

Polk County Local Mitigation Strategy 2010



Prepared for:

Polk County Emergency Management

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The LMS was developed and prepared for Polk County Emergency Management through the efforts of Jonathan Thomas, Urban and Regional Planning graduate student at The Florida State University, under the supervision of Paul Womble, Polk County EM Program Manager and LMS Working Group Chairperson and through the collaboration of The Florida State University Urban and Regional Planning Department and the Florida Division of Emergency Management.

The LMS was presented and approved by the Local Mitigation Strategy Working Group which included representatives from each county agency as well as from each jurisdiction.

Executive Summary

The Polk County Local Mitigation Strategy is a document that FEMA requires before the County and all its jurisdictions can receive federal funding for mitigation projects. The purpose of the plan is to provide opportunities for the County and its jurisdictions to mitigate against natural hazards in an effort to make them less vulnerable to their negative effects. By attempting to reduce the effects of these natural hazards, the County is protecting the citizens and its economy from potentially devastating events.

The plan has two major sections of particular importance when addressing hazard mitigation. They are the Risk Assessment and Mitigation Strategy sections of the plan. The Risk Assessment identifies every natural hazard to which the County is vulnerable and provides an analysis of them. The hazards addressed in this LMS are hurricanes and tropical storms, floods, sinkholes, wildfires, severe storms and tornadoes, drought and heat wave, and winter storms and freezes. Information regarding the location, extent, historical occurrences, probability of future events, impact, vulnerability, and potential losses are all included within the plan. The County was found to be most vulnerable to hurricanes and tropical storms, followed by severe storms and tornadoes, wildfires, flooding, winter storms and freezes, sinkholes, and drought and heat wave.

The Risk Assessment section also addresses certain at risk populations including special needs populations and repetitive loss properties. It discusses how these populations are handled and the impact that they have. Current and future buildings and development are discussed and analyzed to show the potential affect a hazard could have on a specific jurisdiction or a specific industry or land use. Similarly to that, the amount of critical facilities within the County and within individual jurisdictions is also presented.

The Mitigation Strategy section presents what the County intends to do about the vulnerability presented by the Risk Assessment section. Because hurricanes and tropical storms bring heavy wind and rain, those hazards have the most mitigation actions proposed. Some actions include land acquisitions, hardening buildings for wind retrofits, and public education about safety. The Mitigation Strategy section demonstrates the intention and ideas the County and its jurisdictions have in making themselves less vulnerable to natural hazards. Each mitigation action is associated with at least one of the goals, which are also included in that section.

The County also participates in the National Flood Insurance Program, and many mitigation actions help meet the NFIP criteria for participation. Each mitigation action is ranked according to several criteria which allow the distribution of funding to be done as efficiently and quickly as possible.

1. Introduction

Overview

The Federal Emergency Management Agency (FEMA) requires that county governments have an adopted Local Mitigation Strategy (LMS) as a prerequisite for receiving funds from the Pre-Disaster Mitigation (PDM) grant assistance and the Hazard Mitigation Grant Program (HMGP), as well as the non-disaster programs of Severe Repetitive Loss (SRL), Repetitive Loss (RL), and Flood Mitigation Assistance (FMA). This is mandated by the Disaster Mitigation Act of 2000 (DMA 2000) which was signed into law on October 20, 2000.

FEMA set forth guidelines for the LMS in the Interim Final Rule in the Federal Register of 44 Code of Federal Regulations (CFR) Part 201. This document instructs that a Local Mitigation Strategy identifies natural hazards and their impacts, identifies actions to reduce losses resulting from the hazards, and creates a process for the implementation of the plan. It also states that a previously approved plan must be reviewed, revised, and resubmitted for approval every five years in order for the county and its jurisdictions to remain eligible for federal mitigation funds.

The Polk County LMS was first created in 1999. The 2010 LMS update was written in accordance with all FEMA and State of Florida guidelines. The updated plan includes documentation on the planning process, those involved in preparing it and how the public participated. It includes a risk assessment for every hazard affecting the county and its jurisdictions, as well as the mitigation actions that have been completed since the last plan, those that are in progress, or those that are proposed.

Purpose

The purpose of the LMS is to create a plan to reduce the effects of hazards prior to the event. There are many types of hazards that local governments can face. Most of them are natural hazards such as severe storms, drought, earthquakes, volcanoes, floods, and high winds. Often, combinations of these result in adverse weather systems such as hurricanes and tornadoes. Some hazards are manmade, such as terrorism or chemical spills. Numerous mitigation actions can be taken to reduce the vulnerability of the county and its jurisdictions to these hazards. Only natural hazards will be addressed in this LMS.

The Polk County LMS is a multi-jurisdictional plan that assesses the vulnerability of the county and its jurisdictions to hazards and elaborates on the risk associated with each type of hazard. It evaluates local mitigation efforts that should be taken and their usefulness, as well as providing guidance for implementation at the jurisdictional level. Through adoption of this plan, the county and its jurisdictions will be eligible for federal funds to carry out their mitigation actions from HMGP and PDM grants.

County Profile

Polk County is Florida's fifth largest county with a total land area 2,010 square miles, of which approximately 85,000 acres are lakes. Polk County is also Florida's ninth largest county in terms of population with an estimated 57,184 residents in 2007. That is only about 3.11% of the total population of Florida. However, approximately 8.5 million people reside within a 100-mile radius of Polk County, making this area one of the largest concentrations of population in the Southeast.

The County is bounded by eight Counties: Lake and Sumter to the north, Pasco and Hillsborough to the west, Hardee and Highlands to the south, Orange and Osceola to the east, Manatee to the southwest, and Okeechobee to the southeast.

There are 18 jurisdictions in Polk County that are affected by this LMS. They are:

- Unincorporated Polk County
- City of Auburndale
- City of Bartow
- City of Davenport
- City of Dundee
- City of Eagle Lake
- City of Fort Meade
- City of Frostproof
- City of Haines City
- Village of Highland Park
- Town of Hillcrest Heights
- City of Lakeland
- Town of Lake Alfred
- Town of Lake Hamilton
- City of Lake Wales
- City of Mulberry
- Town of Polk City
- City of Winter Haven

Each jurisdiction in the County will adopt the LMS by resolution once the plan document has been approved by FEMA and the Florida Division of Emergency Management.

Demographics

The following table shows the population of Polk County as of the 2007 American Community Survey distributed by the US Census Bureau. It also shows the population over 18 years old, and the population over 65 years old. Unlike many counties in Florida, Polk County has a fairly small amount of residents over 65 years of age.

Table 1-1 Polk County Population Distribution, 2007

	Total	Male	Female
Population	557,184	274,684	282,500
18 years and older	422,177	205,377	216,800
65 years and older	96,695	43,030	53,665

Source: US Census Bureau, American Community Survey

Table 1-2 Polk County Poverty Levels, 2007

Poverty Levels	Percentage	Total
All People	13.3%	74,105

Under 18 years	20.2%	27,271
18 yrs and over	11.1%	46,862

Source: US Census Bureau, American Community Survey

Table 1-3 Polk County Employment Status, 2007

Employment Status	Percent in Labor Force	Unemployment Rate	Total
In Labor Force	59%		256,675
Employed		94%	242,379
Unemployed		6%	14,296
Not in Labor Force	41%		181,408

Source: US Census Bureau, American Community Survey

Polk County has the ninth largest labor force compared to all counties statewide. The rate of increase in the size of the labor force has accelerated in the past five years for the same reasons that population growth has exhibited similar patterns. A strong and improving economy has attracted younger people to our area, and more people are entering the labor market. This trend is likely to continue, adding approximately 5,500 to the labor force on an annual basis resulting in a projection of approximately 285,500 by the year 2010, though the numbers may be reduced prior to 2010 due to the national economic slowdown. The October 2007 figures show the estimated size of the labor force to be 276,020 with 263,118 employed and 12,902 unemployed. Job growth has expanded in the service providing industries while decreasing in the more traditional goods providing industries like manufacturing and mining. As shown in the tables below, Polk County has a number of public and private employers with employment in excess of 1,000.

2. Planning Process

Update Information

During the planning process, there were numerous public meetings held to maintain and expand involvement of the public sector. There was outreach done to include major economic players in the County as well as the non-profit and private sectors.

Existing plans and studies were reviewed and updated as necessary to ensure that the LMS update is properly and efficiently included. Many other plans reference elements within the LMS, so the LMS had to be consistent with the information needed for those plans.

In the creation of the 2010 LMS update, the plan was divided into four sections that were reviewed and updated: the planning process, risk assessment, mitigation strategy, and implementation and evaluation.

The planning process section involved public meetings and participation, incorporating government agencies and private sector involvement into the development of the plan. Meetings were held throughout the year as the plan was updated and public comment and opinion was incorporated into the LMS.

The risk assessment portion included gathering updated data regarding hazards that affect the County. The plan identifies each hazard and presents each jurisdiction's level of risk for each possible hazard, including damage estimates and probability of occurrences. It also provides updated inventories of facilities and buildings.

The mitigation strategy portion includes those actions that the County and its jurisdictions propose to carry out in order to protect themselves from natural disasters. The project list was updated, indicating the status of projects and including new ones. It also prioritizes the projects using a cost-benefit review.

The evaluation and monitoring portion sets up the method of ensuring the plan is carried out and kept up to date. The plan was reviewed to ensure that the information was current and was adjusted as necessary, specifically in regards to the project list and goals and objectives.

Public Involvement

The Polk County Local Mitigation Strategy Working Group (LMSWG) is tasked with creating, implementing, and updating the Polk County Local Mitigation Strategy (LMS). They meet continually throughout the year to discuss updates, amendments, and/or resolutions to be passed. The LMSWG is composed of a representative from each of the 18 jurisdictions (17 municipalities, 1 county) as well as other non-governmental organizations (NGOs), corporations, non-profits, and other interested parties. All the jurisdictions have continued their involvement in the LMS update.

Representation and involvement from the municipalities and county agencies was required and vital to the update process. All working group members present at the meetings would vote on issues pertaining to the LMS and help guide the process forward, ensuring that the information portrayed was accurate and up to date.

Non-governmental organizations, corporations, non-profits, and other interested parties such as neighboring counties, academia, and private businesses, were encouraged to participate as part of the LMSWG. Outreach was done through email and phone calls, as well as announcements during other county meetings, such as the Emergency Preparedness Advisory Council (EPAC).

The LMSWG convened throughout the planning process to specifically discuss the 2010 LMS update. They met on the following dates and discussed the following topics:

December 2, 2008

- Introduction of the LMS update
- Re-assignment of LMSWG members from jurisdictions

February 17, 2009

- Reviewed LMSWG responsibilities
- Discussed mitigation projects
- Discussed goals and objectives

March 17, 2009

- Discussed funding options related to mitigation projects
- Finalized goals and objectives

July 21, 2009

- Discussed mitigation projects list and update needs
- Presented risk assessment methodology
- Solicited ideas for new projects
- Discussed NFIP participation

August 21, 2009

- Presented draft of LMS for public comments
- Solicited mitigation projects
- Discussed updated prioritization method for mitigation

All meetings of the LMSWG were open to public involvement from any interested parties. The meetings were noticed through the Lakeland Ledger as well as through electronic correspondence and phone calls. Each jurisdiction in the County was invited and encouraged to attend and participate. Documentation regarding the meetings, including minutes, agendas and releases, is included in Appendix A.

Participants

FEMA guidelines dictate that an LMS must be updated and approved every five years. Polk County Emergency Management provides the chairperson for the LMSWG and also leads the development of the five year update. The following people were involved in the update process.

Local Mitigation Strategy Working Group Members

County Agencies

Budget Office
Central Florida Development Council

Coop Extension Service
County Attorney
Emergency Management

Emergency Medical Services
Equal Opportunity
Financial and Strategic Planning
Fire
Growth Management
Healthy Families
Information Technology
Land Development
Natural Resources
Public Safety
Records Management
Risk Management
Sheriff's Office

Solid Waste
Support Services
Transit Services

Utilities

Municipalities

Auburndale

Bartow

Davenport
Dundee
Eagle Lake

Frostproof
Ft. Meade
Haines City

Highland Park
Hillcrest Heights
Lake Alfred

Lake Hamilton
Lake Wales
Lakeland

Decia Smith
Doretha Brooks
James DeGennaro
John Brenneman
Randy Mink
Pete McNally
Paul Womble
Rick Savage
Alex Velazquez
Fran McAskill
Mike Linkins
Curtis Knowles
Lilian Nolin
Ed Wolfe
Randall Vogel
Jay Jarvis
Jim Bell
Gary Loyed
Burt McKee
Michael Pruitt
Larry Williams
Edward Sparks
Bob Stanton
Paul Simmons
Ivan Maldonado
Bill Beasley
Timothy Todd

Mickey Etherton
Mickey Matison
Jay Robinson
Gary McLin
Amy Arrington
Doug Leonard
Pete Gardner
Dawn Bialy
James Keene
Deena Ware
Ken Sauer
Michael Stripling
Earl Sehi

Art Bodenheimer
Danny Monroe
Doug Leonard
Jennifer Nanek
Robert Chen
Chris Kaelin

Mulberry
Polk City
Winter Haven

Richard Perez
Bonnie Titus
Cory Carrier
Chris Humphrey
Garry Knotts

Non-Profits/Other Members

Central Florida Regional Planning Council
Lakeland Housing Authority
Rebuilding Together
Red Cross

Chuck Carter
Steve Boyer
Alice Spivey
Linda Scialo

Other Participants

County Agencies

Board of County Commissioners
County Probation
Emergency Management

Charles Fairchild
Greg McMillin
Billy Abernathy
Jonathan Thomas
Pete McNally
Paul Womble
Mike Crumpton
Steve Bennett
Doug Lewis
Stanley Harris
Tina White
Mike Linkins
Jim Bell
Kenney Cooper
Ken Wade
Allan Choate

Environmental Resource
Fleet Management
Information Technology Telecom
Land Development
Emergency Medical Services
Fire Services
Public Safety
Roadway Maintenance
Traffic Operations
Waste Resource Management

Other Participants

Agape Food Bank – Catholic Charities
American Compliance Technologies
Florida EM, Hardee EM
Florida EM, Region IV
Lakeland Regional Medical Center
Lakeland Regional Medical Center

Katrina Pelham
Jeff Kincart
Jessica Hand
Paul Siddall
Alice Hornigan
Kenneth Stone

Integration with other Plans

As part of the annual series of meetings of the Polk LMSWG, members will dedicate at least one meeting to ensuring that the goals, priorities, actions, and projects established in this plan are incorporated into ongoing county and city planning activities. This plan will be incorporated into the following planning mechanisms as indicated below prior to submission of the next update for approval by the Florida Division of Emergency Management and FEMA:

Comprehensive Emergency Management Plan (CEMP) – The LMS will be incorporated into the CEMP by reference, and utilized as the plan’s mitigation section.

Comprehensive Land Use Plan – The LMS will be incorporated through the integration of the risk assessment section into the Comprehensive Land Use Plan.

Capital Improvement Plan – The LMS will be incorporated into the Capital Improvements Plan by scheduling select mitigation projects utilizing local funding.

Flood Plain Management Plan – The LMS will be utilized as the Flood Plain Management Plan, including the risk assessment, NFIP compliance, and flood related mitigation actions.

Community Rating System – To further reduce the cost of flood insurance under the NFIP, the LMS will be incorporated by reference.

Post Disaster Redevelopment Plan (PDRP) – The LMS is referenced for having corresponding goals as the PDRP and the current LMS hazard analysis is used within the plan. The mitigation actions in the LMS help to address the issues faced by the PDRP.

Eagle Lake Stormwater Master Plan – The City of Eagle Lake produced a study which provided mitigation projects and needs to be included in the LMS regarding flooding and stormwater improvements.

3. Risk Assessment

Update Information

For the purposes of the 2010 LMS update, no new hazards have been identified. The probability of each hazard occurring has been verified from trustworthy sources including the National Weather Service, United States Geological Survey, and the Florida Division of Forestry. Not every hazard was looked at in depth as some hazards have a minute chance of occurring. These hazards that are not analyzed in depth are tsunamis, earthquakes, coastal and riverine erosion, and dam/levee failure.

The previous occurrences for each hazard were updated if possible. If a recorded event occurred within the past five years, it was noted in this LMS update. However, if an event was not noted, that does not indicate a decreased probability of occurrence, simply that the county has managed a streak of inactivity for that hazard.

The vulnerability and impact of each jurisdiction were updated as required if the numbers or information had become outdated since the previous LMS. A combination of the impacts, probability of occurrences, and historical occurrences provide the vulnerability of a specific hazard. The level of vulnerability is given as a range from low to high. Low indicates that impacts will be minimal negative, the probability of occurrence is very small, and historical occurrences have shown that the county or jurisdiction is resistant to the hazard and capable of recovering. A high vulnerability indicates that the impacts could be deadly and costly, the probability is significantly higher than other areas, and historical occurrences have proven the hazard to be a recurring problem. A medium vulnerability would fall between the low and the high range.

It must be noted, however, that while probability of occurrence does play a role in determining vulnerability, the two are not exclusive. A high vulnerability can still occur for a hazard that has a low probability. In this case, the event of a devastating low probability hazard would have very high effects (i.e. category 5 hurricane), therefore making the overall vulnerability higher, despite a low probability.

The potential dollar loss of vulnerable structures was calculated using a combination of Polk County Property Appraiser data and MEMPHIS data. MEMPHIS (Mapping for Emergency Management, Parallel Hazard Information System) is a web based system that provides information regarding hazard related data.

MEMPHIS provides an estimate of dollar loss per jurisdiction per hazard, though this data is outdated. For this LMS update, the percent loss for hurricane and flood hazards were applied to current Polk County Property Appraiser data and used to come up with a more accurate estimate of dollar losses for those hazards.

For hazards that are not hurricanes or floods, MEMPHIS places sections of each jurisdiction in a zone of probability of that hazard occurring, showing the number of buildings and equivalent dollar value that is exposed. That methodology was applied to current Property Appraiser values to determine the dollar amounts that fall within a probability zone and hence have that given chance of being exposed to the hazard. The tables containing the information for potential dollar losses and exposures for each hazard can be found in Appendix C.

Natural Hazard Analysis

The following natural hazards have been identified by FEMA Region IV, for analysis and possible inclusion in the Polk Local Mitigation Strategy.

Coastal and Riverine Erosion – Polk County is an inland county and therefore not directly subject to coastal erosion hazards. Polk County contains 554 freshwater lakes that occupy approximately 135 square miles, while the Hillsborough, Kissimmee, Palatka, Peace, Alafia, and Withlacoochee rivers wind their way throughout the county. Erosion is not a hazard, and an assessment will be excluded.

Dam/Levee Failure – There are no dams or levees in or near Polk County that can fail and create a flood hazard. An assessment is excluded.

Drought & Heat Wave – A heat wave is an extended time interval of abnormally and uncomfortably hot and unusually humid weather. This period should last at least one day, but conventionally it lasts from several days to several weeks. A drought is a period of abnormally dry weather which persists long enough to produce serious hydrologic imbalance such as crop damage, water shortage, etc. The severity of the drought depends on the degree of moisture deficiency, the duration and the size of the affected area.

There are 4 ways to define drought:

Meteorological – means a measure of the departure of precipitation from normal. Due to climatic differences, what is considered a drought in one location may not be a drought in another location.

Agricultural – refers to a situation when the amount of moisture in the soil no longer meets the needs of a particular crop.

Hydrological – occurs when surface and subsurface water supplies are below normal.

Socioeconomic – refers to what occurs when physical water shortage begins to affect people.

Earthquakes – The U.S. Geological Survey, National Seismic Mapping Project (website), locates Polk County in the 1%g (peak acceleration) area. Because of this very low rating the Florida Division of Emergency Management does not require local Comprehensive Emergency Management Plans to address earthquakes as a hazard that is likely to affect our residents and visitors. Therefore, an earthquake assessment will be excluded.

Floods – Floods are the most common and widespread of all natural disaster, except fire. A flood, as defined by the National Flood Insurance Program website is a “general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties from”:

- Overflow of inland or tidal waters,
- Unusual and rapid accumulation or runoff of surface waters from land source, or
- A mudflow.

Hurricanes and Tropical Storms – A hurricane is a severe tropical storm that forms in the southern Atlantic Ocean, Caribbean Sea, or the Gulf of Mexico. Hurricanes develop in warm, tropical waters, where moisture is plentiful, and winds are light. A hurricane can produce violent winds, incredible waves, torrential rains and floods. Other tropical storms produce similar, yet lesser effects.

Landslides/Sinkholes – According to the USGSA website, Polk County has less than 1.5% susceptibility for a landslide incident, therefore landslides will not be assessed in this plan. However, sinkholes are a common, naturally occurring geologic phenomenon and one of the predominant landforms in Florida. Many of the lakes in Florida were formed by sinkholes. Sinkholes are depressions or holes in the land surface that occur throughout west central Florida. They can be shallow or deep, small or large, but all are a result of the underlying limestone dissolving. Hydrologic conditions including lack of rainfall, lowered water levels, or conversely, excessive rainfall in a short period of time, can all contribute to sinkhole development. Sinkholes can be classified as geologic hazards, sometimes causing extensive damage to structures and roads, resulting in costly repairs. Sinkholes can also threaten water supplies by draining unfiltered water from streams, lakes and wetlands, directly into the aquifer.

Severe Storms/Tornadoes – Severe storms are weather patterns typical characterized by strong winds and heavy rains. Often, these storms result in hail, lightning strikes, or tornadoes. Tornadoes are one of nature's most violent storms. A tornado is a rapidly rotating column of air extending from a thunderstorm to the ground. Tornadoes come in all shapes and sizes, and can occur anywhere in the United States, at any time of the year. In southern states, peak tornado season is March through May.

Tsunamis – According to FEMA 386-2 CD, Florida has a relatively low tsunami risk and The Florida Division of Emergency Management does not require local plans to address tsunamis as a hazard. An assessment will be excluded.

Wildfires – the National Interagency Fire Center website rates Florida in the low fire damage class. However, as a mostly rural county, much of Polk County remains in the high to moderate probability category for wildfires.

Wildfires can erupt at any time of the year from a variety of causes, including arson, lightning, and debris burning. Florida's wildfire season normally runs from December to June, with the largest/greatest number of acres burned peaking in May.

In April and May, Florida usually has a dry spell. This is because the frontal passages from the north and west are no longer moving through the state and the summer thunderstorm activity has not yet started.

Winter Storms & Freezes – A winter storm is a weather system that occurs during the winter months that brings with it below normal temperatures, often resulting in freeze warnings, frost, and the possibility of snow. According to the Department of Agriculture and Consumer Services (DOACS), a moderate freeze may be expected every 1-2 years. Severe freezes may be expected on an average of once every 15 to 20 years. Temperatures in the 20s can last for as long as 6 – 8 hours from December – March causing hard freezes. Freezes pose a major hazard to the agriculture industry in Polk County on a recurring basis, and are a significant threat to the economic vitality of the State's vital agriculture industry.

Hurricanes and Tropical Storms

Location – Simply being in Florida makes all of Polk County vulnerable to the affects of hurricanes and tropical storms. However, the geographical location protects residents from storm surges associated with hurricanes, but not the severe winds and flood potential.

Extent - Hurricanes are categorized by the Saffir-Simpson hurricane scale:

Table 3-1 Saffir-Simpson Hurricane Scale

Category	Wind Speed	Storm Surge	Damage
1	74 – 95 mph	4 – 5 feet	Minor
2	96 – 110 mph	6 – 8 feet	Moderate
3	111 – 130 mph	9 – 12 feet	Major
4	131 – 155 mph	13 – 18 feet	Extensive
5	156 mph >	18 feet >	Catastrophic

Previous Occurrences –The most prominent occurrences of hurricane and tropical storms occurred in 2004 when Polk County was directly impacted by two hurricanes, while indirectly affected by two others. Hurricane Charley made landfall on August 13th, Frances on September 4th, Ivan on September 16th, and hurricane Jeanne on September 26th. Total damages in Polk County are still being determined. The population of Polk County at the time was around 510,458 residents. Outside of the 2004 season, hurricanes Erin (1995), Irene (1999), Wilma (2005), and Ernesto (2006), along with Tropical Storms Jerry (1995), Mitch (1998), and Fay (2008) have impacted the county within the last 15 years (Source: Polk County Emergency Operations Center, NOAA). See Appendix B.

Probability of Future Events – According to NOAA’s website, Central Florida has a 50% probability of being struck by a named storm. Recent history indicates that residents can expect a storm to affect Polk County every 2-3 years, and the most likely event will be a Category 3 or lesser storm. The probability of being affected by a storm is low to moderate.

Vulnerability– Polk County has a high vulnerability to the effects of a hurricane. Since 46% of the county is located within a floodplain, there is high potential for damages and loss from heavy rains associated with hurricanes.

All areas and jurisdictions of the county are equally at risk from high winds, and with almost half the county in a floodplain, all jurisdictions are also equally at risk for localized flooding caused by the heavy rains of a hurricane weather pattern.

Impact – A hurricane or tropical storm would have a high impact on the county. Due to the high winds and heavy rains associated with a hurricane many residents will be unable to return to their homes. Over 45,000 residents will need to be accounted for in the event of an evacuation. Many mobile/manufactured homes will be destroyed and repairs to other homes that are uninhabitable may take weeks/months to complete. Some may choose to never return to their homes as was the case following Hurricane Andrew. The economic impact will vary greatly. Many small businesses will close forever while others will prosper. Home repair, carpet and appliance businesses will experience short-term increases in business. Other businesses, particularly those associated with tourism or real estate sales, will suffer.

Potential Dollar Losses to Structures – The risk assessment data for wind-related damage in Polk County are based on data developed for the MEMPHIS, which was developed by the FDEM. Wind-related damage in either a 100-year or 50 year event could cause light damage to structures in Polk County. A 25-year event could lightly damage one-third of the structures in Polk County, and a 10-year event should cause no damage. The tables in Appendix C indicate the value of buildings exposed during a given event in each jurisdiction, the percent loss, and the estimate amount lost.

Floods

Location– Fresh water flooding has the highest potential along the five rivers and around the 554 lakes that dot the county. Floods regularly affect few homes and roads every few years.

Extent – The extent of a flood is generally measured in water levels and amount of damage done. Polk County is highly subject to river flooding due to heavy rains. They are categorized using the following:

100-year flood (1% chance per year)

50-year flood (2% chance per year)

25-year flood (4% chance per year)

10-year flood (10% chance per year)

These categories indicate a probability of occurrence (a 100-year flood has a 1% chance of occurrence in one year). The smaller percent chance of occurrence the more devastating the flood is.

Peace River has a recorded maximum crest of 11.13 feet on September 12, 2004 (National Weather Service, Advanced Hydrologic Prediction Service). Flood stage begins at 8 feet, with a major stage beginning at 10 feet. During periods of heavy rains and storms, this extent of flooding can be expected.

FEMA classifies land area through floodzones, categorized by the probability of a flood occurrence. These are shown on a counties Flood Insurance Rate Map (FIRM). For a map of floodzones in Polk County, see Appendix B.

Table 3-2 FEMA Flood Zones

Zone	Description
A	An area inundated by 1% annual chance flooding, for which no Base Flood Elevations (BFEs) have been determined.
AE	An area inundated by 1% annual chance flooding, for which BFEs have been determined.
AH	An area inundated by 1% annual chance flooding (usually an area of ponding), for which BFEs have been determined; flood depths range from 1 to 3 feet.
D	An area of undetermined but possible flood hazards.
UNDES	A body of open water, such as a pond, lake, ocean, etc., located within a community's jurisdictional limits, that has no defined hazard.
VE	An area inundated by 1% annual chance flooding with velocity hazard (wave action); no BFEs have been determined.
X	An area that is determined to be outside the 1% and 0.2% annual chance floodplains.
X500	An area inundated by 0.2% annual chance flooding; an area inundated by 1% annual chance flooding with average depths of less than 1 foot or with drainage areas of less than 1 square mile; or an area protected by levees for 1% annual chance flooding.

Previous Occurrences – In the past 50 years, several minor flooding events have occurred causing almost \$3 million in damages. The most significant event occurred on September 15, 1994. Two synoptic-scale systems, one tropical and one non-tropical brought heavy rain to most

of peninsular Florida the last half of September. Rivers and streams, particularly in the west central counties of Citrus, Polk, Hillsborough, Sarasota, Hardee, Desoto and Manatee Counties, overflowed, flooding roadways and inundating or isolating residential areas. Other sections of Florida, particularly the northeast and east central, experienced urban flooding which closed roads and flooded schools and homes in Duval County and flooded subdivisions in Flagler, Volusia, St. Johns and Brevard counties as well as in Wakulla County in northwest Florida. In southern interior Florida, flooding of swampy areas around Lake Okeechobee damaged some roadways in Hendry County and isolated houses in Glades and western Palm Beach Counties. Damages totaled \$500,000. (Source: National Weather Service website)

On July 1, 2005, flooding occurred due to heavy rainfall which increased lake water levels from Lake Wales to Frostproof. Some lake levels rose up to 10 feet combined with the previous hurricane season from 2004. About 107 manufactured homes were destroyed. Property damage reached approximately \$1.6 million.

On April 6, 2008, flooding occurred due to heavy rainfall in Auburndale, Bartow, Lakeland, and Haines City. Total property damage was about \$50,000.

On August 20, 2008, flooding occurred due to heavy rainfall in the Frostproof area. Seven homes received up to 3 feet of water and total property damage was about \$250,000.

Probability of Future Events – Heavy rains and fresh water flooding occur in cycles that many now attribute to the “El Nino”. There is a long history of flooding in Polk County and most of central Florida. This trend is expected to continue. Some type of flooding event can be expected once a year. There is a moderate probability of heavy flooding occurring. See Appendix B.

Vulnerability – For the relatively few people who live along the banks of the various rivers and the numerous lakes, or other low-lying areas, vulnerability is higher than normal and the impact potentially great. However, for the County as a whole, vulnerability is moderate.

Table 3-3 Polk County Flood Vulnerability

Area of the County	Level of Risk
Unincorporated Areas of the County	Moderate
City of Auburndale	Low
City of Bartow	Low
City of Davenport	Low
City of Dundee	Low
City of Eagle Lake	Low - Moderate
City of Fort Meade	Low
City of Frostproof	Low
City of Haines City	Low
Village of Highland Park	Low
Town of Hillcrest Heights	Low
City of Lakeland	Low - Moderate
Town of Lake Alfred	Low - Moderate
Town of Lake Hamilton	Low - Moderate
City of Lake Wales	Low - Moderate
City of Mulberry	Low
Town of Polk City	Low
City of Winter Haven	Low

Impact – To the victims of a flood, the impacts are moderate to high. Most cannot return to/live in their homes until repairs and clean-up are completed. Even with flood insurance, the cost to the homeowner can be in the thousands. Conversely, floods are often profitable for some businesses, such as those specializing in flooring, appliances and furniture.

Potential Dollar Losses to Structures – These dollar loss figures do not include the long term lost revenue from impacted businesses. The tables in Appendix C indicate the value of buildings exposed during a given event in each jurisdiction, the percent loss, and the estimate amount lost.

Sinkholes

Location – The entire county has potential for the formation of a sinkhole. Maps show that sinkholes tend to develop near areas of high population.

Extent – There are three types of sinkholes that can affect Polk County.

Table 3-4 Polk County Sinkhole Types and Locations

Sinkhole Type	Characteristics	Polk County Location
Solution Sinkholes	<ul style="list-style-type: none">• Bowl shaped• Shallow, broad• Gradual development	North
Cover-Collapse Sinkholes	<ul style="list-style-type: none">• Abrupt collapse development• Vertical or overhanging walls• Circular shape• Varying sizes and depths	Central, Southwest
Cover-Subsidence Sinkholes	<ul style="list-style-type: none">• Shallow depth• Small diameter• Gradual development	Southeast

Sinkholes are measured in length, width, and depth, usually in feet. The maximum extent that Polk County has experienced has been a sinkhole of 225 long, 225 feet wide, and 50 feet deep. Another major occurrence was 200 feet long, 200 feet wide, and 150 feet deep. Sinkholes of this extent are rare, but possible.

Previous Occurrences – The most recent occurrence reported by the United States Geological Survey (USGS) of a sinkhole occurring in Polk County was June 15, 2006 in the city of Mulberry that damaged a house and concrete boat landing. The USGS has recorded 17 other occurrences between 2000 and 2002. Other sinkholes occur but are not reported to the USGS. Red Cross responded to a sinkhole in the City of Lake Wales on October 26, 2008.

Probability of Future Events – There is a likelihood that sinkholes will continue to occur. Periods of drought and heavy rain have created suitable conditions for the formation of sinkholes. A sinkhole is likely to occur at least once within any given year. This results in a low to moderate probability of a future occurrence. See Appendix B

Vulnerability– The entire county and all jurisdictions have a low to moderate vulnerability level. The amount of people adversely affected by a sinkhole is small, but there is still an increased likelihood of occurrence.

Impact –Sinkholes have a moderate impact on Polk County. If sinkholes were to occur in Polk County, their impact could range from minor damage to a home or road, to an entire city block. The impact could potentially increase significantly if municipalities were affected. Many of the homes vulnerable to sinkholes are owned by retirees. With the average annual income per capita in the \$25,000 to \$30,000 range, most residents do not have sufficient insurance and are unable to pay for major repairs. Sinkholes could affect the economy in several ways:

- Reduced real estate sales and profits
- Provided a boom in business for sinkhole stabilization companies
- Created new businesses that by homes at bargain prices for repair and resale/rent

Potential Dollar Losses to Structures – According to LRE, a local ground service company that repairs dozens of homes for insurance companies in central Florida each year, the average cost to stabilize a home due to sinkhole damage is \$50,000 and repairs average \$2,500. Most homes are insured, however, uninsured losses may become more frequent as affordable insurance becomes less available.

Every part of the county and each jurisdiction have the possibility of being affected by a sinkhole. The tables in Appendix C show the dollar amounts for each building type that is within a zone of low, medium, high, very high, extreme, or adjacent (adjacent being next to a zone, but not within one). The dollar values indicate the total amount that is exposed, but a dollar estimate is impossible to project because of the localization of the sinkhole hazard.

Wildfires

Location – Being a predominately rural county, most of the area, with the exception of several municipalities, is vulnerable to the affects of wildfires. Based on mapping by the Florida Division of Forestry, the entire unincorporated area of the county is at low to moderate risk due to dense underbrush and the high number of wooded areas.

Extent – The extent of wildfires is categorized by the fuel source which the fire draws from and the amount of acreage it burns. They are divided into 9 levels depending on the potential and intensity of a fire. Level 1 indicates lower probability and lower intensity, while level 9 indicates higher probability with greater intensity. Fires have burned upwards of 11,000 acres, and this can be expected in rare conditions.

Previous Occurrences –In 2001 a large wildfire burned over 11,000 acres of mainly grass, scrub trees and shrubs along and north of the Interstate 4 corridor over mainly rural portions of northern Polk County. A ten mile stretch of Interstate 4 was closed between Polk City and Lakeland due to the wildfire for nearly ten days. The variable smoke plume produced by the wildfire occasionally reduced visibility to between one half and two miles as far west as St. Petersburg in Pinellas County. Also, ash from the smoke plume was deposited as far southwest as Ft. Myers in Lee county of Southwest Florida. From 2005-2009, the Florida Division of Forestry has reported 5 large fires, burning a combined 10,750 acres.

Probability of Future Events – Controlled/prescribed burns are an effort to control outbreaks of wildfires by burning the underbrush, which would contribute significantly to fueling flames. Because of these regularly scheduled burns, the likelihood of a major wildfire is normally low to moderate, which is about 1 event every 4-5 years. During periods of drought the probability increases from moderate to high. See Appendix B.

Vulnerability– Because much of the County is undeveloped green space vulnerability is moderate to high. If a major wildfire were to occur, the biggest impact would be the loss of the green space itself. Most populated areas can be protected at the cost of the forest. Each jurisdiction is at risk of a wildfire as indicated in the following table.

Table 3-5 Polk County Wildfire Vulnerability

Area of the County	Level of Risk
Unincorporated Areas of the County	Low - Moderate
City of Auburndale	Moderate – High
City of Bartow	Low – Moderate
City of Davenport	Moderate – High
City of Dundee	Low – Moderate
City of Eagle Lake	Low – Moderate
City of Fort Meade	Low – Moderate
City of Frostproof	Low – Moderate
City of Haines City	Moderate – High
Village of Highland Park	Moderate – High
Town of Hillcrest Heights	Moderate – High
City of Lakeland	Low – Moderate
City of Lake Alfred	Low – Moderate
Town of Lake Hamilton	Low – Moderate
City of Lake Wales	Low – Moderate
City of Mulberry	Low – Moderate
City of Polk City	Moderate – High
City of Winter Haven	Low - Moderate

Impact – The impact of wildfires are moderate to high. Wildfires impact residents and businesses by threatening physical structures. However, smoke can also have widespread impacts cause evacuations of areas of heavy smoke. This has personal as well as economic loss, depending on what area is affected. Uncontrolled wildfires can cause severe economic impact to the agricultural industry depending on their location.

Potential Dollar Losses to Structures – With over 40,000 residential and commercial structures in the moderate to high rated areas of the county, the potential dollar losses could exceed \$2 billion. However, according to US Forestry statistics, the average major fire burns approximately 210 acres or a little over ¾ of a square mile, so the expected damage costs would be significantly less.

