prepared and informed residents and businesses. • Informed real estate agents, property owners and buyers	OP & FRP
2. Insure your property for your flood hazard	*"Purchase flood insurance for your home or business." "Purchase flood insurance for your rental."*	*1 ,2 ,3 ,4 ,5, 7, 8, 9, 10, 11 ,12*	• Increased number of flood insurance policies. • Faster recovery from flooding event.	OP
3. Protect people from flood hazard	*"Turn around, don't drown." "Don't play in flood waters." "Stay connected." "Get a plan."*	*2 , 10 , 11*	• Save lives.	OP & FRP
4. Protect your property from flood hazard	*"Keep debris and trash out of the streets, streams, and ditches." "Clear storm drains to prevent flooding." "Elevate your equipment, such as water heaters, AC units, etc." "Brake, Don't Wake!" "Remove leaves and debris from gutters and downspouts."*	*1 ,2 ,5 ,7 ,8, 10, 11 ,12*	• Reduced localized flooding. • Reduced flood insurance claims. • Reduced property loss from flooding.	OP
5. Build responsibly	*"Find out what permits are required." "Get required permits before you start any home repair, improvement, or construction." "Be aware of substantial improvements rule." "Build Responsibly. Higher keeps you dryer." "Renovate Responsibly."*	*1, 2 ,3 ,4 ,5, 8, 10, 11, 12*	• Increased compliance. • Reduced flood losses.	OP
6. Protect natural floodplain functions	*"Protect Natural Floodplain Functions." "Use Low Impact Development (LID), such as rain barrels, bioretention systems, green roofs, pervious materials, and non-invasive vegetation on your property."*	*1 ,2 ,3 ,4 , 5, 6, 8, 10, 11, 12, 13, 14*	• Improvement in water quality. • Improvement in natural storage capacity.	OP
7. Hurricane Preparedness	*"Know your zone."*	*1 ,2 ,3 ,4, 5, 7, 8, 9, 10, 11, 12, 13, 14*	• Improved efficiency of hurricane evacuations. • Minimized loss of life and injury. • Minimized damage to property and belongings.	OP & FRP

Topic	Key Messages	Audiences	Outcomes	OP/FRP
8. Pet Preparedness	*"Make a plan for your pets."*	*1 ,2, 7, 8, 10, 11 , 12*	• Reduce loss of life for both people and pets due to people not wanting to leave their pets behind.	OP & FRP
9. Flood economics	*"Find out how much flood damage could cost you."*	*1 ,2 ,3 ,4, 5, 7, 8, 9, 10, 11, 12, 13, 14*	• Increase in awareness of the expense of flooding.	OP
10. Understand Flood Insurance	*"Check with your flood insurance agent to make sure your flood insurance policy is up-to-date."*	*1 ,2, 7, 8, 10, 11, 12*	• More accurate policy ratings. • Increased understanding of policy and options and number of policies kept in force. • More preferred risk policies.	OP

Table 9 ***Topic versus Current Language***

Topic	Current Language
1. Know your flood hazard	• *Determine Your Risk* • *Understanding Your Flood Risk* • *Your Repetitive Flood Hazard Risk*
2. Insure your property for your flood hazard	• *Insure Your Property* • *Determine Flood Insurance Information* • *Get Flood Insurance Before It's Too Late* • *Consider Buying Flood Insurance*
3. Protect people from flood hazard	• *Stay Informed* • *Make a Plan* • *Have a Plan, Know Your Plan*
4. Protect your property from flood hazard	• *Get Your Property Storm Ready* • *Prepare for Flooding*
5. Build responsibly	• *Know Before You Buy* • *Ways to Protect Your Property*

Topic	Current Language
6. Protect natural floodplain functions	• *Protect the Natural Floodplain Functions*
7. Hurricane Preparedness	• *Evacuation Zones versus Flood Zones* • *Know your Flood Zone*
8. Pet Preparedness	• *Pet Friendly Emergency Shelters*
9. Flood economics	• *Flooding is the most costly and repetitive natural disaster affecting Hillsborough County*
10. Understand Flood Insurance	• *National Flood Insurance CRS Program* • *To Find Out More About Flood Insurance, Visit …* • *Review insurance policies*

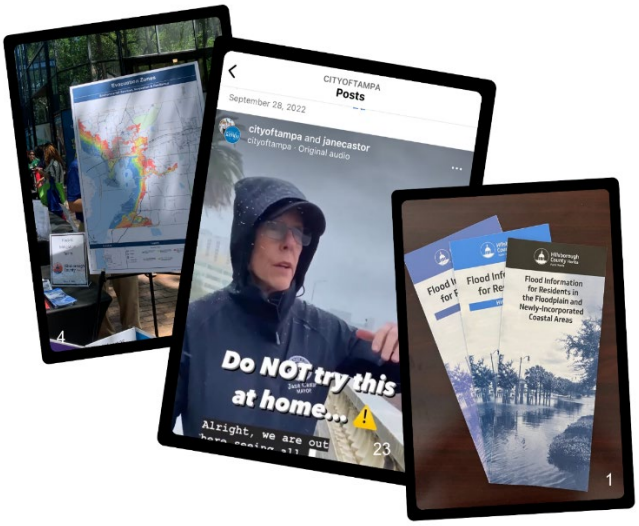
PROGRAM FOR PUBLIC INFORMATION PROJECTS

The PPI Committee evaluated existing outreach projects to determine whether they can be improved and identified new projects to increase flood awareness and educate residents about the resources available at the County. The committee reviewed the projects in the Outreach Project list; the list will continue to grow with future meetings and stakeholder input. Appendix provides specific information about each project, including the audience, specific messages and outcomes, distribution methods, stakeholders, and assigned staff.

OUTREACH PROJECTS

1. Repetitive-Loss Flood Flyer.
2. SFHA Flyer.
3. Letter to Homeowners Associations (HOAs).
4. Environmental Protection Commission (EPC) Clean Air Fair.
5. Email Blast to Insurance and Real-Estate Professionals.
6. Display Flood Flyer at Libraries.
7. Various HOA Meetings.
8. Hurricane Guide (English).
9. Hurricane Guide (Spanish).
10. Flood Signs (i.e., high water mark).
11. Various Open House meetings (NAACP, Local Neighborhoods).

12. Webpage.
13. LMS Meetings.
14. TECO Insert.
15. Heart Training (Hurricane Emergency Action Response Team)
16. Flood Zone Lookup.
17. Ecofest.
18. USF Safety Day.
19. Tampa Fire Rescue's Hurricane Expo.
20. Plant City's Main Street Event.
21. Tampa Bay Disaster Planning Guide.
22. Distributing Hurricane, Floodplain, and CRS Information to Businesses
23. Emergency Management Community Meetings.
24. Tampa Communication Social Posts.
25. Tampa Communication Social Posts stakeholders
26. COIN Newsletter.
27. Flood Protection brochures to UT Commuter Students.
28. UT Sustainability Fair.
29. TECO Storm reference guide.
30. USF CERT training (Community Emergency Response Team)
31. RAMWI Workshops (Refugee and Migrant Women's Initiative)
32. Storm drain Markers
33. May Stormwater Stewardship event







Flood Response Preparations

A Flood Response Preparation (FRP) Package is a collection of outreach materials prepared in advance, but not delivered until a flood occurs. This package contains similar documentation as the outreach projects like the flood flyer or a press release and they must incorporate the topics addressed in the PPI. Like outreach projects, the FRPs are prepared in advance and reviewed/adjusted each year. The messaged used in these documents are more so related to personal safety measures directly before, during, or after a storm. Using the Hillsborough County Emergency Management website as an example, the FRP emphasizes keeping your family safe by "having a plan" or to "Turn Around don't drown" by not driving through standing water. These messages are most effective when the potential dangers are imminent.

Hillsborough county has reviewed and prepared a FRP Package which includes the informational materials as well as procedures for how they will be used. The following projects are listed below and documented in Appendix .

