City of Mount Dora
510 North Baker Street
Mount Dora, Florida 32757
352-735-7126

Mount Dora City Council

Mount Dora City Hall Board Room
510 North Baker Street, Mount Dora, Florida 32757
May 19, 2026, 6:00 PM

REVISED AGENDA

Revised May 15, 2026 to include Presentation Item One

CALL TO ORDER

MOMENT OF SILENCE & PLEDGE OF ALLEGIANCE

ROLL CALL

PRESENTATIONS

1. Certificate of Recognition-Edson and Carla Pereira, Piglet's Pantry

PUBLIC COMMENT

APPROVAL OF AGENDA

APPROVAL OF CONSENT AGENDA

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2. Councilmember Dennis Dawson
3. Councilmember Marc Crail
4. Councilmember Nate Walker
5. Councilmember Doug Bryant
6. Vice-mayor John Cataldo
7. Mayor James Homich

UPCOMING MEETING DATES

1. Tuesday, June 2, 2026, 6:00 p.m., Regular Session
2. Monday, June 8, 2026, 6:00 p.m., Budget Workshop: Set Budget Parameters and Fire Assessment

3. Tuesday, June 16, 2026, 6:00 p.m., Regular Session

4. Monday, July 6, 2026, 6:00 p.m., Budget Workshop: Capital Outlay and CIP; Enterprise

5. Tuesday, July 7, 2026, 6:00 p.m., Regular Session

6. Monday, July 20, 2026, 6:00 p.m., Budget Workshop: Governmental Funds and Internal Services

ADJOURNMENT

PURSUANT TO SECTION 286.0105, FLORIDA STATUTES, IF ANY PERSON DECIDES TO APPEAL ANY DECISION MADE AT THIS MEETING WITH RESPECT TO ANY MATTER CONSIDERED AT ANY MEETING OR HEARING, SUCH PERSON MAY NEED A RECORD OF THESE PROCEEDINGS FOR SUCH PURPOSE, A PERSON MAY NEED TO ENSURE THAT A VERBATIM RECORD OF THE PROCEEDINGS IS MADE WHICH RECORD INCLUDES THE TESTIMONY AND EVIDENCE UPON WHICH THE APPEAL IS TO BE BASED. VERBATIM RECORD WILL NOT BE PROVIDED BY THE CITY OF MOUNT DORA.

NOTICE: IN ACCORDANCE WITH THE AMERICANS WITH DISABILITIES ACT OF 1990, PERSONS NEEDING A SPECIAL ACCOMMODATION TO PARTICIPATE IN THIS PROCEEDING SHOULD CONTACT THE CITY CLERK AT LEAST 48 HOURS PRIOR TO THE PROCEEDINGS. TELEPHONE (352) 735-7126 FOR ASSISTANCE. IF HEARING IMPAIRED, TELEPHONE THE FLORIDA RELAY SERVICE NUMBERS, (800) 955-8771 (TDD) OR (800) 955-8770 (VOICE) FOR ASSISTANCE.

CERTIFICATE OF RECOGNITION

WHEREAS, Edson and Carla Pereira, owners of Piglet's Pantry, have faithfully served the Mount Dora community for twenty-nine (29) years through their dedication, kindness, and commitment to local business; and

WHEREAS, through their welcoming spirit and personal service, Piglet's Pantry became a beloved part of Downtown Mount Dora and a trusted destination for pet owners and animal lovers alike; and

WHEREAS, Edson and Carla Pereira contributed to the vibrancy and character of the downtown business district, building lasting relationships with residents, visitors, and fellow business owners over nearly three decades; and

WHEREAS, their hard work, entrepreneurial spirit, and investment in the community exemplify the values that make Mount Dora a special place to live, work, and visit; and

WHEREAS, as they conclude this chapter and begin new adventures, the City of Mount Dora wishes to express its gratitude and appreciation for their many years of service and dedication to the community;

NOW, THEREFORE, I, Mayor James L. Homich, on behalf of the City Council of the City of Mount Dora, Florida, do hereby recognize and honor

EDSON AND CARLA PEREIRA

for their twenty-nine years of dedicated service as owners of Piglet's Pantry and extend sincere appreciation and best wishes for continued success, happiness, and fulfillment in all future endeavors.

DONE AND PRESENTED this 19th day of May, 2026.

_____
JAMES HOMICH, MAYOR

510 N. Baker St.
Mount Dora, FL 32757
352-735-7126

DATE: **May 19, 2026**

TO: **Honorable Mayor and City Council Members**

FROM: **Vince Sandersfeld, City Manager**

SUBJECT: Request Approval of the First Amendment to the Piggyback Agreement Between the City of Mount Dora and Redzone Robotics Inc. for Sanitary Sewer and Manhole Inspections and Mapping Services

Introduction:
This is a request for City Council to approve a first amendment to the piggyback agreement between the City of Mount Dora and Redzone Robotics Inc. for sanitary sewer and manhole inspections and mapping services under a piggyback agreement with Brevard County, Florida.

Discussion:
The City Utility currently has over 106 miles of sewer and gravity mains and about 1,760 sanitary manholes. Rule 62-600.705, F.A.C., which became effective on June 28, 2023, requires domestic wastewater facility permittees to proactively assess the condition of the collection system and to identify needed maintenance and repairs. The services being provided by Redzone Robotics Inc. will be used to assist in the development of the collection system action plan. This first amendment to the piggyback agreement between the City of Mount Dora and Redzone Robotics Inc. for sanitary sewer and manhole inspections and mapping services under a piggyback agreement with Brevard County, Florida will support the City of Mount Dora staff in completing portions of the work necessary to comply with the regulatory requirements.

This service compliments the work previously performed by Redzone Robotics Inc.

The City of Mount Dora has determined that piggybacking a contract entered into by Brevard County, Florida, is an advantageous way to procure these inspection services.

Budget Impact:
Funds are budgeted in the 421 Water/Wastewater general ledger accounts each fiscal year for operations to keep the utility system in top condition. In the event that any assigned tasks result in over expenditure of the approved funds, a budget amendment will be processed for approval pursuant to the City purchasing policies.

Strategic Impact:

Objective 8.5 - Implement Water and Wastewater maintenance programs to reduce operating costs and ensure good, reliable service.

Recommendation:

City Council to approve the first amendment to the piggyback agreement between the City of Mount Dora and Redzone Robotics Inc. for sanitary sewer and manhole inspections and mapping services.

Attachment(s):

1. RedZone Piggyback Renewal- Mount Dora

Prepared by: Bill Mitchell, City Engineer
Reviewed by:

Andrew Marsian, Public Works and Utilities Director	Approved - 5/8/2026
Whitney Donovan, Purchasing Coordinator	Approved - 5/8/2026
Matthew Dodson, Budget Officer	Approved - 5/8/2026
Jennifer Gates, Finance Director	Approved - 5/8/2026
City Attorney, City Attorney	Approved - 5/13/2026
Jeanann Hand, City Clerk	Approved - 5/13/2026
Vince Sandersfeld, City Manager	Final Approval - 5/13/2026

FIRST AMENDMENT TO AGREEMENT BETWEEN THE CITY OF MOUNT DORA AND REDZONE ROBOTICS, INC.

THIS FIRST AMENDMENT TO AGREEMENT is made and entered effective November 4, 2025, between the CITY OF MOUNT DORA, a municipal corporation of the State of Florida, 510 N. Baker Street, Mount Dora, Florida 32757, hereinafter referred to as the "CITY", and REDZONE ROBOTICS, INC., a foreign profit corporation, 195 Thorn Hill Rd, Suite 110, Warrendale, Pennsylvania 15086, hereinafter referred to as the "CONTRACTOR".

WITNESSETH:

WHEREAS, the CITY and CONTRACTOR entered into an Agreement on August 20, 2024, for Sanitary Sewer and Manhole Inspections and Mapping Services (the "Agreement"), attached hereto as **Exhibit "1"** and incorporated herein by reference, pursuant to the Agreement between Brevard County and CONTRACTOR (the "Underlying Contract") which was competitively solicited for and negotiated by Brevard County through RFP P-7-22-05; and,

WHEREAS, Brevard County and CONTRACTOR has extended the Underlying Contract through and including February 28, 2027, attached hereto as **Exhibit "2"**; and

WHEREAS, the CITY and CONTRACTOR desire to extend the Agreement through and including February 28, 2027; and

NOW, THEREFORE, in consideration of the mutual covenants, terms and provisions contained herein, the parties agree as follows:

SECTION 1. TERM.

The term of this First Amendment to Agreement is hereby amended to extend the term retroactively from the date of the Agreement expiration through and including February 28, 2027. This Agreement may be terminated at any time given at least thirty (30) days written notice to the other party as the address noted in this Agreement.

SECTION 2. CONTRACT PROVISIONS.

The CITY and CONTRACTOR agree that in all other respects and except as specifically modified and amended herein, the Agreement dated August 20, 2024, shall continue in full force and effect as written and the parties agree to be bound thereby. All prior actions of the parties taken under the Agreement entered into on or about August 20, 2024, are hereby ratified.

[Signature Pages to Follow]

IN WITNESS WHEREOF, the parties hereto, by their duly authorized representatives, have executed this Agreement effective this __ day of _____, 2026.

CITY OF MOUNT DORA

_____
JAMES HOMICH
MAYOR of the City of Mount Dora, Florida

ATTEST:

_____
JEANANN HAND
CITY CLERK

For the use and reliance of City of Mount Dora only
Approved as to form and legal sufficiency

_____
Patrick Brackins
City Attorney

REDZONE ROBOTICS, INC.

Charles Pulaski

Print: Charles Pulaski

Title: G.M. Infrastructure Assessment

STATE OF ~~FLORIDA~~ Pennsylvania

COUNTY OF Allegheny

The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization of _____, as Chuck Pulaski of RedZone Robotics, who personally swore or affirmed that he/she is authorized to execute this Agreement and thereby bind the Contractor, and who is personally known to me or who produced _____ as identification, and who did/did not take an oath this 27th day of April, 2026.

(stamp)

Commonwealth of Pennsylvania - Notary Seal
SYDNEY MCCLELLAND - Notary Public
Allegheny County
My Commission Expires August 26, 2027
Commission Number 1355781

NOTARY PUBLIC

510 N. Baker St.
Mount Dora, FL 32757
352-735-7126

DATE: **May 19, 2026**

TO: **Honorable Mayor and City Council Members**

FROM: **Vince Sandersfeld, City Manager**

SUBJECT: Request Ratification of HMGP Grant Application for the Dogwood Mountain Retention Pond

Introduction:
This is a request for the City Council to ratify the grant application submission for the 2026 HMGP Grant Funding Appropriation.

Discussion:
The City has applied for funding through the Hazard Mitigation Grant Program (HMGP) to address critical deficiencies at the Dogwood Mountain detention pond. Hydraulic analysis indicates that the existing pond is significantly undersized and experiences capacity limitations during rainfall events, increasing the risk of localized flooding within the Dogwood Mountain community.

With HMGP funding, the City proposes to reconstruct and expand the detention pond to improve stormwater management, reduce flood risk, and better accommodate current and future drainage demands. This project will enhance the resilience of the surrounding neighborhood and provide long-term mitigation benefits.

Budget Impact:
There is no required local match for this grant. The City has requested $200,000 in funding.

Strategic Impact:
Strategic Plan Initiative 4 - Goal 10.4 Effectively manage stormwater runoff while protecting the environment and minimizing flooding.

Recommendation:
City Council to ratify the grant application submission for the 2026 HMGP funding appropriation.

Attachment(s):

1. Attachment #1 Dogwood Pond HMGP Application

Prepared by: Andrew Marsian, Public Works and Utilities Director
Reviewed by:

Whitney Donovan, Purchasing Coordinator	Approved - 5/8/2026
Matthew Dodson, Budget Officer	Approved - 5/12/2026
Jennifer Gates, Finance Director	Approved - 5/12/2026
City Attorney, City Attorney	Approved - 5/13/2026
Jeanann Hand, City Clerk	Approved - 5/13/2026
Vince Sandersfeld, City Manager	Final Approval - 5/13/2026

Flood Control – Drainage Improvement Worksheet

For preliminary Benefit Cost Analysis conducted by the State Mitigation Technical Team

Applies for the following mitigation activities: **FLOOD CONTROL – DRAINAGE IMPROVEMENT (FLOOD RISK REDUCTION) projects which include drainage improvements, roadway/bridge elevation, flood protection measures for utility systems, floodplain and stream restoration, flood diversion, flood diversion and storage measures, and non-localized flood risk.** For assistance, contact the State of Florida Mitigation Technical Unit.

IMPORTANT: This worksheet is required as part of your application. The State of Florida Mitigation Technical Unit will conduct a Benefit Cost Analysis (BCA) for your project and the following information is needed to evaluate cost effectiveness. Once a preliminary BCA is completed, the reviewer will contact you to collect support documentation.

NOTE: A complete worksheet will expedite the Technical Review.

Requirements

To complete a successful project application, a minimum amount of technical information is required for review. Data collected in this worksheet will provide reviewers with preliminary information necessary to evaluate project eligibility, feasibility, and cost effectiveness. Carefully review and confirm that you are aware of the following information.

All flood risk reduction projects must clearly define the level of protection the project provides and shall be designed in strict compliance with Federal, State and Local applicable Rules and Regulations. It is recommended that the sub-applicant consult a professional engineer to assist in preparing the application, as many of the documentation requirements are technical in nature. An engineer will be required for design and implementation. Initial funds may be obtained to produce detailed designs of the project (Phase 1) for further FEMA review and approval prior to construction (Phase 2).

Proposed flood risk reduction projects must be for the purpose of increasing risk reduction capabilities of the existing structures and cannot constitute only repairs. Additionally, they must demonstrate that the project will not have negative impacts upstream or downstream of the project area. Localized flood risk reduction projects may not constitute a section of a larger flood control system.

I confirm that I have reviewed the requirements listed above (signature):

For additional resources, please refer to FEMA Technical Review Job Aid for Flood Risk Reduction projects.

Section I – Project General Information

Project Name: Dogwood Mountain Detention Pond	*Worksheet completed by:* *Name:* Diana Bello *Title:* Grants and Compliance Manager *Phone:* 239-984-6529 *Email:* Diana.Bello@kimley-horn.com
Sub-Applicant:	

Section II – Project Cost Information

Mitigation Project Cost: $200,000	*Annual Maintenance Cost:* $10,000

Section III – Project Specific Information

Project location:	City of Mount Dora, Lake County

Type of mitigation measures you are proposing for this project: (Select all that apply)

- ☑ *Drainage Improvements (Stormwater Management)*
- ☐ *Flood Protection Measures for Utility Systems*
- ☐ *Floodplain and Stream Restoration*
- ☐ *Roadway/Bridge Elevation*
- ☑ *Flood Diversion and Storage Measures*
- ☐ *Non-Localized Flood Risk Reduction*
- ☐ *Other (provide a brief description):*

Are you proposing a Phased or Non-Phased flood control project?	☐ *Phased Project*	☑ *Non-Phased Project*
Does the proposed project include land purchasing?	☑ *No*	☐ *Yes (provide brief explanation):*

Section IV – Historical Damage Information

A flood control project is expected to reduce floods risks to several facilities, including buildings, roads, and utilities. The following sub-sections provide guidance to better identify the benefits (avoided losses) that are expected with the implementation of the proposed project, using information from past flooding events.

1. Roadway/Bridges Loss of Function

Will the proposed project mitigate the loss of service due to past flood events at a roadway or bridge?

- ☑ *Yes, complete Table 1 below.*
- ☐ *No, continue to Sub-section 2 - Historical Damage Information*

Table 1. *The table below allows for listing the road(s) and/or bridge(s) that have been impacted by flood events. Please complete the information requested on each column using the best available information. If additional structures need to be listed, please attached a document with the information requested below.*

Road/Bridge Location	*Storm Name*	*Date of Flood Event*	*Estimated One-Way Traffic Trips per Day*	*Additional Reroute Time (hrs./days)*	*Additional Miles for Reroute*	*Road/Bridge Closure Duration (hrs./days)*
Old Eustis Road		10/27/2025	3500	0.2/day	6	1 day

Section IV – Historical Damage Information (continued)

2. Building Damages

Will the proposed project reduced physical damages and/or displacement costs to residential and/or non-residential buildings?

☑ *Yes, complete Table 2 below.*

☐ *No, continue to Sub-section 3 - Historical Damage Information*

Table 2. *The table below allows for listing the location of residential and/or nonresidential building(s) that have experienced flood damages in the past and are expected to benefit from the proposed project. Please complete the information requested on each column using the best available information. If additional structures need to be listed, please attached a document with the information requested below.*

Property Location (address)	Storm Name	Date of Flood Event	Flood Depth Above Finished Floor (ft.)	Documented Losses ($)	If people trapped, how long? (hrs.)
2105 Dogwood Cir, Mt Dora, FL 32757		10/27/2025	1.3	$50,000+	
2103 Dogwood Cir, Mt Dora, FL 32757		10/27/2025	0.9	$2,000+	
2107 Dogwood Cir, Mt Dora, FL 32757		10/27/2025	0.6	$2,000+	
2101 Dogwood Cir, Mt Dora, FL 32757		10/27/2025	0.4	$2,000+	

Section IV – Historical Damage Information (continued)

3. Avoided Emergency Management Costs

Has the City incurred on any expenses attending the emergencies during past events that would be avoided with the implementation of the proposed project?

☑ *Yes, complete Table 3 below.*

☐ *No, continue to Sub-section 4 - Loss of Critical Function*

Table 3. *The table below allows for identifying expenses incurred by the sub-applicant attending emergencies related to the flood risks being mitigated. Please complete the information requested on each column using the best available information. If additional structures need to be listed, please attached a document with the information requested below.*

Emergency Location	Date of Flood Event	Emergency Expense Description	Cost of Emergency Expense ($)
2299-2267 Dogwood Cir, Mt	10/27/2025	The City had to dispatch a maintenance crew after several berms failed in the area, leaving significant sediment in the streets and blocking access for	

4. Loss of Critical Function

Will the proposed project reduce the loss of function of a critical facility?

☐ *Yes, complete the Tables 4.1, 4.2, 4.3, 4.4, and 4.5, as applicable.*

☑ *No, continue to Section V - Professional Expected Damages*

Please complete the tables below, as applicable. If additional facilities are impacted, please attach a separate table with the complete list of structures with the responses to the columns below

Table 4.1 Fire Station

Property Location (Address)	Date of Flood Event	Population served by the Station	Does the Station provide EMS*?	Address of the nearest fire station	Address of the nearest fire station with EMS*	Loss Of Service/Function Duration (hrs./days)
			-Select-			
			-Select-			

**EMS: Emergency Medical Services*

Table 4.2 Police Station

Property Location (Address)	Date of flood event	Population served by the Station	How many police officers work or report to this police station?	How many police officers have a designated office space at this police station?	Loss Of Service/Function Duration (hrs./days)

Section IV – Historical Damage Information (continued)

Table 4.3 Hospital					
Property Location (Address)	Date of flood event	How many people are being served by this hospital?	Provide the address of the nearest hospital capable of providing the same type of service:	How many people are being served by the nearest hospital capable of providing the same type of service?	Loss Of Service/Function Duration (hrs./days)

Table 4.4 Utility				
Property Location (Address)	Date of flood event	Type of Utility	Number of customers directly served by the utility system:	Loss Of Service/Function Duration (hrs./days)
		- Select -		
		- Select -		
		- Select -		

Table 4.5 Other Critical Facility Type				
Property Location (Address)	Date of flood event	Provide a brief explanation on why it is considered a critical facility	Facility Annual Operational Budget	Loss Of Service/Function Duration (hrs./days)

Section V – Professional Expected Damage Information

Complete the tables below if a preliminary or final H&H study is available. Using your H&H results, please provide before and after mitigation data based on the modeled scenarios:

Professional Expected Damages BEFORE Mitigation					
Property Location (address)	Recurrence Interval	Estimated Structural Damage ($)	Estimated Content Damage ($)	Displacement Cost ($)	Road Closures (hrs.)

Professional Expected Damages AFTER Mitigation					
Property Location (address)	Recurrence Interval	Estimated Structural Damage ($)	Estimated Content Damage ($)	Displacement Cost ($)	Road Closures (hrs.)

Section VI – Additional Information

Please use this page to expand on the information provided above or to include any additional information relevant to the proposed mitigation project.

The existing Dogwood Mountain Detention Pond overtops and exceeds its design capacity during the 100-year storm event, resulting in flooding that poses a significant risk to nearby residences. During major storm events, pond stages rise to levels that encroach upon adjacent homes. A recent event in October 27, 2025 resulted in floodwaters reaching approximately 15-inches within a neighboring residence, creating substantial property damage. Four additional residences submitted damage claims during this event.

Elevated pond stages cause overtopping of Old Eustis Road, which restricts emergency access and creates hazardous driving conditions. The current condition of the pond not only impacts properties immediately adjacent to the facility but also contributes to downstream flooding concerns.

Modifications to the Dogwood Mountain Detention Pond are necessary to increase available storage volume and improve its design high-water elevation performance. Improvements include excavation to increase storage capacity, regrading of side slopes, structural modifications to the control structure, and outfall improvements to safely convey and attenuate the 100-year storm event without overtopping adjacent roadways or threatening nearby homes. These improvements would protect residential structures, maintain safe access along Old Eustis Road during major storm events, reduce downstream flood impacts, and improve overall community resilience, mitigating losses in future extreme weather events.

FLOOD CONTROL – DRAINAGE IMPROVEMENT WORKSHEET INSTRUCTIONS

Refer to the instructions below to complete the Flood Control – Drainage Improvement Mitigation Worksheet using the best available data.

Section I – Project General Information

Project Name: Enter the name of the project title. The title should be short but descriptive (e.g., City of Orlando, Basin 3 Floodgate, Drainage).

Sub-Applicant: Enter your organization's legal name.

Worksheet completed by: Enter name, title, phone number, and email of the person completing this Worksheet. This person must have the knowledge and/or the resources to accurately answer all questions and provide supporting documentation, as needed. Information may come from multiple creditable sources.

Section II – Project Cost Information

Mitigation Project Cost: Enter the total cost of the project. A lump sum on this worksheet is acceptable for preliminary BCA, but a detailed breakdown attached to your application is required.

Annual Maintenance Cost: Enter the cost associated with maintaining the effectiveness of the components installed as part of the proposed mitigation project.

Section III – Project Specific Information

Project Location: Provide a clear delineation of areas disturbed to construct the project, including potential off-site areas such as spoils disposal locations. For multiple locations, please provide information on Section VIII of this worksheet.

Type of mitigation proposed: A flood control project can include a combination of multiple mitigation activities. From the options provided, please check all the mitigation actions that apply to your project.

- Drainage Improvements (Stormwater Management): Stormwater management is defined as efforts to reduce the impact of increased runoff that results from new development in a watershed. Stormwater management projects include the construction, installation or modification of culverts, drainage pipes, pumping stations, floodgates, bioswales, detention and retention basins, and other stormwater management facilities.
- Roadway/Bridge Elevation: Mitigation measures to provide flood protection and stabilization measures for roads and bridges.
- Flood Protection Measures for Utility Systems: Mitigation actions to provide flood protection for water and sanitary sewer systems or other utility systems.
- Flood Diversion and Storage Measures: Flood diversion and storage projects are climate resilient mitigation actions. These projects involve diverting floodwaters from a stream, river or other body of water into a wetland, floodplain, canal, pipe, or other conduit (e.g., tunnels, wells) and storing them in aboveground reservoirs, floodplains, wetlands, green infrastructure elements or other storage facilities that allow for a controlled release to reduce the peak flows and velocities to mitigate flooding.
- Floodplain and Stream Restoration: These projects restore and enhance the floodplain, stream channel and riparian ecosystem's natural function. They provide baseflow recharge, water supply augmentation, floodwater storage, terrestrial and aquatic wildlife habitat by restoring the site's soil, hydrology and vegetation conditions that mimic the pre-development, or pre-alteration natural channel/floodplain connectivity. Floodplain and stream restoration projects typically encompass the restoration of the stream's active channel and streambanks, as well as the adjacent floodplain and riparian zones.
- Non-Localized Flood Risk Reduction: Non-localized flood risk reduction measures are those actions or projects that lessen the frequency or severity of flooding and decrease predicted flood damage within an area that is hydraulically linked or connected to a drainage basin that is regional in scale. These projects reduce flood hazards in areas larger than those of localized flood risk reduction projects and may include but are not limited to: The construction, demolition or rehabilitation of dams and weirs. Construction or modification of dikes, levees, floodwalls, seawalls, groins, jetties, breakwaters and stabilized sand dunes. Large-scale channelization of a waterway.
- Other: There are additional types of flood mitigation projects that do not fall under the categories listed on this section. Please describe the proposed mitigation project.

Are you proposing a Phased or Non-Phased flood control project? Please check the type of project that applies to your application.

- Phased Project: Allow for development of a Hydrology and Hydraulic (H&H) study to ensure feasibility and effectiveness. Phased projects may include but are not limited to surveying, engineering, design, plans preparation, permitting and bidding for the proposed project, for Phase II approval. No construction activities for this project have been approved.
- Non-Phased: Non-phased projects must be fully designed and compliant with EHP requirements.

Does the proposed project include land purchasing? Please specify if your project includes the purchasing of any

property/land necessary to complete the project (e.g., purchasing of a lot to build a new pond) and provide a brief explanation.

Section IV – Historical Damage Information

1. **ROADWAY/BRIDGES LOSS OF FUNCTION:**

   Road/Bridge Location: Please enter the address of the road/bridge that will benefit from this project.

   Storm Name: Enter the name given to the natural hazard event when damage occurred.

   Date of Flood Event: Enter the date of the historical flood event.

   Estimated One-Way Traffic Trips per Day: Enter the total number of one-way daily trips. Daily one-way traffic trips can be estimated by roadside counters and tolls, or by estimates from State, county, parish, borough, township, or other local departments of transportation or public works agencies, or highway engineers. Estimates of daily one-way traffic trips can be obtained in writing from the relevant entity or person competent to determine the traffic count. The estimates should be dated and signed, be provided on the letterhead of the estimating official, and include the assumptions used in determining the estimated number of trips.

   Additional Reroute Time to Avoid Flooded Area (hrs./days): Enter the estimated time, in hours or days, for taking a reroute to avoid the flooded area. Documentation sources could be online mapping services or from estimates from State, county, parish, borough, township, or other local departments of transportation or public works agencies, or highway engineers. For road or bridge losses that do not have an available detour, the number of daily trips is still based on the number of one-way trips, but the Additional Time per One-Way Trip should be 12 hours Documentation should show clearly that not detour is available.

   Number of Additional Miles for Reroute: Enter the number of additional miles when taking a reroute. Additional miles may be obtained using online mapping services, scaling the distance on a highway map, or by driving the detour route and using the vehicle odometer. Speed limit data can be obtained by a field visit. Both distance and speed limit data can be provided in writing from county, parish, borough, township, or other local departments of transportation and public works agencies, or highway engineers. The estimate should be dated and signed and be provided on the letterhead of the estimating official.

   Road/Bridge Closure Duration (hrs./days): If the bridge/roadway has experienced closures in the past due to flooding events, enter the time, in hours or days, the roadway/bridge was closed.

2. **BUILDING DAMAGES**

   Property Location: Enter the location of the residential or non-residential building for the associated damages being provided.

   Storm Name: Enter the name given to the natural hazard event when damage occurred.

   Date of Flood Event: Enter the date of historical flood event.

   Flood Depth Above Finish Floor (feet): Provide an estimate of the flood depth above the Finish Floor. This information can be obtained from claims, damage assessment, high water marks, photos, etc.

   Documented Losses ($): Enter the estimated cost, in dollars, of the losses documented for the property due to the flooding event. The losses can include physical damages to the structure, content damages and/or the displacement cost experienced by the residents. Damage costs may be documented with Insurance claims, receipts from repair of flood damages, FEMA Public Assistance Worksheets, photos, property owner affidavit or other relevant source.

   If people trapped, how long (hrs.)? Provide the duration, in hours, the residents were trapped due to the flooding event.

3. **AVOIDED EMERGENCY MANAGEMENT COSTS**

   Emergency Location: Provide the location (address) where the emergency management costs were incurred.

   Date of Event: Enter the date of historical flood event.

   Emergency Expense Description: Describe any additional expenses incurred by the City or County while attending the emergency during the historic damage event. Documented expenses may include but are not limited to renting portable generators, chillers, sewage truck rental to clean up spills, overtime paid to personnel to attend the emergency, etc.

   Expense Cost ($): Enter the total cost of the additional expenses incurred by the County or City.

4. **LOSS OF CRITICAL FUNCTION:** A flood control project is expected to reduce floods risks to several facilities, including buildings, roads, and utilities. The following sub-sections provide guidance to better identify the benefits (avoided losses) that are expected with the implementation of the proposed project.

4.1. **FIRE STATION**

   Property Location: Provide the location of the critical facility for the associated damages being provided.

   How many people are served by the Fire Station? Enter the number of people served by the fire station. If only one fire station serves the entire population of a community, that number may be used. For larger communities with multiple fire stations, only the population directly served by the station being mitigated can be used. Documentation for the service population can come from the fire station, local planning office, or other creditable source.

Does the fire station provide Emergency Medical Services (EMS)? Select "Yes" if the fire station provides EMS or has EMS trained personnel; Otherwise, select "No".

Provide the address of the nearest fire station: The nearest fire station would serve as an alternative station to provide fire protection due to loss of function of the fire station being mitigated.

Provide the address of the nearest fire station with EMS: The nearest fire station would serve as an alternative station to provide EMS and fire protection due to loss of function of the fire station being mitigated. (If the nearest fire station also provides EMS, please provide same address).

Loss of Service/Function Duration (hrs./days): Enter the duration, in hours or days, the critical facility was not able to provide service/function in the past, due to flooding events.

4.2. POLICE STATION

How many people are served by this police station? Enter the number of people served by the police station. If only one police station serves the entire population of a community, that number may be used. For larger communities with multiple police stations, only the population directly served by the station being mitigated can be used. Documentation for the service population can come from the police station, local planning office, or other creditable source.

How many police officers work or report to this police station? Enter the number of sworn officers that work or report at this location.

How many police officers have a designated office space at this police station? Enter the number of police officers that have a designated office space at this police station. It is assumed that police officers with a designated office space would be restricted to perform their regular duties if the police station were shut down due to a disaster. This information is necessary to estimate the loss of function due to the increased crime caused by a reduction of police officers in service.

Loss of Service/Function Duration (hrs./days): Enter the duration, in hours or days, the critical facility was not able to provide service/function in the past, due to flooding events.

4.3. HOSPITAL

How many people are being served by this hospital? Enter the number of people being served by this hospital. Only the population directly served by the hospital being mitigated can be used. Documentation for the service population can come from the hospital, local planning office, or other creditable source.

Provide the address of the nearest hospital capable of providing the same type of service: Identify the nearest hospital capable of providing similar services as the hospital being mitigated.

How many people are being served by the nearest hospital capable of providing the same type of service? Enter the number of people served by the nearest hospital capable of providing the same service. Only the population directly served by the alternative hospital can be used. Documentation for the service population can come from the alternative hospital, local planning office, or other creditable source.

Loss of Service/Function Duration (hrs./days): Enter the duration, in hours or days, the critical facility was not able to provide service/function in the past, due to flooding events.

4.4. UTILITY

Type of utility: From the dropdown menu options, select the type of utility(es) that will be mitigated by the proposed project.

- Electrical Power: Potential structures include but are not limited to power generation facilities, transmission (e.g., overhead, and underground transmission), distribution (e.g., overhead, and underground distribution).
- Potable Water: Potential structures include but are not limited to source structures, potable water treatment facilities, water storage structures, pumping stations, piping and appurtenances.
- Wastewater: Potential structures include but are not limited to gravity sewers, pumping stations, force mains, wastewater treatment facilities.
- IT Services / Communications: Potential structures include but are not limited to emergency communication towers, telecommunications, etc.
- Other: Describe type of utility to be mitigated. Documentation is required that shows the economic value of the service in terms of dollars per person per day. In these cases, the value of the service is typically determined by the utility company.

Number of customers directly served by utility system: Enter the number of the customers (people) directly connected to the location(s) that will be mitigated. The number of customers affected by the loss of service can be obtained from the entity, agency, or company providing the utility service. The documentation should be in the form of a letter from the utility on their letterhead. For multiple locations, specify the number of customers connected to each specific location.

Loss of Service/Function Duration (hrs./days): Enter the duration, in hours or days, the critical facility was not able to provide service/function in the past, due to flooding events.

4.5. OTHER

Specify Facility Name: Enter the name of the critical facility that will be mitigated.

What is the Annual Operational Budget for this critical facility? Enter the annual budget for the critical facility that is being mitigated. Documentation should include the annual budget for the building that is being mitigated. If the building houses multiple local agencies, the cumulative budget should be used. Alternately, if the annual budget is for an entire school district and one of the buildings is being mitigated, documentation should include how the annual budget was calculated for the single school building.

Section V – Professional Expected Damage Information

The industry standard analysis of professional expected damages is for a minimum of three (3) flood event scenarios to be modeled and presented. The modeled events must be different recurrences and are project specific, based on the H&H report and the level of protection the project will accomplish. Generally, more modeled scenarios lead to a more thorough understanding of the project and often more benefits that can be applied.

Professional Expected Damages BEFORE Mitigation: Before mitigation damages are based on existing conditions at the site. To demonstrate the flood risk, expected damages for certain severity events must be modeled (e.g., 10-year flood, 50-year flood, 100-year flood, etc.)

- Recurrence Interval: The recurrence interval (RI) is the frequency of event which is expected to cause flood damages at the project location.
- Estimated Structural Damage ($): Dollar value of the estimated structural damages (i.e., the cost to repair or replace the damaged property such as foundation, walls, roof, etc.) expected, using results from the H&H BEFORE mitigation model. Damages estimates can be obtained using industry accepted depth damage functions (DDFs) or other reliable source.
- Estimated Content Damage ($): Dollar value of the estimated content damages (i.e., the cost to repair or replace the damaged property such as flooring, HVAC, plumbing, etc.) expected, using results from the BEFORE mitigation H&H model. Damages estimates can be obtained using industry accepted depth damage functions (DDFs) or other reliable source.
- Displacement Cost ($): Displacement costs occur when occupants (of residential, commercial, or public buildings) are displaced to temporary quarters while damage is repaired. These costs include rent and other monthly costs, such as furniture rental and utilities, and one-time costs, such as moving and utility hook-up fees. They can also include loss of business income for commercial buildings.
- **Road Closures (hrs.):** If a bridge/roadway is expected to experienced closures in as a result of the BEFORE mitigation H&H model results, enter the time, in hours or days, the roadway/bridge is expected to be closed to unsafe conditions (i.e., floodwaters above road > 6").

Professional Expected Damages AFTER Mitigation: The same scenario flood events as before mitigation should result in reduced damages due to the mitigation project being implemented. The after-mitigation damages should be estimated based on the level of protection provided by the project. For example, for a flood wall that protects 10 structures during the 100-year flood event, it could be assumed that there would no longer be damages to the structures below the 100-year level of protection but there may be some minor damages due to overtopping in a 500-year event.

- Recurrence Interval: The recurrence interval (RI) is the frequency of event which is expected to cause flood damages at the project location. This recurrence intervals should match those used for the BEFORE mitigation estimates.
- Estimated Structural Damage ($): Dollar value of the estimated structural damages (i.e., the cost to repair or replace the damaged property such as foundation, walls, roof, etc.) expected, using results from the H&H AFTER mitigation model. Damages estimates can be obtained using industry accepted depth damage functions (DDFs) or other reliable source.
- Estimated Content Damage ($): Dollar value of the estimated content damages (i.e., the cost to repair or replace the damaged property such as flooring, HVAC, plumbing, etc.) expected, using results from the AFTER-mitigation H&H model. Damages estimates can be obtained using industry accepted depth damage functions (DDFs) or other reliable source.
- Displacement Cost ($): Displacement costs occur when occupants (of residential, commercial, or public buildings) are displaced to temporary quarters while damage is repaired. These costs include rent and other monthly costs, such as furniture rental and utilities, and one-time costs, such as moving and utility hook-up fees. They can also include loss of business income for commercial buildings.
- **Road Closures (hrs.):** If a bridge/roadway is expected to experienced closures in as a result of the AFTER mitigation H&H model results, enter the time, in hours or days, the roadway/bridge is expected to be closed to unsafe conditions (i.e., floodwaters above road > 6").

510 N. Baker St.
Mount Dora, FL 32757
352-735-7126

DATE: **May 19, 2026**

TO: **Honorable Mayor and City Council Members**

FROM: **Vince Sandersfeld, City Manager**

SUBJECT: Request Approval of School Resource Officer Program at Round Lake Charter School

Introduction:
This is a request for the Council to approve an agreement between the City of Mount Dora and Round Lake Charter, Inc. for the school years 2026–2027 School Resource Officers (SROs) at Round Lake Charter School.

Discussion:
School Resource Officers are an important investment in the safety and well-being of students, staff, and families. Their presence helps create a secure learning environment, supports teachers and school administrators, and provides parents with confidence that school safety remains a shared community priority.

For students, an SRO is more than a uniformed officer; SROs serve as trusted mentors, positive role models, and consistent adult presences who can identify early warning signs of at-risk behavior and help connect students with appropriate resources before concerns escalate. For teachers and school staff, SROs provide a reliable partner in maintaining a safe and orderly campus. Whether responding to a potential threat, assisting with a behavioral concern, supporting traffic flow, or serving as a visible deterrent, SROs allow educators to remain focused on instruction.

The proposed agreement continues the established School Resource Officer Program at Round Lake Charter School for the 2026-2027 school year. The term begins August 10, 2026, and continues through the last day of the student school year in May 2027. Under the agreement, the Mount Dora Police Department will assign two sworn City of Mount Dora Police Officers to serve as SROs at Round Lake Charter School. The officers will remain employees of the Police Department and subject to the Department's chain of command, while coordinating day-to-day duties and schedules with the school Principal. Round Lake Charter School will reimburse the City monthly for the actual salary and benefit costs directly attributable to the services provided

under the agreement. Additional approved hours, if any, will be invoiced consistent with the agreement.

Budget Impact:

The agreement provides that Round Lake Charter School will reimburse the City of Mount Dora on a monthly basis for the actual salary and benefit costs directly attributable to the two SROs assigned to Round Lake Charter School. Any additional approved hours requiring additional compensation will be included on the monthly invoice. The City will continue to process payroll and benefits through the Police Department, with reimbursement revenue from Round Lake Charter School offsetting the personnel cost.

The estimated annual salary and benefits of two (2) SRO's is $209,565.54. The School Board of Lake County has agreed to reimburse the City of Mount Dora an estimated $151,532.00. The difference between the estimated salary and benefits and the estimated reimbursement is $58,033.54. These expenses are incorporated into the existing FY25-26 budget and no new positions will be created.

Strategic Impact:

The deployment of School Resource Officers at Round Lake Charter School supports the City of Mount Dora Strategic Plan FY2025-2030, Strategic Initiative 4 - Provide High-Quality Services. The agreement advances the City's commitment to public safety, community engagement, and a safe and healthy environment by extending the Mount Dora Police Department's community policing presence into a school setting and strengthening relationships among students, families, educators, and law enforcement.

Recommendation:

City Council authorize the City of Mount Dora to enter into the School Resource Officer Agreement with Round Lake Charter, Inc. for the 2026–2027 school year, and authorize the Mayor to execute the agreement on behalf of the City.

Attachment(s):

1. Attachment #1 Round Lake Charter SRO Budget Worksheet 2025-26
2. Mount Dora PD SY26-27 Round Lake - CLEAN

Prepared by: Michael Gibson, Chief of Police
Reviewed by:

Michael Gibson, Chief of Police	Approved - 5/4/2026
Matthew Dodson, Budget Officer	Approved - 5/5/2026
Jennifer Gates, Finance Director	Approved - 5/5/2026
City Attorney, City Attorney	Approved - 5/13/2026
Jeanann Hand, City Clerk	Approved - 5/13/2026
Vince Sandersfeld, City Manager	Final Approval - 5/13/2026

ATTACHMENT #1

SRO/D Budget
Data
2025-26

Agency Name **Mount Dora**

							Benefits									
Officer / Deputy Name	**Assigned School**	**Rank**	**Annual Hours**	**Hourly Rate of Pay**	**Total Annual Salary**	**OT**	**FICA**	**Pension / Retirement**	**Medical Insurance**	**Clinic**	**Worker's Comp**	**Life Insurance**	**Total Benefits**	**Total Annual Cost**	**Reimburseable (188 days of salary)**
SRO	Mount Dora High School	Corporal-level 5	2080	33.65	$ 69,992.00	$ 6,544.25	$ 5,354.39	$ 8,895.98	$ 11,112.00	$ 3,423.00	$ 2,253.74		$ 31,039.11	$ 107,575.37	$ 77,785.26
SRO	Mount Dora Round Lake	Officer-level 5	2080	32.64	$ 67,891.20	$ 6,347.83	$ 5,193.68	$ 8,628.97	$ 11,112.00	$ 3,423.00	$ 2,186.10		$ 30,543.74	$ 104,782.77	$ 75,766.00
SRO	Mount Dora Round Lake	Officer-level 5	2080	32.64	$ 67,891.20	$ 6,347.83	$ 5,193.68	$ 8,628.97	$ 11,112.00	$ 3,423.00	$ 2,186.10		$ 30,543.74	$ 104,782.77	$ 75,766.00
SRO	Mount Dora Middle School	Officer-level 5	2080	32.64	$ 67,891.20	$ 6,347.83	$ 5,193.68	$ 8,628.97	$ 11,112.00	$ 3,423.00	$ 2,186.10		$ 30,543.74	$ 104,782.77	$ 75,766.00
SRO	Mount Dora High School	Officer-level 5	2080	32.64	$ 67,891.20	$ 6,347.83	$ 5,193.68	$ 8,628.97	$ 11,112.00	$ 3,423.00	$ 2,186.10		$ 30,543.74	$ 104,782.77	$ 75,766.00
SRO	Triangle Elementary School	Officer-level 5	2080	32.64	$ 67,891.20	$ 6,347.83	$ 5,193.68	$ 8,628.97	$ 11,112.00	$ 3,423.00	$ 2,186.10		$ 30,543.74	$ 104,782.77	$ 75,766.00
							Everything this color was updated							**$ 631,489.23**	**$ 456,615.27**
													260	5 days a week times 52 weeks	
													188	Amount of reimburseable days	
													$ 403.01	Daily costs of Officer	
													$ 75,766.00	**Daily cost of Officer times 188 days**	
													72.30769%	Percentage of salary reimbursed	

AGREEMENT BETWEEN THE ROUND LAKE CHARTER, INC., AND THE CITY OF MOUNT DORA, FOR SCHOOL RESOURCE OFFICER PROGRAM [2026-2027]

This **AGREEMENT** is entered into by and between the **City of Mount Dora**, a Florida municipal corporation, hereinafter referred to as "LAW ENFORCEMENT AGENCY" and **Round Lake Charter, Inc.**, a Florida Not for Profit Corporation, hereinafter referred to as the "SCHOOL".

WITNESSETH:

WHEREAS, the SCHOOL is seeking two (2) School Resource Officers (SROs) to interact with students during the regular class schedule and at extra-curricular school activities so as to provide additional security to students, school personnel, the school community and school property; and

WHEREAS, the LAW ENFORCEMENT AGENCY is willing to place two (2) City of Mount Dora Police Officers at the SCHOOL for the purpose of carrying out this school program.

NOW, THEREFORE, in and for consideration of the mutual covenants contained herein and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereby agree that the LAW ENFORCEMENT AGENCY will provide two (2) sworn **City of Mount Dora** Police Officers who are certified pursuant to Section 943.10(1) *Florida Statutes* to the SCHOOL to act as SROs at one (1) designated school under the terms and conditions of this Agreement.

1. Term of Agreement. The term of this Agreement shall be for the next school year, beginning the 10th day of August 2026 through the last day of school for students in May 2027.

2. Compensation. The SCHOOL will pay the City of Mount Dora an amount equivalent to the exact services rendered for that portion of the salary and benefits of the SRO(s) directly attributable to services performed provided pursuant to the terms of this Agreement. Such compensation shall be invoiced to the SCHOOL INC by the LAW ENFORCEMENT AGENCY in monthly installments following the services rendered for the month, commencing on the 1st day of September 2026 for services rendered beginning August 10th, 2026 and continuing on the 1st day of each month thereafter until the term of the contract has expired. Invoices shall be paid by

the SCHOOL within fifteen (15) days of receipt. In the event that The Board of County Commissioners of Lake County, Florida, agrees to pay for any or all of the police officers assigned to the schools pursuant to this Agreement, then the LAW ENFORCEMENT AGENCY agrees that the SCHOOL may assign its obligation to pay under this section to The Board of County Commissioners of Lake County, Florida.

3. Scope. The LAW ENFORCEMENT AGENCY shall assign an SRO for one (1) designated school. The SROs shall interact with students and provide security at the one (1) designated school. In addition, the SROs shall have the duties and responsibilities listed in Exhibit "A" attached hereto.

4. Background Investigations. The LAW ENFORCEMENT AGENCY represents and warrants to the SCHOOL that the LAW ENFORCEMENT AGENCY has read and is familiar with Sections 1012.32, 1012.465, 1012.467 and 1012.468, *Florida Statutes* regarding background investigations. The LAW ENFORCEMENT AGENCY covenants to comply with all requirements of the above-cited statutes and shall provide SCHOOL with proof of compliance upon request. The LAW ENFORCEMENT AGENCY agrees, to the extent permitted by law and only to the extent permitted by 768.28, *Florida Statutes*, to indemnify and hold harmless the SCHOOL, it's officers, agents and employees from any liability in the form of physical injury, death, or property damage resulting from the LAW ENFORCEMENT AGENCY's failure to comply with the requirements of this paragraph or Florida Statute Sections, 1012.32, 1012.465, 1012.467 and 1012.468, *Florida Statutes*. Any claim against the LAW ENFORCEMENT AGENCY by the SCHOOL under the preceding sentence shall not include punitive damages or any interest for the period before judgment. Additionally, the LAW ENFORCEMENT AGENCY shall not be liable pursuant to this indemnity to pay a claim or judgment by any one person which exceeds the sum of $200,000 or any claim or judgment, or portions thereof, which, when totaled with all other claims or judgments paid by the LAW ENFORCEMENT AGENCY arising out of the incident or occurrence, exceeds the sum of $300,000. Further, nothing in this paragraph shall be construed as an admission of liability on behalf of the LAW ENFORCEMENT AGENCY.

5. Assignment of Officers. The LAW ENFORCEMENT AGENCY shall determine which SROs will be assigned under this Agreement and will also determine the particular school

to which the SROs will be assigned to. The LAW ENFORCEMENT AGENCY shall provide a notice of the assigned SROs to the school principal of Round Lake Charter School. In the event that the principal of the school where the SRO is assigned believes that the particular SRO is not effectively performing his/her duties and responsibilities, the Principal shall notify the SCHOOL's Director of Safety and Security in writing. If the situation is not corrected within three (3) working days, the ROUND LAKE INC's Director of Safety and Security shall contact the SRO's immediate supervisor and the Charter Board Chairman in writing and provide a copy of said notice to each of them. If the situation is not resolved to the mutual satisfaction of the SRO's immediate supervisor the SCHOOL's Director of Safety and Security and the Charter Board Chairman within ten (10) days, or if, during the same contract period, the Principal determines for a second time that the SRO is not effectively performing his/her duties and responsibilities, then the Principal shall recommend to the SCHOOL's Director of Safety and Security and Charter Board Chairman that the SRO be removed from the program at his/her school, and shall state the reasons as well as the efforts to resolve the problems in writing. The Charter Board Chairman, or his/her designee, shall review the request and, if approved, shall provide written notification to the LAW ENFORCEMENT AGENCY who shall transfer the SRO or take other appropriate action within ten (10) business days. In the event the Principal considers the SRO's conduct to present a threat to the safety or well-being of the students or staff, the principal will immediately notify the SCHOOL's Director of Safety and Security, Charter Board Chairman, and the LAW ENFORCEMENT AGENCY. Upon receipt of such notification, the LAW ENFORCEMENT AGENCY shall take appropriate and necessary action.

6. Dismissal/Replacement/Absence. The LAW ENFORCEMENT AGENCY may dismiss or reassign SROs with or without cause. In the event of the resignation, dismissal, or reassignment of an SRO, or in the case of long-term absences by an SRO, the LAW ENFORCEMENT AGENCY shall provide a temporary replacement for the SRO as soon as practical.

7. Leaves/Coverage. The Chief of Police or another designated scheduling officer will approve vacations, sick leaves, and other leaves of absence for the SRO. The SRO will communicate approved vacation, sick leaves, trainings or any other leave that impacts SRO presence in schools with the SCHOOL's Director of Safety and Security. LAW ENFORCEMENT

AGENCY shall provide coverage of an SRO during any time in which the SRO will be off campus of the school to include, but not be limited to vacations, sick leaves, other leaves of absence, or due to other related assignments.

8. Hours of Assignment. The SROs will be stationed at Round Lake Charter School for eighty (80) hours per two-week period, Monday through Friday, as assigned and scheduled by the respective school Principal and as approved by the LAW ENFORCEMENT AGENCY.

9. Additional Hours of Assignment. Additional hours of assignment during a two-week period may be made with prior approval of the LAW ENFORCEMENT AGENCY, if requested by the respective school Principal. If the additional hours worked requires additional compensation be paid to the SROs, the LAW ENFORCEMENT AGENCY will include this additional compensation on the next monthly invoice to be paid by the SCHOOL.

10. Off Campus Assignments. Upon the request of the respective school Principal and with the prior approval of the LAW ENFORCEMENT AGENCY, an SRO's duties may occasionally include his/her assignment at school functions and activities that are held off campus.

11. Reassignment in Emergency Situations. Nothing in this Agreement shall prevent or interfere with the ability of the LAW ENFORCEMENT AGENCY to temporarily withdraw an assigned SRO from his/her post at the one (1) designated school to respond to emergency situations as determined in the sole judgment and discretion of the LAW ENFORCEMENT AGENCY.

