

# Hillsborough County

## Multi-Jurisdictional Program for Public Information

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Hillsborough  
County Florida

## Table of Contents

<b>EXECUTIVE SUMMARY .....</b>	<b>1</b>
<b>INTRODUCTION .....</b>	<b>2</b>
<b>PLANNING COMMITTEE .....</b>	<b>4</b>
<b>PRIORITY AREAS .....</b>	<b>7</b>
<b>FLOOD INSURANCE COVERAGE ASSESSMENT .....</b>	<b>12</b>
<b>CURRENT PUBLIC INFORMATION EFFORTS .....</b>	<b>15</b>
CRS SUPPORT FOR MUNICIPALITIES.....	15
FLOOD FLYER .....	15
FLOOD INFORMATION WEBSITE .....	15
FLOOD PROTECTION ASSISTANCE AND ADVISORY SERVICE .....	15
FLOODPLAIN MANAGEMENT PLANNING .....	16
NATURAL FUNCTIONS OPEN SPACE EDUCATIONAL MATERIALS .....	16
STREAM DUMPING REGULATION.....	16
EMERGENCY WARNINGS AND NOTIFICATIONS .....	16
<b>PRIORITY AUDIENCES .....</b>	<b>17</b>
<b>MESSAGES AND OUTCOMES .....</b>	<b>19</b>
<b>PROGRAM FOR PUBLIC INFORMATION PROJECTS .....</b>	<b>21</b>
<b>OUTREACH PROJECTS .....</b>	<b>21</b>
<b>Flood Response Preparations.....</b>	<b>22</b>
<b>EXAMINATION OF OTHER PUBLIC INFORMATION INITIATIVES .....</b>	<b>23</b>
ACTIVITY 320 – MAP INFORMATION SERVICE .....	23
ACTIVITY 340 – HAZARD DISCLOSURE <b>(NOT YET IMPLEMENTED)</b> .....	24
ACTIVITY 350 – FLOOD PROTECTION INFORMATION .....	24
ACTIVITY 360 – FLOOD-PROTECTION ASSISTANCE.....	25
ACTIVITY 370 – FLOOD INSURANCE PROMOTION <b>(NOT YET IMPLEMENTED )</b> .....	25
ACTIVITY 540 – DRAINAGE SYSTEM MAINTENANCE .....	25
<b>PPI ADOPTION .....</b>	<b>26</b>

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## Table of Figures

Figure 1 Hillsborough County Jurisdictions .....	3
Figure 2 Hillsborough County Evacuation Zones .....	9
Figure 3 Repetitive Loss Areas .....	11

## Table of Tables

Table 1 PPI Committee Members.....	5
Table 2 Summary of Meetings .....	6
Table 3 Hillsborough County Repetitive Loss Properties Summary.....	11
Table 4 Hillsborough County Repetitive Loss Properties by Type .....	12
Table 5 Parcels in SFHA per Jurisdiction .....	12
Table 6 Parcels by Occupancy per Jurisdiction .....	14
Table 7 Priority Audiences.....	17
Table 8 Topics, Messages, and Outcomes .....	19
Table 9 Topic versus Current Language .....	20
Table 10 PPI Adoption Dates .....	26

## 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 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.



Source: Google Images

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.

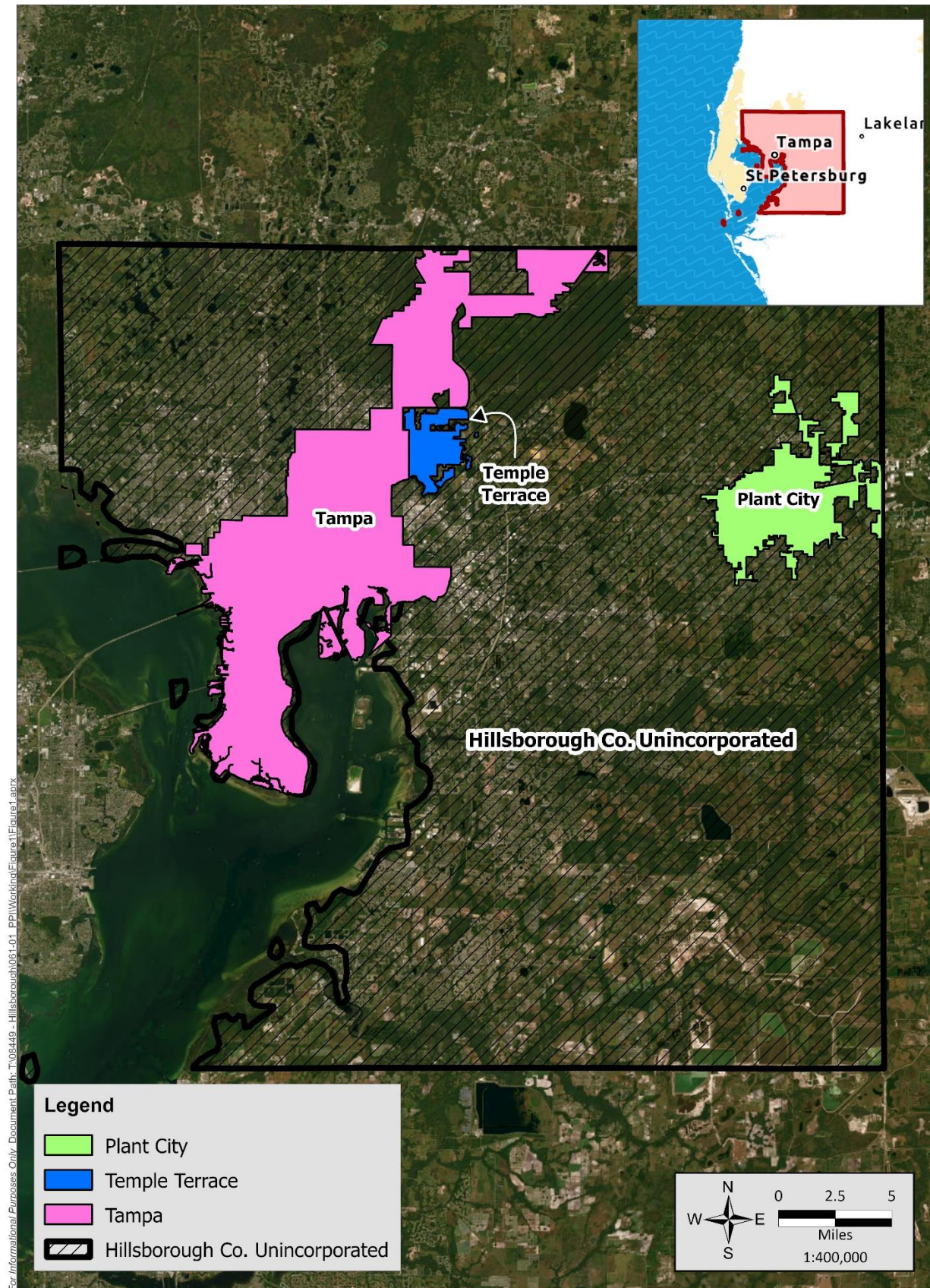
Well-informed people make better decisions and take steps to protect themselves from flooding by retrofitting their homes, buying flood insurance, and planning the actions they will take during the next flood. They are also more likely to support local floodplain management efforts and measures to protect 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





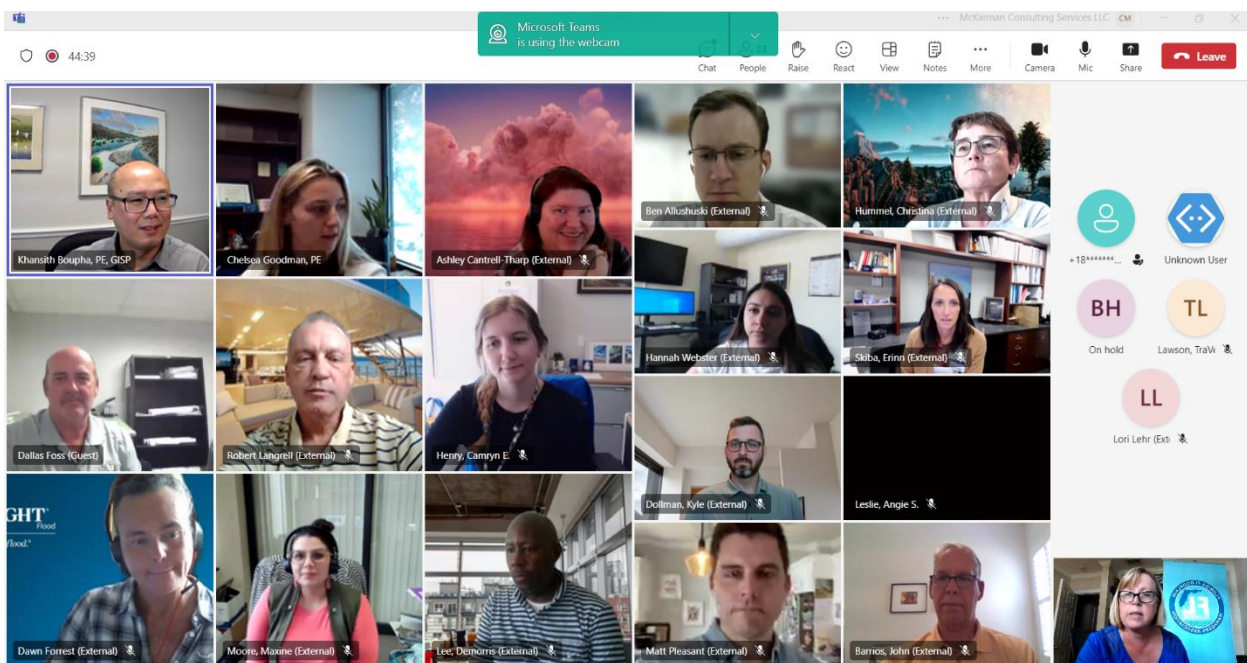
## PLANNING COMMITTEE

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.

summarizes the previous committee meetings.