The tables in Appendix C list the dollar amounts that are exposed to certain levels of wildfire hazard for each jurisdiction. Exposure does not dictate a specific damage estimate because it is impossible to determine the amount of damage that a wildfire will cause. The tables demonstrate the total values of a certain type of structure that are susceptible to that level of wildfire. If a table does not contain all levels 1 through 9, this indicates that the Florida Division of Forestry does not report that level of hazard as a risk for that jurisdiction.

Severe Storms and Tornadoes

Location – Severe storms and tornadoes affect the entire county.

Extent - Many of these storms produced lightning strikes that caused significant damage. Total damages over just the last 10 years are over \$1.7 billion in property, and \$175 million in crop damage.

Tornadoes are categorized by the Fujita scale:

Table 3-6 Fujita Tornado Scale

Category	Damage	Wind Speed
F0	Minor	< 72 mph
F1	Moderate	73 – 112 mph
F2	Significant	113-157 mph
F3	Sever	158 – 206 mph
F4	Devastating	207 – 260 mph
F5	Incredible	261 > mph

Previous Occurrences – Since 1951, 150 tornadoes (F0 – F4) and 265 severe storms have been documented in Polk County by the National Weather Service (website). The most severe (an F4 Tornado) occurred in 1958 and again 1966.

The most recent major occurrence was an F1 tornado on April 23, 2005 and an F0 tornado in April 15, 2007 which both caused \$250,000 worth of damage. There have been other occurrences in the past 5 years, all of F0 strength, but with minimal damage reported. There were 3 other occurrences in 2005 (September 30, August 12, October, 23), 3 occurrences in 2006 (June 12, June 24, and September 15), and 1 other occurrence in 2007 (February 2).

Probability of Future Events – Severe storms are a common occurrence in Florida and there is a high probability that it will continue in the future. Polk County can expect to have a severe storm or tornado occur at least 2 times a year.

Vulnerability – Polk County has high vulnerability to severe storms and tornadoes. Severe storms are common and most infrastructure is built to withstand the effects of such storms. Tornadoes have greater effects but in a smaller area, so the vulnerability is also moderate.

All jurisdictions within the county are at equal risk of being affected by a severe storm or tornado

Impact - The impacts are generally moderate to high and can range from short-term power outages to major damage to structures. In the past 10 years there has been only 1 death, but 44 injuries in Polk County attributed to severe weather events. If a worst-case event were to occur, such as an F3 tornado, 2 deaths and 30 injuries (State average for an F3 event) could be expected. Individual/localized damages have caused a major impact to families and neighborhoods, particularly mobile home parks. Because events are frequent, several businesses have started to specialize in making fast repairs to storm damages.

Potential Dollar Losses to Structures – Based on records of previous occurrences in Polk County, each event averages just over \$100,000 and the most costly event was \$9.4 Million. A worst-case future occurrence of an F3 tornado impacting the most densely developed part of the

county could affect 207,161 homes. A worst case scenario event, involving major damage to a quarter of the homes, (average county home value is \$83,300) would create over a \$4 billion event. To put these estimates in perspective, Florida has experienced 37 F3 tornadoes in the past 50 years. Damages have averaged \$6.7 million and the costliest event was \$50 million.

The tables in Appendix C show the dollar value of structures exposed to tornadoes within a given probability zone for that jurisdiction. Historically, some jurisdictions have experienced more severe weather and tornadoes, which gives them a greater probability of occurrence.

Damage estimates are not provided for thunderstorms because the entire county and all jurisdictions are at equal probability of experiencing a thunderstorm, and in such an event, 100% of buildings are exposed.

Drought/Heat Wave

Location – The entire County can be affected by a hydrological drought. The extent of damage is normally minimal. In 2001 the State’s citrus crop was 6% less than normal because of a two-year drought. Lawns and landscape that can only be watered in compliance with regional watering restrictions are also affected by drought. Heat waves can be experienced throughout the county.

Extent – There are two standard methods for measuring drought.

The Palmer Drought Severity Index (PDSI) measures precipitation, air temperature, and soil moisture. It produces a value ranking an area from -6.0 (extreme drought) to +6.0 (extreme wet conditions). Polk County is susceptible to ranges from -5.0 to 6.0.

The Keetch-Byram Drought Index (KBDI) estimates the dryness of soil and duff layers, and increases for each day without rain. The values produced range from 0 (no moisture deficit) to 800 (high moisture deficit). This index is primarily used to indicate favorable conditions for wild fires. Polk County is susceptible to the full range of the Keetch-Byram Drought Index.

A heat wave is measured in an abnormally high temperature and unusually high humid that is sustained over a period of at least 1 day. In Polk County these temperatures can range from 90 degrees and upwards.

Previous Occurrences – Minor droughts occur every few years. They are usually associated with a “La Nina” event. The last occurrence was from 1999 to 2001. According to the National Weather Service website, the most serious event occurred in South Florida from May 2000 to May 2001. Below normal rains caused \$100 million in crop damages.

From December 2008 - May 2009, Polk County experienced a moderate drought, while some areas in the southwest experienced severe drought.

On October 8, 2009, record high temperatures of 95 degrees were felt in the Lakeland area for 3 days. There was one death as a result of the heat.

Probability of Future Events – There is a moderate chance that cycles of reduced rains will continue to cause hydrological droughts in the future. Polk County can expect a minor drought once every 2-3 years.

Vulnerability – Vulnerability to drought/heat wave is low to moderate. If water levels drop to a point where water restrictions are expanded to include agriculture, vulnerability increases.

All jurisdictions within the county are at a low risk of a drought or heat wave hazard.

Impact – To date there have been no recorded human or significant economic impacts from droughts in Polk County, therefore the impact is low to moderate. However, being an agricultural county, a major long-term hydrological drought that causes the loss of an entire year’s crops could cause more than \$284 million in damages and millions more to lawns and landscaping. A more likely event would result in a 5-10% reduction in crop yield and only \$14.2 to \$28.4 million in losses. In addition, a drought could also impact the county’s \$35,554,000 annual livestock industry.

Potential Dollar Losses to Structures – None

Winter Storms/Freezes

Location – The entire county can be affected by freezes. However, except for the municipalities, the extent of damage is greatest in the rest of the county where farms/groves are located. Since 1999, 20 freezes or events of extreme wind chill have caused over \$38.9 million in damages to crops in Polk County. (Source: National Weather Service website)

Extent – There are no specific categories of intensity for hard freezes or winter storms. Winter storms and freezes are measured in wind chill and Fahrenheit degrees, specifically when it drops below freezing (32°).

Previous Occurrences – Since 1999 the Polk County area has experienced 20 freezes or events of extreme wind chill. The latest event occurred on January 1, 2003 when arctic high pressure settled over the southeastern United States which maintained the clear and cold weather across the Florida peninsula. Overnight lows of 19 to 24 occurred from Bronson to Brooksville with temperatures in the 30s farther south. Northeast winds of 10 to 15 mph produced wind chills down to 25 degrees from Tampa to Lakeland to Fort Myers. Citrus crops fared well during the freeze but strawberries took an estimated \$4.5 million dollar loss and tropical fish an estimated \$4 million dollar loss. (NCDC Website)

Probability of Future Events – There is a moderate probability that multiple freezes will occur each year. Several are likely to be hard freezes that could damage crops.

Vulnerability– There is a low to moderate vulnerability to winter storms/freezes for Polk County. The citrus industry is the most vulnerable to freezes. Currently Polk County consists of 3,114 farms totaling 626,634 acres that produce an average of \$284,787,000 in crops each year. (Dept. of Agriculture website)

Table 3-7 Polk County Winter Storms/Freezes Vulnerability

Area of the County	Level of Risk
Unincorporated Areas of the County	Low – Moderate
City of Auburndale	Low - Moderate
City of Bartow	Moderate
City of Davenport	Low – Moderate
City of Dundee	Moderate
City of Eagle Lake	Low – Moderate
City of Fort Meade	Moderate
City of Frostproof	Moderate
City of Haines City	Low – Moderate
Village of Highland Park	Low – Moderate
Town of Hillcrest Heights	Moderate
City of Lakeland	Moderate
Town of Lake Alfred	Low – Moderate
Town of Lake Hamilton	Moderate
City of Lake Wales	Low – Moderate
City of Mulberry	Moderate
Town of Polk City	Low - Moderate
City of Winter Haven	Moderate

Impact – For growers the impact can vary from low to moderate. A major freeze that causes the loss of an entire year’s crops could cause more than \$284 million in damages. It is highly unlikely that this worst-case scenario could occur. In recent years citrus has been affected very little by freezes. New hybrids and growing techniques have limited the impact of freezes significantly. A more likely event would impact 5-10% of crop production and cause only \$14.2 to \$28.4 million in losses.

Potential Dollar Losses to Structures – None

Conclusions/Recommendations

The following table represents a summary of the natural hazards that affect Polk County. The table lists the hazards from greatest threat to least threat. Probability, impact, and vulnerability are discussed in the hazard profiles. Injury/Death indicates the likelihood of human losses for each hazard. Economic loss is the amount of damage done to the economic infrastructure by the hazard. Environmental loss indicates the adverse effects the hazard has on the environment. Service Disruption shows how badly basic services and utilities could be affected by the hazard.

Table 3-8 Polk County Vulnerability Summary Table

	Probability	Vulnerability	Injury/Death	Economic Loss	Environmental Loss	Service Disruption
Hurricanes and Tropical Storms	low-med	high	med-high	med-high	med-high	med
Severe Storms and Tornadoes	high	high	med-high	low-med	low-med	med
Wildfires	med-high	high	low-med	low-med	med-high	low
Flooding	med	med	low	med	med	med
Winter Storms/Freezes	med	low-med	low	med-high	high	low
Sinkholes	low-med	med	low	low-med	med	low
Drought/Heat Wave	med	low-med	low	low-med	med	low

Hurricanes and Tropical Storms pose the greatest threat to Polk County. The probability, vulnerability, impact and potential losses total the highest of all natural hazards assessed.

Because many mitigation programs, policies and projects are available to reduce future losses, this hazard should receive the most emphasis. Some mitigation projects include building retrofits and shutter installations to prevent wind damage. Proper education is always important regarding preparation for a hurricane, such as having an evacuation plan and having a hurricane safety kit.

Severe Storms and Tornadoes are a way of life in Central Florida. Therefore, they should receive the second most emphasis when it comes to mitigation priorities. Many mitigation projects that mitigate the wind effects of hurricanes and tropical storms will serve to mitigate severe storms and tornadoes. The creation of safe rooms in houses will also better strengthen homes against tornadoes.

The threat of **Wildfires** may be moderate, but their future impact could be significant and cause the loss of a major natural resource. Mitigation measures are possible and affordable. Wildfire mitigation includes education about brushfires in order to avoid accidental flare ups. Other opportunities can be provided to protect homes, such as wildfire awareness events

Flooding is one of the most likely natural hazards to cause damage to Polk County. Floods are frequent occurrences and there are several mitigation programs, policies and projects available to reduce future losses. Flood mitigation may include acquisition of flood prone areas to prevent development, installing better stormwater drainage systems, or continued adherence to the NFIP standards in construction.

Winter Storms/Freezes have little impact on Polk County, except for the potential minor economic impact to citrus crops. Like drought/heat wave, there is little that can be done to reduce future effects. Mitigation actions for winter storms and freezes can include public addresses informing residents of freeze warnings and providing instructions on how to handle the situation. For farmers, proper technology can help prevent the crop damage done by the low temperatures.

The major threat of **Sinkholes** is the human and economic impact. Although there are currently few mitigation measures that government can undertake, future sinkhole mitigation should be given consideration by the LMS workgroup. These actions could include providing information to future and current homeowners about the degree of possibility of sinkholes in their area and provide information on how to be prepared for a sinkhole occurrence.

The major impact of **Drought/Heat Wave** is to our water supply. Water restrictions and other conservation measures have been implemented and/or encouraged in recent years, but few other mitigation measures are available. The LMS workgroup may want to include support of water conservation efforts in the updated strategy.

Repetitive Loss Properties

Repetitive Loss Properties are properties in which two or more flood insurance claims of at least \$1,000 have been filed with the National Flood Insurance Program (NFIP) over a 10-year period since 1978. These areas are identified by Section-Township-Range.

Polk County contains 36 properties considered to be repetitive loss properties. Of these 33 properties, 33 properties are single family residential properties. The non-residential properties are commercial and manufacturing properties.

Each of these properties has filed at least two claims due to flooding, with some filing up to six. This alludes to the increased vulnerability of these properties. Each property is located within a floodplain, though to differing levels. Specific location within the floodplain contributes to the vulnerability, as well as construction and drainage issues which cause greater chance of flooding.

Table 3-9 Number of Repetitive Loss Properties per Jurisdiction

Community Name	Number of Repetitive Loss Properties
Davenport	1
Haines City	1
Highland Park	1
Lakeland	2
Mulberry	1
Winter Haven	1
Unincorporated Polk County	29

Special Needs Populations

Polk County has a number of residents who are categorized as “special needs.” These are primarily people who require constant medical attention and are unable to survive without help in the event of a natural disaster. Anyone who falls under the category of “special needs” must fill out a registration form with the County, containing their vital information and what needs they require.

The number of registered special needs residents changes monthly, but averages around 4000 people. There are three shelters in the County which are designated as “Special Needs Shelters” and that are equipped and prepared to handle people with specific medical needs. The three shelters are:

Lakeland Adult Day Care, City of Lakeland
Haines City Adult Day Care, City of Haines City
Polk County Health Department Special Care Unit, City of Bartow

Building Inventory and Land Uses

Table 3-8 gives an extensive list of land uses and building types for each jurisdiction. This information helps to present an idea of what type of land uses are being employed within each jurisdiction and what the major economic engines are.

Table 3-10 Existing Building Inventory and Land Uses

	Auburndale	Bartow	Davenport	Dundee	Eagle Lake	Fort Meade	Frostproof	Haines City	Highland Park
Residential									
SF	4227	4994	1366	1168	755	1548	968	3178	69
Mobile Home	229	341	449	109	3	11	112	173	0
MF	218	219	30	25	9	42	43	176	27
Other	1720	1018	853	802	301	410	254	595	26
Commercial									
Shopping Centers	215	172	24	57	25	58	62	32	0
Supermarkets	1	1	0	0	0	2	0	1	0
Offices	40	68	4	11	1	10	17	9	0
Professional Services	8	35	0	1	0	5	5	53	0
Restaurants	21	24	0	3	1	9	4	12	1
Banking and Finance	9	9	1	2	1	3	4	3	0
Service Centers	38	35	6	10	9	18	11	7	0
Other	142	231	43	101	32	63	99	110	8
Industrial									
Light	27	39	2	3	2	5	3	6	0
Heavy	1	2	0	1	0	1	0	2	0
Mineral Processing	0	1	0	0	0	0	0	2	0
Other	77	60	11	26	5	28	74	32	0
Institutional									
Churches	75	90	14	21	5	39	17	27	0
Cultural	0	5	0	0	0	1	0	0	0
Other	136	100	38	27	15	15	15	114	4

	Hillcrest Heights	Lake Alfred	Lake Hamilton	Lake Wales	Lakeland	Mulberry	Polk City	Winter Haven	Unincorp. Polk County
Residential									
SF	105	1318	514	3955	23846	707	630	9066	135022
Mobile Home	0	3	0	0	1179	58	185	373	31008
MF	11	74	17	240	3194	24	11	1730	7049
Other	11	715	249	1037	3018	111	478	3647	36703
Commercial									
Shopping Centers	0	70	28	174	812	98	42	550	1171
Supermarkets	0	0	0	1	4	1	1	4	2
Offices	0	9	2	85	406	25	3	198	224
Professional Services	0	3	0	76	328	3	2	105	142
Restaurants	0	6	0	27	127	14	3	52	73
Banking and Finance	0	2	0	11	49	3	1	25	32
Service Centers	0	14	3	44	202	15	2	77	372
Other	0	59	36	619	1133	125	26	657	2151
Industrial									
Light	0	15	4	17	86	45	5	47	480
Heavy	0	0	0	0	2	1	0	1	14
Mineral Processing	0	0	0	1	0	1	0	0	30
Other	0	12	27	61	458	100	3	142	1451
Institutional									
Churches	0	19	8	68	308	28	8	139	513
Cultural	0	0	0	3	10	0	0	4	229
Other	1	29	7	122	586	17	16	390	2232

Source: Polk County Property Appraiser

Critical Facilities Inventory

Table 3-9 contains a count of the number of critical facilities located within each jurisdiction. Critical facilities are chosen by each jurisdiction, but generally include utilities, emergency operations buildings, government facilities, medical centers, roads, and communication sites. This table only gives a general idea of how many critical facilities of a certain category are located within a jurisdiction. Due to the sensitive nature of some of the critical facilities, a comprehensive list is not included in this plan. To obtain a comprehensive copy of the critical facilities list, please contact Polk County Emergency Management at:

Polk County Emergency Management
1295 Brice Boulevard
Bartow, FL 33820
863-534-5600

Table 3-11 Number of Critical Facilities by Jurisdiction

	Totals	Auburndale	Bartow	Davenport	Dundee	Eagle Lake
Public Service Facilities						
Government Facilities	94	3	36	1	1	1
County Administration	9	0	7	0	0	0
DOH	7	2	2	0	0	0
City Halls	14	1	1	1	1	1
State Buildings	64	0	26	0	0	0
Correctional Facilities	11	0	5	0	0	0
Parks/Rec	103	2	0	0	1	2
Emergency Services						
Emergency Operations Center	4	0	1	0	0	0
Emergency Services	89	3	4	4	1	3
Fire	31	0	0	1	0	1
EMS	22	1	2	1	0	1
Police/Law Enforcement	36	2	2	2	1	1
Schools/Shelters	163	10	17	6	3	3
Transportation						
Airports/Airfields	18	1	1	0	1	0
Evacuation Routes (Miles)*	523.75	17.2	26.3	6.9	5.86	8.3
Utility Services						
Sewer Treatment Facilities	28	1	1	0	0	1
Landfill	1	0	0	0	0	0
Fuel Sites	11	1	2	1	1	0
Healthcare Services						
Hospitals/Medical Facilities	141	2	14	14	1	0
Special Needs Facilities	31	0	1	0	0	0
Communication Sites						
Communication Totals	287	15	26	14	4	3
County Radio Tower	12	0	3	1	1	0
AM Towers	11	1	2	0	0	0
FM Towers	15	1	1	0	0	0
Wireless Antenna	218	12	20	9	3	3
Cellular Antenna	29	1	0	4	0	0
TV Broadcast Stations	2	0	0	0	0	0
Volunteer Services						
Volunteer Totals	5	0	0	0	0	0
Salvation Army	2	0	0	0	0	0
Red Cross Facilities	1	0	0	0	0	0
Other	2	0	0	0	0	0

* A map showing the evacuation routes within Polk County can be found in Appendix B

	Fort Meade	Frostproof	Haines City	Highland Park	Hillcrest Heights	Lake Alfred
Public Service Facilities						
Government Facilities	1	1	3	0	0	1
County Administration	0	0	0	0	0	0
DOH	0	0	1	0	0	0
City Halls	1	1	1	0	0	1
State Buildings	0	0	1	0	0	0
Correctional Facilities	0	1	0	0	0	0
Parks/Rec	3	1	2	0	0	4
Emergency Services						
Emergency Operations Center	0	0	0	0	0	0
Emergency Services	2	1	6	0	0	2
Fire	0	0	2	0	0	0
EMS	1	0	2	0	0	1
Police/Law Enforcement	1	1	2	0	0	1
Schools/Shelters	3	4	9	0	0	7
Transportation						
Airports/Airfields	0	1	1	0	0	0
Evacuation Routes (Miles)*	7.2	7.8	13.6	1	3.2	15.21
Utility Services						
Sewer Treatment Facilities	1	0	1	0	0	0
Landfill	0	0	0	0	0	0
Fuel Sites	1	1	0	0	0	0
Healthcare Services						
Hospitals/Medical Facilities	0	1	4	0	0	1
Special Needs Facilities	0	0	3	0	0	2
Communication Sites						
Communication Totals	15	13	14	0	1	3
County Radio Tower	1	2	0	0	0	0
AM Towers	0	0	1	0	0	0
FM Towers	2	1	2	0	0	0
Wireless Antenna	9	8	11	0	1	3
Cellular Antenna	3	2	0	0	0	0
TV Broadcast Stations	0	0	0	0	0	0
Volunteer Services						
Volunteer Totals	0	0	0	0	0	0
Salvation Army	0	0	0	0	0	0
Red Cross Facilities	0	0	0	0	0	0
Other	0	0	0	0	0	0

* A map showing the evacuation routes within Polk County can be found in Appendix B

	Lake Hamilton	Lake Wales	Lakeland	Mulberry	Polk City	Winter Haven
Public Service Facilities						
Government Facilities	0	6	22	1	1	10
County Administration	0	0	1	0	0	1
DOH	0	1	1	0	0	0
City Halls	0	1	1	1	1	1
State Buildings	0	4	19	0	0	8
Correctional Facilities	0	0	0	0	2	0
Parks/Rec	1	2	16	0	0	17
Emergency Services						
Emergency Operations Center	0	1	1	0	0	1
Emergency Services	2	10	21	3	2	12
Fire	1	6	5	1	1	4
EMS	0	2	5	1	1	2
Police/Law Enforcement	1	2	11	1	0	6
Schools/Shelters	0	10	60	4	2	21
Transportation						
Airports/Airfields	0	2	3	1	2	1
Evacuation Routes (Miles)*	3.9	11.9	83.98	8.3	12	23.03
Utility Services						
Sewer Treatment Facilities	1	1	6	2	1	4
Landfill	0	0	0	0	0	1
Fuel Sites	0	0	2	1	0	0
Healthcare Services						
Hospitals/Medical Facilities	0	11	57	1	0	34
Special Needs Facilities	0	1	16	0	0	8
Communication Sites						
Communication Totals	3	26	66	14	11	24
County Radio Tower	0	1	1	0	1	1
AM Towers	0	2	3	0	0	1
FM Towers	0	0	6	0	0	1
Wireless Antenna	2	19	47	11	8	20
Cellular Antenna	1	4	8	2	2	1
TV Broadcast Stations	0	0	1	1	0	0
Volunteer Services						
Volunteer Totals	0	1	2	0	0	2
Salvation Army	0	0	1	0	0	1
Red Cross Facilities	0	0	0	0	0	1
Other	0	1	1	0	0	0

* A map showing the evacuation routes within Polk County can be found in Appendix B

Future Structures, Land Use, and Development

Growth has traditionally come to Polk from the west, from Tampa through Plant City and into the Lakeland area. Now the eastern portion of the County, primarily along the I-4 Corridor and the north US Highway 27, is benefiting from the Orlando market area. The opening of the Eagle Ridge Mall on U.S. 27 north of Lake Wales further fueled growth in this area. Other new development in the Cypress Gardens Boulevard area of Winter Haven and on Highway 60 east of Lake Wales is spurring additional growth on the east side of the county. In 2003 the County adopted the North Ridge Selected Area Plan to recognize the development pressures on the area south of the I-4/US 27 intersection. That amendment and all the associated implementation tools adopted to date (LDC, transportation variance, CRA, etc.) for that area completed the planning area for the urban node around the I-4/US 27 intersection.

The 2000 Census of Population showed the largest growth areas are northern Polk cities and Lake Wales. This reflects the general areas of development activity and, as a result, those areas have increased demand in the use of public services. Since the 2000 census the growth north of Haines City (northeast Polk - North Ridge, North US 27 and Ronald Reagan Parkway SAPs), north and east of Lakeland, and the area south of Winter Have/north Lake Wales showed the largest urbanization.

Although the County has approved conditional uses for 13 developments with over 4,000 residential lots/units (see Table 3-10) in the Rural Development Area (RDA), only one development (23 lots) has been developed and platted. Approximately 120 lots have been developed in rural subdivisions (5 acre or larger lots) in the last five years. These developments represent less than 1% of the lots created in the County in the period between 2004 and 2007. Almost 11% (2,240) of the lots created in that period are located in the Suburban Development Area (SDA). The development outside the Urban Development and Urban Growth area is infrequent and more isolated.

Table 3-12 Polk County Rural Development

Rural Residential Developments			
Project Name	Units	SF (non-Residential)	Approval Date
Pine Valley North	100		January 2006
Pine Valley South	80		January 2006
Masterpiece Road	101		June 2006
Lake Easy	23		June 2006
Lake Streety	71		2005
Horseshoe Creek	11		September 2006
Tindale Camp Road	114		December 2007
Rural Mixed-Use Development			
Project Name	Units	SF (non-Residential)	Approval Date
Fox Branch Ranch	1043	5 acres	December 2005
Temple Town	503	54,420 sf	January 2006
Walk-in-Water Ranch	2440 (not incl. in total)	35,000 sf	Pending
Mammoth Grove	762	10,000	2006
RFL Cypress Land Holdings	1,086	5 acres	May 2006
RFL Cypress Land Holdings II	472	8.7	December 2007
Mills	476	7.8	March 2008
TOTAL	4,842		

Source: Polk County Growth Management, February 2007

The inclusion of agricultural land in the vacant and developable category does not mean that the County expects all such lands to be developed for urban uses. Many of these areas contain viable agricultural activities and environmentally sensitive habitats such as floodplains, scrub, high recharge areas and sinkholes. Additionally, the County and other agencies likely will acquire additional public lands over time to accommodate the needs for environmental protection, flood protection, potable water supplies, and recreation.

Using the results of the analysis of the percentage of lots in the RDA, SDA and UDA, we can anticipate that development in the UDA will continue to increase while the percentage of development in the RDA and SDA will remain low (1% and 11% respectively). The anticipated number of units in these two development areas should be about, 370,455 units and thus with a capacity population of 926,131 persons.

Table 3-11 from Polk County's Evaluation and Appraisal Report, shows the developable acreage throughout the county. It is divided into separate land use categories, and shows the capacity for growth and residential structures for that land use category. This shows the potential for population growth within the county.

Table 3-13 Developable Acreage by Future Land Use Categories

Future Land Use Categories	Total Acreage	Developable Acreage	Density – Potential Residential units	Intensity (SF)	Population Capacity
Agricultural Residential Rural (A/RR)	486,598	269,543	53,909		134,772
*Agricultural Residential Rural (A/RR) - 1% of total development	486,598	269,543	*4,010		*10,025
Business Park Center (BPC)	12,333	6,076		31,761,143	0
Community Activity Center (CAC)	890	429		5,604,971	0
Convenience Center (CC)	148	75		819,045	0
Commercial Enclave (CE)	607	243		3,179,740	0
CORE	58,161	16,427	821		2,053
Development of Regional Impact (DRI)	21,468	12,006	42,021		105,052
Employment Center (EC)	1,546	1,229	4,916	22,484,647	12,290
High Impact Commercial (HIC)	250	41		719,578	0
Industrial (IND)	6,878	3,548		100,459,793	0
Institutional (INST)	7,750	2,701		29,416,387	0
Linear Commercial CorridorLCC	2,254	933		12,186,203	0
Leisure Recreation (L/R)	5,017	3,186		2,428,424	
Neighborhood Activity Center (NAC)	856	540		5,879,788	0
Office Center (OC)	203	66		866,397	0
Professional Institutional (PI)	283	202	302	6,144,345	756
Phosphate Mining (PM)	172,185	120,407		3,933,694,609	0
Preservation (PRESV)	34,626	1,162		25,315	0
Regional Activity Center (RAC)	1,953	1,441		21,967,817	0
Rural Commercial Cluster Commercial (RCC)	205	86		749,046	0
Rural Commercial Cluster Residential (RCC-R)	1,621	401	801		2,003
Residential High (RH)	1,215	913	13,691		34,228
Residential Low (RL)	63,701	29,437	147,185		367,963
Residential Medium (RM)	12,374	6,972	69,718		174,294
Recreation and Open Space (ROS)	95,667	1,351		588,499	0
Residential Suburban (RS)	58,067	21,432		64,297	160,743
* Residential Suburban (RS)	*	21,432	45,400 *		113,500*

- 1% of total development					
Town Center (TC)	411	334	3,335	5,085,174	8,339
Tourist Commercial Corridor (TCC)	838	693		18,119,002	0
Developable residential - (minus ARR or non-res)		42,057			
TOTAL			400,996		1,002,491
TOTAL ADJUSTED to trend (ARR, RS units/pop)	1,534,705	501,874	332,200	4,202,179,921	830,501

* # of unit expected to be developed in the SDA and RDA reduced to 11% and 1% based on the 2004-2007 trend analysis under section 2.5

Source: 2009 Polk County EAR, Compiled by Polk County Growth Management Division & GIS staff, February 2008.

Each hazard affects buildings and infrastructure in a separate manner. To provide further understanding of the effects of these hazards, a brief discussion is provided for (1) existing buildings, infrastructure, and critical facilities, (2) future buildings, infrastructure, and critical facilities, and (3) land uses and development trends.

Tropical Storms/Hurricanes

Existing Buildings, Infrastructure and Critical Facilities – Over 202,125 homes and businesses would receive moderate to minor damage from a Category 3 hurricane. There are also 723 critical facilities located within the Category 3 storm impact area.

Future Buildings, Infrastructure and Critical Facilities – There are dozens of lots for sale throughout Polk County and building will continue until build-out occurs. These buildings are required to adhere to the Florida Building Code which ensures a certain level of resistance to natural hazards. With growth comes the need for a larger infrastructure resulting in critical facilities being located in vulnerable areas.

Land Uses and Development Trends – Most future development will occur throughout the county, but predominantly along the east and northern areas of the county. Because of the vulnerability to hurricane force winds, future construction is subject to the State's stringent building codes, and county zoning requirements regarding flood zones.

Flood

Existing Buildings, Infrastructure and Critical Facilities – There are no critical facilities located in the 100-year Flood Plain and only a few sections of road that are normally affected. Damages are usually minor and repaired quickly.

Future Buildings, Infrastructure and Critical Facilities – All future construction will continue to be above the 100-year flood plain.

Land Uses and Development Trends - Development in the 100-year flood plain is strictly controlled by the County. All new construction must be elevated above the base flood elevation.

Sinkholes

Existing Buildings, Infrastructure and Critical Facilities – Homes, roads, Fire Stations and Libraries could all potentially be affected by sinkholes.

Future Buildings, Infrastructure and Critical Facilities – See the Land Uses and Development Trends section below.

Land Uses and Development Trends – Like most of Florida, Polk County's population is growing and developments will likely to be planned or proposed. The denser the population, the greater the chance for future damages due to sinkholes.

Wildfire

Existing Buildings, Infrastructure and Critical Facilities – Few buildings border heavily wooded areas and even fewer critical facilities.

Future Buildings, Infrastructure and Critical Facilities – See Land Use and Development Trend maps in the Introduction.

Land Uses and Development Trends – Most development is in the eastern and northern areas of Polk County, away from heavily forested acres. Future development is expected to continue this trend. Those communities that are/may be vulnerable to wildfires are encouraged to follow the recommendations of the Firewise USA program.

Severe Storms/Tornadoes

Existing Buildings, Infrastructure and Critical Facilities – Every structure in Polk County could be damaged by a severe storm, tornado or lightning strike.

Future Buildings, Infrastructure and Critical Facilities – All future construction will be completed to comply with more stringent building codes/requirements. Damage to roofs and manufactured homes will be less on average.

Land Uses and Development Trends – Like most of Florida, Polk County's population is growing and many developments are planned or proposed. The denser the population, the greater the chance for future damages.

Drought/Heat Wave

Existing Buildings, Infrastructure and Critical Facilities – No impact

Future Buildings, Infrastructure and Critical Facilities – No impact

Land Uses and Development Trends – The more the growth the greater demand on the water supply. Increased development throughout the county and in the entire region may soon cause hydrological drought to become a hazard of much greater significance.

Winter Storms/Freezes

Existing Buildings, Infrastructure and Critical Facilities – No impact

Future Buildings, Infrastructure and Critical Facilities – No impact

Land Uses and Development Trends – As indicated previously, farm lands and groves are being lost to new areas of development. Most are in 5-acre tracts and are being billed as mini farms/ranchettes.

4. Mitigation Strategy

Update Information

The mitigation strategy section of the 2010 LMS update required extensive review and revision from the previous year. Each project listed in the Polk County 2005 LMS was reviewed and verified to attain a status of the project. They each received a status of completed, deleted, or deferred. Completed projects were finished prior to the 2010 LMS update. Deleted projects were not completed since the 2005 LMS and were no longer intended to be completed. Deferred projects are projects that were not completed due to resources or time constraints but will still be completed if the funding and resources are made available.

New projects were solicited from county agencies as well as from all jurisdictions. For jurisdictions such as the Village of Highland Park and the Town of Hillcrest Heights, which are very small (less than 300 people each) in terms of population and land area, they are affected by county wide projects, but do not have the staff or resources to carry out their own mitigation projects. The project list includes a number of public education and awareness mitigation actions that affect all jurisdictions within the county. Many of these, such as the Hurricane Expos provide information about all types of natural hazards and what citizens can do to protect themselves.

Each new and deferred project was ranked using STAPLEE criteria. Every subcategory in STAPLEE was given a numerical score and the total sum provided the project's final ranking.

Goals and Objectives

Goal 1 Protect the health, safety and welfare of the public.

Objective 1.1 Inform and educate the public about potential hazards and property protection measures.

Objective 1.2 Ensure new development and redevelopment complies with all applicable federal, state and local regulations.

Objective 1.3 Provide sufficient shelter space to satisfy in-County demand.

Goal 2 Maintain high state of preparedness/coordination to mitigate and respond to disasters.

Objective 2.1 Assist business and industry in the preparation of Hazardous Materials Plans.

Objective 2.2 Maintain a capability to respond to hazardous material incidents.

Objective 2.3 Provide a capability to reduce residential hazardous material waste.

Objective 2.4 Support programs under the Emergency Planning and Community Right-To-Know Act.

Objective 2.5 Continue to develop the capacity to mitigate, prepare, respond, and recover from all hazards.

Goal 3 Encourage economic diversification and development.

Objective 3.1 Assist and encourage new economic development and post-disaster redevelopment

Objective 3.2 Encourage public-private partnerships.

Goal 5 Reduce the cost of disaster response and recovery.

Objective 5.1 Develop and implement guidelines for post-disaster redevelopment

Objective 5.2 Advocate property acquisition or retro-fitting for repetitive loss properties.

Objective 5.3 Establish and implement a plan for post-disaster temporary housing.

Objective 5.4 Efficiently manage all local disasters.

Goal 6 Encourage the protection of Natural Resources.

Objective 6.1 Partner with the State and other agencies in the acquisition of lands and/or development rights for environmental protection.

Objective 6.2 Protect and restore wetlands and critical upland habitats.

Objective 6.3 Limit discharge and protect natural resources from toxic substances and harmful pollutants.

Objective 6.4 Provide and encourage preservation of open space.

Objective 6.5 Preserve and encourage planting of native vegetation.

Goal 7 Minimize the effects of disasters on historical and cultural resources.

Objective 7.1 Conserve and protect historical and cultural resources.

Goal 8 Stormwater Improvement

Objective 8.1 Maintain and improve existing drainage systems to regulate management of storm water runoff.

Objective 8.2 Protect the function of natural drainage features and surficial aquifer recharge areas.

Objective 8.3 Protect and preserve wetlands, floodplains and coastal lands.

Goal 9 Reduce property damage caused by flooding.

Objective 9.1 Identify and address local flooding conditions.

Goal 10 Regulate and prioritize the construction and/or enhance the protection of critical facilities and infrastructure.

Objective 10.1 Maintain or improve critical evacuation routes.

Objective 10.2 Prioritize and retrofit existing critical facilities and infrastructure.

Objective 10.3 Encourage capital improvement expenditures for critical infrastructure.

National Flood Insurance Program (NFIP)

Participation in the National Flood Insurance Program is listed below:

Table 4-1 National Flood Insurance Program Participation

Jurisdiction	NFIP Status
Unincorporated Polk County	Participating
City of Auburndale	Participating
City of Bartow	Participating
City of Davenport	Participating
Town of Dundee	Participating
City of Eagle Lake	Participating
City of Fort Meade	Participating
City of Frostproof	Participating
City of Haines City	Participating
Village of Highland Park	Not Participating
Town of Hillcrest Heights	Not Participating
City of Lake Alfred	Participating
Town of Lake Hamilton	Participating
City of Lake Wales	Participating
City of Lakeland	Participating
City of Mulberry	Participating
City of Polk City	Participating
City of Winter Haven	Participating

Each participating jurisdiction will:

1. Continue to enforce their adopted Floodplain Management Ordinance requirements, which include regulating all new development and substantial improvements in Special Flood Hazard Areas (SFHA).
2. Continue to maintain all records pertaining to floodplain development, which shall be available for public inspection.
3. Continue to notify the public when there are proposed changes to the floodplain ordinance or Flood Insurance Rate Maps.
4. Maintain the map and Letter of Map Change repositories.
5. Continue to promote Flood Insurance for all properties.

There are two jurisdictions that have chosen not to participate in the NFIP, the Village of Highland Park and the Town of Hillcrest Heights. Both jurisdictions cite their size, limitation of resources, and location as reasons for not participating. The Village of Highland Park has 244 people and the Town of Hillcrest Heights has 266 people (Source: US Census Bureau). With such a small population the two locations are highly limited in their resources and manpower. They also are small jurisdictions in terms of area, and the vast majority of their land and structures do not lie within the 100 year floodplain.

