

## 2021 Leadership Team

**David Bennett, CAE, CMLX<sup>®</sup>**  
*Chief Executive Officer*

**Glen Richardson**  
*President of the Board*

**Manuela Hendrickson**  
*President-Elect*

**Michael Wyckoff**  
*Treasurer*

**Carolina Conner**  
*Secretary*

**Cyndee Haydon**  
*Immediate Past President*

**Lars Kier**  
*CPRO Chapter Chair*

**Heather Breckenridge**  
*Director*

**Major Easthagen**  
*Director*

**Cody Limberger**  
*Director*

**Mark Middleton**  
*Director*

**Corina Silva**  
*Director*

**Linda Wilson**  
*Director*

**Frank Bazail**  
*Director – Large Firm  
Appointment*

**Fred Hintenberger**  
*Director – Large Firm  
Appointment*

**James Schanz**  
*Director – Large Firm  
Appointment*

**Alexander Jansen**  
*Director – Large Firm  
Appointment*



June 17, 2021

Hon. Dave Eggars  
Chair, Pinellas County Commission  
315 Court Street  
Clearwater, FL 33756

Dear Chair Eggars and Fellow Commissioners,

On behalf of over 9,000 members of the Pinellas Realtor® Organization we are writing you today about an issue important to property owners throughout Pinellas County, flood insurance. At a time with historic pressure on homeownership affordability we are encouraging local governments to look at all options that would lower the costs of premiums while increasing the resiliency of our neighborhoods. PRO is encouraged by the work being done by Floodplain Administrator Lisa Foster and her team. We ask that the Pinellas County Commission consider increasing freeboard beyond the current base flood elevations (BFE).

As you may know, Pinellas County has more National Flood Insurance Program (NFIP) policies than any other county in the country. Since the Biggert-Waters Act of 2012 was signed into law we have seen great focus on flood insurance issues at the local, state, and federal level. Many steps have been taken to blunt the shock of higher rates. To have more accurate rates, the FEMA began the process of updating the Pinellas County flood maps. Unfortunately, they only used mapping data from storm events prior to 2012. At the same time, Pinellas County administered a Vulnerability Assessment that including storms from 2012 to 2018. When it comes to flood insurance, our association believes in gathering as much data as possible and has concluded one map is not more important than the other.

Both maps believe that there are properties throughout the county that are susceptible to flooding. We hope the county can come up with a solution that would make the most vulnerable areas more resilient while also steering more affordable flood insurance to as many properties as possible. We believe this could be done by increase freeboard above BFE based on whichever map, FEMA, or Vulnerability Assessment, is higher.

We acknowledge that building a structure four feet above BFE versus two feet above BFE is more expensive, but we believe the savings in annual premiums will outpace those costs. Also, the more structures built to higher standards will lead to fewer flood insurance claims in the long term. This resiliency is key to getting people back to their lives and the economy working again, but fewer claims over time also means lower premium increases.

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We hope the commission agrees that the long-term affordability and resiliency of our community is tied to our structures being built to the standard of modern storms and modern data. We have worked with Lisa Foster and her team for several years on flood insurance issues. We hope to continue our partnership and do the best we can for property owners on this very important issue. If you have any questions, please reach out to our Vice President of Public Affairs Joe Farrell at [JFarrell@TampaBayRealtor.com](mailto:JFarrell@TampaBayRealtor.com). Thank you for your consideration and service to our community.

Sincerely,  
**Pinellas REALTOR® Organization**

A handwritten signature in blue ink, appearing to read "David B. Bennett".

David B. Bennett, RCE, CAE  
Chief Executive Officer

A handwritten signature in blue ink, appearing to read "Glen Richardson".

Glen Richardson  
2021 President