**Table 1 PPI Core Committee Members**

<b>Municipality</b>	<b>Staff/ Stk</b>	<b>First Name</b>	<b>Last Name</b>	<b>Title</b>	<b>Organization</b>
Hillsborough County	Staff	Christina	Hummel	CRS Coordinator	Hillsborough County
	Staff	Kyle	Dollman	Floodplain Administrator	Hillsborough County
	Staff	Bianca	Hatten	Community Relations Coordinator - Public Works	Hillsborough County
	Staff	Lawson	TraVenski	Emergency Management Coordinator	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
Plant City	Staff	Robert	Wassum	City Engineer/FPA	Plant City
	Stk	Camryn	Henry	Resident	N/A
	Stk	Lori	Lehr	Resident	N/A
Temple Terrace	Staff	Troy	Tinch	Utilities Director/CRS Coordinator	Temple Terrace
	Stk	Summerna	Khan	Realtor	Keller Williams
	Stk	Robert	Langrell	Sr Communication Mgr	Wright Flood
City of Tampa	Staff	Ben	Allushuski	Stormwater Engineering/CRS Coordinator	City of Tampa
	Staff	Hannah	Webster	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
3/22/2023	First virtual meeting with welcomes and introductions. The team presented on the CRS program and its goals and then went into detail about the PPI. Expectations of both staff members and stakeholders were explained as well as the commitment needed by those for the future meetings. General audiences and messages were discussed as well as current outreach projects being conducted by the county. Action items after this meeting were to continue to collect current outreach info, brainstorming additional outreach projects/audiences, and to look at current materials and consider new ones.
6/21/2023	The focus of this meeting was to review the Topics/Messages/Outcomes proposed for this PPI. Current outreach projects were also presented including which of the topics they included as well as which jurisdiction the projects count for. Additionally, future potential project ideas or a "Wishlist" of items that jurisdictions might want to do were discussed. Risk Rating 2.0 was also discussed to alleviate many questions that group members had about the new updates regarding policy discounts due to the areas CRS Rating. Action items after this meeting were to continue to collect current outreach info, brainstorm additional outreach projects/audiences, and to look at current materials and consider new ones, review PPI Document Draft
9/20/2023	This meeting began with attendance and making sure each of the jurisdictions had their 50/50 split of staff to stakeholders. The county spoke about how they will be adopting this document and that each of the individual jurisdictions should adopt and use it as well. The county will also do the required annual reports in cooperation with the jurisdictions, but each entity will need to do its own documentation. Next, the committee members were walked through the report and how the document was developed with ISO requirements in mind. With this review the committee was asked to provide any input on the data provided as well as if they had any additional projects/activities that they do that they wanted to be incorporated in the document. The group picture was taken, and the members of the committee all approved the document. Lastly, the group discussed some potential next steps which starts with updating the brochure.

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

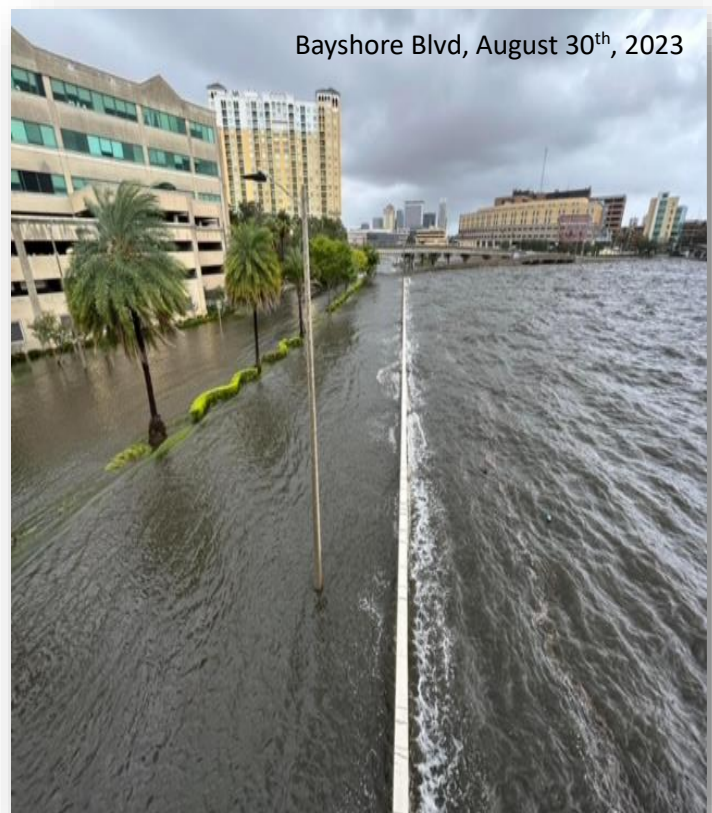
The entire state of Florida is susceptible to flooding due to the large amount of coastline, significant drainage systems, and relatively low elevations. Many other factors contribute to flooding in Florida and help define the geographic area impacted by flooding. Areas along waterways, including lakes, 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.

**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**).



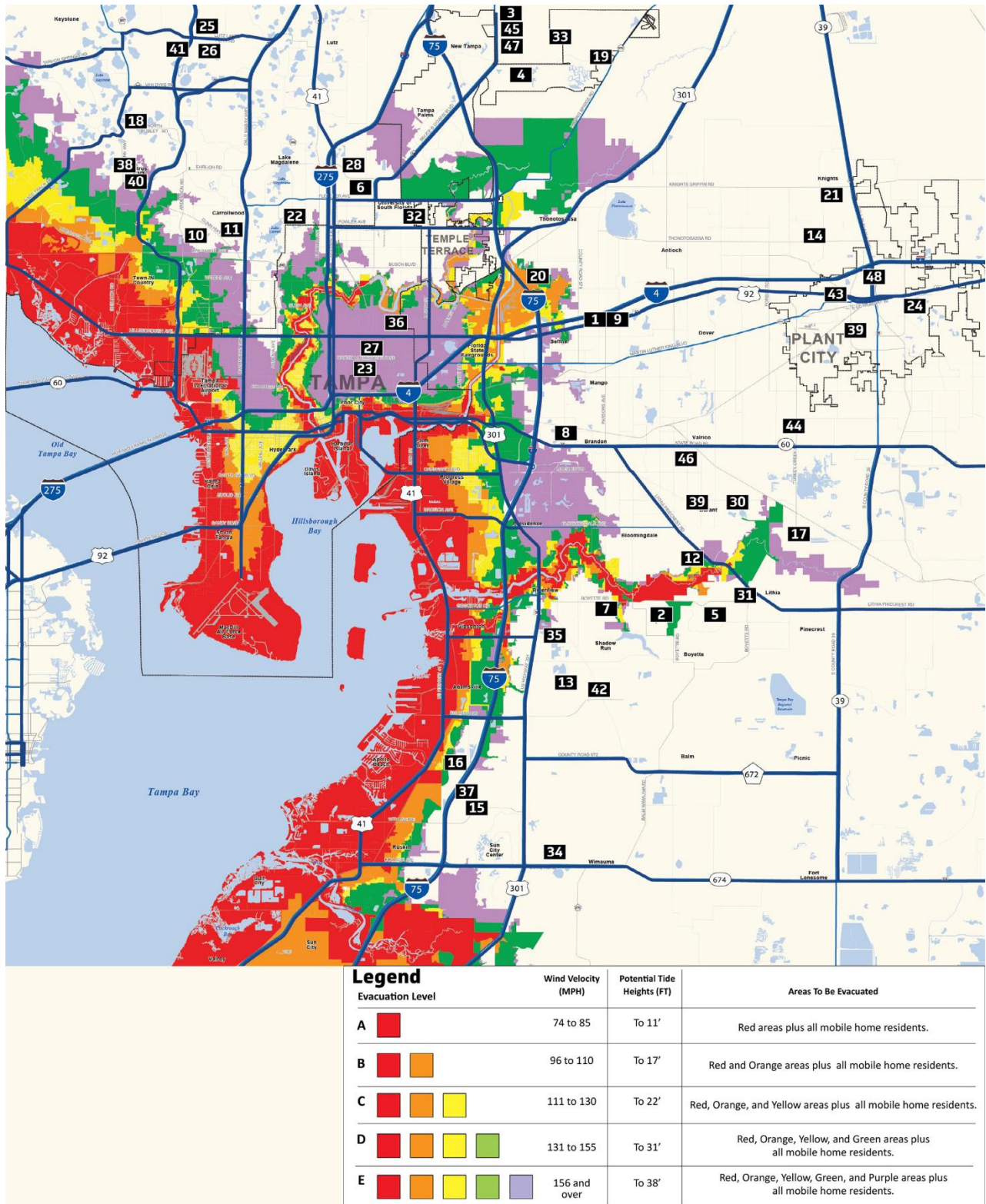
Source: Hillsborough County



**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.

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. The County will continue reviewing 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.