Table 4-2 NFIP Insurance Policies

Community Name	Policies In-Force	Insurance In-Force Whole \$	Written Premium In-Force \$
Auburndale, City of	90	\$21,457,400.00	\$42,773.18
Bartow, City of	72	\$12,764,900.00	\$86,392.12
Davenport, City of	58	\$13,424,400.00	\$1,609.39
Dundee, Town of	30	\$6,063,300.00	\$3,409.50
Eagle Lake, City of	5	\$1,302,200.00	\$0.00
Fort Meade, City of	13	\$2,574,600.00	\$0.00
Frostproof, City of	22	\$3,219,900.00	\$63,000.00
Haines City, City of	88	\$12,406,900.00	\$133,380.92
Lake Alfred, City of	30	\$3,508,400.00	\$0.00
Lake Hamilton, Town of	12	\$2,399,000.00	\$12,042.05
Lake Wales, City of	98	\$24,931,700.00	\$31,858.67
Lakeland, City of	1213	\$222,107,500.00	\$178,458.67
Mulberry, City of	50	\$6,476,900.00	\$12,005.28
Polk, County of	7580	\$1,546,024,900.00	\$6,751,466.22
Polk City, City of	5	\$1,282,800.00	\$0.00
Winter Haven, City of	338	\$68,822,400.00	\$220,691.10

Source: Florida Division of Emergency Management

Community Rating System (CRS)

The Community Rating System (CRS) is a voluntary program for NFIP-participating communities. The goals of the CRS are to reduce flood losses, to facilitate accurate insurance rating, and to promote the awareness of flood insurance. The CRS has been developed to provide incentives for communities to go beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding. The incentives are in the form of premium discounts.

Table 4-3 CRS Participants

Community #	Community Name	CRS Entry Date	Current Effective Date	Current Class	% Discount for SFHA	Discount for Non-SFHA
120267	Lakeland, City of	10/1/1992	10/1/2004	8	10%	5%
120261	Polk, County of	10/1/1994	10/1/2003	7	15%	5%

Source: Florida Division of Emergency Management

Mitigation Cost-Benefit Review and Prioritization

The Polk County LMS utilized the STAPLEE method in reviewing and prioritizing all the included mitigation projects. The method uses a point system to determine a priority ranking for each mitigation action. The criteria assessed with STAPLEE are the following:

Social

- Community Acceptance
- Effect on Segment of Population
- Effect on Community (2)

Technical

- Technically Feasible (3)
- Create more Problems
- Reasonable Timeframe

Administrative

- Capability to Implement
- Community Provide Maintenance (3)

Political

- Politically Acceptable
- Public Support

Legal

- Authority to Implement (2)
- Comply with Environmental Regulations (3)
- HOA Bylaws
- Potential Legal Challenge

Economic

- Reasonable Cost (2)
- Burden Economy
- Additional Jobs (2)

Environmental

- Impact Floodplain/Wetland (3)
- Natural Environment
- Utility and Transportation Systems

Every subcategory was scored with favorable (1), neutral (0), or less favorable (-1) ranking. Subcategories with numbers next to them indicate a weighted category, so its ranking was multiplied by the number in parentheses. For example, a favorable (1) ranking for “Technically Feasible” would result in a score of 3, while an unfavorable (-1) ranking for “Authority to Implement” would result in a score of -2. The sum of all the subcategories provided the priority ranking for that project, with higher rankings receiving higher priority.

Deferred projects and projects submitted prior to August 2009 were scored and ranked by Polk County Emergency Management and approved by the LMSWG, while projects submitted on or

after August 2009 were required to complete an informational questionnaire by the submitting body in order to assist with efficiency and precision of the ranking process.

Completed projects and deleted projects were not ranked, but are listed to show the movement the County has made in the past five years. Some projects were deleted because the need for the project became unnecessary, or responsibility was assumed by a private party. Many projects were deferred because of a lack of funding and resources to carry them out. In some cases other projects arose that were of a more urgent nature, so other projects were deferred until such time as was feasible and possible to carry them out.

New/Deferred Project List

Table 4-4 Polk County New and Deferred Mitigation Projects

*“Storms” refers to the hazards of both Hurricanes and Tropical Storms as well as Severe Storms and Tornadoes, including high wind events

Jurisdiction Benefitted	Project Type	Description	Mitigation Goal(s) Addressed	Hazard Mitigated*	Address New or Existing	Responsible Agency	Estimated Cost	Possible Funding Source(s)	Time to Complete
Frostproof	Building Retrofit	Retrofit of critical facilities/window protection to City Hall (Frostproof)	1,2,5,10	Storms	Existing	Frostproof Public Works	\$150,000	HMGP, EMPA	12-18 Months
Frostproof	Building Retrofit	Retrofit/harden Fire Dept/EMS station (Frostproof)	1,2,5,10	Storms	Existing	Frostproof Public Works	\$150,000	HMGP, EMPA	12-18 Months
Frostproof	Drainage	Magnolia Ave. drainage, increase pipe diameter for proper stormwater run off (Frostproof)	8,9	Flood	Both	Frostproof Public Works	\$100,000	FMA, HMGP, Capitalization Grants for Clean Water State Revolving Funds, Nonpoint Source Implementation Grants, Watershed Protection and Flood Prevention Program	12-18 Months
Mulberry	Critical Facilities	Erect new fire station on newly acquired property to hurricane wind code (Mulberry)	1,2,5,10	Storms, Wildfire	New	Mulberry Public Works	\$1,500,000	Revenue bond, disaster mitigation competitive grant	12-14 months
Mulberry	Land Acquisition	Land acquisition for fire department expansion (Mulberry)	1,2,5,10	Wildfire	New	Mulberry Public Works	\$100,000	Revenue bond, disaster mitigation competitive	3 months

								grant	
Mulberry	Critical Facilities	Create new EOC facility. Update & expand existing facility, new roof, generator, update communication equipment (Mulberry)	1,2,5,10	All	Both	Mulberry Public Works	\$800,000	Revenue bond, disaster mitigation competitive grant	6-8 months
Mulberry	Building Retrofit	Retrofit City Hall with storm shutters, replace roof, new generator (Mulberry)	1,2,5,10	All	Existing	Mulberry Public Works	\$300,000	Revenue bond, disaster mitigation competitive grant	3-6 months
Mulberry	Drainage	Alleviate flooding of streets and homes along NW 10th Dr. (Mulberry)	1,9	Flood	Both	Mulberry Public Works	\$600,000	SWFWMD, Stormwater Utility Fund	6-8 months
Mulberry	Bank Stabilization	Stabilize the bank with gabions along SW 5th Ave. (Mulberry)	6,9	Flood	Both	Mulberry Public Works	\$200,000	SWFWMD, Stormwater Utility Fund	6-8 months
Unincorp. County	Drainage Study	Road floods during rainy season - about 1/4 mile north of CR 640 on Bonnie Mine Rd	8,9	Flood	Existing	County Public Works	\$20,000	HMGP, FMA	12-18 Months
Unincorp. County	Drainage Study	Road floods during rainy season - about 1/2 mile south of CR 640 on Pebbledale Rd	8,9	Flood	Existing	County Public Works	\$20,000	HMGP, FMA	12-18 Months
Unincorp. County	Drainage Study	Ground water bubbles up out of ground and flows over road and down to Scott Lake on Live Oak Rd (near Lake Seward Drive)	8,9	Flood	Existing	County Public Works	\$20,000	HMGP, FMA	12-18 Months
Unincorp. County	Drainage Study	Water drains off of Fitzgerald and down into this sub; sub has no existing drainage system at Orange Valley Dr	8,9	Flood	Existing	County Public Works	\$20,000	HMGP, FMA	12-18 Months
Unincorp. County	Drainage Study	Cul-de-sac floods; SWFWMD is involved with backside of	8,9	Flood	Existing	County Public Works	\$20,000	HMGP, FMA	12-18 Months

		property at 3604 Grove Terrace Dr							
Unincorp. County	Drainage Study	Standing water in road at Squire Grove subdivision - grass clippings are clogging the grated inlet at Eagle Lake Loop Rd	8,9	Flood	Existing	County Public Works	\$20,000	HMGP, FMA	12-18 Months
Unincorp. County	Drainage Study	House lower than road; water flowing down driveway into garage; House No. 500 Lake Florence Dr S	8,9	Flood	Existing	County Public Works	\$20,000	HMGP, FMA	12-18 Months
Unincorp. County	Drainage Study	House No. 1324 Long St is having high water conditions during storms	8,9	Flood	Existing	County Public Works	\$20,000	HMGP, FMA	12-18 Months
Unincorp. County	Drainage Study	Road Floods at Old Combee Road near water plant	8,9	Flood	Existing	County Public Works	\$20,000	HMGP, FMA	12-18 Months
Unincorp. County	Drainage Study	Water flowing between 2 houses; 1 house flooded at Enterprise St (near Kathleen HS)	8,9	Flood	Existing	County Public Works	\$20,000	HMGP, FMA	12-18 Months
Unincorp. County	Drainage Study	Awaiting survey, property owner to provide drainage easement at Goldenbough	8,9	Flood	Existing	County Public Works	\$20,000	HMGP, FMA	12-18 Months
Unincorp. County	Drainage Study	Hillcrest	8,9	Flood	Existing	County Public Works	\$20,000	HMGP, FMA	12-18 Months
Unincorp. County	Stormwater Improvement	Replace cross drain at Forestwood Drive W (near Ewell)	8,9	Flood	Existing	County Public Works	\$80,000	HMGP	Awaiting estimate
Unincorp. County	Stormwater Improvement	Replace endwall, line pipes on Carter Road at Mikasuki	8,9	Flood	Existing	County Public Works	\$80,000	HMGP	Awaiting estimate
Unincorp. County	Stormwater Improvement	Replace cross drain at Ewell Rd (west of Hatcher)	8,9	Flood	Existing	County Public Works	\$20,000	HMGP	Awaiting estimate
Unincorp. County	Stormwater Improvement	Slipline outfall pipe at Sweetwater Drive E (near Ewell)	8,9	Flood	Existing	County Public Works	\$20,000	HMGP	12-18 Months

Unincorp. County	Stormwater Improvement	Improve ditch to minimize road flooding at Eloise Loop Road, 1/4 mile east of Snively	8,9	Flood	Existing	County Public Works	\$10,000	HMGP	12-18 Months
Unincorp. County	Stormwater Improvement	Replace outfall pipes at Weston Road	8,9	Flood	Existing	County Public Works	\$100,000	HMGP	12-18 Months
Unincorp. County	Stormwater Improvement	Install inlets and piping at intersection of Hardin and Combee Road	8,9	Flood	Existing	County Public Works	\$20,000	HMGP	Awaiting estimate
Unincorp. County	Stormwater Improvement	Replace outfall pipe at Lois Blvd	8,9	Flood	Existing	County Public Works	\$20,000	HMGP	Awaiting estimate
Unincorp. County	Stormwater Improvement	Install trench drain at Old Berkley Road (near Kempinski Court)	8,9	Flood	Existing	County Public Works	\$10,000	HMGP	12-18 Months
Unincorp. County	Stormwater Improvement	Line pipes, seal inlets at Forest Drive	8,9	Flood	Existing	County Public Works	\$33,000	HMGP	Awaiting estimates
Unincorp. County	Stormwater Improvement	Replace 60" cross drain at Timberlane Road (near Tindel Camp Road)	8,9	Flood	Existing	County Public Works	\$85,000	HMGP	12-18 Months
Unincorp. County	Stormwater Improvement	Endwall repairs at Cypress Parkway	8,9	Flood	Existing	County Public Works	\$60,000	HMGP	12-18 Months
Unincorp. County	Stormwater Improvement	Endwall repairs at Adair Road	8,9	Flood	Existing	County Public Works	\$30,000	HMGP	12-18 Months
Unincorp. County	Stormwater Improvement	Install french drain at Lewis Road	8,9	Flood	Existing	County Public Works	\$20,000	HMGP	Awaiting estimate
Unincorp. County	Stormwater Improvement	Replace outfall pipe at Ridgeview Drive	8,9	Flood	Existing	County Public Works	\$30,000	HMGP	12-18 Months
Eagle Lake	Stormwater Improvement	New stormwater system (including pond)	8,9	Flood	Both	Eagle Lake Public Works	\$432,800	HMGP	12-18 Months
Eagle Lake	Stormwater Improvement	Existing flooding at Eagle Ave. and 6th St. caused by undersized and cracked or clogged pipes.	8,9	Flood	Both	Eagle Lake Public Works	\$152,600	HMGP	12-18 Months
Eagle Lake	Stormwater Improvement	Existing flooding at East Lake Avenue near intersection of S. 7th St. caused by broken pipe	8,9	Flood	Both	Eagle Lake Public Works	\$31,100	HMGP	12-18 Months

Eagle Lake	Stormwater Improvement	Undersized Pipes	8,9	Flood	Both	Eagle Lake Public Works	\$38,900	HMGP	12-18 Months
Eagle Lake	Stormwater Improvement	Existing flooding on Findley Ave. between N. 8th St and N. 9th St caused by undersized pipe	8,9	Flood	Both	Eagle Lake Public Works	\$146,100	HMGP	12-18 Months
Unincorp. County	Building Retrofit	Install 28 wind loaded overhead doors at compound.	1,2	Wind	Existing	County Facilities Management	\$252,000	HMGP	12-18 Months
All	Education, Public Awareness	Hurricane Expos, educational hands-on opportunities for citizens to learn and understand hurricanes as well as other natural hazards and how to prepare for them.	1,2	All	Both	County Public Safety	\$5,000	Public Safety Admin	Bi-annual
All	Education, Public Awareness	County wide fire prevention month. Effort to educate about fire safety. Includes public events and school visitations	1,2	Wildfire	Existing	Fire Department	\$3,000	Fire Service	Annual
All	Education, Public Awareness	Emergency? 9-1-1:- designed to teach children of all ages how and when to call 9-1-1. What to expect when calling 9-1-1. Encourages callers to know their full name, address and telephone number	1,2	All	N/A	E-911	\$1,000	E-911	Annual
All	Education, Public Awareness	State tornado drill day. Fire fighters participate with schools and students to prepare for tornado strikes.	1,2	Storms	N/A	Emergency Management, Fire Department	\$0	N/A	Annual
All	Education, Public Awareness	Hurricane preparation materials, including shelter maps, emergency kit shopping guides, and newsletters	1,2	Storms	N/A	Emergency Management	\$2,500	E-911	Annual

All	Education, Public Awareness	Fire & Fall Prevention for Older Adults program. Awareness and preparation for fires, 911.	1,2	Wildfire	N/A	Fire Department	\$2,000	Polk Fire	Annual
All	Education, Public Awareness	Public safety education/awareness materials (handouts, safety house, publications, educational items)	1,2	Wildfire, Storms	N/A	Public Safety	\$9,000	Polk Fire	Annual
All	Education, Public Awareness	Firewise Program. Partner with DoF, have community meetings to educate people on how to harden their homes against fires.	1,2,3	Wildfire	Both	Division of Forestry, Fire Department	\$0	N/a	Annual
All	Education, Public Awareness	"Hurry Let's Talk About Hurricanes and Tornadoes" kids program. Summer program camp visits to educate about hurricane and tornado preparation and safety.	1,2	Storms	N/A	Emergency Management, Leisure Services	\$700	Polk EM	Annual
All	Education, Public Awareness	Press release and warnings regarding natural disasters updates.	1,2	All	N/A	Public Safety	\$0	N/A	Recurring
Bartow	Stormwater Improvement	Provide needed improvements to substandard stormwater infrastructure	8,9	Flood, Storms	Both	Bartow	\$13,000,000	HMGP	12-18 Months
Bartow	Stormwater Improvement, Building Retrofit	Provide improvements to 14,700 linear feet of gravity sewer, 25 manholes, and the airbase master lift station	2,8,9	Flood, Storms	Existing	Bartow	\$1,500,000	HMGP	12-18 Months
Bartow	Critical Facilities	Purchase (220) MHZ 4Ch Mobile Radios for the purpose of establishing compatible communication between city personnel while working emergency services/response actions	1,2	All	N/A	Bartow	\$194,299	HMGP	12-18 Months

Bartow	Land Acquisition	Purchase of home and property located in repetitively flooded area of Peace River Estates (Carr)	5,6,9	Flood	Existing	Bartow	\$48,350	HMGP, FMA	12-18 Months
Bartow	Land Acquisition	Purchase of home and property located in repetitively flooded area of Peace River Estates (McKenzie)	5,6,9	Flood	Existing	Bartow	\$48,010	HMGP, FMA	12-18 Months
Winter Haven	Land Acquisition, Drainage	Ten single family homes experience recurring flooding in most storm events. Proposal seeks to purchase one home and construct drainage and conveyance system. Ave N SE& Fifth St. SE	5,6,9	Flood	Both	Winter Haven	\$390,000	HMGP, FMA	12-18 Months
Lakeland	Stormwater Improvement	Seven flood prone areas have been identified in this neighborhood and the master plan is complete. Funding would aid in design, property acquisition and construction of project. North Lakeland/Robson St	5,6,8,9	Flood	Both	Lakeland	\$1,376,559	HMGP, FMA	12-18 Months
Mulberry	Drainage	Street floods in heavy rains; some homes did flood, others were protected by sandbag barriers during hurricanes. Updated drain system will alleviate these flooding issues. NW 10th Dr.	5,6,9	Flood	Both	Mulberry	\$1,000,000	HMGP, FMA	12-18 Months
Auburndale	Drainage	Relieves flooding and drainage problem at major intersection oh Alberta St	5,6,9	Flood	Both	Auburndale	\$500,000	HMGP, FMA	12-18 Months
Lake Wales	Building Retrofit	Lake Wales plans to retrofit city admin building, LWPd HQ, LWFD/EOC, Austin Center upgrade roof and add shutters	1,2	Storms	Existing	Lake Wales	\$750,000	HMGP	12-18 Months

Bartow	Building Retrofit	Modify existing Master Lift Stations against flood waters from Peace River.	3,9	Flood	Existing	Bartow	\$34,700	HMGP	12-18 Months
Unincorp. County	Floodplain Management	Establish NAVD 88 Benchmark network countywide as integral part of Map Modernization initiative	1,2,6,9	Flood	Both	SWFWMD, Polk County	\$200,000	SWFWMD, County Funds	12-18 Months
All	Building Retrofit	Retrofit Adult Day Care Centers to serve as Special Needs Shelters.	1,2	All	Existing	Public Safety	\$62,000	HMGP	12-18 Months
Unincorp. County	Drainage	Yearly flooding a continual problem. Phase I - feasibility study, Phase II - construction, if feasible	5,6,9	Flood	Both	Polk County	\$3,900,000	HMGP	12-18 Months
Haines City	Building Retrofit	Due to low elevation, lift station floods and pump shorts out. Recommend raising lift station and replace current pump with submersible. 18 Sun Air Blvd. W	3,9	Flood	Existing	Haines City	\$250,000	HMGP	12-18 Months
Winter Haven	Critical Facilities	Create new city EOC/ROC in City Hall Annex during current renovations through some new design and some hardening of existing facility. 451 and 551 Third St NW	1,2,10	All	Existing	Winter Haven	\$275,000	HMGP	12-18 Months
Lakeland	Building Retrofit	Install window film on the windows of six selected mission essential buildings in the city to protect them from damage during storms.	1,2,10	Storms	Existing	Lakeland	\$138,200	HMGP	12-18 Months
Bartow	Building Retrofit, Critical Facilities	Upgrade facility to serve as back up HQ for PCHD, upgrade roof, modify building to support 2 coolers for critical pharmaceuticals, modify	1,2,10	All	Existing	Health Department	\$250,000	HMGP	12-18 Months

		electric system and install generator							
Bartow	Building Retrofits	Retrofit the Polk St. Recreation Center and Carver Recreation Center to be used by nearby residents as hurricane shelters	1,2,10	Storms	Existing	Polk County	\$35,000	HMGP	12-18 Months
Bartow	Building Retrofits	Retrofit Medalla community center to be used by nearby residents as hurricane shelters	1,2,10	Storms	Existing	Polk County	\$35,000	HMGP	12-18 Months
Lakeland	Stormwater Improvement	Inspection and repair sanitary sewer system to prevent back flow of wastewater in the surface flooding after major rain events	1,8,9	Flood	Both	Lakeland	\$476,000 -	HMGP, FMA	12-18 Months
Unincorp. County	Drainage-	During recent storms, area flooded and was pumped. Project will install pipe system to SW Canal at Cherrywood Circle	5,6,9	Flood	Both	Polk County	\$75,000	HMGP	12-18 Months
Winter Haven	Drainage	Rework drainage system and construct additional components that will aid in collecting storm water runoff at Fox Briar Subdivision . (108 residences)	5,6,9	Flood	Both	Winter Haven	\$340,000	HMGP	12-18 Months
Winter Haven	Drainage	Rework drainage system and construct additional components that will aid in collecting storm water runoff in Spanish Haven Subdivision. (94 residences)	5,6,9	Flood	Both	Winter Haven	\$125,000	HMGP	12-18 Months
Haines City	Drainage	During recent storms, area flooded and was pumped. Phase I - feasibility study; Phase II - construction, if feasible.	5,6,9	Flood	Both	Haines City	\$200,000	HMGP	12-18 Months

Lakeland	Drainage	Residences and roads flood during excessive rain. Phase I - feasibility study to improve drainage systems; Phase II construction, if feasible	5,6,9	Flood	Both	Lakeland	\$540,000	HMGP	12-18 Months
Lakeland	Drainage	Residences and roads flood during excessive rain. Project consists of providing positive outfall for drainage.	5,6,9	Flood	Both	Lakeland	\$1,000,000	HMGP	12-18 Months
Lakeland	Drainage	Area experience severe flooding for many years, exacerbated by continued growth in area. Feasibility study completed; Project will install positive outfall system to alleviate flooding/create more storage in lake	5,6,9	Flood	Both	Lakeland	\$1,700,000	HMGP	12-18 Months
Bartow	Land Acq	Purchase of home and property located in repetitively flooded area of Peace River Estates (Monroe)	5,6,9	Flood	Existing	Bartow	\$70,640	HMGP, FMA	12-18 Months
All	Critical Facilities	Increase current ground storage water reservoir from 150K gallons to 500K gallon	5,6,9	Flood	Existing	Utilities	\$300,000	HMGP	12-18 Months
Lakeland	Drainage	Growth in area and deterioration of system make it unable to handle runoff. Phase I - develop detailed master drainage plan; Phase II construction, if feasible	5,6,9	Flood	Both	Lakeland	\$10,500,000	HMGP	12-18 Months
Winter Haven	Drainage	Area's pipe system has deteriorated, needs replacement	5,6,9	Flood	Both	Winter Haven	\$1,100,000	HMGP	12-18 Months
Winter Haven	Drainage	During recent storms, area flooded and was pumped. Phase I - feasibility study to review	5,6,9	Flood	Both	Winter Haven	\$540,000	HMGP	12-18 Months

		flooding problem; Phase II - construction, if feasible							
Lakeland	Drainage	Regrading existing drainage ditches on Wells Rd., installing new drainage ditches and installing/replacing driveway culverts	5,6,9	Flood	Both	Lakeland	\$250,000	HMGP	12-18 Months
Lakeland	Drainage	Area experienced flooding over road and around homes. Project will provide outfall for drainage.	5,6,9	Flood	Both	Lakeland	\$250,000	HMGP	12-18 Months
Lakeland	Drainage	Area experienced flooding over road and around homes. Project will provide positive outfall	5,6,9	Flood	Both	Lakeland	\$200,000	HMGP	12-18 Months
Lakeland	Drainage	Area has experienced road flooding and was pumped. Phase I - feasibility study to determine if positive outfall possible; Phase II - construction, if feasible.	5,6,9	Flood	Both	Lakeland	\$1,040,000	HMGP	12-18 Months
Lakeland	Drainage	Homes in high growth area around intersection subject to flooding. Project will implement findings of 1997 study.	5,6,9	Flood	Both	Lakeland	\$900,000	HMGP	12-18 Months
Unincorp. County	Drainage	Stormwater system damaged during hurricanes and needs rehabilitation. Phase I - feasibility study; phase II - construction, if feasible.	5,6,9	Flood	Both	Polk County	\$90,000	HMGP	12-18 Months
Auburndale	Drainage	Properties and Structures on Ariana Blvd. flooded from water flowing from Whistler Est. to Lake Ariana. Current drainage system cannot handle	5,6,9	Flood	Both	Auburndale	\$200,000	HMGP	12-18 Months

		runoff. Project consists of design, permitting and construction of stormwater system							
Lakeland	Drainage	Outfall in area is inefficient. Design, permit and construct efficient outfall. Cardinal St./Robin St	5,6,9	Flood	Both	Lakeland	\$75,000	HMGP	12-18 Months
Auburndale	Drainage	Area experienced flooding in yards and roads. Project will re-establish drainage ditches. Moss Rd./Jones Rd.	5,6,9	Flood	Both	Auburndale	\$50,000	HMGP	12-18 Months
Lakeland	Drainage	Area experienced flooding in yards and roads. Project will establish drainage system along roadway. Oakland Road North	5,6,9	Flood	Both	Lakeland	\$200,000	HMGP	12-18 Months
Frostproof	Drainage	Area experienced flooding in yards and roads. Project will re-establish drainage ditches Keen Park Road	5,6,9	Flood	Both	Frostproof	\$50,000	HMGP	12-18 Months
Unincorp. County	Drainage	Area experienced flooding in yards and roads. Project will establish point discharge from retention pond that overflows.	5,6,9	Flood	Both	Polk County	\$120,000	HMGP	12-18 Months
Lakeland	Drainage	Growth along County Line area and in subdivision may have altered drainage patterns. Project consists of feasibility study, design, permitting and construction of positive outfall drainage system. Forestview Estates	5,6,9	Flood	Both	Lakeland	\$200,000	HMGP	12-18 Months
Unincorp. County	Drainage	Area experienced flooding in yards and roads due to inadequate drainage system. Project is a feasibility study to determine how to handle	5,6,9	Flood	Both	Polk County	\$250,000	HMGP	12-18 Months

		stormwater runoff.							
Mulberry	Drainage	Area experienced flooding in yards due to inadequate drainage system. Project is a feasibility study to determine how to handle stormwater runoff.	5,6,9	Flood	Both	Mulberry	\$50,000	HMGP	12-18 Months
Davenport	Drainage	Area experienced flooding in yards due to inadequate drainage system. Phase I - feasibility study to determine how to handle stormwater runoff; phase II - construction, if feasible. (Matching funds may be available through Neighborhood Revitalization)	5,6,9	Flood	Both	Davenport	\$2,100,000	HMGP	12-18 Months
Lakeland	Infrastructure	Purchase and install two auxiliary fuel storage tanks to ensure adequate supply of fuel to city vehicles.	1,2,3	All	Existing	Lakeland	\$75,000	HMGP	12-18 Months
Lakeland	Infrastructure	Generators are required at several key intersections to ensure safe traffic control.	1,2	All	Existing	Lakeland	\$10,000	HMGP	12-18 Months
Winter Haven	Drainage -	Flooding in MHP caused water damage some outdoor utilities and water covered interior roads and Cypress Gardens Rd. Solution to pump water to nearby Fox Lake.	5,6,9	Flood	Both	Winter Haven	\$250,000	HMGP	12-18 Months
Lakeland	Drainage	Flooding impacted home. Residents do not want to sell, but want to have flood issue resolved (Sanders)	5,6,9	Flood	Both	Lakeland	\$250,000	HMGP	12-18 Months

Polk City	Drainage	Flooding impacted home. Residents do not want to sell, but want to have flood issue resolved (Peterson)	5,6,9	Flood	Both	Polk City	\$250,000	HMGP	12-18 Months
Winter Haven	Drainage	Flooding impacted home. Residents do not want to sell, but want to have flood issue resolved (Platt)	5,6,9	Flood	Both	Winter Haven	\$250,000	HMGP	12-18 Months
Winter Haven	Drainage	Flooding impacted home. Residents do not want to sell, but want to have flood issue resolved (Patterson)	5,6,9	Flood	Both	Winter Haven	\$250,000	HMGP	12-18 Months
Frostproof	Land Acquisition	Purchase of home and property damaged due to flooding (Johnston)	5,6,9	Flood	Existing	Frostproof	\$53,510	HMGP, FMA	12-18 Months
Frostproof	Land Acquisition	Purchase of home and property damaged due to flooding (Bass)	5,6,9	Flood	Existing	Frostproof	\$29,840	HMGP, FMA	12-18 Months
Unincorp. County	Infrastructure	Install generator to power a/c unit of Special Care Shelter at the PCHD Specialty Care Unit	1,2,10	All	Existing	Polk County	\$129,000	HMGP	12-18 Months
Unincorp. County	Building Retrofit	Install protective window film on all first floor windows	1,2,10	Storms	Existing	Polk County	\$22,000	HMGP	12-18 Months
Unincorp. County	Auxiliary Power	Phase I. Install a Generator Set. Pumping leachate out of the landfill for disposal at a wastewater treatment plant. Extended periods without electricity increases the risk of leachate leaking into the groundwater and causing contamination. (Disposal Facility Leachate Pumping Station)	1,8,10	Flood	Existing	Waste Resource Management	\$29,000	HMGP	12-18 Months

Unincorp. County	Auxiliary Power	Phase II. Install a Generator Set. Pumping leachate out of the landfill for disposal at a wastewater treatment plant. Extended periods without electricity increases the risk of leachate leaking into the groundwater and causing contamination. (Disposal Facility Leachate Pumping Station)	1,8,10	Flood	Existing	Waste Resource Management	\$29,000	HMGP	12-18 Months
Unincorp. County	Auxiliary Power	Phase III. Install a Generator Set. Pumping leachate out of the landfill for disposal at a wastewater treatment plant. Extended periods without electricity increases the risk of leachate leaking into the groundwater and causing contamination. (Disposal Facility Leachate Pumping Station South)	1,8,10	Flood	Existing	Waste Resource Management	\$35,000	HMGP	12-18 Months
Unincorp. County	Auxiliary Power	Phase III. Install a Generator Set. Pumping leachate out of the landfill for disposal at a wastewater treatment plant. Extended periods without electricity increases the risk of leachate leaking into the groundwater and causing contamination. (Disposal Facility Leachate Pumping Station North)	1,8,10	Flood	Existing	Waste Resource Management	\$35,000	HMGP	12-18 Months
Unincorp. County	Building Retrofit	Install protective window film on windows of the WRMD office for protection from storm damage. (Winter Haven)	1,10	Storms	Existing	Waste Resource Management	\$25,000	HMGP	12-18 Months

Unincorp. County	Building Retrofit	Replace 4 portable storage sheds that store tools, equipment and supplies with a wind resistant permanent metal building at the North Central Landfill.	1,10	Wind, Storms	Existing	Waste Resource Management	\$650,000	HMGP	12-18 Months
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Completed Projects

Table 4-5 Polk County Completed Mitigation Projects

Project Type	Description	Mitigation Goal(s) Addressed	Hazard Mitigated	Address New or Existing	Responsible Agency	Estimated Cost	Possible Funding Source(s)
Land Acq.	Purchase of home and property located in repetitively flooded area of Peace River Estates (Williams)	5,6,9	Flood	Existing	Polk County	\$49,340	HMGP, FMA
Land Acq.	Purchase of home and property located in repetitively flooded area of Peace River Estates (Seaton)	5,6,9	Flood	Existing	Polk County	\$50,400	HMGP, FMA
Land Acq.	Purchase of home and property located in repetitively flooded area of Peace River Estates (Olliff)	5,6,9	Flood	Existing	Polk County	\$64,310	HMGP, FMA
Land Acq.	Purchase of home and property located in repetitively flooded area of Peace River Estates (Hall)	5,6,9	Flood	Existing	Polk County	\$68,470	HMGP, FMA
Land Acq.	Purchase of home and property located in repetitively flooded area of Peace River Estates (Deters)	5,6,9	Flood	Existing	Polk County	\$48,880	HMGP, FMA
Land Acq.	Purchase of home and property located in repetitively flooded area of Peace River Estates (Oakley)	5,6,9	Flood	Existing	Polk County	\$53,390	HMGP, FMA
Land Acq.	Purchase of home and property located in repetitively flooded area of Peace River Estates (Oldenburg)	5,6,9	Flood	Existing	Polk County	\$54,780	HMGP, FMA
Land Acq.	Purchase of home and property located in repetitively flooded area of Peace River Estates (Lofton)	5,6,9	Flood	Existing	Polk County	\$63,140	HMGP, FMA
Land Acq.	Purchase of home and property located in repetitively flooded area of Peace River Estates (Shiver)	5,6,9	Flood	Existing	Polk County	\$51,110	HMGP, FMA
Land Acq.	Purchase of home and property located in repetitively flooded area of Peace River Estates (Frymire)	5,6,9	Flood	Existing	Polk County	\$57,480	HMGP, FMA

Land Acq.	Purchase of home and property located in repetitively flooded area of Peace River Estates (Smith)	5,6,9	Flood	Existing	Polk County	\$65,090	HMGP, FMA
Land Acq.	Purchase of home and property located in repetitively flooded area of Peace River Estates (Kistner)	5,6,9	Flood	Existing	Polk County	\$56,850	HMGP, FMA
Land Acq.	Purchase of home and property located in repetitively flooded area of Peace River Estates (Delk)	5,6,9	Flood	Existing	Polk County	\$52,900	HMGP, FMA
Land Acq.	Purchase of home and property damaged due to flooding (Feddeler)	5,6,9	Flood	Existing	Polk County	\$249,940	HMGP, FMA
Drainage	Residences and roads flood during excessive rain. Feasibility study completed in 1996; project will connect drainage to pumping system on Lake Grassy	5,6,9	Flood	Both	Winter Haven	\$150,000	HMGP, FMA
Drainage	Roads and elementary school in area flood. During excessive rain, have pumped area to keep water off road. Project will consist of design, permitting and construction to provide positive outfall	5,6,9	Flood	Both	Lakeland	\$150,000	HMGP, FMA
Land Acq.	Purchase of home and property due to flooding (Stepnowski)	5,6,9	Flood	Existing	Lake Wales	\$250,000	HMGP, FMA
Drainage	Street and yard flooding in the area. Phase I feasibility study of storm sewer system; Phase II construction, if feasible	5,6,9	Flood	Both	Winter Haven	\$95,000	HMGP, FMA
Drainage	Flooding in cul-de-sac; project will re-establish outfall ditches and install retention ponds.	5,6,9	Flood	Both	Polk County	\$200,000	HMGP, FMA
Drainage	Area experiences erosion and sedimentation of drainage system. Project will complete installation of stabilization materials throughout system.	5,6,9	Flood	Both	Lakeland	\$530,000	HMGP, FMA
Wind retrofit	Hardening of roof, walls for new emergency operations center.	1,2,10	Wind	New	Emergency Management	\$1,000,000	HMGP

Deleted Projects

Table 4-6 Polk County Deleted Mitigation Projects

Project Type	Description	Mitigation Goal(s) Addressed	Hazard Mitigated	Address New or Existing	Responsible Agency	Estimated Cost	Possible Funding Source(s)
Drainage	Residences and roads flood during excessive rain due to inadequate drainage. Project will collect/convey stormwater more effectively	5,6,9	Flood	Existing	Polk County	\$120,000	HMGP, FMA
Drainage	Area experienced flooding over road and around homes. Project will provide outfall from depressional area.	5,6,9	Flood	Existing	Polk County	\$300,000	HMGP, FMA
Drainage	Install piping in an open ditch, because erosion in easement prevents proper maintenance of ditches.	5,6,9	Flood	Existing	Polk County	\$200,000	HMGP, FMA
Drainage	Area experienced flooding in yards and roads. Project will install piping to replace open channel system.	5,6,9	Flood	Existing	Polk County	\$150,000	HMGP, FMA
Elevation	Elevate home; repetitively flooded during storms in this and previous years (Wingate)	5,6,9	Flood	Existing	Polk County	\$250,000	HMGP, FMA
Pump Station Modifications	Retrofit pump stations to better handle water from storm events	5,6,9	Flood	Existing	Polk County	\$250,000	HMGP

5. Plan Maintenance and Evaluation

Update Information

The Plan Maintenance and Evaluation section of the 2005 LMS was reviewed by Polk County Emergency Management staff and presented for approval to the LMSWG. The previous method of review was found to be sufficient.

This section has been updated to include the plan for the 2015 update as well as governing responsibilities and continuation of public participation.

Governing Agency

Polk County Emergency Management is responsible for the maintenance and evaluation of the Local Mitigation Strategy. Polk County Emergency Management will oversee the LMS Working Group as it evaluates the plan, at least once a year. Polk County EM will be responsible for overall monitoring of the plan. They will gather information from the agency or jurisdiction responsible for a specific mitigation project to gather updates and ensure that progress is being made throughout the tenure of the plan.

Evaluation and Review

The Local Mitigation Strategy Working Group will meet on an annual basis to review changes and amendments that should be made to the LMS between the update periods.

The plan will also be reviewed and updated in one or each of the following ways:

- Within 90 days after a disaster
- At any meeting of the LMS Working Group, upon request of at least three members

Continued Public Participation

Continued public participation will be ensured by the constant efforts of each member of the LMS Working Group to recruit comments and involve the public in the local mitigation strategies. All future LMS Working Group meetings will continue to be open to public involvement and participation will be encouraged. Announcements will be made through the Polk County Emergency Management website, as well as in the Lakeland Ledger or any other relevant media stream.

Five Year Update

The five year update will be carried out by or under the guidance of Polk County Emergency Management. The planning process will be carried out, including public involvement and agency collaboration. The risk assessment section will be updated with current data and information to reflect the most accurate assessment possible. The mitigation section will be updated to maintain conformity with FEMA guidelines and will update the mitigation project list with new, deferred, deleted, and completed projects.

