



MEETING MINUTES

PROJECT NAME: CRS Support/Flood Risk and Mitigation Public Information Working Group (FRMPIWG)
MEETING DATE: Friday, October 22, 2021
LOCATION: GoToMeeting

1.0 IDENTIFY COMMUNITIES, CRS CLASS 3 AND RISK RATING 2.0 UPDATE

- Cece welcomed everyone to the Virtual meeting and Lisa reviewed how this group serves not only as the Multijurisdictional PPI committee but also as our Floodplain Management Stakeholder Working Group along with our Flood Response Messaging and our Flood Insurance Information Review Groups. This makes our meeting a very comprehensive review of the connectivity of all these aspects in floodplain management. The County made great effort to explain to the Insurance Services Office (ISO) how pulling everything into one focused meeting would best serve the County and all its municipalities.
- Cece assessed the attendance to assure the 1:1 staff/stakeholder ratio. Upon review of attendees, all communities met this requirement.
- Lisa announced that Pinellas County Unincorporated recently received a Class 3 Community Rating System (CRS) rating. Lisa recognized all the Working Group participants as having contributed to this success. This means a 35% discount on flood insurance for unincorporated residents. Communities outside the unincorporated area will benefit from the activities of this group and may see a different discount dependent on their individual activities documented through CRS with ISO. Sarah Kessler from the City of Clearwater asked Lisa to provide a presentation to the area CRS Working Group about how they achieved the Class 3 rating as Clearwater would like to also reach that level. Lisa spoke about the County's Stormwater Manual and Watershed planning process which is available to all the municipalities to adopt and use toward reaching the Class 5 goal initially.
- Lisa reviewed how the 35% discount applies through Risk Rating 2.0 (RR2). Ashley Tharp, Flood Insurance Advocate for Pinellas County and stakeholder on this committee, gave an update on recent activities in RR2. Any new business, such as new policies, in the National Flood Insurance Program (NFIP) as of October 1, 2021 will be rated with RR2. Some areas, especially near the coast are seeing higher premiums but some are also dropping. Factors that increase risk have changed from what we are accustomed to. Elevation Certificates, although not required with the new system, seem to help in some areas. Majority of Pinellas County Mayors/Leaders sent a letter to FEMA asking them to pause RR2 until identified issues have been resolved. Many legislators have written letters to FEMA so if you are having problems, reach out to your area legislator as they may have already contacted FEMA with their frustrations. It would be difficult to reverse though as many residents across the United States have realized cost savings from this new methodology. Transparency of how premiums are calculated would help with some of the frustration.

REVIEW PPI ANNUAL REPORT AND PROJECTS

- Maxine Moore, Pinellas County, started with the review of the Annual Report for the PPI which is Appendix H in the Local Mitigation Strategy (LMS). We started with a review of the

PPI Committee members (**PPI 1-2**). We will only officially update the list in the document every 5 years but want to keep up with any changes in core staff or stakeholders.

- Maxine then covered the **Public Information Needs (PPI 3-1)**.
 - The Pinellas County Sea Level Rise and Vulnerability Assessment is a countywide coastal flood risk assessment which maps sea level rise and storm surge. Many communities have adopted this Assessment so it will be added to this review process.
 - With the inception of RR2, the group will review the existing insurance messaging and develop (if needed) language to better communicate this. Lisa shared a press release that was sent out in September 2021 discussing the CRS Class 3 achievement as well as covering RR2 and encouraging residents to call their flood insurance agents. This can be a baseline for future messaging. The group is encouraged to send Maxine and/or Cece messaging ideas so they can be compiled and reviewed by the committee. Keith Bodeker, Town of Belleair, asked if we had any outreach materials that could be shared as an infographic. We will add that to our future projects. Linda Yang, Stakeholder, shared that there was confusion among flood insurance professionals between the Pinellas County Flood Maps and FEMA Flood Maps that are both available. Lisa clarified that flood insurance is based on FEMA maps and local development decisions should be based on both the Pinellas County Flood Maps and FEMA Flood Maps. Pinellas County will clarify this in the messaging and will provide it to the group for review in the Annual Report.
 - CRS Discounts for the various municipalities needs to be clarified as there are so many and confusing for residents. The committee will ponder ways to get this messaging across and will discuss more in depth in the next meeting.
 - This group reviews the Flood Insurance Coverage Assessment officially every 5 years for the PPI but also does so annually just to identify areas that may need further outreach. We are waiting for the current data to be sent from FEMA. Each community needs to request that data from FEMA independently. Once the data is received, it will be reviewed and assessed for updates to the Flood Insurance Coverage Assessment.
- Maxine reviewed the **Target Audiences** based on the Table in the PPI and asked for changes.
 - Veterinarians were mentioned as this is a project the committee would like to proceed with.
 - Jamie Viverios from Treasure Island recommended adding renters, this will be incorporated into our messaging and could be its own outreach project at a later time.
 - Dawn Forrest, Wright Flood, recommended adding Mobile home park residents.
- Maxine then covered the **Messages and Outcomes (PPI 5-2)**.
 - We need to add premise, call to action and reason why.
 - Adding resiliency and sustainability.
 - “Understand Flood Insurance” will be combined into “Insure Your Property for Your Flood Hazard”. The topic of Resiliency and Sustainability was added. Maxine worked with Hank Hodde, Pinellas County Resiliency Coordinator, to develop key messages for this topic. The committee was asked to send their ideas to Pinellas County, so they can be compiled and reviewed by the committee.
 - The committee discussed adding language to explain Coastal A Zone and LIMWA. Khan Boupha also mentioned to add proper construction practices.
 - Adding to the “Flood Economics” messaging to include more defined key messages, such as the CRS Discount.
 - Revise the insurance messaging to reflect Risk Rating 2.0. Dawn Forrest, mentioned to add that the NFIP policy is transferrable.
 - Low Impact Development (LID) messages are under two topics (“Build Responsibly”

