

**Early Notice and Public Review of a Proposed
Activity in a Federal Flood Risk Management Standard Floodplain or Wetland**

To: All interested Agencies, Groups and Individuals on December 3, 2025

This is to give notice that Pinellas County, as the Responsible Entity under 24 CFR Part 58 has determined that the following proposed action under the Pinellas Recovers: People First Hurricane Recovery Community Development Block Grant – Disaster Recovery (CDBG-DR) contract number B-25-UU-12-0007 may include properties located within the Federal Flood Risk Management Standard (FFRMS) Floodplain and/or wetlands, and Pinellas County's - Pinellas Recovers will be identifying and evaluating practicable alternatives to locating the action within the FFRMS floodplain and/or wetlands and the potential impacts on the FFRMS floodplain and/or wetlands from the proposed action, as required by Executive Order 11988, as amended by Executive Order 13690 and/or Executive Order 11990, in accordance with HUD regulations under 24 CFR 55.20 Subpart C – Procedures for Making Determinations on Floodplain Management and Protection of Wetlands.

Pinellas County - Pinellas Recovers was allocated HUD funding to help address unmet housing needs as a result of the 2023 and 2024 Florida severe storms and flooding, including Hurricanes Idalia, Helene, and Milton. These three significant weather events caused widespread devastation. Hurricane Idalia (DR-4734-FL) brought fierce winds with gusts reaching 60 to 70 mph. The storm surge and heavy rainfall resulted in catastrophic flooding in Pinellas County. As a Category 4 hurricane, Hurricane Helene (DR-4828-FL) made landfall and its fast-forward motion and its distance from the coast did not produce significant heavy rainfall in central or south Florida. However, the storm's forward momentum and outer bands generated strong onshore winds, pushing large amounts of water ashore. Peak wind gusts peaked at 75 mph in some areas of Pinellas County. This resulted in record-high storm surge levels of 7.2 feet recorded at the East Bay coastal tide gauge station. Along rivers and waterways, storm surge was pushed up to 24 miles inland, with a depth up to eight feet. The catastrophic surge resulted in twelve (12) fatalities in Pinellas County. Hurricane Milton (DL-4834-FL) made landfall in Siesta Key, Florida, in Sarasota County on the evening of October 9, 2024, as a major Category 3 hurricane with maximum sustained winds of 120 mph. This powerful storm struck just two weeks after Hurricane Helene had already ravaged the area. While Pinellas County managed to avoid the devastating storm surge, it was not spared from hurricane-force winds. Wind gusts of 101 mph were recorded, leaving a trail of chaos in its wake. The storm unleashed a deluge, with 18.54 inches of rainfall measured, turning streets into rivers, and overwhelming drainage systems. Milton moved inland, spawning a record number of tornadoes, the aftermath was severe: two reported deaths, downed power lines – with 3.38 million customers without power in the State of Florida and one of the highest outages reported in Pinellas County. Floodwater inundated homes, exacerbating the challenges faced by residents still recovering from Hurricane Helene's impact.

Pinellas Recovers: People First Hurricane Recovery CDBG-DR Program will fund a suite of residential housing programs for eligible County residents whose homes sustained damage from the 2023 and 2024 disasters: Homeowner Rehabilitation/Reconstruction, Strategic Relocation and Revitalization, Homeowner Reimbursement, Local Landlord (Small Rental Rehabilitation/Reconstruction) and Homebuyer Assistance Programs. Pinellas County - Pinellas Recovers is conducting a Tier I Broad-Level environmental review for these programs. The Homeowner Rehabilitation/Reconstruction Program and the Local Landlord Program provide funding primarily for low-to-moderate-income (LMI) homeowners and small rental owners who rent

to LMI tenants for a specific period. Both programs will provide direct construction support for storm-impacted stick-built single-family homes, concrete block/concrete masonry units, modular, mobile, or manufactured homes units (MHUs), and other single-family residence types, including townhomes, duplex, triplex, quadplex and condominiums. The activities covered by rehabilitation in these two programs may include but are not limited to; repair or replacement of structure elements such as roof, windows, doors, sheetrock, plumbing, electrical fixtures, HVAC, elevation, lead-based paint, asbestos, radon, etc. testing and mitigation (as necessary), and ADA improvements. The activities covered by reconstruction in these two programs will include rebuilding a structure within the original footprint on the same site. The Strategic Relocation and Revitalization Program will move those unable to rebuild on the same lot to areas outside the floodplain. The Homeowner Reimbursement Program will offer direct reimbursement assistance to homeowners affected by the above-mentioned disasters for incurred eligible expenses to a primary residence prior to application for federal assistance from Pinellas County. The Homebuyer Assistance Program will assist low-to-moderate renters to transition to homeownership.