The five year update process will begin about one and a half years prior to the expiration of the plan. This will allow the LMS Working Group to begin meeting with ample time to completely review the entire plan and make updates. The plan will also be able to go through the state review process with enough time for revisions to be made before the plan becomes expired.

Appendix A: Local Mitigation Strategy Working Group Documentation

The Polk County Local Mitigation Strategy Working Group (LMSWG) is tasked with creating, implementing, and updating the Polk County Local Mitigation Strategy (LMS). They meet continually throughout the year to discuss updates, amendments, and/or resolutions to be passed. The LMSWG is composed of a representative from each of the 17 jurisdictions as well as other non-governmental organizations (NGOs), corporations, non-profits, and other interested parties.

All meetings of the LMSWG were open to public involvement from any interested parties. The meetings were noticed through the Lakeland Ledger as well as through electronic correspondence and phone calls. Each jurisdiction in the County was invited and encouraged to attend and participate.

Included below is the documentation for each public meeting held by the LMSWG, including meeting agendas, minutes, and public notices, where available.



Local Mitigation Strategy Working Group (LMSWG)

Agenda

December 2, 2008

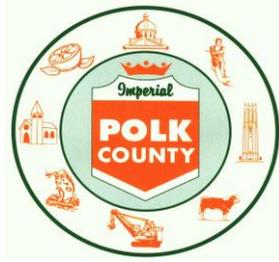
Polk County EOC

1:30 pm

- 1. Welcome/Introduction**
- 2. Overview of LMS update**
- 3. LMSWG membership**
- 4. Status of current mitigation projects**
- 5. Other Business**
- 6. Next meeting: February 17, 2009**

**Emergency Management
Division**

(863) 534-5600
Fax (863) 534-5647



Board of County Commissioners

1295 Brice Blvd.
Bartow, FL 33830

**Local Mitigation Strategy Working Group
(LMSWG)**

**Meeting Minutes
December 2, 2008**

The Polk County LMSWG met at the Polk County EOC at 1:30 pm.

- **Members present:**
 - Robert Chen, City of Lakeland
 - Garry Knotts, Winter Haven Fire Dept
 - Roger Pridgen, Lake Alfred Fire Dept
 - Jay Robinson, Bartow Fire Dept
 - Randall Vogel, Polk County Floodplain Management
 - Stan Harris, Polk County Floodplain Management
 - Alice Spivey, Rebuild Polk after Disaster
 - Greg Alpers, Polk County Human Services Dept
 - Jay Jarvis, Polk County Natural Resources
 - Curtis Knowles, Polk County Long Range Planning
 - Chuck Carter, Central Florida Regional Planning Council
 - Chris Kaelin, City of Lakeland
 - Anne Boland, Florida Division of Emergency Management
 - Paul Womble, Polk County Emergency Management

- Paul Womble and Anne Boland discussed the required LMS update. The Polk County LMS will expire in June 2010. LMS plans are required by the Disaster Mitigation Act of 2000. FDEM requests updates to be submitted no later than 6 months before they expire. FDEM will approve then send to FEMA for approval. FEMA updated the planning requirements in July 2008. This update process will require input from the cities, non-profits, county depts. and divisions plus the public.

- Each County Department and Division, city and other agencies will be requested to name a representative to the LMSWG. A letter will be sent to each city manager and directors. Agencies or cities that do not participate in the LMS process, including adoption of the plan by resolution, are not eligible for Federal Hazard Mitigation grants. These grants include the Pre Disaster Mitigation (PDM) grant and the Hazard Mitigation Grant Program (HMGP) following declared disasters.
- During the update process the list of mitigation initiatives will be updated. Discussion from several participants indicated they are still working with FEMA and FDEM on projects from the 2004 hurricane season. Several of these projects are storm water related and have not been approved for phase II construction.
- It was noted by all that the Federal mitigation grants are a very slow process. However as demonstrated following the 2004 hurricane season a large amount of grant funds can be available.
- The next meeting will be held on February 17, 2009 at 1:30 pm in the Polk County EOC.



Local Mitigation Strategy Working Group (LMSWG)

Agenda

February 17, 2009

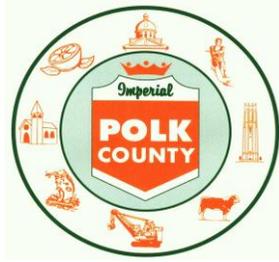
Polk County EOC

1:30 pm

- 1. Welcome/Introduction**
- 2. Overview of LMS update**
- 3. LMSWG membership**
- 4. Mitigation Projects**
- 5. Other Business**
- 6. Public Comments**
- 7. Next meeting: March 17, 2009 @ 9am**

**Emergency Management
Division**

(863) 534-5600
Fax (863) 534-5647



Board of County Commissioners

1295 Brice Blvd.
Bartow, FL 33830

**Local Mitigation Strategy Working Group
(LMSWG)**

**Meeting Minutes
February 17, 2009**

The Polk County LMSWG met at the Polk County EOC at 1:30 pm.

Paul Womble welcomed the group and each member introduced themselves and their agency.

- **Members present:**
 - Garry Knotts, Winter Haven Fire Dept
 - Jay Robinson, Bartow Fire Dept
 - Randall Vogel, Polk County Floodplain Management
 - Stan Harris, Polk County Floodplain Management
 - Alice Spivey, Rebuild Polk after Disaster
 - Jay Jarvis, Polk County Natural Resources
 - Curtis Knowles, Polk County Long Range Planning
 - Chris Kaelin, City of Lakeland
 - Paul Womble, Polk County Emergency Management
 - Randy Mink, County Attorney's Office
 - Steve Bennett, Polk County Fleet Management
 - Ed Wolfe, Polk County IT
 - Ken Sauer, City of Haines City
 - Michael Stripling, City of Haines City
 - Randall Vogel, Polk County Floodplain Management
 - Mickey Etherton, City of Auburndale
 - John Brenneman, Polk County Coop Extension Service
 - Jennifer Nanek, City of Lake Wales
 - Richard Perez, City of Lakeland
 - Decia Smith, Polk County Budget Management Services

- Mike Crumpton, Polk County Environmental Resources Dept
 - Billy Abernathy, Polk County EM
 - Lillian Nolin, Polk County Health Families
 - Pete Gardner, City of Eagle Lake
 - Tim Todd, Polk County Utilities
 - Alex Velazquez, Polk County EO Office
 - Ken Wade, Polk County Traffic Operations
 - Greg McMillin, Polk County Probation
 - Edward Sparks, Polk County Solid Waste
 - Jim DeGennaro, CFDC
 - Bonnie Titus, City of Mulberry
 - Bob Stanton, Polk County Fleet
 - James Keene, City of Frostproof
 - Doretha Brooks, CFDC
 - Pete McNally, Polk County EM
 - Tina White, Polk County EMS
 - Mike Linkins, Polk County Fire
 - Charlie Fairchild, Polk County Human Resources
 - Kenny Cooper, Polk County Roadway Maintenance
- Paul Womble discussed the required LMS update. The Polk County LMS will expire in June 2010. LMS plans are required by the Disaster Mitigation Act of 2000. Florida Division of Emergency Management requests updates to be submitted no later than 6 months before they expire. FDEM will approve then send to FEMA for approval. FEMA updated the planning requirements in July 2008. This update process will require input from the cities, non-profits, county depts. and divisions plus the public.
 - The LMS is the community wide strategy to reduce impacts from disasters before they occur. The LMS must be aligned with the Post Disaster Redevelopment Plan, Comprehensive Emergency Management Plan, and Comprehensive Plan. The LMS also serves as the Floodplain Management plan for the National Flood Insurance Program and Community Rating System. This plan helps lower the cost of flood insurance for citizens.
 - LMSWG membership requirements were discussed. Agencies or cities that do not participate in the LMS process, including adoption of the plan by resolution, are not eligible for Federal Hazard Mitigation grants. These grants include the Pre Disaster Mitigation (PDM) grant and the Hazard Mitigation Grant Program (HMGP) following declared disasters. Participation is defined as attending meetings and providing input to the planning process.
 - A series of meetings will be scheduled. We will attempt to do as much work as possible via email. Public participation is required in the planning process and all

meetings will be noticed. No members of the media or public were present at today's meeting.

- A significant component of the LMS is the list of potential mitigation actions (projects). Typically these are “bricks and mortar” projects including wind retrofit of government facilities (window protection, bay door reinforcement, etc), land acquisition for storm water or repetitive flood claims, and generally do not include generators or other equipment.
- It was noted by all that the Federal mitigation grants are a very slow process. However as demonstrated following the 2004 hurricane season a large amount of grant funds can be available. If disasters occur in other parts of the state we can still receive funding from HMGP. The key is to have cost effective projects ready for submittal when funding windows open.
- The planning criteria for the LMS was distributed to the members. This will be distributed via email along with other FEMA mitigation guidance.
- Members of the committee were tasked with providing input on the proposed goals and objectives of the LMS. Members were also asked to submit mitigation projects before the next meeting. The project list from the current LMS will be distributed via email as a starting point for the new list.
- The next meeting will be held on March 17, 2009 at 9am in the Polk County EOC.



Local Mitigation Strategy Working Group (LMSWG)

Agenda

March 17, 2009

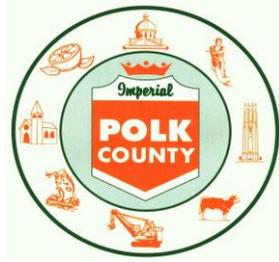
Polk County EOC

9:00 am

- 1. Welcome/Introduction**
- 2. Review and finalize goals and objectives**
- 3. Mitigation projects**
- 4. Other Business**
- 5. Public Comments**
- 7. Next meeting: April 28, 2009 @ 9am Polk EOC**

**Emergency Management
Division**

(863) 534-5600
Fax (863) 534-5647



Board of County Commissioners

1295 Brice Blvd.
Bartow, FL 33830

**Local Mitigation Strategy Working Group
LMSWG**

**Meeting Minutes
March 17, 2009**

The Polk County LMSWG met at the Polk County EOC at 9:00 am.

Paul Womble welcomed the group and each member introduced themselves and their agency.

- Members present:
 - Garry Knotts, Winter Haven Fire Dept
 - Randall Vogel, Polk County Floodplain Management
 - Stan Harris, Polk County Floodplain Management
 - Alice Spivey, Rebuild Polk after Disaster
 - Jay Jarvis, Polk County Natural Resources
 - Curtis Knowles, Polk County Long Range Planning
 - Paul Womble, Polk County Emergency Management
 - Randy Mink, County Attorney's Office
 - Jennifer Nanek, City of Lake Wales
 - Billy Abernathy, Polk County EM
 - Dawn Blaly, City of Eagle Lake
 - Tim Todd, Polk County Utilities
 - Ken Wade, Polk County Traffic Operations
 - Greg McMillin, Polk County Probation
 - Edward Sparks, Polk County Solid Waste
 - Bonnie Titus, City of Mulberry
 - Bob Stanton, Polk County Fleet
 - James Keene, City of Frostproof
 - Tina White, Polk County EMS
 - Rick Savage, Polk County EMS
 - Kenny Cooper, Polk County Roadway Maintenance
 - Art Bodenheimer, City of Lake Alfred

- Gary Loyed, Polk County Records Management
 - Charles Fairchild, Polk County BoCC
- Paul Womble provided a short overview of the February meeting and a recap of the LMS update process for the new members present.
 - Very few committee members have responded to the proposed goals & objectives that were distributed following the last meeting. Those comments that have been submitted will be compiled and distributed via email again. These goals & objectives are the basis for the entire plan and tie the various parts of the plan together. These must be approved at the next meeting.
 - Discussion occurred about the LMS project list. A sample project list has been distributed via email. This format will be followed which describes the project scope, which goal and/or objective the project helps meet, possible funding sources and estimated cost.
 - Discussion occurred about types of Federal Mitigation grant funding. One grant is an annual nationwide competitive grant titled Pre-Disaster Mitigation (PDM). \$12 million was available this year. Hazard Mitigation Grant Program (HMGP) occurs after a Presidential disaster declaration. Initial HMGP funding is allocated to counties included in the declaration. These allocations are opened for statewide projects after a length of time so we do not have to be impacted by a disaster to take advantage of HMGP funds. Grant submissions must be included in the LMS and communities without an approved LMS are not eligible for HMGP funds. See attached FEMA fact sheet for more HMGP information.
 - The next steps of LMS update include approval of the goals & objectives, continuing to build the project list, and aligning the LMS with work already completed as part of the Post Disaster Redevelopment Plan, National Flood Insurance Plan/Community Rating System, and the Comprehensive Emergency Management Plan. Other meetings with staff involved in these planning efforts will be scheduled and reported back to the full LMSWG at future meetings.
 - No members of the media or public were present at today's meeting.
 - Members of the committee were tasked with providing input on the proposed goals and objectives of the LMS. Members were also asked to submit mitigation projects before the next meeting.
 - The next meeting will be held on April 28, 2009 at 9am in the Polk County EOC.

AFFIDAVIT OF PUBLICATION THE LEDGER Lakeland, Polk County, Florida

COPY

STATE OF FLORIDA)
COUNTY OF POLK)

Before the undersigned authority personally appeared Maria Iannucci, who on oath says that she is the Inside Classified Team Leader of The Ledger, a daily newspaper published at Lakeland in Polk County, Florida; that the attached copy of advertisement, being a

Notice of Meeting

in the matter of Local Mitigation Strategy Group

Concerning Meeting to be held July 21, 2009

was published in said newspaper in the issues of 7-9, 2009

Affiant further says that said The Ledger is a newspaper published at Lakeland, in said Polk County, Florida, and that the said newspaper has heretofore been continuously published in said Polk County, Florida, daily, and has been entered as second class matter at the post office in Lakeland, in said Polk County, Florida, for a period of one year next preceding the first publication of the attached copy of advertisement; and affiant further says that he has neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in the said newspaper.

Signed..... M. Iannucci
Maria Iannucci
Inside Classified Team Leader
Who is personally known to me.

Sworn to and subscribed before me this 9th
day of July A.D. 2009

Notary Public: Patricia Ann Rouse

My Commission Expires October 17, 2012

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Attach Ad Here

**Local Mitigation Strategy Group
to Hold Public Meeting**

BARTON - (July 7, 2009) - The Polk County Local Mitigation Strategy working group will hold a public meeting July 21 at 9 a.m. in the Polk County Emergency Operations Center (Building 750, Arrow Woods). Residents are encouraged to attend and provide input in the process.

The Polk County Local Mitigation Strategy document identifies the hazards that threaten Polk County and provides an assessment of the level of risk. The plan also includes a review of preparedness activities, including vulnerability assessments. The document is required by law to be updated every two years in order to maintain eligibility for improvement funds.

Each local jurisdiction is required to have either its own local mitigation plan or actively participate in the development and maintenance of multi-jurisdictional plans.

For more information on the Local Mitigation Strategy group, please contact Pat Rouse at (862) 524-5023 or prouse@polk-county.com.

2100 7-6-2009



Local Mitigation Strategy Working Group (LMSWG)

Agenda

July 21, 2009

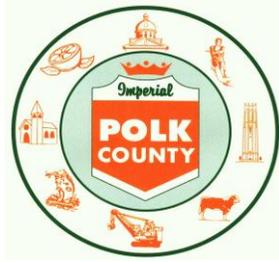
Polk County EOC

9:00 am

- 1. Welcome/Introduction**
- 2. LMS project update**
- 3. Mitigation projects**
- 4. Risk Assessment Methodology**
- 5. Public Comments**
- 7. Next meeting: August 21st Polk County EOC 9am**

**Emergency Management
Division**

(863) 534-5600
Fax (863) 534-5647



Board of County Commissioners

1295 Brice Blvd.
Bartow, FL 33830

**Local Mitigation Strategy Working Group
LMSWG**

**Meeting Minutes
July 21, 2009**

The Polk County LMSWG met at the Polk County EOC at 9:00 am.

Paul Womble welcomed the group and each member introduced themselves and their agency.

- Members present:
 - Garry Knotts, Winter Haven Fire Dept
 - Stan Harris, Polk County Floodplain Management
 - Alice Spivey, Rebuilding Together
 - Jay Jarvis, Polk County Natural Resources
 - Curtis Knowles, Polk County Long Range Planning
 - Paul Womble, Polk County Emergency Management
 - Randy Mink, County Attorney's Office
 - Jennifer Nanek, City of Lake Wales
 - Billy Abernathy, Polk County EM
 - Pete Gardner, City of Eagle Lake
 - Ken Wade, Polk County Traffic Operations
 - Bob Stanton, Polk County Fleet
 - Kenny Cooper, Polk County Roadway Maintenance
 - Danny Monroe, City of Lake Alfred
 - Gary Loyed, Polk County Records Management
 - Alex Velazquez, Polk County BoCC
 - Gary McLin, City of Bartow
 - Richard Perez, City of Lakeland
 - Allan Choate, Polk County Solid Waste
 - Katrina Pelham, Catholic Charities
 - Jessica Hand, Hardee County EM
 - Ed Wolfe, Polk County IT

- Pete McNally, Polk County EM
 - Jay Robinson, City of Bartow
 - Paul Siddall, Florida Division of Emergency Management
 - Jeff Kincart, American Compliance Technology
 - Alice Horrigan, Lakeland Regional Medical Center
 - Ken Stone, Lakeland Regional Medical Center
 - Jonathan Thomas, Polk County EM
- Paul Womble provided an update on the status of the LMS update.
 - Discussion occurred about the LMS project list. We have had some updates or new projects submitted but still need input from all of the cities and other agencies. This is a required portion of the LMS.
 - The LMS must include a process to prioritize proposed LMS projects. FEMA has provided several potential methods. The chart below is the process we will use to rank projects.

Actions → Criteria ↓	Floodproof 10 properties in the downtown area		Build safe rooms in a neighborhood of 50 homes without basements		Broadcast educational video about hazard mitigation on local channel	
	Cost	Benefit	Cost	Benefit	Cost	Benefit
Social	-	-	L	-	-	-
Technical	M	H	M	M	L	L
Administrative	M	-	M	-	L	-
Political	-	L	-	H	-	-
Legal	-	-	-	-	-	-
Economic	M	H	H	-	-	-
Environmental	-	-	-	-	-	-
Priority	High (priority 1)		Medium (priority 2)		Low (priority 3)	

Definition of rating scale: H=High, M=Medium, L=Low, - None/Not applicable

- The required Critical Facilities Inventory was shared with the committee. These facilities include critical government facilities, health care, emergency services, airports, and correctional facilities.
- Jonathan Thomas provided an overview to the LMS Risk Assessment process. This assessment provides vulnerability and impact of each jurisdiction for hazards including hurricane, wildfire, flood, severe storms & tornado, sinkhole, drought/heat wave, and winter freeze. The 2005 LMS risk assessment was based off of 2000 census and property values. Jonathan has updated this assessment by using current property information from the Polk County Property Appraisers office.
- The LMS must be aligned with the National Flood Insurance Program and Community Rating System. A required element of the LMS will show the municipalities level of participation in the NFIP.

- The next steps of LMS update include continuing to build the project list, and aligning the LMS with work already completed as part of the Post Disaster Redevelopment Plan, National Flood Insurance Plan/Community Rating System, and the Comprehensive Emergency Management Plan.
- No members of the media or public were present at today's meeting.
- Members of the committee were tasked with providing input to the LMS project list. This must be submitted for inclusion in the draft LMS by August 21st.
- The next meeting will be held on August 21, 2009 at 9am in the Polk County EOC.



Local Mitigation Strategy Working Group (LMSWG)

Agenda

August 21, 2009

Polk County EOC

9:00 am

- 1. Welcome/Introduction**
- 2. Draft LMS presentation**
- 3. Online LMS documents**
- 4. Mitigation Projects**
- 5. Public Comments**
- 6. Next meeting: TBD**

**Emergency Management
Division**

(863) 534-5600
Fax (863) 534-5647



Board of County Commissioners

1295 Brice Blvd.
Bartow, FL 33830

**Local Mitigation Strategy Working Group
LMSWG**

**Meeting Minutes
August 21, 2009**

The Polk County LMSWG met at the Polk County EOC at 9:00 am.

Paul Womble welcomed the group and each member introduced themselves and their agency.

- Members present:
 - Curtis Knowles, Polk County Long Range Planning
 - Paul Womble, Polk County Emergency Management
 - Billy Abernathy, Polk County EM
 - Bob Stanton, Polk County Fleet
 - Kenny Cooper, Polk County Roadway Maintenance
 - Art Bodenheimer, City of Lake Alfred
 - Gary McLin, City of Bartow
 - Richard Perez, City of Lakeland
 - Allan Choate, Polk County Solid Waste
 - Pete McNally, Polk County EM
 - Jay Robinson, City of Bartow
 - Jonathan Thomas, Polk County EM
 - James Keene, City of Frostproof
 - Doug Lewis, Polk County BoCC IT
 - Mickey Matison, City of Auburndale
 - Mickey Etherton, City of Auburndale
 - Burt McKee, Polk County Risk Management
 - Larry Williams, Polk County Sheriff's Office
 - Mike Pruitt, Polk County Sheriff's Office
 - Doug Leonard, Town of Lake Hamilton and Town of Dundee
 - Randall Vogel, Polk County Land Development

- Paul Womble provided an update on the status of the LMS update. A draft plan is almost complete. The draft LMS documents are now available on the County website: www.polk-county.net/em in the Local Mitigation Strategy section.
- The maps included in the LMS were reviewed. Maps include wildfire, sinkholes, flood zone, evacuation routes and historical hurricane tracks. Discussion occurred on sinkholes. The LMS risk assessment section contains information on classifications of sinkholes from the Florida Geological Survey.
- The process to rank projects and the required project worksheet was distributed to those in attendance. A completed project worksheet must be submitted for any new projects. This information is required by FEMA.
- Jonathan Thomas provided an overview of each section of the draft LMS. Working group members are asked to review each section and provide any comments to Paul Womble by Sept 4th. Once these two weeks have passed the LMS will be finalized and submitted to the Florida Division of Emergency Management and FEMA for review.
- Discussion occurred on the National Flood Insurance Program and Community Rating System. Currently Polk County and the City of Lakeland participate in the CRS. Randall Vogel provided information about the CRS program and offered assistance if a municipality needs additional information. Jurisdictions that actively participate in the CRS allow citizens to receive discounts on flood insurance coverage.
- Unless significant changes to the draft LMS are required no additional meetings are currently scheduled. We will schedule the required annual meeting in the first quarter of 2010.
- The committee thanked Jonathan Thomas for his many hours of work on the LMS this summer.

Appendix B: Maps

The maps included in this Appendix are intended as supporting documents for the 2010 LMS. The following maps are included:

Storm Tracks

Shows tropical storms and hurricanes that have passed over Polk County from 1995-2009

Floodzones

Shows the FEMA floodzones within Polk County.

Sinkhole Potential

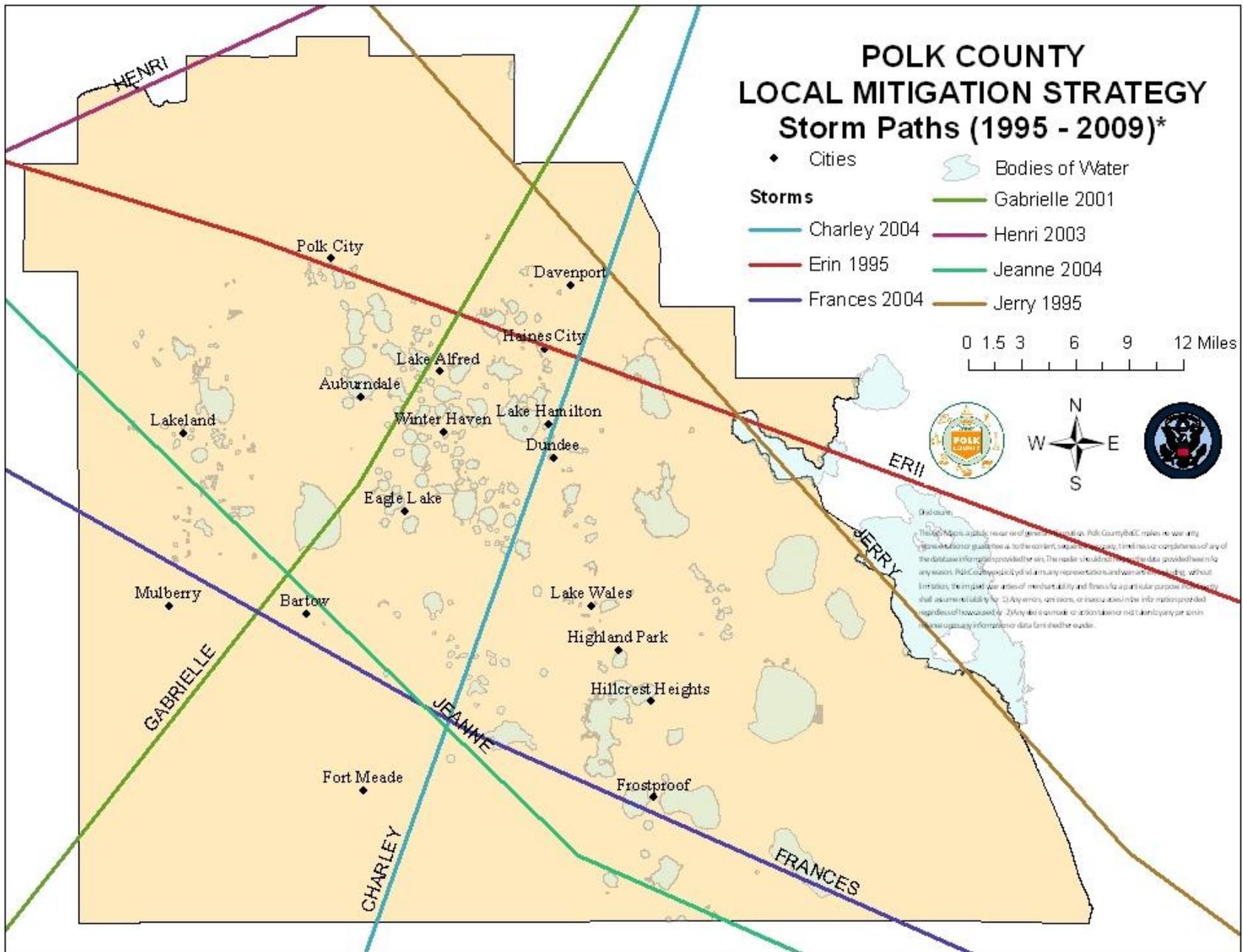
Shows previous sinkhole occurrences reported by the Florida Geological Survey and provides areas of vulnerability around those occurrences.

Wildfire Potential

Shows the potential of wildfire occurrences based on wildfire outbreaks within the past five years. Data provided by Florida Division of Forestry.

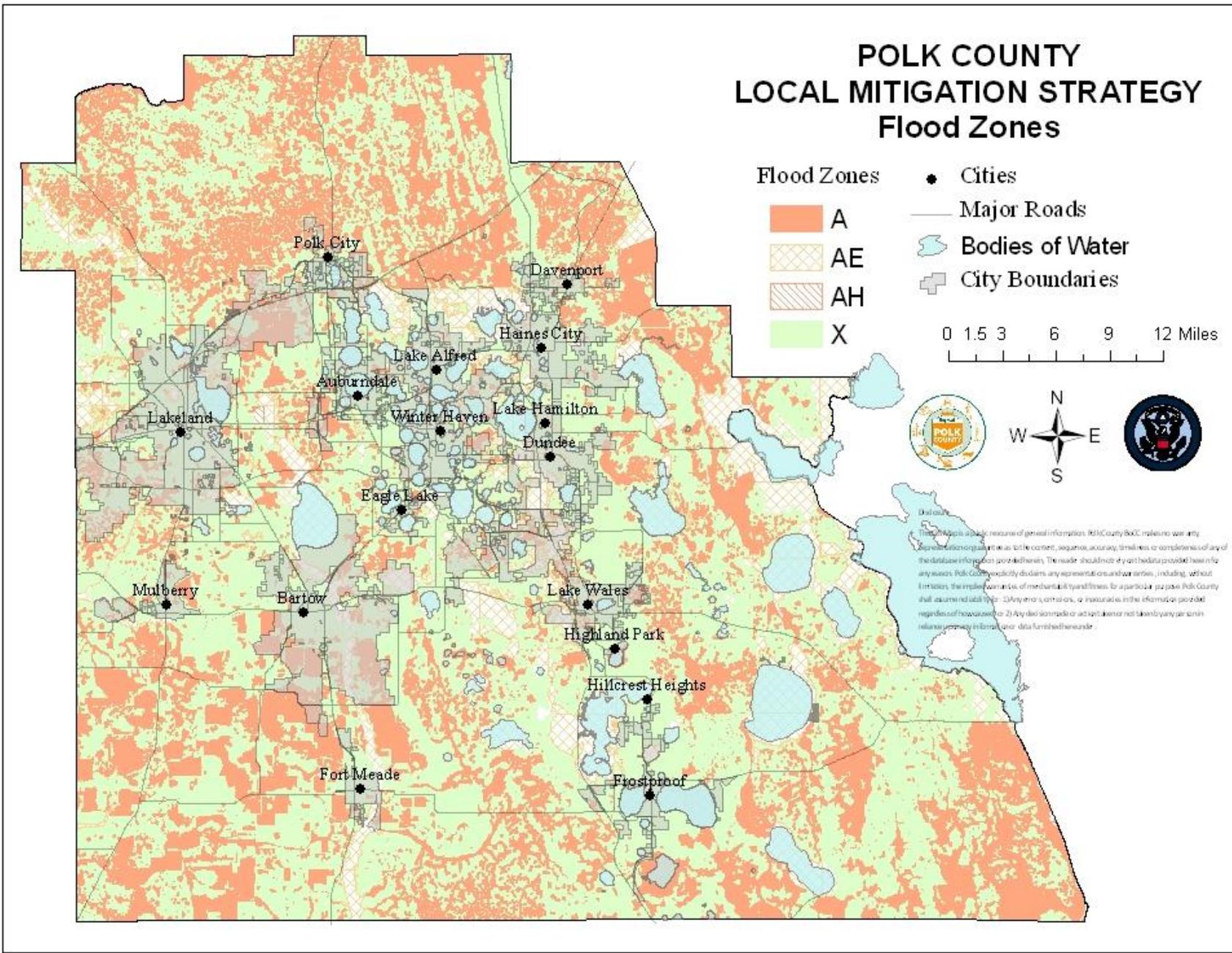
Evacuation Routes

Show evacuation routes through Polk County. Data based on information provided from Central Florida Regional Planning Council for the Statewide Evacuation Study.

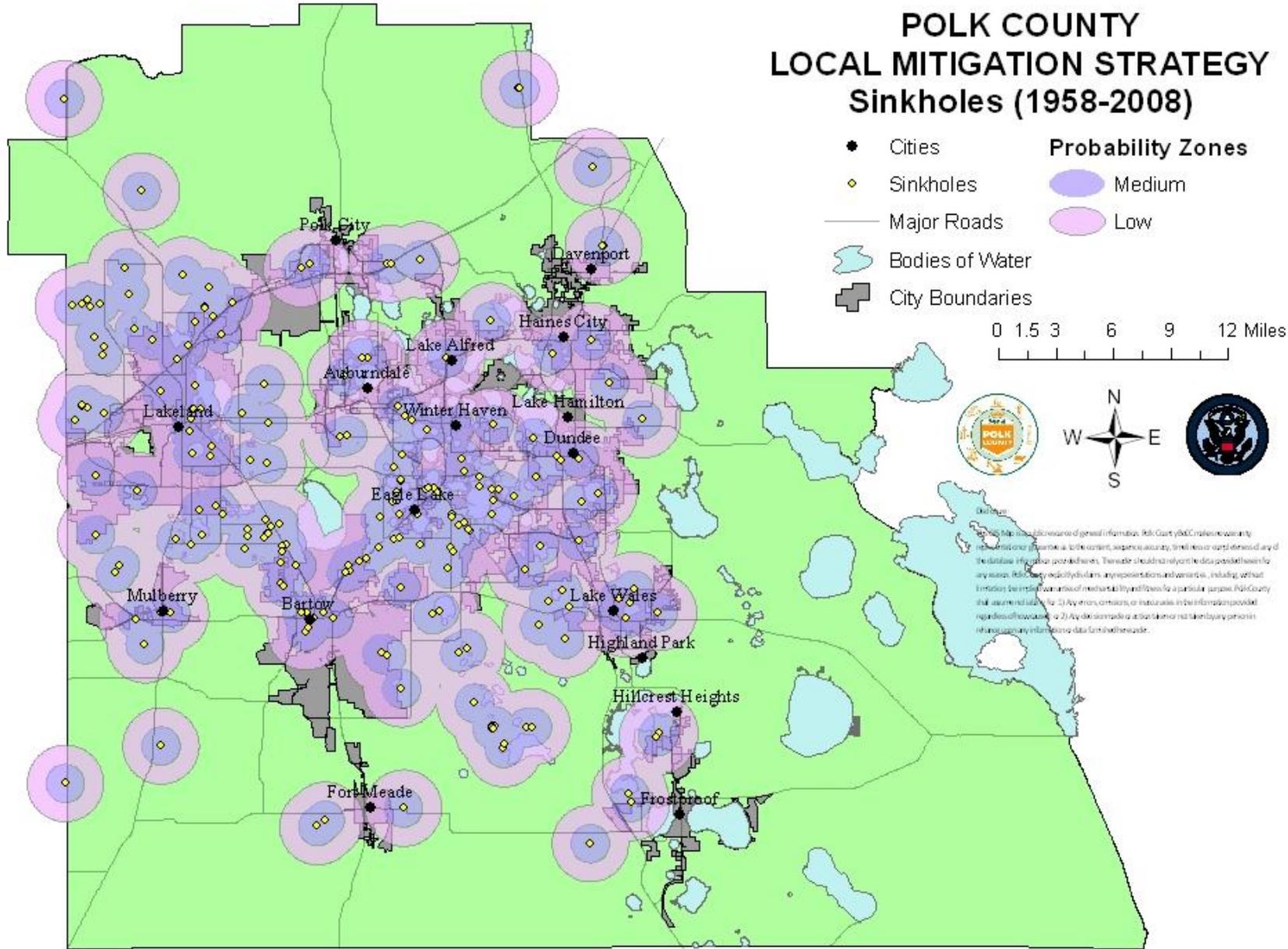


* These hurricane tracks represent hurricane paths where the eye of the hurricane physically crossed over Polk County. Other hurricanes and storms that affected the area (such as Tropical Storm Fay in 2008) affected the county but did not cross over it.

