

APPENDIX I – REPETITIVE LOSS AREA ANALYSIS

This appendix includes the Repetitive Loss Area Analysis for unincorporated Pinellas County (compliant with CRS 512.b).

PINELLAS COUNTY UNINCORPORATED REPETITIVE LOSS AREA ANALYSIS (RLAA) ANNUAL REPORT

Pinellas County | January, 2025~~January, 2024~~



The Pinellas County Repetitive Loss Area Analysis (RLAA) was completed in 2019 and is reviewed annually. It includes all unincorporated properties on the repetitive loss list and all nearby properties that may experience similar flooding conditions. Data used to develop the RLAA included, but is not limited to:

- FEMA repetitive loss data
- Conveyance system components (e.g., location and size of stormwater pipes, ditches, storage basins, and work requests)
- Known hot spots (e.g., conveyance system problem areas)
- High water mark (HWM) information
- Flood complaint information
- Floodplains (e.g., Pinellas County Watershed Management Plans (WMP), municipal Stormwater Master Plans (SWMP), Pinellas County Vulnerability Assessment, FEMA Flood Insurance Study (FIS) and FEMA Flood Insurance Rate Maps (FIRMs))
- Storm surge areas
- LiDAR (elevation data)
- Street view
- Field observations

Each year the County requests various data from FEMA to review and update their plans as needed, including repetitive loss data. The most recent repetitive loss data from FEMA was provided to Pinellas County in August 2023. Pinellas County Floodplain Management, at 14 S. Ft. Harrison Ave, reviewed the list for accuracy to determine whether the properties are within the community's corporate limits, and whether the buildings have been removed, retrofitted, or otherwise protected from the cause of repetitive flooding. Any corrections to the list have been sent to FEMA.

There are a total of 177 repetitive loss properties (RL) geographically located within unincorporated Pinellas County on the list received in August 2023. The data shows loss dates ranging from 1979 to 2020. Of these RL, 153 are listed as "NFIP Repetitive Loss", and 2 are listed as "Flood Mitigation Assistance (FMA) Repetitive Loss". Additionally, 16 of the 177 properties are considered "NFIP Severe Repetitive Loss" and 20 are considered "FMA Severe Repetitive Loss". After comparing the recently provided RL list to the previously provided RL list, it was determined that FEMA added 22 properties that are geographically located within unincorporated Pinellas County to the list. These recently added RL show loss dates ranging from 1996 to 2020 which align with the weather events identified in the RLAA. Two of the 22 newly added RL resulted from Tropical Storm Eta in 2020; however, the remainder were from prior weather events. [Table 1](#) and [Table 2](#) provide summaries of the findings.

A review of previously recommended mitigation strategies for identified Repetitive Loss Areas (RLA) was completed as well. No new mitigation strategies have been identified or implemented; however, the County continues to implement ongoing efforts, such as known hot spot inspections and maintenance. There are no recommended changes to the action items at this time. New RL that do not fall within identified RLA will be evaluated as part of the 5-year update which is occurring this year. This annual report is included in the Local Mitigation Strategy (LMS) annual report, which is available to the media and the public on request.