**HILLSBOROUGH COUNTY  
REPETITIVE FLOOD LOSS AREAS**

**Legend**

- Interstate
- US Highway
- State Highway
- County Road
- City of Tampa
- Plant City
- Tampa Terrace
- Repetitive Flood Loss Areas
- Repetitive Flood Loss Segment
- Special Flood Hazard Areas**
  - Flood Zone A
  - Flood Zone AE

**Locator Map**

NOTES: Flood loss areas are shown on this map to assist the property owner of the loss. Hillsborough County does not warrant any liability under this map. The map is not intended to be used for any purpose other than for informational purposes only. The map is not intended to be used for any purpose other than for informational purposes only. The map is not intended to be used for any purpose other than for informational purposes only.

Map of Hillsborough County, Florida, showing Repetitive Flood Loss Areas. The map displays various flood zones in shades of blue and red, overlaid on a detailed street and water network. The map is framed by a green border with grid coordinates (R 17 E to R 22 E and T 28 S to T 33 S). To the right of the map is a legend and a locator map. The legend defines symbols for roads (Interstate, US Highway, State Highway, Local Road), cities (City of Tampa, Plant City, Tampa Terrace), and flood zones (Repetitive Flood Loss Areas, Special Flood Hazard Areas: Flood Zone A, Flood Zone AE). The locator map shows the county's location within the state of Florida, with a grid overlay and a north arrow.

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

Jurisdiction	Number of Repetitive Loss Properties	Number of Losses	Building Payments	Contents Payments	Total Payments
Plant City	1	2	\$10,018.06	\$741.80	\$10,759.86
Tampa	223	645	\$9,809,858.79	\$3,730,591.90	\$13,540,450.69
Temple Terrace	1	3	\$27,611.30	\$6,909.01	\$34,520.31
Unincorporated	216	644	\$8,324,436.97	\$3,090,593.13	\$11,415,030.10
<b>Hillsborough County Total</b>	<b>441</b>	<b>1,294</b>	<b>\$18,171,925.12</b>	<b>\$6,828,835.84</b>	<b>\$25,000,760.96</b>

11

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

Jurisdiction	Residential	Commercial	Other	Total
Plant City	1	0	0	1
Tampa	199	19	5	223
Temple Terrace	1	0	0	1
Unincorporated	209	7	0	216
<b>Hillsborough County Total</b>	<b>410</b>	<b>26</b>	<b>5</b>	<b>441</b>

Source: Hillsborough County LMS 2020

## 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, home owners, 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 **Appendix 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 **Table 5**.

**Table 5 Parcels in SFHA per Jurisdiction**

Hillsborough County Unincorporated:

Zone	Number of Parcels	Number of Policies in Force	Percent with Policies in Zone (%)
Zone AE	47,640	13,541	28.4
Zone A	12,654	892	7.0
Zone X	241,238	11,798	4.9
Zone VE	168	9	5.4

City of Tampa:

Zone	Number of Parcels	Number of Policies in Force	Percent with Policies in Zone (%)
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	Number of Parcels	Number of Policies in Force	Percent with Policies in Zone (%)
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	Number of Parcels	Number of Policies in Force	Percent with Policies in Zone (%)
Zone AE	2,352	178	7.6
Zone A	537	16	3.0
Zone X	11,364	190	1.7
Zone VE	0	0	N/A

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**.



**Table 6 Parcels by Occupancy per Jurisdiction**

**Hillsborough County Unincorporated:**

<b>Occupancy</b>	<b>Number of Parcels</b>	<b>Policies in Force</b>	<b>Number of Closed Paid Losses</b>	<b>Percent of Parcels with policy (%)</b>
Residential	251,297	25,285	3,591	10.1
Non-Residential	13,901	958	118	6.9

**City of Tampa:**

<b>Occupancy</b>	<b>Number of Parcels</b>	<b>Policies in Force</b>	<b>Number of Closed Paid Losses</b>	<b>Percent of Parcels with policy (%)</b>
Residential	110,392	21,379	3,769	19.4
Non-Residential	8,237	841	223	10.2

**Temple Terrace:**

<b>Occupancy</b>	<b>Number of Parcels</b>	<b>Policies in Force</b>	<b>Number of Closed Paid Losses</b>	<b>Percent of Parcels with policy (%)</b>
Residential	5,895	332	47	5.6
Non-Residential	318	21	2	6.6

**Plant City:**

<b>Occupancy</b>	<b>Number of Parcels</b>	<b>Policies in Force</b>	<b>Number of Closed Paid Losses</b>	<b>Percent of Parcels with policy (%)</b>
Residential	12,026	346	22	2.9
Non-Residential	863	38	7	4.4

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 communicates 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**

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**

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://www.hillsboroughcounty.org>.
- 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 audiences.

**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 make a 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. **Table 8** provides the 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	<ul style="list-style-type: none"><li>•Better prepared and informed residents and businesses.</li><li>•Informed real estate agents, property owners and buyers</li></ul>	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	<ul style="list-style-type: none"><li>•Increased number of flood insurance policies.</li><li>•Faster recovery from flooding event.</li></ul>	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	<ul style="list-style-type: none"><li>•Save lives.</li></ul>	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	<ul style="list-style-type: none"><li>•Reduced localized flooding.</li><li>•Reduced flood insurance claims.</li><li>•Reduced property loss from flooding.</li></ul>	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	<ul style="list-style-type: none"><li>•Increased compliance.</li><li>•Reduced flood losses.</li></ul>	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	<ul style="list-style-type: none"><li>•Improvement in water quality.</li><li>•Improvement in natural storage capacity.</li></ul>	OP
7. Hurricane Preparedness	"Know your zone."	1, 2, 3, 4, 5, 7, 8, 9, 10, 11, 12, 13, 14	<ul style="list-style-type: none"><li>•Improved efficiency of hurricane evacuations.</li><li>•Minimized loss of life and injury.</li><li>•Minimized damage to property and belongings.</li></ul>	OP & FRP
8. Pet Preparedness	"Make a plan for your pets."	1, 2, 7, 8, 10, 11, 12	<ul style="list-style-type: none"><li>•Reduce loss of life for both people and pets due to people not wanting to leave their pets behind.</li></ul>	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	<ul style="list-style-type: none"><li>•Increase in awareness of the expense of flooding.</li></ul>	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	<ul style="list-style-type: none"><li>•More accurate policy ratings.</li><li>•Increased understanding of policy and options and number of policies kept in force.</li><li>•More preferred risk policies.</li></ul>	OP



**Table 9 Topic versus Current Language**

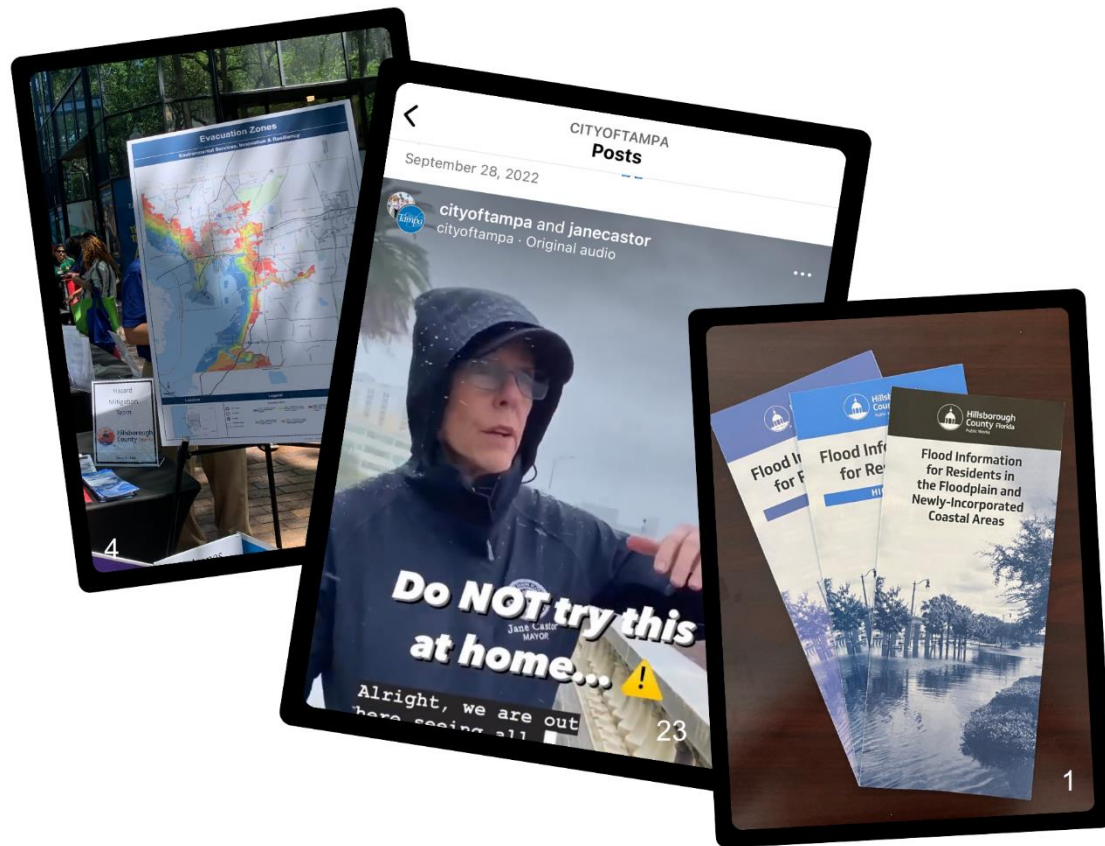
Topic	Current Language
1. Know your flood hazard	<ul style="list-style-type: none"> <li>• <i>Determine Your Risk</i></li> <li>• <i>Understanding Your Flood Risk</i></li> <li>• <i>Your Repetitive Flood Hazard Risk</i></li> </ul>
2. Insure your property for your flood hazard	<ul style="list-style-type: none"> <li>• <i>Insure Your Property</i></li> <li>• <i>Determine Flood Insurance Information</i></li> <li>• <i>Get Flood Insurance Before It's Too Late</i></li> <li>• <i>Consider Buying Flood Insurance</i></li> </ul>
3. Protect people from flood hazard	<ul style="list-style-type: none"> <li>• <i>Stay Informed</i></li> <li>• <i>Make a Plan</i></li> <li>• <i>Have a Plan, Know Your Plan</i></li> </ul>
4. Protect your property from flood hazard	<ul style="list-style-type: none"> <li>• <i>Get Your Property Storm Ready</i></li> <li>• <i>Prepare for Flooding</i></li> </ul>
5. Build responsibly	<ul style="list-style-type: none"> <li>• <i>Know Before You Buy</i></li> <li>• <i>Ways to Protect Your Property</i></li> </ul>
6. Protect natural floodplain functions	<ul style="list-style-type: none"> <li>• <i>Protect the Natural Floodplain Functions</i></li> </ul>
7. Hurricane Preparedness	<ul style="list-style-type: none"> <li>• <i>Evacuation Zones versus Flood Zones</i></li> <li>• <i>Know your Flood Zone</i></li> </ul>
8. Pet Preparedness	<ul style="list-style-type: none"> <li>• <i>Pet Friendly Emergency Shelters</i></li> </ul>
9. Flood economics	<ul style="list-style-type: none"> <li>• <i>Flooding is the most costly and repetitive natural disaster affecting Hillsborough County</i></li> </ul>
10. Understand Flood Insurance	<ul style="list-style-type: none"> <li>• <i>National Flood Insurance CRS Program</i></li> <li>• <i>To Find Out More About Flood Insurance, Visit ...</i></li> <li>• <i>Review insurance policies</i></li> </ul>