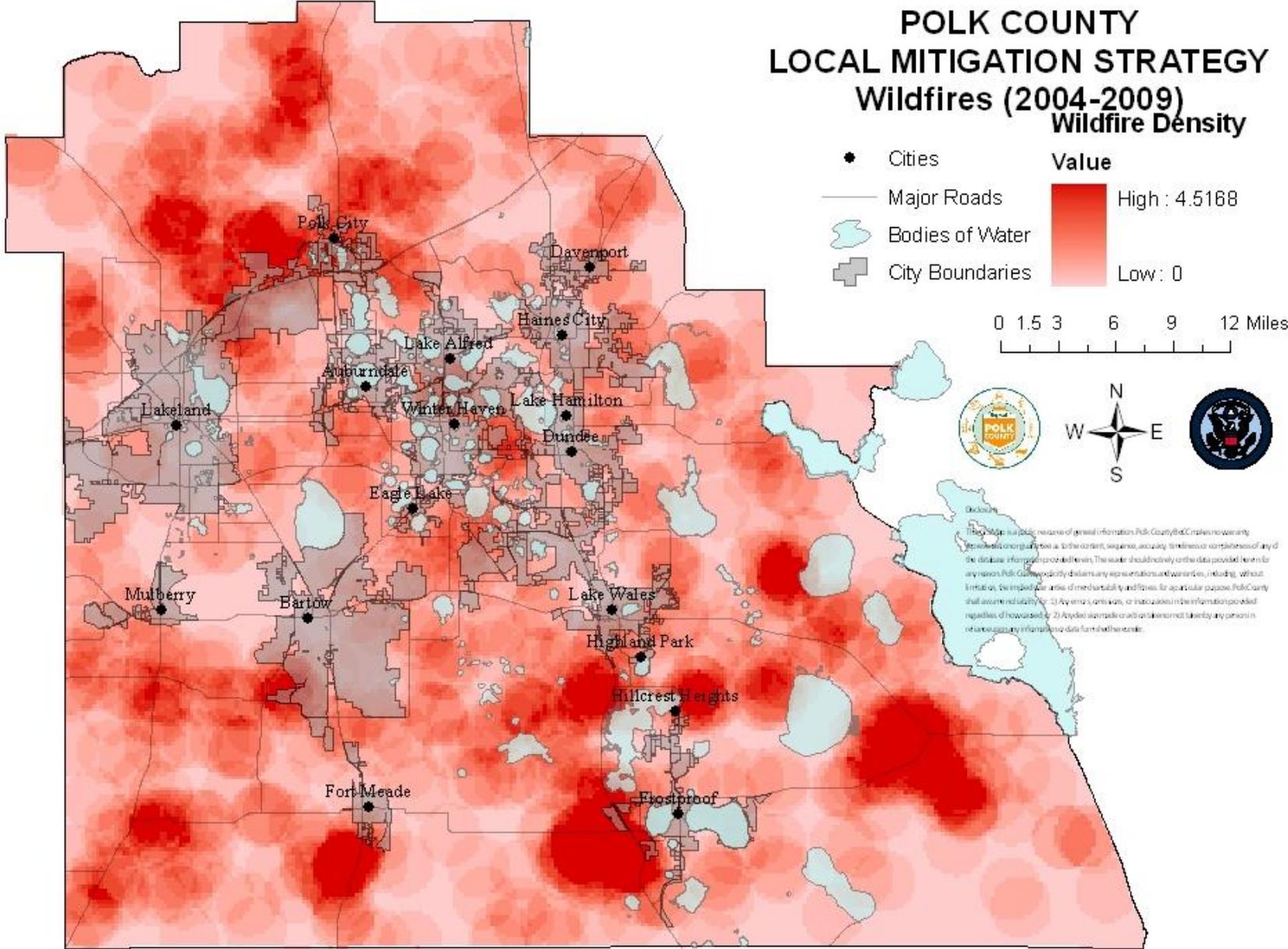
POLK COUNTY LOCAL MITIGATION STRATEGY Flood Zones



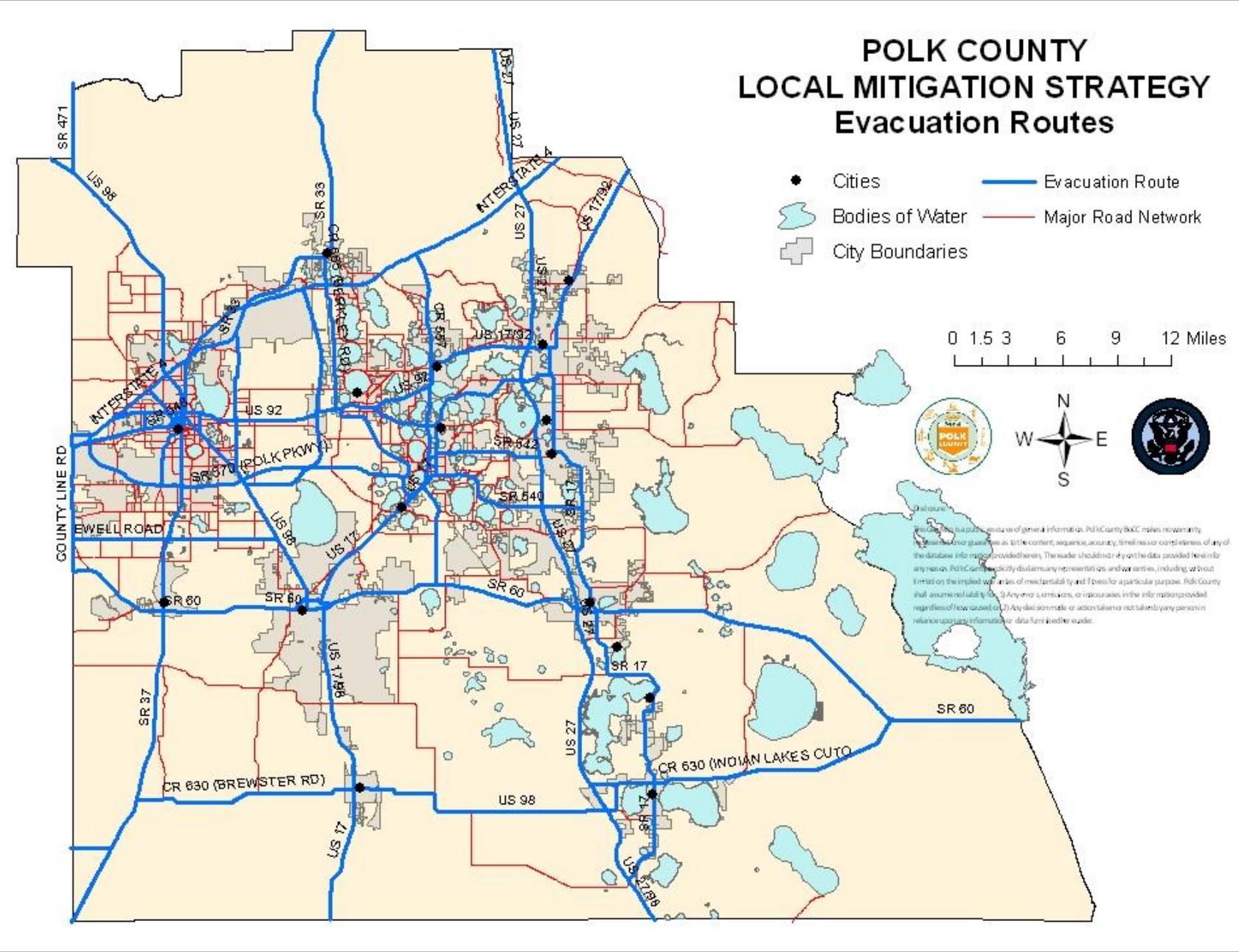
POLK COUNTY LOCAL MITIGATION STRATEGY Sinkholes (1958-2008)



POLK COUNTY LOCAL MITIGATION STRATEGY Wildfires (2004-2009) Wildfire Density



POLK COUNTY LOCAL MITIGATION STRATEGY Evacuation Routes



Appendix C: Potential Dollar Losses

This Appendix includes detailed tables for potential dollar losses for each jurisdiction due to a specific hazard. Brief explanations about each hazard table are included.

The potential dollar loss of vulnerable structures was calculated using a combination of Polk County Property Appraiser data and MEMPHIS data. MEMPHIS (Mapping for Emergency Management, Parallel Hazard Information System) is a web based system that provides information regarding hazard related data.

MEMPHIS provides an estimate of dollar loss per jurisdiction per hazard, though this data is outdated. For this LMS update, the percent loss for hurricane and flood hazards were applied to current Polk County Property Appraiser data and used to come up with a more accurate estimate of dollar losses for those hazards.

For hazards that are not hurricanes or floods, MEMPHIS places sections of each jurisdiction in a zone of probability of that hazard occurring, showing the number of buildings and equivalent dollar value that is exposed. That methodology was applied to current Property Appraiser values to determine the dollar amounts that fall within a probability zone and hence have that given chance of being exposed to the hazard.

Hurricanes and Tropical Storms

The tables indicate the value of buildings exposed during a given event in each jurisdiction, the percent loss, and the estimate amount lost.

Floods

The tables indicate the value of buildings exposed during a given event in each jurisdiction, the percent loss, and the estimate amount lost.

Sinkholes

The tables in Appendix C show the dollar amounts for each building type that is within a zone of low, medium, high, very high, extreme, or adjacent (adjacent being next to a zone, but not within one). The dollar values indicate the total amount that is exposed, but a dollar estimate is impossible to project because of the localization of the sinkhole hazard.

Wildfires

The tables list the dollar amounts that are exposed to certain levels of wildfire hazard for each jurisdiction. Exposure does not dictate a specific damage estimate because it is impossible to determine the amount of damage that a wildfire will cause. The tables demonstrate the total values of a certain type of structure that are susceptible to that level of wildfire. If a table does not contain all levels 1 through 9, this indicates that the Florida Division of Forestry does not report that level of hazard as a risk for that jurisdiction.

Severe Storm and Tornado

The tables show the dollar value of structures exposed to tornadoes within a given probability zone for that jurisdiction. Historically, some jurisdictions have experienced more severe weather and tornadoes, which gives them a greater probability of occurrence.

Hurricanes and Coastal Storms
Unincorporated Polk County Potential Losses

Category 1 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$16,898,530,662	\$168,985,307	1.0%
Mob Home	\$1,491,221,307	\$79,034,729	5.3%
MF Res	\$839,390,490	\$7,554,514	0.9%
Commercial	\$1,144,949,600	\$12,594,446	1.1%
Ag	\$338,704,776	\$3,725,753	1.1%
Gov/Instit	\$811,338,663	\$7,302,048	0.9%

Category 2 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$16,898,530,662	\$574,550,043	3.4%
Mob Home	\$1,491,221,307	\$217,718,311	14.6%
MF Res	\$839,390,490	\$26,860,496	3.2%
Commercial	\$1,144,949,600	\$41,218,186	3.6%
Ag	\$338,704,776	\$13,209,486	3.9%
Gov/Instit	\$811,338,663	\$26,774,176	3.3%

Category 3 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$16,898,530,662	\$1,503,969,229	8.9%
Mob Home	\$1,491,221,307	\$493,594,253	33.1%
MF Res	\$839,390,490	\$71,348,192	8.5%
Commercial	\$1,144,949,600	\$109,915,162	9.6%
Ag	\$338,704,776	\$33,870,478	10.0%
Gov/Instit	\$811,338,663	\$70,586,464	8.7%

Category 4 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$16,898,530,662	\$3,734,575,276	22.1%
Mob Home	\$1,491,221,307	\$1,087,100,333	72.9%
MF Res	\$839,390,490	\$182,147,736	21.7%
Commercial	\$1,144,949,600	\$267,918,206	23.4%
Ag	\$338,704,776	\$82,982,670	24.5%
Gov/Instit	\$811,338,663	\$178,494,506	22.0%

Category 5 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$16,898,530,662	\$6,843,904,918	40.5%
Mob Home	\$1,491,221,307	\$1,453,940,774	97.5%
MF Res	\$839,390,490	\$341,631,929	40.7%
Commercial	\$1,144,949,600	\$490,038,429	42.8%
Ag	\$338,704,776	\$152,078,444	44.9%
Gov/Instit	\$811,338,663	\$335,082,868	41.3%

Hurricanes and Coastal Storms
City of Auburndale Potential Losses

Category 1 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$488,359,957	\$4,395,240	0.9%
Mob Home	\$7,640,655	\$443,158	5.8%
MF Res	\$24,754,733	\$321,812	1.3%
Commercial	\$141,289,598	\$1,554,186	1.1%
Ag	\$8,743,989	\$69,952	0.8%
Gov/Instit	\$110,286,806	\$882,294	0.8%

Category 2 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$488,359,957	\$16,115,879	3.3%
Mob Home	\$7,640,655	\$1,191,942	15.6%
MF Res	\$24,754,733	\$1,089,208	4.4%
Commercial	\$141,289,598	\$5,369,005	3.8%
Ag	\$8,743,989	\$271,064	3.1%
Gov/Instit	\$110,286,806	\$3,308,604	3.0%

Category 3 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$488,359,957	\$42,975,676	8.8%
Mob Home	\$7,640,655	\$2,697,151	35.3%
MF Res	\$24,754,733	\$2,797,285	11.3%
Commercial	\$141,289,598	\$14,411,539	10.2%
Ag	\$8,743,989	\$743,239	8.5%
Gov/Instit	\$110,286,806	\$9,264,092	8.4%

Category 4 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$488,359,957	\$103,043,951	21.1%
Mob Home	\$7,640,655	\$5,638,803	73.8%
MF Res	\$24,754,733	\$6,411,476	25.9%
Commercial	\$141,289,598	\$33,344,345	23.6%
Ag	\$8,743,989	\$1,801,262	20.6%
Gov/Instit	\$110,286,806	\$22,939,656	20.8%

Category 5 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$488,359,957	\$194,855,623	39.9%
Mob Home	\$7,640,655	\$7,434,357	97.3%
MF Res	\$24,754,733	\$11,931,781	48.2%
Commercial	\$141,289,598	\$62,026,134	43.9%
Ag	\$8,743,989	\$3,322,716	38.0%
Gov/Instit	\$110,286,806	\$43,673,575	39.6%

**Hurricanes and Coastal Storms
City of Bartow Potential Losses**

Category 1 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$482,064,937	\$6,266,844	1.3%
Mob Home	\$16,108,491	\$902,075	5.6%
MF Res	\$32,217,640	\$418,829	1.3%
Commercial	\$131,919,740	\$1,846,876	1.4%
Ag	\$1,873,533	\$22,482	1.2%
Gov/Instit	\$224,163,936	\$2,689,967	1.2%

Category 2 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$482,064,937	\$21,692,922	4.5%
Mob Home	\$16,108,491	\$2,351,840	14.6%
MF Res	\$32,217,640	\$1,417,576	4.4%
Commercial	\$131,919,740	\$5,936,388	4.5%
Ag	\$1,873,533	\$74,941	4.0%
Gov/Instit	\$224,163,936	\$9,190,721	4.1%

Category 3 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$482,064,937	\$56,401,598	11.7%
Mob Home	\$16,108,491	\$5,670,189	35.2%
MF Res	\$32,217,640	\$3,705,029	11.5%
Commercial	\$131,919,740	\$15,566,529	11.8%
Ag	\$1,873,533	\$198,594	10.6%
Gov/Instit	\$224,163,936	\$24,209,705	10.8%

Category 4 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$482,064,937	\$133,049,923	27.6%
Mob Home	\$16,108,491	\$11,807,524	73.3%
MF Res	\$32,217,640	\$8,730,980	27.1%
Commercial	\$131,919,740	\$36,805,607	27.9%
Ag	\$1,873,533	\$483,372	25.8%
Gov/Instit	\$224,163,936	\$57,834,295	25.8%

Category 5 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$482,064,937	\$233,319,430	48.4%
Mob Home	\$16,108,491	\$16,092,383	99.9%
MF Res	\$32,217,640	\$15,335,597	47.6%
Commercial	\$131,919,740	\$63,981,074	48.5%
Ag	\$1,873,533	\$839,343	44.8%
Gov/Instit	\$224,163,936	\$104,236,230	46.5%

Hurricanes and Coastal Storms City of Davenport Potential Losses

Category 1 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$72,709,980	\$1,090,650	1.5%
Mob Home	\$12,551,107	\$627,555	5.0%
MF Res	\$5,951,695	\$77,372	1.3%
Commercial	\$7,173,338	\$100,427	1.4%
Ag	\$589,097	\$7,658	1.3%
Gov/Instit	\$9,253,551	\$148,057	1.6%

Category 2 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$72,709,980	\$3,344,659	4.6%
Mob Home	\$12,551,107	\$1,819,911	14.5%
MF Res	\$5,951,695	\$238,068	4.0%
Commercial	\$7,173,338	\$301,280	4.2%
Ag	\$589,097	\$27,098	4.6%
Gov/Instit	\$9,253,551	\$425,663	4.6%

Category 3 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$72,709,980	\$8,070,808	11.1%
Mob Home	\$12,551,107	\$3,953,599	31.5%
MF Res	\$5,951,695	\$595,170	10.0%
Commercial	\$7,173,338	\$753,200	10.5%
Ag	\$589,097	\$63,622	10.8%
Gov/Instit	\$9,253,551	\$1,017,891	11.0%

Category 4 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$72,709,980	\$18,541,045	25.5%
Mob Home	\$12,551,107	\$9,087,001	72.4%
MF Res	\$5,951,695	\$1,356,986	22.8%
Commercial	\$7,173,338	\$1,743,121	24.3%
Ag	\$589,097	\$149,631	25.4%
Gov/Instit	\$9,253,551	\$2,368,909	25.6%

Category 5 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$72,709,980	\$34,900,790	48.0%
Mob Home	\$12,551,107	\$12,413,045	98.9%
MF Res	\$5,951,695	\$2,648,504	44.5%
Commercial	\$7,173,338	\$3,306,909	46.1%
Ag	\$589,097	\$289,836	49.2%
Gov/Instit	\$9,253,551	\$4,413,944	47.7%

**Hurricanes and Coastal Storms
Town of Dundee Potential Losses**

Category 1 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$104,528,958	\$836,232	0.8%
Mob Home	\$1,490,088	\$74,504	5.0%
MF Res	\$2,619,012	\$20,952	0.8%
Commercial	\$25,943,734	\$181,606	0.7%
Ag	\$2,299,623	\$22,996	1.0%
Gov/Instit	\$27,976,709	\$195,837	0.7%

Category 2 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$104,528,958	\$3,344,927	3.2%
Mob Home	\$1,490,088	\$208,612	14.0%
MF Res	\$2,619,012	\$86,427	3.3%
Commercial	\$25,943,734	\$726,425	2.8%
Ag	\$2,299,623	\$87,386	3.8%
Gov/Instit	\$27,976,709	\$923,231	3.3%

Category 3 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$104,528,958	\$8,257,788	7.9%
Mob Home	\$1,490,088	\$451,497	30.3%
MF Res	\$2,619,012	\$209,521	8.0%
Commercial	\$25,943,734	\$1,945,780	7.5%
Ag	\$2,299,623	\$209,266	9.1%
Gov/Instit	\$27,976,709	\$2,182,183	7.8%

Category 4 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$104,528,958	\$21,323,907	20.4%
Mob Home	\$1,490,088	\$1,028,161	69.0%
MF Res	\$2,619,012	\$547,374	20.9%
Commercial	\$25,943,734	\$4,955,253	19.1%
Ag	\$2,299,623	\$538,112	23.4%
Gov/Instit	\$27,976,709	\$5,651,295	20.2%

Category 5 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$104,528,958	\$41,079,880	39.3%
Mob Home	\$1,490,088	\$1,461,776	98.1%
MF Res	\$2,619,012	\$1,042,367	39.8%
Commercial	\$25,943,734	\$9,469,463	36.5%
Ag	\$2,299,623	\$1,034,830	45.0%
Gov/Instit	\$27,976,709	\$10,771,033	38.5%

Hurricanes and Coastal Storms
City of Eagle Lake Potential Losses

Category 1 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$73,017,600	\$1,095,264	1.5%
Mob Home	\$111,330	\$6,902	6.2%
MF Res	\$1,188,629	\$17,829	1.5%
Commercial	\$4,478,781	\$62,703	1.4%
Ag	\$183,627	\$2,204	1.2%
Gov/Instit	\$38,895,392	\$388,954	1.0%

Category 2 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$73,017,600	\$3,723,898	5.1%
Mob Home	\$111,330	\$19,705	17.7%
MF Res	\$1,188,629	\$57,054	4.8%
Commercial	\$4,478,781	\$219,460	4.9%
Ag	\$183,627	\$8,080	4.4%
Gov/Instit	\$38,895,392	\$1,672,502	4.3%

Category 3 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$73,017,600	\$9,273,235	12.7%
Mob Home	\$111,330	\$44,755	40.2%
MF Res	\$1,188,629	\$148,579	12.5%
Commercial	\$4,478,781	\$559,848	12.5%
Ag	\$183,627	\$20,566	11.2%
Gov/Instit	\$38,895,392	\$4,395,179	11.3%

Category 4 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$73,017,600	\$21,905,280	30.0%
Mob Home	\$111,330	\$95,298	85.6%
MF Res	\$1,188,629	\$350,646	29.5%
Commercial	\$4,478,781	\$1,316,762	29.4%
Ag	\$183,627	\$49,396	26.9%
Gov/Instit	\$38,895,392	\$10,618,442	27.3%

Category 5 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$73,017,600	\$39,502,522	54.1%
Mob Home	\$111,330	\$110,885	99.6%
MF Res	\$1,188,629	\$651,369	54.8%
Commercial	\$4,478,781	\$2,418,542	54.0%
Ag	\$183,627	\$92,915	50.6%
Gov/Instit	\$38,895,392	\$17,502,926	45.0%

Hurricanes and Coastal Storms
City of Fort Meade Potential Losses

Category 1 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$125,418,946	\$1,379,608	1.1%
Mob Home	\$348,516	\$19,865	5.7%
MF Res	\$4,255,400	\$55,320	1.3%
Commercial	\$15,261,603	\$167,878	1.1%
Ag	\$489,778	\$5,388	1.1%
Gov/Instit	\$32,829,175	\$393,950	1.2%

Category 2 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$125,418,946	\$4,515,082	3.6%
Mob Home	\$348,516	\$49,141	14.1%
MF Res	\$4,255,400	\$174,471	4.1%
Commercial	\$15,261,603	\$564,679	3.7%
Ag	\$489,778	\$17,142	3.5%
Gov/Instit	\$32,829,175	\$1,181,850	3.6%

Category 3 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$125,418,946	\$13,670,665	10.9%
Mob Home	\$348,516	\$128,602	36.9%
MF Res	\$4,255,400	\$472,349	11.1%
Commercial	\$15,261,603	\$1,648,253	10.8%
Ag	\$489,778	\$52,896	10.8%
Gov/Instit	\$32,829,175	\$3,578,380	10.9%

Category 4 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$125,418,946	\$30,225,966	24.1%
Mob Home	\$348,516	\$262,781	75.4%
MF Res	\$4,255,400	\$1,051,084	24.7%
Commercial	\$15,261,603	\$3,769,616	24.7%
Ag	\$489,778	\$116,567	23.8%
Gov/Instit	\$32,829,175	\$7,944,660	24.2%

Category 5 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$125,418,946	\$53,303,052	42.5%
Mob Home	\$348,516	\$346,425	99.4%
MF Res	\$4,255,400	\$1,974,506	46.4%
Commercial	\$15,261,603	\$6,654,059	43.6%
Ag	\$489,778	\$202,278	41.3%
Gov/Instit	\$32,829,175	\$13,886,741	42.3%

**Hurricanes and Coastal Storms
City of Frostproof Potential Losses**

Category 1 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$75,377,398	\$603,019	0.8%
Mob Home	\$282,429	\$12,427	4.4%
MF Res	\$2,905,997	\$40,684	1.4%
Commercial	\$25,889,951	\$129,450	0.5%
Ag	\$3,224,026	\$25,792	0.8%
Gov/Instit	\$36,680,746	\$256,765	0.7%

Category 2 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$75,377,398	\$2,487,454	3.3%
Mob Home	\$282,429	\$37,563	13.3%
MF Res	\$2,905,997	\$142,394	4.9%
Commercial	\$25,889,951	\$595,469	2.3%
Ag	\$3,224,026	\$106,393	3.3%
Gov/Instit	\$36,680,746	\$1,063,742	2.9%

Category 3 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$75,377,398	\$6,708,588	8.9%
Mob Home	\$282,429	\$91,507	32.4%
MF Res	\$2,905,997	\$331,284	11.4%
Commercial	\$25,889,951	\$1,786,407	6.9%
Ag	\$3,224,026	\$299,834	9.3%
Gov/Instit	\$36,680,746	\$3,044,502	8.3%

Category 4 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$75,377,398	\$17,110,669	22.7%
Mob Home	\$282,429	\$208,433	73.8%
MF Res	\$2,905,997	\$781,713	26.9%
Commercial	\$25,889,951	\$4,711,971	18.2%
Ag	\$3,224,026	\$776,990	24.1%
Gov/Instit	\$36,680,746	\$7,996,403	21.8%

Category 5 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$75,377,398	\$31,507,752	41.8%
Mob Home	\$282,429	\$276,780	98.0%
MF Res	\$2,905,997	\$1,447,187	49.8%
Commercial	\$25,889,951	\$8,724,913	33.7%
Ag	\$3,224,026	\$1,492,724	46.3%
Gov/Instit	\$36,680,746	\$14,415,533	39.3%

Hurricanes and Coastal Storms
City of Haines City Potential Losses

Category 1 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$409,964,168	\$4,099,642	1.0%
Mob Home	\$3,117,604	\$149,645	4.8%
MF Res	\$20,617,774	\$268,031	1.3%
Commercial	\$84,067,146	\$672,537	0.8%
Ag	\$4,584,908	\$36,679	0.8%
Gov/Instit	\$43,861,806	\$307,033	0.7%

Category 2 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$409,964,168	\$15,578,638	3.8%
Mob Home	\$3,117,604	\$455,170	14.6%
MF Res	\$20,617,774	\$907,182	4.4%
Commercial	\$84,067,146	\$2,858,283	3.4%
Ag	\$4,584,908	\$146,717	3.2%
Gov/Instit	\$43,861,806	\$1,359,716	3.1%

Category 3 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$409,964,168	\$40,586,453	9.9%
Mob Home	\$3,117,604	\$1,081,809	34.7%
MF Res	\$20,617,774	\$2,288,573	11.1%
Commercial	\$84,067,146	\$7,734,177	9.2%
Ag	\$4,584,908	\$408,057	8.9%
Gov/Instit	\$43,861,806	\$3,772,115	8.6%

Category 4 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$409,964,168	\$103,310,970	25.2%
Mob Home	\$3,117,604	\$2,419,261	77.6%
MF Res	\$20,617,774	\$5,566,799	27.0%
Commercial	\$84,067,146	\$20,007,981	23.8%
Ag	\$4,584,908	\$1,045,359	22.8%
Gov/Instit	\$43,861,806	\$9,693,459	22.1%

Category 5 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$409,964,168	\$179,564,306	43.8%
Mob Home	\$3,117,604	\$3,102,016	99.5%
MF Res	\$20,617,774	\$9,979,003	48.4%
Commercial	\$84,067,146	\$34,383,463	40.9%
Ag	\$4,584,908	\$1,838,548	40.1%
Gov/Instit	\$43,861,806	\$17,193,828	39.2%

Hurricanes and Coastal Storms
Village of Highland Park Potential Losses

Category 1 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$12,692,872	\$63,464	0.5%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,543,733	\$10,806	0.7%
Commercial	\$251,582	\$2,013	0.8%
Ag	\$0	\$0	0.0%
Gov/Instit	\$65,538	\$197	0.3%

Category 2 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$12,692,872	\$279,243	2.2%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,543,733	\$44,768	2.9%
Commercial	\$251,582	\$9,309	3.7%
Ag	\$0	\$0	0.0%
Gov/Instit	\$65,538	\$918	1.4%

Category 3 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$12,692,872	\$812,344	6.4%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,543,733	\$129,674	8.4%
Commercial	\$251,582	\$25,158	10.0%
Ag	\$0	\$0	0.0%
Gov/Instit	\$65,538	\$3,080	4.7%

Category 4 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$12,692,872	\$2,094,324	16.5%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,543,733	\$321,096	20.8%
Commercial	\$251,582	\$61,889	24.6%
Ag	\$0	\$0	0.0%
Gov/Instit	\$65,538	\$8,061	12.3%

Category 5 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$12,692,872	\$4,277,498	33.7%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,543,733	\$625,212	40.5%
Commercial	\$251,582	\$118,998	47.3%
Ag	\$0	\$0	0.0%
Gov/Instit	\$65,538	\$17,105	26.1%

Hurricanes and Coastal Storms
Town of Hillcrest Heights Potential Losses

Category 1 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$14,867,283	\$59,469	0.4%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,152,552	\$3,458	0.3%
Commercial	\$0	\$0	0.0%
Ag	\$0	\$0	0.0%
Gov/Instit	\$18,236	\$109	0.6%

Category 2 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$14,867,283	\$341,948	2.3%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,152,552	\$18,441	1.6%
Commercial	\$0	\$0	0.0%
Ag	\$0	\$0	0.0%
Gov/Instit	\$18,236	\$529	2.9%

Category 3 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$14,867,283	\$996,108	6.7%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,152,552	\$55,322	4.8%
Commercial	\$0	\$0	0.0%
Ag	\$0	\$0	0.0%
Gov/Instit	\$18,236	\$1,459	8.0%

Category 4 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$14,867,283	\$2,631,509	17.7%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,152,552	\$155,595	13.5%
Commercial	\$0	\$0	24.6%
Ag	\$0	\$0	21.3%
Gov/Instit	\$18,236	\$3,702	20.3%

Category 5 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$14,867,283	\$4,906,203	33.0%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,152,552	\$289,291	25.1%
Commercial	\$0	\$0	0.0%
Ag	\$0	\$0	0.0%
Gov/Instit	\$18,236	\$7,112	39.0%

Hurricanes and Coastal Storms
City of Lake Alfred Potential Losses

Category 1 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$150,948,589	\$1,509,486	1.0%
Mob Home	\$79,053	\$3,636	4.6%
MF Res	\$11,847,820	\$947,826	8.0%
Commercial	\$18,591,208	\$1,487,297	8.0%
Ag	\$959,717	\$86,375	9.0%
Gov/Instit	\$38,970,721	\$506,619	1.3%

Category 2 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$150,948,589	\$4,981,303	3.3%
Mob Home	\$79,053	\$10,593	13.4%
MF Res	\$11,847,820	\$355,435	3.0%
Commercial	\$18,591,208	\$557,736	3.0%
Ag	\$959,717	\$30,711	3.2%
Gov/Instit	\$38,970,721	\$1,558,829	4.0%

Category 3 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$150,948,589	\$14,038,219	9.3%
Mob Home	\$79,053	\$23,637	29.9%
MF Res	\$11,847,820	\$995,217	8.4%
Commercial	\$18,591,208	\$1,561,661	8.4%
Ag	\$959,717	\$82,536	8.6%
Gov/Instit	\$38,970,721	\$4,286,779	11.0%

Category 4 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$150,948,589	\$34,114,381	22.6%
Mob Home	\$79,053	\$55,890	70.7%
MF Res	\$11,847,820	\$2,452,499	20.7%
Commercial	\$18,591,208	\$3,866,971	20.8%
Ag	\$959,717	\$213,057	22.2%
Gov/Instit	\$38,970,721	\$10,210,329	26.2%

Category 5 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$150,948,589	\$62,190,819	41.2%
Mob Home	\$79,053	\$76,998	97.4%
MF Res	\$11,847,820	\$4,502,172	38.0%
Commercial	\$18,591,208	\$6,990,294	37.6%
Ag	\$959,717	\$386,766	40.3%
Gov/Instit	\$38,970,721	\$18,355,210	47.1%

Hurricanes and Coastal Storms
Town of Lake Hamilton Potential Losses

Category 1 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$49,764,802	\$248,824	0.5%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,480,040	\$13,320	0.9%
Commercial	\$19,990,272	\$119,942	0.6%
Ag	\$1,318,613	\$7,912	0.6%
Gov/Instit	\$835,487	\$3,342	0.4%

Category 2 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$49,764,802	\$1,144,590	2.3%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,480,040	\$45,881	3.1%
Commercial	\$19,990,272	\$439,786	2.2%
Ag	\$1,318,613	\$35,603	2.7%
Gov/Instit	\$835,487	\$15,874	1.9%

Category 3 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$49,764,802	\$3,234,712	6.5%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,480,040	\$131,724	8.9%
Commercial	\$19,990,272	\$1,359,338	6.8%
Ag	\$1,318,613	\$100,215	7.6%
Gov/Instit	\$835,487	\$48,458	5.8%

Category 4 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$49,764,802	\$7,962,368	16.0%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,480,040	\$313,768	21.2%
Commercial	\$19,990,272	\$3,278,405	16.4%
Ag	\$1,318,613	\$241,306	18.3%
Gov/Instit	\$835,487	\$118,639	14.2%

Category 5 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$49,764,802	\$15,277,794	30.7%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,480,040	\$631,977	42.7%
Commercial	\$19,990,272	\$6,376,897	31.9%
Ag	\$1,318,613	\$465,470	35.3%
Gov/Instit	\$835,487	\$223,911	26.8%

Hurricanes and Coastal Storms City of Lakeland Potential Losses

Category 1 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$2,789,697,149	\$30,686,669	1.1%
Mob Home	\$47,567,919	\$2,568,668	5.4%
MF Res	\$632,164,361	\$6,321,644	1.0%
Commercial	\$1,354,203,671	\$13,542,037	1.0%
Ag	\$1,013,552	\$9,122	0.9%
Gov/Instit	\$736,425,061	\$7,364,251	1.0%

Category 2 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$2,789,697,149	\$94,849,703	3.4%
Mob Home	\$47,567,919	\$6,754,644	14.2%
MF Res	\$632,164,361	\$20,229,260	3.2%
Commercial	\$1,354,203,671	\$44,688,721	3.3%
Ag	\$1,013,552	\$31,420	3.1%
Gov/Instit	\$736,425,061	\$23,565,602	3.2%

Category 3 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$2,789,697,149	\$239,913,955	8.6%
Mob Home	\$47,567,919	\$14,603,351	30.7%
MF Res	\$632,164,361	\$50,573,149	8.0%
Commercial	\$1,354,203,671	\$111,044,701	8.2%
Ag	\$1,013,552	\$79,057	7.8%
Gov/Instit	\$736,425,061	\$60,386,855	8.2%

Category 4 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$2,789,697,149	\$594,205,493	21.3%
Mob Home	\$47,567,919	\$32,060,777	67.4%
MF Res	\$632,164,361	\$126,432,872	20.0%
Commercial	\$1,354,203,671	\$274,903,345	20.3%
Ag	\$1,013,552	\$199,670	19.7%
Gov/Instit	\$736,425,061	\$146,548,587	19.9%

Category 5 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$2,789,697,149	\$1,113,089,162	39.9%
Mob Home	\$47,567,919	\$46,331,153	97.4%
MF Res	\$632,164,361	\$239,590,293	37.9%
Commercial	\$1,354,203,671	\$515,951,599	38.1%
Ag	\$1,013,552	\$372,987	36.8%
Gov/Instit	\$736,425,061	\$271,740,848	36.9%

Hurricanes and Coastal Storms
City of Lake Wales Potential Losses

Category 1 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$466,680,322	\$3,266,762	0.7%
Mob Home	\$0	\$0	0.0%
MF Res	\$41,381,088	\$289,668	0.7%
Commercial	\$170,982,330	\$1,538,841	0.9%
Ag	\$1,869,404	\$13,086	0.7%
Gov/Instit	\$125,114,096	\$1,000,913	0.8%

Category 2 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$466,680,322	\$13,067,049	2.8%
Mob Home	\$0	\$0	0.0%
MF Res	\$41,381,088	\$1,158,670	2.8%
Commercial	\$170,982,330	\$5,471,435	3.2%
Ag	\$1,869,404	\$50,474	2.7%
Gov/Instit	\$125,114,096	\$4,128,765	3.3%

Category 3 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$466,680,322	\$38,734,467	8.3%
Mob Home	\$0	\$0	0.0%
MF Res	\$41,381,088	\$3,434,630	8.3%
Commercial	\$170,982,330	\$15,217,427	8.9%
Ag	\$1,869,404	\$145,814	7.8%
Gov/Instit	\$125,114,096	\$11,135,155	8.9%

Category 4 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$466,680,322	\$99,869,589	21.4%
Mob Home	\$0	\$0	0.0%
MF Res	\$41,381,088	\$8,814,172	21.3%
Commercial	\$170,982,330	\$38,471,024	22.5%
Ag	\$1,869,404	\$381,358	20.4%
Gov/Instit	\$125,114,096	\$28,651,128	22.9%

Category 5 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$466,680,322	\$196,939,096	42.2%
Mob Home	\$0	\$0	0.0%
MF Res	\$41,381,088	\$17,297,295	41.8%
Commercial	\$170,982,330	\$76,600,084	44.8%
Ag	\$1,869,404	\$764,586	40.9%
Gov/Instit	\$125,114,096	\$57,677,598	46.1%

**Hurricanes and Coastal Storms
City of Mulberry Potential Losses**

Category 1 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$53,288,312	\$746,036	1.4%
Mob Home	\$2,308,688	\$150,065	6.5%
MF Res	\$3,590,296	\$43,084	1.2%
Commercial	\$61,123,677	\$977,979	1.6%
Ag	\$42,223	\$633	1.5%
Gov/Instit	\$37,316,371	\$671,695	1.8%

Category 2 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$53,288,312	\$2,344,686	4.4%
Mob Home	\$2,308,688	\$376,316	16.3%
MF Res	\$3,590,296	\$143,612	4.0%
Commercial	\$61,123,677	\$2,689,442	4.4%
Ag	\$42,223	\$1,858	4.4%
Gov/Instit	\$37,316,371	\$1,828,502	4.9%

Category 3 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$53,288,312	\$5,328,831	10.0%
Mob Home	\$2,308,688	\$773,410	33.5%
MF Res	\$3,590,296	\$323,127	9.0%
Commercial	\$61,123,677	\$6,356,862	10.4%
Ag	\$42,223	\$4,265	10.1%
Gov/Instit	\$37,316,371	\$4,328,699	11.6%

Category 4 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$53,288,312	\$13,748,384	25.8%
Mob Home	\$2,308,688	\$1,791,542	77.6%
MF Res	\$3,590,296	\$843,720	23.5%
Commercial	\$61,123,677	\$16,197,774	26.5%
Ag	\$42,223	\$11,189	26.5%
Gov/Instit	\$37,316,371	\$10,485,900	28.1%

Category 5 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$53,288,312	\$25,418,525	47.7%
Mob Home	\$2,308,688	\$2,304,071	99.8%
MF Res	\$3,590,296	\$1,568,959	43.7%
Commercial	\$61,123,677	\$29,828,354	48.8%
Ag	\$42,223	\$20,774	49.2%
Gov/Instit	\$37,316,371	\$20,188,157	54.1%

**Hurricanes and Coastal Storms
Town of Polk City Potential Losses**

Category 1 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$45,589,316	\$410,304	0.9%
Mob Home	\$6,143,529	\$374,755	6.1%
MF Res	\$1,400,222	\$11,202	0.8%
Commercial	\$6,709,974	\$60,390	0.9%
Ag	\$0	\$0	0.8%
Gov/Instit	\$7,934,062	\$39,670	0.5%

Category 2 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$45,589,316	\$1,413,269	3.1%
Mob Home	\$6,143,529	\$939,960	15.3%
MF Res	\$1,400,222	\$46,207	3.3%
Commercial	\$6,709,974	\$228,139	3.4%
Ag	\$0	\$0	3.3%
Gov/Instit	\$7,934,062	\$198,352	2.5%

Category 3 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$45,589,316	\$3,875,092	8.5%
Mob Home	\$6,143,529	\$2,156,379	35.1%
MF Res	\$1,400,222	\$120,419	8.6%
Commercial	\$6,709,974	\$597,188	8.9%
Ag	\$0	\$0	8.6%
Gov/Instit	\$7,934,062	\$539,516	6.8%