Table 1: Repetitive Loss Properties Review

FEMA RL Number	QC Comment 2023	RLA ID	Mitigated	NFIP Repetitive Loss	NFIP Severe Repetitive Loss	FMA Repetitive Loss	FMA Severe Repetitive Loss	Not Repetitive Loss
44916	Mitigated - Demo 2019 (AQA19-H-20430)	1007	N	Y	N	N	N	N
298804	NEW on 2023 list - Within existing RLA 1007	1007	N	N	N	N	N	Y
2621	On prior RL list	1023	Y	Y	Y	N	Y	N
9452	On prior RL list	1023	Y	Y	N	N	N	N
10890	On prior RL list	1023	Y	Y	N	N	N	N
10891	On prior RL list	1023	Y	Y	Y	N	Y	N
3159	On prior RL list	1023	Y	Y	N	N	N	N
231745	NEW on 2023 list - Within existing RLA 1032	1032	N	N	N	N	N	Y
164262	NEW on 2023 list - Within existing RLA 1037; Review RLA 1037 - was denoted as all RLs mitigated, may need to be activated.	1037	N	N	N	N	N	Y
164263	NEW on 2023 list - Within existing RLA 1037; Review RLA 1037 - was denoted as all RLs mitigated, may need to be activated.	1037	N	N	N	N	N	Y
1985	Mitigated - Demo/Rebuild 2022 (CBP-21-06878)	1046	N	Y	N	N	N	N
48979	On prior RL list	1047	Y	Y	N	N	N	N
48980	On prior RL list	1047	Y	Y	N	N	N	N
50294	On prior RL list	1047	Y	Y	N	N	N	N
129078	NEW on 2023 list - Within existing RLA 1051	1051	N	N	N	N	N	Y
213146	NEW on 2023 list - Revise existing RLA 1062 boundary to include this property	1062	N	N	N	N	N	Y
86906	NEW on 2023 list - Within existing RLA 21001	21001	N	N	N	N	N	Y

FEMA RL Number	QC Comment 2023	RLA ID	Mitigated	NFIP Repetitive Loss	NFIP Severe Repetitive Loss	FMA Repetitive Loss	FMA Severe Repetitive Loss	Not Repetitive Loss
304104	NEW on 2023 list - Within existing RLA 21001 (Not on 2022 list, on 2021 list, though)	21001	N	N	N	Y	N	N
302851	Mitigated - Demo (PER-H-CB16-00615)	22004	N	Y	N	N	N	N
118164	On prior RL list	1001	N	Y	N	N	N	N
136132	Wrong Juris – Uninc. 125139	1002	N	Y	Y	N	Y	N
124449	On prior RL list	1003	N	Y	N	N	N	N
104417	On prior RL list	1004	N	Y	N	N	N	N
84312	MH Park - exact structure unknown	1005	N	Y	N	N	N	N
105457	MH Park - exact structure unknown	1005	N	Y	N	N	N	N
40595	On prior RL list	1006	N	Y	N	N	N	N
58898	On prior RL list	1006	N	Y	Y	N	Y	N
58899	On prior RL list	1006	N	Y	N	N	N	N
21810	On prior RL list	1007	Y	Y	N	N	N	N
58465	On prior RL list	1007	Y	N	N	N	Y	N
58897	On prior RL list	1007	N	Y	N	N	N	N
58901	On prior RL list	1007	N	Y	N	N	N	N
80756	On prior RL list	1007	Y	N	N	N	Y	N
81758	On prior RL list	1007	Y	Y	N	N	N	N
83016	On prior RL list	1007	N	Y	N	N	N	N
85585	On prior RL list	1007	Y	Y	N	N	N	N
86365	On prior RL list	1007	Y	Y	N	N	N	N
86942	On prior RL list	1007	N	Y	N	N	N	N
98248	On prior RL list	1007	N	Y	N	N	N	N
99706	On prior RL list	1007	N	Y	N	N	N	N
101729	On prior RL list	1007	N	Y	N	N	N	N
101742	On prior RL list	1007	N	Y	N	N	N	N
101982	On prior RL list	1007	N	Y	N	N	N	N
103431	On prior RL list	1007	N	Y	N	N	N	N
101395	On prior RL list	1008	N	Y	N	N	N	N