1. HCFL Alert Social Media Campaign.
2. Have A Plan, Know Your Plan Post.
3. HCFL Alert Helps Residents Stay Safe During Storm Season and Beyond Post.
4. Hurricane Season Social Media Campaign.
5. Media Day Invite.
6. Flood Zone vs. Evacuation Zone Post.
7. It's Never Too Early for Planning Post.
8. Severe Weather Awareness Week Post.
9. Stay Safe with Storm Safety Information Post.
10. Storm Information Post.
11. HCFL Tropical Storm Press Release.
12. Hillsborough County Emergency Management Website.

EXAMINATION OF OTHER PUBLIC INFORMATION INITIATIVES

The PPI Committee reviewed other public information activities in addition to outreach projects. This included how best to set up a website on flood protection (CRS Activity 350). In addition to the six priority CRS topics, Hillsborough County will include information on its flood-protection website regarding hurricane preparedness, flood economics and sea-level rise. The County will also provide links to real-time gauge data and post elevation certificates on its website.

The PPI Committee also examined the types of technical assistance that are needed throughout the community and the best ways to publicize these flood-protection services (CRS Activities 320, 350, and 360). As a result, the County's flood-protection website will list specific methods that can be used to protect a property or home. In addition, these services and contact information for these services will be listed on the flood flyers, advertisements in newspapers, television crawls, and social media. Resources for technical assistance will also be described and listed in letters sent to repetitive-loss properties and other properties in repetitive-loss areas.

Many projects described in this section have not yet been implemented, the County expects to incorporate into their public initiatives in the future. These projects that were developed through the PPI committee will ultimately enhance the County's CRS. Projects that can be related back to creditable activities in the CRS include the following.

ACTIVITY 320 – MAP INFORMATION SERVICE

Flood Zone Lookup – The Hillsborough County website includes the Flood Zone Lookup Service that provides FIRM information, as well as other services to obtain available elevation certificates, and other hazard information. These services can be modified to improve the County's ability to query and distribute the information to the public more efficiently. This service will be made available online and publicized in a brochure and will be distributed annually through several media outlets.

The following jurisdictions provide map information service to homeowners, residents, and businesses:

- Hillsborough County
- City of Tampa
- Plant City
- Temple Terrace

ACTIVITY 340 – HAZARD DISCLOSURE **(NOT YET IMPLEMENTED)**

Real Estate Agents Flood Disclosure and Information Brochure – Real estate professionals will have access to the County's flood information tools and provide valuable FIRM information to potential buyers. The committee discussed ways to disseminate the flood risks to potential buyers and reviewed several disclosure forms and brochures, which realtors will provide to potential buyers. The Committee developed brochures that agents can fill out with flood hazard information specific to the property and provide to potential buyers. Outreach can also be performed through realtor organizations for training on

what resources are available at the County. Real estate professionals are contacted at least annually, and representatives are members of the PPI committee.

ACTIVITY 350 – FLOOD PROTECTION INFORMATION

Flood Protection Information Website – The PPI committee will review the County's website to ensure that additional messages (in addition to the six general topics) and flood warning messages are coordinated with other warning messages. The committee decided to add four additional topics:

- Hurricane Preparedness.
- Pet Preparedness.
- Flood Economics.
- Understand Flood Insurance.

The Committee discussed several messages to convey to the public regarding the four additional topics and decided on the appropriate messages. The flood-protection website will be publicized in a brochure that will be distributed annually through several media outlets.

All jurisdictions have access to this site and may use it to inform their residents. Each jurisdiction will review their respective flood protection information website to ensure that the topics are presented consistently throughout the county.

ACTIVITY 360 – FLOOD-PROTECTION ASSISTANCE

Flood-Protection Assistance – The PPI Committee will review the County's property protection advice (PPA), property advice provided after a site visit (PPV), and financial assistance advice (FAA) procedures. The Committee will also review ways to publicize the County's services for PPA, PPV, and FAA on an annual basis.

Repetitive-Loss Property/Repetitive-Loss Area Letter – The Committee will review the current repetitive-loss property/areas letters to identify improvements that can be made to disseminate information about flood-protection assistance services that the County and its Jurisdictions offer. The letter is sent annually to property owners.

The following jurisdictions provide flood protection assistance:

- Hillsborough County
- City of Tampa
- Plant City

ACTIVITY 370 – FLOOD INSURANCE PROMOTION **(NOT YET IMPLEMENTED)**

Flood Insurance Coverage Evaluation – Hillsborough County and its Jurisdictions will perform a flood insurance coverage evaluation to determine the level of coverage and needs. The PPI Committee has developed messages to promote flood insurance and publicizes the messages through various methods, including newsletters, the County's website, and direct mailouts.

ACTIVITY 540 – DRAINAGE SYSTEM MAINTENANCE

Drainage System Maintenance – The PPI Committee will review and suggest improvements to the messages for preserving natural systems and regulations prohibiting dumping in streams and ditches currently on the County's website and other outreach initiatives. All the participating jurisdictions have ordinances prohibiting dumping in streams and ditches. The following sections of their respective ordinances describe this requirement:

- Hillsborough County – Sec. 38-23
- City of Tampa – Sec. 21-9
- Plant City – Sec. 62-32
- Temple Terrace – Sec. 18-31

IMPLEMENTATION, MONITORING, AND EVALUATION

The PPI Committee plans to meet three times a year to evaluate and update the program. This is the first time that this PPI document is being created for Hillsborough County; in the future, the Committee will meet and evaluate whether the current efforts are effective or what new projects or delivery methods need to be implemented to best convey this information to the community.

The PPI Committee will develop an annual evaluation noting the status of existing projects and/or providing information on new initiatives. The annual evaluation will be incorporated into the PPI report, which will serve as a living document that is updated annually.

PPI ADOPTION

The Hillsborough County PPI was adopted by the Hillsborough County Board of Commissioners on MMMM D, YYYY. Table 10 summarizes the dates for each jurisdiction's adoption of the document. The PPI Committee will continue to meet at least biannually and prepare an annual evaluation report which will be submitted to the board as well as included in the community's annual CRS recertification.

The following municipalities also adopted this PPI through their local elected officials.

Table 10 PPI Adoption Dates

Municipality	Adoption Date
Hillsborough County (Unincorporated)	
City of Tampa	
City of Temple Terrace	
City of Plant City	

Appendix provides the plan adoption documents.

Appendix A

Meeting Agendas, Minutes, and Attendance

Program for Public Information (PPI) Working Group

Thursday October 31, 2024

Join the meeting now

Meeting ID: 236 749 255 012

Passcode: QDHdhu

Dial in by phone

+1 813-515-8094,,424505881# United States, Tampa

AGENDA

2:00 PM –	Welcome & Introductions	Christina Hummel
2:10 PM –	Annual Report	Christina Hummel
2:20 PM –	Update to the LMS/Vulnerability Study	Christina Hummel
2:30 PM –	Outreach Activities	Committee/Cities
2:40 PM –	Next Meeting/Next Steps	Christina Hummel
2:45 PM –	Adjourn	

Program for Public Information (PPI) Working Group

Thursday October 31, 2024

MINUTES

2:00 PM – Welcome & Introductions

Ms. Hummel welcomed everyone to the meeting and each member introduced themselves.

2:10 PM – Annual Report

Ms. Hummel presented the draft annual PPI report and the spreadsheet of all the outreach activities that were accomplished during the past year.

A motion was made by Maxine Moore and Seconded by Ashley Tharp to accept the report and forward it to the BOCC along with the annual update to the LMS. It will be presented to the BOCC in January of 2025. The report will be available for anyone that might need it for the May 2025 submittal to ISO.