Category 4 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$45,589,316	\$9,847,292	21.6%
Mob Home	\$6,143,529	\$4,669,082	76.0%
MF Res	\$1,400,222	\$306,649	21.9%
Commercial	\$6,709,974	\$1,516,454	22.6%
Ag	\$0	\$0	21.8%
Gov/Instit	\$7,934,062	\$1,388,461	17.5%

Category 5 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$45,589,316	\$18,463,673	40.5%
Mob Home	\$6,143,529	\$6,094,381	99.2%
MF Res	\$1,400,222	\$548,887	39.2%
Commercial	\$6,709,974	\$2,757,799	41.1%
Ag	\$0	\$0	38.9%
Gov/Instit	\$7,934,062	\$2,491,295	31.4%

Hurricanes and Coastal Storms
City of Winter Haven Potential Losses

Category 1 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$1,041,150,601	\$10,411,506	1.0%
Mob Home	\$17,445,915	\$854,850	4.9%
MF Res	\$245,419,777	\$2,945,037	1.2%
Commercial	\$361,111,449	\$3,250,003	0.9%
Ag	\$28,298,580	\$254,687	0.9%
Gov/Instit	\$264,597,426	\$2,116,779	0.8%

Category 2 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$1,041,150,601	\$37,481,422	3.6%
Mob Home	\$17,445,915	\$2,494,766	14.3%
MF Res	\$245,419,777	\$9,816,791	4.0%
Commercial	\$361,111,449	\$12,277,789	3.4%
Ag	\$28,298,580	\$933,853	3.3%
Gov/Instit	\$264,597,426	\$8,467,118	3.2%

Category 3 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$1,041,150,601	\$97,868,156	9.4%
Mob Home	\$17,445,915	\$5,582,693	32.0%
MF Res	\$245,419,777	\$25,523,657	10.4%
Commercial	\$361,111,449	\$32,138,919	8.9%
Ag	\$28,298,580	\$2,546,872	9.0%
Gov/Instit	\$264,597,426	\$22,226,184	8.4%

Category 4 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$1,041,150,601	\$241,546,939	23.2%
Mob Home	\$17,445,915	\$12,735,518	73.0%
MF Res	\$245,419,777	\$61,845,784	25.2%
Commercial	\$361,111,449	\$80,888,965	22.4%
Ag	\$28,298,580	\$6,395,479	22.6%
Gov/Instit	\$264,597,426	\$58,211,434	22.0%

Category 5 Hurricane

Building Type	Exposure	Loss	Percent Loss
SF Res	\$1,041,150,601	\$438,324,403	42.1%
Mob Home	\$17,445,915	\$17,236,564	98.8%
MF Res	\$245,419,777	\$114,365,616	46.6%
Commercial	\$361,111,449	\$147,333,471	40.8%
Ag	\$28,298,580	\$11,489,223	40.6%
Gov/Instit	\$264,597,426	\$103,192,996	39.0%

Floods
Unincorporated Polk County Potential Losses

10 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$16,898,530,662	\$16,898,531	0.1%
Mob Home	\$1,491,221,307	\$14,912,213	1.0%
MF Res	\$839,390,490	\$839,390	0.1%
Commercial	\$1,144,949,600	\$1,144,950	0.1%
Ag	\$338,704,776	\$338,705	0.1%
Gov/Instit	\$811,338,663	\$811,339	0.1%

25 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$16,898,530,662	\$118,289,715	0.7%
Mob Home	\$1,491,221,307	\$59,648,852	4.0%
MF Res	\$839,390,490	\$5,036,343	0.6%
Commercial	\$1,144,949,600	\$8,014,647	0.7%
Ag	\$338,704,776	\$2,709,638	0.8%
Gov/Instit	\$811,338,663	\$4,868,032	0.6%

50 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$16,898,530,662	\$270,376,491	1.6%
Mob Home	\$1,491,221,307	\$119,297,705	8.0%
MF Res	\$839,390,490	\$13,430,248	1.6%
Commercial	\$1,144,949,600	\$20,609,093	1.8%
Ag	\$338,704,776	\$6,435,391	1.9%
Gov/Instit	\$811,338,663	\$12,981,419	1.6%

100 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$16,898,530,662	\$422,463,267	2.5%
Mob Home	\$1,491,221,307	\$167,016,786	11.2%
MF Res	\$839,390,490	\$20,145,372	2.4%
Commercial	\$1,144,949,600	\$32,058,589	2.8%
Ag	\$338,704,776	\$9,822,439	2.9%
Gov/Instit	\$811,338,663	\$19,472,128	2.4%

Floods
City of Auburndale Potential Losses

10 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$488,359,957	\$488,360	0.1%
Mob Home	\$7,640,655	\$91,688	1.2%
MF Res	\$24,754,733	\$49,509	0.2%
Commercial	\$141,289,598	\$141,290	0.1%
Ag	\$8,743,989	\$8,744	0.1%
Gov/Instit	\$110,286,806	\$110,287	0.1%

25 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$488,359,957	\$2,930,160	0.6%
Mob Home	\$7,640,655	\$336,189	4.4%
ddMF Res	\$24,754,733	\$222,793	0.9%
Commercial	\$141,289,598	\$989,027	0.7%
Ag	\$8,743,989	\$52,464	0.6%
Gov/Instit	\$110,286,806	\$551,434	0.5%

50 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$488,359,957	\$7,325,399	1.5%
Mob Home	\$7,640,655	\$641,815	8.4%
MF Res	\$24,754,733	\$495,095	2.0%
Commercial	\$141,289,598	\$2,401,923	1.7%
Ag	\$8,743,989	\$122,416	1.4%
Gov/Instit	\$110,286,806	\$1,544,015	1.4%

100 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$488,359,957	\$12,697,359	2.6%
Mob Home	\$7,640,655	\$924,519	12.1%
MF Res	\$24,754,733	\$742,642	3.0%
Commercial	\$141,289,598	\$4,097,398	2.9%
Ag	\$8,743,989	\$218,600	2.5%
Gov/Instit	\$110,286,806	\$2,536,597	2.3%

Floods
City of Bartow Potential Losses

10 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$482,064,937	\$482,065	0.1%
Mob Home	\$16,108,491	\$177,193	1.1%
MF Res	\$32,217,640	\$32,218	0.1%
Commercial	\$131,919,740	\$131,920	0.1%
Ag	\$1,873,533	\$1,874	0.1%
Gov/Instit	\$224,163,936	\$224,164	0.1%

25 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$482,064,937	\$4,338,584	0.9%
Mob Home	\$16,108,491	\$692,665	4.3%
MF Res	\$32,217,640	\$289,959	0.9%
Commercial	\$131,919,740	\$1,187,278	0.9%
Ag	\$1,873,533	\$14,988	0.8%
Gov/Instit	\$224,163,936	\$1,793,311	0.8%

50 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$482,064,937	\$10,605,429	2.2%
Mob Home	\$16,108,491	\$1,353,113	8.4%
MF Res	\$32,217,640	\$676,570	2.1%
Commercial	\$131,919,740	\$2,770,315	2.1%
Ag	\$1,873,533	\$37,471	2.0%
Gov/Instit	\$224,163,936	\$4,483,279	2.0%

100 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$482,064,937	\$15,908,143	3.3%
Mob Home	\$16,108,491	\$2,319,623	14.4%
MF Res	\$32,217,640	\$1,063,182	3.3%
Commercial	\$131,919,740	\$4,353,351	3.3%
Ag	\$1,873,533	\$59,953	3.2%
Gov/Instit	\$224,163,936	\$7,173,246	3.2%

Floods
City of Davenport Potential Losses

10 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$72,709,980	\$145,420	0.2%
Mob Home	\$12,551,107	\$125,511	1.0%
MF Res	\$5,951,695	\$5,952	0.1%
Commercial	\$7,173,338	\$14,347	0.2%
Ag	\$589,097	\$1,178	0.2%
Gov/Instit	\$9,253,551	\$18,507	0.2%

25 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$72,709,980	\$654,390	0.9%
Mob Home	\$12,551,107	\$464,391	3.7%
MF Res	\$5,951,695	\$47,614	0.8%
Commercial	\$7,173,338	\$57,387	0.8%
Ag	\$589,097	\$5,302	0.9%
Gov/Instit	\$9,253,551	\$83,282	0.9%

50 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$72,709,980	\$1,381,490	1.9%
Mob Home	\$12,551,107	\$891,129	7.1%
MF Res	\$5,951,695	\$95,227	1.6%
Commercial	\$7,173,338	\$129,120	1.8%
Ag	\$589,097	\$11,193	1.9%
Gov/Instit	\$9,253,551	\$185,071	2.0%

100 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$72,709,980	\$1,672,330	2.3%
Mob Home	\$12,551,107	\$1,217,457	9.7%
MF Res	\$5,951,695	\$142,841	2.4%
Commercial	\$7,173,338	\$172,160	2.4%
Ag	\$589,097	\$12,960	2.2%
Gov/Instit	\$9,253,551	\$194,325	2.1%

Floods
Town of Dundee Potential Losses

10 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$104,528,958	\$104,529	0.1%
Mob Home	\$1,490,088	\$13,411	0.9%
MF Res	\$2,619,012	\$2,619	0.1%
Commercial	\$25,943,734	\$12,972	0.05%
Ag	\$2,299,623	\$2,300	0.1%
Gov/Instit	\$27,976,709	\$27,977	0.1%

25 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$104,528,958	\$627,174	0.6%
Mob Home	\$1,490,088	\$58,113	3.9%
MF Res	\$2,619,012	\$15,714	0.6%
Commercial	\$25,943,734	\$129,719	0.5%
Ag	\$2,299,623	\$16,097	0.7%
Gov/Instit	\$27,976,709	\$139,884	0.5%

50 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$104,528,958	\$1,567,934	1.5%
Mob Home	\$1,490,088	\$120,697	8.1%
MF Res	\$2,619,012	\$39,285	1.5%
Commercial	\$25,943,734	\$363,212	1.4%
Ag	\$2,299,623	\$41,393	1.8%
Gov/Instit	\$27,976,709	\$391,674	1.4%

100 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$104,528,958	\$2,404,166	2.3%
Mob Home	\$1,490,088	\$163,910	11.0%
MF Res	\$2,619,012	\$62,856	2.4%
Commercial	\$25,943,734	\$622,650	2.4%
Ag	\$2,299,623	\$50,592	2.2%
Gov/Instit	\$27,976,709	\$643,464	2.3%

Floods
City of Eagle Lake Potential Losses

10 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$73,017,600	\$146,035	0.2%
Mob Home	\$111,330	\$1,336	1.2%
MF Res	\$1,188,629	\$2,377	0.2%
Commercial	\$4,478,781	\$8,958	0.2%
Ag	\$183,627	\$184	0.1%
Gov/Instit	\$38,895,392	\$38,895	0.1%

25 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$73,017,600	\$73,018	0.1%
Mob Home	\$111,330	\$5,010	4.5%
MF Res	\$1,188,629	\$1,189	0.1%
Commercial	\$4,478,781	\$40,309	0.9%
Ag	\$183,627	\$1,469	0.8%
Gov/Instit	\$38,895,392	\$272,268	0.7%

50 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$73,017,600	\$1,606,387	2.2%
Mob Home	\$111,330	\$9,908	8.9%
MF Res	\$1,188,629	\$26,150	2.2%
Commercial	\$4,478,781	\$94,054	2.1%
Ag	\$183,627	\$3,305	1.8%
Gov/Instit	\$38,895,392	\$700,117	1.8%

100 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$73,017,600	\$2,263,546	3.1%
Mob Home	\$111,330	\$13,694	12.3%
MF Res	\$1,188,629	\$40,413	3.4%
Commercial	\$4,478,781	\$138,842	3.1%
Ag	\$183,627	\$5,876	3.2%
Gov/Instit	\$38,895,392	\$972,385	2.5%

Floods
City of Fort Meade Potential Losses

10 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$125,418,946	\$125,419	0.1%
Mob Home	\$348,516	\$3,485	1.0%
MF Res	\$4,255,400	\$4,255	0.1%
Commercial	\$15,261,603	\$15,262	0.1%
Ag	\$489,778	\$490	0.1%
Gov/Instit	\$32,829,175	\$32,829	0.1%

25 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$125,418,946	\$1,003,352	0.8%
Mob Home	\$348,516	\$14,289	4.1%
MF Res	\$4,255,400	\$38,299	0.9%
Commercial	\$15,261,603	\$122,093	0.8%
Ag	\$489,778	\$3,428	0.7%
Gov/Instit	\$32,829,175	\$262,633	0.8%

50 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$125,418,946	\$2,382,960	1.9%
Mob Home	\$348,516	\$29,275	8.4%
MF Res	\$4,255,400	\$93,619	2.2%
Commercial	\$15,261,603	\$289,970	1.9%
Ag	\$489,778	\$9,306	1.9%
Gov/Instit	\$32,829,175	\$656,584	2.0%

100 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$125,418,946	\$4,138,825	3.3%
Mob Home	\$348,516	\$50,535	14.5%
MF Res	\$4,255,400	\$140,428	3.3%
Commercial	\$15,261,603	\$488,371	3.2%
Ag	\$489,778	\$16,163	3.3%
Gov/Instit	\$32,829,175	\$1,116,192	3.4%

Floods
City of Frostproof Potential Losses

10 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$75,377,398	\$75,377	0.1%
Mob Home	\$282,429	\$2,259	0.8%
MF Res	\$2,905,997	\$5,812	0.2%
Commercial	\$25,889,951	\$7,767	0.03%
Ag	\$3,224,026	\$3,224	0.1%
Gov/Instit	\$36,680,746	\$14,672	0.04%

25 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$75,377,398	\$452,264	0.6%
Mob Home	\$282,429	\$10,167	3.6%
MF Res	\$2,905,997	\$29,060	1.0%
Commercial	\$25,889,951	\$103,560	0.4%
Ag	\$3,224,026	\$19,344	0.6%
Gov/Instit	\$36,680,746	\$183,404	0.5%

50 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$75,377,398	\$1,206,038	1.6%
Mob Home	\$282,429	\$21,465	7.6%
MF Res	\$2,905,997	\$66,838	2.3%
Commercial	\$25,889,951	\$284,789	1.1%
Ag	\$3,224,026	\$51,584	1.6%
Gov/Instit	\$36,680,746	\$550,211	1.5%

100 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$75,377,398	\$2,185,945	2.9%
Mob Home	\$282,429	\$28,243	10.0%
MF Res	\$2,905,997	\$165,642	5.7%
Commercial	\$25,889,951	\$569,579	2.2%
Ag	\$3,224,026	\$67,705	2.1%
Gov/Instit	\$36,680,746	\$806,976	2.2%

Floods
City of Haines City Potential Losses

10 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$409,964,168	\$409,964	0.1%
Mob Home	\$3,117,604	\$28,058	0.9%
MF Res	\$20,617,774	\$41,236	0.2%
Commercial	\$84,067,146	\$84,067	0.1%
Ag	\$4,584,908	\$4,585	0.1%
Gov/Instit	\$43,861,806	\$21,931	0.05%

25 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$409,964,168	\$2,869,749	0.7%
Mob Home	\$3,117,604	\$118,469	3.8%
MF Res	\$20,617,774	\$185,560	0.9%
Commercial	\$84,067,146	\$504,403	0.6%
Ag	\$4,584,908	\$22,925	0.5%
Gov/Instit	\$43,861,806	\$219,309	0.5%

50 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$409,964,168	\$6,969,391	1.7%
Mob Home	\$3,117,604	\$243,173	7.8%
MF Res	\$20,617,774	\$412,355	2.0%
Commercial	\$84,067,146	\$1,261,007	1.5%
Ag	\$4,584,908	\$64,189	1.4%
Gov/Instit	\$43,861,806	\$614,065	1.4%

100 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$409,964,168	\$11,069,033	2.7%
Mob Home	\$3,117,604	\$355,407	11.4%
MF Res	\$20,617,774	\$639,151	3.1%
Commercial	\$84,067,146	\$2,101,679	2.5%
Ag	\$4,584,908	\$114,623	2.5%
Gov/Instit	\$43,861,806	\$1,096,545	2.5%

Floods
Village of Highland Park Potential Losses*

10 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$12,692,872	\$3,808	0.03%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,543,733	\$1,544	0.1%
Commercial	\$251,582	\$252	0.1%
Ag	\$0	\$0	0.0%
Gov/Instit	\$65,538	\$7	0.01%

25 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$12,692,872	\$50,771	0.4%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,543,733	\$7,719	0.5%
Commercial	\$251,582	\$1,509	0.6%
Ag	\$0	\$0	0.0%
Gov/Instit	\$65,538	\$131	0.2%

50 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$12,692,872	\$126,929	1.0%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,543,733	\$21,612	1.4%
Commercial	\$251,582	\$3,522	1.4%
Ag	\$0	\$0	0.0%
Gov/Instit	\$65,538	\$393	0.6%

100 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$12,692,872	\$317,322	2.5%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,543,733	\$38,593	2.5%
Commercial	\$251,582	\$7,296	2.9%
Ag	\$0	\$0	0.0%
Gov/Instit	\$65,538	\$1,638	2.5%

Floods
Town of Hillcrest Heights Potential Losses*

10 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$14,867,283	\$2,973	0.02%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,152,552	\$46	0.004%
Commercial	\$0	\$0	0.0%
Ag	\$0	\$0	0.0%
Gov/Instit	\$18,236	\$5	0.03%

25 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$14,867,283	\$446,018	3.0%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,152,552	\$2,305	0.2%
Commercial	\$0	\$0	0.0%
Ag	\$0	\$0	0.0%
Gov/Instit	\$18,236	\$73	0.4%

50 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$14,867,283	\$133,806	0.9%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,152,552	\$6,915	0.6%
Commercial	\$0	\$0	0.0%
Ag	\$0	\$0	0.0%
Gov/Instit	\$18,236	\$219	1.2%

100 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$14,867,283	\$297,346	2.0%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,152,552	\$23,051	2.0%
Commercial	\$0	\$0	0.0%
Ag	\$0	\$0	0.0%
Gov/Instit	\$18,236	\$365	2.0%

Floods
City of Lake Alfred Potential Losses

10 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$150,948,589	\$150,949	0.1%
Mob Home	\$79,053	\$632	0.8%
MF Res	\$11,847,820	\$11,848	0.1%
Commercial	\$18,591,208	\$18,591	0.1%
Ag	\$959,717	\$960	0.1%
Gov/Instit	\$38,970,721	\$38,971	0.1%

25 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$150,948,589	\$1,056,640	0.7%
Mob Home	\$79,053	\$2,767	3.5%
MF Res	\$11,847,820	\$71,087	0.6%
Commercial	\$18,591,208	\$111,547	0.6%
Ag	\$959,717	\$5,758	0.6%
Gov/Instit	\$38,970,721	\$350,736	0.9%

50 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$150,948,589	\$2,566,126	1.7%
Mob Home	\$79,053	\$5,613	7.1%
MF Res	\$11,847,820	\$177,717	1.5%
Commercial	\$18,591,208	\$278,868	1.5%
Ag	\$959,717	\$14,396	1.5%
Gov/Instit	\$38,970,721	\$818,385	2.1%

100 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$150,948,589	\$4,377,509	2.9%
Mob Home	\$79,053	\$9,170	11.6%
MF Res	\$11,847,820	\$343,587	2.9%
Commercial	\$18,591,208	\$520,554	2.8%
Ag	\$959,717	\$24,953	2.6%
Gov/Instit	\$38,970,721	\$1,130,151	2.9%

Floods
Town of Lake Hamilton Potential Losses*

10 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$49,764,802	\$14,929	0.03%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,480,040	\$1,480	0.1%
Commercial	\$19,990,272	\$5,997	0.03%
Ag	\$1,318,613	\$396	0.03%
Gov/Instit	\$835,487	\$167	0.02%

25 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$49,764,802	\$199,059	0.4%
Mob Home	\$0	\$0	0.0%
MF Res	\$1,480,040	\$10,360	0.7%
Commercial	\$19,990,272	\$79,961	0.4%
Ag	\$1,318,613	\$5,274	0.4%
Gov/Instit	\$835,487	\$2,506	0.3%

50 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$49,764,802	\$497,648	1.0%
Mob Home	\$0	\$0	7.0%
MF Res	\$1,480,040	\$25,161	1.7%
Commercial	\$19,990,272	\$219,893	1.1%
Ag	\$1,318,613	\$15,823	1.2%
Gov/Instit	\$835,487	\$6,684	0.8%

100 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$49,764,802	\$1,144,590	2.3%
Mob Home	\$0	\$0	10.6%
MF Res	\$1,480,040	\$35,521	2.4%
Commercial	\$19,990,272	\$499,757	2.5%
Ag	\$1,318,613	\$30,328	2.3%
Gov/Instit	\$835,487	\$20,052	2.4%

Floods
City of Lake Wales Potential Losses*

10 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$466,680,322	\$466,680	0.1%
Mob Home	\$0	\$0	0.7%
MF Res	\$41,381,088	\$41,381	0.1%
Commercial	\$170,982,330	\$170,982	0.1%
Ag	\$1,869,404	\$1,869	0.1%
Gov/Instit	\$125,114,096	\$125,114	0.1%

25 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$466,680,322	\$2,333,402	0.5%
Mob Home	\$0	\$0	3.2%
MF Res	\$41,381,088	\$206,905	0.5%
Commercial	\$170,982,330	\$1,025,894	0.6%
Ag	\$1,869,404	\$9,347	0.5%
Gov/Instit	\$125,114,096	\$750,685	0.6%

50 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$466,680,322	\$6,533,525	1.4%
Mob Home	\$0	\$0	6.8%
MF Res	\$41,381,088	\$579,335	1.4%
Commercial	\$170,982,330	\$2,906,700	1.7%
Ag	\$1,869,404	\$26,172	1.4%
Gov/Instit	\$125,114,096	\$2,126,940	1.7%

100 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$466,680,322	\$10,266,967	2.2%
Mob Home	\$0	\$0	10.0%
MF Res	\$41,381,088	\$910,384	2.2%
Commercial	\$170,982,330	\$4,274,558	2.5%
Ag	\$1,869,404	\$39,257	2.1%
Gov/Instit	\$125,114,096	\$2,877,624	2.3%

Floods
City of Lakeland Potential Losses

10 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$2,789,697,149	\$2,789,697	0.1%
Mob Home	\$47,567,919	\$523,247	1.1%
MF Res	\$632,164,361	\$632,164	0.1%
Commercial	\$1,354,203,671	\$1,354,204	0.1%
Ag	\$1,013,552	\$1,014	0.1%
Gov/Instit	\$736,425,061	\$736,425	0.1%

25 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$2,789,697,149	\$19,527,880	0.7%
Mob Home	\$47,567,919	\$1,855,149	3.9%
MF Res	\$632,164,361	\$3,792,986	0.6%
Commercial	\$1,354,203,671	\$8,125,222	0.6%
Ag	\$1,013,552	\$6,081	0.6%
Gov/Instit	\$736,425,061	\$4,418,550	0.6%

50 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$2,789,697,149	\$47,424,852	1.7%
Mob Home	\$47,567,919	\$3,567,594	7.5%
MF Res	\$632,164,361	\$9,482,465	1.5%
Commercial	\$1,354,203,671	\$20,313,055	1.5%
Ag	\$1,013,552	\$15,203	1.5%
Gov/Instit	\$736,425,061	\$11,046,376	1.5%

100 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$2,789,697,149	\$69,742,429	2.5%
Mob Home	\$47,567,919	\$5,327,607	11.2%
MF Res	\$632,164,361	\$15,171,945	2.4%
Commercial	\$1,354,203,671	\$32,500,888	2.4%
Ag	\$1,013,552	\$23,312	2.3%
Gov/Instit	\$736,425,061	\$18,410,627	2.5%

Floods
City of Mulberry Potential Losses

10 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$53,288,312	\$106,577	0.2%
Mob Home	\$2,308,688	\$36,939	1.6%
MF Res	\$3,590,296	\$7,181	0.2%
Commercial	\$61,123,677	\$122,247	0.2%
Ag	\$42,223	\$84	0.2%
Gov/Instit	\$37,316,371	\$111,949	0.3%

25 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$53,288,312	\$53,288	0.1%
Mob Home	\$2,308,688	\$120,052	5.2%
MF Res	\$3,590,296	\$32,313	0.9%
Commercial	\$61,123,677	\$672,360	1.1%
Ag	\$42,223	\$422	1.0%
Gov/Instit	\$37,316,371	\$485,113	1.3%

50 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$53,288,312	\$1,225,631	2.3%
Mob Home	\$2,308,688	\$221,634	9.6%
MF Res	\$3,590,296	\$75,396	2.1%
Commercial	\$61,123,677	\$1,528,092	2.5%
Ag	\$42,223	\$971	2.3%
Gov/Instit	\$37,316,371	\$1,044,858	2.8%

100 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$53,288,312	\$1,865,091	3.5%
Mob Home	\$2,308,688	\$357,847	15.5%
MF Res	\$3,590,296	\$132,841	3.7%
Commercial	\$61,123,677	\$2,200,452	3.6%
Ag	\$42,223	\$1,436	3.4%
Gov/Instit	\$37,316,371	\$1,343,389	3.6%

Floods
Town of Polk City Potential Losses*

10 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$45,589,316	\$45,589	0.1%
Mob Home	\$6,143,529	\$67,579	1.1%
MF Res	\$1,400,222	\$1,400	0.1%
Commercial	\$6,709,974	\$6,710	0.1%
Ag	\$0	\$0	0.1%
Gov/Instit	\$7,934,062	\$2,380	0.03%

25 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$45,589,316	\$273,536	0.6%
Mob Home	\$6,143,529	\$276,459	4.5%
MF Res	\$1,400,222	\$7,001	0.5%
Commercial	\$6,709,974	\$40,260	0.6%
Ag	\$0	\$0	0.6%
Gov/Instit	\$7,934,062	\$23,802	0.3%

50 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$45,589,316	\$683,840	1.5%
Mob Home	\$6,143,529	\$546,774	8.9%
MF Res	\$1,400,222	\$19,603	1.4%
Commercial	\$6,709,974	\$100,650	1.5%
Ag	\$0	\$0	1.4%
Gov/Instit	\$7,934,062	\$71,407	0.9%

100 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$45,589,316	\$1,276,501	2.8%
Mob Home	\$6,143,529	\$804,802	13.1%
MF Res	\$1,400,222	\$43,407	3.1%
Commercial	\$6,709,974	\$201,299	3.0%
Ag	\$0	\$0	3.1%
Gov/Instit	\$7,934,062	\$245,956	3.1%

Floods
City of Winter Haven Potential Losses

10 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$1,041,150,601	\$1,041,151	0.1%
Mob Home	\$17,445,915	\$157,013	0.9%
MF Res	\$245,419,777	\$245,420	0.1%
Commercial	\$361,111,449	\$361,111	0.1%
Ag	\$28,298,580	\$28,299	0.1%
Gov/Instit	\$264,597,426	\$264,597	0.1%

25 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$1,041,150,601	\$7,288,054	0.7%
Mob Home	\$17,445,915	\$662,945	3.8%
MF Res	\$245,419,777	\$1,963,358	0.8%
Commercial	\$361,111,449	\$2,166,669	0.6%
Ag	\$28,298,580	\$198,090	0.7%
Gov/Instit	\$264,597,426	\$1,587,585	0.6%

50 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$1,041,150,601	\$17,699,560	1.7%
Mob Home	\$17,445,915	\$1,343,335	7.7%
MF Res	\$245,419,777	\$4,417,556	1.8%
Commercial	\$361,111,449	\$5,777,783	1.6%
Ag	\$28,298,580	\$452,777	1.6%
Gov/Instit	\$264,597,426	\$3,968,961	1.5%

100 Year Flood Event

Building Type	Exposure	Loss	Percent Loss
SF Res	\$1,041,150,601	\$29,152,217	2.8%
Mob Home	\$17,445,915	\$1,971,388	11.3%
MF Res	\$245,419,777	\$7,362,593	3.0%
Commercial	\$361,111,449	\$9,750,009	2.7%
Ag	\$28,298,580	\$679,166	2.4%
Gov/Instit	\$264,597,426	\$6,614,936	2.5%

Sinkholes

Unincorporated Polk County Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Commercial	Agricultural	Gov/Instit	Total
Low	\$1,182,897,146	\$104,385,491	\$58,757,334	\$80,146,472	\$23,709,334	\$56,793,706	\$1,506,689,485
Medium	\$10,409,494,888	\$918,592,325	\$517,064,542	\$705,288,954	\$208,642,142	\$499,784,616	\$13,258,867,467
High	\$3,497,995,847	\$308,682,811	\$173,753,831	\$237,004,567	\$70,111,889	\$167,947,103	\$4,455,496,048
V. High	\$1,233,592,738	\$108,859,155	\$61,275,506	\$83,581,321	\$24,725,449	\$59,227,722	\$1,571,261,891
Extreme	\$540,752,981	\$47,719,082	\$26,860,496	\$36,638,387	\$10,838,553	\$25,962,837	\$688,772,336
Adjacent	\$33,797,061	\$2,982,443	\$1,678,781	\$2,289,899	\$677,410	\$1,622,677	\$43,048,271

City of Auburndale Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Commercial	Agricultural	Gov/Instit	Total
Medium	\$415,105,963	\$6,494,557	\$21,041,523	\$120,096,158	\$7,432,391	\$93,743,785	\$663,914,377
High	\$34,185,197	\$534,846	\$1,732,831	\$9,890,272	\$612,079	\$7,720,076	\$54,675,302
Very High	\$19,534,398	\$305,626	\$990,189	\$5,651,584	\$349,760	\$4,411,472	\$31,243,030
Extreme	\$17,092,598	\$267,423	\$866,416	\$4,945,136	\$306,040	\$3,860,038	\$27,337,651
Adjacent	\$244,180	\$3,820	\$12,377	\$70,645	\$4,372	\$55,143	\$390,538

City of Bartow Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Commercial	Agricultural	Gov/Instit	Total
Medium	\$168,722,728	\$5,637,972	\$11,276,174	\$46,171,909	\$655,737	\$78,457,378	\$310,921,897
High	\$144,619,481	\$4,832,547	\$9,665,292	\$39,575,922	\$562,060	\$67,249,181	\$266,504,483
Very High	\$125,336,884	\$4,188,208	\$8,376,586	\$34,299,132	\$487,119	\$58,282,623	\$230,970,552
Extreme	\$37,119,000	\$1,240,354	\$2,480,758	\$10,157,820	\$144,262	\$17,260,623	\$68,402,817
Adjacent	\$2,892,390	\$96,651	\$193,306	\$791,518	\$11,241	\$1,344,984	\$5,330,090

City of Davenport Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Commercial	Agricultural	Gov/Instit	Total
Medium	\$33,446,591	\$5,773,509	\$2,737,780	\$3,299,735	\$270,985	\$4,256,633	\$49,785,233
High	\$24,285,133	\$4,192,070	\$1,987,866	\$2,395,895	\$196,758	\$3,090,686	\$36,148,409
Very High	\$11,342,757	\$1,957,973	\$928,464	\$1,119,041	\$91,899	\$1,443,554	\$16,883,688
Extreme	\$3,708,209	\$640,106	\$303,536	\$365,840	\$30,044	\$471,931	\$5,519,667

Town of Dundee Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Commercial	Agricultural	Gov/Instit	Total
Medium	\$18,919,741	\$269,706	\$474,041	\$4,695,816	\$416,232	\$5,063,784	\$29,839,320
High	\$40,348,178	\$575,174	\$1,010,939	\$10,014,281	\$887,654	\$10,799,010	\$63,635,236
Very High	\$22,473,726	\$320,369	\$563,088	\$5,577,903	\$494,419	\$6,014,992	\$35,444,497
Extreme	\$21,951,081	\$312,918	\$549,993	\$5,448,184	\$482,921	\$5,875,109	\$34,620,206
Adjacent	\$731,703	\$10,431	\$18,333	\$181,606	\$16,097	\$195,837	\$1,154,007

Sinkholes

City of Eagle Lake Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Commercial	Agricultural	Gov/Insttit	Total
Medium	\$28,841,952	\$43,975	\$469,508	\$1,769,118	\$72,533	\$15,363,680	\$46,560,767
High	\$19,860,787	\$30,282	\$323,307	\$1,218,228	\$49,947	\$10,579,547	\$32,062,098
Very High	\$15,114,643	\$23,045	\$246,046	\$927,108	\$38,011	\$8,051,346	\$24,400,199
Extreme	\$9,054,182	\$13,805	\$147,390	\$555,369	\$22,770	\$4,823,029	\$14,616,545

City of Fort Meade Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Commercial	Agricultural	Gov/Insttit	Total
Medium	\$43,896,631	\$121,981	\$1,489,390	\$5,341,561	\$171,422	\$11,490,211	\$62,511,196
High	\$37,625,684	\$104,555	\$1,276,620	\$4,578,481	\$146,933	\$9,848,753	\$53,581,025
Very High	\$32,608,926	\$90,614	\$1,106,404	\$3,968,017	\$127,342	\$8,535,586	\$46,436,889
Extreme	\$9,657,259	\$26,836	\$327,666	\$1,175,143	\$37,713	\$2,527,846	\$13,752,463
Adjacent	\$752,514	\$2,091	\$25,532	\$91,570	\$2,939	\$196,975	\$1,071,621

City of Frostproof Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Commercial	Agricultural	Gov/Insttit	Total
Medium	\$75,377,398	\$282,429	\$2,905,997	\$25,889,951	\$3,224,026	\$36,680,746	\$144,360,547

City of Haines Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Commercial	Agricultural	Gov/Insttit	Total
Medium	\$361,588,396	\$2,749,727	\$18,184,877	\$74,147,223	\$4,043,889	\$38,686,113	\$499,400,224
High	\$34,436,990	\$261,879	\$1,731,893	\$7,061,640	\$385,132	\$3,684,392	\$47,561,926
Very High	\$13,938,782	\$105,999	\$701,004	\$2,858,283	\$155,887	\$1,491,301	\$19,251,256
Extreme	\$163,986	\$1,247	\$8,247	\$33,627	\$1,834	\$17,545	\$226,485

Village of Highland Park Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Commercial	Agricultural	Gov/Insttit	Total
Medium	\$12,692,872	\$0	\$1,543,733	\$251,582	\$0	\$65,538	\$14,553,725

Town of Hillcrest Heights Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Commercial	Agricultural	Gov/Insttit	Total
Medium	\$14,867,283	\$0	\$1,152,552	\$0	\$0	\$18,236	\$16,038,071

City of Lake Alfred Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Commercial	Agricultural	Gov/Insttit	Total
Medium	\$28,982,129	\$15,178	\$2,274,781	\$3,569,512	\$184,266	\$7,482,378	\$42,508,245
High	\$44,529,834	\$23,321	\$3,495,107	\$5,484,406	\$283,117	\$11,496,363	\$65,312,147
Very High	\$77,587,575	\$40,633	\$6,089,779	\$9,555,881	\$493,295	\$20,030,951	\$113,798,114

Town of Lake Hamilton Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Commercial	Agricultural	Gov/Insttit	Total
Medium	\$49,764,802	\$0	\$1,480,040	\$19,990,272	\$1,318,613	\$835,487	\$73,389,214

Sinkholes

City of Lake Wales Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Commercial	Agricultural	Gov/Instit	Total
Medium	\$229,606,718	\$0	\$20,359,495	\$84,123,306	\$919,747	\$61,556,135	\$396,565,402
High	\$161,471,391	\$0	\$14,317,856	\$59,159,886	\$646,814	\$43,289,477	\$278,885,425
Very High	\$42,001,229	\$0	\$3,724,298	\$15,388,410	\$168,246	\$11,260,269	\$72,542,452
Extreme	\$31,734,262	\$0	\$2,813,914	\$11,626,798	\$127,119	\$8,507,759	\$54,809,852
Adjacent	\$1,866,721	\$0	\$165,524	\$683,929	\$7,478	\$500,456	\$3,224,109

City of Lakeland Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Commercial	Agricultural	Gov/Instit	Total
Medium	\$1,668,238,895	\$28,445,616	\$378,034,288	\$809,813,795	\$606,104	\$440,382,186	\$3,325,520,884
High	\$800,643,082	\$13,651,993	\$181,431,172	\$388,656,454	\$290,889	\$211,353,993	\$1,596,027,582
Very High	\$239,913,955	\$4,090,841	\$54,366,135	\$116,461,516	\$87,165	\$63,332,555	\$478,252,167
Extreme	\$78,111,520	\$1,331,902	\$17,700,602	\$37,917,703	\$28,379	\$20,619,902	\$155,710,008
Adjacent	\$1,394,849	\$23,784	\$316,082	\$677,102	\$507	\$368,213	\$2,780,536

City of Mulberry Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Commercial	Agricultural	Gov/Instit	Total
Medium	\$13,908,249	\$602,568	\$937,067	\$15,953,280	\$11,020	\$9,739,573	\$41,151,757
High	\$17,638,431	\$764,176	\$1,188,388	\$20,231,937	\$13,976	\$12,351,719	\$52,188,627
Very High	\$14,707,574	\$637,198	\$990,922	\$16,870,135	\$11,654	\$10,299,318	\$43,516,800
Extreme	\$6,820,904	\$295,512	\$459,558	\$7,823,831	\$5,405	\$4,776,495	\$20,181,705
Adjacent	\$106,577	\$4,617	\$7,181	\$122,247	\$84	\$74,633	\$315,339