12. Supervising Authority. During the term of this Agreement, the SROs assigned shall remain employees of the LAW ENFORCEMENT AGENCY, under the authority of the chain of command of the LAW ENFORCEMENT AGENCY, and subject to all other rules and regulations of the LAW ENFORCEMENT AGENCY. The SROs will report to their respective school Principal for assignment of duties and work schedules, including the extracurricular activities during the regular school day, for up to eighty (80) hours for each officer per two-week period. Each SRO shall remain, at all times, an employee of the LAW ENFORCEMENT AGENCY. Workers Compensation coverage, as required by law, will be provided for the officer by the LAW ENFORCEMENT AGENCY.

13. Salary and Benefits. The LAW ENFORCEMENT AGENCY will provide the salary and benefits to each SRO assigned, including uniforms and equipment and any applicable overtime pay as agreed to above.

14. Vehicle. The LAW ENFORCEMENT AGENCY will provide vehicles for SROs if or when determined necessary by the LAW ENFORCEMENT AGENCY.

15. Threats to School Safety.

A. Pursuant to Section 1006.13(4), *Florida Statutes*, any acts that pose a threat to school safety, whether committed by a student or adult, shall be reported to the School Principal, or his or her designee, who shall report the acts to the SRO and the CHARTER BOARD's Director of Safety and Security or SCHOOL's District Threat Management Coordinator.

B. If requested by the School Principal, or his or her designee, the SRO, or other appropriate law enforcement officers, shall assist in the investigation of the acts that pose a threat to school safety; upon conclusion of the investigation, the SRO shall report the findings of the investigation to the SCHOOL's Director of Safety and Security, or SCHOOL's District Threat Management Coordinator to properly document the disposition of the incident. Additionally, the School Principal, or his or her designee, shall consult with SRO concerning appropriate delinquent acts and crimes.

16. Termination of Agreement. This Agreement may be terminated by either party upon thirty (30) days written notice. Notice shall be deemed given as of the date of deposit of such written NOTICE in the course of transmission in the United States Postal Service and addressed as follows:

CHARTER BOARD:	Round Lake Charter Board Chairman 31333 Round Lake Road Mount Dora, FL 32757
LAW ENFORCEMENT AGENCY:	Chief of Police City of Mt. Dora Police Department 1300 N. Donnelly Street Mount Dora, FL 32757

Upon termination pursuant to this subsection, payment will be made by the CHARTER BOARD or reimbursement made by the LAW ENFORCEMENT AGENCY based on a pro rata charge for services for that portion of the school year covered by this Agreement prior to termination.

17. Entire Agreement. This Agreement embodies the entire agreement and understanding between the parties with respect to the subject matter hereto and supersedes all prior Agreements, representations and understandings either oral, written or otherwise relating thereto.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement on the respective dates under each signature.

"SCHOOL"

ROUND LAKE CHARTER, INC.

By: _____
Jason Short, Chairman

Date: _____

Approved as to form:

_____
Charter Board Attorney

Attest: _____
Christy Bohnstadt, Principal

"LAW ENFORCEMENT AGENCY"

CITY OF MOUNT DORA, FLORIDA

By: _____
James Homich, Mayor

Date: _____

Approved as to form:

_____
City of Mount Dora Attorney

Attest: _____
Signature / Title

EXHIBIT "A"

In addition to the routine duties and responsibilities of the SROs, the SROs shall have the following specific duties and responsibilities:

1. Each SRO shall at all times perform his/her duties in accordance with City of Mount Dora Police Department's standard operating procedures.

2. The SRO shall serve as resource instructors providing programs in crime prevention that encourage students to become responsible citizens.

3. The SRO shall also assist the orderly flow of traffic on school grounds.

4. Each SRO shall maintain all law enforcement powers, duties, and responsibilities inclusive of his/her position as City of Mount Dora Police Officers while assigned to the SRO program.

5. Each SRO shall be responsible to his/her agency in all matters relating to employment; however, activities conducted by the SRO which are part of the regular school instruction program shall be under the direction of the Principal or his/her designee.

6. Each SRO shall be at his/her school during normal school hours of operation and shall utilize the school's computer-based visitor management system to sign in and out to verify attendance. During times that the SRO is unable to be on campus or need to leave campus, those times will be coordinated with the Principal or his/her designee and each SRO's supervisor. The SRO supervisor will assure that the School has a replacement SRO on campus.

7. The SRO shall perform such duties as directed by his/her agency when school is not in session. The Principal or his/her designee shall advise the Officer's supervisor of the school's calendar.

8. The SRO may contact students during school hours in conjunction with a criminal investigation so long as such contact does not interfere with or impede the orderly operation of the school or the rights of the individual students.

9. All student record information will be maintained in accordance with the provisions of Florida Statutes.

10. The SRO shall interface with students between class breaks, during lunch periods, before and after school and at school activities at which the SRO is in attendance. The SRO will not be assigned to a permanent school related duty post so as not to establish predictable patterns.

11. In the interest of maintaining a safe and orderly school environment, student and campus supervision is of critical importance. The SRO shall take a prominent role in supervision responsibilities, which shall be coordinated with and agreed to by the SRO and the designated

school Principal. While school is in session, the SRO shall be present on and around the school campus except as permitted in paragraph 6 of this Exhibit A.

12. The SRO shall serve as a referral resource for students, faculty, and parents to community agencies.

13. The SRO shall serve as a Law Enforcement resource to school administration and the District Director of Safety and Security.

14. The SRO shall be familiar and offer support with the plans and strategies for the prevention and control of dangerous situations at the school.

15. The SRO shall be familiar with and shall remain up to date with school safety legislation, specifically Rule 6A-1.0018, F.A.C. and all corresponding Florida Statutes. Accordingly, the SRO shall assist school administration with ensuring compliance with State legislation and District best practices.

16. The SRO, or a designated officer of the LAW ENFORCEMENT AGENCY, shall serve as the mandated sworn law enforcement officer on the School-Based Threat Management Team (SBTMT); and accordingly will complete the required Florida Harm Prevention and Threat Management Model (Florida Model) training in accordance with State Board Rule 6A-1.0018, F.A.C. and §1006.07, Florida Statutes.

17. The SRO and responding LAW ENFORCEMENT AGENCY shall be present and shall actively participate in all active assailant drills, as per State Board Rule 6A-1.0018, F.A.C. [House Bill 1421 (2022)]. The presence of the SRO and each Officer shall be documented in the After Action Report submitted by school administration.

18. The SRO, in accordance with §394.463, Florida Statutes, shall take the lead with or assist District mental health personnel with initiating involuntary examinations for students and staff who meet criteria as defined in Statutes.

19. The SRO will coordinate / consult with the Florida Department of Children and Families (DCF) as necessary to provide necessary support for children and / or families in need.

20. The SRO shall coordinate activities with the school administration and the school guidance department in an effort to identify those students who exhibit indications of early delinquent behavior.

21. The SRO shall attend meetings of school faculty and requested administrative meetings during school hours on a regular basis.

22. The SRO shall not act as a school disciplinarian, as disciplining students is a school responsibility. However, the principal shall contact the SRO for any violations of the law, and the SRO shall determine whether law enforcement action is appropriate.

23. The SRO shall take law enforcement action as necessary and as permitted under Florida law and shall inform the school Principal of such action unless it would impede a criminal investigation, under such circumstances as practical. The SRO shall take appropriate law enforcement action against intruders and unwanted guests who may appear at the school and related school functions, to the extent that the SRO may do so under the authority of law. Whenever practical, the SRO shall advise the Principal before requesting additional law enforcement assistance on campus.

24. The SRO shall be informed by school personnel of any situation occurring on school grounds that would appear to be a violation of the law of criminal nature.

25. The SRO shall maintain detailed accurate records of his/her activities, and provide a written daily report to the LAW ENFORCEMENT AGENCY who shall provide such information to the Safety and Security Department of the SCHOOL.

26. The SRO and school administration shall work together to keep each other informed during the course of all criminal investigations as permitted by law and as practical. This provision shall not be interpreted so as to interfere with or impede the SRO's law enforcement duties, obligations, and/or powers.

27. The SRO shall work with school administration when determining whether an arrest should be made, or if there is an alternative solution to the incident which would still be in compliance with Florida law. The final decision on whether arrest is appropriate will lie with the attending SRO or other law enforcement officer on scene at the incident. This provision shall not be interpreted so as to interfere with or impede the SRO's law enforcement duties, obligations, or powers.

28. The SRO shall affect a physical arrest for felonies committed on school grounds, particularly those that are "Zero Tolerance", as permitted by law.

29. The SRO shall give assistance to other law enforcement officers and government agencies in matters regarding his/her school assignment, whenever necessary.

30. The parties shall comply with the provisions of the Family Educational Rights and Privacy Act ("FERPA").

510 N. Baker St.
Mount Dora, FL 32757
352-735-7126

DATE: **May 19, 2026**

TO: **Honorable Mayor and City Council Members**

FROM: **Vince Sandersfeld, City Manager**

SUBJECT: Request Approval of School Resource Officer Program at Mount Dora High, Mount Dora Middle and Triangle Elementary Schools

Introduction:
This is a request for Council to approve an agreement between the City of Mount Dora and the School Board of Lake County for the School Resource Officer (SRO) Program at Mount Dora Middle, Mount Dora High, and Triangle Elementary Schools.

Discussion:
The City of Mount Dora and the School Board of Lake County, Florida respectfully seek the City Council's approval to continue the School Resource Officer Program for the 2026–2027 school year. Under this ongoing agreement, the Mount Dora Police Department will assign four sworn, Florida-certified police officers to serve as School Resource Officers (SROs) at Triangle Elementary School, Mount Dora Middle School, and Mount Dora High School. School Resource Officers are a critical component of school safety, providing a dedicated law enforcement presence on campus while also serving as mentors, role models, and community liaisons to students, staff, and families.

School Resource Officers represent one of the most impactful investments a community can make in the safety and well-being of its children. Their presence creates a secure learning environment where students can focus on education without fear, teachers can focus on instruction without distraction, and parents can feel confident that their children are protected during every school day.

For the students of Triangle Elementary, Mount Dora Middle, and Mount Dora High School, an SRO is far more than a uniformed officer — they are a trusted mentor, a positive role model, and a consistent adult presence who can recognize early warning signs of at-risk behavior and connect students to the resources they need before problems escalate. From the youngest elementary student to the high school senior, SROs build genuine, age-appropriate relationships that help shape responsible, law-abiding citizens who understand and respect their community.

For teachers and school staff, SROs provide peace of mind and a reliable partner in maintaining a safe and orderly campus. Whether responding to a potential threat, assisting with a behavioral concern, or serving as a visible deterrent to misconduct, SROs allow educators to do what they do best.

For the City of Mount Dora and the broader community, this partnership sends a clear and powerful message: the safety of our children is a shared responsibility. A safer school means a stronger neighborhood, a more engaged community, and a city that invests in its future. The presence of SROs also advances the Police Department's broader goals of community policing — building lasting trust between law enforcement and the residents they serve, one relationship at a time.

The proposed agreement between the City of Mount Dora and the School Board of Lake County continues the established School Resource Officer Program through the 2026–2027 school year, beginning August 10, 2026 and running through the last day of the student school year in May 2027. Under the agreement, the Mount Dora Police Department will assign four sworn police officers across the three designated schools — one officer each at Triangle Elementary and Mount Dora Middle School, and two officers at Mount Dora High School. The officers will remain employees of the Police Department at all times, under the department's full chain of command, while taking day-to-day direction from the respective school Principal for duties and scheduling.

The School Board of Lake County will reimburse the City monthly for the actual cost of the officers' salaries and benefits.

This agreement represents a meaningful and ongoing commitment to the safety, well-being, and future of the students who attend school within our community. By placing four dedicated, professionally trained law enforcement officers across three Mount Dora schools, the City is taking a proactive and deliberate step toward ensuring that every student — from elementary through high school — has access to a safe, supportive, and nurturing learning environment.

Budget Impact:

The agreement provides that the School Board of Lake County will reimburse the City of Mount Dora on a monthly basis for the actual salary and benefit costs directly attributable to the four SROs assigned to Mount Dora High School, Mount Dora Middle School and Triangle Elementary School. Any additional approved hours requiring additional compensation will be included on the monthly invoice to the School Board of Lake County. The City will continue to process payroll and benefits through the Police Department, with reimbursement revenue from the School Board of Lake County offsetting the personnel cost.

The estimated annual salary and benefits of the four SRO's is $421,923.68. The School Board of Lake County has agreed to reimburse the City of Mount Dora an estimated $305,083.26. The difference between the estimated salary and benefits and the estimated reimbursement is $116,840.42. These expenses are incorporated into the existing FY25-26 budget and no new positions will be created.

Strategic Impact:

The deployment of School Resource Officers at Triangle Elementary, Mount Dora Middle School, and Mount Dora High School directly supports the City of Mount Dora's Strategic Plan 2025–2030. Under Strategic Initiative 4 — *Provide High-Quality Services* — the City is committed to ensuring an exceptional level of public safety services and fostering meaningful community engagement through law enforcement. Placing SROs in all of the City's schools reinforces that commitment at every level of a student's educational journey, helping to create a safe and healthy environment for students, staff, and families throughout Mount Dora. This agreement reflects the City's mission to deliver high-quality municipal services while building a strong and enduring sense of community.

Recommendation:

The Mount Dora Police Department respectfully recommends that the City Council authorize the City of Mount Dora to enter into the School Resource Officer Agreement with the School Board of Lake County, Florida for the 2026–2027 school year, and authorize the Mayor to execute the agreement on behalf of the City.

Attachment(s):

1. Attachment #1 Mount Dora HS, Middle and Trangle Elem SRO Budget Worksheet 2025-26
2. Mount Dora PD SRO SY26-27

Prepared by: Michael Gibson, Chief of Police
Reviewed by:

Whitney Donovan, Purchasing Coordinator	Approved - 5/4/2026
Matthew Dodson, Budget Officer	Approved - 5/5/2026
Jennifer Gates, Finance Director	Approved - 5/5/2026
City Attorney, City Attorney	Approved - 5/13/2026
Jeanann Hand, City Clerk	Approved - 5/13/2026
Vince Sandersfeld, City Manager	Final Approval - 5/13/2026

ATTACHMENT #1

SRO/D Budget
2025-26

Agency Name Mount Dora

Officer / Deputy Name	Assigned School	Rank	Annual Hours	Hourly Rate of Pay	Total Annual Salary	OT	Benefits								
							FICA	Pension / Retirement	Medical Insurance	Clinic	Worker's Comp	Life Insurance	Total Benefits	Total Annual Cost	Reimburseable (188 days of salary)
SRO	Mount Dora High School	Corporal-level 5	2080	33.65	$ 69,992.00	$ 6,544.25	$ 5,354.39	$ 8,895.98	$ 11,112.00	$ 3,423.00	$ 2,253.74		$ 31,039.11	$ 107,575.37	$ 77,785.26
SRO	Mount Dora Round Lake	Officer-level 5	2080	32.64	$ 67,891.20	$ 6,347.83	$ 5,193.68	$ 8,628.97	$ 11,112.00	$ 3,423.00	$ 2,186.10		$ 30,543.74	$ 104,782.77	$ 75,766.00
SRO	Mount Dora Round Lake	Officer-level 5	2080	32.64	$ 67,891.20	$ 6,347.83	$ 5,193.68	$ 8,628.97	$ 11,112.00	$ 3,423.00	$ 2,186.10		$ 30,543.74	$ 104,782.77	$ 75,766.00
SRO	Mount Dora Middle School	Officer-level 5	2080	32.64	$ 67,891.20	$ 6,347.83	$ 5,193.68	$ 8,628.97	$ 11,112.00	$ 3,423.00	$ 2,186.10		$ 30,543.74	$ 104,782.77	$ 75,766.00
SRO	Mount Dora High School	Officer-level 5	2080	32.64	$ 67,891.20	$ 6,347.83	$ 5,193.68	$ 8,628.97	$ 11,112.00	$ 3,423.00	$ 2,186.10		$ 30,543.74	$ 104,782.77	$ 75,766.00
SRO	Triangle Elementary School	Officer-level 5	2080	32.64	$ 67,891.20	$ 6,347.83	$ 5,193.68	$ 8,628.97	$ 11,112.00	$ 3,423.00	$ 2,186.10		$ 30,543.74	$ 104,782.77	$ 75,766.00
							Everything this color was updated							**$ 631,489.23**	**$ 456,615.27**

260	5 days a week times 52 weeks
188	Amount of reimburseable days
$ 403.01	Daily costs of Officer
$ 75,766.00	**Daily cost of Officer times 188 days**
72.30769%	Percentage of salary reimbursed

AGREEMENT BETWEEN THE SCHOOL BOARD OF LAKE COUNTY, FLORIDA, AND THE CITY OF MOUNT DORA, FOR SCHOOL RESOURCE OFFICER PROGRAM [2026-2027]

This **AGREEMENT** is entered into by and between the **City of Mount Dora**, a Florida municipal corporation, hereinafter referred to as "LAW ENFORCEMENT AGENCY" and the **School Board of Lake County, Florida**, a political subdivision of the State of Florida, hereinafter referred to as "SCHOOL BOARD".

WITNESSETH:

WHEREAS, the SCHOOL BOARD is seeking four (4) School Resource Officers (SROs) to interact with students during the regular class schedule and at extra-curricular school activities so as to provide additional security to students, school personnel, the school community and school property; and

WHEREAS, the LAW ENFORCEMENT AGENCY is willing to place four (4) **City of Mount Dora** Police Officers at **Triangle Elementary (1), Mount Dora Middle (1), Mount Dora High (2)** for the purpose of carrying out this school program.

NOW, THEREFORE, in and for consideration of the mutual covenants contained herein and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereby agree that the LAW ENFORCEMENT AGENCY will provide four (4) sworn **City of Mount Dora** Police Officers who are certified pursuant to Section 943.10(1) *Florida Statutes* to the SCHOOL BOARD to act as SROs at the three (3) designated schools under the terms and conditions of this Agreement.

1. Term of Agreement. The term of this Agreement shall be for the next school year, beginning the 10th day of August 2026 through the last day of school for students in May 2027.

2. Compensation. The SCHOOL BOARD will pay the **City of Mount Dora** an amount equivalent to the exact services rendered for that portion of the salary and benefits of the SRO(s) directly attributable to services performed provided pursuant to the terms of this Agreement. Such compensation shall be invoiced to the SCHOOL BOARD by the LAW ENFORCEMENT AGENCY in monthly installments following the services rendered for the month, commencing on the 1st day of September 2026 for services rendered beginning August 10,

2026 and continuing on the 1st day of each month thereafter until the term of the contract has expired. Invoices shall be paid by the SCHOOL BOARD within fifteen (15) days of receipt. In the event that The Board of County Commissioners of Lake County, Florida, agrees to pay for any or all of the police officers assigned to the schools pursuant to this Agreement, then the LAW ENFORCEMENT AGENCY agrees that the SCHOOL BOARD may assign its obligation to pay under this section to The Board of County Commissioners of Lake County, Florida.

3. Scope. The LAW ENFORCEMENT AGENCY shall assign an SRO for three (3) designated schools. The SROs shall interact with students and provide security at the three (3) designated schools. In addition, the SROs shall have the duties and responsibilities listed in Exhibit "A" attached hereto.

4. Background Investigations. The LAW ENFORCEMENT AGENCY represents and warrants to the SCHOOL BOARD that the LAW ENFORCEMENT AGENCY has read and is familiar with Sections 1012.32, 1012.465, 1012.467 and 1012.468, *Florida Statutes* regarding background investigations. The LAW ENFORCEMENT AGENCY covenants to comply with all requirements of the above-cited statutes and shall provide SCHOOL BOARD with proof of compliance upon request. The LAW ENFORCEMENT AGENCY agrees, to the extent permitted by law and only to the extent permitted by 768.28, *Florida Statutes*, to indemnify and hold harmless the SCHOOL BOARD, it's officers, agents and employees from any liability in the form of physical injury, death, or property damage resulting from the LAW ENFORCEMENT AGENCY's failure to comply with the requirements of this paragraph or Florida Statute Sections, 1012.32, 1012.465, 1012.467 and 1012.468, *Florida Statutes*. Any claim against the LAW ENFORCEMENT AGENCY by the SCHOOL BOARD under the preceding sentence shall not include punitive damages or any interest for the period before judgment. Additionally, the LAW ENFORCEMENT AGENCY shall not be liable pursuant to this indemnity to pay a claim or judgment by any one person which exceeds the sum of $200,000 or any claim or judgment, or portions thereof, which, when totaled with all other claims or judgments paid by the LAW ENFORCEMENT AGENCY arising out of the incident or occurrence, exceeds the sum of $300,000. Further, nothing in this paragraph shall be construed as an admission of liability on behalf of the LAW ENFORCEMENT AGENCY.

5. Assignment of Officers. The LAW ENFORCEMENT AGENCY shall determine which SROs will be assigned under this Agreement and will also determine the particular school to which the SROs will be assigned to. The LAW ENFORCEMENT AGENCY shall provide a notice of the assigned SROs to the school principals of the three (3) designated schools. In the event that the principal of the school where the SRO is assigned believes that the particular SRO is not effectively performing his/her duties and responsibilities, the Principal shall notify the SCHOOL BOARD's Director of Safety and Security in writing. If the situation is not corrected within three (3) working days, the SCHOOL BOARD's Director of Safety and Security shall contact the SRO's immediate supervisor and the Superintendent in writing and provide a copy of said notice to each of them. If the situation is not resolved to the mutual satisfaction of the SRO's immediate supervisor the SCHOOL BOARD's Director of Safety and Security and the Superintendent within ten (10) days, or if, during the same contract period, the Principal determines for a second time that the SRO is not effectively performing his/her duties and responsibilities, then the Principal shall recommend to the SCHOOL BOARD's Director of Safety and Security and Superintendent that the SRO be removed from the program at his/her school, and shall state the reasons as well as the efforts to resolve the problems in writing. The Superintendent, or his/her designee, shall review the request and, if approved, shall provide written notification to the LAW ENFORCEMENT AGENCY who shall transfer the SRO or take other appropriate action within ten (10) business days. In the event the Principal considers the SRO's conduct to present a threat to the safety or well-being of the students or staff, the principal will immediately notify the SCHOOL BOARD's Director of Safety and Security, Superintendent, and the LAW ENFORCEMENT AGENCY. Upon receipt of such notification, the LAW ENFORCEMENT AGENCY shall take appropriate and necessary action.

6. Dismissal/Replacement/Absence. The LAW ENFORCEMENT AGENCY may dismiss or reassign SROs with or without cause. In the event of the resignation, dismissal, or reassignment of an SRO, or in the case of long-term absences by an SRO, the LAW ENFORCEMENT AGENCY shall provide a temporary replacement for the SRO as soon as practical.

7. Leaves/Coverage. The Chief of Police or another designated scheduling officer will approve vacations, sick leaves, and other leaves of absence for the SRO. The SRO will

communicate approved vacation, sick leaves, trainings or any other leave that impacts SRO presence in schools with the SCHOOL BOARD's Director of Safety and Security. LAW ENFORCEMENT AGENCY shall provide coverage of an SRO during any time in which the SRO will be off campus of the school to include, but not be limited to vacations, sick leaves, other leaves of absence, or due to other related assignments. Compensation for such leaves will be the amount equivalent to the exact services rendered for that portion of the salary and benefits of the SRO(s) directly attributable to services performed during the date(s) of coverage, not to include the portion of the salary and benefits of the SRO(s) who is(are) on leave.

8. Hours of Assignment. The SROs will be stationed at the three (3) designated schools for eighty (80) hours per two-week period, Monday through Friday, as assigned and scheduled by the respective school Principal and as approved by the LAW ENFORCEMENT AGENCY.

9. Additional Hours of Assignment. Additional hours of assignment during a two-week period may be made with prior approval of the LAW ENFORCEMENT AGENCY, if requested by the respective school Principal. If the additional hours worked requires additional compensation be paid to the SROs, the LAW ENFORCEMENT AGENCY will include this additional compensation on the next monthly invoice to be paid by the SCHOOL BOARD.

10. Off Campus Assignments. Upon the request of the respective school Principal and with the prior approval of the LAW ENFORCEMENT AGENCY, an SRO's duties may occasionally include his/her assignment at school functions and activities that are held off campus.

11. Reassignment in Emergency Situations. Nothing in this Agreement shall prevent or interfere with the ability of the LAW ENFORCEMENT AGENCY to temporarily withdraw an assigned SRO from his/her post at the three (3) designated schools to respond to emergency situations as determined in the sole judgment and discretion of the LAW ENFORCEMENT AGENCY.

12. Supervising Authority. During the term of this Agreement, the SROs assigned shall remain employees of the LAW ENFORCEMENT AGENCY, under the authority of the chain of command of the LAW ENFORCEMENT AGENCY, and subject to all other rules and regulations

of the LAW ENFORCEMENT AGENCY. The SROs will report to their respective school Principal for assignment of duties and work schedules, including the extracurricular activities during the regular school day, for up to eighty (80) hours for each officer per two-week period. Each SRO shall remain, at all times, an employee of the LAW ENFORCEMENT AGENCY. Workers Compensation coverage, as required by law, will be provided for the officer by the LAW ENFORCEMENT AGENCY.

13. Salary and Benefits. The LAW ENFORCEMENT AGENCY will provide the salary and benefits to each SRO assigned, including uniforms and equipment and any applicable overtime pay as agreed to above.

14. Vehicle. The LAW ENFORCEMENT AGENCY will provide vehicles for SROs if or when determined necessary by the LAW ENFORCEMENT AGENCY.

15. Information Technology Services. The following notates Information Technology Services provided to law enforcement agencies for School Resource Officers / Deputies.

A. Wireless Internet Access for SRO/SRD Use. Lake County Schools (LCS) Information Technology will provide a dedicated, hidden SSID exclusively for use by Agency SROs/SRDs while on district property, intended solely for official Agency or district-related activities. All CJIS, NCIC, and FCIC-regulated data must be transmitted securely through Agency-managed VPN connections; such data may not traverse or be stored on LCS networks under any circumstances. Agencies are solely responsible for configuring and maintaining their VPNs to ensure compliance with applicable security standards. LCS reserves the right to suspend Wi-Fi access without notice if a device is suspected of transmitting malicious software or compromising network integrity.

B. Best-Effort Provision of Services. All network and wireless services provided by Lake County Schools (LCS) Information Technology are delivered on a best-effort basis. No formal Service Level Agreement (SLA) is in place to guarantee uptime, bandwidth, fault tolerance, or security beyond standard operational practices. LCS IT does not guarantee uninterrupted or fully secure connectivity. It is the

responsibility of the respective agency to ensure that all sensitive data transmissions comply with CJIS, NCIC, and FCIC requirements through the use of end-to-end encryption (e.g., VPN).

C. Device Management and Network Access Control. Agency-issued equipment is permitted to connect to the designated SRO Wi-Fi network established by Lake County Schools (LCS). LCS Information Technology will not manage, support, or be responsible for the security, configuration, or maintenance of any agency-issued devices. It is the responsibility of the respective agency to ensure that all devices accessing the district wireless network are properly maintained and secured, including up-to-date antivirus software, operating system patches, and active endpoint protection services. Acceptable device access is limited to agency laptops and necessary peripherals; any additional device types must receive prior written approval from LCS IT before being granted network access.

D. Data Monitoring and Privacy Expectations. Lake County Schools (LCS) Information Technology monitors network traffic for general security, performance, and network management purposes. While LCS does not actively inspect the contents of encrypted traffic, agencies utilizing district-provided internet services should have no expectation of privacy for general network usage. Exceptions apply to VPN-encrypted traffic used by law enforcement personnel for transmitting protected information, which remains subject to the security protocols of the respective agency.

E. Physical Network Access Restrictions. Agency devices are strictly prohibited from connecting to Lake County Schools' physical network infrastructure (e.g., Ethernet wall ports or switch ports) without prior written authorization from the Lake County Schools (LCS) Information Technology. No radios, laptops, printers, or any other equipment may be physically connected to the district network unless expressly approved.

F. Incident Reporting Requirements. In the event of a suspected security concern or potential data compromise, the School Resource Officer (SRO)/School Resource

Deputy (SRD) or associated personnel shall immediately notify Lake County Schools. Likewise, Lake County Schools will promptly notify the appropriate law enforcement contacts if any incident arises that may pose a risk to department-issued systems or data. Timely, reciprocal communication is essential to ensure coordinated response and system integrity for both parties.

G. Printing Services and Restrictions. Lake County Schools (LCS) shall not provide printing services to School Resource Officers (SROs) or School Resource Deputies (SRDs) stationed on school campuses. All official printing needs for these individuals must be conducted using department-issued computers and printers supplied by the respective law enforcement agency. All such equipment must comply with applicable security policies, protocols, and data protection requirements as outlined by the law enforcement agency and appropriate state and federal guidelines governing data privacy.

16. Threats to School Safety.

A. Pursuant to Section 1006.13(4), *Florida Statutes*, any acts that pose a threat to school safety, whether committed by a student or adult, shall be reported to the School Principal, or his or her designee, who shall report the acts to the SRO and the SCHOOL BOARD's Director of Safety and Security or SCHOOL BOARD's District Threat Management Coordinator.

B. If requested by the School Principal, or his or her designee, the SRO, or other appropriate law enforcement officers, shall assist in the investigation of the acts that pose a threat to school safety; upon conclusion of the investigation, the SRO shall report the findings of the investigation to the SCHOOL BOARD's Director of Safety and Security, or SCHOOL BOARD's District Threat Management Coordinator to properly document the disposition of the incident. Additionally, the School Principal, or his or her designee, shall consult with SRO concerning appropriate delinquent acts and crimes.

17. Termination of Agreement. This Agreement may be terminated by either party upon thirty (30) days written notice. Notice shall be deemed given as of the date of deposit of such written NOTICE in the course of transmission in the United States Postal Service and addressed as follows:

SCHOOL BOARD:	Superintendent of Schools School Board of Lake County 201 West Burleigh Boulevard Tavares, FL 32778
LAW ENFORCEMENT AGENCY:	Chief of Police City of Mt. Dora Police Department 1300 N. Donnelly Street Mount Dora, FL 32757

Upon termination pursuant to this subsection, payment will be made by the SCHOOL BOARD or reimbursement made by the LAW ENFORCEMENT AGENCY based on a pro rata charge for services for that portion of the school year covered by this Agreement prior to termination.

18. Entire Agreement. This Agreement embodies the entire agreement and understanding between the parties with respect to the subject matter hereto and supersedes all prior Agreements, representations and understandings either oral, written or otherwise relating thereto.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement on the respective dates under each signature.

"SCHOOL BOARD"

THE SCHOOL BOARD OF LAKE COUNTY, FLORIDA

By: _____
William J. Mathias, Chairperson

Date: _____

Approved as to form:

_____
School Board Attorney

Attest: _____
Diane S. Kornegay, Superintendent

"LAW ENFORCEMENT AGENCY"

CITY OF MOUNT DORA, FLORIDA

By: _____
Signature of Mayor

Date: _____

Approved as to form:

_____
City of Mount Dora Attorney

Attest: _____
Signature / Title

EXHIBIT "A"

In addition to the routine duties and responsibilities of the SROs, the SROs shall have the following specific duties and responsibilities:

1. Each SRO shall at all times perform his/her duties in accordance with City of Mount Dora Police Department's standard operating procedures.

2. The SRO shall serve as resource instructors providing programs in crime prevention that encourage students to become responsible citizens.

3. The SRO shall also assist the orderly flow of traffic on school grounds.

4. Each SRO shall maintain all law enforcement powers, duties, and responsibilities inclusive of his/her position as City of Mount Dora Police Officers while assigned to the SRO program.

5. Each SRO shall be responsible to his/her agency in all matters relating to employment; however, activities conducted by the SRO which are part of the regular school instruction program shall be under the direction of the Principal or his/her designee.

6. Each SRO shall be at his/her school during normal school hours of operation and shall utilize the school's computer-based visitor management system to sign in and out to verify attendance. During times that the SRO is unable to be on campus or need to leave campus, those times will be coordinated with the Principal or his/her designee and each SRO's supervisor. The SRO supervisor will assure that the School has a replacement SRO on campus.

7. The SRO shall perform such duties as directed by his/her agency when school is not in session. The Principal or his/her designee shall advise the Officer's supervisor of the school's calendar.

8. The SRO may contact students during school hours in conjunction with a criminal investigation so long as such contact does not interfere with or impede the orderly operation of the school or the rights of the individual students.

9. All student record information will be maintained in accordance with the provisions of Florida Statutes.

10. The SRO shall interface with students between class breaks, during lunch periods, before and after school and at school activities at which the SRO is in attendance. The SRO will not be assigned to a permanent school related duty post so as not to establish predictable patterns.

11. In the interest of maintaining a safe and orderly school environment, student and campus supervision is of critical importance. The SRO shall take a prominent role in supervision responsibilities, which shall be coordinated with and agreed to by the SRO and the designated

school Principal. While school is in session, the SRO shall be present on and around the school campus except as permitted in paragraph 6 of this Exhibit A.

12. The SRO shall serve as a referral resource for students, faculty, and parents to community agencies.

13. The SRO shall serve as a Law Enforcement resource to school administration and the District Director of Safety and Security.

14. The SRO shall be familiar and offer support with the plans and strategies for the prevention and control of dangerous situations at the school.

15. The SRO shall be familiar with and shall remain up to date with school safety legislation, specifically Rule 6A-1.0018, F.A.C. and all corresponding Florida Statutes. Accordingly, the SRO shall assist school administration with ensuring compliance with State legislation and District best practices.

16. The SRO, or a designated officer of the LAW ENFORCEMENT AGENCY, shall serve as the mandated sworn law enforcement officer on the School-Based Threat Management Team (SBTMT); and accordingly will complete the required Florida Harm Prevention and Threat Management Model (Florida Model) training in accordance with State Board Rule 6A-1.0018, F.A.C. and §1006.07, Florida Statutes.

17. The SRO and responding LAW ENFORCEMENT AGENCY shall be present and shall actively participate in all active assailant drills, as per State Board Rule 6A-1.0018, F.A.C. [House Bill 1421 (2022)]. The presence of the SRO and each Officer shall be documented in the After Action Report submitted by school administration.

18. The SRO, in accordance with §394.463, Florida Statutes, shall take the lead with or assist District mental health personnel with initiating involuntary examinations for students and staff who meet criteria as defined in Statutes.

19. The SRO will coordinate / consult with the Florida Department of Children and Families (DCF) as necessary to provide necessary support for children and / or families in need.

20. The SRO shall coordinate activities with the school administration and the school guidance department in an effort to identify those students who exhibit indications of early delinquent behavior.

21. The SRO shall attend meetings of school faculty and requested administrative meetings during school hours on a regular basis.

22. The SRO shall not act as a school disciplinarian, as disciplining students is a school responsibility. However, the principal shall contact the SRO for any violations of the law, and the SRO shall determine whether law enforcement action is appropriate.

23. The SRO shall take law enforcement action as necessary and as permitted under Florida law and shall inform the school Principal of such action unless it would impede a criminal investigation, under such circumstances as practical. The SRO shall take appropriate law enforcement action against intruders and unwanted guests who may appear at the school and related school functions, to the extent that the SRO may do so under the authority of law. Whenever practical, the SRO shall advise the Principal before requesting additional law enforcement assistance on campus.

24. The SRO shall be informed by school personnel of any situation occurring on school grounds that would appear to be a violation of the law of criminal nature.

25. The SRO shall maintain detailed accurate records of his/her activities, and provide a written daily report to the LAW ENFORCEMENT AGENCY who shall provide such information to the Safety and Security Department of the SCHOOL BOARD.

26. The SRO and school administration shall work together to keep each other informed during the course of all criminal investigations as permitted by law and as practical. This provision shall not be interpreted so as to interfere with or impede the SRO's law enforcement duties, obligations, and/or powers.

27. The SRO shall work with school administration when determining whether an arrest should be made, or if there is an alternative solution to the incident which would still be in compliance with Florida law. The final decision on whether arrest is appropriate will lie with the attending SRO or other law enforcement officer on scene at the incident. This provision shall not be interpreted so as to interfere with or impede the SRO's law enforcement duties, obligations, or powers.

28. The SRO shall affect a physical arrest for felonies committed on school grounds, particularly those that are "Zero Tolerance", as permitted by law.

29. The SRO shall give assistance to other law enforcement officers and government agencies in matters regarding his/her school assignment, whenever necessary.

30. The parties shall comply with the provisions of the Family Educational Rights and Privacy Act ("FERPA").

510 N. Baker St.
Mount Dora, FL 32757
352-735-7126

DATE: **May 19, 2026**

TO: **Honorable Mayor and City Council Members**

FROM: **Vince Sandersfeld, City Manager**

SUBJECT: Request Approval of Agreement with Lamar Airport Advertising for Annual Tourism Campaign

Introduction:
This is a request for City Council to approve a contract with Lamar Airport Advertising as part of this year's annual tourism campaign.

Discussion:
This item includes an airport advertising component designed to complement the Expedia tourism campaign. The program places digital advertisements within the airport through a network of 14 screens located in high-traffic areas, including baggage claim, the main atrium, and the escalator leading to baggage claim. Advertisements are displayed in 10-second intervals on a rotating loop, typically appearing approximately every two minutes. The program is limited to 12 advertisers; if all advertising slots are not filled, participating ads may run more frequently, increasing overall exposure.

Airport advertising is intended to reach travelers at a point of arrival or departure, when they are actively engaged in travel-related activities. Industry data indicates a high rate of post-exposure engagement, with many travelers taking follow-up actions such as searching online, visiting websites, or sharing information through word-of-mouth or social media. These campaigns are structured to generate measurable outcomes tied to traveler engagement.

Budget Impact:
The cost of this component of the campaign is $10,000. Funding is available within GL# 001-1620-552-48-01 with a balance of $40,000.

Tourism Campaign Activities
-$10,000 Expedia Group (Under Separate 5-19-2026 Agenda Item)
-$10,000 Orlando-Sandford (Lamar Airport)

Total Remaining Balance: $20,000

Strategic Impact:
Strategic Initiative 1: Promote Economic Development
Goal 3 - Promote tourism
Objective 3.1 - Each year create a campaign targeting day-trippers to Mount Dora

Recommendation:
City Council approve the agreement with Lamar Airport Advertising for inclusion in this year's tourism campaign.

Attachment(s):
1. Agreement with Lamar Airport Advertising Company
2. Exhibit A - Scope of Services (Contract)
3. Exhibit B - Human Trafficking Affidavit

Prepared by: Misty Sommer, Director of Economic Development & Public Information
Reviewed by:

Matthew Dodson, Budget Officer	Approved - 4/21/2026
Jennifer Gates, Finance Director	Approved - 4/22/2026
City Attorney, City Attorney	Approved - 5/6/2026
Jeanann Hand, City Clerk	Approved - 5/7/2026
Vince Sandersfeld, City Manager	Final Approval - 5/7/2026

AGREEMENT

THIS AGREEMENT is made by and between the **CITY OF MOUNT DORA**, a Florida municipal corporation, with its principal address located at 510 N. Baker Street, Mount Dora, Florida 32757, hereinafter referred to as the "CITY", and **LAMAR AIRPORT ADVERTISING COMPANY**, a foreign profit corporation, with its principal address located at 5321 Corporate Blvd., Baton Rouge, Louisiana 70808, hereinafter referred to as the "CONTRACTOR".

WITNESSETH:

WHEREAS, the parties hereto have agreed to the terms and conditions cited herein.

NOW THEREFORE, in consideration of the mutual covenants contained herein, the parties agree as follows:

SECTION 1. RECITALS.

The above Recitals are true and correct and are incorporated herein by this reference.

SECTION 2. TERM.

The term of this Agreement shall commence upon execution of this Agreement by CITY and CONTRACTOR and shall expire on August 31, 2026, unless otherwise extended by the Parties in writing within thirty (30) days prior to the date of expiration.

SECTION 3. SCOPE OF SERVICES.

The CONTRACTOR shall be responsible for performing the services described in **Exhibit "A"** attached hereto in the amount of $10,000.00. To the extent of any conflict between **Exhibit "A"** and the terms and conditions of this Agreement, the terms and conditions of this Agreement shall prevail.

SECTION 4. WARRANTY.

The CONTRACTOR agrees to provide a full warranty to the CITY for all services which it provides hereunder for one full year following the date of final completion of such services. In the event that the CONTRACTOR is called to perform warranty work, the CONTRACTOR will be responsible for all costs incurred in repairing the warrantied services. To the extent applicable, any manufacturer's warranty on materials provided or installed shall be in addition to the warranty required hereunder.

SECTION 5. OBLIGATIONS OF THE CONTRACTOR.

Obligations of the CONTRACTOR shall include, but not be limited to, the following:

A. It is understood that the CONTRACTOR shall provide and pay for all labor, tools, materials, permits, equipment, transportation, supervision, and any and all other items or services, of any type whatsoever, which may be necessary to fully complete and deliver the goods and/or services requested by the CITY, and shall not have the authority to create or cause to be filed any liens for labor and/or materials on or against the CITY or any property owned by the CITY. Such lien, attachment, or encumbrance, until it is removed, shall preclude any and all claims or demands for any payment expected by virtue of this Agreement.

B. The CONTRACTOR will ensure that all of its employees, agents, subcontractors, representatives, volunteers, and the like, fully comply with all of the terms and conditions set herein when providing services for the CITY in accordance herewith.

C. The CONTRACTOR will maintain an adequate and competent staff and remain authorized to do business within the State of Florida. The CONTRACTOR may subcontract the services requested by the CITY; however, the CONTRACTOR is fully responsible for the satisfactory completion of all subcontracted work.

SECTION 6. STANDARD OF CARE.

A. The CONTRACTOR has represented to the CITY that it possesses a level of knowledge, experience, and expertise that is commensurate with firms in the areas of practice required for the services to be provided. By executing this Agreement, the CONTRACTOR agrees that the CONTRACTOR will exercise that degree of care, knowledge, skill, and ability as any other similarly situated contractor possessing the degree of skill, knowledge, experience, and expertise, working on similar activities. The CONTRACTOR shall perform the services requested in an efficient manner consistent with the CITY's stated objectives and standards.

B. The CONTRACTOR covenants and agrees that it and its employees, agents, subcontractors, representatives, volunteers, and the like, shall be bound by the same standards of conduct as stated above.

SECTION 7. COMPENSATION.

A. Compensation for services completed by the CONTRACTOR will be in accordance with Florida Statutes, section 218.70, Florida's Prompt Payment Act. The amount to be paid under this Agreement for services shall be in accordance with the pricing schedule set forth in **Exhibit "A."** To the extent of any conflict between **Exhibit "A"** and the terms and conditions of this Agreement, the terms and conditions of this Agreement shall prevail.

B. Services to be performed in accordance with this Agreement are subject to the annual appropriation of funds by the CITY. In its sole discretion, the CITY reserves the right to forego use of the CONTRACTOR for any work which may

fall within the Scope of Services listed herein. In the event the CITY is not satisfied with the services provided by the CONTRACTOR, the CITY will hold any amounts due until such time as the CONTRACTOR has appropriately addressed the problem, so long as the CITY has provided notice of defect to the CONTRACTOR.

SECTION 8. TERMINATION.

The CITY may terminate this Agreement, with or without cause, given ninety (90) days written notice to the other party. In the event of termination, payment due to CONTRACTOR will be pro-rated for work performed.

SECTION 9. PAYMENT WHEN SERVICES ARE TERMINATED.

A. In the event of termination of this Agreement by the CITY, and not due to the fault of the CONTRACTOR, the CITY shall compensate the CONTRACTOR for all services performed prior to the effective date of termination.

B. In the event of termination of this Agreement due to the fault of the CONTRACTOR, or at the written request of the CONTRACTOR, the CITY shall compensate the CONTRACTOR for all services completed, prior to the effective date of termination, which have resulted in a usable product, or otherwise tangible benefit to the CITY. All such payments shall be subject to an off-set for any damages incurred by the CITY resulting from any delay occasioned by early termination. This provision shall in no way be construed as the sole remedy available to the CITY in the event of breach by the CONTRACTOR.

SECTION 10. INSURANCE.

A. The CONTRACTOR shall maintain the following types of insurance, with the respective limits, and shall provide proof of same to the CITY, in the form of a Certificate of Insurance prior to the start of any work hereunder:

1. AUTOMOBILE:
   a. Combined Single Limit: $300,000 per accident,

      OR

   b. Bodily Injury: $300,000 per person,

      AND

      Property Damage: $100,000 per accident;

2. GENERAL LIABILITY: One Million Dollars ($1,000,000.00) each occurrence;

3. GENERAL AGGREGATE: Two Million Dollars ($2,000,000.00);

4. EXCESS COVERAGE: One Million Dollars ($1,000,000.00); and,

5. WORKERS' COMPENSATION: Employers' liability insurance which covers the statutory obligation for all persons engaged in the performance of the work required hereunder with limits not less than One Million Dollars ($1,000,000.00) per occurrence. Evidence of qualified self-insurance status will suffice for this subsection.

B. For every insurance policy required hereunder, the CONTRACTOR shall provide the CITY with a Certificate of Insurance evidencing such coverage for the duration of this Agreement. Said Certificate of Insurance shall be dated and show:

1. The name of the insured CONTRACTOR,
2. The specified job by name and job number,
3. List the "CITY OF MOUNT DORA" as an Additional Insured,
4. Recognizes the Indemnification requirements of this Agreement.
5. The name of the insurer,
6. The number of the policy,
7. The effective date,
8. The termination date,
9. A statement that the insurer will mail notice to the CITY at least thirty (30) days prior to any material changes in the provisions or cancellation of the policy.

C. The CONTRACTOR shall name the "City of Mount Dora" as an additional insured, to the extent of the service to be provided under the agreement, on all insurance policies required hereunder with the exception of Workers' Compensation, and provide the CITY with proof of same.

D. Receipt of certificates or other documentation of insurance or policies or copies of policies by the CITY, or by any of its representatives, which indicates less coverage than is required, does not constitute a waiver of the CONTRACTOR's obligation to fulfill the insurance requirements specified herein.

E. The CONTRACTOR shall ensure that any subcontractor(s), hired to perform any of the duties contained in the Scope of Services of this Agreement, maintain the same insurance requirements set forth herein. In addition, the CONTRACTOR shall maintain proof of same on file and made readily available upon request by the CITY.

F. The CONTRACTOR hereby waives for itself and for its insurers and underwriters, all rights which each of them may hold to recover in subrogation,

indemnity, contribution or by direct cause of action for any damages, losses and costs of defense for risks against which insurance is provided, whether or not the same is required to be provided. The CONTRACTOR shall obtain consents, endorsements or such other action by insurers and underwriters as may be necessary to establish that the waiver of subrogation, indemnity, contribution and direct cause of action shall not abrogate, limit or otherwise affect any insurance provided by the CONTRACTOR and shall deliver evidence of the same to the to the CITY upon reasonable request.

G. The CITY shall be exempt from, and in no way liable for, any sums of money which may represent a deductible in any insurance policy. The payment of such deductible shall be the sole responsibility of the CONTRACTOR and/or subcontractor providing such insurance.

H. All insurance carriers shall have an AM Best Resting of at least A- and a size of VII or larger. The General Liability and Workers' Compensation policies shall have a waiver of subrogation in favor of the City of Mount Dora. The liability policies shall be Primary/Non-Contributory.

SECTION 11. CITY OBLIGATIONS.

At the CONTRACTOR's request, the CITY agrees to provide, at no cost, all pertinent information known to be available to the CITY to assist the CONTRACTOR in providing and performing the required services.

SECTION 12. ENTIRE AGREEMENT.

This Agreement, including referenced exhibits and attachments hereto, constitutes the entire agreement between the parties and shall supersede, replace and nullify any and all prior agreements or understandings, written or oral, relating to the matters set forth herein, and any such prior agreements or understandings shall have no force or affect whatsoever on this Agreement.

SECTION 13. APPLICABLE LAW, VENUE, JURY TRIAL.

The laws of the State of Florida shall govern all aspects of this Agreement. In the event it is necessary for either party to initiate legal action regarding this Agreement, exclusive venue shall lie in Lake County, Florida. **The parties hereby waive their right to trial by jury in any action, proceeding or claim, arising out of this Agreement, which may be brought by either of the parties hereto**.

SECTION 14. PUBLIC RECORDS.

A. Pursuant to Florida Statutes, Section 119.0701:

IF YOU HAVE QUESTIONS REGARDING THE

APPLICATION OF FLORIDA STATUTES, CHAPTER 119, TO YOUR DUTY TO PROVIDE PUBLIC RECORDS RELATING TO THIS CONTRACT, CONTACT THE CITY'S CUSTODIAN OF PUBLIC RECORDS:

CITY CLERK: JEANANN HAND
510 NORTH BAKER STREET
MOUNT DORA, FL 32757
(352) 735-7126
HANDJ@CITYOFMOUNTDORA.COM

B. CONTRACTOR agrees to comply with public records laws, specifically to:

1. Keep and maintain public records required by the CITY to perform the services set forth herein.
2. Upon request from the CITY's custodian of public records, provide the CITY with a copy of the requested records or allow the records to be inspected or copied within a reasonable time at a cost that does not exceed the cost provided in Florida Statutes, Chapter 119, or as otherwise provided by law.
3. Ensure that public records which are exempt or confidential and exempt from public records disclosure requirements are not disclosed, except as authorized by law, for the duration of the contract term and following completion of the contract if the CONTRACTOR does not transfer the records to the CITY.
4. Upon completion of the contract, transfer, at no cost, to the CITY all public records in possession of the CONTRACTOR or keep and maintain public records required by the CITY to perform the services set forth herein. If the CONTRACTOR transfers all public records to the CITY upon completion of the contract, the CONTRACTOR shall destroy any duplicate public records that are exempt or confidential and exempt from public records disclosure requirements. If the CONTRACTOR keeps and maintains public records upon completion of the contract, the CONTRACTOR shall meet all applicable requirements for retaining public records. All records stored electronically must be provided to the CITY, upon request from the CITY's custodian of public records, in a format that is compatible with the information technology systems of the CITY.