## 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 C** 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. Riverside HOA Meeting.
8. Hurricane Guide (English and Spanish).
9. Flood Signs (i.e., high water mark).
10. Citizen Corps Council.
11. National Association for the Advancement of Colored People (NAACP) Open House.
12. Webpage.
13. LMS Meetings.
14. TECO Insert.
15. Flood Zone Lookup.
16. Ecofest.
17. USF Safety Day.
18. Tampa Fire Rescue's Hurricane Expo.
19. Plant City's Main Street Event.
20. Tampa Bay Disaster Planning Guide.
21. Distributing Hurricane, Floodplain, and CRS Information to Businesses
22. Emergency Management Community Meetings.
23. Tampa Communication Social Posts.
24. COIN Newsletter.
25. Flood Protection brochures to UT Commuter Students.
26. UT Sustainability Fair.
27. TECO Storm reference guide.



## 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 messages 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 C**.

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***

<b>Municipality</b>	<b>Adoption Date</b>
Hillsborough County (Unincorporated)	
City of Tampa	
City of Temple Terrace	
City of Plant City	

Appendix D provides the plan adoption documents.

## Appendix A

### Meeting Agendas, Minutes, and Attendance





**Hillsborough  
County Florida**

**JonesEdmunds**

**McKiernan**  
CONSULTING SERVICES

## Program for Public Information Working Group (PPI)

Wednesday, March 22, 2023

Virtual

### Microsoft Teams meeting

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Meeting ID: 264 879 294 647

Passcode: zV4RrB

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### AGENDA

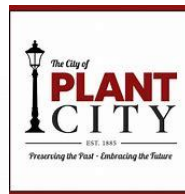
- |           |                          |                                 |
|-----------|--------------------------|---------------------------------|
| 1:30 PM – | Welcome & Introductions  | Cece McKiernan/Christina Hummel |
| 1:45 PM – | PPI Committee & Purpose  | Cece McKiernan                  |
| 2:15 PM – | Target Audiences         | Committee                       |
| 2:30 PM – | Messages/Activities      | Committee                       |
| 2:50 PM – | Next Meeting/Next Steps  | Cece McKiernan                  |
|           | June 21, 1:30 pm Virtual |                                 |
| 3:00 PM – | Adjourn                  |                                 |



**Hillsborough  
County Florida**



*City of  
Tampa  
Florida*



**JonesEdmunds**



## Program for Public Information Working Group (PPI)

Wednesday, March 22, 2023

Virtual, **Microsoft Teams**

### MINUTES

**Welcome & Introductions** - Cece McKiernan, President of McKiernan Consulting Services welcomed everyone to the meeting, introduced her consulting team member Khan Boupfa from Jones Edmunds and Christina Hummel, lead contact for this effort from Hillsborough County and CRS Coordinator. Cece asked everyone to introduce themselves and we went around the participants. Attendee list attached.

Christina welcomed everyone and thanked them for their participation.

**PPI Committee & Purpose** - Cece explained what the committee is and the importance of having at least half of the committee comprised of stakeholders. We encourage everyone to invite other stakeholders so we always have plenty of input from the community. Cece reviewed the Community Rating System (CRS) program and explained how it is a voluntary part of the National Flood Insurance Program providing activities that communities can take to protect against flood which in turn creates a flood insurance discount incentive for communities. The Program for Public Information (PPI) collects all the outreach efforts and enhances the scoring given by the Insurance Services Office (ISO). Cece asked Christina to provide statistics on the County's rating in the CRS program and how much residents save. Hillsborough County is currently rated a CRS level 5 which gives residents a 25% discount on their flood insurance premium which equates to about \$6 million per year. The CRS scoring is like golf, the lower the number the higher rating you are. The PPI enhances consistency of messaging as well as distribution of those messages. We will be asking the committee to review materials and make sure we are targeting the correct audiences, we have the right messages and that our activities are appropriate. This team becomes our advocates for getting our flood risk education messages to the right audiences, share appropriate messages and activities.

Cece paused to see if there were any questions. Khan Boupfa from Jones Edmunds shared how much we want your input. Both the stakeholders and municipalities can share their actions and

come to consistent messaging. The team will produce a PPI Report for your review that will be sent to ISO. That report is also a great guideline for communities to maintain their outreach program and be shared to make messaging consistent. Cece talked about the scoring and emphasized the projects that are being conducted by the stakeholders have amplified scoring. The purpose of the program is flood education but the economic benefit of savings for residents is beneficial.

**Audiences** – Cece shared common audiences including Residents in High Flood Risk Zones, Residents in Medium to Low Risk Zones, Residents in flood prone areas, People buying houses, Real Estate Professionals, Builders, Surveyors, Engineers & Architects, People buying flood insurance, Insurance Agents and Young people. These are not all, and we look forward to working with the group to identify other audiences.

**Messages** – Cece also shared the required messages of Know Your Flood Hazard, Buy Flood Insurance, Protect Yourself and Your Family from Hazard, Protect Your Property, Build Responsibly and Protect Natural Floodplain Functions.

**Suggested Topics and Messages** – Messages need to be actionable. Some examples are

- Know your flood hazard/Find out your flood risk
- Insure your property for your flood hazard/ Purchase flood insurance
- Protect people from the hazard/Stay connected
- Protect your property from the hazard/keep debris and trash out of streets, streams & ditches
- Build responsibly/permits, substantial improvement
- Protect natural floodplain functions/use Low Impact Development
- Hurricane Preparedness, General Preparedness/Get a plan
- Flood Economics/How much will damage cost you

**Ongoing Outreach Projects** – Cece, Khan and the team highlighted some current ongoing projects.

Hillsborough County had a flood zone lookup component to their website that helps their residents.

Hillsborough County mails out a flood brochure, attends Annual Fairs, Homeowner Association meetings and provide literature in libraries.

Alison Fernandez, Temple Terrace, asked how we measure the effectiveness. We will look to make that assessment as we work through the first year.

High Watermark Signage is placed throughout the County.

City of Tampa attends Ecofest and the Clean Air Fair.

Cece talked about how the municipalities can benefit from efforts by the county by putting their logos on flyers that are already created.

Maxine talked about how she lives in Plant City and mentioned baseball's popularity and how messaging could be placed near these facilities.

Daniel Gessman, USF, spoke about their Emergency Management team holds Campus Safety Day and they partner with Temple Terrace, City of Tampa and Hillsborough County. Usually conducted in October.

Jeremy from City of Tampa spoke about their Hurricane Expo held annually, a great opportunity to connect with communities.

**Wish List** – Website enhancements, Social Media, brochure revision, review of the hazard guide.

Question about consistent messaging and making sure that specific messaging doesn't apply to each community. Most messaging won't get to that detail, we want to create a workbook for communities to use if they want.

Cece asked the group to send her any type of outreach that was not discussed on the call today. She will make the PowerPoint available and also send out some homework for the team to review.