Town of Polk City Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Commercial	Agricultural	Gov/Instit	Total
Medium	\$45,589,316	\$6,143,529	\$1,400,222	\$6,709,974	\$0	\$7,934,062	\$67,777,103

City of Winter Haven Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Commercial	Agricultural	Gov/Instit	Total
Medium	\$729,846,571	\$12,229,586	\$172,039,264	\$253,139,126	\$19,837,305	\$185,482,796	\$1,372,574,647
High	\$189,489,409	\$3,175,157	\$44,666,399	\$65,722,284	\$5,150,342	\$48,156,732	\$356,360,322
Very High	\$97,868,156	\$1,639,916	\$23,069,459	\$33,944,476	\$2,660,067	\$24,872,158	\$184,054,232
Extreme	\$22,905,313	\$383,810	\$5,399,235	\$7,944,452	\$622,569	\$5,821,143	\$43,076,522
Adjacent	\$624,690	\$10,468	\$147,252	\$216,667	\$16,979	\$158,758	\$1,174,814

Wildfires

Unincorporated Polk County Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
Level 1	\$1,368,780,984	\$120,788,926	\$67,990,630	\$92,740,918	\$27,435,087	\$65,718,432	\$1,743,454,975
Level 2	\$3,582,488,500	\$316,138,917	\$177,950,784	\$242,729,315	\$71,805,413	\$172,003,797	\$4,563,116,726
Level 3	\$2,822,054,621	\$249,033,958	\$140,178,212	\$191,206,583	\$56,563,698	\$135,493,557	\$3,594,530,628
Level 4	\$304,173,552	\$26,841,984	\$15,109,029	\$20,609,093	\$6,096,686	\$14,604,096	\$387,434,439
Level 5	\$794,230,941	\$70,087,401	\$39,451,353	\$53,812,631	\$15,919,124	\$38,132,917	\$1,011,634,368
Level 6	\$540,752,981	\$47,719,082	\$26,860,496	\$36,638,387	\$10,838,553	\$25,962,837	\$688,772,336
Level 7	\$1,503,969,229	\$132,718,696	\$74,705,754	\$101,900,514	\$30,144,725	\$72,209,141	\$1,915,648,059
Level 8	\$3,497,995,847	\$308,682,811	\$173,753,831	\$237,004,567	\$70,111,889	\$167,947,103	\$4,455,496,048
Level 9	\$2,467,185,477	\$217,718,311	\$122,551,012	\$167,162,642	\$49,450,897	\$118,455,445	\$3,142,523,783

City of Auburndale Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
Level 1	\$88,393,152	\$1,382,959	\$4,480,607	\$25,573,417	\$1,582,662	\$19,961,912	\$141,374,709
Level 2	\$101,578,871	\$1,589,256	\$5,148,984	\$29,388,236	\$1,818,750	\$22,939,656	\$162,463,754
Level 3	\$46,882,556	\$733,503	\$2,376,454	\$13,563,801	\$839,423	\$10,587,533	\$74,983,271
Level 4	\$12,208,999	\$191,016	\$618,868	\$3,532,240	\$218,600	\$2,757,170	\$19,526,893
Level 5	\$8,790,479	\$137,532	\$445,585	\$2,543,213	\$157,392	\$1,985,163	\$14,059,363
Level 6	\$5,371,960	\$84,047	\$272,302	\$1,554,186	\$96,184	\$1,213,155	\$8,591,833
Level 7	\$90,834,952	\$1,421,162	\$4,604,380	\$26,279,865	\$1,626,382	\$20,513,346	\$145,280,087
Level 8	\$89,369,872	\$1,398,240	\$4,530,116	\$25,855,996	\$1,600,150	\$20,182,485	\$142,936,860
Level 9	\$44,929,116	\$702,940	\$2,277,435	\$12,998,643	\$804,447	\$10,146,386	\$71,858,968

City of Bartow Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
Level 1	\$67,007,026	\$2,239,080	\$4,478,252	\$18,336,844	\$260,421	\$31,158,787	\$123,480,411
Level 2	\$131,603,728	\$4,397,618	\$8,795,416	\$36,014,089	\$511,475	\$61,196,755	\$242,519,080
Level 3	\$43,385,844	\$1,449,764	\$2,899,588	\$11,872,777	\$168,618	\$20,174,754	\$79,951,345
Level 4	\$9,159,234	\$306,061	\$612,135	\$2,506,475	\$35,597	\$4,259,115	\$16,878,617
Level 5	\$21,210,857	\$708,774	\$1,417,576	\$5,804,469	\$82,435	\$9,863,213	\$39,087,324
Level 6	\$8,677,169	\$289,953	\$579,918	\$2,374,555	\$33,724	\$4,034,951	\$15,990,269
Level 7	\$69,417,351	\$2,319,623	\$4,639,340	\$18,996,443	\$269,789	\$32,279,607	\$127,922,152
Level 8	\$103,643,961	\$3,463,326	\$6,926,793	\$28,362,744	\$402,810	\$48,195,246	\$190,994,880
Level 9	\$27,477,701	\$918,184	\$1,836,405	\$7,519,425	\$106,791	\$12,777,344	\$50,635,852

Wildfires

City of Davenport Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
Level 1	\$14,105,736	\$2,434,915	\$1,154,629	\$1,391,628	\$114,285	\$1,795,189	\$20,996,381
Level 2	\$10,542,947	\$1,819,911	\$862,996	\$1,040,134	\$85,419	\$1,341,765	\$15,693,171
Level 3	\$11,270,047	\$1,945,422	\$922,513	\$1,111,867	\$91,310	\$1,434,300	\$16,775,459
Level 4	\$3,199,239	\$552,249	\$261,875	\$315,627	\$25,920	\$407,156	\$4,762,066
Level 5	\$1,890,459	\$326,329	\$154,744	\$186,507	\$15,317	\$240,592	\$2,813,948
Level 6	\$727,100	\$125,511	\$59,517	\$71,733	\$5,891	\$92,536	\$1,082,288
Level 7	\$13,233,216	\$2,284,301	\$1,083,208	\$1,305,548	\$107,216	\$1,684,146	\$19,697,636
Level 8	\$8,579,778	\$1,481,031	\$702,300	\$846,454	\$69,513	\$1,091,919	\$12,770,995
Level 9	\$9,088,748	\$1,568,888	\$743,962	\$896,667	\$73,637	\$1,156,694	\$13,528,596

Town of Dundee Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
Level 1	\$10,243,838	\$146,029	\$256,663	\$2,542,486	\$225,363	\$2,741,717	\$16,156,096
Level 2	\$29,477,166	\$420,205	\$738,561	\$7,316,133	\$648,494	\$7,889,432	\$46,489,991
Level 3	\$11,184,599	\$159,439	\$280,234	\$2,775,980	\$246,060	\$2,993,508	\$17,639,819
Level 4	\$627,174	\$8,941	\$15,714	\$155,662	\$13,798	\$167,860	\$989,149
Level 6	\$209,058	\$2,980	\$5,238	\$51,887	\$4,599	\$55,953	\$329,716
Level 7	\$10,661,954	\$151,989	\$267,139	\$2,646,261	\$234,562	\$2,853,624	\$16,815,529
Level 8	\$31,045,101	\$442,556	\$777,847	\$7,705,289	\$682,988	\$8,309,083	\$48,962,863
Level 9	\$10,871,012	\$154,969	\$272,377	\$2,698,148	\$239,161	\$2,909,578	\$17,145,245

City of Eagle Lake Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
Level 1	\$12,339,974	\$18,815	\$200,878	\$756,914	\$31,033	\$6,573,321	\$19,920,936
Level 2	\$8,616,077	\$13,137	\$140,258	\$528,496	\$21,668	\$4,589,656	\$13,909,292
Level 3	\$11,974,886	\$18,258	\$194,935	\$734,520	\$30,115	\$6,378,844	\$19,331,559
Level 4	\$292,070	\$445	\$4,755	\$17,915	\$735	\$155,582	\$471,501
Level 5	\$7,593,830	\$11,578	\$123,617	\$465,793	\$19,097	\$4,045,121	\$12,259,037
Level 6	\$1,168,282	\$1,781	\$19,018	\$71,660	\$2,938	\$622,326	\$1,886,006
Level 7	\$11,901,869	\$18,147	\$193,747	\$730,041	\$29,931	\$6,339,949	\$19,213,684
Level 8	\$7,009,690	\$10,688	\$114,108	\$429,963	\$17,628	\$3,733,958	\$11,316,034
Level 9	\$11,974,886	\$18,258	\$194,935	\$734,520	\$30,115	\$6,378,844	\$19,331,559

Wildfires

City of Fort Meade Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
Level 1	\$17,433,233	\$48,444	\$591,501	\$2,121,363	\$68,079	\$4,563,255	\$24,825,875
Level 2	\$34,239,372	\$95,145	\$1,161,724	\$4,166,418	\$133,709	\$8,962,365	\$48,758,733
Level 3	\$11,287,705	\$31,366	\$382,986	\$1,373,544	\$44,080	\$2,954,626	\$16,074,308
Level 4	\$2,382,960	\$6,622	\$80,853	\$289,970	\$9,306	\$623,754	\$3,393,465
Level 5	\$5,518,434	\$15,335	\$187,238	\$671,511	\$21,550	\$1,444,484	\$7,858,550
Level 6	\$2,257,541	\$6,273	\$76,597	\$274,709	\$8,816	\$590,925	\$3,214,862
Level 7	\$18,060,328	\$50,186	\$612,778	\$2,197,671	\$70,528	\$4,727,401	\$25,718,892
Level 8	\$26,965,073	\$74,931	\$914,911	\$3,281,245	\$105,302	\$7,058,273	\$38,399,735
Level 9	\$7,148,880	\$19,865	\$242,558	\$869,911	\$27,917	\$1,871,263	\$10,180,395

City of Frostproof Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
Level 1	\$13,115,667	\$49,143	\$505,643	\$4,504,851	\$560,981	\$6,382,450	\$25,118,735
Level 2	\$13,266,422	\$49,708	\$511,455	\$4,556,631	\$567,429	\$6,455,811	\$25,407,456
Level 3	\$7,839,249	\$29,373	\$302,224	\$2,692,555	\$335,299	\$3,814,798	\$15,013,497
Level 4	\$452,264	\$1,695	\$17,436	\$155,340	\$19,344	\$220,084	\$866,163
Level 5	\$1,959,812	\$7,343	\$75,556	\$673,139	\$83,825	\$953,699	\$3,753,374
Level 6	\$150,755	\$565	\$5,812	\$51,780	\$6,448	\$73,361	\$288,721
Level 7	\$13,417,177	\$50,272	\$517,267	\$4,608,411	\$573,877	\$6,529,173	\$25,696,177
Level 8	\$16,130,763	\$60,440	\$621,883	\$5,540,450	\$689,942	\$7,849,680	\$30,893,157
Level 9	\$8,969,910	\$33,609	\$345,814	\$3,080,904	\$383,659	\$4,365,009	\$17,178,905

City of Haines City Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
Level 1	\$50,835,557	\$386,583	\$2,556,604	\$10,424,326	\$568,529	\$5,438,864	\$70,210,462
Level 2	\$127,908,820	\$972,692	\$6,432,745	\$26,228,950	\$1,430,491	\$13,684,883	\$176,658,583
Level 3	\$22,138,065	\$168,351	\$1,113,360	\$4,539,626	\$247,585	\$2,368,538	\$30,575,524
Level 4	\$1,229,893	\$9,353	\$61,853	\$252,201	\$13,755	\$131,585	\$1,698,640
Level 5	\$7,379,355	\$56,117	\$371,120	\$1,513,209	\$82,528	\$789,513	\$10,191,841
Level 6	\$2,049,821	\$15,588	\$103,089	\$420,336	\$22,925	\$219,309	\$2,831,067
Level 7	\$54,115,270	\$411,524	\$2,721,546	\$11,096,863	\$605,208	\$5,789,758	\$74,740,170
Level 8	\$126,678,928	\$963,340	\$6,370,892	\$25,976,748	\$1,416,737	\$13,553,298	\$174,959,942
Level 9	\$17,628,459	\$134,057	\$886,564	\$3,614,887	\$197,151	\$1,886,058	\$24,347,176

Village of Highland Park Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
Level 2	\$5,356,392	\$0	\$651,455	\$106,168	\$0	\$27,657	\$6,141,672
Level 8	\$7,336,480	\$0	\$892,278	\$145,414	\$0	\$37,881	\$8,412,053

Wildfires

Town of Hillcrest Heights Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
Level 1	\$1,456,994	\$0	\$112,950	\$0	\$0	\$1,787	\$1,571,731
Level 2	\$1,754,339	\$0	\$136,001	\$0	\$0	\$2,152	\$1,892,492
Level 3	\$3,345,139	\$0	\$259,324	\$0	\$0	\$4,103	\$3,608,566
Level 4	\$1,308,321	\$0	\$101,425	\$0	\$0	\$1,605	\$1,411,350
Level 7	\$1,456,994	\$0	\$112,950	\$0	\$0	\$1,787	\$1,571,731
Level 8	\$1,888,145	\$0	\$146,374	\$0	\$0	\$2,316	\$2,036,835
Level 9	\$3,642,484	\$0	\$282,375	\$0	\$0	\$4,468	\$3,929,327

City of Lake Alfred Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
Level 1	\$20,076,162	\$10,514	\$1,575,760	\$2,472,631	\$127,642	\$5,183,106	\$29,445,815
Level 2	\$27,019,797	\$14,150	\$2,120,760	\$3,327,826	\$171,789	\$6,975,759	\$39,630,082
Level 3	\$21,283,751	\$11,146	\$1,670,543	\$2,621,360	\$135,320	\$5,494,872	\$31,216,992
Level 4	\$3,320,869	\$1,739	\$260,652	\$409,007	\$21,114	\$857,356	\$4,870,736
Level 5	\$1,811,383	\$949	\$142,174	\$223,094	\$11,517	\$467,649	\$2,656,765
Level 6	\$10,566,401	\$5,534	\$829,347	\$1,301,385	\$67,180	\$2,727,950	\$15,497,798
Level 7	\$20,529,008	\$10,751	\$1,611,304	\$2,528,404	\$130,522	\$5,300,018	\$30,110,007
Level 8	\$26,114,106	\$13,676	\$2,049,673	\$3,216,279	\$166,031	\$6,741,935	\$38,301,700
Level 9	\$20,076,162	\$10,514	\$1,575,760	\$2,472,631	\$127,642	\$5,183,106	\$29,445,815

Town of Lake Hamilton Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
Level 1	\$6,817,778	\$0	\$202,765	\$2,738,667	\$180,650	\$114,462	\$10,054,322
Level 2	\$15,924,737	\$0	\$473,613	\$6,396,887	\$421,956	\$267,356	\$23,484,548
Level 3	\$995,296	\$0	\$29,601	\$399,805	\$26,372	\$16,710	\$1,467,784
Level 4	\$99,530	\$0	\$2,960	\$39,981	\$2,637	\$1,671	\$146,778
Level 5	\$99,530	\$0	\$2,960	\$39,981	\$2,637	\$1,671	\$146,778
Level 6	\$597,178	\$0	\$17,760	\$239,883	\$15,823	\$10,026	\$880,671
Level 7	\$7,365,191	\$0	\$219,046	\$2,958,560	\$195,155	\$123,652	\$10,861,604
Level 8	\$16,870,268	\$0	\$501,734	\$6,776,702	\$447,010	\$283,230	\$24,878,944
Level 9	\$995,296	\$0	\$29,601	\$399,805	\$26,372	\$16,710	\$1,467,784

Wildfires

City of Lake Wales Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Insttit	Total
Level 1	\$47,134,713	\$0	\$4,179,490	\$17,269,215	\$188,810	\$12,636,524	\$81,408,751
Level 2	\$73,268,811	\$0	\$6,496,831	\$26,844,226	\$293,496	\$19,642,913	\$126,546,277
Level 3	\$81,669,056	\$0	\$7,241,690	\$29,921,908	\$327,146	\$21,894,967	\$141,054,767
Level 4	\$933,361	\$0	\$82,762	\$341,965	\$3,739	\$250,228	\$1,612,054
Level 5	\$58,335,040	\$0	\$5,172,636	\$21,372,791	\$233,676	\$15,639,262	\$100,753,405
Level 6	\$14,000,410	\$0	\$1,241,433	\$5,129,470	\$56,082	\$3,753,423	\$24,180,817
Level 7	\$46,201,352	\$0	\$4,096,728	\$16,927,251	\$185,071	\$12,386,296	\$79,796,697
Level 8	\$72,335,450	\$0	\$6,414,069	\$26,502,261	\$289,758	\$19,392,685	\$124,934,222
Level 9	\$72,802,130	\$0	\$6,455,450	\$26,673,243	\$291,627	\$19,517,799	\$125,740,249

City of Lakeland Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Insttit	Total
Level 1	\$292,918,201	\$4,994,631	\$66,377,258	\$142,191,385	\$106,423	\$77,324,631	\$583,912,530
Level 2	\$474,248,515	\$8,086,546	\$107,467,941	\$230,214,624	\$172,304	\$125,192,260	\$945,382,191
Level 3	\$555,149,733	\$9,466,016	\$125,800,708	\$269,486,531	\$201,697	\$146,548,587	\$1,106,653,271
Level 4	\$61,373,337	\$1,046,494	\$13,907,616	\$29,792,481	\$22,298	\$16,201,351	\$122,343,578
Level 5	\$200,858,195	\$3,424,890	\$45,515,834	\$97,502,664	\$72,976	\$53,022,604	\$400,397,163
Level 6	\$72,532,126	\$1,236,766	\$16,436,273	\$35,209,295	\$26,352	\$19,147,052	\$144,587,865
Level 7	\$273,390,321	\$4,661,656	\$61,952,107	\$132,711,960	\$99,328	\$72,169,656	\$544,985,028
Level 8	\$412,875,178	\$7,040,052	\$93,560,325	\$200,422,143	\$150,006	\$108,990,909	\$823,038,614
Level 9	\$443,561,847	\$7,563,299	\$100,514,133	\$215,318,384	\$161,155	\$117,091,585	\$884,210,402

City of Mulberry Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Insttit	Total
Level 1	\$2,397,974	\$103,891	\$161,563	\$2,750,565	\$1,900	\$1,679,237	\$7,095,131
Level 2	\$3,037,434	\$131,595	\$204,647	\$3,484,050	\$2,407	\$2,127,033	\$8,987,165
Level 3	\$19,503,522	\$844,980	\$1,314,048	\$22,371,266	\$15,454	\$13,657,792	\$57,707,062
Level 4	\$1,278,919	\$55,409	\$86,167	\$1,466,968	\$1,013	\$895,593	\$3,784,070
Level 5	\$2,397,974	\$103,891	\$161,563	\$2,750,565	\$1,900	\$1,679,237	\$7,095,131
Level 6	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Level 7	\$2,397,974	\$103,891	\$161,563	\$2,750,565	\$1,900	\$1,679,237	\$7,095,131
Level 8	\$3,037,434	\$131,595	\$204,647	\$3,484,050	\$2,407	\$2,127,033	\$8,987,165
Level 9	\$19,183,792	\$831,128	\$1,292,507	\$22,004,524	\$15,200	\$13,433,894	\$56,761,044

Wildfires

Town of Polk City Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
Level 1	\$1,458,858	\$196,593	\$44,807	\$214,719	\$0	\$253,890	\$2,168,867
Level 2	\$12,126,758	\$1,634,179	\$372,459	\$1,784,853	\$0	\$2,110,460	\$18,028,709
Level 3	\$8,160,488	\$1,099,692	\$250,640	\$1,201,085	\$0	\$1,420,197	\$12,132,101
Level 4	\$501,482	\$67,579	\$15,402	\$73,810	\$0	\$87,275	\$745,548
Level 5	\$547,072	\$73,722	\$16,803	\$80,520	\$0	\$95,209	\$813,325
Level 6	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Level 7	\$1,458,858	\$196,593	\$44,807	\$214,719	\$0	\$253,890	\$2,168,867
Level 8	\$12,354,705	\$1,664,896	\$379,460	\$1,818,403	\$0	\$2,150,131	\$18,367,595
Level 9	\$8,935,506	\$1,204,132	\$274,444	\$1,315,155	\$0	\$1,555,076	\$13,284,312

City of Winter Haven Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
Level 1	\$219,682,777	\$3,681,088	\$51,783,573	\$76,194,516	\$5,971,000	\$55,830,057	\$413,143,011
Level 2	\$182,201,355	\$3,053,035	\$42,948,461	\$63,194,504	\$4,952,252	\$46,304,550	\$342,654,156
Level 3	\$74,962,843	\$1,256,106	\$17,670,224	\$26,000,024	\$2,037,498	\$19,051,015	\$140,977,710
Level 4	\$30,193,367	\$505,932	\$7,117,174	\$10,472,232	\$820,659	\$7,673,325	\$56,782,689
Level 5	\$74,962,843	\$1,256,106	\$17,670,224	\$26,000,024	\$2,037,498	\$19,051,015	\$140,977,710
Level 6	\$40,604,873	\$680,391	\$9,571,371	\$14,083,347	\$1,103,645	\$10,319,300	\$76,362,926
Level 7	\$217,600,476	\$3,646,196	\$51,292,733	\$75,472,293	\$5,914,403	\$55,300,862	\$409,226,963
Level 8	\$153,049,138	\$2,564,550	\$36,076,707	\$53,083,383	\$4,159,891	\$38,895,822	\$287,829,491
Level 9	\$47,892,928	\$802,512	\$11,289,310	\$16,611,127	\$1,301,735	\$12,171,482	\$90,069,092

Severe Storms and Tornadoes

Unincorporated Polk County Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
Medium (1 in 250)	\$1,419,476,576	\$125,262,590	\$70,508,801	\$96,175,766	\$28,451,201	\$68,152,448	\$1,808,027,382
High (1 in 100)	\$13,654,012,775	\$1,204,906,816	\$678,227,516	\$925,119,277	\$273,673,459	\$655,561,640	\$17,391,501,482
V. High (1 in 50)	\$1,825,041,311	\$161,051,901	\$90,654,173	\$123,654,557	\$36,580,116	\$87,624,576	\$2,324,606,634

City of Auburndale Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
High (1 in 100)	\$488,359,957	\$7,640,655	\$24,754,733	\$141,289,598	\$8,743,989	\$110,286,806	\$781,075,738

City of Bartow Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
High (1 in 100)	\$482,064,937	\$16,108,491	\$32,217,640	\$131,919,740	\$1,873,533	\$224,163,936	\$888,348,277

City of Davenport Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
High (1 in 100)	\$72,709,980	\$12,551,107	\$5,951,695	\$7,173,338	\$589,097	\$9,253,551	\$108,228,768

Town of Dundee Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
High (1 in 100)	\$104,528,958	\$1,490,088	\$2,619,012	\$25,943,734	\$2,299,623	\$27,976,709	\$164,858,124

City of Eagle Lake Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
High (1 in 100)	\$73,017,600	\$111,330	\$1,188,629	\$4,478,781	\$183,627	\$38,895,392	\$117,875,359

City of Fort Meade Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
High (1 in 100)	\$125,418,946	\$348,516	\$4,255,400	\$15,261,603	\$489,778	\$32,829,175	\$178,603,418

Severe Storms and Tornadoes

City of Frostproof Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
High (1 in 100)	\$6,482,456	\$24,289	\$249,916	\$2,226,536	\$277,266	\$3,154,544	\$12,415,007
Medium (1 in 250)	\$68,894,942	\$258,140	\$2,656,081	\$23,663,415	\$2,946,760	\$33,526,202	\$131,945,540

City of Haines City Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
High (1 in 100)	\$409,964,168	\$3,117,604	\$20,617,774	\$84,067,146	\$4,584,908	\$43,861,806	\$566,213,406

Village of Highland Park Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
High (1 in 100)	\$12,692,872	\$0	\$1,543,733	\$251,582	\$0	\$65,538	\$14,553,725

Town of Hillcrest Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
High (1 in 100)	\$14,867,283	\$0	\$1,152,552	\$0	\$0	\$18,236	\$16,038,071

City of Lake Alfred Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
High (1 in 100)	\$150,948,589	\$79,053	\$11,847,820	\$18,591,208	\$959,717	\$38,970,721	\$221,397,108

Town of Lake Hamilton Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
High (1 in 100)	\$49,764,802	\$0	\$1,480,040	\$19,990,272	\$1,318,613	\$835,487	\$73,389,214

City of Lake Wales Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
High (1 in 100)	\$466,680,322	\$0	\$41,381,088	\$170,982,330	\$1,869,404	\$125,114,096	\$806,027,240

City of Lakeland Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
High (1 in 100)	\$2,708,795,932	\$46,188,449	\$613,831,595	\$1,314,931,765	\$984,159	\$715,068,734	\$5,399,800,633
Very High (1 in 50)	\$80,901,217	\$1,379,470	\$18,332,766	\$39,271,906	\$29,393	\$21,356,327	\$161,271,080

Severe Storms and Tornadoes

City of Mulberry Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
High (1 in 100)	\$37,035,377	\$1,604,538	\$2,495,256	\$42,480,956	\$29,345	\$25,934,878	\$109,580,349
Very High (1 in 50)	\$16,252,935	\$704,150	\$1,095,040	\$18,642,721	\$12,878	\$11,381,493	\$48,089,218

Town of Polk City Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
High (1 in 100)	\$45,589,316	\$6,143,529	\$1,400,222	\$6,709,974	\$0	\$7,934,062	\$67,777,103

City of Winter Haven Exposures and Potential Losses

	SF Res	Mob Home	MF Res	Com	Ag	Gov/Instit	Total
High (1 in 100)	\$1,041,150,601	\$17,445,915	\$245,419,777	\$361,111,449	\$28,298,580	\$264,597,426	\$1,958,023,748

Appendix D: Local Resolutions

In order for the LMS to be approved, it must be adopted by resolutions by every participating jurisdiction. Included in this appendix are the resolutions through which each jurisdiction will formally adopt the LMS once the document has been approved by the Florida Division of Emergency Management and the Federal Emergency Management Agency.

Resolution Number _____

Concerning the Polk County Local Mitigation Strategy

Whereas, areas of Polk County are vulnerable to the human and economic costs of natural, technological and societal disasters, and

Whereas, the Polk County governing body realizes the importance of reducing or eliminating those vulnerabilities for the overall good and welfare of the community, and

Whereas, Polk County has been an active participant in the Polk County Local Mitigation Strategy Committee, which has established a comprehensive, coordinated planning process to eliminate or decrease these vulnerabilities, and

Whereas, Polk County representatives and staff have identified, justified and prioritized a number of proposed projects and programs needed to mitigate the vulnerabilities of unincorporated areas of Polk County to the impacts of future disasters, and

Whereas, these proposed projects and programs have been incorporated into the initial edition of the Polk County Local Mitigation Strategy that has been prepared and issued for consideration and implementation by the communities and jurisdictions of Polk County,

Now therefore, be it resolved on this ____ day of _____, _____ that,

- 1] Polk County hereby accepts and approves of its designated portion of the Polk County Local Mitigation Plan,
- 2] The agency personnel of Polk County are requested and instructed to pursue available funding opportunities for implementation of the proposals designated therein,
- 3] The agencies and organizations within Polk County will, upon receipt of such funding or other necessary resources, seek to implement the proposals contained in its section of the strategy, and
- 4] Polk County will continue to participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead, and
- 5] Polk County will further seek to encourage the businesses, industries and community groups operating within Polk County to also participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead.

So resolved,

((Signatures as appropriate for the jurisdiction))

Resolution Number _____

Concerning the City of Auburndale's Local Mitigation Strategy

Whereas, the City of Auburndale is vulnerable to the human and economic costs of natural, technological and societal disasters, and

Whereas, the City of Auburndale recognizes the importance of reducing or eliminating those vulnerabilities for the overall good and welfare of the community, and

Whereas, the City of Auburndale has been an active participant in the Polk County Local Mitigation Strategy Committee, which has established a comprehensive, coordinated planning process to eliminate or decrease these vulnerabilities, and

Whereas, the City of Auburndale's representatives and staff have identified, justified and prioritized a number of proposed projects and programs needed to mitigate the vulnerabilities of the City of Auburndale to the impacts of future disasters, and

Whereas, these proposed projects and programs have been incorporated into the initial edition of the Polk County Local Mitigation Plan that has been prepared and issued for consideration and implementation by the communities of the City of Auburndale,

Now therefore, be it resolved on this ____ day of _____, _____ that,

- 1] The Auburndale City Council hereby accepts and approves of its designated portion of the Polk County Local Mitigation Plan,
- 2] The agency personnel of City of Auburndale are requested and instructed to pursue available funding opportunities for implementation of the proposals designated therein,
- 3] The City of Auburndale will, upon receipt of such funding or other necessary resources, seek to implement the proposals contained in its section of the strategy, and
- 4] The City of Auburndale will continue to participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead, and
- 5] The City of Auburndale will further seek to encourage the businesses, industries and community groups operating within and/or for the benefit of the City of Auburndale to also participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead.

So resolved,

((Signatures as appropriate for the jurisdiction))

Resolution Number _____

Concerning the City of Bartow's Local Mitigation Strategy

Whereas, the City of Bartow is vulnerable to the human and economic costs of natural, technological and societal disasters, and

Whereas, the City of Bartow recognizes the importance of reducing or eliminating those vulnerabilities for the overall good and welfare of the community, and

Whereas, the City of Bartow has been an active participant in the Polk County Local Mitigation Strategy Committee, which has established a comprehensive, coordinated planning process to eliminate or decrease these vulnerabilities, and

Whereas, the City of Bartow's representatives and staff have identified, justified and prioritized a number of proposed projects and programs needed to mitigate the vulnerabilities of the City of Bartow to the impacts of future disasters, and

Whereas, these proposed projects and programs have been incorporated into the initial edition of the Polk County Local Mitigation Plan that has been prepared and issued for consideration and implementation by the communities of the City of Bartow,

Now therefore, be it resolved on this ____ day of _____, _____ that,

1] The Bartow City Council hereby accepts and approves of its designated portion of the Polk County Local Mitigation Plan,

2] The agency personnel of City of Bartow are requested and instructed to pursue available funding opportunities for implementation of the proposals designated therein,

3] The City of Bartow will, upon receipt of such funding or other necessary resources, seek to implement the proposals contained in its section of the strategy, and

4] The City of Bartow will continue to participate in the updating and expansion of the Polk County Local Mitigation Strategy in the years ahead, and

5] The City of Bartow will further seek to encourage the businesses, industries and community groups operating within and/or for the benefit of the City of Bartow to also participate in the updating and expansion of the Polk County Local Mitigation Strategy in the years ahead.

So resolved,

((Signatures as appropriate for the jurisdiction))

Resolution Number _____

Concerning the City of Davenport's Local Mitigation Strategy

Whereas, the City of Davenport is vulnerable to the human and economic costs of natural, technological and societal disasters, and

Whereas, the City of Davenport recognizes the importance of reducing or eliminating those vulnerabilities for the overall good and welfare of the community, and

Whereas, the City of Davenport has been an active participant in the Polk County Local Mitigation Strategy Committee, which has established a comprehensive, coordinated planning process to eliminate or decrease these vulnerabilities, and

Whereas, the City of Davenport's representatives and staff have identified, justified and prioritized a number of proposed projects and programs needed to mitigate the vulnerabilities of the City of Davenport to the impacts of future disasters, and

Whereas, these proposed projects and programs have been incorporated into the initial edition of the Polk County Local Mitigation Plan that has been prepared and issued for consideration and implementation by the communities of the City of Davenport,

Now therefore, be it resolved on this ____ day of _____, _____ that,

- 1] The Davenport City Council hereby accepts and approves of its designated portion of the Polk County Local Mitigation Plan,
- 2] The agency personnel of City of Davenport are requested and instructed to pursue available funding opportunities for implementation of the proposals designated therein,
- 3] The City of Davenport will, upon receipt of such funding or other necessary resources, seek to implement the proposals contained in its section of the strategy, and
- 4] The City of Davenport will continue to participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead, and
- 5] The City of Davenport will further seek to encourage the businesses, industries and community groups operating within and/or for the benefit of the City of Davenport to also participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead.

So resolved,

((Signatures as appropriate for the jurisdiction))

Resolution Number _____

Concerning the City of Dundee’s Local Mitigation Strategy

Whereas, the City of Dundee is vulnerable to the human and economic costs of natural, technological and societal disasters, and

Whereas, the City of Dundee recognizes the importance of reducing or eliminating those vulnerabilities for the overall good and welfare of the community, and

Whereas, the City of Dundee has been an active participant in the Polk County Local Mitigation Strategy Committee, which has established a comprehensive, coordinated planning process to eliminate or decrease these vulnerabilities, and

Whereas, the City of Dundee’s representatives and staff have identified, justified and prioritized a number of proposed projects and programs needed to mitigate the vulnerabilities of the City of Dundee to the impacts of future disasters, and

Whereas, these proposed projects and programs have been incorporated into the initial edition of the Polk County Local Mitigation Plan that has been prepared and issued for consideration and implementation by the communities of the City of Dundee,

Now therefore, be it resolved on this ____ day of _____, _____ that,

1] The Dundee City Council hereby accepts and approves of its designated portion of the Polk County Local Mitigation Plan,

2] The agency personnel of City of Dundee are requested and instructed to pursue available funding opportunities for implementation of the proposals designated therein,

3] The City of Dundee will, upon receipt of such funding or other necessary resources, seek to implement the proposals contained in its section of the strategy, and

4] The City of Dundee will continue to participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead, and

5] The City of Dundee will further seek to encourage the businesses, industries and community groups operating within and/or for the benefit of the City of Dundee to also participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead.

So resolved,

((Signatures as appropriate for the jurisdiction))

Resolution Number _____

Concerning the City of Eagle Lake's Local Mitigation Strategy

Whereas, the City of Eagle Lake is vulnerable to the human and economic costs of natural, technological and societal disasters, and

Whereas, the City of Eagle Lake recognizes the importance of reducing or eliminating those vulnerabilities for the overall good and welfare of the community, and

Whereas, the City of Eagle Lake has been an active participant in the Polk County Local Mitigation Strategy Committee, which has established a comprehensive, coordinated planning process to eliminate or decrease these vulnerabilities, and

Whereas, the City of Eagle Lake's representatives and staff have identified, justified and prioritized a number of proposed projects and programs needed to mitigate the vulnerabilities of the City of Eagle Lake to the impacts of future disasters, and

Whereas, these proposed projects and programs have been incorporated into the initial edition of the Polk County Local Mitigation Plan that has been prepared and issued for consideration and implementation by the communities of the City of Eagle Lake,

Now therefore, be it resolved on this ____ day of _____, _____ that,

1] The Eagle Lake City Council hereby accepts and approves of its designated portion of the Polk County Local Mitigation Plan,

2] The agency personnel of City of Eagle Lake are requested and instructed to pursue available funding opportunities for implementation of the proposals designated therein,

3] The City of Eagle Lake will, upon receipt of such funding or other necessary resources, seek to implement the proposals contained in its section of the strategy, and

4] The City of Eagle Lake will continue to participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead, and

5] The City of Eagle Lake will further seek to encourage the businesses, industries and community groups operating within and/or for the benefit of the City of Eagle Lake to also participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead.

So resolved,

((Signatures as appropriate for the jurisdiction))

Resolution Number _____

Concerning the City of Fort Meade's Local Mitigation Strategy

Whereas, the City of Fort Meade is vulnerable to the human and economic costs of natural, technological and societal disasters, and

Whereas, the City of Fort Meade recognizes the importance of reducing or eliminating those vulnerabilities for the overall good and welfare of the community, and

Whereas, the City of Fort Meade has been an active participant in the Polk County Local Mitigation Strategy Committee, which has established a comprehensive, coordinated planning process to eliminate or decrease these vulnerabilities, and

Whereas, the City of Fort Meade's representatives and staff have identified, justified and prioritized a number of proposed projects and programs needed to mitigate the vulnerabilities of the City of Fort Meade to the impacts of future disasters, and

Whereas, these proposed projects and programs have been incorporated into the initial edition of the Polk County Local Mitigation Plan that has been prepared and issued for consideration and implementation by the communities of the City of Fort Meade,

Now therefore, be it resolved on this ____ day of _____, _____ that,

1] The Fort Meade City Council hereby accepts and approves of its designated portion of the Polk County Local Mitigation Plan,

2] The agency personnel of City of Fort Meade are requested and instructed to pursue available funding opportunities for implementation of the proposals designated therein,

3] The City of Fort Meade will, upon receipt of such funding or other necessary resources, seek to implement the proposals contained in its section of the strategy, and

4] The City of Fort Meade will continue to participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead, and

5] The City of Fort Meade will further seek to encourage the businesses, industries and community groups operating within and/or for the benefit of the City of Fort Meade to also participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead.

So resolved,

((Signatures as appropriate for the jurisdiction))

Resolution Number _____

Concerning the City of Frostproof's Local Mitigation Strategy

Whereas, the City of Frostproof is vulnerable to the human and economic costs of natural, technological and societal disasters, and

Whereas, the City of Frostproof recognizes the importance of reducing or eliminating those vulnerabilities for the overall good and welfare of the community, and

Whereas, the City of Frostproof has been an active participant in the Polk County Local Mitigation Strategy Committee, which has established a comprehensive, coordinated planning process to eliminate or decrease these vulnerabilities, and

Whereas, the City of Frostproof's representatives and staff have identified, justified and prioritized a number of proposed projects and programs needed to mitigate the vulnerabilities of the City of Frostproof to the impacts of future disasters, and

Whereas, these proposed projects and programs have been incorporated into the initial edition of the Polk County Local Mitigation Plan that has been prepared and issued for consideration and implementation by the communities of the City of Frostproof,

Now therefore, be it resolved on this ____ day of _____, _____ that,

- 1] The Frostproof City Council hereby accepts and approves of its designated portion of the Polk County Local Mitigation Plan,
- 2] The agency personnel of City of Frostproof are requested and instructed to pursue available funding opportunities for implementation of the proposals designated therein,
- 3] The City of Frostproof will, upon receipt of such funding or other necessary resources, seek to implement the proposals contained in its section of the strategy, and
- 4] The City of Frostproof will continue to participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead, and
- 5] The City of Frostproof will further seek to encourage the businesses, industries and community groups operating within and/or for the benefit of the City of Frostproof to also participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead.