2:20 PM – Update to the LMS/Vulnerability Study

Ms. Hummel presented some details about the update to the LMS. The LMS reviews the hazards for the entire county and provides mitigation strategies for the municipalities. The current project list is also updated. She also mentioned that the crosswalk for the 510 CRS activity was in review by the county consultant. The draft LMS report will be forwarded to the state in January of 2025 and must be adopted in July of 2025. Certain parts of the PPI document (maps, Floodplain properties) will be updated, and the PPI document will be readopted along with the LMS document so both documents are on the same 5 year cycle.

2:30 PM – Outreach Activities

There was a lively discussion about the 50 percent rule and how the municipalities are handling this. Temple Terrace stated they had 6 damaged houses with up to 3 ft of flooding. Tampa and the county are still looking at finishing their inspections and investigations to finalize the numbers. Plant City stated they also had numerous houses that had water intrusions, some of which were in Zone X. Mr. Wassum also stated that the city has completed a WMP and will most likely send it to FEMA to have their maps updated as well. Tampa stated that they have a meeting scheduled for November 1 to talk about the 50 percent rule. Ben also mentioned that they are looking on how to update the floodplain map using their WMP update and improve their CRS rating.

Ms. Dunn from USF sent some pictures of major flooding and was asking if there will be any projects. She also mentioned sink holes and if that might be a concern.

Ms. Moore asked about any other outreach that would have been nice to have for these storms and we can work on other messages for next year. (Ex insurance for flooded cars, getting electric cars out of the water and parking in garages at higher levels)

2:40 PM – Next Meeting/Next Steps

Ms. Hummel stated that there will be 2 to 3 meetings next year and the first one will go over the updates to the PPI. The meeting adjourned at 2:43 pm

2:45 PM – Adjourn

Program for Public Information (PPI) Working Group

Thursday March 6, 2025

Microsoft Teams [Join the meeting now]

Meeting ID: 241 712 288 99

Passcode: me35Mh9A

Dial in by phone +1 813-515-8094,,348475171# United States, Tampa

Phone conference ID: 348 475 171#

AGENDA

1:30 PM –	Welcome & Introductions	Christina Hummel
1:40 PM –	Annual Reports	Christina Hummel
1:45 PM –	Update to the LMS/Vulnerability Study	Christina Hummel
1:50 PM –	50% rule discussion	Committee/Cities
2:15 PM –	Outreach activities	Christina Hummel
2:25 PM –	Next Meeting/Next Steps	
2:30 PM –	Adjourn	

Program for Public Information (PPI) Working Group

Thursday March 6, 2025

AGENDA/MINUTES

1:30 PM – Welcome & Introductions Christina Hummel

Ms. Hummel called the meeting to order at 1.33 pm. Some introductions were made, and the purpose of the meeting was explained. The minutes from the last meeting were approved. Several of the new people introduced themselves.

1:40 PM – Annual Reports Christina Hummel

Ms. Hummel told everyone that the annual reports were presented to the BOCC on January 15, 2025, and accepted. They are located on the HC website https://hcfl.gov/residents/public-safety/hazard-mitigation/local-mitigation-strategy-documents. The report might be needed for CRS purposes when the May Elevation Certificate request will be submitted to ISO.

1:45 PM – Update to the LMS/Vulnerability Study Christina Hummel

Ms. Hummel explained that the current LMS expires in July and the county is putting the final touches on the update. Any comments from the public are due March 7. The Draft LMS will be sent to the state in the next few weeks for comments. Once finalized, the LMS document will need to be adopted by the municipalities prior to July 27, 2025. More information can be found here. https://www.publicinput.com/hcengage.

1:50 PM – 50% rule discussion Committee/Cities

There was a discussion abut the 50% rule and ICC. Mr Allushuski presented the facts from the city of Tampa. Dave Jennings is the floodplain manager, and his department is handling all these requests and ICC requests. The city has had about 20 to 25 inquiries about ICC. They are handled by substantial damage review. Most people called about the 50% rule and how the value of the house is determined. He did not know the exact number of people that might be considered substantially damaged.

Mr Dollman explained how the process is handled in the County. All the ICC inquiries and 50% rule questions are answered thru permitting when people apply for a permit. There are about 3700 structures with damage, but the extent will be determined when the applicant applies for a

permit. The county did send out letters to everyone in the floodplain no matter they got damaged. There may be people that stated repairs prior to permitting but they can apply for a permit after the work is started. The county also did some outreach activities to HOAs and other groups, and we have some videos and guidelines on the webpage.

There was mention of the 2nd public LMS meeting which is now available online as well. There were more discussions about the update to the LMS. M. Dunn had some questions about the vulnerability study. Ms. Hummel mentioned that in conjunction with the LMS adoption the PPI document will also be updated and readopted with the LMS document so both documents will be on the timetable.

Ms. Dunn stated that USF is doing a lot of training for the SERT group and she is also working with other minority groups to get them prepared for the hurricane season. She also asked what the main questions were during call in to the service center before and during the hurricane time frame. A lot of the calls were concerning evacuation zones and if people were living in a flood zone and should be evacuation, there were also questions about insurance.

Ms. Moore mentioned that a lot of people in Pinellas had questions about there flood insurance and what it really covers and the regulations are pertaining to rebuilding.

2:15 PM – Outreach activities Christina Hummel

Ms. Hummel mentioned several outreach activities that the county will be participating in and if anyone else had any new outreach activities they were planning for this year. Several events were mentioned but they are all annually and most the municipalities are participating in these events every year. Main street Plant City, EPC Air Fair, hurricane Expo, neighborhood conference to name a few. Ms. Dunn mentioned some here training classes that cover a few days of training for certain groups in the county (seniors, minority groups).

Mr. Burch mentioned that county is doing a study with a consultant that is looking at the flooding issues from the last hurricane season and they will have some public meetings where we could add some more outreach as well.

The hurricane will not be updated this year, none of the info has changed.

Ms. Dunn mentioned that USF is doing another evacuation study which should be done next year.

2:25 PM – Next Meeting/Next Steps

Next meeting will be in late spring (MAY), in the meantime Ms. Hummel will be updating the PPI document so they group can approve it at the next meeting.

2:30 PM – Adjourn

The meeting was adjourned at 2.20 PM

Program for Public Information (PPI) Working Group

Thursday May 15, 2025, 1:30 PM

Microsoft Teams [Need help?]

[Join the meeting now]

Meeting ID: 261 425 768 168 3 Passcode: fV2qm7BE

Dial in by phone [+1 813-515-8094,,301323706#] **United States, Tampa** [Find a local number] **Phone conference ID: 301 323 706#**

AGENDA

1:30 PM –	Welcome & Introductions, Minutes	Christina Hummel
1:40 PM –	Annual Reports, LMS Update	Christina Hummel
1:45 PM –	Update to PPI document	Christina Hummel
2:15 PM –	Outreach activities/Hurricane prep	Christina Hummel
2:25 PM –	Next Meeting/Next Steps	Christina Hummel
2:30 PM –	Adjourn	

Program for Public Information (PPI) Working Group

Thursday May 15, 2025, 1:30 PM

AGENDA/MINUTES

1:30 PM – Welcome & Introductions, Minutes Christina Hummel

Ms. Hummel introduced herself and everyone else also introduced themselves. Minutes were approved.

1:40 PM – Annual Reports, LMS Update Christina Hummel

Ms. Hummel stated that the annual report was presented in January and available for everyone. The LMS draft was sent to FDEM and comments have been received that will be worked on in the next few weeks. The 510 CRS crosswalk along with the LMS document was sent to ISO for review and future points.

1:45 PM – Update to PPI document Christina Hummel

Ms. Hummel went through the updated PPI document and explained every updated table and paragraph. New numbers were taken from the updated LMS document. The outreach table was updated and each city commented on their activities.

2:15 PM – Outreach activities/Hurricane prep Christina Hummel

The group did not have any new outreach to report on. Ms. Tharp comments on citizen insurance and that within the next two years everyone that has citizens insurance will also have to have flood insurance.