SECTION 15. INDEPENDENT CONTRACTOR.

This Agreement does not create an employee/employer relationship between the parties. It is the parties' intention that the CONTRACTOR, its employees, subcontractors, representatives, volunteers, and the like, will be an independent contractor and not an employee of the CITY for all purposes, including, but not limited to, the application of the following, as amended: the Fair Labor Standards Act minimum wage and overtime payments, the Federal Insurance Contribution Act, the Social Security Act, the Federal Unemployment Tax Act, the provisions of the Internal Revenue Code, the State of Florida revenue and taxation laws, the State of Florida workers' compensation laws, the State of Florida unemployment insurance laws, and the Florida Retirement System benefits. The CONTRACTOR will retain sole and absolute discretion in the judgment of the manner and means of carrying out the CONTRACTOR's activities and responsibilities hereunder.

SECTION 16. APPLICABLE LICENSING.

The CONTRACTOR, at its sole expense, shall obtain all required federal, state, and local licenses, occupational and otherwise, required to successfully provide the services set forth herein.

SECTION 17. COMPLIANCE WITH ALL LAWS.

The CONTRACTOR, at its sole expense, shall comply with all laws, ordinances, judicial decisions, orders, and regulations of federal, state, county, and municipal governments, as well as their respective departments, commissions, boards, and officers, which are in effect at the time of execution of this Agreement or are adopted at any time following the execution of this Agreement.

SECTION 18. INDEMNIFICATION.

The CONTRACTOR agrees to be liable for any and all damages, losses, and expenses incurred, by the CITY, in any way related to the services provided herein and this Agreement, caused by the acts and/or omissions of the CONTRACTOR, or any of its employees, agents, subcontractors, representatives, volunteers or the like. The CONTRACTOR agrees to indemnify and hold the CITY harmless for any and all such claims, suits, judgments or damages, losses and expenses, including but not limited to, court costs, expert witnesses, consultation services and attorney's fees, arising from any and all acts and/or omissions of the CONTRACTOR, or any of its employees, agents, subcontractors, representatives, volunteers, or the like through and including any appeals in any way related to the services provided herein and this Agreement. Said indemnification, defense, and hold harmless actions shall not be limited by any required insurance coverage amounts set forth herein and shall survive termination or natural termination of this Agreement. The CONTRACTOR waives any and all right or opportunity to contest the enforceability of this Section and agrees that in the event this Section, or any part thereof, is found unenforceable by the final unappealable judgment of a court of competent jurisdiction, this Section shall be construed so as to be enforceable to the maximum extent permitted by applicable law.

SECTION 19. BANKRUPTCY OR INSOLVENCY.

If the CONTRACTOR shall file a Petition in Bankruptcy, or if the same shall be adjudged bankrupt or insolvent by any Court, or if a receiver of the property of the CONTRACTOR shall be appointed in any proceeding brought by or against the CONTRACTOR, or if the CONTRACTOR shall make an assignment for the benefit of creditors, or proceedings shall be commenced on or against the CONTRACTOR's operations of the premises, the CITY may terminate this Agreement immediately notwithstanding any notice requirements set forth herein.

SECTION 20. BINDING EFFECT.

This Agreement shall be binding upon and inure to the benefit of the parties hereto, their heirs, personal representatives, successors, and/or assigns.

SECTION 21. ASSIGNMENT.

This Agreement shall only be assignable by the CONTRACTOR upon the express written consent of the CITY.

SECTION 22. SEVERABILITY.

All clauses found herein shall act independently of each other. If a clause is found to be illegal or unenforceable, it shall have no effect on any other provision of this Agreement. It is understood by the parties hereto that if any part, term, or provision of this Agreement is by the courts held to be illegal or in conflict with any law of the State of Florida or the United States, the validity of the remaining portions or provisions shall not be affected, and the rights and obligations of the parties shall be construed and enforced as if the Agreement did not contain the particular part, term, or provision held to be invalid. If necessary, to preserve the intent of the parties, the parties shall negotiate in good faith to amend this Agreement, adopting a substitute provision for the one deemed invalid or unenforceable that is legally binding and enforceable.

SECTION 23. WAIVER.

Failure of the parties to insist upon strict performance of any of the covenants, terms, provisions, or conditions of this Agreement or to exercise any right or option herein contained, shall not be construed as a waiver or a relinquishment for the future of any such covenant, term, provision, or condition, or right of election, but same shall remain in full force and effect.

SECTION 24. NOTICE.

The parties hereto agree and understand that written notice, mailed or delivered to the last known mailing address, shall constitute sufficient notice to the CITY and the CONTRACTOR. All notices required and/or made pursuant to this Agreement to be given to the CITY and the

CONTRACTOR shall be in writing and given by way of the United States Postal Service, first class mail, postage prepaid, addressed to the following addresses of record:

CITY: City of Mount Dora
Attention: City Manager
510 N. Baker Street
Mount Dora, Florida 32756

CONTRACTOR: Lamar Airport Advertising Company
5321 Corporate Blvd.,
Baton Rouge, Louisiana 70808

SECTION 25. MODIFICATION.

The covenants, terms, and provisions of this Agreement may be modified by way of a written instrument, mutually accepted by the parties hereto. In the event of a conflict between the covenants, terms, and/or provisions of this Agreement and any written Amendment(s) hereto, the provisions of the latest executed instrument shall take precedence.

SECTION 26. HEADINGS.

All headings of the sections, exhibits, and attachments contained in this Agreement are for the purpose of convenience only and shall not be deemed to expand, limit, or change the provisions contained in such sections, exhibits, and attachments.

SECTION 27. ADMINISTRATIVE DOCUMENTATION CONFLICT.

In the event the CITY issues a purchase order, memorandum, letter, or any other instrument addressing the services, work, and materials to be provided and performed pursuant to this Agreement, it is hereby specifically agreed and understood that any such purchase order, memorandum, letter, or other instrument is for the CITY's internal purposes only, and any and all terms, provisions, and conditions contained therein, whether printed or written, shall in no way modify the covenants, terms, and provisions of this Agreement and shall have no force or effect thereon. Likewise, any invoice or other instrument issued by the CONTRACTOR shall in no way modify the covenants, terms and provisions of this Agreement and shall have no force or effect thereon.

SECTION 28. CONFLICT OF INTEREST.

The CONTRACTOR warrants that the CONTRACTOR has not employed or retained any company or person, other than a bona fide employee working solely for the CONTRACTOR, to solicit or secure this Agreement, and that the CONTRACTOR has not paid or agreed to pay any person, company, corporation, individual, or firm any fee, commission, percentage, gift, or any other consideration, contingent upon or resulting from the award or making of this Agreement. For the breach or violation of this Paragraph, the CITY shall have

the right to terminate this Agreement immediately, without liability and without regard to the notice requirements set forth herein.

SECTION 29. PUBLIC ENTITY CRIMES.

As required by section 287.133, Florida Statutes, the CONTRACTOR warrants that it is not on the convicted contractor list for a public entity crime committed within the past thirty-six (36) months. The CONTRACTOR further warrants that it will neither utilize the services of, nor contract with, any supplier, subcontractor, or consultant in connection with this Agreement for a period of thirty-six (36) months from the date of being placed on the convicted contractor list.

SECTION 30. JOINT AUTHORSHIP.

This Agreement shall be construed as resulting from joint negotiation and authorship. No part of this Agreement shall be construed as the product of any one of the parties hereto.

SECTION 31. EQUAL OPPORTUNITY EMPLOYER.

The CONTRACTOR is an Equal Opportunity Employer and will comply with all equal opportunity employment laws. The CONTRACTOR will further ensure that all subcontractors it utilizes in providing the services required hereunder will comply with all equal opportunity employment laws.

SECTION 32. AUDITING, RECORDS, AND INSPECTION.

In the performance of this Agreement, the CONTRACTOR shall keep books, records, and accounts of all activities, related to the Agreement, in compliance with generally accepted accounting procedures. Throughout the term of this Agreement, books, records, and accounts related to the performance of this Agreement shall be open to inspection during regular business hours by an authorized representative of the CITY and shall be retained by the CONTRACTOR, for a period of five (5) years after termination or completion of the Agreement or until the full CITY audit is complete, whichever comes first. The CITY shall retain the right to audit the books during the Five (5) year retention period. All books, records, and accounts related to the performance of this Agreement shall be subject to the applicable provisions of the Florida Public Records Act, chapter 119, Florida Statutes. The CITY also has the right to conduct an audit within sixty (60) days from the effective date of this Agreement to determine whether the CONTRACTOR has the ability to fulfill its contractual obligations to the satisfaction of the CITY. The CITY has the right to terminate this Agreement based upon the findings in this audit without regard to any notice requirement for termination.

SECTION 33. SOVEREIGN IMMUNITY.

The CITY expressly retains all rights, benefits and immunities of sovereign immunity in accordance with Section 768.28, Florida Statutes. Notwithstanding anything set forth in any section, article or paragraph of this Agreement to the contrary, nothing in this Agreement shall be deemed as a waiver of sovereign immunity or limits of liability which may have been adopted by the Florida Legislature or may be adopted by the Florida Legislature, and the cap on the amount and liability of the CITY for damages, attorney fees and costs, regardless of the number or nature of claims in tort, equity or contract, shall not exceed the dollar amount set by the Florida Legislature for tort. Nothing in this Agreement shall inure to the benefit of any third party for the purpose of allowing any claim against the CITY which would otherwise be barred under the Doctrine of Sovereign Immunity or operation of law. This section shall not limit any remedies as specifically contained in this Agreement.

SECTION 34. EMPLOYMENT ELIGIBILITY VERIFICATION (E-VERIFY).

Pursuant to Florida Statutes, Section 448.095, the CONTRACTOR shall be registered with and utilize the U.S. Department of Homeland Security's E-Verify system to verify the employment eligibility status of all employees performing work under this Agreement as well as all newly hired employees. In addition, the CONTRACTOR shall require any and all subcontractors performing work in accordance with this Agreement to register with and utilize the U.S. Department of Homeland Security's E-Verify system to verify the employment eligibility status of all employees performing work under this Agreement as well as all newly hired employees. Any such subcontractor shall provide an affidavit to the CONTRACTOR stating that the subcontractor does not employ, contract with or subcontract with any ineligible individuals and the CONTRACTOR must keep a copy of said affidavit for the duration of this Agreement. Violation of this section is subject to immediate termination of this Agreement by the CITY without regard to any notice otherwise required herein. In the event the CITY incurs costs as a result of the CONTRACTOR'S breach of this provision, any and all such costs shall be paid by the CONTRACTOR immediately upon receipt of notice of the same from the CITY. Information on registration for and use of the E-Verify Program may be obtained at the Department of Homeland Security website: http://www.dhs.gov/E-Verify.

SECTION 35. SCRUTINIZED COMPANIES.

Pursuant to § 287.135, *Florida Statutes*, CONTRACTOR hereby certifies that CONTRACTOR is not on the Scrutinized Companies or Other Entities that Boycott Israel List and is not engaged in a boycott of Israel. CONTRACTOR further agrees that CONTRACTOR will not subcontract with any entity that is on the Scrutinized Companies or Other Entities that Boycott Israel List or engaged in a boycott of Israel. As defined in § 215.473, *Florida Statutes*, a "company" includes "all wholly owned subsidiaries, majority-owned subsidiaries, parent companies, or affiliates of such entities or business associations, that exist for the purpose of making profit." CONTRACTOR certifies that none of CONTRACTOR's subsidiaries, parent companies, or affiliates are on the Scrutinized Companies or Other Entities that Boycott Israel List or engaged in a boycott of Israel. In the event CONTRACTOR, or any of its subsidiaries, parent companies, or affiliates, is placed on the Scrutinized Companies or Other Entities that

Boycott Israel List or engages in a boycott of Israel during the term of this Contract, CONTRACTOR shall immediately notify the CITY. CONTRACTOR acknowledges that failure to comply with this provision, including any false certification, may subject CONTRACTOR to civil penalties, termination of the Contract, and other remedies available under the law.

SECTION 36. HUMAN TRAFFICKING AFFIDAVIT.

CONTRACTOR hereby certifies that CONTRACTOR does not use coercion for labor or services, as defined in § 787.06, *Florida Statutes*, and that CONTRACTOR has provided to the CITY the Human Trafficking Affidavit, attached hereto as **Exhibit "B"**, and incorporated herein by reference.

SECTION 37. ELECTRONIC SIGNATURES.

This Agreement may be executed in multiple counterparts, each one of which shall be deemed an original, but all of which together shall constitute the same Agreement. Electronic signatures shall be valid and sufficient to bind any party to this Agreement. Signatures to this Agreement transmitted by facsimile, email or other electronic transmission (for example, through the use of a Portable Document Format or "pdf" file) shall be valid and effective to bind the party so signing. All such signatures will be deemed to be original signatures for all purposes.

SECTION 38. ATTACHMENTS.

The CONTRACTOR hereby certifies and acknowledges the truthfulness and accuracy of any and all attachments submitted to the CITY as part of the CONTRACTOR's response to the CITY's solicitation for the Agreement. All such attachments are hereby ratified and if the CONTRACTOR knowingly submitting such attachments to the CITY with false or incorrect information such submittal shall be deemed a material breach of this Agreement for which automatic termination without notice shall be justified. Any such termination shall be in addition to any and all other remedies available to the CITY.

[SIGNATURES ON FOLLOWING PAGE]

[THE REST OF THIS PAGE LEFT INTENTIONALLY BLANK]

IN WITNESS WHEREOF, the parties hereto, by their duly authorized representatives, have executed this Agreement effective the ____ day of _____, 2026.

CITY OF MOUNT DORA

_____
Vince Sandersfeld, City Manager

ATTEST:

_____
Jeanann Hand, City Clerk

CONTRACTOR

By: _____

Print: Brig Newman

Title: GM/VP

STATE OF GEORGIA
COUNTY OF GWINNETT

The foregoing instrument was acknowledged before me by means of [ ] physical presence or [X] online notarization of BRIGHAM NEWMAN, as V.P. Sr. Director Airports, of LAMAR AIRPORT ADVERTISING who personally swore or affirmed that he/she is authorized to execute this Agreement and thereby bind the Contractor, and who is personally known to me or who produced Georgia Driver's License as identification, and who did/did not take an oath this 6th day of May, 2026.

(stamp)



NOTARY PUBLIC, State of Georgia

Exhibit "A"
Scope of Services

LAMAR AIRPORT ADVERTISING

5321 Corporate Blvd.
Baton Rouge, LA 70808
Phone: 800-235-2627 Fax: 225-923-0658

Advertising Contract

(US Airport) 794 SFB
Contract No. 5257052

Date 2026-04-17 ☑ New ☐ Renewal: Previous Contract No:
(See provision #3 on reverse side hereof)

AGENCY / CLIENT	ADVERTISER	CONTACT NAME & TITLE	BILLING ADDRESS
City Of Mount Dora	City Of Mount Dora	Misty Sommer, Director of Economic Development and Public Information	510 N Baker St Mount Dora, FL 32757
BILLING CONTACT	BILLING PHONE NUMBER	BILLING EMAIL ADDRESS	
Misty Sommer	352-552-8078	SommerM@mountdora.gov	

Advertiser/Agency Agrees to purchase the following:

Lamar Airport Advertising Company DBA The Lamar Companies (Lamar) agrees to provide space for the below described advertising display(s) (hereinafter called the Display), in conformity with the specifications and conditions set forth herein. For this, Advertiser or Advertising Agency agrees to pay the billing rate indicated for the periods specified below. In addition, Advertiser or Advertising Agency agrees to pay all sales and use taxes applicable to this contract. Advertiser or Advertising Agency agrees to be responsible for own materials. All materials must be delivered to location(s) designated by Lamar at least seven (7) days prior to start date unless otherwise specified. Advertiser or Advertising Agency acknowledges that all representations and all agreements not herein set forth in writing are deemed waived. This contract shall not be binding until executed by an Officer or designee of Lamar. This Advertising Contract is subordinate to the contract between the relevant airport and Lamar.

The term of this contract is from 2026-06-01 to 2026-08-31

DISPLAY TYPE	DISPLAY LOCATION ID #	Qty.	RATE TYPE	# PER	BILLING RATE per PERIOD	START DATE	END DATE	TOTAL BILLING RATE
Digital :10140	Arrivals Digital Network	1	4 Week	3.00	$3,000.00	2026-06-01	2026-08-23	$9,000.00
Digital :10140	Arrivals Digital Network	1	Week	1.00	$875.00	2026-08-24	2026-08-30	$875.00
Digital :10140	Arrivals Digital Network	1	Day	1.00	$125.00	2026-08-31	2026-08-31	$125.00
							SPACE TOTAL	$10,000.00

ADDITIONAL SERVICES

SERVICE TYPE	CHARGES	TAXES	TOTAL SERVICES
		ADDITIONAL SERVICES TOTAL	$0.00
		CONTRACT GRAND TOTAL	$10,000.00

SPECIAL INSTRUCTIONS
Purchase Order Required

This Advertising Display Contract is expressly subject to the additional terms and conditions set out on the reverse side hereof, and Advertiser/Advertising Agency acknowledges full review and acceptance of all written terms and conditions set out on both sides of this contract.

Audrey Lanczki
Lamar Sales Representative

ACCEPTED BY:
Brig Newman, VP Senior Director of Airport Division
(Print Name and Title of Media Officer/Designee)

Signature 05/05/2026
Signature Date

ACCEPTED BY:
City Of Mount Dora
Company

James L. Homich, City Mayor
Authorized Representative (Print Name and Title)

Signature Date

Additional Terms and Conditions of Advertising Display Contract

1. The terms "Advertiser" and "Advertising Agency" shall mean and refer to the firms or individuals so designated on the face page of this contract, and "Advertiser" shall include the contracting Advertising Agency, if any. "Lamar" shall mean and refer to Lamar Airport Advertising Company, its successors and assigns and any affiliated company having a contract with the Airport. "Airport" shall mean and refer to the governing body having jurisdiction over the Airport in/on which the advertising materials are to be placed or installed.
2. Advertising materials are due to the shipping address noted seven (7) business days prior to scheduled start date unless otherwise noted and agreed to in Additional Services. Any loss of posting days due to failure of Advertiser or Advertising Agency to make timely delivery shall be the loss of Advertiser or Advertising Agency.
3. Special Events and Convention business will be considered a Short-Term contract and must be prepaid. Short-Term contracts are not subject to Section 7.
4. Rates shown are for space only and do not include charges for production, or installation/removal where an outside contractor is required. Charges for production, installation/removal must be prepaid with payment received by Lamar no later than the dates identified in the contract to allow timely scheduling and installation. Any loss of posting days due to failure of the Advertiser or Advertising Agency to make timely prepayment will be the loss of Advertiser or Advertising Agency.
5. Custom displays and signage, as identified in Special Instructions, require Advertiser or Advertising Agency to obtain and maintain liability insurance.
6. Custom displays and signage, as identified in Special Instructions, must be in good working order and maintained for cleanliness at all times. Should the fixture(s) require maintenance or cleaning by Lamar, unless otherwise agreed to, Lamar will bill the client for time and materials required to service the fixture(s).
7. ~~This contract will be deemed renewed on a month-to-month basis following expiration unless Advertiser or Advertising Agency, or Lamar, notify the other in writing at least sixty (60) days prior to the expiration of the term then in effect. If~~ this contract is a renewal contract, Advertiser or Advertising Agency agree to pay the billing rate set out in the previous contract for billing periods extending beyond the expiration of the previous contract term until the start date set out in this contract.
8. All text and illustrations for advertising, displays, marketing and branding messages must be submitted for content and/or design approval prior to production. The Airport retains the right to deny content and/or design and such decision shall be final. In the event the Airport or its representative shall disapprove of any content or display post installation, Lamar shall have the right to remove the Display forthwith and the Advertiser or Advertising Agency shall receive a pro rata credit from the date of removal.
9. Production of new creative must be provided annually to ensure the visual aesthetics of the Airport's advertising program.
10. Lamar accepts this contract subject to all federal, state and municipal laws and regulations with respect to the advertising matter to be displayed ("Laws"). In the event that such advertising Display becomes illegal or a request is received to terminate the Display for violation of Laws, Lamar reserves the right to terminate same, but there shall be no short rate charge because of such termination.
11. Advertiser or Advertising Agency grants to Lamar for the term of this contract, and any renewal thereof by Advertiser or Advertising Agency, an irrevocable license to use the Display, such license to commence on completion of installation. Upon expiry of the license, Advertiser or Advertising Agency agrees that Lamar can dispose of the posting unless otherwise directed by client seven (7) days in advance of the expiry, with return shipping information and payment for shipping received by Lamar before removal.
12. It is understood and agreed that this contract may not be canceled by Advertiser or Advertising Agency without prior written consent of an Officer of Lamar and could be subject to full payment terms as defined in Section 15. Lamar reserves the right to cancel this contract at any time upon default by the Advertiser or Advertising Agency in the payment of bills or other breach, or in the event of any material violation on the part of the Advertiser or Advertising Agency of any of the conditions herein contained, and upon such cancellation, all unpaid charges for advertising done hereunder, including short term rates or other charges under this contract shall become immediately due and payable. In case of delinquency in payment, waiver by Lamar of any specific breach of this contract by the Advertiser or Advertising Agency shall not prejudice Lamar's rights hereunder with respect to any breach or breaches not specifically waived by Lamar.
13. Execution of this contract does not constitute an extension of credit by Lamar to Advertiser or Advertising Agency. ~~A late payment charge of 1.5% per month (18% per annum), or the maximum amount allowed by law, whichever is less,~~ shall be charged to and paid by Advertiser or Advertising Agency on any amount remaining unpaid after 30 days from a given invoice date. Advertiser or Advertising Agency agrees to pay all taxes applicable to this contract. In addition, Advertiser acknowledges and agrees that no payment made to the Advertising Agency shall constitute satisfaction of a payment obligation under this contract unless and until Lamar actually receives said payment.
14. If this contract is placed with a collection agency or an attorney for collection, Advertiser or Advertising Agency shall pay Lamar's collection fees and reasonable attorney fees, even though no suit or action is filed. If a suit or action is filed, the amount of such reasonable attorney fees shall be fixed by the court or courts in which the suit or action, including any appeal therein, is tried, heard or decided, and shall include an amount estimated by the court as the reasonable costs and fees to be incurred in collecting any monetary judgment or enforcing any other order entered in the suit or action.
15. Failure to make any payment as herein provided shall, at Lamar's option, be deemed a complete and fundamental breach by Advertiser or Advertising Agency of this contract, and upon any such failure the full amount of the remaining installments shall immediately become due and payable, and in the event of failure to make payment thereof on demand, Lamar is authorized, but not obligated, to remove the Display from any or all of the spaces covered by this contract, to relet the spaces or any of them for the whole or any part of the unexpired term of this contract to such person or persons and upon such terms and conditions as Lamar may determine, to collect and receive the income or rent therefrom, to apply the income or rent so received from such reletting, first to Lamar for costs of replacing the Display (including, but not limited to, costs incurred for production and installation of the replacement display), and to apply the balance thereof to satisfaction of any amounts which may then be due to Lamar from Advertiser or Advertising Agency under this contract.
16. Advertiser or Advertising Agency shall indemnify and save harmless Lamar against any liability to which Lamar may be subjected by reason of the advertising material displayed under this contract, including, but not limited to, liability for infringement of trademarks, trade names, copyrights, invasion of rights of privacy, defamation, illegal competition or trade practices, as well as all reasonable costs, including attorney's fees, in defending any such action or actions.
17. Lamar will not be deemed to be in default with respect to its performance of or compliance with any of the terms or conditions of this advertising display contract if the failure to perform or comply is due to any act of God, armed conflict, riots, civil commotion, sabotage, vandalism, strikes or lockouts or any other event or cause, whether similar or dissimilar to the foregoing, beyond the control of Lamar.
18. This contract is not assignable by the Advertiser or Advertising Agency.
19. Any bill rendered to the Advertiser or Advertising Agency shall be conclusive as to the correctness of the items therein set forth and shall constitute an account stated unless written objection is made thereto by the Advertiser or Advertising Agency within thirty (30) days after billing or unless otherwise specified on page 1 of the Contract.
20. Advertiser and Advertising Agency, if any, are jointly and severally responsible for payment under this contract. This contract contains the entire agreement between parties, and no representation or promise not set forth herein shall affect the obligations of the parties hereunder.
21. The Advertising Agency, if any, represents and warrants that it is authorized to execute this contract on behalf of the Advertiser and to legally bind the Advertiser to the payment and performance of the obligations provided in this contract.
22. Should the Airport deem that the advertising or display space(s) is needed for other purposes by the Airport, or substantially alter the area due to remodeling or construction, whether temporary or permanent, the advertising or display space(s) can be relocated to a mutually agreed upon location within the vicinity of said construction. The display will be moved into the original location at the conclusion of construction should the exact location be available. The Airport may not cancel this Contract for the sole purpose of another advertiser's use of the space.
23. Any supplier, lessee, individual, firm, vendor, contractor, or subcontractor in performing under this contract shall not discriminate against any worker, employee, applicant, or any member of the public because of race, color, religion, gender, national origin, age, or disability nor otherwise commit an unfair employment practice. Such actions shall include, but not be limited to, the following: layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship.
24. In the event Lamar ceases to be a party to the contract between itself and the Airport, other than by transfer of interest approved in writing by the Airport, Advertiser and Advertising Agency will recognize the Airport or its designee as the successor to Lamar and be bound by the terms and conditions of this Contract.
25. Facsimile shall be deemed an original signature and fully binding upon the Parties.

Customer Signature _____ Contract Number 5257052

OSSI ID 18776

EXHIBIT B

HUMAN TRAFFICKING AFFIDAVIT

In compliance with § 787.06, Florida Statutes, this Affidavit must be completed by an officer or representative of a nongovernmental entity that is executing, renewing, or extending a contract with the City of Mount Dora (the "Governmental Entity").

The undersigned, on behalf of the entity listed below (the "Nongovernmental Entity"), hereby attests under penalty of perjury as follows:

1. I am over the age of 18 and I have personal knowledge of the matters set forth herein.
2. I am an officer or representative of LAMAR AIRPORT ADVERTISING, a nongovernmental entity, and I am authorized to provide this affidavit on behalf of the Nongovernmental Entity.
3. Nongovernmental Entity, and any of its subsidiaries or affiliates, do not use coercion for labor or services, as those terms are defined in § 787.06, Florida Statutes, as may be amended from time to time.
4. If at any time in the future the Nongovernmental Entity does use coercion for labor or services, the Nongovernmental Entity will immediately notify the Governmental Entity and no contracts may be executed, renewed, or extended between the parties.
5. I have read the foregoing Affidavit and confirm that the facts stated in it are true and are made for the benefit of and reliance by the Governmental Entity.

Authorized Signature

LAMAR AIRPORT ADVERTISING
Company

BRIGHAM NEWMAN
Printed Name

V.P. / Sr. Director - Airports
Title

STATE OF GEORGIA
COUNTY OF GWINNETT

The foregoing instrument was acknowledged before me by means of [ ] physical presence or [X] online notarization of BRIGHAM NEWMAN, as V.P. / Sr. Director - Airports of LAMAR AIRPORT ADVERTISING, who personally swore or affirmed that he/she is authorized to execute this Agreement and thereby bind the Nongovernmental Entity, and who is personally known to me or who produced Georgia Driver's License as identification, and who did/did not take an oath this 6th day of May, 2026.

(stamp)

NOTARY PUBLIC

510 N. Baker St.
Mount Dora, FL 32757
352-735-7126

DATE: **May 19, 2026**

TO: **Honorable Mayor and City Council Members**

FROM: **Vince Sandersfeld, City Manager**

SUBJECT: Request Ratification of Corrected Task Authorization with Faden Builders for Repairs to the 3rd Avenue and Baker Street Parking Lot.

Introduction:
This is a request for City Council to ratify a corrected Task Authorization with Faden Builders for repairs to the 3rd Avenue and Baker Street Parking Lot. The corrected Task Authorization addresses a scrivener's error contained in the original authorization document.

Discussion:
The City Council on May 5, 2026 approved a Task Authorization with Faden Builders for repairs to the 3rd Avenue and Baker Street Parking Lot. Following approval, staff identified a scrivener's error in the documentation associated with the Task Authorization. Specifically, the original Task Authorization cited an incorrect solicitation number and master agreement reference.

The scope of work, contractor, compensation amount, funding source, and project intent approved by City Council remain unchanged. This item is being presented solely to correct the referenced solicitation and agreement information so that the record accurately reflects the procurement vehicle under which the Task Authorization is being issued.

The original memorandum presented to City Council (May 5, 2026) outlined the project scope and background for the repairs, including replacement of the failed plastic mesh reinforcement system with a concrete paver mesh system designed to provide greater long-term stability for the parking lot.

Budget Impact:
There is no additional budget impact associated with this ratification. The approved project cost and funding source remain unchanged, and are listed below:

Downtown CRA Parking Improvement Project GL

- Remaining Budgeted amount: $1,275,410
- 3rd & Baker Parking Lot Repair Cost: $226,464.34

Strategic Impact:

Goal 9: Maintain Parks equipment, City buildings, and facilities in accordance with established safety and maintenance guidelines.

Recommendation:

City Council ratify the corrected Task Authorization with Faden Builders for repairs to the 3rd Avenue and Baker Street Parking Lot to correct the scrivener's error related to the solicitation number and agreement reference contained in the originally approved document.

Attachment(s):

1. Task Faden 3rd Baker Repair 042826

Prepared by: Jeanann Hand, City Clerk
Reviewed by:

Whitney Donovan, Purchasing Coordinator	Approved - 5/7/2026
Matthew Dodson, Budget Officer	Approved - 5/7/2026
Jennifer Gates, Finance Director	Approved - 5/7/2026
Adam Sumner, Community Development Director	Approved - 5/13/2026
City Attorney, City Attorney	Approved - 5/13/2026
Jeanann Hand, City Clerk	Approved - 5/13/2026
Vince Sandersfeld, City Manager	Final Approval - 5/13/2026

CONTINUING PROFESSIONAL SERVICES CONTRACT
TASK AUTHORIZATION

Subject to the provisions contained in the Continuing Contract for Professional Services (the "Continuing Contract") between the **CITY OF MOUNT DORA** (the "AUTHORITY") and Faden Builders, Inc. (the "FIRM"), dated April 7, 2020, which was competitively procured through RFQ #19-GS-018 and in accordance with § 287.055, *Florida Statutes*, **THIS TASK AUTHORIZATION**, made effective on this 5th day of May, 2026, authorizes the FIRM to provide professional services as set forth below:

PROJECT INFORMATION
Project Name: 3rd & Baker Parking Lot Repair
Project Number:2025-16 CRA
Contract Number: 2025-16 CRA
Firm Contact: Todd Faden
Authority Contact: Adam Sumner, CEcD

1. **Scope of Services/Deliverables**. The FIRM shall provide to the AUTHORITY those professional services as described in the Scope of Work (the "Services"), attached hereto as **Exhibit "1"**, and incorporated herein by this reference.
2. **Contract Time**. The FIRM shall commence the Services within 30 days of the execution of this Task Authorization. The FIRM shall complete all work under this Task Authorization within 30 calendar days from the commencement date, unless otherwise extended by a written amendment approved by the CITY. Time is of the essence for this Project.
3. **Compensation**. The total payment for this Task Authorization shall not exceed $226,464.34. Payments to the FIRM for the Services shall be made on a time-and-materials basis. Monthly payments will be issued for each completed subtask, calculated based on the actual time spent by the FIRM and in accordance with the Fee Schedule set forth in **Exhibit "2"**, attached hereto and incorporated herein by this reference.
4. **Invoices**. The FIRM shall submit invoices to: Mount Dora CRA, Attn: Accounts Payable, 510 N. Baker St., Mount Dora, FL 32757.
5. **Project Personnel**. The FIRM shall identify in writing all Key Employees and subconsultants who will be assigned to this Project. The FIRM shall ensure that all assigned personnel possess the necessary qualifications and experience to successfully complete the Project. The FIRM shall notify the AUTHORITY of any changes to the Key Employees or subconsultants assigned to the Project, including any terminations or replacements.
6. **Incorporation of Continuing Contract**. This Task Authorization is issued pursuant to and is governed by the terms and conditions of the Continuing Contract. All provisions of the Continuing Contract are hereby incorporated by reference and shall apply to the performance of the Services under this Task Authorization unless otherwise specified herein.

IN WITNESS WHEREOF, the parties hereto, by their duly authorized representatives, have executed this Task Authorization, effective the date first written above.

AUTHORITY

_____
James Homich, Mayor

ATTEST:

_____
Jeanann Hand, City Clerk

FIRM

Print: Shawn Howard

Company: Faden Builders, Inc

Title: Project Manager

Date: 04/28/2026

Exhibit “1”
Scope of Services

FADEN
BUILDERS, INC

03/31/2026 Faden Proposal No. 26-136

Adam Sumner
Deputy Planning Director, CRA Manager & Code Compliance Manager
City of Mount Dora
510 N Baker Street
Mount Dora, Florida 32757

RE: MD CMAR 3rd/Baker Parking Lot Repair

Scope Summary: Provide and install new pavers, curbing and striping per plans

Exhibit A: Scope of Work

1. General Conditions
    a. Project Management and Supervision
    b. Mobilization/Demobilization
2. New Construction
    a. Demolition of existing permeable paver system per plans
    b. New site excavation, site grading and export of excess fill
    c. Furnish and install new subbase to include 12" stabilized base LBR 40 compacted to 98% density
    d. Furnish and install 6" crushed concrete base compacted to 98% density
    e. Furnish and install sand to prep for new permeable pavers
    f. Install new ribbon and mountable curb per plans
    g. Install new Turfstone Permeable Pavers to include topsoil and seeding
    h. Furnish and install striping to include stop bar, arrows and Signage
    i. Furnish and install approx. 70 LF aluminum handrails

Qualifications and Exclusions:

1. Work to be completed 1st shift, M-F, no overtime is included.
2. The scope is limited to the items listed in Exhibit A. Any other added scope items or items required by the AHJ for permitting are excluded and will be charged as a change order.
3. Geotechnical testing/reports are excluded.
4. Dewatering is excluded.
5. Site, NPDES, DEP, Utility and FDOT permits are excluded
6. Civil engineering is excluded.

FADEN
BUILDERS, INC

Exhibit B: Price/GMP Breakdown

1.	General Conditions	$ 13,791.40
2.	Site Prep- Demo, Fill, Crushed base, compaction	$ 72,839.24
3.	Pavers	$ 91,203.86
4.	Aluminum Handrails	$ 15,229.73
	Subtotal	$ 193,064.23
	General Liability Insurance	$ 2,509.83
	Contingency (5%)	$ 9,653.21
	Contractor's Fee	$ 21,237.06
	Permit Fee	$1,000.00
	Performance and Payment Bond	excluded
	Gross Maximum Price (GMP):	**$ 226,464.34**

The prices included in this proposal are valid for 30 days per our material vendors due to steady material price increases.

Exhibit C: Basic Schedule

Procurement will begin promptly after the issuance of the Purchase Order.
Proposed duration schedule:
- 4 weeks for material procurement and submittals
- 6 weeks for mobilization and demolition

Project Management Information System (PMIS) will not be required for this project.

State Cert# CGC 060972
Mailing Address: 1194 Camp Ave. Mount Dora, FL 32757
Offices: 3390 E. Vista Blvd Lake Buena Vista , FL 32830 • 1194 Camp Ave, Mt Dora FL 32757
Phone: 352-735-9805 • Fax: 352-735-9806
www.FadenBuildersinc.com

Exhibit D: Construction Team

Owner's Representative: Adam Sumner (City of Mount Dora)
Construction Manager: Todd Faden (Faden Builders)

Exhibit E: Construction Manager's Staff

Principal: Todd Faden
Project Manager: Shawn Howard
Site Superintendent: Rob Bennett
Staff Accountant: Cyndi Kennerly
Safety Director: Nicole Rakes

Exhibit F: Sub-Contractors

Paquette Company (Sitework)
Ocala Landscaping (Pavers)

Please feel free to contact me with any questions. We look forward to working with you.

Best regards,

Shawn Howard
Faden Builders, Inc.

State Cert# CGC 060972

Mailing Address: 1194 Camp Ave. Mount Dora, FL 32757
Offices: 3390 E. Vista Blvd Lake Buena Vista , FL 32830 • 1194 Camp Ave, Mt Dora FL 32757
Phone: 352-735-9805 • **Fax:** 352-735-9806
www.FadenBuildersinc.com

510 N. Baker St.
Mount Dora, FL 32757
352-735-7126

DATE: **May 19, 2026**

TO: **Honorable Mayor and City Council Members**

FROM: **Vince Sandersfeld, City Manager**

SUBJECT: Request Ratification of the Twenty-eighth and Twenty-ninth Extensions of **Resolution No. 2025-45**, Declaring a Local State of Emergency Related to October 26-October 27, 2025 Flood Event

Introduction:
This is a request for Council to ratify the Twenty-eighth and Twenty-ninth Extensions of Resolution No. 2025-45, Local State of Emergency Related to October 26-October 27, 2025 Flood Event.

Discussion:
Section 252.38(3)(a)(5), Florida Statutes, authorizes municipalities to declare a local state of emergency for a duration of seven (7) days, which may be extended in additional seven-day increments as necessary. During such time, the City may waive procedures and formalities otherwise required by general law, ordinance, or local policy, and may take any prudent action necessary to ensure the health, safety, and welfare of the community.

On October 27, 2025, in response to the flooding event occurring between October 26 and October 27, 2025, Mayor Homich signed Resolution No. 2025-45, declaring a local state of emergency within all territory inside the legal boundaries of the City of Mount Dora for a seven-day duration. On the same date, pursuant to Emergency Order No. 2025-1, the Lake County Board of County Commissioners also declared a local state of emergency. On October 29, 2025, Governor Ron DeSantis issued Executive Order No. 25-213, declaring a state of emergency in Lake County and other affected areas of Central Florida due to the same flooding event.

City of Mount Dora Resolution No. 2025-45 was ratified at a City Council Special Meeting on October 29, 2025, at which a quorum of the City Council was present.Chapter 252, *Florida Statutes,* and Resolution 2025-45 permit the mayor, City Manager or his or her designee, to extend a local state of emergency if a quorum of the City Council is unavailable. Due to the ongoing suffering caused by the October 26-27, 2025 Flood Event, and to ensure the health, safety, and welfare of the community, its residents, and public facilities, the local state of emergency was further extended for all territory within the legal boundaries of the City of Mount

Dora for additional 7-day durations, up to and including January 26, 2026. Further extensions may be issued when prudent by the mayor or city manager or his or her designee in the absence of a quorum of the City Council.

City Council Extension to State of Emergency Approval History:

Extension	Date Adopted/Signed	Date Ratified by City Council	Extension Expires
1st	11/03/2025	11/04/2025	11/10/2025
2nd	11/10/2025	11/18/2025	11/17/2025
3rd	11/17/2025	11/18/2025	11/24/2025
4th	11/24/2025	12/02/2025	12/01/2025
5th	12/01/2025	12/02/2025	12/08/2025
6th	12/08/2025	12/16/2025	12/15/2025
7th	12/15/2025	12/16/2025	12/22/2025
8th	12/22/2025	01/06/2026	12/29/2025
9th	12/29/2025	01/06/2025	01/05/2026
10th	01/05/2026	01/06/2026	01/12/2026
11th	01/12/2026	01/20/2026	01/19/2026
12th	01/19/2026	01/20/2026	01/26/2026
13th	01/26/2026	02/03/2026	02/02/2026
14th	02/02/2026	02/03/2026	02/09/2026
15th	02/09/2026	02/17/2026	02/16/2026
16th	02/16/2026	02/17/2026	02/23/2026
17th	02/23/2026	03/03/2026	03/02/2026
18th	03/02/2026	03/03/2026	03/09/2026
19th	03/09/2026	03/17/2026	03/16/2026
20th	03/16/2026	03/17/2026	03/23/2026
21st	03/23/2026	04/07/2026	03/30/2026
22nd	03/30/2026	04/07/2026	04/06/2026
23rd	04/06/2026	04/07/2026	04/13/2026
24th	04/13/2026	04/21/2026	04/20/2026
25th	04/20/2026	04/21/2026	04/27/2026
26th	04/27/2026	05/05/2026	05/04/2026
27th	05/04/2026	05/05/2026	05/11/2026
28th	05/11/2026	05/19/2026	05/18/2026
29th	05/18/2026	05/19/2026	05/25/2026

Budget Impact:

In the event any expenses are incurred as a result of the flood event, a budget amendment will be presented to City Council as potential reimbursements are received, indicating the fund accounts to be adjusted as a result of emergency expenses.

Strategic Impact:

Strategic Initiative 3: Strengthen and Expand Mount Dora's Infrastructure

Recommendation:

Council ratify the Twenty-eighth and Twenty-ninth Extensions of Resolution No. 2025-45, Local State of Emergency Related to the October 26-October 27, 2025 Flood event.

Attachment(s):

1. 05.19.2026.TWENTY-EIGHTH EXTENSION OF RESOLUTION 2025-45
2. 05.19.2026.TWENTY-NINTH EXTENSION OF RESOLUTION 2025-45

Prepared by: Jeanann Hand, City Clerk
Reviewed by:

Whitney Donovan, Purchasing Coordinator	Approved - 4/22/2026
Matthew Dodson, Budget Officer	Approved - 4/23/2026
Jennifer Gates, Finance Director	Approved - 4/23/2026
City Attorney, City Attorney	Approved - 5/13/2026
Jeanann Hand, City Clerk	Approved - 5/13/2026
Vince Sandersfeld, City Manager	Final Approval - 5/13/2026

TWENTY-EIGHTH EXTENSION OF RESOLUTION 2025-45

WHEREAS, on October 27, 2025, the City of Mount Dora declared a local state of emergency by adoption of Resolution No. 2025-45 due to severe flooding resulting from significant rainfall occurring on October 26 and October 27, 2025; and

WHEREAS, on October 27, 2025, pursuant to Emergency Order No. 2025-1, the Lake County Board of County Commissioners also declared a local state of emergency; and

WHEREAS, on October 29, 2025, Governor Ron DeSantis issued Executive Order No. 25-213, declaring a state of emergency in Lake County and other affected areas of Central Florida due to the same flooding event; and

WHEREAS, on October 29, 2025, the City Council adopted and ratified Resolution 2025-45; and

WHEREAS, the flooding caused overflowing waterways, saturated soils, damage to public and private property, disruption of City services, and threats to the health, safety, and welfare of residents, visitors, and public facilities; and

WHEREAS, the City, its residents, and its facilities continue to suffer the effects of the flooding event, and emergency response, recovery, and mitigation efforts remain necessary; and

WHEREAS, Section 252.38(3)(a)(5), Florida Statutes, provides that the City may declare a local state of emergency for a 7-day duration, which may be extended as necessary in 7-day increments, during which the City may waive procedures and formalities otherwise required by general law, ordinance, or local policy, and may take whatever prudent action is necessary to ensure the health, safety, and welfare of the community; and

WHEREAS, Chapter 252, Florida Statutes, and Resolution 2025-45 permit the Mayor, City Manager, or his or her designee, to declare and extend a local state of emergency if a quorum of the City Council is unavailable; and

WHEREAS, a quorum of the City Council was unavailable to convene prior to the expiration of the initial 7-day emergency period; and

WHEREAS, on November 3, 2025, the City extended the declared local state of emergency until November 10, 2025; and

WHEREAS, the First Extension of Resolution No. 2025-45 was ratified by City Council at the Regular Session held November 4, 2025; and

WHEREAS, the declared local state of emergency has been extended in additional seven (7)-day increments thereafter and each extension has been duly ratified by the City Council; and

WHEREAS, it is the intent of the City of Mount Dora to extend Resolution No. 2025-45 due to the ongoing impacts of the flooding event and to ensure the continued protection of the health, safety, and welfare of the community, its residents, and public facilities.

NOW, THEREFORE, BE IT RESOLVED that effective May 11, 2026, the City of Mount Dora does hereby extend the previously declared local state of emergency for all territory within the legal boundaries of the City of Mount Dora for an additional 7-day duration, up to and including May 18, 2026.

Further extensions may be issued when prudent by the Mayor, City Manager, or his or her designee in the absence of a quorum of the City Council.

PASSED AND ADOPTED this 11th day of May, 2026

RATIFIED AT A THE _____, 2026 CITY COUNCIL REGULAR SESSION.

_____
JAMES HOMICH, MAYOR
City of Mount Dora, Florida

_____
Vince Sandersfeld, City Manager

ATTEST:

_____
Jeanann Hand
City Clerk

For the use and reliance of the City of Mount Dora only. Approved as to form and legal sufficiency

_____
Patrick Brackins
City Attorney

TWENTY-NINTH EXTENSION OF RESOLUTION 2025-45

WHEREAS, on October 27, 2025, the City of Mount Dora declared a local state of emergency by adoption of Resolution No. 2025-45 due to severe flooding resulting from significant rainfall occurring on October 26 and October 27, 2025; and

WHEREAS, on October 27, 2025, pursuant to Emergency Order No. 2025-1, the Lake County Board of County Commissioners also declared a local state of emergency; and

WHEREAS, on October 29, 2025, Governor Ron DeSantis issued Executive Order No. 25-213, declaring a state of emergency in Lake County and other affected areas of Central Florida due to the same flooding event; and

WHEREAS, on October 29, 2025, the City Council adopted and ratified Resolution 2025-45; and

WHEREAS, the flooding caused overflowing waterways, saturated soils, damage to public and private property, disruption of City services, and threats to the health, safety, and welfare of residents, visitors, and public facilities; and

WHEREAS, the City, its residents, and its facilities continue to suffer the effects of the flooding event, and emergency response, recovery, and mitigation efforts remain necessary; and

WHEREAS, Section 252.38(3)(a)(5), Florida Statutes, provides that the City may declare a local state of emergency for a 7-day duration, which may be extended as necessary in 7-day increments, during which the City may waive procedures and formalities otherwise required by general law, ordinance, or local policy, and may take whatever prudent action is necessary to ensure the health, safety, and welfare of the community; and

WHEREAS, Chapter 252, Florida Statutes, and Resolution 2025-45 permit the Mayor, City Manager, or his or her designee, to declare and extend a local state of emergency if a quorum of the City Council is unavailable; and

WHEREAS, a quorum of the City Council was unavailable to convene prior to the expiration of the initial 7-day emergency period; and

WHEREAS, on November 3, 2025, the City extended the declared local state of emergency until November 10, 2025; and

WHEREAS, the First Extension of Resolution No. 2025-45 was ratified by City Council at the Regular Session held November 4, 2025; and

WHEREAS, the declared local state of emergency has been extended in additional seven (7)-day increments thereafter and each extension has been duly ratified by the City Council; and

WHEREAS, it is the intent of the City of Mount Dora to extend Resolution No. 2025-45 due to the ongoing impacts of the flooding event and to ensure the continued protection of the health, safety, and welfare of the community, its residents, and public facilities.

NOW, THEREFORE, BE IT RESOLVED that effective May 18, 2026, the City of Mount Dora does hereby extend the previously declared local state of emergency for all territory within the legal boundaries of the City of Mount Dora for an additional 7-day duration, up to and including May 25, 2026.

Further extensions may be issued when prudent by the Mayor, City Manager, or his or her designee in the absence of a quorum of the City Council.

PASSED AND ADOPTED this ___ day of _____, 2026

RATIFIED AT A THE _____, 2026 CITY COUNCIL REGULAR SESSION.

_____
JAMES HOMICH, MAYOR
City of Mount Dora, Florida

_____
Vince Sandersfeld, City Manager

ATTEST:

_____
Jeanann Hand
City Clerk

For the use and reliance of the City of Mount Dora only. Approved as to form and legal sufficiency

_____
Patrick Brackins
City Attorney

510 N. Baker St.
Mount Dora, FL 32757
352-735-7126

DATE: **May 19, 2026**

TO: **Honorable Mayor and City Council Members**

FROM: **Vince Sandersfeld, City Manager**

SUBJECT: Request Approval of Meeting Minutes

Introduction:
This is a request for Council to approve meeting minutes.

Discussion:
The City Clerk prepares minutes and presents them to City Council as an opportunity to make suggestions or corrections prior to final approval.

Budget Impact:
N/A

Strategic Impact:
N/A

Recommendation:
Council approve meeting minutes.

Attachment(s):
1. May 5 2026 City Council Minutes_DRAFT (1)

Prepared by: Jeanann Hand, City Clerk
Reviewed by:
Vince Sandersfeld, City Manager Final Approval - 5/13/2026

CITY OF MOUNT DORA, FLORIDA
CITY COUNCIL REGULAR SESSION MINUTES
Mount Dora City Hall
510 North Baker Street, Mount Dora, FL 32757
May 5, 2026, 6:00 p.m.

CALL TO ORDER

Having been duly advertised as required by law, at 6:00 p.m., Mayor James Homich called to order the Regular Session of City Council in the Mount Dora City Hall Council Chamber.

MOMENT OF SILENCE & PLEDGE OF ALLEGIANCE

A moment of silence and Pledge of Allegiance to the Flag were led by Mayor Homich.

ROLL CALL

Members Present
James Homich, Mayor
Cal Rolfson, District 2
Marc Crail, District 4
Nate Walker, District 5
Doug Bryant, At-large

Also Present
Vince Sandersfeld, City Manager
Patrick Brackins, City Attorney
Jeanann Hand, City Clerk

Members Not Present
John Cataldo, District 1, Vice-mayor
Dennis Dawson, District 3

PRESENTATIONS

1. Proclamation Building Safety Month 2026

Mayor Homich presented a proclamation recognizing May 2026 as Building Safety Month in the City of Mount Dora. Building Official Ryan Morgan accepted the proclamation and discussed the importance of building safety, code enforcement, and the 2026 Building Safety Month themes focused on safety, preparedness, and accessibility. Mr. Morgan recognized Building Department staff for their service and announced a Building Safety Month open house to be held on May 15, 2026, at the Building Department office. Councilmembers expressed appreciation for the department's work protecting the community.

PUBLIC COMMENT

DRAFT

Mayor Homich opened public comment. No one spoke. Mayor Homich closed public comment.