A question was asked about flood insurance for a burst pipe. Flood insurance does not cover burst pipes, that would be covered in the homeowner's policies. There was also discussion about adding backflow preventers to a home.

Cece touched on the Real Estate Disclosure Project ongoing in Pinellas County and how that has grown over the years.

Christina spoke about all the information on the web and Cece will send out the links to the groups.

If the community wants to participate they will have to go to their own elected officials for approval of the documents (final PPI) .

Judy with Temple Terrace asked about how we know where to find the discount. We will explain about how to look at your flood policy and see your CRS discount. With the advent of Risk Rating 2.0 that identifier is not making the discount as clear. This will be a discussion for a future meeting. Residents will automatically get the discount based on what community they reside in and their CRS score. There are a few exceptions. Contact one of us if there are further questions on this topic.

**Next Meeting/Next Steps** – Cece talked with the group about future participation, telling them about homework before the next meeting to review audiences messages and actions. Future meetings for 2023 are scheduled for June 21 & September 20, 1:30 pm Virtual.

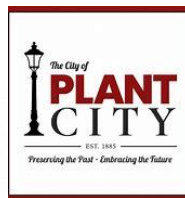




**Hillsborough  
County Florida**



*City of  
Tampa*  
Florida



**JonesEdmunds**



## Program for Public Information Working Group (PPI)

Wednesday, June 21, 2023

Virtual

### **Microsoft Teams meeting**

[Click here to join the meeting](#)

Meeting ID: 225 904 229 126

Passcode: 9oZmk8

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### **Or call in (audio only)**

[+1 813-515-8094,,520863777#](#) United States, Tampa

Phone Conference ID: 520 863 777#

### **AGENDA**

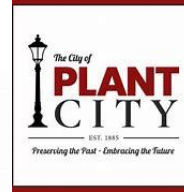
- |           |                                |                                 |
|-----------|--------------------------------|---------------------------------|
| 1:30 PM – | Welcome & Introductions        | Cece McKiernan/Christina Hummel |
| 1:40 PM – | PPI Committee & Purpose Review | Cece McKiernan                  |
| 1:50 PM – | Topics/Messages/Outcomes       | Committee                       |
| 2:10 PM – | Audiences                      | Committee                       |
| 2:20 PM - | Outreach Activities            | Committee                       |
| 2:50 PM – | Next Meeting/Next Steps        | Cece McKiernan                  |
|           | September 20, 1:30 pm Virtual  |                                 |
| 3:00 PM – | Adjourn                        |                                 |



**Hillsborough  
County Florida**



*City of  
Tampa  
Florida*



## Program for Public Information Working Group (PPI)

Wednesday, June 21, 2023

Virtual, **Microsoft Teams**

### MINUTES

**Welcome & Introductions** - Cece McKiernan, President of McKiernan Consulting Services welcomed everyone to the meeting, introduced her consulting team member Khan Boupcha from Jones Edmunds and Christina Hummel, lead contact for this effort from Hillsborough County and CRS Coordinator. Cece again encouraged communities to bring as many Stakeholders to these meetings as possible. Attendee list attached.

Christina welcomed everyone and thanked them for their participation.

**PPI Committee & Purpose** - Cece again explained what the committee is and the importance of having at least half of the committee comprised of stakeholders. Cece spoke about the three meeting commitment this year and how at the next meeting in September we hope to have the PPI document ready for the committee to approve and then will be taken forward to the Hillsborough County Board of County Commissioners for approval and will be shared with participating jurisdictions for them to do the same. Cece reviewed the Community Rating System (CRS) program and explained how it is a voluntary part of the National Flood Insurance Program providing activities that communities can take to protect against flood which in turn creates a flood insurance discount incentive for communities. Cece emphasized that we come together with one voice that makes the message more powerful while educating the public about flood risk. The bonus is the more that is done, the more money we save for residents on their flood insurance premiums through CRS participation. The Program for Public Information (PPI) collects all the outreach efforts and enhances the scoring given by the Insurance Services Office (ISO). Remember Hillsborough County is currently rated a CRS level 5 which gives residents a 25% discount on their flood insurance premium which equates to about \$6 million per year.

Cece again reminded the group about the importance of projects that will be done by the Stakeholders and how, moving forward, participation is critical from everyone.

**Topics** – Cece shared the topics (see attached spreadsheets) up for review. Each topic was discussed individually. The Flood Calculator was reviewed. The current language and proposed language was reviewed and we will work with the County to update those on their website. Cece also explained how Outcomes are required. Cece asked if anyone had any questions about Topics/Messages/Outcomes. Khan explained how we will link the reader to resources as we cover topics. Cece asked Khan to add Elected Officials to the Flood Economics topic. A menu of messages will be created that can be used by all municipalities. Cece asked about optional messages 7, 8 and 9 being valuable and asked the group for input. Also, topic 10 is pet preparedness, Cece opened the floor for discussion about these additional optional messages and the group was behind the pet preparedness topic.

**Outreach Projects** – Cece reviewed the Outreach Projects that were mentioned at the last meeting.

Cece talked about how the High Watermark signs need updating and how that could be a stakeholder project.

The TBRPC issues a [Disaster Guide](#), Hillsborough County produces a [Hurricane Guide](#)  
[Hillsborough County - Remember Ian Be Ready for Hurricane Season](#)

Khan mentioned that as we look at ongoing projects, we will review the messaging for consistency.

The TECO insert is a stakeholder project.

Cece mentioned that the Outreach Projects document is “live”, and we will continue to add projects as they come up. Cece asked for any other ideas or recommendations.

Demorris mentioned how most residents don’t understand the difference between the evacuation zone and flood zone.

Christina mentioned how the schools use messaging to communicate with all their students and parents. We could ask to add some of our messaging.

**Audiences** – Cece reviewed the current list of Audiences identified.

Cece showed the current Hillsborough County Flyer marked up by Jones Edmunds with location of Topics and areas that are reviewed by ISO for scoring.

Cece also talked about starting a Real Estate Disclosure program potentially using the local Greater Tampa Realtor Organization and possibly the area MLS system. Cece explained how the program grew in Pinellas County and they have teamed with the Property Appraiser. Cece will reach out to the Greater Tampa Realtor Organization to gauge interest. This will be a voluntary project and we have disclaimer language on the template flyer.

Cece introduced Ashley Tharp, Corporate Agent Training Manager from Wright Flood and she explained Risk Rating 2.0 and how CRS Discounts show up on the Flood Insurance Declaration (DEC) page. Elevation Certificates used to be needed to quote or issue policies but is no longer required. They can help with adjusting cost of policies or are optional for all. Ashley dug into the data to talk about how FEMA is looking at prior claims and positive changes are being made and no increase in cost for policies of more than 18% until full risk rate has been reached. She talked about how buildings can get CRS discounts. Cece talked about how she didn't realize there was the discount listed on the DEC page until she worked in flood. Ashley discussed how they spoke with FEMA about how the CRS Discount needs to be made clear. Ashley reviewed several scenarios and showed how policy premiums are calculated with several variables highlighted. She also discussed the National Violation Tracker and how properties can land on the Tracker and the Regional FEMA office should be contacted if mitigation has been completed and the property should be removed from the Tracker. What dictates minimum and maximum policy premiums? Location of the property along with several other data factors including type of structure, size, and proximity to flooding sources.

**Next Meeting/Next Steps** – Cece shared our contact information. Cece talked with the group about how the PPI document will be drafted and sent for review by ISO prior to sharing with the group to make sure we have included everything. The group will be given the document for review well before the next meeting in hope that the group will be able to approve the document at our next meeting on September 20, 1:30 pm Virtual.

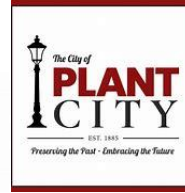
Additional resources from the meeting: [Wright Flood Advice Resource Center](#) | [How-To](#) | [Reviews](#) | [Claims](#) | [News](#)



**Hillsborough  
County Florida**



*City of  
Tampa  
Florida*



**JONES  
EDMUNDS**

**McKiernan**  
CONSULTING SERVICES

## Program for Public Information Working Group (PPI)

Wednesday, September 20, 2023

Virtual, **Microsoft Teams**

### MINUTES

**Welcome & Introductions** - Cece McKiernan, President of McKiernan Consulting Services welcomed everyone to the meeting, introduced her consulting team members Khan Boupha and Chelsea Goodman from Jones Edmunds and Christina Hummel, lead contact for this effort from Hillsborough County and CRS Coordinator. Cece will be checking attendance and reaching out if we are not meeting the 50/50 required split of stakeholders to staff. Attendee list attached.

Cece turned the meeting over to Khan and Chelsea to go over the draft PPI and get any needed updates while we are on the call and while she check attendance.

Christina welcomed everyone to the third and probably last meeting of the year and thanked them for their participation. She spoke about adoption of the document and the hope everyone will use it. Hillsborough will also do the Annual Reports in cooperation with all the jurisdictions.