FEMA RL Number	QC Comment 2023	RLA ID	Mitigated	NFIP Repetitive Loss	NFIP Severe Repetitive Loss	FMA Repetitive Loss	FMA Severe Repetitive Loss	Not Repetitive Loss
13698	On prior RL list	1009	N	Y	N	N	N	N
58461	On prior RL list	1009	N	Y	Y	N	Y	N
58462	On prior RL list	1009	N	Y	N	N	N	N
58463	On prior RL list	1009	N	Y	N	N	N	N
58471	On prior RL list	1009	N	Y	N	N	N	N
58477	On prior RL list	1009	Y	Y	N	N	Y	N
86364	On prior RL list	1009	Y	Y	N	N	N	N
99703	On prior RL list	1009	Y	Y	N	N	N	N
101391	On prior RL list	1009	Y	Y	N	N	N	N
102282	On prior RL list	1009	N	Y	N	N	N	N
105465	On prior RL list	1009	N	Y	N	N	N	N
111791	On prior RL list	1009	N	Y	N	N	N	N
98476	Wrong Juris – Should be Uninc. (125139)	1010	N	Y	N	N	N	N
243400	On prior RL list	1011	N	Y	N	N	N	N
303456	MH Park - exact structure unknown - Most are SD from Idalia	1012	N	Y	N	N	N	N
18201	Not Mitigated (no structures in park are to BFE); MH Park - exact structure unknown; Most are SD from Idalia 8/30/2023	1012	Y	Y	N	N	N	N
3338	On prior RL list	1012	N	Y	N	N	N	N
18206	On prior RL list	1012	N	Y	N	N	N	N
296863	On prior RL list	1012	N	Y	N	N	N	N
302025	Wrong Juris – Should be Uninc (125139); MH Park - exact structure unknown	1012	N	Y	N	N	N	N
303485	Wrong Juris – Should be Uninc. (125139); MH Park - exact structure unknown - Most are SD from Idalia	1012	N	Y	Y	N	Y	N
94606	On prior RL list	1013	N	Y	N	N	N	N
58869	On prior RL list	1014	N	Y	Y	N	Y	N

FEMA RL Number	QC Comment 2023	RLA ID	Mitigated	NFIP Repetitive Loss	NFIP Severe Repetitive Loss	FMA Repetitive Loss	FMA Severe Repetitive Loss	Not Repetitive Loss
81307	Wrong Juris – Should be Uninc. (125139); MH Park - exact structure unknown	1014	Y	Y	N	N	N	N
199425	On prior RL list	1015	N	Y	N	N	N	N
213417	Wrong Juris – Should be Uninc. (125139); Revise address: 6059 115TH AVE	1016	N	Y	Y	N	Y	N
242990	On prior RL list	1017	N	Y	N	N	N	N
243439	On prior RL list	1017	N	Y	N	N	N	N
243440	On prior RL list	1017	N	Y	N	N	N	N
84308	MH Park - exact structure unknown	1018	N	Y	N	N	N	N
86360	MH Park - exact structure unknown	1018	N	Y	N	N	N	N
86361	MH Park - exact structure unknown	1018	N	Y	N	N	N	N
101646	MH Park - exact structure unknown	1018	N	Y	N	N	N	N
101663	MH Park - exact structure unknown	1018	N	Y	N	N	N	N
102280	MH Park - exact structure unknown	1018	N	Y	N	N	N	N
103425	MH Park - exact structure unknown	1018	N	Y	N	N	N	N
104879	MH Park - exact structure unknown	1018	N	Y	N	N	N	N
131978	NEW on 2023 list - Within existing RLA 1019	1019	N	N	N	N	N	Y
134156	NEW on 2023 list - Within existing RLA 1019	1019	N	N	N	N	N	Y
135416	NEW on 2023 list - Within existing RLA 1019	1019	N	N	N	N	N	Y
10893	On prior RL list	1019	Y	Y	N	N	N	N
10933	On prior RL list	1019	Y	Y	Y	N	Y	N
13762	On prior RL list	1019	Y	Y	N	N	N	N
28169	On prior RL list	1019	N	Y	Y	N	Y	N