APPROVAL OF AGENDA
APPROVAL OF CONSENT AGENDA

1. Request Approval of Vendor Agreement with Lake Community Action Agency for the Low-Income Home Energy Assistance Program Vendor Payment (LIHEAP) Program
2. Request to Foreclose on Property at 1640 Stafford Springs Blvd., (AK#3527984) Mount Dora, Florida 32757
3. Request to Foreclose on Property at N. Grandview Ave (AK#1467217), Mount Dora, Florida 32757
4. Request Ratification of the Twenty-sixth and Twenty-seventh Extensions of **Resolution No. 2025-45**, Declaring a Local State of Emergency Related to October 26-October 27, 2025 Flood Event
5. Request Approval of Meeting Minutes

MOTION BY COUNCILMEMBER ROLFSON TO APPROVE THE AGENDA AND CONSENT AGENDA; COUNCILMEMBER CRAIL SECONDED THE MOTION. MOTION PASSED WITH A UNANIMOUS VOICE VOTE.

ACTION ITEMS

1. Request Approval of Task Authorization with Faden Builders for Repairs for 3rd Avenue and Baker Street Parking Lot

Community Development Director Adam Sumner presented the proposed task authorization with Faden Builders for repairs to the 3rd Avenue and Baker Street parking lot. Mr. Sumner explained that the existing plastic grid system had failed and staff recommended replacing the surface with a concrete paver system and concrete ribbon, along with regrading improvements.

Mr. Sumner stated the project cost was $226,464.34 and noted that the City had more than $1.2 million budgeted for parking improvements.

Council discussion included questions regarding the permeability of the proposed surface materials. Staff confirmed the new system would be more permeable than the existing system.

Mayor Homich opened public comment. No one spoke. Mayor Homich closed public comment.

Staff was directed to proceed with the approved task authorization to repair the 3rd Avenue and Baker Street parking lot by installing a concrete paver system with a concrete ribbon and regrading, using the selected contractor, with an anticipated construction timeline of approximately sixty (60) days.

DRAFT

MOTION BY COUNCILMEMBER CRAIL TO APPROVE THE TASK AUTHORIZATION WITH FADEN BUILDERS FOR REPAIRS FOR 3RD AVENUE AND BAKER STREET PARKING LOT; COUNCILMEMBER WALKER SECONDED THE MOTION. MOTION PASSED WITH A UNANIMOUS VOICE VOTE.

2. Request for Code Lien Waiver or Reduction for 1422 Plymouth Avenue

Mr. Sumner presented a request for a code lien waiver or reduction concerning the property located at 1422 Plymouth Avenue. The current property owner, Michele Holmes, was present through electronic media technology.

Staff advised that the property had accrued liens for two violations totaling $43,800, in addition to direct City costs of $979.35. Staff explained that Ms. Holmes was attempting to sell the property and that a prospective buyer had undertaken efforts to improve site conditions.

Council discussed the City's code enforcement process, voluntary compliance efforts, and the condition of the property. Some Councilmembers expressed concern regarding maintaining integrity and consistency in code enforcement matters.

A motion was made to reduce the lien amount to $10,000, provided that the reduced amount be paid by June 4, 2026, and that remaining debris on the property be removed by that same date. The motion further provided that failure to comply would result in reinstatement of the original lien amount.

Council and staff discussed tabling the item.

Mayor Homich opened public comment. No one spoke. Mayor Homich closed public comment.

Property owner Michele Holmes spoke with Council about the circumstances.

MOTION BY COUNCILMEMBER ROLFSON THAT IN CODE COMPLIANCE CASE #E2025-0119, THE EXISITNG FINE BE REDUCED TO $10,000, WITH THE STIPULATIONS THAT THE REDUCED FINE WILL BE PAID TO THE CITY OF MOUNT DORA AND THE DEBRIS CLEANED FROM THE PROPERTY ON OR BEFORE JUNE 4, 2026. FAILURE TO PAY THE TOTAL REDUCED FINE AND CLEAN THE DEBRIS WILL RESULT IN THE FINE REVERTING TO ITS ORIGINAL AMOUNT OF $44,779.35; COUNCILMEMBER BRYANT SECONDED THE MOTION.

Council further discussed the issue.

MOTION BY COUNCILMEMBER ROLFSON THAT IN CODE COMPLIANCE CASE #E2025-0119, THE EXISTING FINE BE REDUCED TO $10,000 WITH THE STIPULATIONS THAT THE REDUCED FINE PLUS CLEAN UP AND STAFF COSTS OF $979.35 WILL BE PAID TO THE CITY OF MOUNT DORA ON OR BEFORE JUNE 4, 2026 OR IT REVERTS BACK TO THE ORIGINAL AMOUNT OF $44,779.35;

DRAFT

COUNCILMEMBER CRAIL SECONDED THE AMENDED MOTION. MOTION PASSED WITH A 3-2 ROLL CALL VOTE.

YES	***Homich***
	Crail
	Rolfson
NO	***Walker***
	Bryant

PUBLIC HEARINGS - RESOLUTIONS/ORDINANCES

1. Request Adoption of **Resolution No. 2026-14**, Aerial Fireworks Display at July 3, 2026 Freedom on the Waterfront Event

Mr. Brackins read Resolution No. 2026-14 by title only.

RESOLUTION NO. 2026-14

A RESOLUTION OF THE CITY OF MOUNT DORA, FLORIDA, PERTAINING TO THE 2026 FREEDOM ON THE WATERFRONT EVENT; PROVIDING FOR LEGISLATIVE FINDINGS AND INTENT; PROVIDING AUTHORIZATION FOR FIREWORKS DISPLAY AND DOCK CLOSURE; PROVIDING FOR AUTHORITY TO THE CITY MANAGER FOR IMPLEMENTING ADMINISTRATIVE ACTIONS; PROVIDING A SAVINGS CLAUSE; PROVIDING FOR SCRIVENER'S ERRORS; PROVIDING FOR CONFLICTS; PROVIDING FOR SEVERABILITY; AND PROVIDING AN EFFECTIVE DATE.

Cultural and Special Events Manager Chris Carson spoke about the event.

Mayor Homich opened public comment. No one spoke. Mayor Homich closed public comment.

MOTION BY COUNCILMEMBER ROLFSON TO ADOPT RESOLUTION NO. 2026-14, AERIAL FIREWORKS DISPLAY AT JULY 3, 2026 FREEDOM ON THE WATERFRONT EVENT; COUNCILMEMBER CRAIL SECONDED THE MOTION. MOTION PASSED WITH A 5-0 ROLL CALL VOTE.

2. Request Adoption of **Resolution No. 2026-15**, Establishing the Mission Statement, Core Values, and SERVE Guiding Principles as the Official Operational Framework for the Nathaniel Bell Community Resource and Recreation Center

Mr. Brackins read Resolution No. 2026-15 by title only.

RESOLUTION NO. 2026-15

DRAFT

A RESOLUTION OF THE CITY OF MOUNT DORA, FLORIDA, FORMALLY ADOPTING AND ESTABLISHING THE MISSION STATEMENT, CORE VALUES, AND SERVE GUIDING PRINCIPLE AS THE OFFICIAL OPERATIONAL FRAMEWORK FOR THE NATHANIEL BELL COMMUNITY RESOURCE AND RECREATION CENTER; PROVIDING FOR IMPLEMENTATION; PROVIDING FOR AUTHORITY TO THE CITY MANAGER FOR IMPLEMENTING ADMINISTRATIVE ACTIONS; PROVIDING FOR AUTHORITY TO THE MAYOR TO EXECUTE; PROVIDING FOR A SAVINGS PROVISION; AND PROVIDING FOR SCRIVENER'S ERRORS, CONFLICTS, SEVERABILITY, AND EFFECTIVE DATE.

The Council considered Resolution No. 2026-15 establishing the Mission Statement, Core Values, and SERVE Guiding Principles as the operational framework for the Nathaniel Bell Community Resource and Recreation Center.

Discussion included review of terminology used within the proposed document and potential revisions necessary for consistency with recently adopted state law. The City Attorney recommended removing or replacing certain words, including "inclusion," "inclusive," "equity," and "equitable."

Councilmembers discussed the importance of obtaining additional public input and ensuring the adopted framework reflected the City's operational goals.

Staff was directed to revise the Nathaniel Bell Community Resource and Recreation Center Mission Statement, Core Values, and SERVE Guiding Principles to remove or replace terminology identified during discussion and return a revised copy of Resolution No. 2026-15 for final adoption at a subsequent meeting.

Mayor Homich opened public comment. No one spoke. Mayor Homich closed public comment.

MOTION BY COUNCILMEMBER WALKER TO ADOPT RESOLUTION NO. 2026-15 TONIGHT WITH THE PROVISION THAT MR. BRACKINS CHANGE EVERY WORD THAT WOULD NOT ALIGN WITH RECENTLY ENACTED STATE LAW PERTAINING TO DIVERSITY, EQUITY AND INCLUSION LANGUAGE; COUNCILMEMBER ROLFSON SECONDED THE MOTION. MOTION PASSED WITH A 5-0 ROLL CALL VOTE.

PRIORITY PROJECT UPDATES

1. Presentation Damaged Stormwater Facilities Recovery Update

Staff provided an update regarding ongoing stormwater facility recovery and improvement projects.

The presentation included discussion of erosion control measures, underdrain installation, roadway resurfacing, and groundwater mitigation efforts associated with the project area. Staff explained that work continued along the eastern portion of the site and included installation of additional underdrains and stabilization improvements.

DRAFT

Council discussion addressed the use of rip rap and vegetation on project slopes, plant material availability following recent freeze conditions, and overall project timelines.

Staff advised that a progress meeting was scheduled for the following day and that staff hoped to provide a definitive grand opening date in the near future.

Staff further discussed funding opportunities, including obtaining contractor proposals for repairs to the Chautauqua and George Court stormwater structures and associated canal dredging, applying for a Hazard Mitigation Grant Program (HMGP) grant to increase the capacity of Dogwood Pond, and Applying for an approximately $400,000 grant for a larger-scale hydraulic model of the area.

2. Update Landfill (City Attorney)

The City Attorney provided an update regarding the landfill matter and advised that notice had been provided approximately eight to nine days earlier, with no response received from the opposing party.

The City Attorney further advised that the City was coordinating with outside counsel and Lake County regarding potential approaches to resolve the issue.

CITY MANAGER'S REPORT

No report.

CITY ATTORNEY'S REPORT

No report.

COMMUNICATIONS AND REPORTS

Council and staff shared community updates, including recognition of a $50,000 matching grant opportunity from the Mount Dora Community Trust and a reminder regarding the upcoming joint planning meeting between Lake County and local municipalities on May 18. Additional comments included discussion of local events and community activities.

ADJOURNMENT

There being no further business for discussion, the meeting adjourned at approximately 7:42 p.m.

_____

JAMES HOMICH, MAYOR
City of Mount Dora

_____

Jeanann Hand, City Clerk

DRAFT

510 N. Baker St.
Mount Dora, FL 32757
352-735-7126

DATE: **May 19, 2026**

TO: **Honorable Mayor and City Council Members**

FROM: **Vince Sandersfeld, City Manager**

SUBJECT: Request Approval of Structure Lease Agreement Between the City of Mount Dora and New Cingular Wireless PCS, LLC for Telecommunications Facility at 1207 N. Tremain Street (Water Tower)

Introduction:
This is a request for City Council to approve a Structure Lease Agreement between the City of Mount Dora and New Cingular Wireless PCS, LLC (AT&T).

Discussion:
The proposed Structure Lease Agreement allows AT&T to lease a portion of City-owned property (Water Tower) for the installation and operation of telecommunications infrastructure, including antennas, equipment, and related improvements. This agreement supports the expansion of wireless service coverage and reliability within the City, which is critical for residents, businesses, and emergency services. The initial lease term is ten (10) years with six (6) additional five-year renewal options, followed by automatic annual renewals unless terminated by either party. The agreement includes a 3% annual rent escalation, ensuring that revenue to the City increases over time. AT&T is responsible for all costs associated with the construction, operation, maintenance, and utilities for the facility, and the agreement includes standard provisions for indemnification and insurance to protect the City. This request is necessary to support continued investment in telecommunications infrastructure and to meet growing demand for reliable wireless connectivity. It is reasonable as it leverages City-owned property to generate revenue without requiring public expenditure. The agreement is in the best interest of the City as it enhances service delivery, supports public safety communications, and creates a long-term, stable revenue source.

Budget Impact:
The Structure Lease Agreement will have a positive fiscal impact on the City.
Initial Term (10 Years):
Annual rent begins at $33,000 with a 3% annual increase, generating approximately $378,000 over the initial term.

Full Term (Up to 40 Years):
With continued 3% annual escalation through extension periods, total projected revenue is approximately $2.5 million.

Cost to City:
None. AT&T is responsible for all construction, maintenance, utilities, and operational expenses.

This agreement provides a long-term, escalating revenue stream with no financial obligation to the City.

Strategic Impact:
Strategic Initiative 3: Strengthen and Expand Infrastructure
Goal 7: Develop new infrastructure to support sustainable growth
Objective 7.1: Expand infrastructure to meet the needs of a growing community

Strategic Initiative 4: Provide High-Quality Services
Goal 11: Ensure an exceptional level of Public Safety services

Strategic Initiative 5: Invest in Fiscal and Human Resources
Goal 13: Identify and seek alternative funding sources
Objective 13.1: Pursue federal, state, and local funding sources (including revenue-generating agreements)

Recommendation:
City Council approve the Structure Lease Agreement between the City of Mount Dora and New Cingular Wireless PCS, LLC (AT&T).

Attachment(s):
1. UPDATED 05.19.2026.Telecom.Structure Lease Agreement with Cingular Wireless
2. UPDATED 05.19.2026.Telecom.Memorandum of Lease with Cingular Wireless

Prepared by: Jason Marlar, IT Director
Reviewed by:

Whitney Donovan, Purchasing Coordinator	Approved - 5/7/2026
Matthew Dodson, Budget Officer	Approved - 5/7/2026
Jennifer Gates, Finance Director	Approved - 5/7/2026
City Attorney, City Attorney	Approved - 5/13/2026
Jeanann Hand, City Clerk	Approved - 5/13/2026
Vince Sandersfeld, City Manager	Final Approval - 5/13/2026

Market: SE NFL ORLANDO
Cell Site Number: 320061
Cell Site Name: FDL01243
Search Ring Name: DT Mount Dora
Fixed Asset Number: 15743289

STRUCTURE LEASE AGREEMENT

THIS STRUCTURE AGREEMENT ("**Agreement**"), dated as of the latter of the signature dates below (the "**Effective Date**"), is entered into by the City of Mount Dora, a Florida municipal corporation, having a mailing address of 510 N. Baker St., Mount Dora, FL 32757 ("**Landlord**") and New Cingular Wireless PCS, LLC, a Delaware limited liability company, having a mailing address of 1025 Lenox Park Blvd NE 3rd Floor, Atlanta, GA 30319 ("**Tenant**").

BACKGROUND

Landlord owns or controls that certain plot, parcel or tract of land, as described on **Exhibit 1**, improved with a structure (the "**Structure**"), together with all rights and privileges arising in connection therewith, located at 1207 N. Tremain St, Mount Dora, Florida, 32757, in the County of Lake, State of Florida (collectively, the "**Property**"). Landlord desires to grant to Tenant the right to use a portion of the Property in accordance with this Agreement.

The parties agree as follows:

1. **LEASE OF PREMISES.** Landlord hereby leases to Tenant a portion of the Property consisting of:

(a) approximately 375 square feet including the air space above such ground space, as described on attached **Exhibit 1,** for the placement of Tenant's Communication Facility;

(b) space for any structural steel or other improvements to support Tenant's equipment (collectively, the space referenced in (a) and (b) is the "**Equipment Space**");

(c) that certain space on the Structure, as generally depicted on **Exhibit 1**, each measuring twenty (20) contiguous linear feet wide and ten (10) contiguous linear feet deep, including the air space above same, where Tenant shall have the right to install its antennas and other equipment (collectively, the "**Antenna Space**"); and

(d) those certain areas where Tenant's conduits, wires, cables, cable trays and other necessary connections are located between the Equipment Space and the Antenna Space, and between the Equipment Space and the electric power, telephone, and fuel sources for the Property (hereinafter collectively referred to as the "**Connection Space**"). Landlord agrees that Tenant shall have the right to install connections between Tenant's equipment in the Equipment Space and Antenna Space; and between Tenant's equipment in the Equipment Space and the electric power, telephone, and fuel sources for the Property, and any other improvements. Landlord further agrees that Tenant shall have the right, upon Landlord's prior written approval, which shall not be unreasonably withheld, conditioned or delayed, to install, replace and maintain utility lines, wires, poles, cables, conduits, pipes and other necessary connections over or along any right-of-way extending from the aforementioned public right-of-way to the Premises. The Equipment Space, Antenna Space, and Connection Space, are hereinafter collectively referred to as the **"Premises**."

2. **PERMITTED USE.** Tenant may use the Premises for the transmission and reception of communications signals and the installation, construction, maintenance, operation, repair, replacement and upgrade of communications fixtures and related equipment, cables, accessories and improvements, which may include a suitable support structure, associated antennas, equipment shelters or cabinets and fencing and any other items necessary to the successful and secure use of the Premises (the "**Communication Facility**"), as well as the right to test, survey and review title on the Property; Tenant further has the right but not the obligation to add, modify and/or replace equipment in order to be in compliance with any current or future federal, state or local mandated application, including, but not limited to, emergency 911 communication services, (collectively, the "**Permitted**

Use"). Landlord and Tenant agree that any portion of the Communication Facility that may be conceptually described on **Exhibit 1** will not be deemed to limit Tenant's Permitted Use. If **Exhibit 1** includes drawings of the initial installation of the Communication Facility, Landlord's execution of this Agreement will signify Landlord's approval of **Exhibit 1**. For a period of ninety (90) days following the start of construction, Landlord grants Tenant, its subtenants, licensees and sublicensees, the right to use Landlord's contiguous, adjoining or surrounding property (the "**Surrounding Property**") as may reasonably be required during construction and installation of the Communication Facility. Tenant has the right to: install and operate transmission cables from the equipment shelter or cabinet to the antennas, electric lines from the main feed to the equipment shelter or cabinet, and communication lines from the Property's main entry point to the equipment shelter or cabinet; install a generator; and, upon Landlord's prior written approval, which shall not be unreasonably withheld, conditioned or delayed, make other improvements, alterations, upgrades or additions appropriate for Tenant's Permitted Use, including the right to construct a fence around the Premises or equipment, install warning signs to make individuals aware of risks, install protective barriers, install any other control measures reasonably required by Tenant's safety procedures or applicable law, and undertake any other appropriate means to secure the Premises or equipment at Tenant's expense. Tenant has the right, subject to Landlord's prior written approval, which shall not be unreasonably withheld, conditioned or delayed, to install, modify, supplement, replace, upgrade, expand the Communication Facility (including, for example, increasing the number of antennas or adding microwave dishes) or relocate the Communication Facility within the Premises at any time during the Term. Tenant will be allowed to make such alterations to the Property in order to ensure that the Communication Facility complies with all applicable federal, state or local laws, rules or regulations. In the event Tenant desires to modify or upgrade the Communication Facility in a manner that requires an additional portion of the Property (the "**Additional Premises**") for such modification or upgrade, Landlord agrees to lease to Tenant the Additional Premises upon the same terms and conditions set forth herein, except that the Rent shall increase in conjunction with the lease of the Additional Premises by the amount equivalent to the then-current per square foot rental rate charged by Landlord to Tenant times the square footage of the Additional Premises; provided, however, that such additional portion of the Property is available and that leasing the Additional Premises to Tenant will not interfere with or infringe upon the rights of any existing tenants or any planned use by Landlord, as determined by Landlord in its reasonable discretion. Landlord agrees to take such actions and enter into and deliver to Tenant such documents as Tenant reasonably requests in order to effect and memorialize the lease of the Additional Premises to Tenant.

3. TERM.

(a) The initial lease term will be ten (10) years (the "**Initial Term**"), commencing on the Effective Date. The Initial Term will terminate on the tenth (10th) anniversary of the Effective Date.

(b) This Agreement will automatically renew for six (6) additional five-year (5) term(s) (each additional five-year (5) term shall be defined as an "**Extension Term**"), upon the same terms and conditions set forth herein unless Tenant notifies Landlord in writing of Tenant's intention not to renew this Agreement at least sixty (60) days prior to the expiration of the Initial Term or the then-existing Extension Term.

(c) Unless (i) Landlord or Tenant notifies the other in writing of its intention to terminate this Agreement at least six (6) months prior to the expiration of the final Extension Term, or (ii) the Agreement is terminated as otherwise permitted by this Agreement prior to the end of the final Extension Term, this Agreement shall continue in force upon the same covenants, terms and conditions for a further term of one (1) year, and for annual terms thereafter ("**Annual Term**") until terminated by either party hereto by giving to the other party hereto written notice of its intention to so terminate at least six (6) months prior to the end of any such Annual Term. Monthly Rent during such Annual Terms shall be equal to the Rent paid for the last month of the final Extension Term. If Tenant remains in possession of the Premises after the termination of this Agreement, then Tenant will be deemed to be occupying the Premises on a month-to-month basis (the "**Holdover Term**"), subject to the terms and conditions of this Agreement.

(d) The Initial Term, any Extension Terms, any Annual Terms and any Holdover Term are collectively referred to as the "**Term**."

4. RENT.

(a) Commencing on the first day of the month following the date that Tenant commences construction (the "**Rent Commencement Date**"), Tenant will pay Landlord on or before the fifth (5th) day of each calendar month in advance, Three Thousand and No/100 Dollars ($3,000.00) (the "**Rent**"), at the address set forth above. In any partial month occurring after the Rent Commencement Date, the Rent will be prorated. The initial Rent payment will be forwarded by Tenant to Landlord within forty-five (45) days after the Rent Commencement Date.

(b) In year two (2) of the Initial Term, and each year thereafter, including throughout any Extension Terms exercised, the monthly Rent will increase by three percent (3%) over the Rent paid during the previous year.

(c) All charges payable under this Agreement such as utilities and taxes shall be billed by Landlord within one (1) year from the end of the calendar year in which the charges were incurred; any charges beyond such period shall not be billed by Landlord, and shall not be payable by Tenant. The foregoing shall not apply to monthly Rent which is due and payable without a requirement that it be billed by Landlord. The provisions of this subsection shall survive the termination or expiration of this Agreement.

5. APPROVALS.

(a) Landlord agrees that Tenant's ability to use the Premises is contingent upon the suitability of the Premises and Property for the Permitted Use and Tenant's ability to obtain and maintain all governmental licenses, permits, approvals or other relief required of or deemed necessary or appropriate by Tenant for its use of the Premises, including without limitation applications for zoning variances, zoning ordinance amendments, special use permits, and construction permits (collectively, the "**Government Approvals**"). Landlord authorizes Tenant to prepare, execute and file all required applications to obtain Government Approvals for the Permitted Use and agrees to reasonably assist Tenant with such applications and with obtaining and maintaining the Government Approvals.

(b) Tenant has the right to obtain a title report or commitment for a leasehold title policy from a title insurance company of its choice and to have the Property surveyed by a surveyor of its choice.

(c) Tenant may also perform and obtain, at Tenant's sole cost and expense, soil borings, percolation tests, engineering procedures, environmental investigation or other tests or reports on, over, and under the Property, necessary to determine if Tenant's use of the Premises will be compatible with Tenant's engineering specifications, system, design, operations or Government Approvals. Tenant expressly acknowledges and agrees that any borings, tests, procedures, and investigations shall not be detrimental to the current primary use of the Property, including, but not limited to, the infrastructure for potable water storage and distribution.

6. TERMINATION. This Agreement may be terminated, without penalty or further liability, as follows:

(a) by either party on thirty (30) days' prior written notice if the other party remains in default under Section 15 of this Agreement after the applicable cure periods;

(b) by Tenant upon written notice to Landlord if Tenant is unable to obtain or maintain any required approval(s) or the issuance of a license or permit by any agency, board, court or other governmental authority necessary for the construction or operation of the Communication Facility as now or hereafter intended by Tenant; or if Tenant determines, in its sole discretion, that the cost of or delay in obtaining or retaining the same is commercially unreasonable;

(c) by Tenant upon written notice to Landlord if Tenant determines, in its sole discretion, due to the title report results or survey results that the condition of the Premises is unsatisfactory for its intended uses;

(d) by Tenant upon written notice to Landlord for any reason or no reason at any time prior to commencement of construction by Tenant; or

(e) by Tenant upon ninety (90) days' prior written notice to Landlord for any reason or no reason, so long as Tenant pays Landlord a termination fee equal to (i) six (6) months' Rent if the termination is during the Initial Term, at the then-current rate or (ii) three (3) months' Rent if the termination is during any of the Extension Terms. However, no such termination fee will be payable on account of the termination of this Agreement by Tenant during any term under any termination provision contained in any other Section of this Agreement, including the following: Section 5 Approvals, Section 6(a) Termination, Section 6(b) Termination, Section 6(c)

Termination, Section 6(d) Termination, Section 11(d) Environmental, Section 18 Condemnation or Section 19 Casualty.

7. **INSURANCE.** During the Term, Tenant will purchase and maintain in full force and effect such general liability policy as Tenant may deem necessary. Said policy of general liability insurance will at a minimum provide a combined single limit of One Million and No/100 Dollars ($1,000,000.00). Notwithstanding the foregoing, Tenant shall have the right to self-insure such general liability coverage.

8. **INTERFERENCE.**

(a) Prior to or concurrent with the execution of this Agreement, Landlord has provided or will provide Tenant with a list of radio frequency user(s) and frequencies used on the Property as of the Effective Date. Tenant warrants that its use of the Premises will not interfere with those existing radio frequency uses on the Property, as long as the existing radio frequency user(s) operate and continue to operate within their respective frequencies and in accordance with all applicable laws and regulations.

(b) Landlord will not grant, after the Effective Date, a lease, license or any other right to any third party if the exercise of such grant may in any way adversely affect or interfere with the Communication Facility, the operations of Tenant or the rights of Tenant under this Agreement. Landlord will notify Tenant in writing prior to granting any third party the right to install and operate communications equipment on the Property.

(c) Landlord will not, nor will Landlord permit its employees, tenants, licensees, invitees, agents or independent contractors to interfere in any way with the Communication Facility, the operations of Tenant or the rights of Tenant under this Agreement. Tenant acknowledges that this is a non-exclusive lease and, provided that the existing communications tenant(s) operate equipment within authorized frequencies and in accordance with manufacturers specifications and industry standards, Tenant shall coordinate any potential interference with other communications tenant(s) in good faith. If such good faith efforts fail, Landlord will cause such interference to cease within twenty-four (24) hours after receipt of written notice of interference from Tenant. In the event any such interference does not cease within the aforementioned cure period, Landlord shall cease all activities which are suspected of causing interference (except for intermittent testing to determine the cause of such interference) until the interference has been corrected.

(d) Tenant acknowledges and agrees that the primary purpose of the water tower facility located on the Premises is to provide water storage for Landlord and its customers. Tenant understands that Landlord may have to interrupt Tenant's use of the Premises from time to time to service, maintain, or repair the water tower facility. Accordingly, Landlord reserves the right at all times during this Lease to take any action it deems necessary in its sole discretion to repair, maintain, alter, or improve the Premises and shall not be liable to Tenant for any temporary interference with Tenant's use as a result of actions necessary to carry out any such activities. Notwithstanding the foregoing, Landlord agrees to provide Tenant with reasonable advance written notice of any planned activities, emergencies excepted, and to carry out such activities in a manner to minimize interruptions with Tenant's use.

(e) Tenant's installation, operation, and use of the Communications Facility shall not damage or interfere in any way with Landlord's operations of the water tower facility or related repair and maintenance activities.

(f) For the purposes of this Agreement, "interference" may include, but is not limited to, any use on the Property or Surrounding Property that causes electronic or physical obstruction with, or degradation of, the communications signals from the Communication Facility.

9. **INDEMNIFICATION.**

(a) Tenant agrees to indemnify and hold Landlord harmless from and against any and all injury, loss, damage or liability, costs or expenses in connection with a third party claim (including reasonable attorneys' fees and court costs) arising directly from the installation, use, maintenance, repair or removal of the Communication Facility or Tenant's breach of any provision of this Agreement, except to the extent attributable to the negligent or intentional act or omission of Landlord, its employees, invitees, agents or independent contractors.

(b) Landlord agrees to indemnify and hold Tenant harmless from and against any and all injury, loss, damage or liability, costs or expenses in connection with a third party claim (including reasonable attorneys' fees

and court costs) arising directly from the actions or failure to act of Landlord, its employees, invitees, agents or independent contractors, or Landlord's breach of any provision of this Agreement, except to the extent attributable to the negligent or intentional act or omission of Tenant, its employees, agents or independent contractors.

(c) The indemnified party: (i) shall promptly provide the indemnifying party with written notice of any claim, demand, lawsuit, or the like for which it seeks indemnification pursuant to this Section 9 and provide the indemnifying party with copies of any demands, notices, summonses, or legal papers received in connection with such claim, demand, lawsuit, or the like; (ii) shall not settle any such claim, demand, lawsuit, or the like without the prior written consent of the indemnifying party; and (iii) shall fully cooperate with the indemnifying party in the defense of the claim, demand, lawsuit, or the like. A delay in notice shall not relieve the indemnifying party of its indemnity obligation, except (1) to the extent the indemnifying party can show it was prejudiced by the delay; and (2) the indemnifying party shall not be liable for any settlement or litigation expenses incurred before the time when notice is given.

(d) Landlord expressly retains all rights, benefits, and immunities of sovereign immunity in accordance with Fla. Stat. § 768.28. Notwithstanding anything set forth in any section, article, or paragraph of this Agreement to the contrary, nothing in this Agreement shall be deemed as a waiver of sovereign immunity or limits of liability that have been or may be adopted by the Florida Legislature, and the cap on the amount and liability of Landlord for damages, attorneys' fees, and costs, regardless of the number or nature of claims in tort, equity, or contract, shall not exceed the dollar amount set by the Florida Legislature for tort. Nothing in this Agreement shall inure to the benefit of any third party for the purpose of allowing any claim against Landlord which would otherwise be barred under the Doctrine of Sovereign Immunity or operation of law. If any portion of this provision is deemed unenforceable by a court of competent jurisdiction, the remainder shall be deemed severable and shall remain in full force and effect. The provisions and obligations of this section SHALL NOT be limited by any required insurance coverage amounts and shall survive the termination or natural expiration this Agreement.

10. <u>WARRANTIES.</u>

(a) Each of Tenant and Landlord (to the extent not a natural person) each acknowledge and represent that it is duly organized, validly existing and in good standing and has the right, power, and authority or capacity, as applicable, to enter into this Agreement and bind itself hereto through the party or individual set forth as signatory for the party below.

(b) Landlord represents, warrants and agrees that: (i) Landlord solely owns the Property as a legal lot in fee simple, or controls the Property by lease or license and solely owns the Structure; (ii) understanding that use of the Property is non-exclusive to the Tenant, the Property is not and will not be encumbered by any liens, restrictions, mortgages, covenants, conditions, easements, leases, or any other agreements of record or not of record which would adversely affect Tenant's Permitted Use and enjoyment of the Premises under this Agreement; (iii) Landlord grants to Tenant sole, actual, quiet and peaceful use, enjoyment and possession of the Premises in accordance with the terms of this Agreement without hindrance or ejection by any persons lawfully claiming under Landlord ; (iv) Landlord's execution and performance of this Agreement will not violate any laws, ordinances, covenants or the provisions of any mortgage, lease or other agreement binding on Landlord; and (v) if the Property is or becomes encumbered by a deed to secure a debt, mortgage or other security interest, then Landlord will provide promptly to Tenant a mutually agreeable Consent, Non-Disturbance and Attornment agreement executed by Landlord and the holder of such security interest in the form attached hereto as **Exhibit 10(b)**.

11. <u>ENVIRONMENTAL.</u>

(a) Landlord represents and warrants to the best of Landlord's knowledge, except as may be identified in **Exhibit 11** attached to this Agreement, (i) the Property, as of the Effective Date, is free of hazardous substances, including asbestos-containing materials and lead paint, and (ii) the Property has never been subject to any contamination or hazardous conditions resulting in any environmental investigation, inquiry or remediation. Landlord and Tenant agree that each will be responsible for compliance with any and all applicable governmental laws, rules, statutes, regulations, codes, ordinances, or principles of common law regulating or imposing standards of liability or standards of conduct with regard to protection of the environment or worker health and safety, as may now or at any time hereafter be in effect, to the extent such apply to that party's activity conducted in or on the Property.

(b) Landlord and Tenant agree to hold harmless and indemnify the other from, and to assume all duties, responsibilities and liabilities at the sole cost and expense of the indemnifying party for, payment of penalties, sanctions, forfeitures, losses, costs or damages, and for responding to any action, notice, claim, order, summons, citation, directive, litigation, investigation or proceeding ("**Claims**"), to the extent arising from that party's breach of its obligations or representations under Section 11(a). Landlord agrees to hold harmless and indemnify Tenant from, and to assume all duties, responsibilities and liabilities at the sole cost and expense of Landlord for, payment of penalties, sanctions, forfeitures, losses, costs or damages, and for responding to any Claims, to the extent arising from subsurface or other contamination of the Property with hazardous substances prior to the Effective Date or from such contamination caused by the acts or omissions of Landlord during the Term. Tenant agrees to hold harmless and indemnify Landlord from, and to assume all duties, responsibilities and liabilities at the sole cost and expense of Tenant for, payment of penalties, sanctions, forfeitures, losses, costs or damages, and for responding to any Claims, to the extent arising from hazardous substances brought onto the Property by Tenant.

(c) The indemnification provisions contained in this Section 11 specifically include reasonable costs, expenses and fees incurred in connection with any investigation of Property conditions or any clean-up, remediation, removal or restoration work required by any governmental authority. The provisions of this Section 11 will survive the expiration or termination of this Agreement.

(d) In the event Tenant becomes aware of any hazardous materials on the Property, or any environmental, health or safety condition or matter relating to the Property, that, in Tenant's sole determination, renders the condition of the Premises or Property unsuitable for Tenant's use, or if Tenant believes that the leasing or continued leasing of the Premises would expose Tenant to undue risks of liability to a government agency or other third party, then Tenant will have the right, in addition to any other rights it may have at law or in equity, to terminate this Agreement upon written notice to Landlord.

12. **ACCESS.** At all times throughout the Term of this Agreement, Tenant and its employees, agents, and subcontractors, will have twenty-four (24) hour per day, seven (7) day per week pedestrian and vehicular access ("**Access**") to and over the Property, from an open and improved public road to the Premises, for the installation, maintenance and operation of the Communication Facility and any utilities serving the Premises. As may be described more fully in **Exhibit 1**, Landlord grants to Tenant an easement for such Access and Landlord agrees to provide to Tenant such codes, keys and other instruments necessary for such Access. Upon Tenant's request, Landlord will execute a separate recordable easement evidencing this right. Landlord shall execute a letter granting Tenant Access to the Property substantially in the form attached as **Exhibit 12**; upon Tenant's request, Landlord shall execute additional letters during the Term. If Tenant elects to utilize an Unmanned Aircraft System ("**UAS**") in connection with its installation, construction, monitoring, site audits, inspections, maintenance, repair, modification, or alteration activities at the Property, Landlord hereby grants Tenant, or any UAS operator acting on Tenant's behalf, express permission to fly over the applicable Property and Premises, and consents to the use of audio and video navigation and recording in connection with the use of the UAS. Landlord acknowledges that in the event Tenant cannot obtain Access to the Premises, Tenant shall incur significant damage. If Landlord fails to provide the Access granted by this Section 12, such failure shall be a default under this Agreement unless such failure to provide Access is due to the occurrence of a Force Majeure Event, as defined hereunder. In connection with such default, in addition to any other rights or remedies available to Tenant under this Agreement or at law or equity, Landlord shall pay Tenant, as liquidated damages and not as a penalty, $500 per day in consideration of Tenant's damages until Landlord cures such default. Landlord and Tenant agree that Tenant's damages in the event of a denial of Access are difficult, if not impossible, to ascertain, and the liquidated damages set forth above are a reasonable approximation of such damages.

13. **REMOVAL/RESTORATION.** All portions of the Communication Facility brought onto the Property by Tenant will be and remain Tenant's personal property and, at Tenant's option, may be removed by Tenant at any time during or after the Term. Landlord covenants and agrees that no part of the Communication Facility constructed, erected or placed on the Premises by Tenant will become, or be considered as being affixed to or a part of, the Property, it being the specific intention of Landlord that all improvements of every kind and nature constructed, erected or placed by Tenant on the Premises will be and remain the property of Tenant and may be

removed by Tenant at any time during or after the Term. Tenant will repair any damage to the Property resulting from Tenant's removal activities. Any portions of the Communication Facility that Tenant does not remove within one hundred twenty (120) days after the later of the end of the Term and cessation of Tenant's operations at the Premises shall be deemed abandoned and owned by Landlord. Notwithstanding the foregoing, Tenant will not be responsible for the replacement of any trees, shrubs or other vegetation.

14. MAINTENANCE/UTILITIES.

(a) Tenant will keep and maintain the Premises in good condition, reasonable wear and tear and damage from the elements excepted. Landlord will maintain and repair the Property and access thereto, the Structure, and all areas of the Premises where Tenant does not have exclusive control, in good and tenantable condition, subject to reasonable wear and tear and damage from the elements. Landlord will be responsible for maintenance of landscaping on the Property, including any landscaping installed by Tenant as a condition of this Agreement or any required permit.

(b) Tenant will be responsible for paying on a monthly or quarterly basis all utilities charges for electricity, telephone service or any other utility used or consumed by Tenant on the Premises. In the event Tenant cannot secure its own metered electrical supply, Tenant will have the right, at its own cost and expense, to sub-meter from Landlord. When sub-metering is required under this Agreement, Landlord will read the meter and provide Tenant with an invoice and usage data on a monthly basis. Tenant shall reimburse Landlord for such utility usage at the same rate charged to Landlord by the utility service provider. Landlord further agrees to provide the usage data and invoice on forms provided by Tenant and to send such forms to such address and/or agent designated by Tenant. Tenant will remit payment within sixty (60) days of receipt of the usage data and required forms. Landlord shall maintain accurate and detailed records of all utility expenses, invoices and payments applicable to Tenant's reimbursement obligations hereunder. Within fifteen (15) days after a request from Tenant, Landlord shall provide copies of such utility billing records to the Tenant in the form of copies of invoices, contracts and cancelled checks. If the utility billing records reflect an overpayment by Tenant, Tenant shall have the right to deduct the amount of such overpayment from any monies due to Landlord from Tenant.

(c) As noted in Section 4(c) above, any utility fee recovery by Landlord is limited to a twelve (12) month period. If Tenant sub-meters electricity from Landlord, Landlord agrees to give Tenant at least twenty-four (24) hours advance notice of any planned interruptions of said electricity. Landlord acknowledges that Tenant provides a communication service which requires electrical power to operate and must operate twenty-four (24) hours per day, seven (7) days per week. If the interruption is for an extended period of time, in Tenant's reasonable determination, Landlord agrees to allow Tenant the right to bring in a temporary source of power for the duration of the interruption. Landlord will not be responsible for interference with, interruption of or failure, beyond the reasonable control of Landlord, of such services to be furnished or supplied by Landlord.

(d) Tenant will have the right to install utilities, at Tenant's expense, and to improve present utilities on the Property and the Premises. Landlord hereby grants to any service company providing utility or similar services, including electric power and telecommunications, to Tenant an easement over the Property, from an open and improved public road to the Premises, and upon the Premises, for the purpose of constructing, operating and maintaining such lines, wires, circuits, and conduits, associated equipment cabinets and such appurtenances thereto, as such service companies may from time to time require in order to provide such services to the Premises. Upon Tenant's or service company's request, Landlord will execute a separate recordable easement evidencing this grant, at no cost to Tenant or the service company.

15. DEFAULT AND RIGHT TO CURE.

(a) The following will be deemed a default by Tenant and a breach of this Agreement: (i) non-payment of Rent if such Rent remains unpaid for more than thirty (30) days after written notice from Landlord of such failure to pay; or (ii) Tenant's failure to perform any other term or condition under this Agreement within forty-five (45) days after written notice from Landlord specifying the failure. No such failure, however, will be deemed to exist if Tenant has commenced to cure such default within such period and provided that such efforts are prosecuted to completion with reasonable diligence. Delay in curing a default will be excused if due to causes beyond the reasonable control of Tenant. If Tenant remains in default beyond any applicable cure period, then Landlord will have the right to exercise any and all rights and remedies available to it under law and equity.

(b) The following will be deemed a default by Landlord and a breach of this Agreement: (i) Landlord's failure to provide Access to the Premises as required by Section 12 within twenty-four (24) hours after written notice of such failure; (ii) Landlord's failure to cure an interference problem as required by Section 8 within twenty-four (24) hours after written notice of such failure; or (iii) Landlord's failure to perform any term, condition or breach of any warranty or covenant under this Agreement within forty-five (45) days after written notice from Tenant specifying the failure. No such failure, however, will be deemed to exist if Landlord has commenced to cure the default within such period and provided such efforts are prosecuted to completion with reasonable diligence. Delay in curing a default will be excused if due to causes beyond the reasonable control of Landlord. If Landlord remains in default beyond any applicable cure period, Tenant will have: (i) the right to cure Landlord's default and to deduct the costs of such cure from any monies due to Landlord from Tenant, and (ii) any and all other rights available to it under law and equity.

16. ASSIGNMENT/SUBLEASE/REVENUE SHARE.

(a) Tenant will have the right to assign this Agreement or sublease the Premises and its rights herein, in whole or in part, without Landlord's consent. Upon notification to Landlord of such assignment, Tenant will be relieved of all future performance, liabilities and obligations under this Agreement to the extent of such assignment.

(b) In the event Tenant sublets or licenses space on the Communication Facility to a third party collocator ("**Collocator**"), Tenant shall remit twenty-five percent (25%) of the rent or license fees collected by Tenant from such Collocator (the "**Collocator Rent**") to Landlord (the "**Landlord's Revenue Share**"). The Collocator Rent shall be negotiated by and between Tenant and Collocator, on terms acceptable to Tenant, in Tenant's sole discretion. In calculating the amount of Landlord's Revenue Share, Collocator Rent shall not include (i) any payment received by Tenant under the applicable sublease or license for reimbursement of operating expenses or construction costs relating to the Communication Facility paid by Tenant or (ii) any other payment other than regular recurring rent or license fees. Landlord acknowledges and agrees that Landlord's Revenue Share may or may not be passed through as a cost to Collocator and in the event that Landlord's Revenue Share is passed through as a cost to Collocator, the same shall not be subject to further revenue sharing or markup payable to Landlord. In the event Tenant sublets to more than one Collocator, Tenant shall be obligated to pay the Landlord's Revenue Share for each Collocator. Tenant's obligation to pay Landlord's Revenue Share to Landlord shall expire or abate, as applicable, at such time as the Collocator does not pay Collocator Rent to Tenant, and shall resume, as applicable, if and when the Collocator resumes paying such recurring Collocator Rent and the Landlord's Revenue Share shall be prorated for partial periods. Notwithstanding the foregoing, in the event Tenant assigns this Agreement pursuant to this Section 16 to a non-carrier company and New Cingular Wireless PCS, LLC is no longer the Tenant under this Agreement, then New Cingular Wireless PCS, LLC shall not be considered a Collocator on the Structure and no Landlord's Revenue Share shall be due or owed to Landlord for New Cingular Wireless PCS, LLC's installation on the Structure.

17. NOTICES. All notices, requests and demands hereunder will be given by first class certified or registered mail, return receipt requested, or by a nationally recognized overnight courier, postage prepaid, to be effective when properly sent and received, refused or returned undelivered. Notices will be addressed to the parties hereto as follows:

If to Tenant:
New Cingular Wireless PCS, LLC
Attn: Tower Asset Group - Lease Administration
Re: Cell Site #: 320061; Cell Site Name: DT MT DORA (FL)
Fixed Asset #: 15743289
1025 Lenox Park Blvd NE 3rd Floor
Atlanta, Georgia 30319

With a copy to:
New Cingular Wireless PCS, LLC
Attn.: Legal Dept – Network Operations
Re: Cell Site #: 320061; Cell Site Name: DT MT DORA (FL)

Fixed Asset #: 15743289
208 S. Akard Street
Dallas, TX 75202-4206

The copy sent to the Legal Department is an administrative step which alone does not constitute legal notice.

If to Landlord: Attn: City Manager
City of Mount Dora
510 N. Baker St.
Mount Dora, FL 32757

With a copy to: Patrick Brackins, Esq.
Shepard, Smith, Hand & Brackins, P.A.
2300 Maitland Center Pkwy STE 100
Maitland, FL 32751

The copy sent to the Shepard, Smith, Hand & Brackins, P.A. is an administrative step which alone does not constitute legal notice.

Either party hereto may change the place for the giving of notice to it by thirty (30) days' prior written notice to the other party hereto as provided herein.

18. **CONDEMNATION.** In the event Landlord receives notification of any condemnation proceedings affecting the Property, Landlord will provide notice of the proceeding to Tenant within twenty-four (24) hours. If a condemning authority takes all of the Property, or a portion sufficient, in Tenant's sole determination, to render the Premises unsuitable for Tenant, this Agreement will terminate as of the date the title vests in the condemning authority. The parties will each be entitled to pursue their own separate awards in the condemnation proceeds, which for Tenant will include, where applicable, the value of its Communication Facility, moving expenses, prepaid Rent, and business dislocation expenses. Tenant will be entitled to reimbursement for any prepaid Rent on a *pro rata* basis.

19. **CASUALTY.** Landlord will provide notice to Tenant of any casualty or other harm affecting the Property within twenty-four (24) hours of the casualty or other harm. If any part of the Communication Facility or the Property is damaged by casualty or other harm as to render the Premises unsuitable, in Tenant's sole determination, then Tenant may terminate this Agreement by providing written notice to Landlord, which termination will be effective as of the date of such casualty or other harm. Upon such termination, Tenant will be entitled to collect all insurance proceeds payable to Tenant on account thereof and to be reimbursed for any prepaid Rent on a *pro rata* basis. Landlord agrees to permit Tenant to place temporary transmission and reception facilities on the Property, but only until such time as Tenant is able to activate a replacement transmission facility at another location; notwithstanding the termination of this Agreement, such temporary facilities will be governed by all of the terms and conditions of this Agreement, including Rent. If Landlord or Tenant undertakes to rebuild or restore the Premises and/or the Communication Facility, as applicable, Landlord agrees to permit Tenant to place temporary transmission and reception facilities on the Property until the reconstruction of the Premises and/or the Communication Facility is completed. If Landlord determines not to rebuild or restore the Property, Landlord will notify Tenant of such determination within thirty (30) days after such determination is made. If Landlord does not so notify Tenant and Tenant decides not to terminate under this Section 19, then Landlord will promptly rebuild or restore any portion of the Property interfering with or required for Tenant's Permitted Use of the Premises to substantially the same condition as existed before the casualty or other harm. Landlord agrees that the Rent shall be abated until the Property and/or the Premises are rebuilt or restored, unless Tenant places temporary transmission and reception facilities on the Property.

20. WAIVER OF LANDLORD'S LIENS. Landlord waives any and all lien rights it may have, statutory or otherwise, concerning the Communication Facility or any portion thereof. The Communication Facility shall be deemed personal property for purposes of this Agreement, regardless of whether any portion is deemed real or personal property under applicable law; Landlord consents to Tenant's right to remove all or any portion of the Communication Facility from time to time in Tenant's sole discretion and without Landlord's consent.

21. TAXES.

(a) Landlord shall be responsible for (i) all taxes and assessments levied upon the lands, improvements and other property of Landlord including any such taxes that may be calculated by a taxing authority using any method, including the income method, (ii) all sales, use, license, value added, documentary, stamp, gross receipts, registration, real estate transfer, conveyance, excise, recording, and other similar taxes and fees imposed in connection with this Agreement, and (iii) all sales, use, license, value added, documentary, stamp, gross receipts, registration, real estate transfer, conveyance, excise, recording, and other similar taxes and fees imposed in connection with a sale of the Property or assignment of Rent payments by Landlord. Tenant shall be responsible for (y) any taxes and assessments attributable to and levied upon Tenant's leasehold improvements on the Premises if and as set forth in this Section 21 and (z) all sales, use, license, value added, documentary, stamp, gross receipts, registration, real estate transfer, conveyance, excise, recording, and other similar taxes and fees imposed in connection with an assignment of this Agreement or sublease by Tenant. Nothing herein shall require Tenant to pay any inheritance, franchise, income, payroll, excise, privilege, rent, capital stock, stamp, documentary, estate or profit tax, or any tax of similar nature, that is or may be imposed upon Landlord.

(b) In the event Landlord receives a notice of assessment with respect to which taxes or assessments are imposed on Tenant's leasehold improvements on the Premises, Landlord shall provide Tenant with copies of each such notice immediately upon receipt, but in no event later than thirty (30) days after the date of such notice of assessment. If Landlord does not provide such notice or notices to Tenant in a timely manner and Tenant's rights with respect to such taxes are prejudiced by the delay, Landlord shall reimburse Tenant for any increased costs directly resulting from the delay and Landlord shall be responsible for payment of the tax or assessment set forth in the notice, and Landlord shall not have the right to reimbursement of such amount from Tenant. If Landlord provides a notice of assessment to Tenant within such time period and requests reimbursement from Tenant as set forth below, then Tenant shall reimburse Landlord for the tax or assessments identified on the notice of assessment on Tenant's leasehold improvements, which has been paid by Landlord. If Landlord seeks reimbursement from Tenant, Landlord shall, no later than thirty (30) days after Landlord's payment of the taxes or assessments for the assessed tax year, provide Tenant with written notice including evidence that Landlord has timely paid same, and Landlord shall provide to Tenant any other documentation reasonably requested by Tenant to allow Tenant to evaluate the payment and to reimburse Landlord.