The proposed project(s) will be located within and throughout Pinellas County, with the exception of the City of St. Petersburg which has its own disaster allocation, with the exact location of site-specific projects to be determined at a later date. Site-specific project activities will be conducted on previously developed residential properties, and no project activities will result in new construction in a wetland. Homes located in the FFRMS floodplain that receive assistance for reconstruction, repair of substantial damage, or substantial improvement, will be elevated with the lowest floor, including the basement, at least to the FFRMS floodplain elevation. All homes in the Special Flood Hazard Area (SFHA), or 100-year floodplain, in these programs will require the maintenance of floodplain insurance in perpetuity. When the replacement of an MHU or stick built home is not feasible at the same location as the original structure, they will be replaced at an alternative location. The alternate location must be a previously developed residential property/parcel, zoned to allow for installation of an MHU or single-family home and have ready access to sewer, water, and electric connections. Additionally, the alternate site cannot be located in the FFRMS floodplain or wetland.

The size of the proposed sites, the proposed number of units, and project footprints are not currently known, however, as specific sites are identified, they will be further assessed for potential impacts related to land use, floodplains, and wetlands, including any adjacent wetlands. Mitigation measures will be applied as necessary to minimize adverse effects.

The extent of the FFRMS floodplain will be determined at a site-specific level using the 0.2 percent flood approach (0.2PFA) or the freeboard value approach (FVA) when appropriate, based on current and best available information. In addition, siting within the Limit of Moderate Wave Action (LiMWA)/Coastal A Zone and the Coastal High-Hazard Area (V Zone) will be determined at the site-specific level. Activities within the LiMWA will carry the same mitigation and protection strategy as siting within a Coastal High-Hazard Area (Zone V/VE).

According to the FEMA Flood Map Service Center, there are approximately 189,649 acres of 100-year floodplain, 18,076 acres of 500-year floodplain, and 37,861 acres of Coastal High Hazard Areas (V Zone), and approximately 1,152 acres of Floodway areas within Pinellas County. Additionally, Pinellas County contains approximately 228,507 acres of mapped wetlands which includes Palustrine Forested Wetlands, Freshwater Marshes and Wet Prairies, Estuarine Wetlands (including mangrove swamps) and tidal marshes along coastal zones according to the U.S. Fish and Wildlife Service National Wetlands Inventory. Floodplains and wetlands are beneficial for wildlife, creating a variety of habitats for fish and other animals, and erosion

control. In addition, floodplains are important to the storage and conveyance of storm water, water quality protection, and recharge of groundwater.

There are three primary purposes for this notice. First, people who may be affected by activities in the FFRMS floodplain and/or wetland and those who have an interest in the protection of the natural environment should be given an opportunity to express their concerns and provide information about these areas. Commenters are encouraged to offer alternative sites outside of the FFRMS floodplain and/or wetland, alternative methods to serve the same project purpose, and methods to minimize and mitigate project impacts on the FFRMS floodplain and/or wetland. Second, an adequate public notice program can be an important public educational tool. The dissemination of information and request for public comment about the FFRMS floodplain and/or wetland can facilitate and enhance Federal efforts to reduce the risks and impacts associated with the occupancy and modification of these special areas. Third, as a matter of fairness, when the Federal government determines it will participate in actions taking place in the FFRMS floodplain and/or wetland, it must inform those who may be put at greater or continued risk.

Written comments must be received by Pinellas County - Pinellas Recovers at the following address on or before December 18, 2025, Pinellas County - Pinellas Recovers – 400 S Fort Harrison Avenue, Suite 349, Clearwater, FL 33756, or by phone at (727) 464-7757, Attention: Erica Henry, Disaster Recovery Program Manager. A full description of the project may also be reviewed from 9:00 A.M. to 5:00 P.M. on weekdays at the address above. The County's Action Plan can be located at <https://recover.pinellas.gov/action-plan/>. Comments may also be submitted via email at recover@pinellas.gov.