FEMA RL Number	QC Comment 2023	RLA ID	Mitigated	NFIP Repetitive Loss	NFIP Severe Repetitive Loss	FMA Repetitive Loss	FMA Severe Repetitive Loss	Not Repetitive Loss
52516	On prior RL list	1019	N	Y	N	N	N	N
58478	On prior RL list	1019	N	Y	Y	N	Y	N
58881	On prior RL list	1019	Y	Y	N	N	N	N
86938	On prior RL list	1019	N	Y	N	N	N	N
97759	On prior RL list	1019	N	Y	N	N	N	N
10936	On prior RL list	1023	Y	Y	N	N	N	N
59208	On prior RL list	1023	Y	Y	N	N	N	N
242993	On prior RL list	1024	N	Y	N	N	N	N
167548	Wrong Juris – Should be Uninc. (125139)	1025	N	Y	N	N	N	N
243416	On prior RL list	1026	N	Y	N	N	N	N
243618	On prior RL list	1026	N	Y	N	N	N	N
231455	On prior RL list	1027	N	Y	N	N	N	N
196799	On prior RL list	1028	N	Y	N	N	N	N
33922	On prior RL list	1029	Y	Y	N	N	N	N
47289	Wrong Juris – Should be Uninc. (125139)	1029	N	Y	N	N	N	N
58693	On prior RL list	1030	Y	Y	N	N	N	N
28164	On prior RL list	1031	N	Y	N	N	N	N
89874	On prior RL list	1031	N	Y	N	N	N	N
43311	Wrong Juris – Should be Uninc. (125139) / Address typo: 803 CAMELLIA DR	1032	Y	Y	N	N	N	N
27817	On prior RL list	1033	Y	Y	N	N	N	N
28174	On prior RL list	1033	Y	Y	N	N	N	N
37996	On prior RL list	1033	Y	Y	N	N	N	N
38747	On prior RL list	1033	Y	Y	N	N	N	N
39201	On prior RL list	1033	Y	Y	N	N	N	N
242992	On prior RL list	1034	N	Y	N	N	N	N
91842	On prior RL list	1035	N	Y	N	N	N	N
9449	On prior RL list	1036	Y	Y	N	N	N	N
3065	Wrong Juris – Should be Uninc. (125139)	1036	N	Y	N	N	N	N
58788	Wrong Juris – Should be Uninc. (125139)	1038	N	Y	N	N	N	N

FEMA RL Number	QC Comment 2023	RLA ID	Mitigated	NFIP Repetitive Loss	NFIP Severe Repetitive Loss	FMA Repetitive Loss	FMA Severe Repetitive Loss	Not Repetitive Loss
28080	On prior RL list	1039	N	Y	N	N	N	N
187719	On prior RL list	1040	N	Y	Y	N	Y	N
277501	On prior RL list	1040	N	Y	N	N	N	N
44072	On prior RL list	1041	Y	Y	N	N	N	N
38647	On prior RL list	1042	Y	Y	N	N	N	N
164018	On prior RL list	1043	N	Y	N	N	N	N
273708	On prior RL list	1043	N	Y	N	N	N	N
237563	On prior RL list	1044	N	Y	N	N	N	N
213406	On prior RL list	1045	N	Y	N	N	N	N
299957	On prior RL list	1045	N	Y	N	N	N	N
59171	On prior RL list	1046	Y	Y	N	N	N	N
27807	On prior RL list	1047	N	Y	N	N	N	N
164201	On prior RL list	1047	N	Y	Y	Y	Y	N
74107	Wrong Juris – Should be Uninc. (125139)	1048	N	Y	N	N	Y	N
213370	On prior RL list	1049	N	Y	N	N	N	N
197799	On prior RL list	1050	N	Y	N	N	N	N
74999	On prior RL list	1051	N	Y	N	N	N	N
104869	On prior RL list	1053	N	Y	N	N	N	N
10942	On prior RL list	1054	N	Y	N	N	N	N
123920	On prior RL list	1054	N	Y	N	N	N	N
279111	NEW on 2023 list - Within existing RLA 1055	1055	N	N	N	N	N	Y
277449	On prior RL list	1055	N	Y	N	N	N	N
253555	On prior RL list	1056	N	Y	N	N	N	N
250082	On prior RL list	1058	N	Y	N	N	N	N
272788	On prior RL list	1060	N	Y	N	N	N	N
93481	On prior RL list	1062	N	Y	N	N	N	N
188339	On prior RL list	1065	N	Y	N	N	N	N
86907	On prior RL list	21001	N	Y	N	N	N	N
302893	On prior RL list	21001	N	Y	Y	N	Y	N
303030	On prior RL list	21001	N	Y	N	N	N	N
306709	On prior RL list	21001	N	Y	Y	N	Y	N
263603	On prior RL list	21002	N	Y	N	N	N	N
305175	On prior RL list	21002	N	Y	N	N	N	N