Khan spoke about the review of the PPI and ran through the components which we have been talking about over the last two meetings. Khan talked about how the PPI Document was developed with ISO review and requirements in mind. Khan mentioned that ISO has done a courtesy review for us on this document with very little comment as Jones Edmunds had created several of these documents in the past and is very familiar with what they are looking for now. They were looking for some Insurance statistics which Christina was able to provide and that was added into the report. They also cautioned all the municipalities about making sure the 50/50 staff/stakeholder split is maintained throughout this process. Chelsea put the report up for everyone to view and went through it. Chelsea explained how this document must meet the ISO requirements but will slowly become a better curated document. She asked if there are any updates needed for participants to unmute themselves and speak. Table of Contents, tables, introductions, planning committee (attendance and the 50/50 split is so important), we took a picture, we discussed priority areas, evacuation zones, discussion about



repetitive loss (statistics are from the 2020 LMS report), flood insurance coverage assessment (these are not exact numbers and just give us an idea of policies so we can watch if policies go up or down or where we need to target our outreach), current public information efforts. Khan mentioned that ISO looks for not only what we will be doing but to look at ongoing efforts from other entities and perhaps expand on those.

Chelsea showed us the Priority Audiences, Topics, Messages and Outcomes, which include the required six topics from ISO. Chelsea looked through the current projects and pulled out current language, we want to pull out actionable language, she also reviewed all the projects we have previously identified. She went through the other related projects that are conducted outside or in conjunction with the outreach we identified. In looking at websites and Map Information Services she did see all the jurisdictions point to mapping information. She talking about the projects that were added, even if not being done right now. Khan mentioned that all the activities listed are things that need to have a publicity component requirement to receive credit for it. Chelsea also talked about the Drainage System Maintenance Ordinances and asked the communities to send those in to her.

Khan spoke to everyone about the adoption process and how they are supposed to take this forward in their communities.

Chelsea reviewed the rest of the document.

Angie Leslie with TECO Energy spoke about their storm safety website with Know Your Zone that points residents to their local community. She will send that information with a link and it will be added to the document. They also have that information in their flyer that is sent out with their bill. Khan said we need to document all these ways we communicate flood risk.

Cece emphasized the need for the communities to talk on this call about all we need to know about from the communities. We went back through the document, asked about repetitive loss letters, confirmed City of Tampa, will get Temple Terrace's information, we also spoke about the Drainage System Maintenance Ordinances and that information will be sent. Khan spoke to the stakeholders and asked for ideas from them. Maxine Moore from Pinellas County talked about how important the Ordinance Number is when putting a message out.

Khan spoke about the tables and Cece did a final run through of Audiences, Messages and Outcomes (these are the messages that are highlighted in the brochures), Topics, Outreach Projects. Cece also talked about the importance of the flood insurance data review. Khan talked about how important it is to compare the repetitive loss areas with the insurance and do some ground truth analysis. This is the next step of the work. Khan spoke about a claims analysis that Pinellas County did that was very helpful. Maxine Moore, Pinellas County, spoke about how this became the Flood Insurance Assessment for the entire County and provided that additional credit for everyone. Khan suggested a SOP could be developed and perhaps the same tool used.

We asked the group if they are ok with this document and all said aye!

Cece spoke about the process of adoption for each communities and explained "Adoption For PPI credit, the public information program document must achieve formal, official, status within the community. This is usually done by adoption or formal approval by the community's governing body. "Formal approval" means a vote by the body or office, including a vote on a consent agenda. There need not be a separate resolution. The vote is to adopt the public information program as an official plan of the community. It cannot be a vote to "accept" the public information program or state that the document "has been received." It should be clear that the governing body expects the public information program to be implement." Cece asked for any questions.

Cece again expressed our sincere gratitude for all the participation from everyone.

Christina reminded the communities that although the County will be doing annual reports it will not be updating the documentation for each entity.

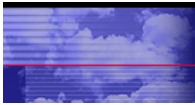
Cece recommended adding something on the cover sheets or near that showing each municipality for their own purposes. Maxine made a few recommendations including the possibility of adding a cover sheet, like an executive summary. Maybe add logos. Christina suggested using different logos. Khan likes the idea of summarizing the information and probably adding flood economics. Maxine talked about their summary and will send it to us.

**Next Meeting/Next Steps** – Cece talked about the next meeting which will be held in 2024 and reminded everyone to review the final PPI document when received and move toward adoption. We will probably be updating the brochure for future and will use this group to review that.

Jurisdiction	Staff/Stakeholder	Name	Affiliation/Position *required	Email	Phone	3/22 RSVP	3/22 Attend	6/21 RSVP	6/21 Attend	9/20 RSVP	9/20 Attend
Hillsborough County	Staff	Christina Hummel	CRS Coordinator	<a href="mailto:hummelc@hillsboroughcounty.org">hummelc@hillsboroughcounty.org</a>	813-785-414	x	x	x	x	x	x
	Staff	Kyle Dollman	Floodplain Administrator	<a href="mailto:dollmank@hillsboroughcounty.org">dollmank@hillsboroughcounty.org</a>	813-599-250	x	x	x	x	x	x
	Staff	Bianca Hatten	Community Relations Coordinator - Public Works	<a href="mailto:hattenB@hillsboroughcounty.org">hattenB@hillsboroughcounty.org</a>		x	x	x	x		x
	Staff	Demorris Lee	Public Relations Strategist	<a href="mailto:Lee_Demorris@hillsboroughcounty.org">Lee_Demorris@hillsboroughcounty.org</a>	813-276-811	x	x	x	x		x
	Stakeholder	Ashley Tharp	Wright Flood/Training Manager	<a href="mailto:ashley.tharp@weareflood.com">ashley.tharp@weareflood.com</a>	727-568-551	x	x	x	x	x	x
	Stakeholder	Dawn Forrest	Wright Flood	<a href="mailto:dawn.forrest@weareflood.com">dawn.forrest@weareflood.com</a>				x	x	x	x
	Stakeholder	Angie Leslie	TECO/Emergency Management Mgr.	<a href="mailto:asleslie@tecoenergy.com">asleslie@tecoenergy.com</a>	813-228-411	No		x	x	x	x
	Stakeholder	Amy Bidwell	TBRPC	<a href="mailto:amy@tbrpc.org">amy@tbrpc.org</a>				x	x	x	x
Plant City	Staff	Robert Wassum	City Engineer/FPA	<a href="mailto:rwassum@plantcitygov.com">rwassum@plantcitygov.com</a>	813-659-420	x	x	x	x	x	x
	Stakeholder	Camryn Henry	Resident	<a href="mailto:camhenry99@gmail.com">camhenry99@gmail.com</a>	813-244-392	x	x	x	x	x	x
	Stakeholder	Lori Lehr	Resident	<a href="mailto:lori@lorilehrinc.com">lori@lorilehrinc.com</a>		x	x	x	x	x	x
Temple Terrace	Staff	Troy Tinch	Utilities Director/CRS Coordinator	<a href="mailto:ttinch@templeterrace.com">ttinch@templeterrace.com</a>	813-506-657	x	x	x	x	x	Dallas Fossn for Troy
	Stakeholder	Summerna Khan	Realtor	<a href="mailto:summernakhan@gmail.com">summernakhan@gmail.com</a>	813-414-999	x	x				
	Stakeholder	Robert Langrell	Wright Flood	<a href="mailto:Rob.Langrell@weareflood.com">Rob.Langrell@weareflood.com</a>				x	x	x	x
City of Tampa	Staff	Ben Allushuski - alt. Steve	Stormwater Engineering/CRS Coordinator	<a href="mailto:ben.allushuski@tampagov.net">ben.allushuski@tampagov.net</a>	813-274-325	x	x	x - alt	x - alt		x
	Staff	Hannah Webster	Digital Content Creator, Marketing & Communications	<a href="mailto:Hannah.Webster@tampagov.net">Hannah.Webster@tampagov.net</a>	813-731-134		x			x	x
	Stakeholder	Erin Skiba	Tampa General Hospital/Emer. Mgr.	<a href="mailto:eskiba@tgh.org">eskiba@tgh.org</a>	813-844-700			x	x	x	x
	Stakeholder	Eric Cardenas	University of Tampa, Director of Public Information and	<a href="mailto:ecardenas@ut.edu">ecardenas@ut.edu</a>	813-253-623	x	x	x	x	~	
	Consultant	Khan Bouphe	Jones Edmunds	<a href="mailto:Kbouphe@jonesedmunds.com">Kbouphe@jonesedmunds.com</a>		x	x	x	x	x	x
	Consultant	Chelsea Goodman	Jones Edmunds	<a href="mailto:cgoodman@jonesedmunds.com">cgoodman@jonesedmunds.com</a>		x	x	x	x	x	x
	Consultant	Mark Irwin	Jones Edmunds	<a href="mailto:merwin@jonesedmunds.com">merwin@jonesedmunds.com</a>		x	x	x	x		
	Support	Maxine Moore	Pinellas County	<a href="mailto:mmoore@pinellas.gov">mmoore@pinellas.gov</a>		x	x	x	x	x	x

Appendix B

Insurance Documents



## CRS What-If

- Home
- Search
- Previous Search
- Community
- CRS
- CAC/CAV
- Maps
- SOS
- Insurance
- Violation Tracker
- CAP-SSSE
- CAV Selection

- CIS Reports
- Links
- Request/Feedback
- FAMS
- Log Out

- Application
- Contacts
- Activity Points
- Chronology
- ECER Report Findings
- Comments
- What If
- GTA

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

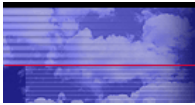
Current CRS Class = 8 [\[Printable Version\]](#)

		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
CRS Class	PIF	353	103	250	0
	PREMIUM	\$208,151	\$69,449	\$138,702	\$0
	AVERAGE PREMIUM	\$590	\$674	\$555	\$0
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.