(c) For any tax amount for which Tenant is responsible under this Agreement, Tenant shall have the right to contest, in good faith, the validity or the amount thereof using such administrative, appellate or other proceedings as may be appropriate in the jurisdiction, and may defer payment of such obligations, pay same under protest, or take such other steps as permitted by law. This right shall include the ability to institute any legal, regulatory or informal action in the name of Landlord, Tenant, or both, with respect to the valuation of the Premises. Landlord shall cooperate with respect to the commencement and prosecution of any such proceedings and will execute any documents required therefor. The expense of any such proceedings shall be borne by Tenant and any refunds or rebates secured as a result of Tenant's action shall belong to Tenant, to the extent the amounts were originally paid by Tenant. In the event Tenant notifies Landlord by the due date for assessment of Tenant's intent to contest the assessment, Landlord shall not pay the assessment pending conclusion of the contest, unless required by applicable law.

(d) Landlord shall not split or cause the tax parcel on which the Premises are located to be split, bifurcated, separated or divided without the prior written consent of Tenant.

(e) Tenant shall have the right but not the obligation to pay any taxes due by Landlord hereunder if Landlord fails to timely do so, in addition to any other rights or remedies of Tenant. In the event that Tenant exercises its rights under this Section 21(e) due to such Landlord default, Tenant shall have the right to deduct such tax amounts paid from any monies due to Landlord from Tenant as provided in Section 15(b), provided that

Tenant may exercise such right without having provided to Landlord notice and the opportunity to cure per Section 15(b).

(f) Any tax-related notices shall be sent to Tenant in the manner set forth in Section 17.

(g) Notwithstanding anything to the contrary contained in this Section 21, Tenant shall have no obligation to reimburse any tax or assessment for which the Landlord is reimbursed or rebated by a third party.

22. SALE OF PROPERTY.

(a) Landlord may sell the Property or a portion thereof to a third party, provided: (i) the sale is made subject to the terms of this Agreement; and (ii) if the sale does not include the assignment of Landlord's full interest in this Agreement, the purchaser must agree to perform, without requiring compensation from Tenant or any subtenant, any obligation of Landlord under this Agreement, including Landlord's obligation to cooperate with Tenant as provided hereunder.

(b) If Landlord, at any time during the Term of this Agreement, decides to rezone or sell, subdivide or otherwise transfer all or any part of the Premises, or all or any part of the Property or the Surrounding Property, to a purchaser other than Tenant, Landlord shall promptly notify Tenant in writing, and such rezoning, sale, subdivision or transfer shall be subject to this Agreement and Tenant's rights hereunder. In the event of a change in ownership, transfer or sale of the Property, within ten (10) days of such transfer, Landlord or its successor shall send the documents listed below in this Section 22(b) to Tenant. Until Tenant receives all such documents, Tenant's failure to make payments under this Agreement shall not be an event of default and Tenant reserves the right to hold payments due under this Agreement.

i. Old deed to Property
ii. New deed to Property
iii. Bill of Sale or Transfer
iv. Copy of current Tax Bill
v. New IRS Form W-9
vi. Completed and Signed Tenant Payment Direction Form
vii. Full contact information for new Landlord including phone number(s)

(c) Landlord agrees not to sell, lease or use any areas of the Property or the Surrounding Property for the installation, operation or maintenance of other wireless communication facilities if such installation, operation or maintenance would interfere with Tenant's Permitted Use or communications equipment as determined by radio propagation tests performed by a third-party vendor mutually agreed upon by the parties. Landlord or Landlord's prospective purchaser shall reimburse Tenant for any costs and expenses of such testing; provided, however, that if Tenant intends to seek reimbursement from Landlord or a third party for the cost of such testing, Tenant must obtain Landlord's prior written approval of both the scope of the testing and the estimated cost. Without such approval, Landlord shall have no obligation to reimburse Tenant for any portion of the cost of such testing. If the radio frequency propagation tests demonstrate levels of interference unacceptable to Tenant, Landlord shall be prohibited from selling, leasing or using any areas of the Property or the Surrounding Property for purposes of any installation, operation or maintenance of any other wireless communication facility or equipment.

(d) The provisions of this Section 22 shall in no way limit or impair the obligations of Landlord under this Agreement, including interference and access obligations.

23. RIGHT OF FIRST REFUSAL.

(a) Notwithstanding the provisions contained in Section 22, if at any time after the Effective Date, Landlord receives a bona fide written offer from a third party seeking any sale, conveyance, assignment or transfer, whether in whole or in part, of any property interest in or related to the Premises, including without limitation any offer seeking an assignment or transfer of the Rent payments associated with this Agreement or an offer to purchase an easement with respect to the Premises ("**Offer**"), Landlord shall immediately furnish Tenant with a copy of the Offer. Tenant shall have the right within forty-five (45) days after it receives such copy to match the financial terms of the Offer and agree in writing to match such terms of the Offer. Such writing shall be in the form of a contract substantially similar to the Offer. If Tenant chooses not to exercise this right or fails to provide

written notice to Landlord within the forty-five (45) day period, Landlord may sell, convey, assign or transfer such property interest in or related to the Premises pursuant to the Offer, subject to the terms of this Agreement. If Landlord attempts to sell, convey, assign or transfer such property interest in or related to the Premises without complying with this Section 23, the sale, conveyance, assignment or transfer shall be void. Tenant shall not be responsible for any failure to make payments under this Agreement and reserves the right to hold payments due under this Agreement until Landlord complies with this Section 23. Tenant's failure to exercise the right of first refusal shall not be deemed a waiver of the rights contained in this Section 23 with respect to any future proposed conveyances as described herein.

(b) Tenant's right of first refusal shall be subject and subordinate to any rights, interests, or estates (including, without limitation, rights of first offer, options, rights of first refusal, or other similar interests pertaining, in whole or in part, to the Premises that may have been created, granted, or transferred by Landlord prior to the Parties' execution of this Agreement (collectively, "**Senior Interests**"), whether such Senior Interests, if any, were created in favor of, or are then held by, other tenants of the Property or third parties. Tenant's rights under this Section 23 are personal to Tenant and may not be exercised by, or assigned to, any person or entity other than Tenant, and shall terminate and be of no further force or effect upon any assignment of an interest in the Agreement or the subletting of all, or any portion, of the Premises.

24. MISCELLANEOUS.

(a) **Amendment/Waiver.** This Agreement cannot be amended, modified or revised unless done in writing and signed by Landlord and Tenant. No provision may be waived except in a writing signed by both parties. The failure by a party to enforce any provision of this Agreement or to require performance by the other party will not be construed to be a waiver, or in any way affect the right of either party to enforce such provision thereafter.

(b) **Memorandum/Short Form Lease.** Contemporaneously with the execution of this Agreement, the parties will execute a recordable Memorandum of Lease substantially in the form attached as **Exhibit 24(b)**. Either party may record this Memorandum of Lease at any time during the Term, in its absolute discretion. Thereafter during the Term, either party will, at any time upon fifteen (15) business days' prior written notice from the other, execute, acknowledge and deliver to the other a recordable Memorandum of Lease.

(c) **Limitation of Liability.** Except for the indemnity obligations set forth in this Agreement, and otherwise notwithstanding anything to the contrary in this Agreement, Tenant and Landlord each waives any claims that each may have against the other with respect to consequential, incidental or special damages, however caused, based on any theory of liability.

(d) **Compliance with Law.** Tenant agrees to comply with all federal, state and local laws, orders, rules and regulations ("**Laws**") applicable to Tenant's use of the Communication Facility on the Property. Landlord agrees to comply with all Laws relating to Landlord's ownership and use of the Property and any improvements on the Property.

(e) **Bind and Benefit.** The terms and conditions contained in this Agreement will run with the Property and bind and inure to the benefit of the parties, their respective heirs, executors, administrators, successors and assigns.

(f) **Entire Agreement.** This Agreement and the exhibits attached hereto, all being a part hereof, constitute the entire agreement of the parties hereto and will supersede all prior offers, negotiations and agreements with respect to the subject matter of this Agreement. Exhibits are numbered to correspond to the Section wherein they are first referenced. Except as otherwise stated in this Agreement, each party shall bear its own fees and expenses (including the fees and expenses of its agents, brokers, representatives, attorneys, and accountants) incurred in connection with the negotiation, drafting, execution and performance of this Agreement and the transactions it contemplates.

(g) **Governing Law; Venue.** This Agreement will be governed by the laws of the state in which the Premises are located, without regard to conflicts of law. Venue for any action arising under this Agreement shall be in the state courts located in Lake County, Florida, or the United States District Court for the Middle District of Florida, as applicable. Both Parties hereby submit to the exclusive jurisdiction and venue of any such courts.

(h) **Interpretation.** Unless otherwise specified, the following rules of construction and interpretation apply: (i) captions are for convenience and reference only and in no way define or limit the construction of the

terms and conditions hereof; (ii) use of the term "including" will be interpreted to mean "including but not limited to"; (iii) whenever a party's consent is required under this Agreement, except as otherwise stated in the Agreement or as same may be duplicative, such consent will not be unreasonably withheld, conditioned or delayed; (iv) exhibits are an integral part of this Agreement and are incorporated by reference into this Agreement; (v) use of the terms "termination" or "expiration" are interchangeable; (vi) reference to a default will take into consideration any applicable notice, grace and cure periods; (vii) to the extent there is any issue with respect to any alleged, perceived or actual ambiguity in this Agreement, the ambiguity shall not be resolved on the basis of who drafted the Agreement; (viii) the singular use of words includes the plural where appropriate; and (ix) if any provision of this Agreement is held invalid, illegal or unenforceable, the remaining provisions of this Agreement shall remain in full force if the overall purpose of the Agreement is not rendered impossible and the original purpose, intent or consideration is not materially impaired.

(i) **Affiliates.** All references to "Tenant" shall be deemed to include any Affiliate of New Cingular Wireless PCS, LLC using the Premises for any Permitted Use or otherwise exercising the rights of Tenant pursuant to this Agreement. "Affiliate" means with respect to a party to this Agreement, any person or entity that (directly or indirectly) controls, is controlled by, or under common control with, that party. "Control" of a person or entity means the power (directly or indirectly) to direct the management or policies of that person or entity, whether through the ownership of voting securities, by contract, by agency or otherwise.

(j) **Survival.** Any provisions of this Agreement relating to indemnification shall survive the termination or expiration hereof. In addition, any terms and conditions contained in this Agreement that by their sense and context are intended to survive the termination or expiration of this Agreement shall so survive.

(k) **W-9.** As a condition precedent to payment, Landlord agrees to provide Tenant with a completed IRS Form W-9, or its equivalent, upon execution of this Agreement and at such other times as may be reasonably requested by Tenant, including any change in Landlord's name or address.

(l) **Execution/No Option.** The submission of this Agreement to any party for examination or consideration does not constitute an offer, reservation of or option for the Premises based on the terms set forth herein. This Agreement will become effective as a binding Agreement only upon the handwritten legal execution, acknowledgment and delivery hereof by Landlord and Tenant. This Agreement may be executed in two (2) or more counterparts, all of which shall be considered one and the same agreement and shall become effective when one or more counterparts have been signed by each of the parties. All parties need not sign the same counterpart.

(m) **Attorneys' Fees.** In the event that any dispute between the parties related to this Agreement should result in litigation, the prevailing party in such litigation shall be entitled to recover from the other party all reasonable fees and expenses of enforcing any right of the prevailing party, including reasonable attorneys' fees and expenses. Prevailing party means the party determined by the court to have most nearly prevailed even if such party did not prevail in all matters. This provision will not be construed to entitle any party other than Landlord, Tenant and their respective Affiliates to recover their fees and expenses.

(n) **WAIVER OF JURY TRIAL.** EACH PARTY, TO THE EXTENT PERMITTED BY LAW, KNOWINGLY, VOLUNTARILY AND INTENTIONALLY WAIVES ITS RIGHT TO A TRIAL BY JURY IN ANY ACTION OR PROCEEDING UNDER ANY THEORY OF LIABILITY ARISING OUT OF OR IN ANY WAY CONNECTED WITH THIS AGREEMENT OR THE TRANSACTIONS IT CONTEMPLATES.

(o) **No Additional Fees/Incidental Fees.** Unless otherwise specified in this Agreement, all rights and obligations set forth in the Agreement shall be provided by Landlord and/or Tenant, as the case may be, at no additional cost. No unilateral fees or additional costs or expenses are to be applied by either party to the other party, for any task or service including, but not limited to, review of plans, structural analyses, consents, provision of documents or other communications between the parties.

(p) **Further Acts.** Upon request, Landlord will cause to be promptly and duly taken, executed, acknowledged and delivered all such further acts, documents, and assurances as Tenant may request from time to time in order to effectuate, carry out and perform all of the terms, provisions and conditions of this Agreement and all transactions and Permitted Use contemplated by this Agreement.

(q) **Radon Gas.** In accordance with Florida Law, the following statement is hereby made: Radon is a naturally occurring radioactive gas that, when it has accumulated in a building in sufficient quantities may present health risks to persons who are exposed to it over time. Levels of radon that exceed federal and state

guidelines have been found in buildings in Florida. Additional information regarding radon and radon testing may be obtained from your county health department.

(r) **Force Majeure.** Neither party shall be held responsible or liable hereunder for any failures or delays in the performance of its obligations under this Agreement if such failure or delay is caused by activities or factors beyond its reasonable control (hereinafter a "**Force Majeure Event**"), including, without limitation, war, civil commotion, strikes or labor disputes, natural catastrophes or extraordinary weather events, pandemics, epidemics, local disease outbreaks, public health emergencies, quarantines, terrorism, or acts of God, in addition to any and all events, regardless of their dissimilarity to the foregoing, deemed to render performance of the Agreement impracticable or impossible under the law, for so long as such force majeure event is in effect. Notwithstanding the foregoing, the affected party shall promptly provide written notice thereof to the other party, which notice shall include a detailed description of the Force Majeure Event along with the affected party's best estimate of the length of time such event will delay or prevent performance hereunder. Additionally, the affected party shall use all reasonable efforts to limit the impact of the Force Majeure Event on its performance hereunder. The parties agree to cooperate in good faith with respect to any Force Majeure Event.

(s) **No Liens.** In accordance with the provisions of Fla. Stat. § 713.10, Landlord's interest in the Property shall not be subject to any liens, including construction liens under Florida's Construction Lien Law, Fla. Stat. § 713.001 *et seq.*, for improvements to or other work performed in, on, or to the Property by or on behalf of Tenant. Tenant hereby acknowledges and agrees that it is required by law to notify every contractor making improvements to the Property that the interest of the Landlord in the Property will not be subject to liens. In the event any such lien is filed Tenant hereby acknowledges and agrees that it shall cause the same to be discharged of record within ten (10) days to remove the lien(s) from the Property. Tenant agrees to indemnify and hold Landlord harmless from and against any damages and losses, including reasonable attorneys' fees, incurred by Landlord as a result of any liens or other claims arising out of Tenant's construction of improvements on the Property as well as all other related site or other work made on or to the Property by Tenant or on Tenant's behalf. For the purposes of this Section, the term "Property" includes the Premises and, to the extent applicable, any Surrounding Property. The provisions of this Section 24(s) shall survive the expiration or sooner termination of this Agreement.

[SIGNATURES APPEAR ON NEXT PAGE]

IN WITNESS WHEREOF, the parties have caused this Agreement to be effective as of the Effective Date.

Signed, sealed and delivered in the presence of the following witnesses:

CITY OF MOUNT DORA, FLORIDA

_____
James Homich, Mayor

Date: _____

_____
Signature of Witness

_____
Printed Name of Witness

ATTEST:

_____
Signature of Witness

_____
Jeanann Hand, City Clerk

_____
Printed Name of Witness

STATE OF FLORIDA
COUNTY OF LAKE

The foregoing instrument was acknowledged before me by means of (___) Physical presence or (___) online notarization, this the _____ day of _____, 2026, by James Homich, the Mayor of the City of Mount Dora, Florida, a Florida municipal corporation, on behalf of the corporation, who is personally know to me or produced _____ as identification.

(NOTARY SEAL)

_____
(Notary Public Signature)

_____
(Print Name)
Notary Public, State of Florida
Commission No.: _____
My Commission Expires: _____

Signed, sealed and delivered in the presence of the following witnesses:

Rhonda Acree
Signature of Witness

Rhonda Acree
Printed Name of Witness

Debbie Lewis
Signature of Witness

Debbie Lewis
Printed Name of Witness

NEW CINGULAR WIRELESS PCS, LLC, a Delaware limited liability company

By: AT&T Mobility Corp.
Its: Manager

By
Ryan Sanderson
Director – RAN Engineering
Date: 4/27/26

STATE OF FLORIDA
COUNTY OF ORANGE

The foregoing instrument was acknowledged before me by means of (X) Physical presence or (___) online notarization, this the 27th day of April, 2026, by Ryan Sanderson, Director – RAN Engineering of New Cingular Wireless PCS, LLC, a Delaware limited liability company, on behalf of the company, who is personally know to me or produced _____ as identification.

(NOTARY SEAL)

Notary Public State of Florida
Amanda Schultz
My Commission HH 756134
Expires 3/22/2030

(Notary Public Signature)

Amanda Schultz
(Print Name)
Notary Public, State of Florida
Commission No.: HH756134
My Commission Expires: 3/22/2030

EXHIBIT 1

DESCRIPTION OF PROPERTY AND PREMISES

to the Structure Lease Agreement dated _____, 20____, by and between City of Mount Dora, a municipal corporation, as Landlord, and New Cingular Wireless PCS, LLC, a Delaware limited liability company, as Tenant.

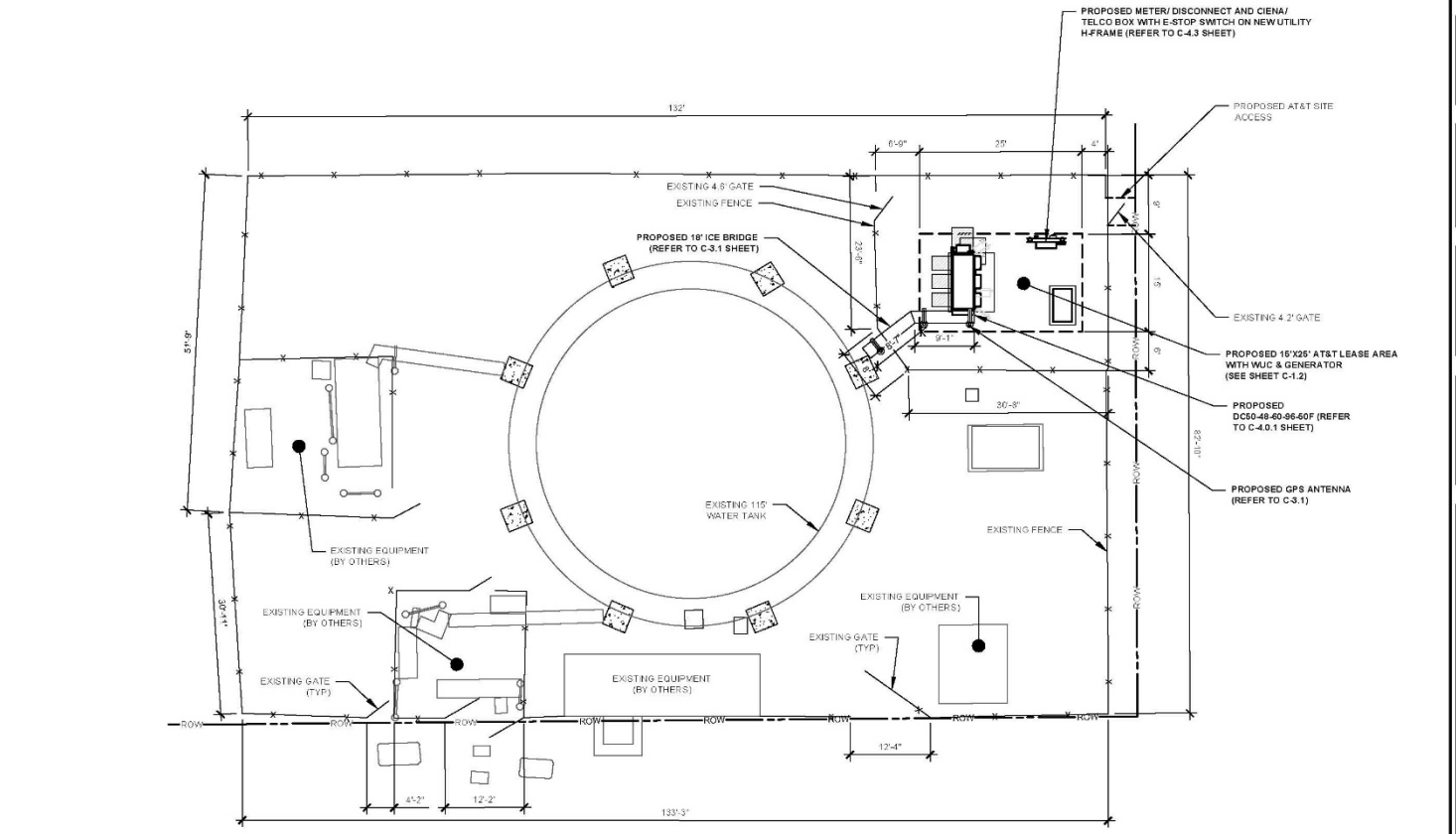
The Property is legally described as follows:

PARENT TRACT (BOOK 185, PAGE 21)

The South 85.10 feet of the SE 1/4 of Block 1, in Section 30, Township 19 South, Range 27 East, in the City of Mount Dora, according to the Official Plat thereof recorded in Plat Book 3, Page 37 to 43, inclusive, Public Records of Lake County, Florida.

The Premises are described and/or depicted as follows:

SUBJECT PROPERTY IS LOCATED IN PANEL
#12069C0367E, DATED 12/18/2012
AND IS IN THE BASE FLOOD ZONE "X"
AND IS NOT IN A SPECIAL FLOOD HAZARD AREA.



at&t

smartlink

SMW ENGINEERING GROUP, LLC
TOGETHER PLANNING A BETTER TOMORROW
166 BUSINESS CENTER DRIVE
BIRMINGHAM, AL 35244
TEL: 205-252-9165 www.smweng.com

SMW JOB #: 22-1582

AT&T FA
15743289

SITE NAME
DOWNTOWN MOUNT DORA

SITE ADDRESS
1207 N. TREMAIN ST.
MOUNT DORA, FL 32757

ISSUED FOR:

REV	DESCRIPTION	BY	DATE
B	CLIENT REVIEW	ZDS	12/01/25
C	CLIENT REVIEW	ZDS	12/12/25
D	CLIENT REVIEW	ZDS	01/21/26
E	CLIENT REVIEW	DAJ	02/09/26
F	PERMITTING CDs	DAJ	02/27/26

CA#33693

02/27/2026

THIS DOCUMENT HAS BEEN ELECTRONICALLY SIGNED & SEALED BY JEREMY D SHARIT, PE (#75137) USING A DIGITAL SIGNATURE IN ACCORDANCE IN ACCORDANCE WITH FAC 61G15-23.004, WITH A DIGITAL CERTIFICATION ISSUED BY ENTRUST INC. PLEASE REFERENCE SHEET T1 TO VIEW THE SIGNATURE AND VERIFY ITS PROPERTIES. PRINTED COPIES OF THIS DOCUMENT ARE NOT CONSIDERED SIGNED AND SEALED AND THE SIGNATURE MUST BE VERIFIED ON ANY ELECTRONIC COPIES.

IT IS A VIOLATION OF LAW FOR ANY PERSON, UNLESS THEY ARE ACTING UNDER THE DIRECTION OF A LICENSED PROFESSIONAL ENGINEER, TO ALTER THIS DOCUMENT.

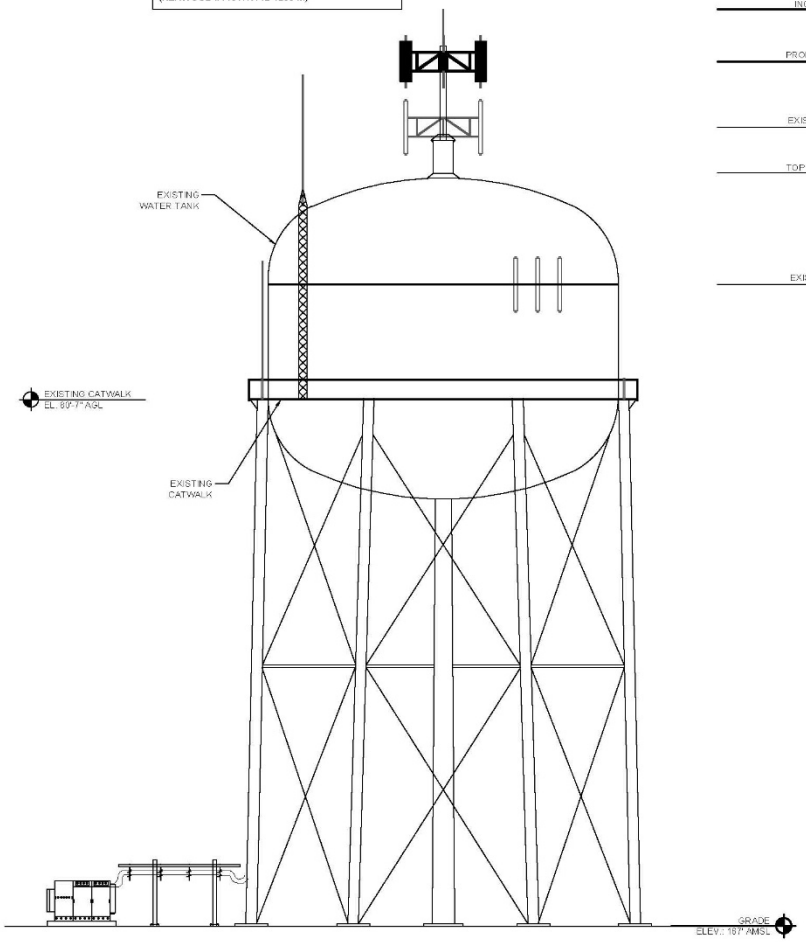
ENLARGED SITE PLAN

SHEET NUMBER:
C-1.1

MAPPING REPORT HAS BEEN PERFORMED BY HIGHTOWER SOLUTIONS DATED 11/05/2024 FOR THIS SITE.

REFER TO THE PROVIDED STRUCTURAL DESIGN REPORT DRAWN BY SMW, DATED 01/16/25.

EXISTING MOUNT AT ELEV.: 132' TO BE REMOVED AND REPLACED WITH NEW PLATFORM MOUNT (KENWOOD #T1517KT12-1296-M)



16' 8' 0 16'
SCALE: 1"=8' (22X34)
1"=16' (11X17)

at&t

smartlink

SMW ENGINEERING GROUP, LLC
TOGETHER PLANNING A BETTER TOMORROW
166 BUSINESS CENTER DRIVE
BIRMINGHAM, AL 35244
TEL: 205-252-9165 www.smweng.com

SMW JOB #: 22-1582

AT&T FA
15743289
SITE NAME
DOWNTOWN MOUNT DORA

SITE ADDRESS
1207 N. TREMAIN ST
MOUNT DORA, FL 32757

ISSUED FOR:

REV	DESCRIPTION	BY	DATE
B	CLIENT REVIEW	ZDS	12/01/25
C	CLIENT REVIEW	ZDS	12/12/25
D	CLIENT REVIEW	ZDS	01/21/26
E	CLIENT REVIEW	DAJ	02/09/26
F	PERMITTING CDs	DAJ	02/27/26

CA#33693

02/27/2026

THIS DOCUMENT HAS BEEN ELECTRONICALLY SIGNED & SEALED BY JEREMY D SHARIT, PE (#75137) USING A DIGITAL SIGNATURE IN ACCORDANCE IN ACCORDANCE WITH FAC 61G15-23.004, WITH A DIGITAL CERTIFICATION ISSUED BY ENTRUST INC. PLEASE REFERENCE SHEET T1 TO VIEW THE SIGNATURE AND VERIFY ITS PROPERTIES. PRINTED COPIES OF THIS DOCUMENT ARE NOT CONSIDERED SIGNED AND SEALED AND THE SIGNATURE MUST BE VERIFIED ON ANY ELECTRONIC COPIES.

IT IS A VIOLATION OF LAW FOR ANY PERSON, UNLESS THEY ARE ACTING UNDER THE DIRECTION OF A LICENSED PROFESSIONAL ENGINEER, TO ALTER THIS DOCUMENT.

TOWER ELEVATION

SHEET NUMBER:
C-2

Notes:

1. THIS EXHIBIT MAY BE REPLACED BY A LAND SURVEY AND/OR CONSTRUCTION DRAWINGS OF THE PREMISES ONCE RECEIVED BY TENANT.
2. ANY SETBACK OF THE PREMISES FROM THE PROPERTY'S BOUNDARIES SHALL BE THE DISTANCE REQUIRED BY THE APPLICABLE GOVERNMENT AUTHORITIES.
3. WIDTH OF ACCESS ROAD SHALL BE THE WIDTH REQUIRED BY THE APPLICABLE GOVERNMENT AUTHORITIES, INCLUDING POLICE AND FIRE DEPARTMENTS.
4. THE TYPE, NUMBER AND MOUNTING POSITIONS AND LOCATIONS OF ANTENNAS AND TRANSMISSION LINES ARE ILLUSTRATIVE ONLY. ACTUAL TYPES, NUMBERS AND MOUNTING POSITIONS MAY VARY FROM WHAT IS SHOWN ABOVE.

EXHIBIT 10(b)

SUBORDINATION, NON-DISTURBANCE AND ATTORNMENT AGREEMENT

[FOLLOWS ON NEXT PAGE]

SUBORDINATION, NON-DISTURBANCE AND ATTORNMENT AGREEMENT

THIS SUBORDINATION, NON-DISTURBANCE AND ATTORNMENT AGREEMENT ("Agreement"), dated as of the date below, between [Insert Mortgagee's Name] having its principal office at [Insert Mortgagee's Address] , (hereinafter called "**Mortgagee**") and [Insert Landlord's Name] , a [Insert Jurisdictional State, and Entity Type] having its principal office/residing at [Insert Landlord's Address] (hereinafter called "**Landlord**"), and New Cingular Wireless PCS, LLC, a Delaware limited liability company, having a mailing address of 1025 Lenox Park Blvd NE 3rd Floor, Atlanta, GA 30319 ("**Tenant**").

RECITALS:

A. Tenant has entered into a certain lease dated [Insert Date], 20 , (the "**Lease**") with Landlord, covering property more fully described in **Exhibit 1** attached hereto and made a part hereof (the "**Premises**"); and

B. Landlord has given to Mortgagee a mortgage (the "**Mortgage**") upon property having a street address of [Insert Address] , being identified as Lot in Block in the of [Insert City], [Insert County] County, State of [Insert State] ("**Property**"), a part of which Property contains the Premises; and

C. The Mortgage on the Property is in the original principal sum of [Spell Out Dollar Amount]($) Dollars, which Mortgage has been recorded in the appropriate public office in and for [Insert County] County, [Insert State] ("**Mortgage**"); and

D. Tenant desires to be assured of continued occupancy of the Premises under the terms of the Lease and subject to the terms of this Agreement.

NOW, THEREFORE, in consideration of the mutual promises, covenants and agreements herein contained, the receipt and sufficiency of which are hereby acknowledged, the parties hereto, intending to be legally bound hereby, agree as follows:

1. So long as this Agreement will remain in full force and effect, the Lease is and will be subject and subordinate to the lien and effect of the Mortgage insofar as it affects the real property and fixtures of which the Premises forms a part (but not Tenant's trade fixtures and other personal property), and to all renewals, modifications, consolidations, replacements and extensions thereof, to the full extent of the principal sum secured thereby and interest thereon, with the same force and effect as if the Mortgage had been executed, delivered, and duly recorded among the above-mentioned public records, prior to the execution and delivery of the Lease.

2. In the event Mortgagee takes possession of the Premises as mortgagee-in-possession, including but not limited to, by deed in lieu of foreclosure or foreclosure of the Mortgage, Mortgagee agrees not to affect or disturb Tenant's right to possession of the Premises and any of Tenant's other rights under the Lease in the exercise of Mortgagee's rights so long as Tenant is not then in default, after applicable notice and/or grace periods, under any of the terms, covenants, or conditions of the Lease.

3. In the event that Mortgagee succeeds to the interest of Landlord or other landlord under the Lease and/or to title to the Premises, Mortgagee and Tenant hereby agree to be bound to one another under all of the terms, covenants and conditions of the Lease; accordingly, from and after such event, Mortgagee and Tenant will have the same remedies against one another for the breach of an agreement contained in the Lease as Tenant and Landlord had before Mortgagee succeeded to the interest of Landlord; provided, however, that Mortgagee will not be:

(a) personally liable for any act or omission of any prior landlord (including Landlord); or

(b) bound by any rent or additional rent which Tenant might have paid for more than the payment period as set forth under the Lease (one month, year etc.) in advance to any prior landlord (including Landlord).

4. In the event that Mortgagee or anyone else acquires title to or the right to possession of the Premises upon the foreclosure of the Mortgage, or upon the sale of the Premises by Mortgagee or its successors or assigns after foreclosure or acquisition of title in lieu thereof or otherwise, Tenant agrees not to seek to terminate the Lease by reason thereof, but will remain bound unto the new owner so long as the new owner is bound to Tenant (subject to paragraph 3 above) under all of the terms, covenants and conditions of the Lease.

5. Mortgagee understands, acknowledges and agrees that notwithstanding anything to the contrary contained in the Mortgage and/or any related financing documents, including, without limitation, any UCC-1 financing statements, Mortgagee will acquire no interest in any furniture, equipment, trade fixtures and/or other property installed by Tenant on the Property. Mortgagee hereby expressly waives any interest which Mortgagee may have or acquire with respect to such furniture, equipment, trade fixtures and/or other property of Tenant now, or hereafter, located on or affixed to the Property or any portion thereof and Mortgagee hereby agrees that same do not constitute realty regardless of the manner in which same are attached or affixed to the Property.

6. This Agreement will be binding upon and will extend to and benefit the successors and assigns of the parties hereto and to any assignees or subtenants of Tenant which are permitted under the Lease. The term "Mortgagee", when used in this Agreement will be deemed to include any person or entity which acquires title to or the right to possession of the Premises by, through or under Mortgagee and/or the Mortgage, whether directly or indirectly.

7. This Agreement will be governed by the laws of the state in which the Premises are located, without regard to conflicts of law.

[Remainder of Page Intentionally Blank – Signature Page Follows]

IN WITNESS WHEREOF, the undersigned has caused this Agreement to be executed as of the last signature date below.

LANDLORD**:**

[Insert Landlord's Name]
[Insert Jurisdictional State, and Entity Type]

By: _____
Print Name: [_____]
Its: [Insert Title]
Date: [Insert Date]

TENANT**:**

New Cingular Wireless PCS, LLC,
a Delaware limited liability company

By: AT&T Mobility Corporation
Its: Manager

By: _____
Print Name: [_____]
Its: [Insert Title]
Date: [Insert Date]

MORTGAGEE:

[Insert Mortgagee's Name] ,

By: _____
Print Name: [_____]
Its: [Insert Title]
Date: [Insert Date]

[ACKNOWLEDGMENTS APPEAR ON NEXT PAGE]

ACKNOWLEDGEMENTS

LANDLORD

STATE OF _____)
) ss:
COUNTY OF _____)

On the _____ day of _____, 20___, before me, personally appeared _____, who acknowledged under oath, that he/she is the person/officer named in the within instrument, and that he/she executed the same in his/her stated capacity as the voluntary act and deed of the Landlord for the purposes therein contained.

_____
Notary Public: _____
My Commission Expires: _____

TENANT

STATE OF _____)
) ss:
COUNTY OF _____)

On the _____ day of _____, 20___, before me personally appeared _____, who acknowledged under oath that he/she is the _____ of AT&T Mobility Corporation, the Manager of New Cingular Wireless PCS, LLC, the Tenant named in the attached instrument, and as such was authorized to execute this instrument on behalf of the Tenant.

_____
Notary Public: _____
My Commission Expires: _____

MORTGAGEE

STATE OF _____)
) ss:
COUNTY OF _____)

On the _____ day of _____, 20___ before me, personally appeared _____, who acknowledged under oath, that he/she is the person/officer named in the within instrument, and that he/she executed the same in his/her stated capacity as the voluntary act and deed of the Mortgagee for the purposes therein contained.

_____
Notary Public: _____
My Commission Expires: _____

EXHIBIT 1 to EXHIBIT 10(b)

DESCRIPTION OF PROPERTY AND PREMISES

The Property is legally described as follows:

The Premises is legally described as follows:

EXHIBIT 11

ENVIRONMENTAL DISCLOSURE

Landlord represents and warrants that the Property, as of the Effective Date, is free of hazardous substances except as follows:

N/A

EXHIBIT 12

STANDARD ACCESS LETTER

[FOLLOWS ON NEXT PAGE]

{This Letter Goes On Landlord's Letterhead}

[Insert Date]

Building Staff / Security Staff
[Landlord, Lessee, Licensee]
[Street Address]
[City, State, Zip]

Re: Authorized Access granted to [ ]

Dear Building and Security Staff,

Please be advised that we have signed a lease with [ ] permitting [ ] to install, operate and maintain telecommunications equipment at the property. The terms of the lease grant [ ] and its representatives, employees, agents and subcontractors ("representatives") 24 hour per day, 7 day per week access to the leased area.

To avoid impact on telephone service during the day, [ ] representatives may be seeking access to the property outside of normal business hours. [ ] representatives have been instructed to keep noise levels at a minimum during their visit.

Please grant the bearer of a copy of this letter access to the property and to leased area. Thank you for your assistance.

_____
Landlord Signature

EXHIBIT 24(b)

MEMORANDUM OF LEASE

[FOLLOWS ON NEXT PAGE]

MEMORANDUM
OF
LEASE

This Memorandum of Lease is entered into on this _____ day of _____, 20_____, by and between the City of Mount Dora, Florida, a municipal corporation having its principal office at 510 N. Baker St., Mount Dora, FL 32757 (hereinafter called "**Landlord**"), and New Cingular Wireless PCS, LLC, a Delaware limited liability company, having a mailing address of 1025 Lenox Park Blvd NE 3rd Floor, Atlanta, GA 30319 ("**Tenant**").

1. Landlord and Tenant entered into a certain Structure Lease Agreement ("**Agreement**") on the _____ day of _____, 20_____, for the purpose of installing, operating, and maintaining a communication facility and other improvements on the property located at 1207 N. Tremain St, Mount Dora, Florida 32757 (the "**Property**"). All of the foregoing is set forth in the Agreement.

2. The initial lease term will be ten (10) years commencing on the Effective Date of the Agreement, with six (6) successive automatic five-year (5) options to renew. Thereafter, the Agreement will automatically renew for successive one-year (1) annual terms unless and until either party notifies the other party of its intent to terminate the Agreement at least six (6) months prior to the end of any such annual term.

3. The portion of the land being leased to Tenant and associated easements (the "**Premises**") are described in **Exhibit 1** annexed hereto.

4. The Agreement gives Tenant a right of first refusal, subject to any right of Senior Interests, as defined in the Agreement, in the event Landlord receives a bona fide written offer from a third party seeking any sale, conveyance, assignment, or transfer, whether in whole or in part, of any property interest in or related to the Premises, including, without limitation, any offer seeking an assignment or transfer of the Rent payments associated with the Agreement or an offer to purchase an easement with respect to the Premises.

5. This Memorandum of Lease is not intended to amend or modify and shall not be deemed or construed as amending or modifying any of the terms, conditions, or provisions of the Agreement, all of which are hereby ratified and affirmed. In the event of a conflict between the provisions of this Memorandum of Lease and the provisions of the Agreement, the provisions of the Agreement shall control. The Agreement shall be binding upon and inure to the benefit of the parties and their respective heirs, successors, and assigns, subject to the provisions of the Agreement.

6. In accordance with the provisions of Fla. Stat. § 713.10, Landlord's interest in the Property shall not be subject to any liens, including construction liens under Florida's Construction Lien Law, Fla. Stat. § 713.001 *et seq.*, for improvements to or other work performed in, on, or to the Property by or on behalf of Tenant. Tenant hereby acknowledges and agrees that it is required by law to notify every contractor making improvements to the Property that the interest of the Landlord in the Property will not be subject to liens. In the event any such lien is filed Tenant hereby acknowledges and agrees that it shall cause the same to be discharged of record within ten (10) days to remove the lien(s) from the Property. Tenant agrees to indemnify and hold Landlord harmless from and against any damages and losses, including reasonable attorneys' fees, incurred by Landlord as a result of any liens or other claims arising out of Tenant's construction of improvements on the Property as well as all other related site or other work made on or to the Property by Tenant or on Tenant's behalf. The provisions of this paragraph and Section 24(s) of the Agreement shall survive the expiration or sooner termination of the Agreement.

IN WITNESS WHEREOF, the parties have executed this Memorandum of Lease as of the day and year first above written.

IN WITNESS WHEREOF, the parties have caused this Agreement to be effective as of the Effective Date.

CITY OF MOUNT DORA, FLORIDA

Signed, sealed and delivered in the presence of the following witnesses:

_____
James Homich, Mayor

_____
Signature of Witness

Date: _____

_____
Printed Name of Witness

ATTEST:

_____
Signature of Witness

_____
Jeanann Hand, City Clerk

_____
Printed Name of Witness

STATE OF FLORIDA
COUNTY OF LAKE

The foregoing instrument was acknowledged before me by means of (___) Physical presence or (___) online notarization, this the _____ day of _____, 2026, by James Homich, the Mayor of the City of Mount Dora, Florida, a Florida municipal corporation, on behalf of the corporation, who is personally know to me or produced _____ as identification.

(NOTARY SEAL)

_____
(Notary Public Signature)

_____
(Print Name)
Notary Public, State of Florida
Commission No.: _____
My Commission Expires: _____

Signed, sealed and delivered in the presence of the following witnesses:

NEW CINGULAR WIRELESS PCS, LLC, a Delaware limited liability company

By: AT&T Mobility Corp.
Its: Manager

_____
Signature of Witness

_____
Printed Name of Witness

_____
Ryan Sanderson– Director – RAN Engineering

Date: _____

_____
Signature of Witness

_____
Printed Name of Witness

STATE OF FLORIDA
COUNTY OF ORANGE

The foregoing instrument was acknowledged before me by means of (___) Physical presence or (___) online notarization, this the _____ day of _____, 2026, by Ryan Sanderson – Director – RAN Engineering of New Cingular Wireless PCS, LLC, a Delaware limited liability company, on behalf of the company, who is personally know to me or produced _____ as identification.

(NOTARY SEAL)

_____
(Notary Public Signature)

_____
(Print Name)
Notary Public, State of Florida
Commission No.: _____
My Commission Expires: _____

EXHIBIT 1

DESCRIPTION OF PROPERTY AND PREMISES

to the Memorandum of Lease dated _____, 20___, by and between the City of Mount Dora, Florida, a municipal corporation, as Landlord, and New Cingular Wireless PCS, LLC, a Delaware limited liability company, as Tenant.

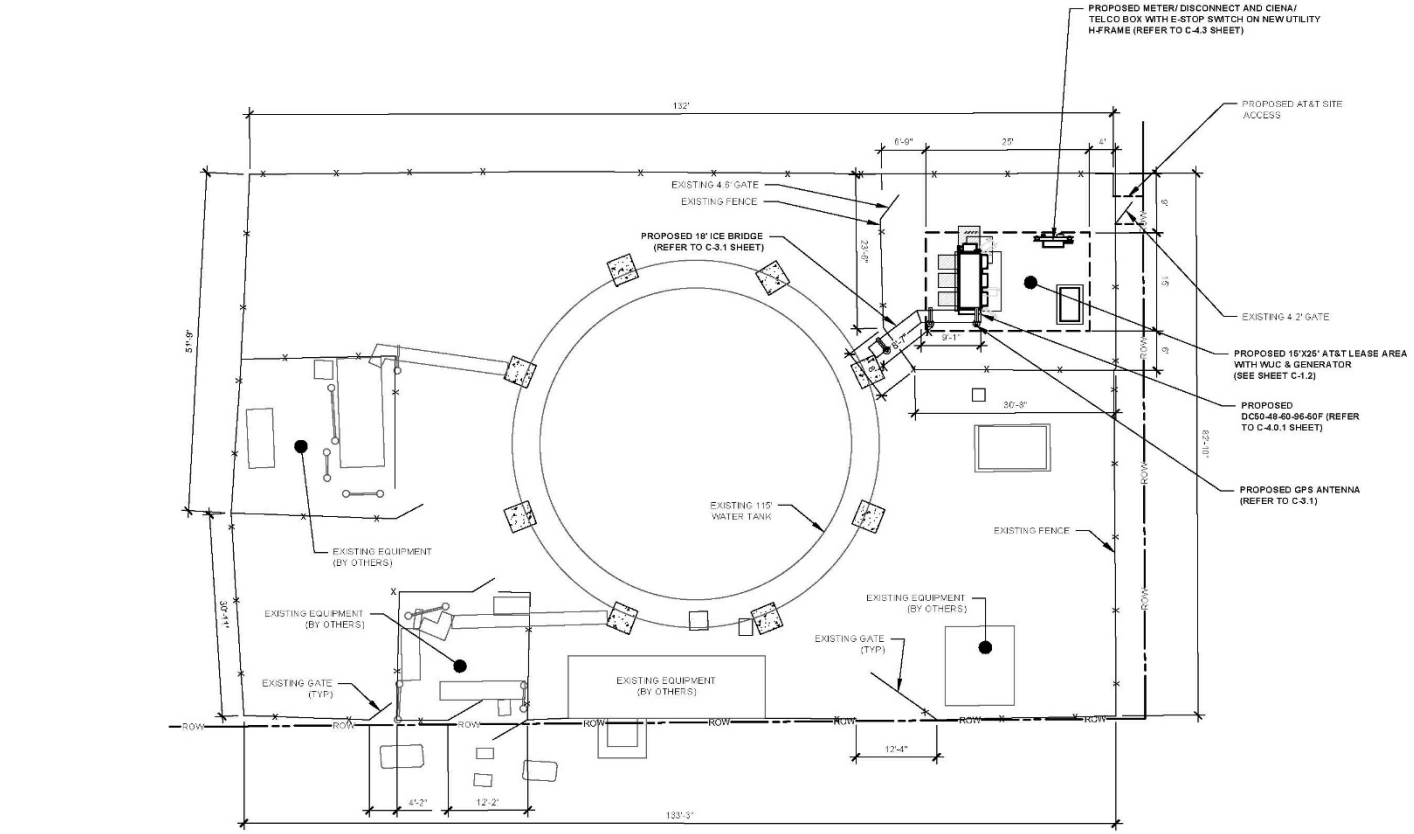
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#12069C0367E, DATED 12/18/2012
AND IS IN THE BASE FLOOD ZONE "X"
AND IS NOT IN A SPECIAL FLOOD HAZARD AREA.



at&t

smartlink

SMW ENGINEERING GROUP, LLC
TOGETHER PLANNING A BETTER TOMORROW
166 BUSINESS CENTER DRIVE
BIRMINGHAM, AL 35244
TEL: 205-252-9165 www.smweng.com

SMW JOB #: 22-1582

AT&T FA
15743289

SITE NAME
DOWNTOWN MOUNT DORA

SITE ADDRESS
1207 N. TREMAIN ST.
MOUNT DORA, FL 32757

ISSUED FOR:

REV	DESCRIPTION	BY	DATE
B	CLIENT REVIEW	ZDS	12/01/25
C	CLIENT REVIEW	ZDS	12/12/25
D	CLIENT REVIEW	ZDS	01/21/26
E	CLIENT REVIEW	DAJ	02/09/26
F	PERMITTING CDs	DAJ	02/27/26

CA#33693

02/27/2026

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ENLARGED SITE PLAN

SHEET NUMBER:
C-1.1

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REFER TO THE PROVIDED STRUCTURAL DESIGN REPORT DRAWN BY SMW, DATED 01/16/26.
EXISTING MOUNT AT ELEV. 137' TO BE REMOVED AND REPLACED WITH NEW PLATFORM MOUNT (KENWOOD #T1517KT12-129S-M)
TOTAL TOWER HEIGHT INCLUDING APPURTENANCES ELEV. 147'-0" AGL
PROPOSED AT&T FAD CENTER ELEV. 132'-0" AGL
EXISTING T-MOBILE ANTENNAS ELEV. 122'-0" AGL
TOP OF EXISTING WATER TANK ELEV. 115'-0" AGL
EXISTING VERIZON ANTENNAS ELEV. 98'-0" AGL
EXISTING WATER TANK
EXISTING CATWALK
EXISTING CATWALK
EL. 89'-0" AGL
GRADE
ELEV. 18'-7" AMSL
SCALE: 1"=8' (22"x34")
1"=16' (11"x17")
16'
8'
0
16'
at&t
smartlink
SMW
ENGINEERING GROUP, LLC
TOGETHER PLANNING A BETTER TOMORROW
105 Westpark Drive, Suite 200
Brentwood, TN 37027
Tel: 205-252-9160 www.smweng.com
AT&T FA
15743289
SITE NAME
DOWNTOWN MOUNT DORA
SITE ADDRESS
120 N. TRIMAIN ST.
MOUNT DORA, FL 32757
ISSUED FOR:
REV. | DESCRIPTION | BY | DATE
B | CLIENT REVIEW | ZDS | 12/01/25
C | CLIENT REVIEW | ZDS | 12/12/25
D | CLIENT REVIEW | ZDS | 01/21/26
E | CLIENT REVIEW | DAJ | 02/09/26
F | PERMITTING CDs | DAJ | 02/27/26
CA# 33593
02/27/2026
THIS DOCUMENT HAS BEEN ELECTRONICALLY SIGNED & SEALED BY JEREMY D SHORT, PE (#79137) ON THE DATE ADJACENT TO THE SEAL. PRINTED COPIES OF THIS DOCUMENT ARE NOT CONSIDERED SIGNED AND SEALED AND THE SIGNATURE MUST BE VERIFIED ON ANY ELECTRONIC COPIES
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TOWER ELEVATION
SHEET NUMBER
C-2
SMW JOB #22-1558.2

W-9 FORM

[FOLLOWS ON NEXT PAGE]

Form **W-9**
(Rev. October 2018)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

▶ **Go to *www.irs.gov/FormW9* for instructions and the latest information.**

Give Form to the requester. Do not send to the IRS.