2:25 PM – Next Meeting/Next Steps Christina Hummel

Ms. Hummel mentioned that the next meeting will be at the end of October to go over the annual report.

2:30 PM – Adjourn Meeting was adjourned at 2:10 pm

Attendance

	Staff/ Stakeholder	Name	Affiliation/Position *required		Oct	March	May
Hillsborough County	Staff	**Christina Hummel**	CRS Coordinator		y	y	y
	Staff	**Kyle Dollman**	Floodplain Administrator *		y	y	y
	Staff	**Eddie Burch**	Community Relations Coordinator - Public Works		y	y	y
	Stakeholder	**Ashley Tharp**	Wright Flood/Training Manager*		y	y	y
	Stakeholder	**Dawn Forrest**	Wright Flood		y	y	y
	Stakeholder	**Angie Leslie**	TECO/Emergency Management Mgr.		y	n	n
	Stakeholder	**Amy Bidwell**	TBRPC		y	n	n
	Stakeholder	**Elizabeth Dunn**	USF		y	y	y
Plant City	Staff	**Robert Wassum**	City Engineer/FPA		y	y	n
	Stakeholder	**Camryn Henry**	Resident		y	y	n
	Stakeholder	**Dawn Hyatt**	Executive Director Main Street PC			y	y
	stakeholder	**Maxine Moore**	Resident		y	y	y
Temple Terrace							
	Staff	**Dallas Foss**	Certified Building Official		y	n	y
	Staff	**Candance Willoughby**	Permit Technician		y		y
	Stakeholder	Alison Fernandez	City Council		n	n	n
	Stakeholder	**Robert Langrell**	Wright Flood		y	y	y
City of Tampa	Staff	**Ben Allushuski**	Stormwater Engineering/CRS Coordinator		y	y	y
	Staff	**David Herrera**	Digital Content Creator, Marketing & Communications		y	n	y
	Stakeholder	**Erin Skiba**	Tampa General Hospital/Emer. Mgr.		n	n	n
	Stakeholder	**Eric Cardenas**	University of Tampa, Director of Public Information and Publications		y	y	y
	Stakeholder	**Cece McKiernan**	Resident		n	n	n

Appendix B

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Community: TEMPLE TERRACE, CITY OF
County: HILLSBOROUGH COUN
State: FLORIDA
CID: 120115

Current CRS Class = 8 *[Printable Version]*

		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
	PIF	353	103	250	0
	PREMIUM	$208,151	$69,449	$138,702	$0
	AVERAGE PREMIUM	$590	$674	$555	$0
CRS Class					
09	Per Policy	$32	$37	$29	$0
	Per Community	$11,159	$3,858	$7,300	$0
08	Per Policy	$43	$75	$29	$0
	Per Community	$15,017	$7,717	$7,300	$0
07	Per Policy	$53	$112	$29	$0
	Per Community	$18,875	$11,575	$7,300	$0
06	Per Policy	$85	$150	$58	$0
	Per Community	$30,033	$15,433	$14,600	$0
05	Per Policy	$96	$187	$58	$0
	Per Community	$33,892	$19,291	$14,600	$0
04	Per Policy	$107	$225	$58	$0
	Per Community	$37,750	$23,150	$14,600	$0
03	Per Policy	$118	$262	$58	$0
	Per Community	$41,608	$27,008	$14,600	$0
02	Per Policy	$129	$300	$58	$0
	Per Community	$45,466	$30,866	$14,600	$0
01	Per Policy	$140	$337	$58	$0
	Per Community	$49,325	$34,724	$14,600	$0

* SHFA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.

** SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.

*** Preferred Risk Policies are not eligible for CRS Premium Discounts.

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Insurance Occupancy

As of 08/02/2023

Community:	TEMPLE TERRACE, CITY OF	**State:**	FLORIDA
County:	HILLSBOROUGH COUNTY	**CID:**	120115

Overview | Occupancy | **Zone** | **Pre/Post FIRM**

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	$ of Closed Paid Losses	Adjustment Expense
Single Family	303	$162,535	$96,304,000	47	$442,110.38	$31,237.99
2-4 Family	4	$924	$527,000	0	$0.00	$0.00
All Other Residential	25	$18,500	$9,748,000	0	$0.00	$0.00
Non Residential	21	$26,192	$11,767,000	2	$1,905.08	$270.00
Total	353	$208,151	$118,346,000	49	$444,015.46	$31,507.99

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	$ of Closed Paid Losses	Adjustment Expense
Condo	17	$4,922	$3,051,000	0	$0.00	$0.00
Non Condo	336	$203,229	$115,295,000	49	$444,015.46	$31,507.99
Total	353	$208,151	$118,346,000	49	$444,015.46	$31,507.99

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Insurance Overview

As of 08/02/2023

Community:	TEMPLE TERRACE, CITY OF	**State:**	FLORIDA
County:	HILLSBOROUGH COUNTY	**CID:**	120115

Overview | Occupancy | Zone | Pre/Post FIRM

Total by Community

Total Number of Policies:	353
Total Premiums:	$208,151
Insurance in Force:	$118,346,000
Total Number of Closed Paid Losses:	49
$ of Closed Paid Losses:	$444,015

Group Flood Insurance

Total Number of Policies:	0
Total Premiums:	$0
Insurance in Force:	$0
Total Number of Closed Paid Losses:	0
$ of Closed Paid Losses:	$0

Post Firm Minus Rated Policies

Total Number of Minus Rated Policies:	0
A Zone Minus Rated Policies:	0
V Zone Minus Rated Policies:	0

Manufactured Homes

Total Number of Policies:	0
Total Number of Closed Paid Losses:	0
$ of Closed Paid Losses:	$0

ICC

Total Number of ICC Closed Paid Losses:	0
$ of ICC CLosed Paid Losses:	$0

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Number of Properties by Community:	0

Substantial Damage Losses

Number of Substantial Damage Closed Paid Losses:	1

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Insurance Zone

As of 08/02/2023

Community:	TEMPLE TERRACE, CITY OF	**State:**	FLORIDA
County:	HILLSBOROUGH COUNTY	**CID:**	120115

Overview | Occupancy | Zone | Pre/Post FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	102	$68,551	$36,237,000	8	$168,665.55	$6,200.00
A Zones	1	$898	$500,000	0	$0.00	$0.00
AO Zones	0	$0	$0	0	$0.00	$0.00
AH Zones	0	$0	$0	0	$0.00	$0.00
AR Zones	0	$0	$0	0	$0.00	$0.00
A99 Zones	0	$0	$0	10	$4,523.03	$1,360.00
V01-30 & VE Zones	0	$0	$0	0	$0.00	$0.00
V Zones	0	$0	$0	0	$0.00	$0.00
D Zones	0	$0	$0	0	$0.00	$0.00
B, C & X Zone						
Standard	250	$138,702	$81,609,000	11	$90,677.86	$7,309.20
Preferred	0	$0	$0	20	$180,149.02	$16,638.79
Total	353	$208,151	$118,346,000	49	$444,015.46	$31,507.99

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Insurance Pre/Post FIRM

As of 08/02/2023

Community:	TEMPLE TERRACE, CITY OF	**State:**	FLORIDA
County:	HILLSBOROUGH COUNTY	**CID:**	120115

Overview | Occupancy | Zone | Pre/Post FIRM

Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	11	$9,206	$3,307,000	7	$164,265.58	$3,565.00
A Zones	0	$0	$0	0	$0.00	$0.00
AO Zones	0	$0	$0	0	$0.00	$0.00
AH Zones	0	$0	$0	0	$0.00	$0.00
AR Zones	0	$0	$0	0	$0.00	$0.00
A99 Zones	0	$0	$0	7	$4,523.03	$1,040.00
V01-30 & VE Zones	0	$0	$0	0	$0.00	$0.00
V Zones	0	$0	$0	0	$0.00	$0.00
D Zones	0	$0	$0	0	$0.00	$0.00
B, C & X Zone	101	$54,187	$34,134,000	26	$257,180.68	$20,662.99
Standard	101	$54,187	$34,134,000	10	$90,677.86	$7,184.20
Preferred	0	$0	$0	16	$166,502.82	$13,478.79
Grand Total	112	$63,393	$37,441,000	40	$425,969.29	$25,267.99

Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	91	$59,345	$32,930,000	1	$4,399.97	$2,635.00
A Zones	1	$898	$500,000	0	$0.00	$0.00
AO Zones	0	$0	$0	0	$0.00	$0.00
AH Zones	0	$0	$0	0	$0.00	$0.00
AR Zones	0	$0	$0	0	$0.00	$0.00
A99 Zones	0	$0	$0	3	$0.00	$320.00
V01-30 & VE Zones	0	$0	$0	0	$0.00	$0.00
V Zones	0	$0	$0	0	$0.00	$0.00
D Zones	0	$0	$0	0	$0.00	$0.00
B, C & X Zone	149	$84,515	$47,475,000	5	$13,646.20	$3,285.00
Standard	149	$84,515	$47,475,000	1	$0.00	$125.00
Preferred	0	$0	$0	4	$13,646.20	$3,160.00
Grand Total	241	$144,758	$80,905,000	9	$18,046.17	$6,240.00

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Community: PLANT CITY, CITY OF
County: HILLSBOROUGH COUN
State: FLORIDA
CID: 120113

Current CRS Class = 8 *[Printable Version]*

		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
	PIF	384	194	173	17
	PREMIUM	$249,474	$136,989	$101,275	$11,210
	AVERAGE PREMIUM	$650	$706	$585	$659
CRS Class					
09	Per Policy	$34	$39	$31	$0
	Per Community	$12,941	$7,610	$5,330	$0
08	Per Policy	$54	$78	$31	$0
	Per Community	$20,551	$15,221	$5,330	$0
07	Per Policy	$73	$118	$31	$0
	Per Community	$28,162	$22,831	$5,330	$0
06	Per Policy	$107	$157	$62	$0
	Per Community	$41,103	$30,442	$10,660	$0
05	Per Policy	$127	$196	$62	$0
	Per Community	$48,713	$38,053	$10,660	$0
04	Per Policy	$147	$235	$62	$0
	Per Community	$56,324	$45,663	$10,660	$0
03	Per Policy	$166	$275	$62	$0
	Per Community	$63,934	$53,274	$10,660	$0
02	Per Policy	$186	$314	$62	$0
	Per Community	$71,545	$60,884	$10,660	$0
01	Per Policy	$206	$353	$62	$0
	Per Community	$79,155	$68,495	$10,660	$0

* SHFA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.

** SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.

*** Preferred Risk Policies are not eligible for CRS Premium Discounts.

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Insurance Zone

As of 12/02/2022

Community:	PLANT CITY, CITY OF	**State:**	FLORIDA
County:	HILLSBOROUGH COUNTY	**CID:**	120113

Overview | Occupancy | Zone | Pre/Post FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	178	$124,320	$46,827,600	7	$39,610.92	$6,535.00
A Zones	16	$12,669	$5,308,500	4	$84,974.07	$2,850.00
AO Zones	0	$0	$0	0	$0.00	$0.00
AH Zones	0	$0	$0	0	$0.00	$0.00
AR Zones	0	$0	$0	0	$0.00	$0.00
A99 Zones	0	$0	$0	0	$0.00	$0.00
V01-30 & VE Zones	0	$0	$0	0	$0.00	$0.00
V Zones	0	$0	$0	0	$0.00	$0.00
D Zones	0	$0	$0	0	$0.00	$0.00
B, C & X Zone						
Standard	173	$101,275	$48,513,400	8	$420,238.46	$5,180.00
Preferred	17	$11,210	$5,690,000	9	$8,647.99	$6,050.00
Total	384	$249,474	$106,339,500	28	$553,471.44	$20,615.00

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Insurance Pre/Post FIRM

As of 12/02/2022

Community:	PLANT CITY, CITY OF	**State:**	FLORIDA
County:	HILLSBOROUGH COUNTY	**CID:**	120113

Overview | Occupancy | Zone | Pre/Post FIRM

Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	73	$51,730	$14,421,100	6	$39,610.92	$6,535.00
A Zones	3	$5,439	$1,540,000	4	$84,974.07	$2,850.00
AO Zones	0	$0	$0	0	$0.00	$0.00
AH Zones	0	$0	$0	0	$0.00	$0.00
AR Zones	0	$0	$0	0	$0.00	$0.00
A99 Zones	0	$0	$0	0	$0.00	$0.00
V01-30 & VE Zones	0	$0	$0	0	$0.00	$0.00
V Zones	0	$0	$0	0	$0.00	$0.00
D Zones	0	$0	$0	0	$0.00	$0.00
B, C & X Zone	23	$16,204	$7,019,000	12	$17,846.66	$4,485.00
Standard	20	$14,913	$6,179,000	6	$10,759.86	$2,280.00
Preferred	3	$1,291	$840,000	6	$7,086.80	$2,205.00
Grand Total	99	$73,373	$22,980,100	22	$142,431.65	$13,870.00

Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	105	$72,590	$32,406,500	1	$0.00	$0.00
A Zones	13	$7,230	$3,768,500	0	$0.00	$0.00
AO Zones	0	$0	$0	0	$0.00	$0.00
AH Zones	0	$0	$0	0	$0.00	$0.00
AR Zones	0	$0	$0	0	$0.00	$0.00
A99 Zones	0	$0	$0	0	$0.00	$0.00
V01-30 & VE Zones	0	$0	$0	0	$0.00	$0.00
V Zones	0	$0	$0	0	$0.00	$0.00
D Zones	0	$0	$0	0	$0.00	$0.00
B, C & X Zone	167	$96,281	$47,184,400	5	$411,039.79	$6,745.00
Standard	153	$86,362	$42,334,400	2	$409,478.60	$2,900.00
Preferred	14	$9,919	$4,850,000	3	$1,561.19	$3,845.00
Grand Total	285	$176,101	$83,359,400	6	$411,039.79	$6,745.00

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Insurance Occupancy

As of 12/02/2022

Community:	PLANT CITY, CITY OF	**State:**	FLORIDA
County:	HILLSBOROUGH COUNTY	**CID:**	120113

Overview | Occupancy | Zone | Pre/Post FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	$ of Closed Paid Losses	Adjustment Expense
Single Family	303	$165,694	$74,688,900	21	$100,321.78	$13,565.00
2-4 Family	29	$15,356	$5,377,900	1	$5,250.29	$500.00
All Other Residential	14	$19,412	$8,400,000	0	$0.00	$0.00
Non Residential	38	$49,012	$17,872,700	7	$447,899.37	$6,620.00
Total	384	$249,474	$106,339,500	29	$553,471.44	$20,685.00

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	$ of Closed Paid Losses	Adjustment Expense
Condo	27	$11,308	$4,965,100	0	$0.00	$0.00
Non Condo	357	$238,166	$101,374,400	29	$553,471.44	$20,685.00
Total	384	$249,474	$106,339,500	29	$553,471.44	$20,685.00

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Insurance Overview

As of 12/02/2022

Community:	PLANT CITY, CITY OF	**State:**	FLORIDA
County:	HILLSBOROUGH COUNTY	**CID:**	120113

Overview | Occupancy | Zone | Pre/Post FIRM

Total by Community

Total Number of Policies:	384
Total Premiums:	$249,474
Insurance in Force:	$106,339,500
Total Number of Closed Paid Losses:	29
$ of Closed Paid Losses:	$553,471

Group Flood Insurance

Total Number of Policies:	0
Total Premiums:	$0
Insurance in Force:	$0
Total Number of Closed Paid Losses:	0
$ of Closed Paid Losses:	$0