- Home
- Search
- Previous Search
- Community
- CRS
- CAC/CAV
- Maps
- SOS
- Insurance
- Violation Tracker
- CAP-SSSE
- CAV Selection
- CIS Reports
- Links
- Request/Feedback
- FAMS
- Log Out

Insurance Occupancy

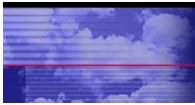
As of 08/02/2023

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	





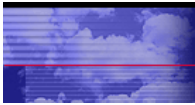
Home  
Search  
Previous Search  
Community  
CRS  
CAC/CAV  
Maps  
SOS  
Insurance  
Violation Tracker  
CAP-SSSE  
CAV Selection  
  
CIS Reports  
Links  
Request/Feedback  
  
FAMS  
  
Log Out

## 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
<b>Total by Community</b>		<b>Group Flood Insurance</b>	
Total Number of Policies:	353	Total Number of Policies:	0
Total Premiums:	\$208,151	Total Premiums:	\$0
Insurance in Force:	\$118,346,000	Insurance in Force:	\$0
Total Number of Closed Paid Losses:	49	Total Number of Closed Paid Losses:	0
\$ of Closed Paid Losses:	\$444,015	\$ of Closed Paid Losses:	\$0
<b>Post Firm Minus Rated Policies</b>		<b>Manufactured Homes</b>	
Total Number of Minus Rated Policies:	0	Total Number of Policies:	0
A Zone Minus Rated Policies:	0	Total Number of Closed Paid Losses:	0
V Zone Minus Rated Policies:	0	\$ of Closed Paid Losses:	\$0
<b>ICC</b>		<b>1316</b>	
Total Number of ICC Closed Paid Losses:	0	Number of Properties by Community:	0
\$ of ICC Closed Paid Losses:	\$0		
<b>Substantial Damage Losses</b>			
Number of Substantial Damage Closed Paid Losses:	1		



- Home
- Search
- Previous Search
- Community
- CRS
- CAC/CAV
- Maps
- SOS
- Insurance
- Violation Tracker
- CAP-SSSE
- CAV Selection

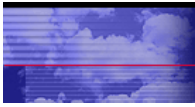
- CIS Reports
- Links
- Request/Feedback
- FAMS
- Log Out

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



[Home](#)  
[Search](#)  
[Previous Search](#)  
[Community](#)  
[CRS](#)  
[CAC/CAV](#)  
[Maps](#)  
[SOS](#)  
[Insurance](#)  
[Violation Tracker](#)  
[CAP-SSSE](#)  
[CAV Selection](#)

[CIS Reports](#)  
[Links](#)  
[Request/Feedback](#)

[FAMS](#)

[Log Out](#)

## 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



## CRS What-If

[Home](#)  
[Search](#)  
[Previous Search](#)  
[Community](#)  
[CRS](#)  
[CAC/CAV](#)  
[Maps](#)  
[SOS](#)  
[Insurance](#)  
[Violation Tracker](#)  
[CAP-SSSE](#)  
[CAV Selection](#)  
  
[CIS Reports](#)  
[Links](#)  
[Request/Feedback](#)  
  
[FAMS](#)  
  
[Log Out](#)

[Application](#)[CRS  
Coord.](#)[2ndPOC](#)[Activity  
Points](#)[Chronology](#)[Comments](#)[What If](#)[GTA](#)

<b>Community:</b>	PLANT CITY, CITY OF	<b>State:</b>	FLORIDA
<b>County:</b>	HILLSBOROUGH COUN	<b>CID:</b>	120113

Current CRS Class = 8

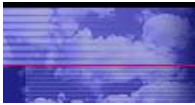
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		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
CRS Class	PIF	384	194	173	17
	PREMIUM	\$249,474	\$136,989	\$101,275	\$11,210
	AVERAGE PREMIUM	\$650	\$706	\$585	\$659
09	Per Policy	\$34	\$39	\$31	\$0
	Per Community	\$12,941	\$7,610	\$5,330	\$0
08	Per Policy	\$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.



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

- Home
- Search
- Previous Search
- Community
- CRS
- CAC/CAV
- Maps
- SOS
- Insurance
- Violation Tracker
- CAP-SSSE
- CAV Selection
- CIS Reports
- Links
- Request/Feedback
- FAMS
- Log Out



Home  
Search  
Previous Search  
Community  
CRS  
CAC/CAV  
Maps  
SOS  
Insurance  
Violation Tracker  
CAP-SSSE  
CAV Selection

CIS Reports  
Links  
Request/Feedback

FAMS

Log Out

## 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





## Insurance Occupancy

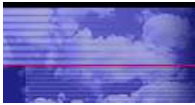
As of 12/02/2022

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	

- Home
- Search
- Previous Search
- Community
- CRS
- CAC/CAV
- Maps
- SOS
- Insurance
- Violation Tracker
- CAP-SSSE
- CAV Selection
- CIS Reports
- Links
- Request/Feedback
- FAMS
- Log Out



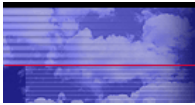
[Home](#)  
[Search](#)  
[Previous Search](#)  
[Community](#)  
[CRS](#)  
[CAC/CAV](#)  
[Maps](#)  
[SOS](#)  
[Insurance](#)  
[Violation Tracker](#)  
[CAP-SSSE](#)  
[CAV Selection](#)  
  
[CIS Reports](#)  
[Links](#)  
[Request/Feedback](#)  
  
[FAMS](#)  
  
[Log Out](#)

## 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	Group Flood Insurance	
Total Premiums:	\$249,474	Total Number of Policies:	0
Insurance in Force:	\$106,339,500	Total Premiums:	\$0
Total Number of Closed Paid Losses:	29	Insurance in Force:	\$0
\$ of Closed Paid Losses:	\$553,471	Total Number of Closed Paid Losses:	0
\$ of Closed Paid Losses:		\$553,471	\$ of Closed Paid Losses:
Post Firm Minus Rated Policies			
Total Number of Minus Rated Policies:	4	Manufactured Homes	
A Zone Minus Rated Policies:	4	Total Number of Policies:	2
V Zone Minus Rated Policies:	0	Total Number of Closed Paid Losses:	0
\$ of Closed Paid Losses:		\$ of Closed Paid Losses:	\$0
ICC			
Total Number of ICC Closed Paid Losses:		0	1316
\$ of ICC Closed Paid Losses:		\$0	Number of Properties by Community:
Substantial Damage Losses			
Number of Substantial Damage Closed Paid Losses:		0	

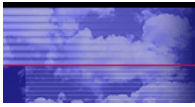


## Community Overview

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		Workshop Date: 10/07/2021		No. of Paid Losses: 3,709	
CAC Date: 08/28/2023		GTA Date: 08/15/2023		Total Losses Paid: \$35,080,115.46	
<input type="checkbox"/> Tribal Community		Community Website: https://www.hillsboroughcounty.org		Sub. Damage Claims Since 1978: 252	
<input checked="" type="checkbox"/> Community Violations Tracker		<input type="checkbox"/> HMGP Projects		Data Sharing Agreement Type: RUL	
<input checked="" type="checkbox"/> ICC Claims		<input type="checkbox"/> FMA Projects		Data Sharing Agreement Date: 06/15/2022 (Expired)	

- Home
- Search
- Previous Search
- Community
- CRS
- CAC/CAV
- Maps
- SOS
- Insurance
- Violation Tracker
- CAP-SSSE
- CAV Selection
- CIS Reports
- Links
- Request/Feedback
- FAMS
- Log Out



## CRS What-If

Home  
Search  
Previous Search  
Community  
CRS  
CAC/CAV  
Maps  
SOS  
Insurance  
Violation Tracker  
CAP-SSSE  
CAV Selection

CIS Reports  
Links  
Request/Feedback

FAMS  
Log Out

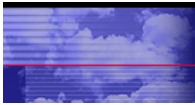
Application    Contacts    Activity Points    Chronology    ECER Report Findings    Comments    What If    GTA

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

Current CRS Class = 5 [\[Printable Version\]](#)

		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
CRS Class	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.



- Home
- Search
- Previous Search
- Community
- CRS
- CAC/CAV
- Maps
- SOS
- Insurance
- Violation Tracker
- CAP-SSSE
- CAV Selection
  
- CIS Reports
- Links
- Request/Feedback
  
- FAMS
  
- Log Out

Insurance Occupancy

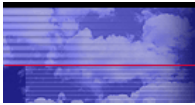
As of 08/02/2023

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



- Home
- Search
- Previous Search
- Community
- CRS
- CAC/CAV
- Maps
- SOS
- Insurance
- Violation Tracker
- CAP-SSSE
- CAV Selection
  
- CIS Reports
- Links
- Request/Feedback
  
- FAMS
  
- Log Out

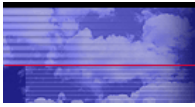
Insurance Zone

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





Home  
Search  
Previous Search  
Community  
CRS  
CAC/CAV  
Maps  
SOS  
Insurance  
Violation Tracker  
CAP-SSSE  
CAV Selection

CIS Reports  
Links  
Request/Feedback

FAMS

Log Out

## Insurance Pre/Post FIRM

As of 08/02/2023

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

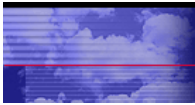
Overview	Occupancy	Zone	Pre/Post FIRM
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Pre-FIRM

	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



Insurance Occupancy

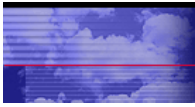
As of 08/02/2023

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

- Home
- Search
- Previous Search
- Community
- CRS
- CAC/CAV
- Maps
- SOS
- Insurance
- Violation Tracker
- CAP-SSSE
- CAV Selection
  
- CIS Reports
- Links
- Request/Feedback
  
- FAMS
  
- Log Out



CRS What-If

- Home
- Search
- Previous Search
- Community
- CRS
- CAC/CAV
- Maps
- SOS
- Insurance
- Violation Tracker
- CAP-SSSE
- CAV Selection

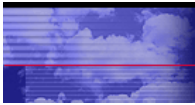
- CIS Reports
- Links
- Request/Feedback
- FAMS
- Log Out

Application	Contacts	Activity Points	Chronology	ECER Report Findings	Comments	What If	GTA
Community: TAMPA, CITY OF		State: FLORIDA					
County: HILLSBOROUGH COUN ▼		CID: 120114					
Current CRS Class = 5							
<a href="#">[Printable Version]</a>							
CRS Class		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		
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.