Print or type. See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only **one** of the following seven boxes.

☐ Individual/sole proprietor or single-member LLC ☐ C Corporation ☐ S Corporation ☐ Partnership ☐ Trust/estate

☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is **not** disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

☐ Other (see instructions) ▶

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) _____

Exemption from FATCA reporting code (if any) _____

(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.

Requester's name and address (optional)

6 City, state, and ZIP code

7 List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN,* later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

			–		–				

or

Employer identification number

		–							

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here | **Signature of U.S. person ▶** | **Date ▶**

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/FormW9.*

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, *later.*

MEMORANDUM
OF
LEASE

This Memorandum of Lease is entered into on this _____ day of _____, 20_____, by and between the City of Mount Dora, Florida, a municipal corporation having its principal office at 510 N. Baker St., Mount Dora, FL 32757 (hereinafter called "**Landlord**"), and New Cingular Wireless PCS, LLC, a Delaware limited liability company, having a mailing address of 1025 Lenox Park Blvd NE 3rd Floor, Atlanta, GA 30319 ("**Tenant**").

1. Landlord and Tenant entered into a certain Structure Lease Agreement ("**Agreement**") on the _____ day of _____, 20_____, for the purpose of installing, operating, and maintaining a communication facility and other improvements on the property located at 1207 N. Tremain St, Mount Dora, Florida 32757 (the "**Property**"). All of the foregoing is set forth in the Agreement.

2. The initial lease term will be ten (10) years commencing on the Effective Date of the Agreement, with six (6) successive automatic five-year (5) options to renew. Thereafter, the Agreement will automatically renew for successive one-year (1) annual terms unless and until either party notifies the other party of its intent to terminate the Agreement at least six (6) months prior to the end of any such annual term.

3. The portion of the land being leased to Tenant and associated easements (the "**Premises**") are described in **Exhibit 1** annexed hereto.

4. The Agreement gives Tenant a right of first refusal, subject to any right of Senior Interests, as defined in the Agreement, in the event Landlord receives a bona fide written offer from a third party seeking any sale, conveyance, assignment, or transfer, whether in whole or in part, of any property interest in or related to the Premises, including, without limitation, any offer seeking an assignment or transfer of the Rent payments associated with the Agreement or an offer to purchase an easement with respect to the Premises.

5. This Memorandum of Lease is not intended to amend or modify and shall not be deemed or construed as amending or modifying any of the terms, conditions, or provisions of the Agreement, all of which are hereby ratified and affirmed. In the event of a conflict between the provisions of this Memorandum of Lease and the provisions of the Agreement, the provisions of the Agreement shall control. The Agreement shall be binding upon and inure to the benefit of the parties and their respective heirs, successors, and assigns, subject to the provisions of the Agreement.

6. In accordance with the provisions of Fla. Stat. § 713.10, Landlord's interest in the Property shall not be subject to any liens, including construction liens under Florida's Construction Lien Law, Fla. Stat. § 713.001 *et seq.*, for improvements to or other work performed in, on, or to the Property by or on behalf of Tenant. Tenant hereby acknowledges and agrees that it is required by law to notify every contractor making improvements to the Property that the interest of the Landlord in the Property will not be subject to liens. In the event any such lien is filed Tenant hereby acknowledges and agrees that it shall cause the same to be discharged of record within ten (10) days to remove the lien(s) from the Property. Tenant agrees to indemnify and hold Landlord harmless from and against any damages and losses, including reasonable attorneys' fees, incurred by Landlord as a result of any liens or other claims arising out of Tenant's construction of improvements on the Property as well as all other related site or other work made on or to the Property by Tenant or on Tenant's behalf. The provisions of this paragraph and Section 24(s) of the Agreement shall survive the expiration or sooner termination of the Agreement.

IN WITNESS WHEREOF, the parties have executed this Memorandum of Lease as of the day and year first above written.

IN WITNESS WHEREOF, the parties have caused this Agreement to be effective as of the Effective Date.

CITY OF MOUNT DORA, FLORIDA

Signed, sealed and delivered in the presence of the following witnesses:

_____
James Homich, Mayor

_____
Signature of Witness

Date: _____

_____
Printed Name of Witness

ATTEST:

_____
Signature of Witness

_____
Jeanann Hand, City Clerk

_____
Printed Name of Witness

STATE OF FLORIDA
COUNTY OF LAKE

The foregoing instrument was acknowledged before me by means of (___) Physical presence or (___) online notarization, this the _____ day of _____, 2026, by James Homich, the Mayor of the City of Mount Dora, Florida, a Florida municipal corporation, on behalf of the corporation, who is personally know to me or produced _____ as identification.

(NOTARY SEAL)

_____
(Notary Public Signature)

_____
(Print Name)
Notary Public, State of Florida
Commission No.: _____
My Commission Expires: _____

Signed, sealed and delivered in the presence of the following witnesses:

Rhonda Acree
Signature of Witness

Rhonda Acree
Printed Name of Witness

Debbie Lewis
Signature of Witness

Debbie Lewis
Printed Name of Witness

NEW CINGULAR WIRELESS PCS, LLC, a Delaware limited liability company

By: AT&T Mobility Corp.
Its: Manager

By
Ryan Sanderson
Director – RAN Engineering
Date: 4/27/26

STATE OF FLORIDA
COUNTY OF ORANGE

The foregoing instrument was acknowledged before me by means of (X) Physical presence or (___) online notarization, this the 27th day of April, 2026, by Ryan Sanderson, Director – RAN Engineering of New Cingular Wireless PCS, LLC, a Delaware limited liability company, on behalf of the company, who is personally know to me or produced _____ as identification.

(NOTARY SEAL)

Notary Public State of Florida
Amanda Schultz
My Commission HH 756134
Expires 3/22/2030

(Notary Public Signature)

Amanda Schultz
(Print Name)
Notary Public, State of Florida
Commission No.: HH756134
My Commission Expires: 3/22/2030

EXHIBIT 1

DESCRIPTION OF PROPERTY AND PREMISES

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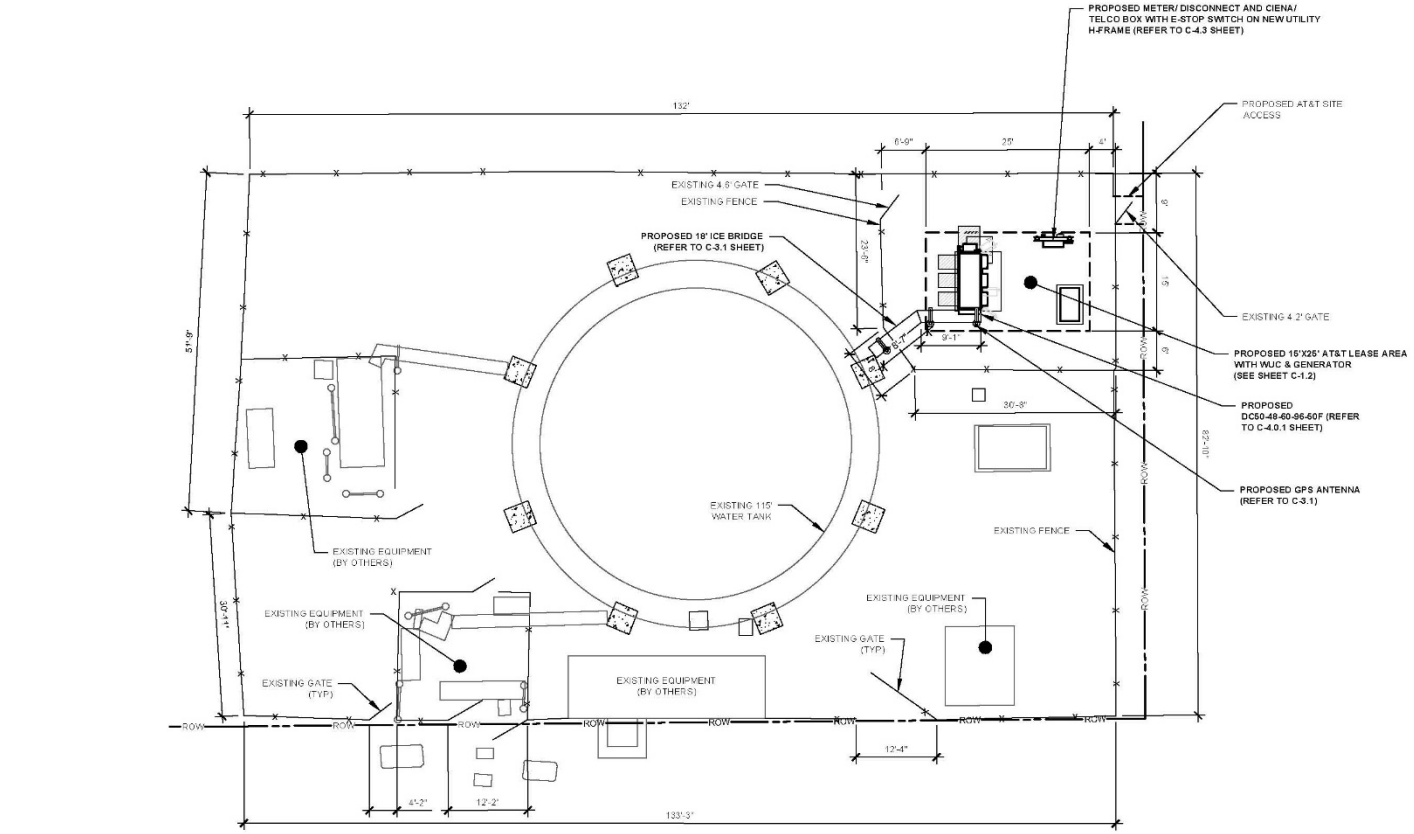
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AND IS NOT IN A SPECIAL FLOOD HAZARD AREA.



at&t

smartlink

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TOGETHER PLANNING A BETTER TOMORROW
166 BUSINESS CENTER DRIVE
BIRMINGHAM, AL 35244
TEL: 205-252-9165 www.smweng.com

SMW JOB #: 22-1582

AT&T FA
15743289

SITE NAME
DOWNTOWN MOUNT DORA

SITE ADDRESS
1207 N. TREMAIN ST.
MOUNT DORA, FL 32757

ISSUED FOR:

REV	DESCRIPTION	BY	DATE
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CA#33693

02/27/2026

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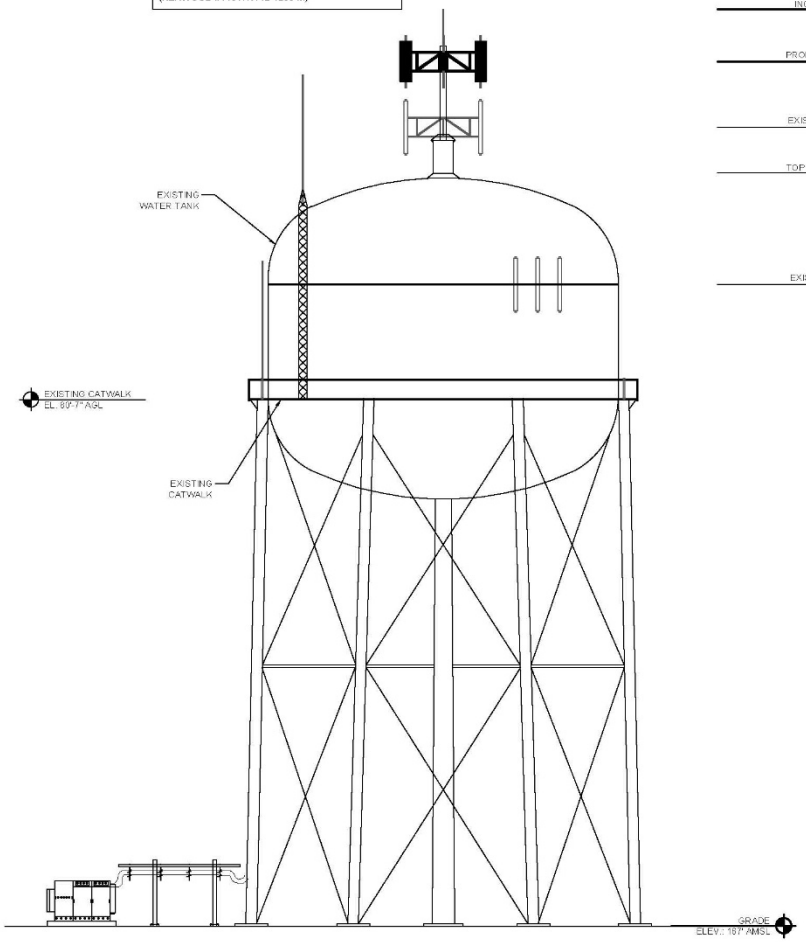
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SHEET NUMBER:
C-1.1

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SCALE: 1"=8' (22X34)
1"=16' (11X17)

at&t

smartlink

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SITE ADDRESS
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TOWER ELEVATION

SHEET NUMBER:
C-2

510 N. Baker St.
Mount Dora, FL 32757
352-735-7126

DATE: **May 19, 2026**

TO: **Honorable Mayor and City Council Members**

FROM: **Vince Sandersfeld, City Manager**

SUBJECT: Request Adoption of **Resolution No. 2026-17,** Adopting the Lake County Multi-Jurisdictional Hazard Mitigation and Resilience Plan

Introduction:
This is a request for City Council approval of Resolution 2026-17, adopting the 2026 Lake County Multi-Jurisdictional Hazard Mitigation and Resilience Plan

Discussion:
Adoption of the Plan is required by FEMA for the City to remain eligible to apply for grant funding for new hazard mitigation projects. Resolution 2026-17 formalizes the City's adoption of the 2026 Lake County Multi-Jurisdictional Hazard Mitigation and Resilience Plan. Lake County updated the Plan, and the Lake County Board of County Commissioners adopted it through Resolution 2026-37 on April 14, 2026. The Florida Division of Emergency Management found the Plan compliant with federal standards, subject to formal adoption by participating communities. Adoption by the City will help maintain eligibility for grant funding for new hazard mitigation projects submitted and approved through the Local Mitigation Plan.

NOTE: Although the exhibit cover references 2025, Lake County Public Safety has confirmed that the Hazard Mitigation and Resilience Plan for 2026. The Plan is required to be prepared in advance, and the original cover date remains unchanged even though the Plan applies to the 2026 planning cycle.

Budget Impact:
There is no budget impact associated with this request.

Strategic Impact:
Strategic Initiative 3: Strengthen and Expand Mount Dora's Infrastructure.
Strategic Initiative 5, Goal 13: Identify and seek alternative funding sources.

Recommendation:

City Council approve Resolution 2026-17, adopting the 2026 Lake County Multi-Jurisdictional Hazard Mitigation and Resilience Plan.

Attachment(s):

1. Resolution No. 2026-17 Lake County Hazard Plan
2. Full Packet FINAL 2025 LMRS Plan (1)

Prepared by: HOUSE, ANGELA F HOUSE, ANGELA F, Fire Administrative Coordinator
Reviewed by:

Joseph Hightower, Fire Chief	Approved - 5/8/2026
Jeanann Hand, City Clerk	Approved - 5/12/2026
City Attorney, City Attorney	Approved - 5/13/2026
Vince Sandersfeld, City Manager	Final Approval - 5/13/2026

RESOLUTION NO. 2026-17

A RESOLUTION OF THE CITY OF MOUNT DORA, LAKE COUNTY, FLORIDA, APPROVING AND ADOPTING THE 2026 LAKE COUNTY MULTI-JURISDICTIONAL HAZARD MITIGATION AND RESILIENCE PLAN; PROVIDING FOR AUTHORITY TO THE CITY MANAGER FOR IMPLEMENTING ADMINISTRATIVE ACTIONS; PROVIDING A SAVINGS CLAUSE; PROVIDING FOR SCRIVENER'S ERRORS; PROVIDING FOR CONFLICTS; PROVIDING FOR SEVERABILITY; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS the Florida division of Emergency Management ("FDEM") and the Federal Emergency Management Agency recommends that all local governments, in cooperation with their local county department of Emergency Management, develop and maintain a Hazard Mitigation Plan; and

WHEREAS, on April 14, 2026, the Lake County Board of County Commissioners passed and adopted Resolution No. 2026-37, effective immediately upon passage, which adopted the 2026 Lake County Multi-Jurisdictional Hazard Mitigation and Resilience Plan (the "Plan"); and

WHEREAS, FDEM, prior to passage of Resolution No. 2026-37 by the Lake County Board of County Commissioners, found the Plan to be compliant with federal standards, subject to formal community adoption within Lake County along with the following entities: Advent Health, Clay Electric, Florida Department of Health, Lake County School Board, St. Johns River Utility, Inc., and the St. Johns River Water Management District; and

WHEREAS the City of Mount Dora desires to have and participate in the Plan to protect the life and property of its residents and finds the Plan to be in the best interests of the residents of the City of Mount Dora.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF MOUNT DORA, FLORIDA:

SECTION 1. Legislative Findings and Intent. The City of Mount Dora has complied with all requirements and procedures of Florida law in processing this Resolution. The above recitals are hereby adopted.

SECTION 2. Adoption of 2026 Lake County Multi-Jurisdictional Hazard Mitigation and Resilience Plan. The City Council of the City of Mount Dora hereby adopts the 2026 Lake County Multi-Jurisdictional Hazard Mitigation and Resilience Plan, attached hereto and incorporated by reference as **Exhibit "A**,**"** which identifies the hazard and strategies to mitigate such hazards.

SECTION 3. Implementing Administrative Actions. The City Manager is hereby authorized and directed to take such actions as may deemed necessary and appropriate in order to implement the provisions of this Resolution. The City Manager may, as deemed appropriate,

necessary and convenient, delegate the powers of implementation as herein set forth to such City employees as deemed effectual and prudent.

SECTION 4. Savings Clause. All prior actions of the City of Mount Dora pertaining to this matter, as well as any and all matters relating thereto, are hereby ratified and affirmed consistent with the provisions of this Resolution.

SECTION 5. Scrivener's Errors. Typographical errors and other matters of a similar nature which do not affect the intent of this Resolution, as determined by the City Clerk and City Attorney, may be corrected.

SECTION 6. Conflicts. All Resolutions or parts of Resolutions in conflict with any of the provisions of this Resolution are hereby repealed.

SECTION 7. Severability. If any Section or portion of a Section of this Resolution proves to be invalid, unlawful, or unconstitutional, it shall not be held to invalidate or impair the validity, force, or effect of any other Section or part of this Resolution.

SECTION 8. Effective Date. This Resolution shall become effective immediately upon its passage and adoption.

PASSED AND ADOPTED this ____ day of May, 2026.

_____
JAMES HOMICH
MAYOR of the City of Mount Dora, Florida

ATTEST:

_____
JEANANN HAND
CITY CLERK

For the use and reliance of City of Mount Dora only.
Approved as to form and legality.

_____
Patrick Brackins, City Attorney

LAKE COUNTY, FL

REAL FLORIDA • REAL CLOSE

Local Mitigation and Resilience Strategy

2025

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SUMMARY OF CHANGES

The Summary of Changes will list the routine updates that will be made to the LMRS once it has been accepted. Changes made to the 2025 plan will be archived by Lake County Emergency Management. This plan is a living document and can be changed at any time by the LMRS Working Group. Continued public participation and input from all stakeholders is encouraged.

Change	Comments/Purpose	Date	Pages
Plan Update	Plan was updated and revised	2025	All

EXECUTIVE SUMMARY

The Lake County Local Mitigation and Resilience Strategy (LMRS) provides a coordinated, countywide approach to identifying hazards, assessing vulnerabilities, and implementing projects that reduce disaster risk and increase resiliency for residents, businesses, and infrastructure. Developed in conjunction with county departments, municipal governments, regional agencies, and community stakeholders, the LMRS serves as both a planning framework and a project development tool to guide long-term mitigation investments.

This update reflects current hazard profiles, growth trends, and infrastructure priorities as of 2025. It integrates updated risk assessments, revised LMRS Working Group bylaws, and an active project priority list. The plan aligns with comprehensive planning, emergency management, transportation, and environmental protection initiatives to ensure growth and infrastructure investments consider resilience from the outset. The LMRS supports eligibility for state and federal mitigation funding and promotes coordinated action to address risks countywide. By aligning local planning with state and federal programs, the LMRS strengthens Lake County’s capacity to reduce losses, protect critical services, and expedite recovery after disasters.

I. INTRODUCTION

The Lake County Local Mitigation and Resilience Strategy (LMRS) establishes a multijurisdictional framework for identifying hazards, assessing vulnerabilities, and implementing projects that reduce disaster risk across all communities in the county. The LMRS process is designed to promote coordination between municipal, county, state, and federal partners and ensure that mitigation is incorporated into long-range planning efforts.

This document reflects an update of the LMRS and includes revised bylaws for the LMRS Working Group, along with a renewed emphasis on stakeholder participation, cross-departmental collaboration, and ongoing project development. The LMRS Working Group remains committed to building a more disaster-resilient Lake County through data-driven planning and locally led mitigation initiatives.

A. Purpose

The Lake County LMRS seeks to establish a continuous, countywide process for identifying and reducing risk from known hazards. The plan supports the integration of hazard mitigation into comprehensive planning, capital improvements, emergency management, and community development efforts. It also provides a structure for prioritizing projects, securing funding, and coordinating mitigation activities across jurisdictions. As part of LMRS participation, agencies and jurisdictions evaluate risks, develop mitigation goals and objectives, and maintain a project list that reflects current and future community needs. This process helps Lake County, and its municipalities reduce vulnerability, minimize disaster losses, and improve overall resilience.

B. Community Profile

Lake County includes a mix of urban, suburban, and rural communities across 14 incorporated municipalities and a large unincorporated area. As one of the fastest-growing counties in the state, Lake has experienced significant changes in population, development, and infrastructure since 2020. This section provides an overview of the county's geography, climate, political boundaries, demographics, transportation network, economic trends, and development patterns—factors that shape vulnerability to and inform mitigation planning.

1. Natural Features

   Approximately 37% of Lake County consists of water bodies, wetlands, forests, and protected lands, including parts of the Ocala National Forest, Lake Louisa State Park, the Green Swamp Wilderness Preserve, and the Emeralda Marsh Conservation Area. The Green Swamp, designated as an Area of Critical State Concern, plays an important role in regional hydrology as the headwaters for the Withlacoochee, Hillsborough, Ocklawaha, and Peace Rivers, and provides significant aquifer recharge. Lake County also contains over 1,400 named lakes, including Lake Harris and Lake Apopka—the latter a major restoration priority due to its ecological significance and history of nutrient pollution.

Lake County spans the Lake Wales Ridge as well as broad floodplains linked to the Ocklawaha and Palatlakaha River watersheds. The terrain is composed of upland scrub, pine flatwoods, hardwood hammocks, freshwater marshes, and cypress swamps. The principal source of drinking water is the Floridan Aquifer, a vast underground system of porous limestone that stores and transmits groundwater across much of the state. Recharge occurs through sandy soils and wetlands, especially in areas like the Green Swamp and the Clermont Uplands, making protection of these zones critical for water quality and long-term sustainability.

2. Temperature and Climate

   Average summer highs in Lake County range from 88°F to 92°F; winter lows range from 46°F to 52°F. Extreme heat days over 95°F are increasing in frequency. Freezing temperatures are rare but can occur during winter months, especially in northern and rural areas. Annual precipitation averages 50–55 inches, with most rainfall occurring from June to September during the summer rainy season.

3. Political Boundaries

   Lake County encompasses approximately 1,157 square miles in central Florida. It shares borders with Marion County to the north, Volusia, Seminole, and Orange Counties to the east, Polk County to the south, and Sumter County to the west. The county is governed by a five-member Board of County Commissioners and includes 14 incorporated municipalities: Astatula, Clermont, Eustis, Fruitland Park, Groveland, Howey-in-the-Hills, Lady Lake, Leesburg, Mascotte, Minneola, Montverde, Mount Dora, Tavares (county seat), and Umatilla. The majority of the land area remains unincorporated and under Lake County jurisdiction.

4. Population

   The Bureau of Economic and Business Research (BEBR) at the University of Florida estimates Lake County's population at 478,500 residents, reflecting a 24.5% increase from approximately 384,000 in 2020. Population density stands at roughly 445 people per square mile, with Clermont, Leesburg, Mount Dora, and Minneola experiencing the most rapid growth.

   The county has a median age of 46.7 years, with 26.7% of residents aged 65 or older, above statewide averages. The 2023 median household income in Lake County was $69,956, compared with $64,500 statewide. 9.46% of Lake County residents live below the poverty line, lower than Florida's 12.4% rate.

   The racial and ethnic composition is approximately 65.3% White non-Hispanic, 9.8% Black or African American, and 17.9% Hispanic or Latino.

Table 1: Lake County, FL Population Estimates and Projections[1]

2020	2021	2022	2023	2024	2025
386,194	396,242	410,139	414,749	433,331	Low – 404,400 Medium – 434,900 High – 465,300

5. Transportation

   Lake County contains over 2,400 miles of roadway, including several major highways such as U.S. Highway 27, State Roads 19, 44, 50, and 429. These corridors connect the county's municipalities and unincorporated areas to regional hubs in Orlando, Ocala, and Tampa. The county is also part of the Florida Turnpike system, with access points near Minneola, Clermont, and Leesburg.

   Transit service is provided by LakeXpress, which operates fixed-route buses across urbanized areas including Eustis, Mount Dora, Tavares, and Leesburg. The Lake-Sumter Metropolitan Planning Organization (MPO) leads regional transportation planning, and its long-range plan emphasizes system preservation, congestion relief, and coordination with emerging land use trends. Strategic improvements to intersections, transit, and multimodal facilities continue as the county's population and employment centers grow.

6. Economic Growth

   Lake County has experienced consistent economic expansion since 2020, with significant growth in transportation and warehousing (≈ 58%) and professional and technical services (≈ 33%)[2]. Additional development has taken place in healthcare, advanced manufacturing, and administrative services. Overall employment countywide increased by 6.8% from 2021 to 2022 and reached approximately 170,000 jobs by 2023[3], while unemployment remained low at 3.6% as of mid-2025[4].

   Economic activity is concentrated in areas such as the Wolf Branch Innovation District, South Lake employment centers, and logistics corridors along U.S. Highway 27 and State Road 429. These areas are seeing the development of distribution centers, medical facilities, and high-tech business parks, often accompanied by roadway, utility, and stormwater system upgrades. Strategic planning efforts, including land use designations and infrastructure investments, have prioritized these corridors for long-term economic growth and regional connectivity.

[1] https://bebr.ufl.edu/population/population-data/
[2] https://www.careersourcecentralflorida.com/
[3] https://www.census.gov/quickfacts/fact/table/lakecountyflorida
[4] https://www.bls.gov/lau/

As commercial and industrial development expands, so does the need for resilient infrastructure and land use planning. Many new facilities are being developed near flood zones, wetlands, or sinkhole-prone areas. The LMRS Working Group continues to evaluate these patterns to ensure that hazard mitigation is incorporated into economic development decisions and long-range planning efforts.

7. Development Trends

Lake County has experienced steady residential and commercial growth since 2020, fueled by a rising population, new infrastructure, and expanding job opportunities. The fastest-growing areas include Clermont, Minneola, Leesburg, and the Four Corners region. Residential subdivisions, mixed-use developments, and commercial projects are expanding along key transportation corridors such as U.S. Highway 27, State Road 50, and State Road 429.

Much of the new development is occurring on previously undeveloped land, including former agricultural parcels and areas near wetlands, floodplains, and sinkhole-prone soils. While some growth has occurred within zones of moderate flood risk, Lake County's land development regulations include floodplain standards, wetland buffers, and environmental protection requirements that help limit exposure to hazards.

The LMRS Working Group reviewed these development patterns to evaluate how continued growth may increase exposure to natural hazards. Coordination with municipal planning departments, Lake County's Office of Planning & Zoning, the Office of Emergency Management, and regional economic development agencies will help ensure that mitigation strategies remain integrated into long-range planning and project development.

C. Planning Process

The LMRS Working Group is made up of representatives from Lake County governmental agencies, incorporated municipalities, organizations and associations representing key business industry, community interest groups, other governmental entities, and non-profit or faith-based groups. Interested citizens are welcome and encouraged to become involved in the process. The Lake County LMRS Working Group by-laws are located in Appendix A of this document.

The LMRS Working Group encourages involvement in the mitigation planning process by each jurisdiction in Lake County. Jurisdictions are encouraged to identify others that should be participating in the LMRS Working Group.

The 5-year planning update kick-off meeting was held on April 2, 2025, with Lake County Emergency Management representatives followed by a meeting on April 9, 2025, with the LMRS Working Group. The LMRS Working Group was noticed through email distribution with follow-up phone calls from the LMRS Coordinator. A formal public meeting to review a draft of the updated plan was held on August 20, 2025, with the LMRS Working Group noticed via email distribution, website notice, and public notification. Further efforts by the Chair and Vice-Chair to encourage participation and attendance at meetings continued in preparation for submission to the Florida Division of Emergency Management.

1. Review of Community Capabilities and Incorporation of Existing Plans

   Lake County and its jurisdictions consulted multiple existing plans that support hazard mitigation, resilience, and post-disaster redevelopment. These documents were reviewed to ensure consistency with the Local Mitigation and Resilience Strategy (LMRS) and to identify opportunities for incorporating hazard mitigation into other planning processes. Key plans consulted include:

   - Lake County Comprehensive Emergency Management Plan (CEMP) - Used to identify countywide hazards for the LMRS risk assessment.
   - Lake County Comprehensive Plan and Jurisdictional Comprehensive Plan(s) – Helped identify population centers, development patterns, and zoning that may increase or reduce exposure to hazards.
   - Lake County Land Development Code, Chapter 6 – Resource Protection Standards – Informed how environmentally sensitive areas, including floodplains and recharge zones, are protected through regulatory standards.
   - Lake-Sumter Metropolitan Planning Organization (MPO) Long Range Transportation Plan – Provided guidance on mobility, infrastructure vulnerability, and future roadway expansions with mitigation considerations.
   - St. Johns River Water Management District Strategic Plan – Identified long-term goals for water resource management, flood protection, and aquifer recharge that align with mitigation objectives.
   - Withlacoochee and Seminole State Forest Resource Management Plans – Used to assess wildfire vulnerability, forest maintenance practices, and risk reduction opportunities within large tracts of public land.
   - 2023 Florida State Hazard Mitigation Plan – Served as the guiding framework for ensuring alignment between state and local mitigation efforts, priorities, and funding eligibility.
   - FEMA Threat and Hazard Identification and Risk Assessment (THIRA) and Stakeholder Preparedness Review (SPR) – Informed the LMRS risk assessment and evaluation of jurisdictional capabilities.

D. Participating Organizations

Lake County encourages participation from all jurisdictions and allows any entity within the jurisdictions or unincorporated county to participate in the LMRS planning effort. Below is the inclusive list of jurisdictions participating in the planning process. Those involved in the process include: Astatula, Clermont, Eustis, Fruitland Park, Groveland, Howey-in-the-Hills, Lady Lake, Lake County, Leesburg, Mascotte, Minneola, Montverde, Mount Dora, Tavares, Umatilla and The Villages. Once formally adopted, each jurisdiction is responsible for implementation of the plan within their boundaries and ensuring that their proposed projects meet the needs of the community. Participation in the LMRS Working Group is determined by attendance at meetings, both in person and virtual, and active involvement in the prioritization process.

Many of these jurisdictions participated in the 2020 LMRS update, however new entities have joined the LMRS Working Group since the previous update, bringing fresh perspectives to the 2025 planning process. The LMRS Working Group has maintained contact with each of the below entities throughout the 2025 LMRS update process. In publishing this plan, Lake County hopes to foster further and increased participation in the LMRS Working Group.

Participation in the 2025 LMRS update process included the following entities:

AdventHealth
City of Clermont
City of Eustis
City of Fruitland Park
City of Groveland
City of Leesburg
City of Mascotte
City of Minneola
City of Mount Dora
City of Tavares
City of Umatilla
Clay Electric
Florida Department of Health in Lake County
Lake County Emergency Management
Lake County Office of Fire Rescue
Lake County Office of Public Safety Support
Lake County Public Works Department
Lake County School Board
Lake County Water Authority
St. Johns River Utility
St. Johns River Water Management District
Town of Astatula
Town of Howey-in-the-Hills
Town of Lady Lake
Town of Montverde
Villages Community Development District

E. Public Participation

The LMRS Working Group prioritized inclusive engagement and transparency throughout the planning process by using a combination of public meetings, online communication, and stakeholder outreach. Stakeholders will have additional opportunities to provide input on the 2025 LMRS, both virtually and through in-person meetings. The plan will then be formally adopted by resolution within each jurisdiction.

The LMRS Working Group welcomed participation and feedback on the 2025 update of the LMRS plan. These meetings were open to the public and attended by representatives from local governments, community-based organizations, utility providers, and other stakeholders. Although advertised in the Leesburg Daily Commercial (Appendix C), members of the public did not attend any of the planning meetings. Had members of the public attended, their input would have been documented in the official meeting minutes (Appendix C) and addressed by the Working Group for potential incorporation into the LMRS plan.

Future LMRS meetings will continue to utilize web conferencing platforms to increase accessibility, while also offering a physical meeting location at the Lake County Emergency Operations Center. Once the 2025 LMRS plan is publicly posted, comments will be accepted prior to formal adoption. If any public feedback is received, it will be reviewed by the LMRS Working Group leadership for discussion, evaluating the comments for inclusion in the plan.

Several jurisdictions conduct their own public education campaigns focused on local hazards, preparedness, and mitigation in addition to the county's outreach. The LMRS Working Group recognizes the importance of continued engagement and will pursue opportunities to increase participation in future planning cycles, particularly among underserved populations and private sector stakeholders.

F. Update Process

The 2025 LMRS is a full revision of the previous plan adopted in 2020. The update was coordinated by the Lake County Office of Emergency Management and guided by the LMRS Working Group. The process included a review of all major plan components and incorporated updated hazard data, demographic changes, planning guidance, and public input.

The LMRS Working Group—comprising municipal representatives, Lake County departments, special districts, utility providers, non-profits, and private sector partners—met regularly throughout the planning cycle to evaluate and revise the plan. The group reviewed hazard data, reassessed local capabilities, updated mitigation goals, reprioritized projects, and incorporated input from the public and partner agencies.

The LMRS Working Group took the following actions during the 2025 update cycle:

- Quarterly LMRS Working Group meetings were noticed to the public, with attendance and meeting minutes made available as documentation.
- Full incorporation of the 2023 Florida LMRS Review Tool and compliance with FEMA's 2022 Local Mitigation Planning Policy requirements.
- Alignment with the Lake County Comprehensive Plan, Comprehensive Emergency Management Plan (CEMP), and other relevant county and regional plans.
- Mitigation goals, strategies, project list updated.
- National Flood Insurance (NFIP) and Community Rating System (CRS) information updated.
- Reviewed By-Laws to ensure consistency with Robert's Rules of Order.

All participating jurisdictions were given the opportunity to contribute to and review the plan. Final adoption will occur through resolution following a public review and comment period. Documentation of meetings and Working Group activities is provided in Appendix C.

II. HAZARD IDENTIFICATION AND VULNERABILITY ASSESSMENT

A. Introduction

The purpose of the hazard identification and vulnerability assessment is to use the best available information and technology to identify and evaluate hazards facing Lake County, as well as provide the factual basis for mitigation activities proposed in Lake County's Local Mitigation Strategy that aim to reduce those risks. The vulnerability assessment provides for the identification and analysis of known hazards that may threaten life and property across the entire planning area. It also includes the results of a multi-jurisdictional vulnerability assessment conducted for each of Lake County's municipal jurisdictions to determine where locally specific risks vary from those facing the rest of the county.

B. Initial Hazard Identification / Hazard Profile Description

Below are the hazards identified in this risk assessment, along with the information provided about each:

Figure 1: Hazard Identification by Type

- Flood
- Tornado
- Tropical Cyclone
- Severe Storms
- Wildfire
- Cyber Incidents
- Drought
- Extreme Heat
- Geological Incidents
- Winter Storms
- Epidemic / Pandemic
- Hazardous Materials
- Hail
- Seismic Events
- Terrorism
- Tsunami

Table 2: Hazard Profile Description

Section	Description
Description	Contains a basic overview of the hazard, such as causes, various types of the hazard, measurements of the hazard, advisories specific to that hazard, and any other pertinent information.
Location	Discusses areas in the county that are more likely to be impacted by the hazard.
Extent	Describes the strength or magnitude of the hazard.
Previous Occurrences	Recounts significant previous occurrences of the hazard since the last plan update. This includes all Presidentially declared disasters that have affected the area. Some hazards include information about occurrences outside the 5-year window due to their significant impact on the community.
Probability	Outlines the likelihood of the hazard occurring in the future. For hazards that pose different risks to varying jurisdictions, this information is provided.
Climate Change	Discusses how climate change will influence the hazard in terms of extent, probability, and impacts.
Impacts	Lists possible impacts that may occur because of the hazard.
Vulnerability	Explains why the impacts of the hazard occur.
Score	Hazard is assigned a Vulnerability Score based on the methodology outlined below.

C. Probability Summary

Lake County conducted a vulnerability assessment for each hazard, evaluating potential impacts to people, buildings, and critical facilities. Where hazard risk maps were available, they were utilized to determine variations in jurisdictional risk. Population data from the U.S. Census Bureau allowed the county to estimate populations at risk for each hazard. Critical facilities were incorporated into the analysis where accepted hazard maps exist, including FEMA flood maps, wildfire risk data, and a countywide sinkhole risk map. The facility categories assessed included fire stations, government buildings, schools and designated shelters, hospitals and healthcare sites, electric utilities, water and wastewater facilities, airports, power substations and plants, telecommunications, and correctional institutions. This consistent method ensures that the vulnerability assessment supports hazard mitigation planning and aligns with state and federal guidance.

Table 3: Vulnerability Scorecard

Frequency	Ranking of how often hazard occurred in the past. 1 – Not Likely: every 50-100 years 2 – Likely: every 5-10 years 3 – Very likely: annually
Probability	Ranking of the likelihood of the hazard occurring in the future. 1 – Not Likely: every 50-100 years 2 – Likely: every 5-10 years 3 – Very likely: annually
Magnitude	Injuries: Ranking of how many injuries and/or deaths have been recorded. 1 – Low: no injuries or deaths recorded 2 – Medium: injuries recorded, but no deaths 3 – High: deaths recorded Infrastructure / Economy: Ranking of the general impact on infrastructure and to the economy due to the hazard occurrence. 1 – Low: little to no impact or damage to infrastructure and economy recorded 2 – Medium: minor impact or damage to infrastructure and economy recorded 3 – High: significant impact or damage to infrastructure and economy recorded Environment: Ranking of general impact on the environment due to hazard occurrence. 1 – Low: little to no damage to environment recorded 2 – Medium: minor damage to environment recorded 3 – High: significant damage to environment recorded

Table 4: Hazard Priority Ranking

Due to their comparatively low hazard priority ranking, the hazards identified as “Low Risk” (Seismic Events, Terrorism, and Tsunami) have been omitted from the Hazard Profile section for the jurisdictions within this planning area.

High Risk	Flood	11
	Tornado	11
	Tropical Cyclone	11
Moderate Risk	Severe Storms	9
	Wildfire	9
	Cyber Incidents	8
	Drought	8
	Extreme Heat	8
	Geological Incidents	8
	Winter Storms	8
	Epidemic / Pandemic	7
	Hazardous Materials	7
	Hail	6
Low Risk	Seismic Events	5
	Terrorism	5
	Tsunami	5

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Table 5: Probabilities for Hazards and Potential Impacts by Locality

	Drought	Flooding	Hail	Extreme Heat	Tropical Cyclone	Severe Storms	Geological Incidents	Tornadoes	Wildfire	Winter Storms	Hazardous Materials	Epidemic/ Pandemic	Terrorism	Cyber	Seismic Events	Tsunami
Lake County	M	H	M	M	H	H	M	H	H	M	M	M	L	M	L	L
Astatula	M	H	M	M	H	M	M	H	M	M	L	M	L	M	L	L
Clermont	M	H	M	M	H	M	M	H	M	M	L	M	L	M	L	L
Eustis	M	H	M	M	H	M	M	H	M	M	L	M	L	M	L	L
Fruitland Park	M	H	M	M	H	M	M	H	M	M	L	M	L	M	L	L
Groveland	M	H	M	M	H	M	M	H	M	M	L	M	L	M	L	L
Howey-in-the-Hills	M	H	M	M	H	M	M	H	M	M	L	M	L	M	L	L
Lady Lake	M	H	M	M	H	M	M	H	M	M	L	M	L	M	L	L
Leesburg	M	H	M	M	H	M	M	H	M	M	L	M	L	M	L	L
Mascotte	M	H	M	M	H	M	M	H	M	M	L	M	L	M	L	L
Minneola	M	H	M	M	H	M	M	H	M	M	L	M	L	M	L	L
Montverde	M	H	M	M	H	M	M	H	M	M	L	M	L	M	L	L
Mount Dora	M	H	M	M	H	M	M	H	M	M	L	M	L	M	L	L
Tavares	M	H	M	M	H	M	M	H	M	M	L	M	L	M	L	L
Umatilla	M	H	M	M	H	M	M	H	M	M	L	M	L	M	L	L
Villages, The	M	H	M	M	H	M	M	H	M	M	L	M	L	M	L	L

D. Hazard Profiles

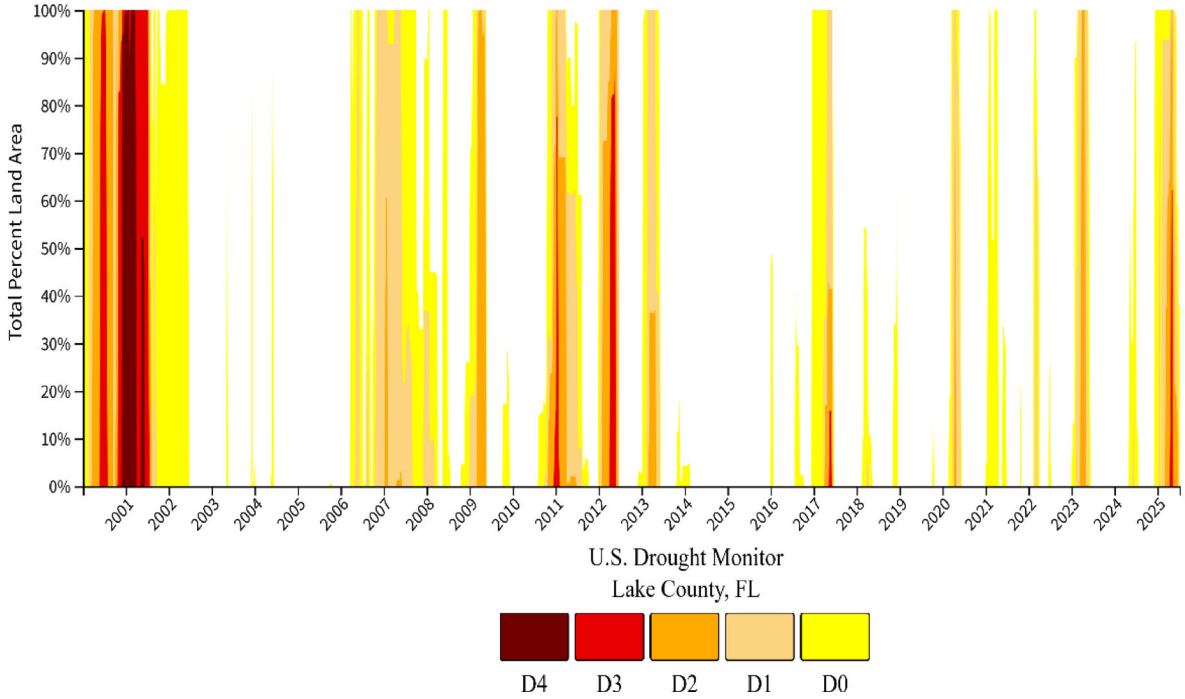
1. Drought	
Description	Drought is a prolonged period during which an area or region experiences significantly below normal precipitation. This rainfall deficiency can lead to a range of adverse effects, including reduced soil moisture, lower groundwater levels, diminished stream and river flows, crop damage or failure, and overall water shortages for agricultural, industrial, and residential use. Drought conditions can develop slowly and persist for months or even years, making them particularly challenging to predict and manage.
Location	All areas of Lake County are vulnerable to drought conditions. Prolonged drought conditions can increase wildfire risk and, given the county's numerous lakes, may also lead to reduced water levels that could impact tourism, particularly water-based recreational activities. For the general population, the effects of drought are typically limited to inconvenience rather than significant hardship. However, prolonged drought poses a greater threat to the agricultural industry, including horticulture, animal services, and the production of citrus and vegetable crops, potentially resulting in economic losses. Critical facilities and infrastructure are expected to remain largely unaffected. Overall, drought impacts in Lake County are considered low for residents and essential infrastructure, but moderate for agriculture due to the potential for economic disruption.
Extent	The extent of drought in Florida is commonly measured using two indices: the Keetch-Byram Drought Index (KBDI) and the U.S. Drought Monitor Index. Although Lake County has historically been affected by regional and statewide droughts, recent population growth has increased pressure on local water resources. The KBDI, which ranges from 0 (no drought) to 800 (extreme drought), is frequently used to assess drought severity. Table 3 provides a summary of the average KBDI values for Lake County since 2011.
Previous Occurrences	Florida has experienced several significant drought events. In 1977, a two-month drought caused an estimated $30 million in damage statewide. Two years later, in 1979, the Governor declared a three-month drought, the most severe since 1971. Between 1997 and 2002, Florida endured a prolonged and "severe" drought, as classified by the St. Johns River Water Management District. During this time, Lake County, along with many other counties, implemented mandatory water restrictions. This extended drought contributed to widespread wildfires and the emergence of sinkholes during the summer months. Since 2000, the longest continuous drought period in Florida, classified within D1 to D4 levels of severity, lasted 124 weeks, from April 11, 2006, to August 19, 2008. The most intense drought conditions occurred during the week of February 27, 2001, when D4 (Exceptional Drought) affected 39.08% of the state. D4 conditions are characterized by widespread crop and pasture losses, as well as critical water shortages that may lead to water emergencies. From 2020 to 2025, Lake County mainly experienced mild and short-lived drought conditions, primarily limited to D0 (Abnormally Dry) and D1 (Moderate Drought) levels, with no prolonged or extreme drought events observed.
Probability	All areas of Lake County are uniformly likely to experience drought.
Climate Change	The anticipated rise in global temperature will likely lead to more frequent and longer-lasting extreme heat events, on top of a general warming trend. Florida is at a notably higher risk for changes in extreme heat events due to its location in a subtropical region that currently experiences many, often consecutive days of extreme heat during the summer months. If temperatures were to increase to the point where citizens and tourists alike were no longer willing to manage, the state of Florida could see a decrease in tourism revenue, as well as other cascading effects.

Impacts	Droughts can have widespread and severe impacts on ecosystems, agriculture, public health, and the economy. Water shortages during droughts can restrict access to essential uses such as drinking, cooking, cleaning, and irrigation, while also disrupting agriculture, transportation, and power generation.
Vulnerability	It is increasingly likely that Lake County could experience a drought or extreme heat event. Extreme heat events can coincide with drought, but they can also occur independently. While extreme heat events can cause death to any person of any age, the elderly, very young, and mobility-restricted are considered the most at risk.
Score	**Frequency:** Ranking of how often hazards occurred in the past. 2 – Likely: every 5 – 10 years **Probability:** Ranking of the likelihood of the hazard occurring in the future. 2 – Likely: Every 5 – 10 years **Magnitude** **Injuries:** Ranking of how many injuries and/or deaths have been recorded. 1 - Low: No injuries or deaths recorded **Infrastructure/Economy:** Ranking of the general impact on infrastructure and the economy due to the hazard occurrence. 1 - Low: little to no impact or damage to infrastructure and economy recorded **Environment:** Ranking of the general impact on the environment due to the hazard occurrence. 2 - Medium: Minor damage to the environment recorded **Total Points** 8 Points

Table 6: Keetch-Bynram Drought Index (KBDI) for Lake County, FL (2022-2025)[5]

Date	KBDI
June 5, 2022	238
December 5, 2022	201
June 5, 2023	287
December 5, 2023	133
June 5, 2024	542
December 5, 2024	399
June 5, 2025	289

Figure 2: 20-Year Comparison of Drought Conditions in Lake County, FL[6]



[5] https://weather.fdacs.gov/KBDI/kbdi_index.html
[6] https://www.drought.gov/states/florida/county/lake

2. Flood	
Description	Flooding is defined as a general and temporary condition where normally dry land becomes partially or fully inundated due to: • The overflow of inland or tidal waters, or • The rapid accumulation or runoff of surface waters from any source While flooding is a significant issue across Florida due to much of the state being at or near sea level, Lake County is somewhat less susceptible because of its higher elevation and interior location. However, the county is still vulnerable to flooding, primarily from two sources: riverbank overflow and surface water pooling. Heavy rainfall within drainage basins can overwhelm rivers and streams, leading to overflow and localized flooding. Additionally, poor urban planning and inadequate stormwater management systems can exacerbate flash flooding, particularly in developed areas. Although Lake County is not susceptible to storm surge due to its inland position, hurricane-induced rainfall can still present a flood risk. Hurricanes typically bring 10 to 12 inches of rain, and even storms that do not make direct landfall can produce significant rainfall and localized flooding. Non-tropical weather systems that linger in the region can also contribute to prolonged periods of heavy rain, increasing the potential for flooding in low-lying and poorly drained areas.
Location	Lake County features a varied topography with elevations ranging from under 5 feet to 312 feet above sea level. It is home to more than 1,300 lakes, which together cover approximately 32% of the county's total land area. Approximately 46% of the county lies within the 100-year floodplain, with flood-prone zones concentrated near major bodies of water and river systems, including the St. Johns River, Green Swamp, and Wekiva River. Specific high-risk flood areas include the western shores of Lake Apopka, Lake Louisa, Lake Minnehaha, Lake Minneola, Lake Dora, Lake Yale, Lake Akron, and the entire western shoreline of the St. Johns River. Additionally, the county contains approximately 130 mobile home parks, many of which are located in or near these vulnerable areas. While these locations have long been recognized as susceptible to flooding, new areas of concern have emerged in recent years. Notably, the intersection of Wolf Branch and Round Lake Road, along with the Royal Trails neighborhood in Mount Dora, has experienced recurring and prolonged flooding, highlighting the evolving risks associated with increased development, soil saturation, and extreme weather events. Although infrastructure improvements such as upgraded drainage systems and flood control measures have helped mitigate impacts in some areas, heavy rainfall combined with poorly drained or supersaturated soil continues to present widespread challenges. The county actively participates in federal flood mitigation programs, including FEMA's Community Rating System (CRS). Despite the existence of FEMA floodplain maps, flooding can and does occur outside of designated zones due to Florida's exceptionally flat terrain and variable climate.