Post Firm Minus Rated Policies

Total Number of Minus Rated Policies:	4
A Zone Minus Rated Policies:	4
V Zone Minus Rated Policies:	0

Manufactured Homes

Total Number of Policies:	2
Total Number of Closed Paid Losses:	0
$ of Closed Paid Losses:	$0

ICC

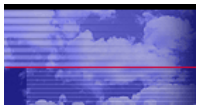
Total Number of ICC Closed Paid Losses:	0
$ of ICC CLosed Paid Losses:	$0

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Number of Properties by Community:	0

Substantial Damage Losses

Number of Substantial Damage Closed Paid Losses:	0



Community Overview

Community:	HILLSBOROUGH COUNTY*	**State:**	FLORIDA
County:	HILLSBOROUGH COUNTY	**CID:**	120112

Program:	Regular	**Emergency Entry:**	10/09/1970	**Regular Entry:**	06/18/1980
Status:	PARTICIPATING			**Status Effective:**	06/18/1980
Current Map:	10/07/2021	**Study Underway:**	YES	**Level of Regs:**	DE
FIRM Status:	REVISED			**Initial FIRM:**	06/18/1980
FHBM Status:	SUPERCEDED BY FIRM			**Initial FHBM:**	06/17/1977

Probation Status:			
Probation Effective:		**Probation Ended:**	
Suspension Effective:		**Reinstated Effective:**	
Withdrawal Effective:		**Reinstated Effective:**	

CRS Class / Discount:	05 / 25%	**Policies in Force:**	26,243
Effective Date:	10/01/2007	**Insurance in Force:**	$7,614,955,000.00
CAV Date:	01/07/2015	**No. of Paid Losses:**	3,709
CAC Date:	08/28/2023	**Total Losses Paid:**	$35,080,115.46
Workshop Date:	10/07/2021	**Sub. Damage Claims Since 1978:**	252
GTA Date:	08/15/2023	**Data Sharing Agreement Type:**	RUL
Community Website:	https://www.hillsboroughcounty.org	**Data Sharing Agreement Date:**	06/15/2022 (Expired)

☐ **Tribal Community**

☑ **Community Violations Tracker**

☑ **ICC Claims**

☐ **HMGP Projects**

☐ **FMA Projects**

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Community: HILLSBOROUGH COUNTY*
County: HILLSBOROUGH COUN
State: FLORIDA
CID: 120112

Current CRS Class = 5 *[Printable Version]*

CRS Class		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
	PIF	26,243	14,445	11,798	0
	PREMIUM	$21,860,541	$16,005,761	$5,854,780	$0
	AVERAGE PREMIUM	$833	$1,108	$496	$0
09	Per Policy	$53	$74	$28	$0
	Per Community	$1,392,311	$1,067,052	$325,259	$0
08	Per Policy	$94	$148	$28	$0
	Per Community	$2,459,363	$2,134,104	$325,259	$0
07	Per Policy	$134	$222	$28	$0
	Per Community	$3,526,416	$3,201,156	$325,259	$0
06	Per Policy	$187	$295	$55	$0
	Per Community	$4,918,739	$4,268,209	$650,530	$0
05	Per Policy	$228	$369	$55	$0
	Per Community	$5,985,791	$5,335,261	$650,530	$0
04	Per Policy	$269	$443	$55	$0
	Per Community	$7,052,843	$6,402,313	$650,530	$0
03	Per Policy	$309	$517	$55	$0
	Per Community	$8,119,895	$7,469,365	$650,530	$0
02	Per Policy	$350	$591	$55	$0
	Per Community	$9,186,947	$8,536,417	$650,530	$0
01	Per Policy	$391	$665	$55	$0
	Per Community	$10,253,999	$9,603,469	$650,530	$0

* SHFA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.

** SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.

*** Preferred Risk Policies are not eligible for CRS Premium Discounts.

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Insurance Occupancy

As of 08/02/2023

Community:	HILLSBOROUGH COUNTY*	**State:**	FLORIDA
County:	HILLSBOROUGH COUNTY	**CID:**	120112

Overview | Occupancy | Zone | Pre/Post FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	$ of Closed Paid Losses	Adjustment Expense
Single Family	22,359	$18,063,750	$6,493,224,000	3,425	$31,585,684.00	$2,346,520.38
2-4 Family	481	$363,270	$105,475,000	100	$1,286,011.44	$195,446.44
All Other Residential	2,445	$1,560,670	$554,388,000	66	$337,503.94	$29,055.42
Non Residential	958	$1,872,851	$461,868,000	118	$1,870,916.08	$84,264.11
Total	26,243	$21,860,541	$7,614,955,000	3,709	$35,080,115.46	$2,655,286.35

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	$ of Closed Paid Losses	Adjustment Expense
Condo	2,485	$1,423,900	$421,028,000	50	$96,020.50	$16,000.00
Non Condo	23,758	$20,436,641	$7,193,927,000	3,659	$34,984,094.96	$2,639,286.35
Total	26,243	$21,860,541	$7,614,955,000	3,709	$35,080,115.46	$2,655,286.35

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Insurance Zone

As of 08/02/2023

Community:	HILLSBOROUGH COUNTY*	**State:**	FLORIDA
County:	HILLSBOROUGH COUNTY	**CID:**	120112

Overview | Occupancy | Zone | Pre/Post FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	13,541	$15,438,502	$3,528,800,000	2,218	$24,779,423.80	$1,760,552.88
A Zones	892	$528,333	$248,036,000	514	$3,538,220.78	$234,511.43
AO Zones	0	$0	$0	0	$0.00	$0.00
AH Zones	1	$938	$114,000	1	$0.00	$125.00
AR Zones	0	$0	$0	0	$0.00	$0.00
A99 Zones	0	$0	$0	0	$0.00	$0.00
V01-30 & VE Zones	9	$33,139	$2,072,000	35	$372,306.28	$14,725.00
V Zones	1	$4,584	$88,000	1	$19,399.09	$2,550.00
D Zones	0	$0	$0	0	$0.00	$0.00
B, C & X Zone						
Standard	11,798	$5,854,780	$3,835,742,000	291	$2,698,685.11	$173,710.66
Preferred	0	$0	$0	553	$3,488,540.09	$455,251.38
Total	26,242	$21,860,276	$7,614,852,000	3,613	$34,896,575.15	$2,641,426.35

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Insurance Pre/Post FIRM

As of 08/02/2023

Community:	HILLSBOROUGH COUNTY*	**State:**	FLORIDA
County:	HILLSBOROUGH COUNTY	**CID:**	120112

Overview | Occupancy | Zone | Pre/Post FIRM

Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	5,660	$9,252,582	$1,258,586,000	1,725	$21,400,771.27	$1,400,695.64
A Zones	197	$134,085	$44,109,000	356	$2,917,534.06	$177,420.62
AO Zones	0	$0	$0	0	$0.00	$0.00
AH Zones	0	$0	$0	1	$0.00	$125.00
AR Zones	0	$0	$0	0	$0.00	$0.00
A99 Zones	0	$0	$0	0	$0.00	$0.00
V01-30 & VE Zones	7	$23,610	$1,472,000	33	$372,306.28	$14,475.00
V Zones	1	$4,584	$88,000	1	$19,399.09	$2,550.00
D Zones	0	$0	$0	0	$0.00	$0.00
B, C & X Zone	2,019	$1,018,371	$637,624,000	456	$4,018,191.60	$321,195.41
Standard	2,019	$1,018,371	$637,624,000	211	$1,993,892.65	$103,366.64
Preferred	0	$0	$0	243	$2,024,298.95	$217,433.77
Grand Total	7,884	$10,433,232	$1,941,879,000	2,572	$28,728,202.30	$1,916,461.67

Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	7,881	$6,185,920	$2,270,214,000	493	$3,378,652.53	$359,857.24
A Zones	695	$394,248	$203,927,000	158	$620,686.72	$57,090.81
AO Zones	0	$0	$0	0	$0.00	$0.00
AH Zones	1	$938	$114,000	0	$0.00	$0.00
AR Zones	0	$0	$0	0	$0.00	$0.00
A99 Zones	0	$0	$0	0	$0.00	$0.00
V01-30 & VE Zones	2	$9,529	$600,000	2	$0.00	$250.00
V Zones	0	$0	$0	0	$0.00	$0.00
D Zones	0	$0	$0	0	$0.00	$0.00
B, C & X Zone	9,779	$4,836,409	$3,198,118,000	392	$2,169,033.60	$308,656.63
Standard	9,779	$4,836,409	$3,198,118,000	80	$704,792.46	$70,344.02
Preferred	0	$0	$0	310	$1,464,241.14	$237,817.61
Grand Total	18,358	$11,427,044	$5,672,973,000	1,045	$6,168,372.85	$725,854.68

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Insurance Occupancy

As of 08/02/2023

Community:	TAMPA, CITY OF	**State:**	FLORIDA
County:	HILLSBOROUGH COUNTY	**CID:**	120114

Overview | Occupancy | Zone | Pre/Post FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	$ of Closed Paid Losses	Adjustment Expense
Single Family	14,366	$16,204,050	$4,357,545,000	3,439	$38,817,031.53	$2,670,265.29
2-4 Family	390	$327,522	$96,547,000	123	$1,509,309.87	$105,572.37
All Other Residential	6,623	$2,249,680	$1,514,153,000	207	$3,006,015.44	$195,482.35
Non Residential	841	$2,356,254	$433,691,000	223	$2,583,153.45	$117,153.44
Total	22,220	$21,137,506	$6,401,936,000	3,992	$45,915,510.29	$3,088,473.45

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	$ of Closed Paid Losses	Adjustment Expense
Condo	6,729	$2,001,028	$1,469,479,000	86	$514,059.85	$89,500.18
Non Condo	15,491	$19,136,478	$4,932,457,000	3,906	$45,401,450.44	$2,998,973.27
Total	22,220	$21,137,506	$6,401,936,000	3,992	$45,915,510.29	$3,088,473.45

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Community: TAMPA, CITY OF
County: HILLSBOROUGH COUN
State: FLORIDA
CID: 120114

Current CRS Class = 5 *[Printable Version]*

		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
	PIF	22,220	14,888	7,332	0
	PREMIUM	$21,137,506	$17,107,798	$4,029,708	$0
	AVERAGE PREMIUM	$951	$1,149	$550	$0
CRS Class					
09	Per Policy	$61	$77	$31	$0
	Per Community	$1,364,400	$1,140,525	$223,875	$0
08	Per Policy	$113	$153	$31	$0
	Per Community	$2,504,910	$2,281,035	$223,875	$0
07	Per Policy	$164	$230	$31	$0
	Per Community	$3,645,435	$3,421,560	$223,875	$0
06	Per Policy	$225	$306	$61	$0
	Per Community	$5,009,836	$4,562,085	$447,751	$0
05	Per Policy	$277	$383	$61	$0
	Per Community	$6,150,346	$5,702,595	$447,751	$0
04	Per Policy	$328	$460	$61	$0
	Per Community	$7,290,871	$6,843,120	$447,751	$0
03	Per Policy	$379	$536	$61	$0
	Per Community	$8,431,396	$7,983,645	$447,751	$0
02	Per Policy	$431	$613	$61	$0
	Per Community	$9,571,906	$9,124,155	$447,751	$0
01	Per Policy	$482	$689	$61	$0
	Per Community	$10,712,431	$10,264,680	$447,751	$0

* SHFA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.

** SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.

*** Preferred Risk Policies are not eligible for CRS Premium Discounts.

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Community Overview

Community:	TAMPA, CITY OF	**State:**	FLORIDA
County:	HILLSBOROUGH COUNTY	**CID:**	120114

Program:	Regular	**Emergency Entry:**	11/27/1970	**Regular Entry:**	06/18/1980
Status:	PARTICIPATING			**Status Effective:**	06/18/1980
Current Map:	10/07/2021	**Study Underway:**	NO	**Level of Regs:**	DE
FIRM Status:	REVISED			**Initial FIRM:**	06/18/1980
FHBM Status:	SUPERCEDED BY FIRM			**Initial FHBM:**	11/27/1970

Probation Status:			
Probation Effective:		**Probation Ended:**	
Suspension Effective:		**Reinstated Effective:**	
Withdrawal Effective:		**Reinstated Effective:**	

CRS Class / Discount:	05 / 25%		
Effective Date:	10/01/2019		
CAV Date:	01/08/2015	**Workshop Date:**	08/21/2023
CAC Date:	09/30/2022	**GTA Date:**	08/23/2023
☐ **Tribal Community**		**Community Website:**	HTTP://TAMPAGOV.NET
☑ **Community Violations Tracker**		☐ **HMGP Projects**	
☑ **ICC Claims**		☐ **FMA Projects**	

Policies in Force:	22,220
Insurance in Force:	$6,401,936,000.00
No. of Paid Losses:	3,992
Total Losses Paid:	$45,915,510.29
Sub. Damage Claims Since 1978:	202
Data Sharing Agreement Type:	
Data Sharing Agreement Date:	

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Insurance Overview

As of 08/02/2023

Community:	TAMPA, CITY OF	**State:**	FLORIDA
County:	HILLSBOROUGH COUNTY	**CID:**	120114

Overview | Occupancy | Zone | Pre/Post FIRM

Total by Community

Total Number of Policies:	22,220
Total Premiums:	$21,137,506
Insurance in Force:	$6,401,936,000
Total Number of Closed Paid Losses:	3,992
$ of Closed Paid Losses:	$45,915,510

Group Flood Insurance

Total Number of Policies:	0
Total Premiums:	$0
Insurance in Force:	$0
Total Number of Closed Paid Losses:	1
$ of Closed Paid Losses:	$0

Post Firm Minus Rated Policies

Total Number of Minus Rated Policies:	1,564
A Zone Minus Rated Policies:	1,564
V Zone Minus Rated Policies:	18

Manufactured Homes

Total Number of Policies:	29
Total Number of Closed Paid Losses:	8
$ of Closed Paid Losses:	$56,867

ICC

Total Number of ICC Closed Paid Losses:	7
$ of ICC CLosed Paid Losses:	$79,869

1316

Number of Properties by Community:	0

Substantial Damage Losses

Number of Substantial Damage Closed Paid Losses:	202

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Insurance Zone

As of 08/02/2023

Community:	TAMPA, CITY OF	**State:**	FLORIDA
County:	HILLSBOROUGH COUNTY	**CID:**	120114

Overview | Occupancy | Zone | Pre/Post FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	14,723	$16,690,651	$4,000,546,000	2,654	$34,006,126.66	$2,390,355.67
A Zones	104	$68,267	$19,499,000	300	$3,008,197.07	$112,947.55
AO Zones	0	$0	$0	0	$0.00	$0.00
AH Zones	0	$0	$0	0	$0.00	$0.00
AR Zones	0	$0	$0	0	$0.00	$0.00
A99 Zones	0	$0	$0	0	$0.00	$0.00
V01-30 & VE Zones	60	$348,272	$18,580,000	66	$184,027.71	$15,320.00
V Zones	0	$0	$0	0	$0.00	$0.00
D Zones	0	$0	$0	1	$8,966.40	$400.00
B, C & X Zone						
Standard	7,332	$4,029,708	$2,362,961,000	415	$3,947,664.18	$234,259.33
Preferred	0	$0	$0	353	$4,595,325.16	$312,275.90
Total	22,219	$21,136,898	$6,401,586,000	3,789	$45,750,307.18	$3,065,558.45

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Insurance Pre/Post FIRM

As of 08/02/2023

Community:	TAMPA, CITY OF	**State:**	FLORIDA
County:	HILLSBOROUGH COUNTY	**CID:**	120114