FEMA RL Number	QC Comment 2023	RLA ID	Mitigated	NFIP Repetitive Loss	NFIP Severe Repetitive Loss	FMA Repetitive Loss	FMA Severe Repetitive Loss	Not Repetitive Loss
295393	On prior RL list	22001	N	Y	N	N	N	N
300831	On prior RL list	22002	N	N	Y	N	Y	N
302843	On prior RL list	22003	N	Y	N	N	N	N
86890	NEW on 2023 list - Revise RLA 22004 to include this area	22004	N	N	N	N	N	Y
302967	Wrong Juris – Should be Uninc. (125139)	22005	N	Y	N	N	N	N
123744	NEW on 2023 list - Evaluate for potential new RL area	Evaluate with 5-year update	N	N	N	N	N	Y
252899	NEW on 2023 list - Evaluate for potential new RL area	Evaluate with 5-year update	N	N	N	N	N	Y
243620	NEW on 2023 list - Review, potentially revise boundary of RLA 1015	Evaluate with 5-year update	N	N	N	N	N	Y
301632	NEW on 2023 list - Review, potentially revise boundary of RLA 21001	Evaluate with 5-year update	N	N	N	N	N	Y
4828	Address not found	N/A	Y	Y	N	N	N	N
7036	Address not found	N/A	Y	Y	N	N	N	N
58883	Address not found	N/A	N	Y	N	N	N	N
83096	Address not found	N/A	N	Y	N	N	N	N
58469	Address not found	N/A	N	Y	N	N	N	N
99287	Address not found	N/A	N	Y	N	N	N	N
58787	Address not found - 5785 is highest	N/A	Y	Y	N	N	N	N
8047	Address not found (May be Belcher Rd N Largo; or S in Clearwater)	N/A	N	Y	N	N	N	N
94424	Address not found; Maybe Lake Vista Dr in City of Seminole	N/A	Y	Y	N	N	N	N
164173	NEW on 2023 list - Address not found	N/A	N	N	N	N	N	Y

FEMA RL Number	QC Comment 2023	RLA ID	Mitigated	NFIP Repetitive Loss	NFIP Severe Repetitive Loss	FMA Repetitive Loss	FMA Severe Repetitive Loss	Not Repetitive Loss
213019	NEW on 2023 list - NEW on 2023 list - Wrong Jurisdiction - CLEARWATER	N/A	N	N	N	N	N	Y
86737	NEW on 2023 list - Wrong Juris - St Petersburg	N/A	N	N	N	N	N	Y
317954	NEW on 2023 list - Wrong Jurisdiction - BELLEAIR BEACH	N/A	N	Y	N	N	N	N
240770	NEW on 2023 list - Wrong Jurisdiction - PINELLAS PARK	N/A	N	N	N	N	N	Y
303204	Not an RLA	N/A	N	Y	N	N	N	N
302939	Not an RLA - 2022 added new Uninc. RL, only claims 82 and 83; no other claims in area since 84	N/A	N	Y	N	N	N	N
213746	Not an RLA - Mitigated - Second Structure was in depressional area, but was demolished	N/A	Y	Y	N	N	N	N

Table 2: Repetitive Loss Properties Overview

Total Count of RL Properties	177
Minimum Loss Date	09/22/1979
Maximum Loss Date	11/12/2020
Count of "Mitigated"	43
Count of "Not Repetitive Loss"	20
Count of "NFIP Repetitive Loss"	153
Count of "NFIP Severe Repetitive Loss"	16
Count of "FMA Repetitive Loss"	2
Count of "FMA Severe Repetitive Loss"	20