and “Protect Natural Floodplain Functions”) and will need to be reviewed more in depth.

- The group was asked to look at the blue highlighted messages and add additional call to actions and reasons why.
- Maxine reviewed **Projects (PPI 6-1)**.
 - Projects are listed in the Outreach Project (OP) Matrix. Each municipality does not have to do all the projects listed but needs to identify which projects are complete for the annual report.
 - TBN Newspaper article is planned for 2022. Anamarie Rivera from Pinellas County Environmental Services mentioned that their section already has TBN Newspaper articles relating to environmental regulations. We should be able to use this as a Multijurisdictional effort. Maximum credit for this should be approved by ISO. Shooting for wide coverage throughout the year.
 - Sarah Kessler got the email list of all Veterinarians in the area, but we are still looking for a stakeholder to run with this project. Pinellas County already has content that we can use. We can ask someone from Animal Services to assist. Cheryl Morales, Pinellas Public Library Cooperative, would also like to be involved.
 - We are looking for a connection with the Home Inspector Council/Association for training.
 - Insurance and Mortgage Association Annual Training is in the process of being planned for 2022.
 - Storm Surge Inundation Level Signage has been added as a project since many of the participating communities have these.
- Maxine then opened discussion on the **LMS for the Annual Report**
 - Maxine reviewed what the LMS is and how it serves as the Floodplain Management program. It is required by FEMA and FDEM and our updates are needed by December 17. Local governments will have to manage their own process with their elected officials.
 - Is there anything this group needs to update with the LMS? Maxine will send out the latest list for review.
 - Appendix C: CRS 610 Flood Warning and Response Plan, Appendix H: PPI Annual Update, and Appendix I: RLAA needs updated – Review action items, what was implemented, and recommended changes.
 - Linda Portal from Madeira Beach reviewed a new project and discussed those details regarding a multimodal hub for storm response and emergency management station and parking facility to store critical equipment above floodwaters.
 - Everyone got a homework link so please review this link and provide input to Maxine before November 30th.

REMINDERS

- We continue to follow Sunshine Meeting Standards.
- All documents on the web must be ADA compliant per law. If a municipality or stakeholder is linking to the Pinellas County website for communication of your flood risk information, then the ADA requirement is met.

FORMING A MESSAGING TASK FORCE

- Send an email to Cece if you are interested in participating on the Messaging Task Force and we will schedule a working session for next year.

ADDITIONAL COMMENTS

- Bill Jonson, former Clearwater Council Member, lead a discussion on the importance of reaching out to those most vulnerable. Noah Taylor talked about derelict/abandoned housing

after a significant storm event. Lisa and Maxine will investigate whether this is codified or if it is just part of a recovery plan.

- Linda Yang mentioned RR2 is bringing in more calls to our Flood Insurance Advocates and encouraged other flood insurance agents to become an advocate.

PUBLIC COMMENTS

- There were no public comments during this meeting.

ACTION ITEMS

- Send any ideas about meeting places to Cece where we can hold a hybrid meeting, preferably a large room with good sound, Wi-Fi and technology. Pencil this meeting in for January 21st at noon.