So resolved,

((Signatures as appropriate for the jurisdiction))

Resolution Number _____

Concerning the City of Haines City's Local Mitigation Strategy

Whereas, the City of Haines City is vulnerable to the human and economic costs of natural, technological and societal disasters, and

Whereas, the City of Haines City recognizes the importance of reducing or eliminating those vulnerabilities for the overall good and welfare of the community, and

Whereas, the City of Haines City has been an active participant in the Polk County Local Mitigation Strategy Committee, which has established a comprehensive, coordinated planning process to eliminate or decrease these vulnerabilities, and

Whereas, the City of Haines City's representatives and staff have identified, justified and prioritized a number of proposed projects and programs needed to mitigate the vulnerabilities of the City of Haines City to the impacts of future disasters, and

Whereas, these proposed projects and programs have been incorporated into the initial edition of the Polk County Local Mitigation Plan that has been prepared and issued for consideration and implementation by the communities of the City of Haines City,

Now therefore, be it resolved on this ____ day of _____, _____ that,

- 1] The Haines City Council hereby accepts and approves of its designated portion of the Polk County Local Mitigation Plan,
- 2] The agency personnel of City of Haines City are requested and instructed to pursue available funding opportunities for implementation of the proposals designated therein,
- 3] The City of Haines City will, upon receipt of such funding or other necessary resources, seek to implement the proposals contained in its section of the strategy, and
- 4] The City of Haines City will continue to participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead, and
- 5] The City of Haines City will further seek to encourage the businesses, industries and community groups operating within and/or for the benefit of the City of Haines City to also participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead.

So resolved,

((Signatures as appropriate for the jurisdiction))

Resolution Number _____

Concerning the Village of Highland Park’s Local Mitigation Strategy

Whereas, the Village of Highland Park is vulnerable to the human and economic costs of natural, technological and societal disasters, and

Whereas, the Village of Highland Park recognizes the importance of reducing or eliminating those vulnerabilities for the overall good and welfare of the community, and

Whereas, the Village of Highland Park has been an active participant in the Polk County Local Mitigation Strategy Committee, which has established a comprehensive, coordinated planning process to eliminate or decrease these vulnerabilities, and

Whereas, the Village of Highland Park’s representatives and staff have identified, justified and prioritized a number of proposed projects and programs needed to mitigate the vulnerabilities of the Village of Highland Park to the impacts of future disasters, and

Whereas, these proposed projects and programs have been incorporated into the initial edition of the Polk County Local Mitigation Plan that has been prepared and issued for consideration and implementation by the communities of the Village of Highland Park,

Now therefore, be it resolved on this ____ day of _____, _____ that,

- 1] The Village of Highland Park Council hereby accepts and approves of its designated portion of the Polk County Local Mitigation Plan,
- 2] The agency personnel of Village of Highland Park are requested and instructed to pursue available funding opportunities for implementation of the proposals designated therein,
- 3] The Village of Highland Park will, upon receipt of such funding or other necessary resources, seek to implement the proposals contained in its section of the strategy, and
- 4] The Village of Highland Park will continue to participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead, and
- 5] The Village of Highland Park will further seek to encourage the businesses, industries and community groups operating within and/or for the benefit of the Village of Highland Park to also participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead.

So resolved,

((Signatures as appropriate for the jurisdiction))

Resolution Number _____

Concerning the Town of Hillcrest Heights' Local Mitigation Strategy

Whereas, the Town of Hillcrest Heights is vulnerable to the human and economic costs of natural, technological and societal disasters, and

Whereas, the Town of Hillcrest Heights recognizes the importance of reducing or eliminating those vulnerabilities for the overall good and welfare of the community, and

Whereas, the Town of Hillcrest Heights has been an active participant in the Polk County Local Mitigation Strategy Committee, which has established a comprehensive, coordinated planning process to eliminate or decrease these vulnerabilities, and

Whereas, the Town of Hillcrest Heights' representatives and staff have identified, justified and prioritized a number of proposed projects and programs needed to mitigate the vulnerabilities of the Town of Hillcrest Heights to the impacts of future disasters, and

Whereas, these proposed projects and programs have been incorporated into the initial edition of the Polk County Local Mitigation Plan that has been prepared and issued for consideration and implementation by the communities of the Town of Hillcrest Heights,

Now therefore, be it resolved on this ____ day of _____, _____ that,

1] The Hillcrest Heights Town Council hereby accepts and approves of its designated portion of the Polk County Local Mitigation Plan,

2] The agency personnel of Town of Hillcrest Heights are requested and instructed to pursue available funding opportunities for implementation of the proposals designated therein,

3] The Town of Hillcrest Heights will, upon receipt of such funding or other necessary resources, seek to implement the proposals contained in its section of the strategy, and

4] The Town of Hillcrest Heights will continue to participate in the updating and expansion of the Okeechobee County Local Mitigation Plan in the years ahead, and

5] The Town of Hillcrest Heights will further seek to encourage the businesses, industries and community groups operating within and/or for the benefit of the Town of Hillcrest Heights to also participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead.

So resolved,

((Signatures as appropriate for the jurisdiction))

Resolution Number _____

Concerning the City of Lakeland's Local Mitigation Strategy

Whereas, the City of Lakeland is vulnerable to the human and economic costs of natural, technological and societal disasters, and

Whereas, the City of Lakeland recognizes the importance of reducing or eliminating those vulnerabilities for the overall good and welfare of the community, and

Whereas, the City of Lakeland has been an active participant in the Polk County Local Mitigation Strategy Committee, which has established a comprehensive, coordinated planning process to eliminate or decrease these vulnerabilities, and

Whereas, the City of Lakeland's representatives and staff have identified, justified and prioritized a number of proposed projects and programs needed to mitigate the vulnerabilities of the City of Lakeland to the impacts of future disasters, and

Whereas, these proposed projects and programs have been incorporated into the initial edition of the Polk County Local Mitigation Plan that has been prepared and issued for consideration and implementation by the communities of the City of Lakeland,

Now therefore, be it resolved on this ____ day of _____, _____ that,

1] The Lakeland City Council hereby accepts and approves of its designated portion of the Polk County Local Mitigation Plan,

2] The agency personnel of City of Lakeland are requested and instructed to pursue available funding opportunities for implementation of the proposals designated therein,

3] The City of Lakeland will, upon receipt of such funding or other necessary resources, seek to implement the proposals contained in its section of the strategy, and

4] The City of Lakeland will continue to participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead, and

5] The City of Lakeland will further seek to encourage the businesses, industries and community groups operating within and/or for the benefit of the City of Lakeland to also participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead.

So resolved,

((Signatures as appropriate for the jurisdiction))

Resolution Number _____

Concerning the Town of Lake Alfred's Local Mitigation Strategy

Whereas, the Town of Lake Alfred is vulnerable to the human and economic costs of natural, technological and societal disasters, and

Whereas, the Town of Lake Alfred recognizes the importance of reducing or eliminating those vulnerabilities for the overall good and welfare of the community, and

Whereas, the Town of Lake Alfred has been an active participant in the Polk County Local Mitigation Strategy Committee, which has established a comprehensive, coordinated planning process to eliminate or decrease these vulnerabilities, and

Whereas, the Town of Lake Alfred's representatives and staff have identified, justified and prioritized a number of proposed projects and programs needed to mitigate the vulnerabilities of the Town of Lake Alfred to the impacts of future disasters, and

Whereas, these proposed projects and programs have been incorporated into the initial edition of the Polk County Local Mitigation Plan that has been prepared and issued for consideration and implementation by the communities of the Town of Lake Alfred,

Now therefore, be it resolved on this ____ day of _____, _____ that,

- 1] The Lake Alfred Town Council hereby accepts and approves of its designated portion of the Polk County Local Mitigation Plan,
- 2] The agency personnel of Town of Lake Alfred are requested and instructed to pursue available funding opportunities for implementation of the proposals designated therein,
- 3] The Town of Lake Alfred will, upon receipt of such funding or other necessary resources, seek to implement the proposals contained in its section of the strategy, and
- 4] The Town of Lake Alfred will continue to participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead, and
- 5] The Town of Lake Alfred will further seek to encourage the businesses, industries and community groups operating within and/or for the benefit of the Town of Lake Alfred to also participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead.

So resolved,

((Signatures as appropriate for the jurisdiction))

Resolution Number _____

Concerning the Town of Lake Hamilton’s Local Mitigation Strategy

Whereas, the Town of Lake Hamilton is vulnerable to the human and economic costs of natural, technological and societal disasters, and

Whereas, the Town of Lake Hamilton recognizes the importance of reducing or eliminating those vulnerabilities for the overall good and welfare of the community, and

Whereas, the Town of Lake Hamilton has been an active participant in the Polk County Local Mitigation Strategy Committee, which has established a comprehensive, coordinated planning process to eliminate or decrease these vulnerabilities, and

Whereas, the Town of Lake Hamilton’s representatives and staff have identified, justified and prioritized a number of proposed projects and programs needed to mitigate the vulnerabilities of the Town of Lake Hamilton to the impacts of future disasters, and

Whereas, these proposed projects and programs have been incorporated into the initial edition of the Polk County Local Mitigation Plan that has been prepared and issued for consideration and implementation by the communities of the Town of Lake Hamilton,

Now therefore, be it resolved on this ____ day of _____, _____ that,

- 1] The Lake Hamilton Town Council hereby accepts and approves of its designated portion of the Polk County Local Mitigation Plan,
- 2] The agency personnel of Town of Lake Hamilton are requested and instructed to pursue available funding opportunities for implementation of the proposals designated therein,
- 3] The Town of Lake Hamilton will, upon receipt of such funding or other necessary resources, seek to implement the proposals contained in its section of the strategy, and
- 4] The Town of Lake Hamilton will continue to participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead, and
- 5] The Town of Lake Hamilton will further seek to encourage the businesses, industries and community groups operating within and/or for the benefit of the Town of Lake Hamilton to also participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead.

So resolved,

((Signatures as appropriate for the jurisdiction))

Resolution Number _____

Concerning the City of Lake Wales' Local Mitigation Strategy

Whereas, the City of Lake Wales is vulnerable to the human and economic costs of natural, technological and societal disasters, and

Whereas, the City of Lake Wales recognizes the importance of reducing or eliminating those vulnerabilities for the overall good and welfare of the community, and

Whereas, the City of Lake Wales has been an active participant in the Polk County Local Mitigation Strategy Committee, which has established a comprehensive, coordinated planning process to eliminate or decrease these vulnerabilities, and

Whereas, the City of Lake Wales' representatives and staff have identified, justified and prioritized a number of proposed projects and programs needed to mitigate the vulnerabilities of the City of Lake Wales to the impacts of future disasters, and

Whereas, these proposed projects and programs have been incorporated into the initial edition of the Polk County Local Mitigation Plan that has been prepared and issued for consideration and implementation by the communities of the City of Lake Wales,

Now therefore, be it resolved on this ____ day of _____, _____ that,

- 1] The Lake Wales City Council hereby accepts and approves of its designated portion of the Polk County Local Mitigation Plan,
- 2] The agency personnel of City of Lake Wales are requested and instructed to pursue available funding opportunities for implementation of the proposals designated therein,
- 3] The City of Lake Wales will, upon receipt of such funding or other necessary resources, seek to implement the proposals contained in its section of the strategy, and
- 4] The City of Lake Wales will continue to participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead, and
- 5] The City of Lake Wales will further seek to encourage the businesses, industries and community groups operating within and/or for the benefit of the City of Lake Wales to also participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead.

So resolved,

((Signatures as appropriate for the jurisdiction))

Resolution Number _____

Concerning the City of Mulberry's Local Mitigation Strategy

Whereas, the City of Mulberry is vulnerable to the human and economic costs of natural, technological and societal disasters, and

Whereas, the City of Mulberry recognizes the importance of reducing or eliminating those vulnerabilities for the overall good and welfare of the community, and

Whereas, the City of Mulberry has been an active participant in the Polk County Local Mitigation Strategy Committee, which has established a comprehensive, coordinated planning process to eliminate or decrease these vulnerabilities, and

Whereas, the City of Mulberry's representatives and staff have identified, justified and prioritized a number of proposed projects and programs needed to mitigate the vulnerabilities of the City of Mulberry to the impacts of future disasters, and

Whereas, these proposed projects and programs have been incorporated into the initial edition of the Polk County Local Mitigation Plan that has been prepared and issued for consideration and implementation by the communities of the City of Mulberry,

Now therefore, be it resolved on this ____ day of _____, _____ that,

1] The Mulberry City Council hereby accepts and approves of its designated portion of the Polk County Local Mitigation Plan,

2] The agency personnel of City of Mulberry are requested and instructed to pursue available funding opportunities for implementation of the proposals designated therein,

3] The City of Mulberry will, upon receipt of such funding or other necessary resources, seek to implement the proposals contained in its section of the strategy, and

4] The City of Mulberry will continue to participate in the updating and expansion of the Okeechobee County Local Mitigation Plan in the years ahead, and

5] The City of Mulberry will further seek to encourage the businesses, industries and community groups operating within and/or for the benefit of the City of Mulberry to also participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead.

So resolved,

((Signatures as appropriate for the jurisdiction))

Resolution Number _____

Concerning the Town of Polk City's Local Mitigation Strategy

Whereas, the Town of Polk City is vulnerable to the human and economic costs of natural, technological and societal disasters, and

Whereas, the Town of Polk City recognizes the importance of reducing or eliminating those vulnerabilities for the overall good and welfare of the community, and

Whereas, the Town of Polk City has been an active participant in the Polk County Local Mitigation Strategy Committee, which has established a comprehensive, coordinated planning process to eliminate or decrease these vulnerabilities, and

Whereas, the Town of Polk City's representatives and staff have identified, justified and prioritized a number of proposed projects and programs needed to mitigate the vulnerabilities of the Town of Polk City to the impacts of future disasters, and

Whereas, these proposed projects and programs have been incorporated into the initial edition of the Polk County Local Mitigation Plan that has been prepared and issued for consideration and implementation by the communities of the Town of Polk City,

Now therefore, be it resolved on this ____ day of _____, _____ that,

1] The Polk City Town Council hereby accepts and approves of its designated portion of the Polk County Local Mitigation Plan,

2] The agency personnel of Town of Polk City are requested and instructed to pursue available funding opportunities for implementation of the proposals designated therein,

3] The Town of Polk City will, upon receipt of such funding or other necessary resources, seek to implement the proposals contained in its section of the strategy, and

4] The Town of Polk City will continue to participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead, and

5] The Town of Polk City will further seek to encourage the businesses, industries and community groups operating within and/or for the benefit of the Town of Polk City to also participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead.

So resolved,

((Signatures as appropriate for the jurisdiction))

Resolution Number _____

Concerning the City of Winter Haven's Local Mitigation Strategy

Whereas, the City of Winter Haven is vulnerable to the human and economic costs of natural, technological and societal disasters, and

Whereas, the City of Winter Haven recognizes the importance of reducing or eliminating those vulnerabilities for the overall good and welfare of the community, and

Whereas, the City of Winter Haven has been an active participant in the Polk County Local Mitigation Strategy Committee, which has established a comprehensive, coordinated planning process to eliminate or decrease these vulnerabilities, and

Whereas, the City of Winter Haven's representatives and staff have identified, justified and prioritized a number of proposed projects and programs needed to mitigate the vulnerabilities of the City of Winter Haven to the impacts of future disasters, and

Whereas, these proposed projects and programs have been incorporated into the initial edition of the Polk County Local Mitigation Plan that has been prepared and issued for consideration and implementation by the communities of the City of Winter Haven,

Now therefore, be it resolved on this ____ day of _____, _____ that,

- 1] The Winter Haven City Council hereby accepts and approves of its designated portion of the Polk County Local Mitigation Plan,
- 2] The agency personnel of City of Winter Haven are requested and instructed to pursue available funding opportunities for implementation of the proposals designated therein,
- 3] The City of Winter Haven will, upon receipt of such funding or other necessary resources, seek to implement the proposals contained in its section of the strategy, and
- 4] The City of Winter Haven will continue to participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead, and
- 5] The City of Winter Haven will further seek to encourage the businesses, industries and community groups operating within and/or for the benefit of the City of Winter Haven to also participate in the updating and expansion of the Polk County Local Mitigation Plan in the years ahead.

So resolved,

((Signatures as appropriate for the jurisdiction))

Appendix E: STAPLEE Rankings

Hazard Mitigation New Project/Program Worksheet

The New Project Submission Worksheet will be utilized for identifying new projects. First, the project or program will be described and categorized by type. The initial submission will determine the extent to which the project will enhance the sustainability of the county/city/community.

Applicant Information:

Name:

- a. Agency:
- b. Address:
- c. Telephone:

Project/Program Information:

Project/Program Name:

Project/Program Description:

Project/Program Category (Select One):

Project Category:

- Capital Projects (CIP)
- Critical Facilities
- Flood Proofing
- Infrastructure
- Property Acquisition
- Restoration of Natural Features
- Retrofitting of Structures
- Stormwater Management

Program Category:

- Stormwater Management
- Community Involvement
- Feasibility Studies
- Management Plan
- Development/Modification
- Public Education
- Public/Private Partnerships
- Regulatory Initiatives

Goals and Objectives:

List the goals and objectives supported by the project/program. Please list each Goal and Objective separately and include the number for each Goal/Objective. You do not need to re-type the entire Goal or Objective, but please list the number.

Goal:
Objective:
Objective:
Objective:

Goal:
Objective:
Objective:
Objective:

Project Type:

Please identify the type of action proposed. Check all that apply.

- Prevention – Government administrative or regulatory actions or processes that influence the way land and buildings are developed and built. These actions also include public activities to reduce hazard losses. Examples include planning and zoning, building codes, capital improvement programs, open space preservation, and storm water management regulations.
- Property Protection – Actions that involve the modification of existing buildings or infrastructure to protect them from a hazard, or removal from the hazard area. Examples include acquisition, elevation, relocation, structural retrofits, flood proofing, storm shutters, and shatter-resistant glass.
- Public Education and Awareness – Actions to inform and educate citizens, elected officials, and property owners about potential risks from hazards and potential ways to mitigate them. Such actions include outreach projects, real estate disclosure, hazard information centers, and school-age and adult education programs.
- Natural Resource Protection – Actions that, in addition to minimizing hazard losses also preserve or restore the functions of natural systems. These actions include sediment and erosion control, stream corridor restoration, watershed management, forest and vegetation management, and wetland restoration and preservation.
- Structural Projects – Actions that involve the construction of structures to reduce the impact of a hazard. Such structures include storm water controls (e.g. culverts), floodwalls, seawalls, retaining walls, and safe rooms.

Level of Vulnerability:

Please identify the Hazard type that the action addresses. Check the box for the level of vulnerability. Refer to the Vulnerability Assessment Table for the Level of Vulnerability (LMS Figure 3, also on disk).

Hazard Type: Coastal Flooding

- High Level of Vulnerability
- Moderate Level of Vulnerability
- Low Level of Vulnerability
- No Vulnerability Identified

Timeliness:

The expected timeframe for completion and implementation of a project or program (upon receipt of funding). Please check the appropriate box.

- Less than one year to complete or implement.
- More than one year to complete or implement.

Matching Funds Availability:

Will the Local Recipient provide matching funds for the Project/Program? If so, please check the box for the amount of matching funds and identify the source.

- Local Recipient will provide 50% Match.
- Local Recipient will provide 25% Match.
- Local Recipient will provide 12 ½ % Match.
- No Match will be provided.

Funding Source: Capitalization Grants for Clean Water State Revolving Funds, Hazard Mitigation Grant Program,

STAPLEE

Social:

Will this action easily gain community acceptance? Yes No

Will this action have an adverse effect on any one segment of the population?
Yes No N/A

If yes, please explain:

What effects will the action have on the social, historic, and cultural environment of the community?

Technical:

Is this action technically feasible and does it provide the appropriate level of protection?
Yes No

What types of technical/professional expertise will be required to implement the project?

Is this expertise available? Yes No

If so, what is the cost?

Will the action create more problems than it solves? Yes No

How long will it take to complete the project? Less than 1 year More than 1 year

Is this a reasonable timeframe? Yes No

Administrative:

Does the community have the capability (staff, expertise, time, funding) to implement the action?

Yes No

If no, please explain what is lacking:

Can the community provide the necessary maintenance of the project? Yes No
N/A

Political:

Is the mitigation action politically acceptable? Yes No

Will the general public support or oppose the project? Support Oppose

Legal:

Does the community have the authority to implement the action? Yes No

Will the action comply with local, State, and Federal environmental regulations? Yes
No

Do homeowner association bylaws apply to the project? Yes No N/A

Is the action likely to be challenged by stakeholders whose interests may be adversely affected?

Yes No N/A

Economic:

Do the costs of the action seem reasonable for the size of the problem and the likely benefits?

Yes No

What burden will be placed on the local economy to implement and maintain the action?
(Note: Just because an action has costs associated with it does not mean those costs are automatically a burden on the economy)

None Minimal Moderate Heavy

Please explain any response other than NONE:

Will the action generate additional jobs locally? Yes No

Environmental:

Is the proposed action in a floodplain or wetland or will it indirectly impact the natural and beneficial functions of a floodplain or wetland? Yes No

If yes, please explain:

How will the action affect the natural environment?

How will the action affect utility (e.g. stormwater) and transportation systems?

STAPLEE ACTION EVALUATION TABLE:

STAPLEE Criteria Considerations

1=Favorable 0=Neutral -1=Less Favorable

		Social			Technical			Administrative		Political		Legal			Economic			Environmental			Total			
		Community Acceptance	Effect on Segment of Population	Effect on Community (2)	Technically Feasible (3)	Expertise Required & Available (2)	Create more Problems	Reasonable Timeframe	Capability to Implement	Community Provide Maintenance (3)	Politically Acceptable	Public Support	Authority to Implement (2)	Comply with Environmental Regulations (3)	HOA Bylaws	Potential Legal Challenge	Reasonable Cost (2)	Burden on Economy	Additional Jobs (2)	Impact Floodplain/ Wetland (3)		Natural Environment	Utility and Transportation Systems	
Building Retrofit	Retrofit of critical facilities/window protection to City Hall (Frostproof)	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	0	0	0	0	17
Building Retrofit	Retrofit/harden Fire Dept/EMS station (Frostproof)	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	0	0	0	0	17
Drainage	Magnolia Ave. drainage, increase pipe diameter for proper stormwater run off (Frostproof)	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	0	1	21	
Critical Facilities	Erect new fire station on newly acquired property to hurricane wind code (Mulberry)																						0	
Land Acquisition	Land acquisition for fire department expansion (Mulberry)																						0	

Critical Facilities	Create new EOC facility. Update & expand existing facility, new roof, generator, update communication equipment (Mulberry)	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	0	0	0	17
Building Retrofit	Retrofit City Hall with storm shutters, replace roof, new generator (Mulberry)	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	0	0	0	17
Drainage	Alleviate flooding of streets and homes along NW 10th Dr. (Mulberry)	1	1	2	3	2	0	1	1	3	1	1	2	3	0	0	2	0	0	3	1	3	30
Bank Stabilization	Stabilize the bank with gabions along SW 5th Ave. (Mulberry)	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	0	1	0	20
Drainage Study	Road floods during rainy season - about 1/4 mile north of CR 640	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	0	20
Drainage Study	Road floods during rainy season - about 1/2 mile south of CR 640	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	0	20
Drainage Study	Ground water bubbles up out of ground and flows over road and down to Scott Lake	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	0	20
Drainage Study	Water drains off of Fitzgerald and down into this sub; sub has no existing drainage system	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	0	20
Drainage Study	Cul-de-sac floods; SWFWMD is involved with backside of property	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	0	20

Drainage Study	Standing water in road at Squire Grove subdivision - grass clippings are clogging the grated inlet	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	0	20
Drainage Study	House lower than road; water flowing down driveway into garage; House No. 500	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	0	20
Drainage Study	House No. 1324 Long St is having high water conditions during storms	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	0	20
Drainage Study	Road Floods at Old Combee Road near water plant	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	0	20
Drainage Study	Water flowing between 2 houses; 1 house flooded	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	0	20
Drainage Study	Awaiting survey, property owner to provide drainage easement	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	0	20
Drainage Study	Hillcrest	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	0	20
Stormwater Improvement	Replace cross drain at Forestwood Drive W (near Ewell)	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	3	23
Stormwater Improvement	Replace endwall, line pipes on Carter Road at Mikasuki	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	3	23
Stormwater Improvement	Replace cross drain at Ewell Rd (west of Hatcher)	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	3	23
Stormwater Improvement	Slipline outfall pipe at Sweetwater Drive E (near Ewell)	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	3	23
Stormwater Improvement	Improve ditch to minimize road flooding at Eloise Loop Road, 1/4 mile east of Snively	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	3	23

Stormwater Improvement	Replace outfall pipes at Weston Road	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	3	23
Stormwater Improvement	Install inlets and piping at intersection of Hardin and Combee Road	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	3	23
Stormwater Improvement	Replace outfall pipe at Lois Blvd	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	3	23
Stormwater Improvement	Install trench drain at Old Berkley Roadd (near Kempski Court)	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	3	23
Stormwater Improvement	Line pipes, seal inlets at Forest Drive	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	3	23
Stormwater Improvement	Replace 60" cross drain at Timberlane Road (near Tindel Camp Road)	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	3	23
Stormwater Improvement	Endwall repairs at Cypress Parkway	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	3	23
Stormwater Improvement	Endwall repairs at Adair Road	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	3	23
Stormwater Improvement	Install french drain at Lewis Road	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	3	23
Stormwater Improvement	Replace outfall pipe at Ridgeview Drive	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	3	23
Stormwater Improvement	New stormwater system (including pond)	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	3	23
Stormwater Improvement	Existing flooding at Eagle Ave. and 6th St. caused by undersized and cracked or clogged pipes.	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	3	23
Stormwater Improvement	Existing flooding at East Lake Avenue near intersection of S. 7th St. caused by broken pipe	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	3	23

Stormwater Improvement	Undersized Pipes	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	3	23
Stormwater Improvement	Existing flooding on Findley Ave. between N. 8th St and N. 9th St caused by undersized pipe	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	3	1	3	23
Building Retrofit	Install 28 wind loaded overhead doors at compound.	0	0	0	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	0	0	1	15
Education, Public Awareness	Hurricane Expos, educational hands-on opportunities for citizens to learn and understand the science of hurricanes and how to prepare for them	1	1	2	3	2	0	1	1	0	1	1	2	0	0	0	2	0	0	0	0	0	17
Education, Public Awareness	County wide fire prevention month. Effort to educate about fire safety. Includes public events and school visitations	1	1	2	3	2	0	1	1	0	1	1	2	0	0	0	2	0	0	0	0	0	17
Education, Public Awareness	911 Education Month - School visitations, proper use of 911 service, reduce abuse	1	1	2	3	2	0	1	1	0	1	1	2	0	0	0	2	0	0	0	0	0	17
Education, Public Awareness	State tornado drill day. Fire fighters participate with schools and students to prepare for tornado strikes.	1	1	2	3	2	0	1	1	0	1	1	2	0	0	0	2	0	0	0	0	0	17
Education, Public Awareness	Hurricane preparation materials, including shelter maps, emergency kit shopping guides, and newsletters	1	1	2	3	2	0	1	1	0	1	1	2	0	0	0	2	0	0	0	0	0	17

Education, Public Awareness	Fire & Fall Prevention for Older Adults program. Awareness and preparation for fires, 911.	1	1	2	3	2	0	1	1	0	1	1	2	0	0	0	2	0	0	0	0	0	17
Education, Public Awareness	Public safety education and awareness materials (handouts, safety house, publications, educational items)	1	1	2	3	2	0	1	1	0	1	1	2	0	0	0	2	0	0	0	0	0	17
Education, Public Awareness	Firewise Program. Partner with DoF, have community meetings to educate people on how to harden their homes against fires.	1	1	2	3	2	0	1	1	0	1	1	2	0	0	0	2	0	0	0	0	0	17
Education, Public Awareness	"Hurry Let's Talk About Hurricanes and Tornadoes" kids program. Summer program camp visits to educate about hurricane and tornado preparation and safety.	1	1	2	3	2	0	1	1	0	1	1	2	0	0	0	2	0	0	0	0	0	17
Education, Public Awareness	Press release and warnings regarding natural disasters updates.	1	1	2	3	2	0	1	1	0	1	1	2	0	0	0	2	0	0	0	0	0	17
Stormwater Improvement	Provide needed improvements to substandard stormwater infrastructure	1	1	2	3	2	0	1	1	3	0	1	2	3	0	0	2	0	0	3	1	1	27
Stormwater Improvement, Building Retrofit	Provide improvements to 14,700 linear feet of gravity sewer, 25 manholes, and the airbase master lift station	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	0	2	0	21

Auxiliary Power	Phase III. Install a Generator Set. Pumping leachate out of the landfill for disposal at a wastewater treatment plant requires electric power supply. Extended periods without electricity increases the risk of leachate leaking into the groundwater and causing contamination. (Disposal Facility Leachate Pumping Station South)	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	0	1	1	21
Auxiliary Power	Phase III. Install a Generator Set. Pumping leachate out of the landfill for disposal at a wastewater treatment plant requires electric power supply. Extended periods without electricity increases the risk of leachate leaking into the groundwater and causing contamination. (Disposal Facility Leachate Pumping Station North)	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	0	1	1	21
Building Retrofit	Install protective window film on windows of the WRMD office for protection from storm damage. (Winter Haven)	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	0	0	0	16

Building Retrofit	Replace 4 portable storage sheds that store tools, equipment and supplies with a wind resistant permanent metal building at the North Central Landfill.	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	0	0	0	16
Deferred																							
Land Acquisition	Purchase of home and property located in repetitively flooded area of Peace River Estates (Carr)	1	0	2	2	2	0	1	1	0	1	1	2	2	0	0	2	0	0	3	1	0	21
Land Acquisition	Purchase of home and property located in repetitively flooded area of Peace River Estates (McKenzie)	1	0	2	2	2	0	1	1	0	1	1	2	2	0	0	2	0	0	3	1	0	21
Land Acquisition, Drainage	Ten single family homes experience recurring flooding in most storm events. Proposal seeks to purchase one home and construct drainage and conveyance system.	1	0	2	2	2	0	1	1	0	1	1	2	2	0	0	2	0	0	3	1	0	21
Stormwater Improvement	Seven flood prone areas have been identified in this neighborhood and the master plan is complete. Funding would aid in design, property acquisition and construction of project.	1	0	2	2	2	0	1	1	0	1	1	2	2	0	0	2	0	0	3	1	0	21

Drainage	Street floods in heavy rains; some homes did flood, others were protected by sandbag barriers during hurricanes. Updated drain system will alleviate these flooding issues.	1	0	2	2	2	0	1	1	0	1	1	2	2	0	0	2	0	0	3	1	0	21
Drainage	Relieves flooding and drainage problem at major intersection.	1	0	2	2	2	0	1	1	0	1	1	2	2	0	0	2	0	0	3	1	0	21
Building Retrofit	Lake Wales plans to retrofit city admin building, LWPD HQ, LWFD/EOC, Austin Center upgrade roof and add shutters	0	0	2	3	2	0	1	1	3	1	0	2	0	0	0	2	0	0	0	0	0	17
Building Retrofit	Modify existing Master Lift Stations against flood waters from Peace River.	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	0	2	0	0	3	1	17
Floodplain Management	Establish NAVD 88 Benchmark network countywide as integral part of Map Modernization initiative	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	0	2	0	0	3	1	17
Building Retrofit	Retrofit Adult Day Care Centers to serve as Special Needs Shelters.																						0
Drainage	Yearly flooding a continual problem. Phase I - feasibility study, Phase II - construction, if feasible	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	0	2	0	0	3	1	17

Building Retrofit	Due to low elevation, lift station floods and pump shorts out. Recommend raising lift station and replace current pump with submersible.	0	1	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	0	1	1	22
																							0
Building Retrofit	Install window film on the windows of six selected mission essential buildings in the city to protect them from damage during storms.	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	0	0	0	16
Building Retrofit, Critical Facilities	Upgrade facility to serve as back up HQ for PCHD, upgrade roof, modify building to support 2 coolers for critical pharmaceuticals, modify electric system and install generator	0	0	2	3	2	0	1	1	3	0	0	2	0	0	0	2	0	0	0	0	0	16
Building Retrofits	Retrofit the Polk St. Recreation Center and Carver Recreation Center to be used by nearby residents as hurricane shelters	0	1	3	0	0	1	1	0	0	0	2	0	0	0	0	2	0	0	0	0	0	11
																							0

Stormwater Improvement	Inspection and repair sanitary sewer system to prevent back flow of wastewater in the surface flooding after major rain events	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage-	During recent storms, area flooded and was pumped. Project will install pipe system to SW Canal.	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	Rework drainage system and construct additional components that will aid in collecting storm water runoff. (108 residences)	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	Rework drainage system and construct additional components that will aid in collecting storm water runoff. (94 residences)	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	During recent storms, area flooded and was pumped. Phase I - feasibility study; Phase II - construction, if feasible.	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	Residences and roads flood during excessive rain. Phase I - feasibility study to improve drainage systems; Phase II construction, if feasible	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24

Drainage	Residences and roads flood during excessive rain. Project consists of providing positive outfall for drainage.	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	Area experience severe flooding for many years, exacerbated by continued growth in area. Feasibility study completed; Project will install positive outfall system to alleviate flooding/create more storage in lake	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Land Acq	Purchase of home and property located in repetitively flooded area of Peace River Estates (Monroe)	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Critical Facilities	Increase current ground storage water reservoir from 150K gallons to 500K gallon	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	Growth in area and deterioration of system make it unable to handle runoff. Phase I - develop detailed master drainage plan; Phase II construction, if feasible	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	Area's pipe system has deteriorated, needs replacement	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24

Drainage	During recent storms, area flooded and was pumped. Phase I - feasibility study to review flooding problem; Phase II - construction, if feasible	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	Regrading existing drainage ditches on Wells Rd., installing new drainage ditches and installing/replacing driveway culverts	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	Area experienced flooding over road and around homes. Project will provide outfall for drainage.	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	Area experienced flooding over road and around homes. Project will provide positive outfall	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	Area has experienced road flooding and was pumped. Phase I - feasibility study to determine if positive outfall possible; Phase II - construction, if feasible.	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	Homes in high growth area around intersection subject to flooding. Project will implement findings of 1997 study.	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24

Drainage	Stormwater system damaged during hurricanes and needs rehabilitation. Phase I - feasibility study; phase II - construction, if feasible.	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	Properties and Structures on Ariana Blvd. flooded from water flowing from Whistler Est. to Lake Ariana. Current drainage system cannot handle runoff. Project consists of design, permitting and construction of stormwater system	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	Outfall in area is inefficient. Design, permit and construct efficient outfall.	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	Area experienced flooding in yards and roads. Project will re-establish drainage ditches.	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	Area experienced flooding in yards and roads. Project will establish drainage system along roadway.	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	Area experienced flooding in yards and roads. Project will re-establish drainage ditches	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	Area experienced flooding in yards and roads. Project will establish point discharge from retention pond that overflows.	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24

Drainage	Growth along County Line area and in subdivision may have altered drainage patterns. Project consists of feasibility study, design, permitting and construction of positive outfall drainage system	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	Area experienced flooding in yards and roads due to inadequate drainage system. Project is a feasibility study to determine how to handle stormwater runoff.	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	Area experienced flooding in yards due to inadequate drainage system. Project is a feasibility study to determine how to handle stormwater runoff.	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	Area experienced flooding in yards due to inadequate drainage system. Phase I - feasibility study to determine how to handle stormwater runoff; phase II - construction, if feasible. (Matching funds may be available through Neighborhood Revitalization)	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24

Infrastructure	Purchase and install two auxiliary fuel storage tanks to ensure adequate supply of fuel to city vehicles.	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Infrastructure	Generators are required at several key intersections to ensure safe traffic control.	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage -	Flooding in MHP caused water damage some outdoor utilities and water covered interior roads and Cypress Gardens Rd. Solution to pump water to nearby Fox Lake.	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	Flooding impacted home. Residents do not want to sell, but want to have flood issue resolved (Sanders)	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	Flooding impacted home. Residents do not want to sell, but want to have flood issue resolved (Peterson)	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	Flooding impacted home. Residents do not want to sell, but want to have flood issue resolved (Platt)	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Drainage	Flooding impacted home. Residents do not want to sell, but want to have flood issue resolved(Patterson)	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
Land Acquisition	Purchase of home and property damaged due to flooding (Johnston)	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24

Land Acquisition	Purchase of home and property damaged due to flooding (Bass)	0	0	2	3	2	0	1	1	3	0	0	2	3	0	0	2	0	0	3	1	1	24
																							0
																							0