Extent	Flooding has emerged as a more prominent and recurring hazard for the county. Even so-called "minor" flooding events have had significant impacts, disrupting transportation, damaging property, and diminishing the quality of life for affected residents. One of the most consistently impacted areas is Astor, located along the St. Johns River, where recurring flood events have continued to be a concern. To help monitor and forecast these events, a river gauge has been installed in Astor by the National Weather Service to track water levels and issue timely flood warnings. Lake County's varied topography, combined with ongoing development and changing weather patterns, further increases the county's flood risk. As a result, continuous monitoring of local drainage patterns, high-risk flood zones, and recurrent flood-prone areas is critical. The County and its municipal partners are proactive in identifying vulnerabilities and investing in future mitigation efforts to enhance resilience and better protect residents and infrastructure.
Previous Occurrences	*Hurricane Matthew (2016)* – brought heavy rainfall to the region, particularly across Clermont to Mount Plymouth, where totals ranged between 3.5 and 4.5 inches. This caused minor flooding in urban and low-lying areas, as well as along roadways. The St. Johns River near Astor rose to just below moderate flood stage, prompting the evacuation of 10 residents to local shelters due to the threat of river flooding. *Hurricane Irma (2017)* – produced substantial rainfall, with totals between 8 and 12 inches across the county. Irma also resulted in widespread urban flooding, leaving road submerged and many retention ponds reaching capacity or overflowing, exacerbating drainage issues. *Hurricane Ian (2022)* – brought catastrophic flooding to parts of Central Florida, including Lake County. Several inches of rain led the St. Johns River near Astor to reach a flood height of 4.38 feet, measured a week after landfall. Officials later confirmed that Ian had surpassed the previous flood record of 4.6 feet. 10 families were forced to evacuate due to rising water levels. *Hurricane Nicole (2022)* – brought additional rain to the already saturated area. St. Johns River again hit major flood stage at 4 feet. Though structural damage was minimal, residents observed ecological consequences, including increased mosquito activity and fish kills, pointing to the ongoing vulnerability of the ecosystem in flood-prone areas. *November 16, 2023* – a rare, non-tropical flood event struck Central Florida when a surface low and upper-level disturbance converged, producing intense localized rainfall. The St. Johns River near Astor rose to around 3 feet, causing localized flooding in nearby neighborhoods and renewing concerns for residents. *Hurricane Milton (2024)* – The St. Johns River in Astor surged to a new record height of 4.8 feet, surpassing the previous high from Hurricane Ian. In Clermont, evacuations were required at the Emerald Lakes Mobile Home Park due to rising waters. The floodwaters from Hurricane Milton receded more slowly than usual, which severely delayed recovery and cleanup efforts. Roads were washed out, hampering response operations.
Probability	The probability of future flooding in Lake County is considered medium to high, due to the area's vulnerability to heavy rainfall, low-lying terrain, poor drainage, and riverine overflow. Flash flooding can occur when intense rain falls over a short period, overwhelming local drainage systems. Contributing factors include the location and distribution of rainfall, land use and topography, vegetation type and density, soil composition, and existing soil moisture levels, all of which influence how quickly water is absorbed or runs off.

Climate Change	Increasing global temperatures could contribute to an increase in the frequency and severity of rainfall events by increasing the rate of evaporation, leading to more inland and river flooding. As temperatures increase, so too does the saturation vapor pressure, thereby allowing more water to exist in the atmosphere and potentially contributing to more frequent, wet storms.
Impacts	Depending on the severity, flooding can have a profound impact on residents, the environment, and the economy. It can lead to loss of life, injuries, and displacement of communities, while also increasing the risk of waterborne diseases and mental health issues. Daily life is often disrupted, with schools, healthcare, and transport services affected. Environmentally, floods can cause soil erosion, pollute water sources, and destroy natural habitats, leading to long-term ecological changes. Economically, the damage to infrastructure, homes, and farmland can be immense, affecting food supply, increasing recovery costs, and disrupting businesses. These factors are further influenced by the duration of the flooding event.
Vulnerability	Nearly all parts of the Lake County are vulnerable to flooding, including those considered low risk. Flooding can impact residential neighborhoods, especially local roadways and lift stations that become surrounded by water. The Astor area is particularly susceptible, with damage typically limited to individual homes. Properties along the St. Johns River may also become isolated during flood events. In Clermont, the Emerald Lakes subdivision continues to manage persistent flooding. A failure in their mitigation efforts could lead to the inundation of a nearby wastewater facility, potentially requiring the evacuation of the community. While most businesses and critical infrastructure, such as fire stations and hospitals, are not in high-risk zones, flooding still poses a significant threat to the broader population. Potential impacts include injury or death from drowning, vehicle accidents, entrapment, or exposure to hazardous materials, as well as property damage from mold and uninsured losses.
Score	**Frequency:** Ranking of how often hazards occurred in the past. 3 – Very Likely: Annually **Probability:** Ranking of the likelihood of the hazard occurring in the future. 3 – Very Likely: Annually **Magnitude** **Injuries:** Ranking of how many injuries and/or deaths have been recorded. 1 - Low: No injuries or deaths recorded **Infrastructure/Economy:** Ranking of the general impact on infrastructure and the economy due to the hazard occurrence. 2 – Medium: Minor impact or damage to infrastructure and the economy recorded **Environment:** Ranking of the general impact on the environment due to the hazard occurrence. 2 - Medium: Minor damage to the environment recorded **Total Points** 11 points

3. Hail	
Description	Hail is a form of precipitation consisting of solid ice that forms inside thunderstorm updrafts. Hail can be damaging to homes and cars but can also be deadly to livestock and people. In January 2010, the National Weather Service raised the hail size criteria for Severe Thunderstorm Warnings from 0.75-inch (penny size) to 1.00 inch (quarter size).
Location	Severe thunderstorms can occur in Central Florida at any time of the year. Storms can produce hail at any time. However, hail events are most common during the late winter and early spring severe weather season and often accompany thunderstorms or tornadoes. Hail has no specific geographic limitations, meaning it can impact any part of the region. As a result, all of Lake County is considered uniformly at risk for hail events.
Extent	Historically, hail in Lake County has ranged from 0.75 to 1.75 inches in diameter. though larger hailstones remain possible. The potential for damage increases with hail size, posing risks to vehicles, aircraft, buildings, and, in severe cases, causing injury or death to people and livestock. However, due to Lake County's typically warm temperatures, hail is less common, as many hailstones tend to melt before reaching the ground during most thunderstorms.
Previous Occurrences	Before 2010, there had been 24 documented hailstorm events in Lake County, with hail sizes ranging from 0.75 to 1.75 inches in diameter. Despite the frequency, none of these storms caused any reported property or crop damage. However, the April 25, 2023, hailstorm in Mascotte marked a shift, resulting in $500 in property damage. From January 1, 2024, to January 1, 2025, Lake County experienced 11 hail events, 9 of which were classified as severe, with hail measuring 1.00 inch or greater. Although impacts have remained limited, hail still poses a potential threat to local car dealerships, greenhouses, and agricultural enterprises, including horticulture, foliage, and citrus crops. While critical infrastructure, tourism, and the broader population are unlikely to be affected, isolated injuries and localized economic effects could result from future severe hailstorms.
Probability	Given the frequency of past events, the likelihood of future hail in Lake County is considered high. Over the past decade, the county has experienced at least one hail event annually. It is reasonable to expect that future hailstorms will continue to cause minor to severe property damage across the region.
Climate Change	Higher temperatures and humidity may increase or otherwise alter the atmospheric instability systems associated with the generation of severe storms. Changes in these systems' generation also forces changes in their environmental conditions, which may impact vertical wind shear. An overall increase in vertical wind shear in severe storms could lead to an increase in large hail; likewise, an overall decrease in vertical wind shear could lead to fewer hail reports.
Impacts	Hailstorms can cause significant damage to personal property, crops, and occasionally lead to personal injury. While injuries from hail are rare, extremely large hailstones such as those up to 8 inches in diameter can cause serious harm and increase the risk of vehicle accidents. Property damage is more common, with hail frequently denting roofs, breaking windows, and damaging siding. In agriculture, hail can destroy crops and injure livestock, resulting in major financial losses. Overall, the economic impact of hailstorms affects homeowners, businesses, and farmers alike, often leading to insurance claims and recovery costs.
Vulnerability	Because hailstorms can be unpredictable, all existing and future buildings, infrastructure, and populations in Lake County are considered equally exposed to this hazard. While hail can reach the size of golf balls or even baseballs, Florida typically experiences smaller hail, averaging between 0.75 inches (penny-sized) and 1.00 inches (quarter-sized) in diameter. Hailstorms usually last from a few minutes to several hours. Despite this widespread exposure, anticipated future damage and losses from hail are expected to remain minimal. Based on historical data, the overall impact of hail on Lake County and its jurisdictions is generally considered low.

Vulnerability Scorecard	**Frequency:** Ranking of how often hazards occurred in the past. 1 – Low: No injuries or deaths recorded **Probability:** Ranking of the likelihood of the hazard occurring in the future. 2 – Likely: Every 5 to 10 years **Magnitude** **Injuries:** Ranking of how many injuries and/or deaths have been recorded. 1 - Low: No injuries or deaths recorded **Infrastructure/Economy:** Ranking of the general impact on infrastructure and the economy due to the hazard occurrence. 1 - Low: little to no impact or damage to infrastructure and economy recorded **Environment:** Ranking of the general impact on the environment due to the hazard occurrence. 1 – Low: Little to no damage to the environment recorded **Total Points** 6 Points

Table 7: Hail Storms in Lake County (2020 – 2025)[7]

Location	Date	Size	Damages ($USD)
Lady Lake	5/28/2020	0.75	0
Okahumpa	3/30/2021	1	0
Eustis Airport	5/21/2022	1	0
Tavares	5/21/2022	1	0
Tavares	6/18/2022	0.75	0
Mascotte	4/25/2023	2.75	0
Mascotte	4/25/2023	1.75	$500
Lake Louisa	4/25/2023	2.75	0
Lake Louisa	4/25/2023	1.75	0
Lake Louisa	4/25/2023	1	0
Tavares	2/4/2024	1	0

[7] https://www.weather.gov/wrh/Climate?wfo=mlb

4. Extreme Heat	
Description	Extreme heat is defined as an extended period during which the temperature and relative humidity combine for a dangerous heat index. During the summer months, heat can be very dangerous, as it can include hyperthermia (heat stroke), heat exhaustion, or dehydration.
Location	All of Lake County is equally at risk from extreme heat. However, areas like Tavares, Eustis, Clermont, Mount Dora, and Leesburg are more prone to higher temperatures due to greater urbanization and population density. Extreme heat is especially hazardous to certain segments of the population, including the elderly, young children, and the chronically ill. Additionally, heat increases the demand for electricity to operate air conditioners, increasing the likelihood of brownouts and blackouts within the electrical grid.
Extent	Heat advisories are issued based on the highest maximum temperature and the effects of humidity on a given area, otherwise known as heat index. Advisories are issued on a scale from non-threatening to extreme (see Table 8), indicating the level of threat to life and property.
Previous Occurrences	Much of Florida is accustomed to high heat index values during the summer months. Accurate record of these events is difficult to obtain as the recorded temperature does not always reflect the heat index value. Since 2020, Lake County has experienced an increase in heat advisories during the months of June, July, and August. Below are the number of days by calendar year that required a heat advisory: • 2022 – 2 • 2023 – 9 • 2024 – 9 • 2025 – 11
Probability	Lake County faces significant risk from extreme heat, largely due to high "feels-like" temperatures driven by humidity. Currently, around 70% of homes in the county are exposed to a severe heat index. As average temperatures continue to rise, the frequency of extreme heat days and heat waves is expected to increase. While temperatures above 90°F can be hazardous, those exceeding 100°F pose a serious health threat to the entire population.
Climate Change	A global rise in temperature would likely lead to more frequent and longer-lasting extreme heat events, on top of a general warming trend. While these trends are likely to be uneven in their spread across the globe, Florida is at a notably high risk for changes in extreme heat events due to its location in a subtropical region. Much of the state experiences extreme heat days during the summer months. If temperatures were to increase to the point where citizens and tourists alike were no longer willing to manage, the state of Florida could see a decrease in tourism revenue, as well as other cascading effects.
Impacts	Heat stress occurs when the body can't cool itself effectively, especially in high humidity and warm nighttime temperatures. This can lead to serious health issues like heat stroke, particularly among vulnerable groups such as low-income individuals, older adults, children, people with chronic conditions, and outdoor workers. Hot weather also worsens air quality by increasing ground-level ozone and particulate matter pollution, which can harm those with respiratory conditions. In agriculture, extreme heat has a negative impact on plant growth, reduces crop yields, and causes heat stress in livestock, ultimately affecting productivity. Heat waves also worsen droughts and wildfires, further damaging farmland and raising costs for farmers and ranchers.

Vulnerability	All areas of Lake County are susceptible to extreme heat. Individuals experiencing homelessness, the elderly, immuno-compromised, and very young are at an increased risk of hyperthermia (heat stroke), heat exhaustion, and dehydration. In the event of an extreme heat scenario, Lake County may open shelters to serve as cooling locations. Tourism would not necessarily be impacted, as hot weather is expected in Florida. Critical facilities and infrastructure are unlikely to be impacted. In 2023, it was estimated that the median age in Lake County was 46.7[8], a decrease of 0.6 years since 2018. Additionally, as of 2023, 27% of the population in Lake County was aged 65 years or older (an increase of ~0.4% since 2018), representing a rather sizeable portion of the county that is more vulnerable to extreme heat events. The county continues to be a destination for retirees and has seen, and will continue to see, its elderly population increase. Additionally, urbanization efforts will lead to an increase in the "heat island" effect due to an increase in impervious, dark surfaces, roadways, and heat-generating and heat-insulating materials, which will exacerbate extreme heat events as a hazard in the future.
Vulnerability Scorecard	**Frequency:** Ranking of how often hazards occurred in the past. 2 – Likely: every 5 – 10 years **Probability:** Ranking of the likelihood of the hazard occurring in the future. 2 – Likely: Every 5 – 10 years **Magnitude** **Injuries:** Ranking of how many injuries and/or deaths have been recorded. 2 – Medium – Injuries recorded, but no deaths. **Infrastructure/Economy:** Ranking of the general impact on infrastructure and the economy due to the hazard occurrence. 1 – Medium: Minor impact or damage to infrastructure and economy recorded. **Environment:** Ranking of the general impact on the environment due to the hazard occurrence. 1 – Low: Little to no damage to the environment recorded **Total Points** 8 Points

[8] https://data.census.gov/profile/Lake_County,_Florida?g=050XX00US12069

Table 8: Excessive Heat Threat Chart[9]

Excessive Heat Threat Level	Threat Level Descriptions
Extreme	**"An Extreme Threat to Life and Property from Excessive Heat."** Highest heat index 118 degrees (F) or greater.
High	**"A High Threat to Life and Property from Excessive Heat."** Highest heat index between 113 - 117 degrees (F). Heat Index Values consistent with Excessive Heat Warning criteria.
Moderate	**"A Moderate Threat to Life and Property from Excessive Heat."** Highest heat index between 108 - 112 degrees (F). Heat Index Values consistent with Heat Advisory criteria.
Low	**"A Low Threat to Life and Property from Excessive Heat."** Highest heat index between 105 - 107 degrees (F).
Very Low	**" A Very Low Threat to Life and Property from Excessive Heat."** Highest heat index near 105 degrees (F) for July and August...OR...between 102 - 104 degrees (F) for June and September...OR...between 99 - 103 degrees (F) for May and October.
Non-Threatening	**" No Discernable Threat to Life and Property from Excessive Heat."** Warm season weather conditions are non-threatening.

[9] https://www.weather.gov/mlb/heat_threat

5. Tropical Cyclones	
Description	Tropical cyclones are rapidly rotating storm systems characterized by a low-pressure center, closed low-level atmospheric circulation, strong winds, and thunderstorms that produce heavy rain or squalls. In Lake County, the primary threats from hurricanes are high winds and inland flooding. Wind damage is directly related to wind speed and the pressure it exerts on structures; when wind speed doubles, the force exerted on buildings increases fourfold. Additional wind-related hazards include tornadoes spawned by hurricanes, which can be even more destructive than the hurricane itself, as well as damage from windborne debris. Flooding caused by prolonged heavy rainfall can also result in significant damage.
Location	All of Lake County is susceptible to tropical cyclone events. Over the past century, many storms have crossed Central Florida from all directions. Since storm tracking began in the mid-19th century, Lake County has had 51 storms pass within 10 miles of its borders[10]. However, the county has experienced impacts from many additional storms that have not passed within or over its borders due to the large size of these storm systems and Lake's central location in the state.
Extent	The intensity of tropical cyclones is measured by the Saffir-Simpson scale (see Table 9), which uses sustained wind speeds (measured in miles per hour or knots) to assess the extent of a tropical storm or depression. Once a tropical storm reaches sustained wind speeds of 74 miles per hour, it is then classified as a Category 1 hurricane. While tropical cyclone intensity is measured in terms of wind speed, these weather events pose additional hazards besides high winds. This includes flooding/storm surge and tornados. No two tropical cyclones are the same, so it is important to consider the hazards presented by the specific event.
Previous Occurrences	*Hurricane Donna – 1960*: As a Category 4 hurricane, Donna moved northward through the state and significantly impacted the Central Florida citrus industry. While detailed storm impacts in Lake County at that time are limited, agricultural losses were substantial and widespread. *Hurricane Charley – 2004:* Charley made landfall in southwest Florida as a Category 4 hurricane and tracked across the state. Though the storm passed to the east of Lake County, the southern part of the county experienced downed trees and power lines, and three homes were damaged by falling trees. Fortunately, there was no significant infrastructure damage in the county, though surrounding areas suffered major impacts. Lake County sheltered approximately 2,000 residents during the storm. *Hurricane Irma – 2017:* Irma struck Florida in 2017, making landfall near Naples as a Category 3 hurricane. As the storm moved northward, it weakened to Category 1 strength about 45 miles west of Leesburg. Lake County endured a prolonged period of damaging winds, with sustained winds recorded at 48 mph and gusts up to 69 mph at Leesburg Airport. Damage assessments reported 1,987 affected residential and business structures. Of these, 648 sustained minor damage, 82 suffered major damage, and 7 were destroyed. The total estimated damage cost was $36.5 million. *Hurricane Ian – 2022:* Ian made landfall near Cayo Costa, Florida, as a high-end Category 4 storm. Though the eye passed well southwest of Lake County, the storm still brought strong winds and heavy rain to the area. The highest wind gust recorded in Lake County was 56 mph, and rainfall totals ranged from 4 to 9 inches, with Mount Plymouth recording the highest total at 9.49 inches. Ian caused over $4.5 million in damage across the county.

[10] https://coast.noaa.gov/hurricanes/#map=4/32/-80

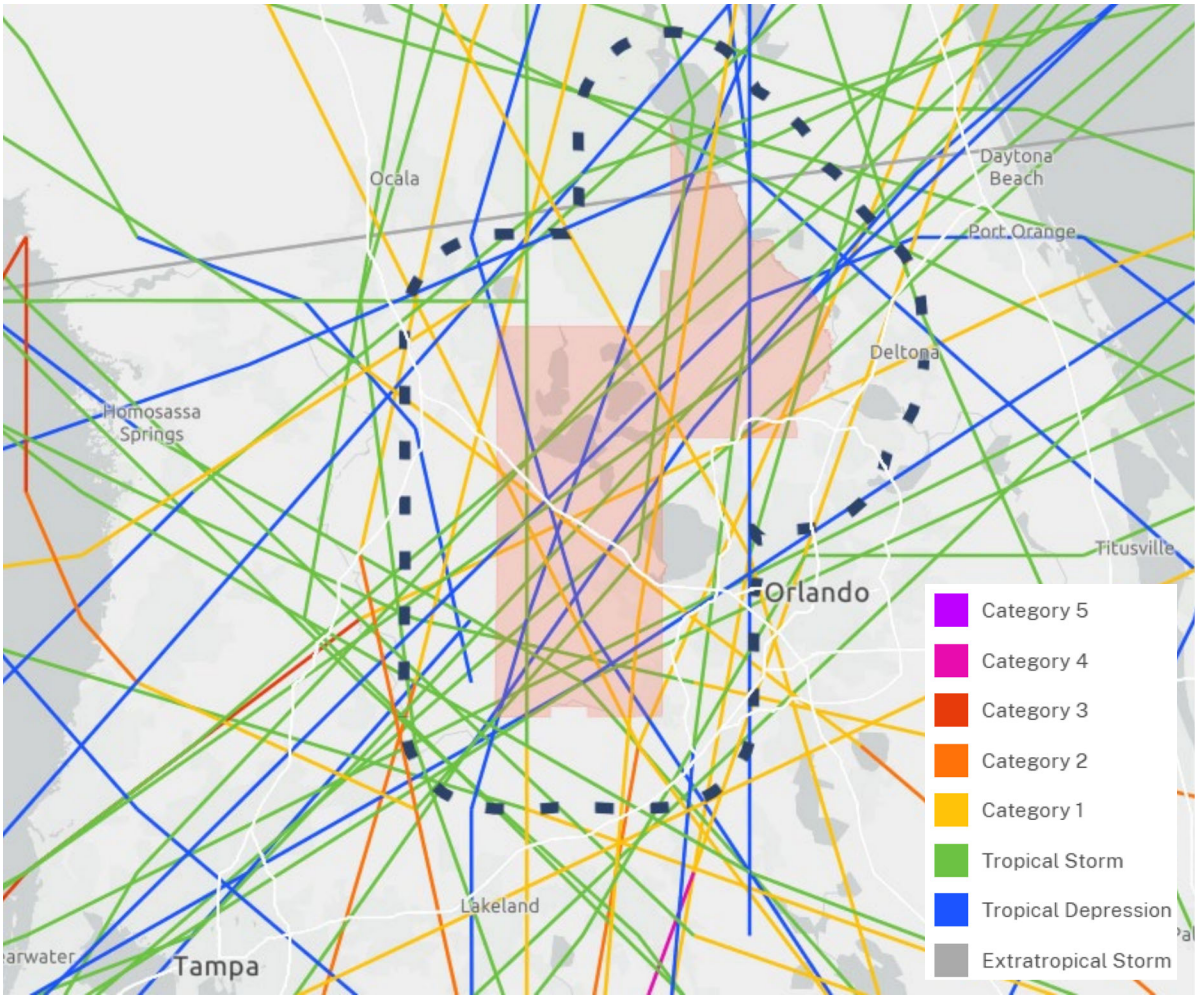
	Hurricane Nicole – 2022: Just weeks after Ian, Hurricane Nicole made landfall near Vero Beach on November 10, 2022, as a Category 1 hurricane. In Lake County, Nicole produced a peak wind gust of 49 mph in Leesburg, with rainfall ranging between 1 to 2 inches. *Hurricane Idalia – 2023:* Idalia made landfall near Keaton Beach on August 30 as a Category 3 hurricane. Though official rainfall totals for Lake County are unknown, forecasts estimated between 1 to 3 inches. Leesburg recorded a peak wind gust of 46 mph. While the county avoided major damage, Idalia served as another reminder of the increasing frequency of significant storm systems affecting inland areas. *Hurricane Debby – 2024:* Debby made landfall near Steinhatchee as a Category 1 hurricane on August 5. The Leesburg area recorded a peak wind gust of 54 mph and experienced 6.32 inches of rainfall on the first day of the storm. County-wide agricultural losses totaled at least $10.1 million, reflecting the vulnerability of local farming operations to tropical systems. *Hurricane Helene – 2024:* On September 26, Hurricane Helene struck Florida as a fast-moving Category 4 hurricane, making landfall near Perry. Though Helene moved quickly through the state at 31 mph, it still brought gusts of up to 62 mph to Leesburg and rainfall totals of 2 to 4 inches across the county. The rapid forward motion helped limit prolonged rainfall, but wind damage remained a concern. *Hurricane Milton – 2024:* Milton made landfall on October 9, near Siesta Key as a Category 3 hurricane. Although Lake County was spared from the historic tornado outbreak associated with Milton's outer bands, the county experienced between 6 and 15 inches of rain. The resulting flash flooding caused significant damage, including flooded homes and washed-out roads, particularly in low-lying areas.
Probability	Because tropical cyclones occur randomly in time and location, it is impossible to predict with certainty whether Florida or Lake County specifically will experience one each year. However, based on historical patterns, the probability of a future tropical cyclone or hurricane directly impacting Lake County is considered moderate. While the county has experienced such events in the past, their occurrence has been sporadic, indicating both vulnerability and unpredictability.
Climate Change	Cyclone formation, sustainment, and eventual decomposition depend on environmental conditions. Rising global temperatures could mean larger, stronger, higher categories of cyclone become more prevalent due to warming sea surface temperatures. Warming temperatures also impact global wind patterns. If these patterns were to shift significantly, the areas where we generally expect storm formation to occur will also shift.
Impacts	While spared from direct storm surge, Lake County is still vulnerable to other effects of hurricanes, including destructive winds, heavy rainfall, and tornadoes. High winds can bring down trees, power lines, and traffic signals, leading to widespread and prolonged power outages. Homes, schools, and businesses may suffer structural damage, forcing residents to evacuate or take shelter, and in some cases, displacing families for extended periods. Torrential rainfall often results in flash flooding and rising water levels in lakes, rivers, and retention ponds, particularly in low-lying or poorly drained neighborhoods. Flooded roads can become impassable, severely hampering emergency services and isolating communities. Essential public services may be significantly disrupted. Utilities such as electricity, water, gas, and the internet can be interrupted for days, affecting everything from food storage and cooking to medical equipment and communication. Schools and government offices often close during and after storms, while hospitals and emergency shelters may become overcrowded, especially if the county receives evacuees from coastal regions. Access to necessities such as clean water, groceries, gasoline, and medications may be limited due to damaged infrastructure and supply chain disruptions.

	Economically, hurricanes can shutter local businesses, damage agricultural areas, and place a significant burden on residents and public budgets. Beyond physical and financial harm, the emotional toll of hurricane impacts loss of property, anxiety during recovery, and prolonged displacement can deeply affect the mental health and well-being of the community.
Vulnerability	Lake County's inland location makes it more protected than other parts of the state from the most devastating wind and shoreline effects. However, areas along the St. Johns River in northeast unincorporated Lake County may see storm surge effects along the waterway. These areas may be susceptible to flooding if the river's outflow into the Atlantic is adversely impacted by the storm surge, which pushes water inland. Lake County has not experienced sustained hurricane-force wind speeds (≥ 74 mph) in recorded history, although the county has certainly experienced high winds and hurricane-force gusts that have impacted residents and businesses. With the population of Lake County continuing to grow, the effects of even minor hurricanes and tropical cyclones will be felt even more than in the past. A slight change in path, and the quadrant of the storm that hits the county, can influence the areas that are ultimately impacted by the event. The entire population of Lake County, including tourism, agriculture, critical facilities, and infrastructure, could be affected by a tropical cyclone depending on the severity of the storm and the path it takes. Mobile homes, poorly constructed and/or substandard housing, apartment complexes, and low-rent housing projects are especially susceptible because of their lack of resistance to high winds. Apartment complexes and low-rent projects are also especially at risk because of their size and population densities. High wind speeds can cause damage to structures, with the most significant impacts being to mobile homes and other older, substandard, or reinforced properties that are located throughout the county. The total mobile home population in Lake County is estimated at 11.3% of the total county population.
Vulnerability Scorecard	**Frequency:** Ranking of how often hazards occurred in the past. 3 – Very Likely: Annually **Probability:** Ranking of the likelihood of the hazard occurring in the future. 3 – Very Likely: Annually **Magnitude** **Injuries:** Ranking of how many injuries and/or deaths have been recorded. 1 – Low: No injuries or deaths recorded **Infrastructure/Economy:** Ranking of the general impact on infrastructure and the economy due to the hazard occurrence. 2 – Medium: Minor impact or damage to infrastructure and economy recorded. **Environment:** Ranking of the general impact on the environment due to the hazard occurrence. 2 – Medium: Minor damage to the environment recorded **Total Points** 11 Points

Table 9: Saffir-Simpson Hurricane Wind Scale[11]

Category	Wind Speeds	Impact
1	74 – 95 mph	Very dangerous winds will produce some damage
2	96 – 110 mph	Extremely dangerous winds will cause extensive damage
3	111 – 129 mph	Devastating damage will occur
4	130 – 156 mph	Catastrophic damage will occur
5	Over 157 mph	Catastrophic damage will occur

Figure 3: Historical Hurricane Tracks Across Lake County, FL[12]



[11] https://www.weather.gov/mfl/saffirsimpson
[12] https://coast.noaa.gov/hurricanes/#map=4/32/-80

6. Tornado	
Description	Tornadoes are rotating columns of air that extend from the base of a thunderstorm to the ground, typically appearing as twisting, funnel-shaped clouds. They can produce winds exceeding 200 miles per hour in the most severe cases. Tornadoes most commonly form in association with powerful thunderstorms, particularly supercells, which are large, rotating storm systems that can be highly destructive. They develop when warm, moist air collides with cool, dry air from the north and strong upper-level winds, creating atmospheric instability and wind shear, which are the key ingredients for tornado formation. Tornadoes can also be spawned by hurricanes and other tropical systems, especially in their outer rain bands. Hurricane-spawned tornadoes may be shorter-lived and less intense than those formed in supercell thunderstorms but can still cause significant localized damage.
Location	Although Lake County lacks designated tornado-prone areas, tornadoes have historically impacted areas including Lady Lake, Leesburg, Tavares, Eustis, and Groveland. Most, if not all, of these tornadoes have formed as part of spring storms or tropical weather systems. Florida has averaged 57 reported tornadoes and three fatalities per year since 1961. Florida's tornadoes are generally of shorter duration (3 miles) and have narrower paths (125 yards wide). Mapping indicates that about 95% of Lake County is in the 1 in 250-year risk area, and the remainder in the 1 in 500-year risk area. All areas of Lake County are susceptible to tornadoes and their potential effects.
Extent	The National Weather Service (NWS) utilizes the Enhanced Fujita Scale, which assigns tornadoes a "rating" based on estimated wind speeds and related damage. The Enhanced Fujita Scale levels are listed in Table 10. Damage potential for a tornado increases as a function of population density. As the number of structures and people increases, the potential damage/injury rate increases. Mobile homes, poorly constructed and/or substandard housing, apartment complexes, and low-rent housing projects are especially susceptible due to their lack of resistance to high winds, as well as the size and density of these buildings.
Previous Occurrences	On February 2, 2007, the Groundhog Day Tornado Outbreak brought a powerful storm system across Lake County from the west, producing three tornadoes. Two of these tornadoes caused major impacts and led to a Presidential Disaster Declaration. The first touched down in Sumter County near Wildwood, moving toward the Villages and Lady Lake. This EF3 tornado carved a 17-mile path of destruction and killed eight people. The second tornado struck near County Road 42 in northern Lake County, between Altoona and Paisley, traveling 26 miles and causing 13 deaths. Together, these tornadoes killed 21 people and caused approximately $98 million in damage. The storms occurred early in the morning when many residents were asleep, limiting the efficacy of emergency alerts. More recent tornado events include the Okahumpka EF0 tornado on January 4, 2020. This tornado traveled 2.38 miles with an estimated peak wind speed of 65-75 mph. Damage included significant roof damage to several mobile homes, a toppled large oak tree, and downed branches. One resident was treated for a minor injury. Another event on June 7, 2020, near Orange Bend and Tavares was associated with Tropical Storm Cristobal. A brief EF0 tornado, likely from a waterspout on Lake Dora, came ashore in Tavares, causing minor damage such as downed power poles and transformers, with estimated winds of 60-65 mph.
Probability	The likelihood of a tornado affecting Lake County is moderate. While most past tornadoes in the area have been relatively small, low intensity, and short duration, there have been notable instances of stronger storms, including those rated F2 and F3 on the Enhanced Fujita Scale. These more intense tornadoes can cause widespread structural damage and pose significant threats to public safety.

Climate Change	Higher temperatures and humidity can impact atmospheric stability, thereby increasing the amount of convectively available potential energy (CAPE), which gives rise to stronger storms more frequently. These storms may be further impacted by climate change, such as shifts in vertical wind shear or amount of precipitation, which would further impact tornadoes and tornado genesis.
Impacts	The most immediate threats to the public are injury or loss of life due to flying debris, collapsed buildings, or overturned vehicles. Vulnerable populations, such as those living in mobile homes or older structures, are especially at risk. Tornadoes can lead to displacement, requiring temporary shelter and emergency aid. Power outages, road closures, and communication disruptions can also leave residents without access to essential services, including food, clean water, medical care, and emergency services. The emotional toll, particularly among those who lose homes or loved ones, can result in long-term mental health effects. In terms of agriculture, tornadoes can devastate crops, topple irrigation systems, damage equipment, and cause injury or death to livestock. Fruit and vegetable farms, nurseries, and pastures are especially vulnerable to high winds and debris. Infrastructure also suffers heavily during tornado events. Roads may be blocked by debris or downed trees, which can delay emergency response and recovery efforts. Power lines, communication towers, and water systems can be damaged, resulting in widespread service disruptions. Public buildings such as schools, government offices, and healthcare facilities may be affected or forced to close temporarily. Even weaker tornadoes (EF0–EF1) can cause damage that requires extensive cleanup and repairs.
Vulnerability	All of Lake County is vulnerable to their tornadoes. High wind speeds can cause damage to structures, with the most significant threat being to mobile homes and other older, substandard, or unreinforced properties. The total mobile home population in Lake County is estimated to be approximately 48,000 across 130 mobile home parks, accounting for around 11.3% of the county's total population. The mobile home population is distributed throughout the county and all its jurisdictions. While anyone can be impacted by a tornado, those experiencing homelessness or living in substandard housing are least likely to have a safe, secure location to go to during a tornado. Tornadoes can cause other cascading events, such as utility outages, economic losses, and transportation issues. An EF5 tornado, although highly unlikely, could occur in Lake County. The maximum tornado strength recorded in the county was EF3 in February 2007, during the Groundhog Day tornado outbreak. This incident is considered the worst natural disaster in the county's history. As a result, in 2011, Lake County launched a warning system called Alert Lake, that calls residents directly when there is a public safety emergency. For tornado warnings (or other significant incidents, such as natural disasters, warning from law enforcement, chemical spills, flooding, or other emergencies), the system automatically calls people on registered phone numbers.

Vulnerability Scorecard	**Frequency:** Ranking of how often hazards occurred in the past. 3 – Very Likely: Annually **Probability:** Ranking of the likelihood of the hazard occurring in the future. 3 – Very Likely: Annually **Magnitude** **Injuries:** Ranking of how many injuries and/or deaths have been recorded. 2 – Injuries recorded but no deaths **Infrastructure/Economy:** Ranking of the general impact on infrastructure and the economy due to the hazard occurrence. 2 – Medium: Minor impact or damage to infrastructure and economy recorded. **Environment:** Ranking of the general impact on the environment due to the hazard occurrence. 1 – Low: little to no damage to the environment recorded **Total Points** 11 Points

Table 10: Measuring the Intensity of Tornadoes (Extent)[13]

EF Rating	3 Second Gust (mph)
0	65 – 85
1	86 – 110
2	111 – 135
3	136 – 165
4	166 – 200
5	Over 200

[13] https://www.weather.gov/oun/efscale

Figure 4: February 2, 2007, EF3 Tornado Path, Lady Lake, Florida[14]

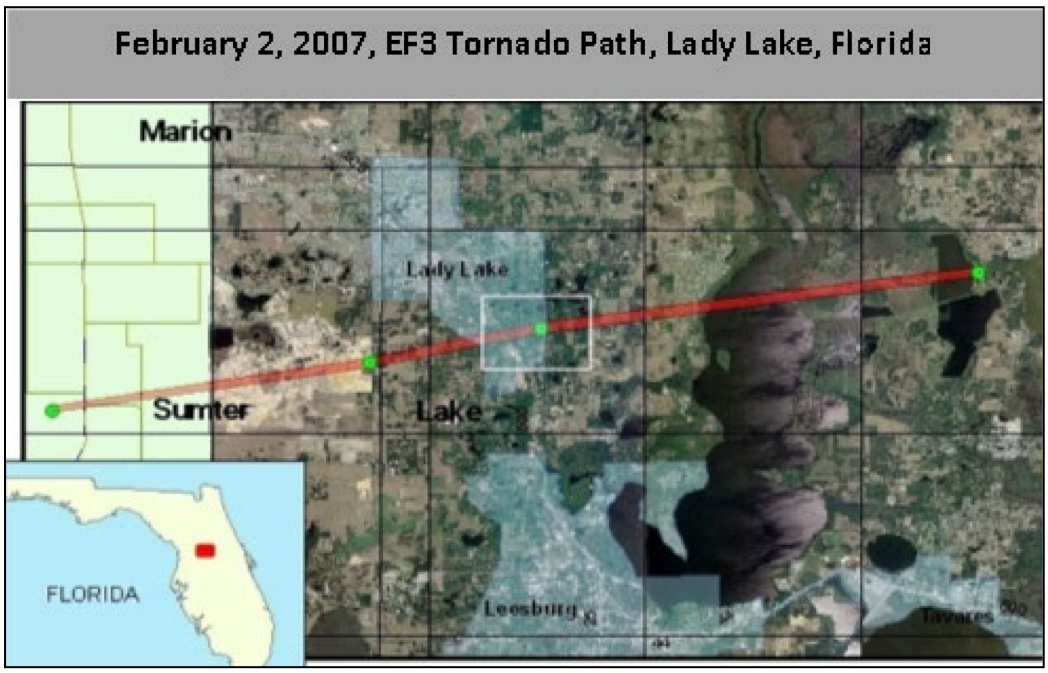
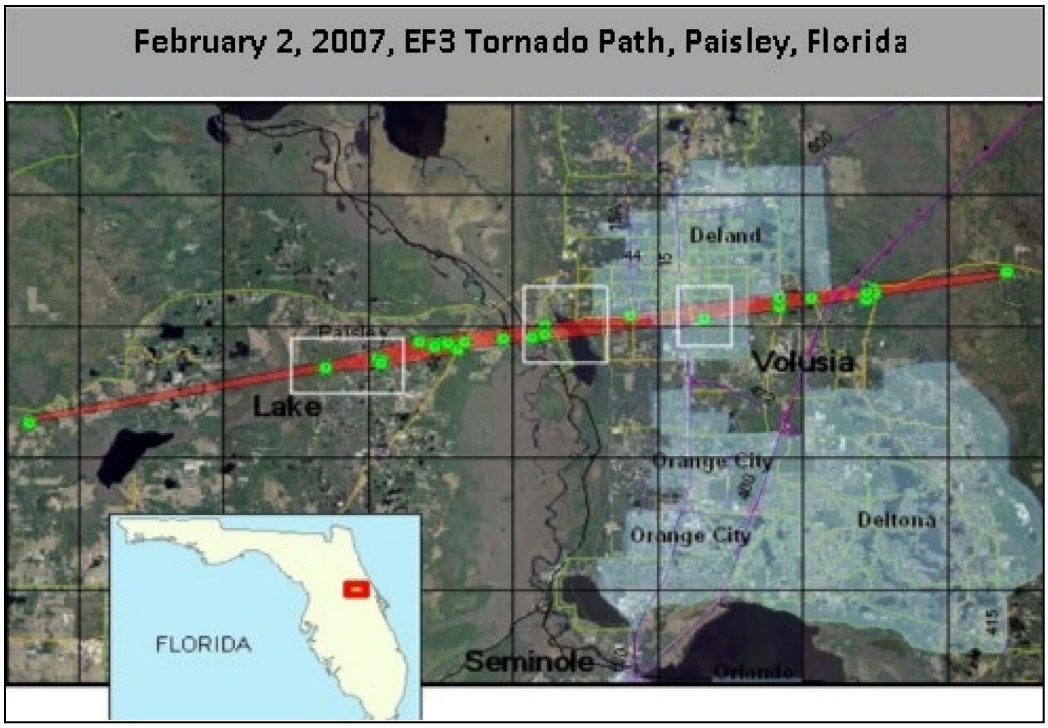


Figure 5: February 2, 2007, EF3 Tornado Path, Paisley, Florida[12]



[14] https://www.weather.gov/media/mlb/surveys/020207.pdf

7. Severe Storms (Thunderstorms / Wind / Lightning)	
Description	Severe storms are fast-moving weather events that include intense thunderstorms, damaging winds, and frequent lightning. These storms are typically accompanied by heavy rainfall, hail, and sudden shifts in wind speed and direction. Thunderstorms may also produce localized flooding and, in some cases, tornadoes. Damaging winds, often exceeding 58 mph, can down trees, damage power lines, and harm structures. Lightning is a frequent hazard in Florida, posing risks to people, property, and critical infrastructure. Because of Florida's warm and humid climate, the state experiences some of the highest frequencies of thunderstorms and lightning strikes in the U.S., making severe storms a recurring threat.
Location	All areas of Lake County are susceptible to the effects of thunderstorms, wind, and lightning. However, Eustis, Mount Dora, Leesburg, Fruitland Park and other low-lying communities near major lakes are especially susceptible to the impacts of severe storms. These events are common throughout Florida, occur year-round, and are typically widespread. Although thunderstorms generally affect a small area, they can produce accompanying hazards such as high winds, hail, lightning, heavy rainfall, flooding, and occasional tornadic activity, all of which can cause serious injury or death, in addition to property damage.
Extent	Severe storms vary in terms of strength and duration, making the magnitude of the hazard highly variable. Some storms may only produce occasional lightning, while others may also produce high winds, hail, tornadoes, or all three. Though the average thunderstorm only lasts around an hour, the movement of the cloud as it progresses through its lifecycle allows the storm to affect a relatively large number of people in a short time. A severe thunderstorm includes either damaging winds greater than 58 mph (50 kt), hail greater than 1 inch in diameter, a tornado, or all/some of these.
Previous Occurrences	Lake County typically experiences 4 to 12 lightning flashes per square kilometer per year, according to long-term climatology. Since 2010, the only lightning-related fatality in Lake County occurred in 2018, when a 44-year-old man in Umatilla was struck and killed. Between 2010 and the present, there have also been 29 thunderstorms or wind events, 13 of which resulted in damage within the county. From June 2020 to May 2024, Lake County experienced an uptick in severe weather activity, primarily driven by thunderstorm wind events, alongside one strong wind event and one lightning incident. Over this four-year span, 15 thunderstorm wind events were recorded, with wind speeds ranging from 50 to 56 knots. These events collectively caused $48,000 in property damage, though no deaths or injuries were reported. The most damaging single event occurred in Tavares on May 21, 2022, resulting in $25,000 in losses.
Probability	The probability of severe storms, including thunderstorms, damaging winds, and lightning in Lake County, Florida, is high due to the region's subtropical climate and geographic location. Florida leads the nation in thunderstorm activity, and Lake County regularly experiences stormy conditions, particularly from late spring through early fall. From 2020 to 2024, Lake County experienced over 16 thunderstorm wind events, accompanied by strong winds and lightning incidents, resulting in thousands of dollars in property damage. Frequent afternoon thunderstorms driven by sea breeze collisions and high humidity are typical, and lightning is a constant threat.
Climate Change	Higher temperatures and humidity can lead to an increase in stronger, more heavily saturated storms. Wind can also be affected by climate change in terms of shifting local and global patterns and temperatures, and severe winds originating from a thunderstorm may become more common as thunderstorms in general become more impactful.

Impacts	For the public, these storms pose significant safety risks, including falling trees, flying debris, and lightning strikes, which can result in injuries, property damage, or power outages. Outdoor activities and transportation are often disrupted, and schools or businesses may need to close temporarily during high-impact events. For agriculture, strong winds and hail can damage crops, fruit trees, and irrigation systems, while heavy rainfall may cause soil erosion or flooding that harms planting and harvest cycles. Infrastructure is also vulnerable, with severe storms capable of downing power lines, damaging roads, traffic signals, communication systems, and public buildings. Repeated storm events can strain emergency services, increase maintenance costs, and slow recovery efforts, particularly in rural areas.
Vulnerability	Lake County is very susceptible to severe storms. The effects of thunderstorms and wind events will be felt even more than in the past as the county's population continues to grow, and residents could experience greater damage than in the past. Agricultural lands throughout the county could suffer damage and economic losses from any storm. Individuals in open areas such as golf courses and parks are at a particular risk, as well as those who may be participating in boating or other water activities on the numerous lakes and streams in the county. Critical facilities and infrastructure could see potential impacts from devastating storms. Lightning can cause fires during dry periods. Issues pertaining to this would likely be in unincorporated areas of Lake County within forested areas.
Vulnerability Scorecard	**Frequency:** Ranking of how often hazards occurred in the past. 3 – Very Likely: Annually **Probability:** Ranking of the likelihood of the hazard occurring in the future. 3 – Very Likely: Annually **Magnitude** **Injuries:** Ranking of how many injuries and/or deaths have been recorded. 1 – Low: No injuries or deaths recorded **Infrastructure/Economy:** Ranking of the general impact on infrastructure and the economy due to the hazard occurrence. 1 – Low: Little to no impact or damage to infrastructure and economy recorded **Environment:** Ranking of the general impact on the environment due to the hazard occurrence. 1 – Low: Little to no damage to the environment recorded **Total Points** 9 Points

Table 11: High Wind Threat Chart[15]

High Wind Threat Level	Threat Level Descriptions
Extreme	**"An Extreme Threat to Life and Property from High Wind."** "Damaging high wind" with sustained speeds greater than 58 mph, or frequent wind gusts greater than 58 mph. Damaging wind conditions are consistent with a high wind warning.
High	**"A High Threat to Life and Property from High Wind."** "High wind" with sustained speeds of 40 to 57 mph. Wind conditions consistent with a high wind warning.
Moderate	**"A Moderate Threat to Life and Property from High Wind."** "Very windy" with sustained speeds of 26 to 39 mph, or frequent wind gusts of 35 to 57 mph. Wind conditions consistent with a wind advisory.
Low	**"A Low Threat to Life and Property from High Wind."** "Windy" conditions. Sustained wind speeds of 21 to 25 mph, or frequent wind gusts of 30 to 35 mph.
Very Low	**" A Very Low Threat to Life and Property from High Wind."** "Breezy" to "Windy" conditions. Sustained wind speeds around 20 mph, or frequent gusts of 25 to 30 mph.
Non-Threatening	**" No Discernable Threat to Life and Property from High Wind."** The sustain wind speeds are non-threatening; "breezy" conditions may still be present.

[15] https://www.weather.gov/mlb/seasonal_wind_threat

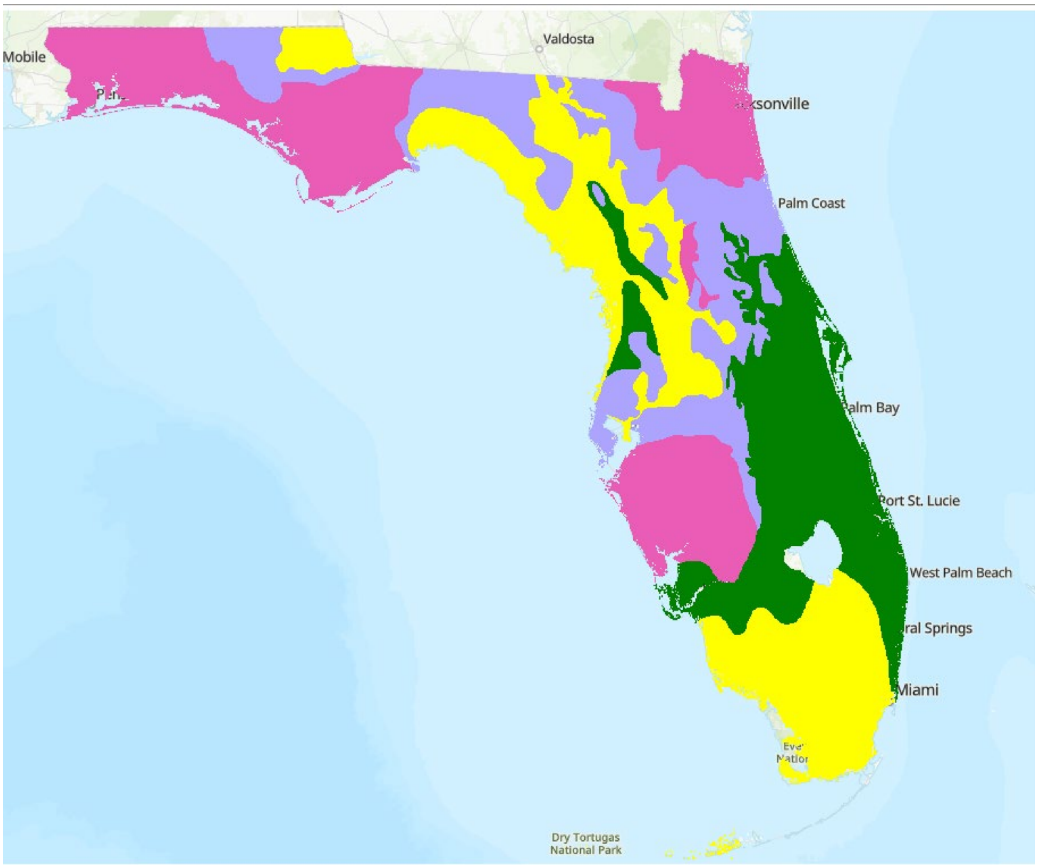
8. Geological Incidents (Sinkholes and Erosion)	
Description	Erosion occurs when land is gradually worn away by natural forces such as waves, currents, and wind. While this is a naturally occurring process, it can be accelerated or slowed by human activity, for example, through construction, deforestation, or shoreline stabilization efforts. Erosion is typically measured in terms of material loss, often calculated in cubic yards. Sinkholes are depressions or holes in the ground that form when there is no natural external surface drainage. According to the United States Geological Survey (USGS), water from rainfall typically accumulates in a sinkhole and drains into the subsurface. These formations can appear suddenly and dramatically, often after the underground cavities, formed by the gradual dissolution of soluble rock, become too large to support the surface above. When this happens, the ground can collapse without warning. Florida is particularly vulnerable to both erosion and sinkholes due to its unique Karst topography, a geological formation common throughout the southeastern United States. This landscape is underlain by soluble rocks like limestone and gypsum, which are gradually dissolved by groundwater over time. This chemical weathering creates an extensive network of underground drainage systems, caves, and voids. As these subterranean spaces expand, they can lead to ground subsidence and the formation of sinkholes. Human activities, such as excessive groundwater withdrawal or construction, can further exacerbate both erosion and sinkhole formation.
Location	Lake County experiences several sinkholes per year, usually on private property. In cases where sinkholes occur in the public right-of-way, the Lake County Department of Public Works and/or the Florida Department of Transportation are notified to assess the sinkhole activity. Clermont, Groveland, Eustis, Leesburg, and other locations near major roadways and heavily developed and/or low-lying land are especially vulnerable to sinkholes and erosion. This is due to limestone bedrock, karst geology, and fluctuating groundwater levels. Sinkholes generally impact the community by causing physical damage. Their extent is measured in terms of the diameter of the opening and/or their depth (both usually measured in feet). Any size sinkhole is a threat because it can cause harm to people, pets, vehicles, or entire structures as they succumb to the unstable ground.
Extent	All areas of Lake County are susceptible to sinkholes and their potential effects. There is generally more sinkhole activity in the central portion of the county, with areas outside of the county to the north and east having much more activity, based on sinkhole reports by the U.S. and Florida Geological Surveys[16].