Overview | Occupancy | Zone | Pre/Post FIRM

Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	5,127	$10,302,418	$1,301,200,000	2,416	$32,831,938.48	$2,245,637.19
A Zones	69	$43,667	$11,498,000	286	$2,966,746.97	$108,732.55
AO Zones	0	$0	$0	0	$0.00	$0.00
AH Zones	0	$0	$0	0	$0.00	$0.00
AR Zones	0	$0	$0	0	$0.00	$0.00
A99 Zones	0	$0	$0	0	$0.00	$0.00
V01-30 & VE Zones	29	$128,159	$8,129,000	55	$183,761.66	$13,665.00
V Zones	0	$0	$0	0	$0.00	$0.00
D Zones	0	$0	$0	1	$8,966.40	$400.00
B, C & X Zone	3,226	$1,906,638	$1,049,702,000	638	$6,348,827.90	$437,705.75
Standard	3,226	$1,906,638	$1,049,702,000	390	$3,286,038.94	$211,003.41
Preferred	0	$0	$0	251	$3,340,281.75	$234,892.34
Grand Total	8,451	$12,380,882	$2,370,529,000	3,396	$42,340,241.41	$2,806,140.49

Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	9,596	$6,388,233	$2,699,346,000	238	$1,174,188.18	$144,718.48
A Zones	35	$24,600	$8,001,000	14	$41,450.10	$4,215.00
AO Zones	0	$0	$0	0	$0.00	$0.00
AH Zones	0	$0	$0	0	$0.00	$0.00
AR Zones	0	$0	$0	0	$0.00	$0.00
A99 Zones	0	$0	$0	0	$0.00	$0.00
V01-30 & VE Zones	31	$220,113	$10,451,000	11	$266.05	$1,655.00
V Zones	0	$0	$0	0	$0.00	$0.00
D Zones	0	$0	$0	0	$0.00	$0.00
B, C & X Zone	4,106	$2,123,070	$1,313,259,000	126	$1,916,668.65	$100,364.48
Standard	4,106	$2,123,070	$1,313,259,000	25	$661,625.24	$23,255.92
Preferred	0	$0	$0	102	$1,255,043.41	$77,383.56
Grand Total	13,768	$8,756,016	$4,031,057,000	389	$3,132,572.98	$250,952.96

Appendix C

Outreach Projects

PPI OUTREACH PROJECTS

Reviewer: _____ Date:

330 Outreach Project (OP) Worksheet														Jurisdictions				
Project #	Outreach Projects	Topics Covered						PPI Messages				Times per Year	STK?					
		1. Hazard	2. Insure	3. People	4. Property	5. Build	6. Natural	7. Hurricane Preparedness	8. Flood Economics	9. Understand Flood Insurance	10. Pet Preparedness			Unincorporated	Countywide	Plant City	City of Tampa	Temple Terrace
1	Rep Loss Flood Flyer	x	x	x	x	x	x	x			x	1		x			x	
2	SHFA Flyer	x	x	x	x	x	x	x			x	1		x		x	x	x
3	Letter to HOAs	x	x	x	x		x	x				1		x		x		
4	EPC Clean Air Fair	x	x	x	x	x	x	x				1		x		x	x	x
5	Email blast to insurance, real estate professionals	x	x		x	x	x					1		x		x		
6	Display flood flyer at libraries	x	x	x	x	x	x					1		x		x	x	
7	5-8 HOA Meetings	x	x	x	x	x	x	x	x	x	x	5		x				
8	Hurricane Guide eng	x	x	x	x	x	x	x				1		x	x	x	x	
9	Hurricane Guide sp	x	x	x	x	x	x	x				1		x	x	x	x	
10	Flood Signs (i.e., high water mark)	x										5		x				
11	Open House meetings	x	x	x	x		x					5		x				
12	Webpage			x								1		x			x	
13	LMS Meetings	x	x		x	x	x					4		x		x	x	
14	TECO Insert	x	x		x							1	x	x	x	x	x	x
15	Heart Trainings	x	x	x	x	x	x	x	x		x	3	x	x	x			
16	Flood Zone Lookup (website)	x										1			x	x	x	
17	Ecofest	x	x	x	x	x	x					1					x	
18	USF Campus Safety Day	x						x				1		x			x	x
19	Tampa Fire Rescue's Hurricane Expo	x		x	x			x			x	1	x	x			x	
20	Main Street event PC	x	x	x	x	x	x	x		x	x	1		x		x		
21	TB Disaster planning Guide	x	x	x	x			x				1			x			
22	Distributing Hurricane, CRS and floodplain information to businesses in DT PC	x	x	x	x	x	x	x				1				x		
23	Emergency Management community meetings	x	x	x	x		x	x			x	5		x			x	
24	Tampa Communication social posts	x		x				x			x	5					x	
25	Evacuation signs	x													x			
26	COIN Newsletter	x						x			x	1		x				
27	Flood Protection brochures to UT Commuter Students	x		x				x				1	x				x	
28	UT Sustainability Fair	x		x				x				1	x				x	
29	TECO Storm Flyer/Website	x		x	x			x				2	x					
30	USF CERT training	x		x	x			x				3	x		x			
31	RAMWI workshops	x		x	x			x				1	x		x			
32	Storm drain markers	x					x					5		x		x	x	x
33	May Stormwater Stewardship event	x					x					1					x	

Community: _____

330 FLOOD RESPONSE PREPARATIONS PROJECT WORKSHEET

Reviewer: _____ Date: _____

Flood Response Preparations (FRP) Project Worksheet																		
			Topics Covered						PPI Messages								Multipliers	
	Outreach Projects	Points per Topic	1. Hazard	2. Insure	3. People	4. Property	5. Build	6. Natural	7. Hurricane Preparedness	8. Flood Economics	9. Understand Flood Insurance	10. Pet Preparedness	Times Deli-vered	Count	FRP	PPI?	PPI (FRP)	FRP + PPI
FRP#1	HCFL Alert Soc. Media Camp	1	x		x			x	x			x	2	5	10	y	4.0	14.0
FRP#2	Have a Plan Post	1	x		x				x	x			1	4	4	y	1.6	5.6
FRP#3	HCFL Alert Helps Res. Post	1	x		x				x				2	3	6	y	2.4	8.4
FRP#4	Media day invite	1	x		x				x				1	3	3	y	1.2	4.2
FRP#5	Never to early to plan	1	x	x	x	x	x	x	x				1	7	7	y	2.8	9.8
FRP#6	Severe weather aware week	1	x		x	x			x				5	4	20	y	8.0	28.0
FRP#7	Evac zone v flood zone	1	x		x				x				1	3	3	y	1.2	4.2
FRP#8	Sign up & Stay safe post	1	x		x				x	x			1	4	4	y	1.6	5.6
FRP#9	Storm Prep Post	1	x		x				x	x			1	4	4	y	1.6	5.6
FRP#10	HCFL Alert Sign Up	1	x		x				x				1	3	3	y	1.2	4.2
FRP#11	HCFL Tropical Storm Press R	1	x		x				x				1	3	3	y	1.2	4.2
FRP#12	Hills. County Emergency Man	1	x		x				x	x			1	4	4	y	1.6	5.6
FRP#13														0	0		0.0	0.0
FRP#14														0	0		0.0	0.0
FRP#15														0	0		0.0	0.0
FRP#16														0	0		0.0	0.0
FRP#17														0	0		0.0	0.0
FRP#18														0	0		0.0	0.0
FRP#19														0	0		0.0	0.0
FRP#20														0	0		0.0	0.0
	cFRP	**=**	**∑FRP:**	**50**	**+**	**∑PPI(FRP):**	20.0	**=**	**70.0**					**∑FRP:**	50	∑PPI:	20.0	**70.0**

Number of FRP projects: 12

Notes: ∑FRP ≤ 50 ∑PPI ≤ 20

Appendix D

PPI Adoption Documents