Home  
Search  
Previous Search  
Community  
CRS  
CAC/CAV  
Maps  
SOS  
Insurance  
Violation Tracker  
CAP-SSSE  
CAV Selection  
  
CIS Reports  
Links  
Request/Feedback  
  
FAMS  
  
Log Out

## Community Overview

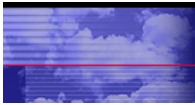
<b>Community:</b>	TAMPA, CITY OF	<b>State:</b>	FLORIDA
<b>County:</b>	HILLSBOROUGH COUNTY	<b>CID:</b>	120114

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

<b>Probation Status:</b>	
<b>Probation Effective:</b>	<b>Probation Ended:</b>
<b>Suspension Effective:</b>	<b>Reinstated Effective:</b>
<b>Withdrawal Effective:</b>	<b>Reinstated Effective:</b>

<b>CRS Class / Discount:</b>	05 / 25%	<b>Policies in Force:</b>	22,220
<b>Effective Date:</b>	10/01/2019	<b>Insurance in Force:</b>	\$6,401,936,000.00
<b>CAV Date:</b>	<a href="#">01/08/2015</a>	<b>No. of Paid Losses:</b>	3,992
<b>Workshop Date:</b>	<a href="#">08/21/2023</a>	<b>Total Losses Paid:</b>	\$45,915,510.29
<b>CAC Date:</b>	<a href="#">09/30/2022</a>	<b>Sub. Damage Claims Since 1978:</b>	202
<b>GTA Date:</b>	<a href="#">08/23/2023</a>	<b>Data Sharing Agreement Type:</b>	
<b>Community Website:</b> <a href="http://TAMPAGOV.NET">HTTP://TAMPAGOV.NET</a>		<b>Data Sharing Agreement Date:</b>	

<input type="checkbox"/> Tribal Community	<input type="checkbox"/> HMGP Projects
<input checked="" type="checkbox"/> Community Violations Tracker	<input type="checkbox"/> FMA Projects
<input checked="" type="checkbox"/> ICC Claims	



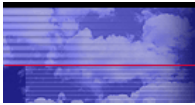
Home  
Search  
Previous Search  
Community  
CRS  
CAC/CAV  
Maps  
SOS  
Insurance  
Violation Tracker  
CAP-SSSE  
CAV Selection  
  
CIS Reports  
Links  
Request/Feedback  
  
FAMS  
  
Log Out

## Insurance Overview

As of 08/02/2023

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

Overview	Occupancy	Zone	Pre/Post FIRM
<b>Total by Community</b>		<b>Group Flood Insurance</b>	
Total Number of Policies:	22,220	Total Number of Policies:	0
Total Premiums:	\$21,137,506	Total Premiums:	\$0
Insurance in Force:	\$6,401,936,000	Insurance in Force:	\$0
Total Number of Closed Paid Losses:	3,992	Total Number of Closed Paid Losses:	1
\$ of Closed Paid Losses:	\$45,915,510	\$ of Closed Paid Losses:	\$0
<b>Post Firm Minus Rated Policies</b>		<b>Manufactured Homes</b>	
Total Number of Minus Rated Policies:	1,564	Total Number of Policies:	29
A Zone Minus Rated Policies:	1,564	Total Number of Closed Paid Losses:	8
V Zone Minus Rated Policies:	18	\$ of Closed Paid Losses:	\$56,867
<b>ICC</b>		<b>1316</b>	
Total Number of ICC Closed Paid Losses:	7	Number of Properties by Community:	0
\$ of ICC Closed Paid Losses:	\$79,869		
<b>Substantial Damage Losses</b>			
Number of Substantial Damage Closed Paid Losses:		202	



- Home
- Search
- Previous Search
- Community
- CRS
- CAC/CAV
- Maps
- SOS
- Insurance
- Violation Tracker
- CAP-SSSE
- CAV Selection

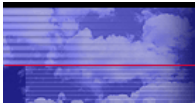
- CIS Reports
- Links
- Request/Feedback
- FAMS
- Log Out

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



[Home](#)  
[Search](#)  
[Previous Search](#)  
[Community](#)  
[CRS](#)  
[CAC/CAV](#)  
[Maps](#)  
[SOS](#)  
[Insurance](#)  
[Violation Tracker](#)  
[CAP-SSSE](#)  
[CAV Selection](#)

[CIS Reports](#)  
[Links](#)  
[Request/Feedback](#)

[FAMS](#)

[Log Out](#)

## 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				1		x			x	
2	SHFA Flyer	x	x	x	x	x	x	x				1				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	1-3 HOA Meetings	x	x	x	x	x	x	x		x	x			x				
8	Hurricane Guide eng	x	x	x	x	x	x					1		x	x	x	x	
9	Hurricane Guide sp	x	x	x	x	x	x					1		x	x	x	x	
10	Flood Signs (i.e., high water mark)			x								5		x				
11	Citizen Corps Council	x	x	x	x	x						2		x				
12	NAACP Open House	x	x	x	x		x					5		x				
13	Webpage			x								1		x			x	
14	LMS Meetings	x	x		x	x	x					4		x		x	x	
15	TECO Insert	x	x		x							1		x	x	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		
21	TB Disaster planning Guide	x	x	x	x			x				1			x			
22	Distributing Hurricane, floodplain and CRS 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				5		x			x	
24	Tampa Communication social posts	x		x				x			x	5					x	
25	Tampa Communication social posts (stk delivery)	x		x	x			x				2	x					
26	COIN Newsletter	x						x			x	1		x				
27	Flood Protection brochures to UT Commuter Students	x		x				x									x	
28	UT Sustainability Fair	x		x				x									x	
29	TECO Storm Flyer	x		x	x			x				1						
30	TECO Storm Website	x		x	x			x				1	x		x			

330 FLOOD RESPONSE PREPARATIONS PROJECT WORKSHEET

Community Name: \_\_\_\_\_  
State: \_\_\_\_\_  
CID: \_\_\_\_\_

Flood Response Preparations (FRP) Project Worksheet																	
	Outreach Projects	Points per Topic	Number of times topic is repeated										Times Deli- vered	FRP	Multipliers		
			1. Hazard	2. Insure	3. People	4. Property	5. Build	6. Natural	7. PPI Topic 7	8. PPI Topic 8	9. PPI Topic 9	10. PPI Topic 10			PPI?	PPI (FRP)	FRP + PPI
FRP#1	HCFL Alert Soc. Media Campa	1	x		x				x				2	6	y	2.4	8.4
FRP#2	Have a Plan Post	1	x		x				x	x			1	4	y	1.6	5.6
FRP#3	HCFL Alert Helps Res. Post	1	x		x				x				1	3	y	1.2	4.2
FRP#4	Media day invite	1	x		x				x				1	3	y	1.2	4.2
FRP#5	Never to early to plan	1	x	x	x	x	x	x	x				1	7	y	2.8	9.8
FRP#6	Severe weather aware week	1	x		x				x				1	3	y	1.2	4.2
FRP#7	Evac zone v flood zone	1	x		x				x				1	3	y	1.2	4.2
FRP#8	Sign up & Stay safe post	1	x		x				x	x			1	4	y	1.6	5.6
FRP#9	Storm Prep Post	1	x		x				x	x			1	4	y	1.6	5.6
FRP#10	HCFL Alert Sign Up	1	x		x				x				1	3	y	1.2	4.2
FRP#11	HCFL Tropical Storm Press Re	1	x		x				x				1	3	y	1.2	4.2
FRP#12	Hills. County Emergency Mana	1	x		x				x	x			1	4	y	1.6	5.6
FRP#13														0		0.0	0.0
FRP#14														0		0.0	0.0
FRP#15														0		0.0	0.0
FRP#16														0		0.0	0.0
FRP#17														0		0.0	0.0
FRP#18														0		0.0	0.0
FRP#19														0		0.0	0.0
FRP#20														0		0.0	0.0
	cFRP	=	ΣFRP:	47	+	ΣPPI(FRP):	18.8	=	65.8				ΣFRP:	47	ΣPPI:	18.8	65.8

Number of FRP projects: 12

Notes: ΣFRP ≤ 50 ΣPPI ≤ 20

Appendix D

PPI Adoption Documents