[16] https://floridadep.gov/fgs/sinkholes/content/subsidence-incident-reports

Previous Occurrences	From 2020 to 2024, Lake County experienced 21 documented sinkhole events, several of which stood out due to their scale or public impact. There have been no new erosion events since 2020. • *May 2020* – sinkhole opened in the westbound lane of State Road 46 near Deerwood Farm Road in Sorrento, resulting in a full road closure for repairs. • *November 2022* – smaller sinkhole formed at the intersection of Montevista Road and Bradley Circle in Clermont, prompting temporary road closures. • *April 2024* – a sinkhole developed on Alpine Street in the city of Mascotte, creating a surface depression approximately 10 feet in diameter and 3 feet deep. Geophysical investigations and standard penetration tests revealed three subsurface anomalies at depths of around 70 feet. To stabilize the area, approximately 250 cubic yards of pressure grout were injected. • *December 2024* – massive 60-foot-wide sinkhole opened in a shopping plaza off eastbound State Road 50 near U.S. Highway 27 in Clermont. This event disrupted gas lines and raised serious concerns about the structural stability of nearby businesses.
Probability	Lake County faces a moderate to elevated risk of sinkholes due to its underlying karst geology, which consists mainly of soluble limestone and other carbonate rocks. These rock formations are naturally prone to gradual dissolution by groundwater, leading to the development of underground cavities. When these cavities become too large to support the surface above, the ground can collapse suddenly, forming a sinkhole. Several key factors influence the risk of sinkholes. These include natural features like underground drainage systems and historical subsidence, as well as human activities such as groundwater pumping, construction, and changes to stormwater flow. These actions can accelerate the formation of sinkholes by altering underground water movement and increasing erosion in already vulnerable areas. While large-scale sinkholes are relatively rare, smaller ground subsidence events are more common and can still cause serious damage to property, roads, and utility systems.
Climate Change	Sinkholes may be impacted by climate change in terms of frequency and severity. If the amount of rainfall drastically increases or decreases, causing supersaturated ground or drought respectively, this may cause more, larger sinkholes to form throughout the county.
Impacts	Sinkholes can develop suddenly and without warning, threatening homes, personal safety, and property. In extreme cases, sinkholes have led to the evacuation or total loss of residential structures. Even smaller depressions can create fear, reduce property values, and result in costly repairs not always covered by insurance. Soil erosion, particularly on sloped areas or near waterways, can undermine the stability of building foundations and compromise landscaping, making long-term maintenance more difficult and expensive for homeowners. In agriculture, both sinkholes and erosion can cause substantial disruption. Farmlands affected by sinkholes may experience the sudden loss of usable acreage, damage crops, and create hazards for farm machinery and workers. Ground instability can also interfere with irrigation systems and water storage ponds, which are essential to the productivity of crops such as citrus, vegetables, and pastureland. Soil erosion further depletes valuable topsoil, reducing fertility and leading to lower crop yields. Infrastructure in Lake County is particularly vulnerable to both sinkholes and erosion, which can damage roads, bridges, utility lines, and stormwater systems. Sinkholes beneath roadways can lead to sudden collapses, endangering motorists and requiring significant repairs and traffic rerouting. Erosion along lakeshores, canals, and drainage systems can reduce water quality, clog culverts, and undermine the integrity of levees or embankments.

Vulnerability	Lake County has not seen any significant erosion events that have caused widespread property damage. However, erosion is being addressed along the Wekiva and St. Johns Rivers. Erosion can result in structures adjacent to water bodies becoming damaged or destroyed as their foundation begins to wear away. Even small amounts of erosion can lead to substantial impacts on homes and businesses. Erosion impacts would be fairly limited in scope as impacts to populations, tourism, agriculture, economic interest, critical facilities, and infrastructure have not been realized in the past. Apart from specific locations of previous incidents, there is no record kept of inches of ground material lost to erosion each year. Since 2020, there have been at least 21 individual sinkhole events in Lake County. While most of the sinkholes are relatively minor and pose little threat, there is always the possibility of a much larger sinkhole causing significant damage within the county. A majority of Lake County is listed as an area that is favorable to sinkhole formation. Sinkholes can have a diameter of greater than 200 feet, can be shallow or develop depths greater than 100 feet, and can create extremely dangerous situations by swallowing entire structures. Depending on the location of the sinkhole, homes, critical facilities, infrastructure, and agriculture could suffer negative effects. Economic effects could vary based on the size and location of the sinkhole.
Vulnerability Scorecard	**Frequency:** Ranking of how often hazards occurred in the past. 2 – Likely: Every 5 to 10 years **Probability:** Ranking of the likelihood of the hazard occurring in the future. 2 – Likely: Every 5 to 10 years **Magnitude** **Injuries:** Ranking of how many injuries and/or deaths have been recorded. 1 – Low: No injuries or deaths recorded **Infrastructure/Economy:** Ranking of the general impact on infrastructure and the economy due to the hazard occurrence. 1 – Low: Little to no impact or damage to infrastructure and economy recorded **Environment:** Ranking of the general impact on the environment due to the hazard occurrence. 2 – Medium: Minor damage to the environment recorded **Total Points** 8 Points

Figure 6: Sinkhole Zones in Florida[17]



Zone 1 (Yellow): This region consists of exposed or thinly covered carbonate rocks. Broad and shallow sinkholes are common in this area. Cities in the zone 1 region include Miami, Coral Springs, Hialeah, and Hollywood.

Zone 2 (Green): This region has permeable sand that varies in thickness from 20 to 200 feet. It mainly consists of small cover subsidence. Zone 2 cities include Fort Lauderdale, Port St. Lucie, and Orlando.

Zone 3 (Purple): Zone 3 has cohesive, low-permeable soil that forms abrupt collapse sinkholes. Cities in zone 3 include Tampa, Tallahassee, and St. Petersburg.

Zone 4 (Pink): This region consists of deeply inter-bedded carbonate rocks and cohesive clayey sands. Sinkholes are uncommon in this region, but collapse and small subsidence sinkholes can occur in shallow beds. Cities located in zone 4 include Jacksonville and St. Augustine.

[17] https://geodata.dep.state.fl.us/datasets/FDEP::florida-sinkhole-types/about

9. Brush Fires, Wildfires and Forest Fires	
Description	Wildfires are unplanned and uncontrolled fires that occur in natural environments, such as forests, grasslands, or prairies. These fires often ignite without warning and can spread rapidly, especially under dry and windy conditions. As urban development continues to expand into previously undeveloped natural areas, more homes, businesses, and infrastructure are being built in regions that are at risk of wildfires. This zone where human development meets and intermingles with wildland vegetation is referred to as the Wildland-Urban Interface (WUI). Living or operating in the WUI increases the risk of property damage and loss of life due to the proximity to combustible vegetation and limited access for emergency responders. Wildfires can have devastating consequences. In addition to consuming vast areas of natural habitat and threatening biodiversity, they can destroy homes, businesses, and public infrastructure.
Location	Lake County is uniformly exposed to wildfire risk. Areas within the county that are most vulnerable to brush, wildfires, and forest fires are generally rural and heavily wooded or vegetated, particularly in the southern and far eastern parts of the county, including Clermont, Groveland, Mascotte, Umatilla, and Sorrento. In these areas, dry fuels and forested lands are abundant. Fire risk is highest during Florida's dry season, from January through May, and is further elevated during drought conditions, when burn bans and extreme fire danger warnings are in effect. While forest fires pose a serious threat to property and communities, they also play a critical role in Florida's ecology. Much of the northeast portion of Lake County lies within the Ocala National Forest, which contains many longleaf pines—a fire-dependent species. Extended drought periods, sometimes associated with the "La Niña" weather pattern, can increase wildfire risk, but controlled burns help reduce fuel buildup that would otherwise accumulate over years without fire. Both the Florida and U.S. Divisions of Forestry use controlled, naturally occurring, and prescribed burns to manage wildfire risk and maintain healthy forest ecosystems in accordance with their forest management plans. Despite these measures, uncontrolled wildfire continues to pose a threat to Lake County.
Extent	In addition to the threat they pose to homes and business, wildland fires affect visibility and air quality and can severely affect populations with compromised respiratory systems. While all areas of Lake County are vulnerable to wildfires, the northeast and southern portions of the county are more likely to experience direct incidents of wildland fires.
Previous Occurrences	Notable events include the widespread 1998 fires during a severe drought, the 10,000-acre Green Swamp Fire in 2001, and the 2008 Deerhaven Fire that led to mass evacuations. Other major incidents include the 2012 Groveland fires, the 2016 Eustis Radio Tower Fire, and the 2017 Sod Farm II Fire, which burned 782 acres and forced evacuations. Since 2020, there have been numerous fires impacting hundreds of acres. These fires were caused by a variety of sources including yard debris burning, lightning, prescribed burns, structure and recreational fires, and unknown origins. • 2021 - 56 fires - 1,094 acres • 2022 - 51 fires - 481 acres • 2023 - 44 fires - 628 acres • 2024 - 23 fires - 438 acres • 2025 - 45 fires - 438 acres

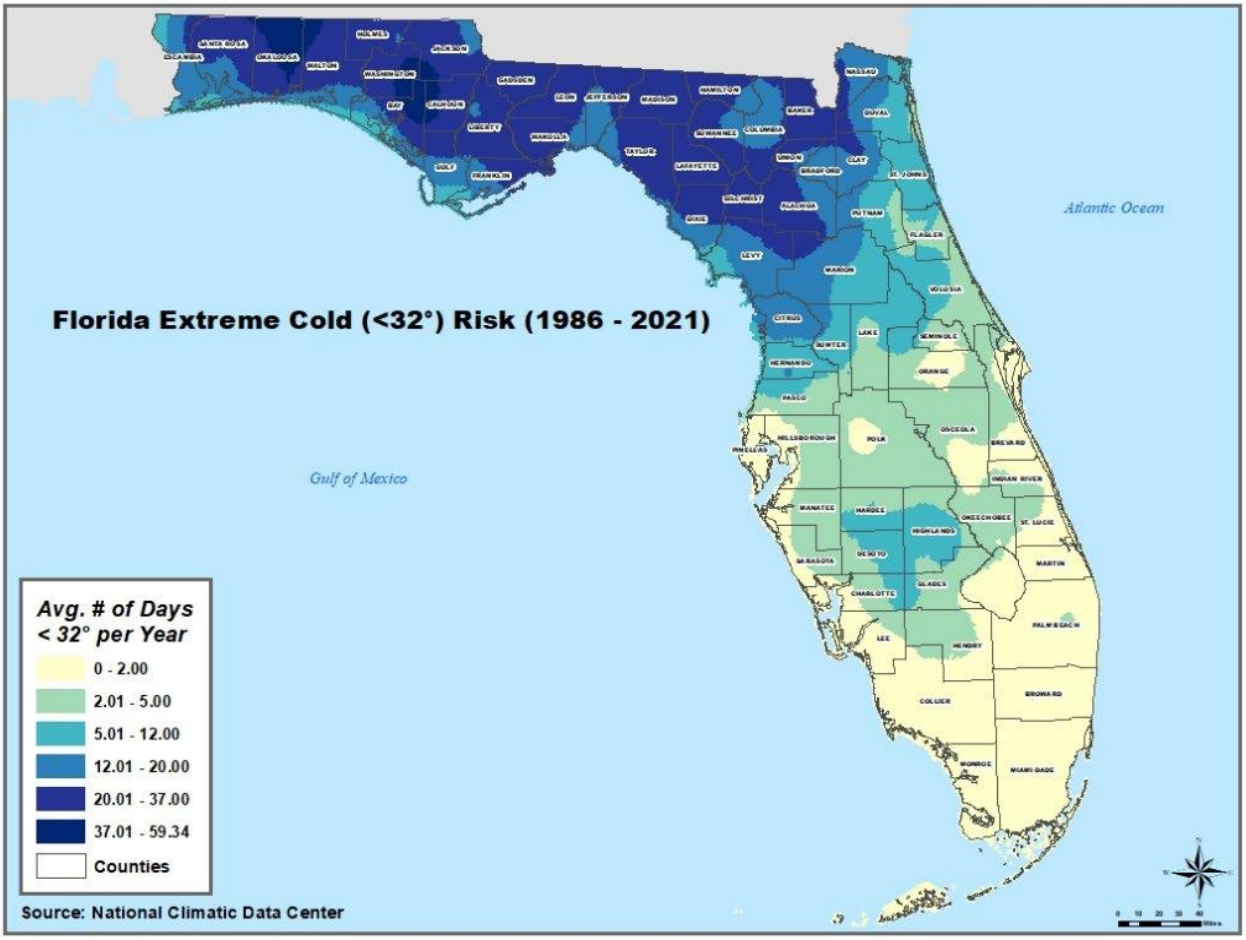
Probability	Lake County, Florida, faces a relatively low overall risk of wildfires. However, the threat remains significant, particularly in areas located near forests, grasslands, or other natural vegetation, known as the wildland-urban interface. Drought conditions, particularly during the dry spring months, can substantially increase wildfire risk. While the annual probability of wildfire affecting a specific property in Lake County is generally under 0.1%, homes situated near undeveloped or wooded areas may face a higher cumulative risk, potentially exceeding 6% over 30 years. As development expands into more fire-prone zones, it becomes increasingly important for residents to stay alert during high-risk seasons, follow local burn regulations, and create defensible space around their homes to help prevent and mitigate wildfire damage.
Climate Change	An overall drier atmosphere in certain parts of the world, as others get wetter, allows for more frequent and impactful fires during an ever-lengthening dry season. Additionally, climate change is leading to an average increase in temperature globally, helping in addition to the dry spells to create an atmosphere primed for fires.
Impacts	In addition to impacts on homes and businesses, wildfires can significantly affect public health, agriculture, and infrastructure. Public health risks include respiratory and cardiovascular ailments from smoke exposure, which can travel miles and linger even in urban areas. Post-fire hazards persist, and residents may face chemical contamination of drinking water sources, especially private wells or damaged municipal piping systems. In agriculture, smoke can stress livestock and impact crop growth, while fire-damaged irrigation infrastructure (e.g., pumps, fencing) may result in yield losses and increased recovery costs. Infrastructure-wise, wildfires can damage power and utility lines, exacerbate disruptions caused by fallen trees or weakened poles, and overload drainage systems after fires when ash and sediment are washed into waterways. Road closures may result either from active fires or post-fire remediation efforts.
Vulnerability	Lake County has a considerable number of undeveloped areas with prime fuel sources for fires and has experienced major fire events in the past. A 2019 assessment identified the following communities to be at the highest risk: • Cassia • Green Swamp • North Lake • Pine Lakes • The Royal Trails Subdivision The Florida Forest Service Wildland Urban Interface (WUI) Risk Index areas where wildfires may impact people and their homes and assesses a risk based on housing density and fire intensity (Flame Length) to determine areas that may be majorly impacted by a wildfire incident.

Vulnerability Scorecard	**Frequency:** Ranking of how often hazards occurred in the past. 2 – Medium: Likely: Every 5 to 10 years **Probability:** Ranking of the likelihood of the hazard occurring in the future. 2 – Likely: Every 5 to 10 years **Magnitude** **Injuries:** Ranking of how many injuries and/or deaths have been recorded. 1 – Low: No injuries or deaths recorded **Infrastructure/Economy:** Ranking of the general impact on infrastructure and the economy due to the hazard occurrence. 2 – Medium: Minor impact or damage to infrastructure and economy recorded **Environment:** Ranking of the general impact on the environment due to the hazard occurrence. 2 – Medium: Minor damage to the environment recorded **Total Points** 9 Points

10. Winter Storms	
Description	Winter Storm/Freezes are weather events involving accumulating frozen precipitation, such as snow, sleet, and/or freezing rain. These events are relatively rare in Florida, particularly in the southern regions. A hard freeze is defined as a period when overnight temperatures drop to 32°F (0°C) or lower. A hard freeze occurs when temperatures fall below 28°F (-2°C) for at least four consecutive hours, posing a greater risk to vegetation, plumbing, and infrastructure.
Location	Winter storms have the potential to impact all of Lake County; however, the northern and more rural portions of the county are most vulnerable. These areas are more exposed to cold air and passing cold fronts, contain a higher concentration of agricultural land sensitive to freezing temperatures, and generally have less infrastructure protection compared to more urbanized areas. The freeze line runs through the northern part of the county, just north of Altoona, increasing the likelihood of freeze impacts in these locations. Extreme freezing temperatures are not typical of Florida's climate; however, each winter carries the threat of at least a moderate freeze. In Lake County, this hazard poses a particular risk to the vegetable, foliage, and citrus industries. Freeze events can be widespread and affect multiple areas simultaneously. If temperatures remain at freezing levels for extended periods, significant crop and landscape damage may occur, with consequential impacts on the county's economy and employment base.
Extent	One of the most significant freeze events in Florida's history occurred in February 2001, when the President issued a major disaster declaration to provide federal assistance. The agricultural industry suffered substantial losses, resulting in widespread job impacts across the state, including in Lake County. Since 2010, Lake County has experienced 2 freeze events and 1 wind chill event, but no such winter weather events have been recorded since 2020.
Previous Occurrences	The freeze line runs through the northern part of Lake County, just north of Altoona, although the entire county could be impacted. Personal injury or death due to freezing conditions is not considered a hazard except for those experiencing homelessness, and indirectly through fire caused by incorrect or careless use of space heaters. The elderly and those living in substandard housing may be disproportionately impacted as many do not have heat. Additionally, consumer demand for electricity during periods of extreme cold weather may overload the electrical grid, which can cause outages.
Probability	All areas of Lake County have experienced episodes of freezing temperatures in the past, demonstrating that the entire county is vulnerable to such weather events. Based on these past occurrences, the likelihood of future freezing events in Lake County is considered moderate, indicating a consistent but not extreme level of risk.
Climate Change	Climate change will likely not increase the occurrences or magnitude of winter storms and freezes in Lake County. However, climate change does not mean that winter storms and freezes would not continue to occur in the county. Climate variability will continue to influence daily temperature variability, but isolated or prolonged winter freeze events will still occur.

Impacts	Freezing temperatures pose serious risks such as hypothermia and frostbite, particularly among vulnerable groups like the elderly, children, and individuals without access to adequate shelter or heating. Road conditions may also become hazardous due to frost or black ice, increasing the likelihood of vehicular accidents. In some instances, ice accumulation can lead to power outages by damaging power lines and trees, leaving residents without heat or electricity during periods of extreme cold. The agricultural sector is particularly vulnerable to winter weather. Freezing temperatures can damage or destroy sensitive crops such as citrus, blueberries, and ornamental plants, which are economically significant to the region. Even a brief cold snap can reduce yields, harm plant health, and lead to long-term losses. Livestock are also susceptible to cold stress if proper shelter and care are not provided. When severe freezes occur, cumulative damage can result in significant economic setbacks for farmers and agricultural businesses, as replanting and recovery costs add up. However, with rural land increasingly being developed for other uses, the economic impact of cold weather in Lake County is concentrated to impacts on infrastructure. One common infrastructure issue during freezing temperatures and winter storms is the freezing and bursting of water pipes, particularly in older buildings or homes with exposed plumbing. This can lead to flooding, water damage, and costly repairs. Transportation infrastructure, while not typically equipped for snow or ice, can become hazardous, especially on bridges and overpasses, which tend to freeze more rapidly than other road surfaces. Additionally, the electrical grid and communications systems may experience disruptions due to ice accumulation and cold-induced mechanical failures.
Vulnerability	Temperatures in Lake County can drop as low as the single digits, but rarely below zero. Additionally, light freezing rain has been reported on occasion. Frozen precipitation in small amounts, although not commonplace, is possible in Lake County. Lake County is not normally subject to the types of winter storms experienced in the panhandle, which, on occasion, include snow precipitation and accumulation. The typical effects felt in Lake County are from wind, wind chill, and freezing.
Vulnerability Scorecard	**Frequency:** Ranking of how often hazards occurred in the past. 2 – Likely: Every 5 to 10 years **Probability:** Ranking of the likelihood of the hazard occurring in the future. 2 – Likely: Every 5 to 10 years **Magnitude** **Injuries:** Ranking of how many injuries and/or deaths have been recorded. 1 – Low: No injuries or deaths recorded **Infrastructure/Economy:** Ranking of the general impact on infrastructure and the economy due to the hazard occurrence. 2 – Medium: Minor impact or damage to infrastructure and economy recorded **Environment:** Ranking of the general impact on the environment due to the hazard occurrence. 1 – Low: Little to no damage to the environment recorded **Total Points** 8 Points

Figure 7: Florida Extreme Cold Risk (1986 – 2021)[18]



[18] https://www.ncei.noaa.gov/cdo-web/

11. Epidemic/Pandemic	
Description	The World Health Organization (WHO) declares a pandemic when a disease spreads exponentially across multiple countries and populations. This designation is based on the geographic spread and rapid growth of cases, not on the virus's severity, virology, or population immunity. In contrast, the U.S. Centers for Disease Control and Prevention (CDC) define an epidemic as an unexpected increase in the number of disease cases within a specific geographic area. Epidemics can involve contagious diseases like measles or smallpox, but also non-contagious conditions such as obesity or West Nile fever. An epidemic refers to any health-related issue with rates clearly above the expected norm in a community or region.
Location	Populated areas throughout Lake County and its jurisdictions are the most at risk from human disease. Disease itself is not a risk to the physical or operating integrity of any type of structure. However, high absenteeism could threaten the operating capabilities of businesses, industries, institutions, and government agencies.
Extent	In the event of a pandemic, medical and health care facilities may be overwhelmed. Public safety would be compromised due to illness among public safety and security agencies. Quarantine and isolation techniques would be imposed, requiring a significant enforcement challenge. Temporary healthcare facilities and field hospitals would have to be activated and staffed by professionals from outside the county
Previous Occurrences	*Spanish Influenza (1918 – 1919)* – One of the deadliest pandemics in recorded history. It emerged in August 1918 in three separate locations: Brest (France), Boston (USA), and Freetown (Sierra Leone). This unusually severe strain of influenza spread rapidly across the globe, killing approximately 25 million people within six months. Some estimates suggest the total death toll exceeded 50 million. India suffered heavily, with an estimated 17 million deaths, while the United States recorded about 500,000 and the United Kingdom around 200,000 fatalities. The pandemic subsided within 18 months, and the specific viral strain was never conclusively identified. *H5N1 "Bird Flu" (1997)* – This highly pathogenic avian influenza virus was first detected in geese in China in 1996 and soon found in humans in Hong Kong during a poultry outbreak in 1997. Since 2003, sporadic human infections have been reported across Asia, later spreading to Africa, Europe, and the Middle East. Six countries, Bangladesh, China, Egypt, India, Indonesia, and Vietnam, are considered endemic for the virus. Although most human infections have involved close contact with infected birds, rare instances of human-to-human transmission have occurred. However, these have not resulted in sustained community spread. *SARS (Severe Acute Respiratory Syndrome) (2003)* – appeared in Asia and quickly spread to over two dozen countries across North America, South America, Europe, and Asia. Caused by the SARS-associated coronavirus (SARS-CoV), the outbreak was eventually contained by mid-2003. No known cases of SARS have been reported globally since 2004, though its emergence set the stage for future coronavirus preparedness. *H1N1 Influenza (2009)* – This virus was first detected in the United States. It spread rapidly worldwide, containing a unique combination of influenza genes not previously identified in animals or humans. This virus, designated as influenza A (H1N1) pdm09, led to an estimated 60.8 million cases, over 274,000 hospitalizations, and 12,469 deaths in the U.S. alone from April 2009 to April 2010.

	Ebola Virus (2014 – 2016) – This outbreak began in southeastern Guinea and marked the start of the largest Ebola epidemic in history. The virus had a high fatality rate and raised global awareness about preparedness and response to hemorrhagic fevers. *Zika Virus (2015 – 2016)* – This outbreak in began in Brazil and quickly spread across the Americas, Southeast Asia, and the Pacific. The Zika virus, transmitted primarily by mosquitoes, caused widespread concern due to its link to birth defects such as microcephaly. In 2016, the U.S. reported 5,168 cases, with 1,107 occurring in Florida alone. *Hepatitis A (2018 – 2020)* – Although the peak of the outbreak occurred in 2019, cases continued to be reported into 2020. In Lake County, cases were actively monitored during June 2020, though the major statewide spike had already passed by that time. From January 1 to June 30, 2020, Florida reported 678 Hepatitis A cases statewide, with Lake County accounting for three of those cases. From June 1, 2020, through June 30, 2025, a total of fourteen Hepatitis A cases were reported and investigated in Lake County. *COVID-19 (2020)* – Began with a novel coronavirus outbreak in Wuhan, China. CDC and WHO quickly began monitoring the virus, which soon spread globally. As of February 5, 2020, nearly 778 million laboratory-confirmed cases had been reported worldwide, resulting in over 7 million deaths. The U.S. declared a public health emergency on January 31, 2020, and took measures to limit transmission. COVID-19 led to widespread societal disruption, healthcare strain, and long-term global impact. 38,616 COVID-19 cases were investigated and reported in Lake County between June 1, 2020, and June 30, 2025.
Probability	It is reasonable to anticipate that Lake County may experience another disease outbreak in the future. While the likelihood of a pandemic or epidemic occurring in the area is considered low to moderate, such events cannot be entirely ruled out. The interconnected nature of global health, combined with evolving pathogens and changing environmental and social factors, underscores the importance of continued public health preparedness and monitoring.
Impacts	Pandemics and epidemics can cause strain on healthcare systems, which quickly become overwhelmed by a surge in patients. This can lead to shortages of medical staff, hospital beds, and critical supplies. Additionally, widespread illness often results in increased morbidity and mortality, especially among vulnerable populations such as the elderly or those with preexisting conditions. Measures such as quarantines, school closures, and restrictions on public gatherings can significantly disrupt daily life. Labor shortages may arise due to illness or movement restrictions, affecting all industries, but especially agriculture. Shortage of agriculture laborers can impact the ability to plant, harvest, and care for livestock. Disruptions in supply chains can delay or prevent the transport of goods, impacting both food availability and export markets. This can contribute to rising prices, reduced access to food, and growing food insecurity within affected communities.
Vulnerability	Lake County is uniformly vulnerable to a pandemic event; however, it is likely specific populations would be disproportionately affected. These populations include the elderly, children, and those with pre-existing medical conditions.

Vulnerability Scorecard	**Frequency:** Ranking of how often hazards occurred in the past. 2 – Likely: Every 5 to 10 years **Probability:** Ranking of the likelihood of the hazard occurring in the future. 2 – Likely: Every 5 to 10 years **Magnitude** **Injuries:** Ranking of how many injuries and/or deaths have been recorded. 1 - Low: no injuries or deaths recorded **Infrastructure/Economy:** Ranking of the general impact on infrastructure and the economy due to the hazard occurrence. 1 - Low: little to no impact or damage to infrastructure and economy Recorded **Environment:** Ranking of the general impact on the environment due to the hazard occurrence. 1 - Low: little to no damage to environment recorded **Total Points** 7 Points

Table 12: Number of COVID-19 Cases in Lake County, FL

Year	Cases Reported	Cases Investigated by Epi
6/1/2020 – 12/31/2020	15,489	8,231
2021	44,852	16,749
2022	45,320	11,253
2023	9,770	1,860
2024	7,748	402
1/1/25 – 6/30/25	1,987	523
Total COVID-19 Cases	125,166	39,018

12. Hazardous Materials	
Description	Hazardous materials are those that, due to their chemical, physical, or biological properties, present a potential threat to human life, health, the environment, or property when released or improperly managed. These materials can be toxic, flammable, corrosive, reactive, infectious, or radioactive. Their harmful effects may occur through direct contact, inhalation, ingestion, or environmental contamination. Examples include industrial chemicals, biological agents, petroleum products, heavy metals, and radioactive materials. The risk associated with these substances depends on their nature, quantity, method of release, and the vulnerability of the exposed population or environment.
Location	Although these incidents can occur anywhere, certain areas of the County are at higher risk, such as roadways that are frequently used for transporting hazardous materials and locations with industrial facilities that use, store, or dispose of such materials. Areas crossed by railways, waterways, airways, and pipelines are also at a higher risk of potential mishaps. Incidents can occur at nearly every stage of hazardous material handling. Communities can be at risk if a chemical is used unsafely or released in harmful amounts into the environment. Hazardous materials can cause death, serious injury, long-lasting or chronic health effects, and damage to buildings, the environment, homes, and other property. The term “release” includes spilling, leaking, pumping, pouring, emitting, emptying, discharging, escaping, leaching, dumping, or disposing into the environment of any hazardous material. Hazardous materials releases (HMRs) may be intentional or accidental and may occur at fixed facilities or on vehicles.
Extent	The primary concerns related to hazardous materials releases are: • Life and safety concerns – Chemical, biological, and radiological agents can cause significant health risks to those exposed; biological agents can be especially dangerous if they are infectious. Flammable and explosive materials also present life safety concerns if they are exposed to heat. • Costly and delicate nature of cleanup – Any release of a hazardous material requires a thorough and careful clean-up of the site and decontamination of those exposed. • Operational delays – Delays caused by release and the ensuing evacuation and cleanup processes could lead to significant economic losses due to traffic delays or operational shut-down. Most incidents occur with little or no warning and can be difficult to detect until symptoms present themselves in those affected. Although major chemical incidents seem most threatening, it is the smaller, more routine accidents and spills that have a greater impact on humans, wildlife, the economy, and the environment. Some of the most common spills involve tanker trucks and railroad tankers containing gasoline, chlorine, or other industrial chemicals.
Previous Occurrences	Lake County Fire Rescue responded to a total of 54 hazardous materials (HAZMAT) incidents between 2020 and 2025. These responses included a range of situations such as chemical hazards, chemical spills or leaks, and refrigeration system leaks. The number of HAZMAT incidents by year is as follows: • 2020: 6 incidents • 2021: 11 incidents • 2022: 9 incidents • 2023: 14 incidents • 2024: 9 incidents • 2025: 5 incidents reported to date

Probability	The transportation of hazardous materials in Lake County is regular and necessary due to the county's network of major highways and regional connectors. Roads such as US 27, US 441, State Roads 19, 33, and 44, along with Florida's Turnpike, serve as key freight corridors for the movement of fuels, industrial chemicals, agricultural inputs, and other regulated substances. These routes link industrial areas, ports, and distribution centers throughout Florida and beyond. County roads like CR 44, CR 46, and CR 48 also play an important role by connecting rural zones and smaller communities to these main transportation arteries, facilitating local deliveries and agricultural logistics.
Impacts	Releases pose an immediate threat to public health and safety, as exposure to toxic substances—through air, water, or soil—can lead to respiratory issues, chemical burns, poisoning, and long-term illnesses. In response, authorities may need to issue evacuation or shelter-in-place orders, causing significant disruption to daily life and placing pressure on emergency services. Spills involving pesticides, fertilizers, fuels, or industrial chemicals can contaminate soil and water supplies, damage crops, and harm livestock. These incidents often lead to costly cleanup efforts and can result in lost income for farmers, reduced productivity, and long-term soil degradation. If contamination affects groundwater or irrigation systems, the impact may spread widely, potentially affecting entire agricultural communities. Major transportation corridors such as US 27, US 441, State Roads 19, 33, and 44, along with Florida's Turnpike and key county roads, are heavily used for the transport of hazardous materials. Incidents on these routes can result in prolonged road closures, traffic delays, and expensive road repairs. Contamination can also affect stormwater systems, utilities, and nearby public infrastructure, complicating cleanup and restoration efforts. These disruptions hinder daily transportation and commerce.
Vulnerability	Nearly every community in Lake County has at least one facility that stores, produces, or utilizes hazardous materials. Propane installations are located across the state, and their presence increases the risk of an incident occurring. Hazardous material shipments move through the county annually; these shipments can occur at any time, day or night, and by means of road, rail, air, and water, and are often through areas with urbanized, high traffic volume routes. Under Title III of the Emergency Planning and Community Right to Know Act[19], facilities that meet certain requirements must report to federal, state, and local authorities. These facilities are commonly referred to as "Tier I" or "Tier II" facilities. There are approximately 250 Tier II facilities, with over 500 hazardous materials, located in Lake County.

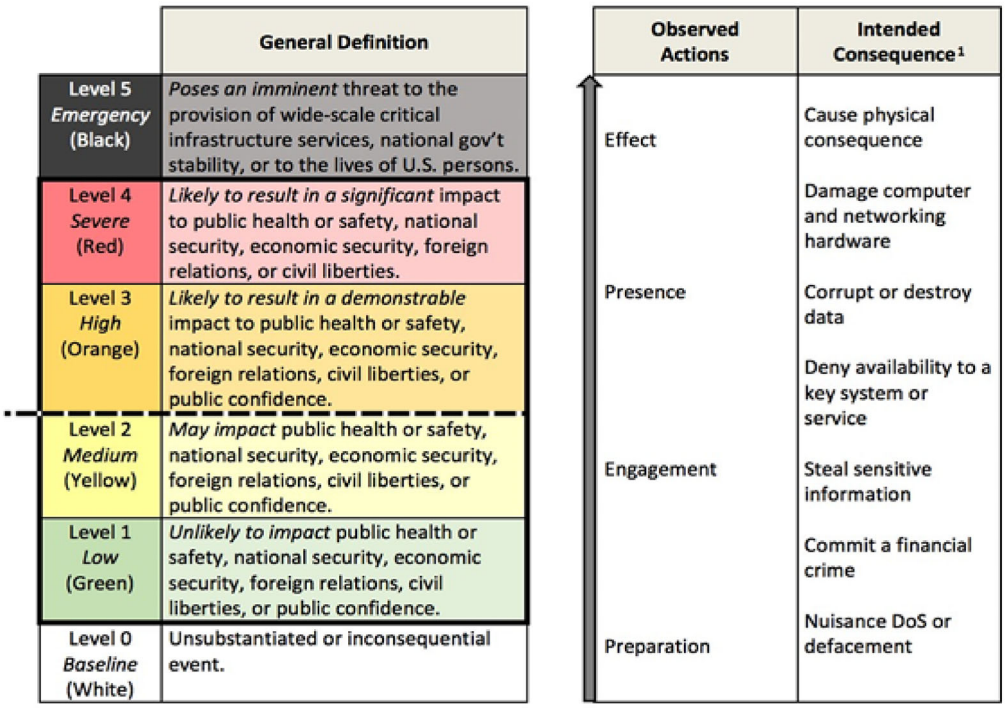
[19] https://www.epa.gov/epcra

Vulnerability Scorecard	**Frequency:** Ranking of how often hazards occurred in the past. 2 – Likely: Every 5 to 10 years **Probability:** Ranking of the likelihood of the hazard occurring in the future. 2 – Likely: Every 5 to 10 years **Magnitude** **Injuries:** Ranking of how many injuries and/or deaths have been recorded. 1 - Low: no injuries or deaths recorded **Infrastructure/Economy:** Ranking of the general impact on infrastructure and the economy due to the hazard occurrence. 1 - Low: little to no impact or damage to infrastructure and economy Recorded **Environment:** Ranking of the general impact on the environment due to the hazard occurrence. 1 - Low: little to no damage to environment recorded **Total Points** 7 Points

13. Cyber Incident	
Description	An occurrence that compromises, or poses a potential threat to, the confidentiality, integrity, or availability of an information system or the data it processes, stores, or transmits. It may also involve the violation or the imminent threat of violation of security policies, procedures, or acceptable use standards.
Location	Any person or infrastructure utilizing the internet is susceptible to cybersecurity threats. Energy pipelines, specifically U.S. natural gas pipelines, have been cited by DHS as targets of cyberattacks.
Extent	While cyber risks and threats are often perceived as having no specific locations, there are physical sites that would be impacted. Locations at risk include government agencies, higher education institutions, medical facilities, and various private sector entities.
Previous Occurrences	FDEM requires that all ransomware incidents and cybersecurity incidents classified as level 3 or higher be reported, based on the state's defined scale. To date, no such incidents have occurred in Lake County that have required reporting. From 2020 to present, the City of Tavares has reported 1 Cyber Incident, but the Lake County Sheriff's Office did not assist.
Probability	The probability of cyber incidents in Lake County is moderate. Florida ranks among the top states for reported cybercrime incidents, with approximately 182 victims per 100,000 residents annually. This positions the state as a high-risk area for cyber threats, including data breaches, phishing attacks, and ransomware events. Given that Lake County operates within this landscape and has a growing reliance on digital infrastructure for public services, the potential for cyber incidents remains an ongoing concern.
Impacts	Any disruption caused by a cyberattack can directly affect residents. A compromised system might delay emergency response times, restrict access to public health services, or expose sensitive personal information, leading to identity theft and loss of trust in public institutions. Disruptions to online platforms used for tax payments, utility billing, school systems, or public records could create confusion, financial hardship, and anxiety across the community. Lake County's agricultural sector increasingly relies on digital systems for supply chain coordination, irrigation controls, GPS-guided equipment, and farm data management. A cyberattack on these systems could disrupt planting, harvesting, or livestock management, leading to significant production delays and financial losses. Cyberattacks on agricultural cooperatives or local processing facilities could impact the entire food supply chain. Lake County's transportation systems, utilities, water treatment plants, and communication networks all depend on interconnected technology. A targeted attack on these systems could cause power outages, water service disruptions, or traffic signal failures, creating safety hazards and operational gridlock. Cyberattacks on public works or municipal IT networks may also halt building inspections, permitting, or emergency coordination.
Vulnerability	The public is heavily reliant on technology for daily life, including cell phones, handheld devices such as tablets, and computers. Any disruption to this technology caused by cyberattack would impair the ability of the public to conduct basic activities such as communications, mobile banking, and work. In addition to the public impact, a significant majority of government and critical infrastructure systems are in some way tied to technology, oftentimes through virtual operations, supervisor control, and data acquisition (SCADA) systems. For this reason, all of Lake County is uniformly vulnerable to cyberattacks.

Score	**Frequency:** Ranking of how often hazards occurred in the past. 2 – Likely: Every 5 to 10 years **Probability:** Ranking of the likelihood of the hazard occurring in the future. 2 – Likely: Every 5 to 10 years **Magnitude** **Injuries:** Ranking of how many injuries and/or deaths have been recorded. 1 - Low: no injuries or deaths recorded **Infrastructure/Economy:** Ranking of the general impact on infrastructure and the economy due to the hazard occurrence. 2 - Medium: minor impact or damage to infrastructure and economy recorded **Environment:** Ranking of the general impact on the environment due to the hazard occurrence. 1 - Low: little to no damage to environment recorded **Total Points** 8 Points

Figure 8: Cybersecurity Incident Severity Schema[20]



[20] https://www.floridadisaster.org/globalassets/2024-cemp---esf-20.pdf

Table 13: Common Types of Cyber Attacks

Type of Attack	Description
Botnet	A collection of compromised machines (bots) under (unified) control of an attacker (botmaster).
Denial of service	A method of attack from a single source that denies system access to legitimate users by overwhelming the target computer with messages and blocking legitimate traffic. It can prevent a system from being able to exchange data with other systems or use the Internet.
Distributed denial of service	A variant of the denial of service attack that uses a coordinated attack from a distributed system of computers rather than from a single source. It often makes use of worms to spread to multiple computers that can then attack the target.
Exploit tools	Publicly available and sophisticated tools that intruders of various skill levels can use to determine vulnerabilities and gain entry into targeted systems.
Logic bombs	A form of sabotage in which a programmer inserts code that causes the program to perform a destructive action when some triggering event occurs, such as terminating the programmer's employment.
Phishing	The creation and use of emails and websites designed to look like those of well-known legitimate businesses, financial institutions, and government agencies in order to deceive Internet users into disclosing their personal data, such as bank and financial account information and passwords. Phishers use or sell this information for criminal purposes, such as identity theft and fraud.
Sniffer	Also knows as packet sniffer. A program that intercepts routed data and examines each packet in search of specified information, such as passwords transmitted in clear text.
Trojan horse	A computer program that conceals harmful code. A Trojan horse usually masquerades as a useful program that a user would wish to execute.
Virus	A program that infects computer files, usually executable programs, by inserting a copy of itself into the file. These copies are usually executed when the infected file is loaded into memory, allowing the virus to infect other files. Unlike the computer worm, a virus requires human involvement (usually unwitting) to propagate.
War dialing	Simple programs that dial consecutive telephone numbers looking for modems.
War driving	A method of gaining entry into wireless computer networks using a laptop, antennas, and a wireless network adaptor that involves patrolling locations to gain unauthorized access.
Worm	An independent computer program that reproduces by copying itself from one system to another across a network. Unlike computer viruses, worms do not require human involvement to propagate.

Table 14: Common Sources of Cybersecurity Threats

Threat	Description
Bot-network operators	Bot-network operators are hackers; however, instead of breaking into systems for the challenge or bragging rights, they take over multiple systems in order to coordinate attacks and to distribute phishing schemes, spam, and malware attacks. The services of these networks are sometimes made available on underground markets (e.g., purchasing a denial-of-service attack, servers to relay spam or phishing attacks, etc.).
Criminal groups	Criminal groups seek to attack systems for monetary gain; specifically, organized crime groups use spam, phishing, and spyware/malware to commit identity theft and online fraud. International corporate spies and organized crime organizations also pose a threat to the United States through their ability to conduct industrial espionage and large-scale monetary theft, and to hire or develop hacker talent.
Foreign intelligence services	Foreign intelligence services use cyber tools as part of their information-gathering and espionage activities; in addition, several nations are aggressively working to develop information warfare doctrine, programs, and capabilities. Such capabilities enable a single entity to have a significant and serious impact by disrupting the supply, communications, and economic infrastructures that support military power—impacts that could affect the daily lives of U.S. citizens across the country.
Hackers	Hackers break into networks for the thrill of the challenge or for bragging rights in the hacker community. While remote hacking once required a fair amount of skill or computer knowledge, hackers can now download attack scripts and protocols from the Internet and launch them against victim sites. Thus, while attack tools have become more sophisticated, they have also become easier to use. According to the Central Intelligence Agency, the large majority of hackers do not have the requisite expertise to threaten difficult targets such as critical U.S. networks; nevertheless, the worldwide population of hackers poses a relatively high threat of an isolated or brief disruption causing serious damage.
Insiders	The disgruntled organization insider is a principal source of computer crime. Insiders may not need a great deal of knowledge about computer intrusions because their knowledge of a target system often allows them to gain unrestricted access to cause damage to the system or to steal system data. The insider threat also includes outsourcing vendors as well as employees who accidentally introduce malware into systems.
Phishers	Individuals or small groups that execute phishing schemes in an attempt to steal identities or information for monetary gain. Phishers may also use spam and spyware/malware to accomplish their objectives.
Spammers	Individuals or organizations that distribute unsolicited email with hidden or false information in order to sell products, conduct phishing schemes, distribute spyware/malware, or attack organizations (e.g., denial of service).
Spyware/ Malware authors	Individuals or organizations with malicious intent carry out attacks against users by producing and distributing spyware and malware. Several destructive computer viruses and worms have harmed files and hard drives, including the Melissa Macro Virus, the Explore.Zip worm, the CIH (Chernobyl) Virus, Nimda, Code Red, Slammer, and Blaster.
Cyberterrorists	Cyberterrorists seek to destroy, incapacitate, or exploit critical infrastructures in order to threaten national security; cause mass casualties, weaken economies, or target businesses; and/or damage public morale and confidence. Cyberterrorists may use phishing schemes or spyware/malware in order to generate funds or gather sensitive information.

III. VULNERABILITY ASSESSMENT METHODOLOGY AND CONCLUSIONS

For most of the hazards included in this plan, all jurisdictions in Lake County are equally at risk and have similar hazard vulnerabilities. For other hazards, some areas are more vulnerable than others due to geographical or property characteristics. These hazards include flooding, sinkholes, wildfires, and dam/levee failure.

A. Assessing Vulnerabilities

1. Repetitive Loss Properties

   The Flood Mitigation Assistance (FMA) Program was established under the National Flood Insurance Reform Act of 1994 and is designed to reduce or eliminate claims under the National Flood Insurance Program (NFIP). Administered by FEMA in partnership with the Florida Division of Emergency Management (FDEM), the program provides funding to state, tribal, and local governments for projects that mitigate flood risk and reduce long-term reliance on federal disaster assistance. Eligible activities include property acquisition and demolition, structure elevation, floodproofing, and other measures that address repetitive flood losses.

   A central focus of the FMA Program is addressing Repetitive Loss (RL) Properties and Severe Repetitive Loss (SRL) Properties, which represent the most flood-prone structures insured under the NFIP. FEMA defines these categories as follows:

   - **Repetitive Loss Property (RL):** An NFIP-insured structure with at least two separate flood insurance claim payments of more than $1,000 each within any rolling 10-year period since 1978.
   - **Severe Repetitive Loss Property (SRL):** An NFIP-insured structure that has either (1) at least four claim payments of more than $5,000 each, with a cumulative total of more than $20,000, or (2) at least two separate claim payments where the cumulative total exceeds the current market value of the structure.

   As of the 2025 LMRS update, Lake County has twenty-five (25) RL properties and two (2) SRL properties, all of which are residential. These properties are distributed throughout unincorporated Lake County. Only two municipalities contain properties with an RL designation: Mascotte and Mount Dora. The Lake County Department of Public Works, along with municipal governments, continue to coordinate with property owners, FDEM, and FEMA to identify potential mitigation strategies, including participation in FMA-funded projects. The county and its jurisdictions remain committed to reducing flood risk and alleviating the repetitive impacts of flooding on these vulnerable properties.

2. Local Match Requirement/Potential Funding Sources

   Most federal mitigation programs, including those administered through the Florida Division of Emergency Management (FDEM), require a non-federal cost share of 25%. This amount may be reduced for disadvantaged communities. The local match can be met through cash contributions, in-kind services, or other eligible sources. Identifying and securing match funding is an important step in the application process, as it can influence project feasibility and competitiveness.

Multiple programs are available to help meet local match requirements or support hazard mitigation activities directly. The Flood Mitigation Assistance (FMA) and Hazard Mitigation Grant Program (HMGP) are administered by FDEM and funded by FEMA. Other sources include the Residential Construction Mitigation Program (RCMP), which supports retrofitting homes for wind and flood resistance; Community Development Block Grants (CDBG); Florida Communities Trust grants; and funds from the Florida Department of Environmental Protection, U.S. Department of Housing and Urban Development, U.S. Department of Agriculture, and U.S. Army Corps of Engineers. This list is not exhaustive. The LMRS Working Group maintains a resource guide to help jurisdictions identify viable funding options based on project type and eligibility.

3. Land Use Trends and Potential Loss

   Lake County has experienced significant residential and commercial growth since 2020. Future Land Use designations prioritize a mix of urban centers, suburban neighborhoods, and employment corridors along U.S. Highway 27, State Road 50, and State Road 429. The municipalities of Clermont, Minneola, Leesburg, and Mount Dora continue to absorb most of this growth, while previously undeveloped lands, including former agricultural areas, are increasingly targeted for development.

   The Lake County Comprehensive Plan emphasizes compact, connected growth, protection of environmentally sensitive lands, and alignment with transportation infrastructure. New developments must comply with wetland setbacks, floodplain management standards, and conservation overlays that help limit exposure to various hazards. The Green Swamp Area of Critical State Concern remains a protected region, reinforcing the county's commitment to resource protection.

   Since 2020, key industry expansions have occurred in transportation and warehousing, healthcare, construction, and manufacturing. The Office of Economic Development notes a strong interest in advanced manufacturing, medical technologies, logistics, and professional services. Many of these sectors are choosing locations near major transportation corridors, some of which are vulnerable to flooding or sinkhole activity. The CareerSource Central Florida (CSCF) Regional Workforce Plan also identifies growth in energy, information technology, and business operations as emerging industry clusters in the county. These trends reinforce the need to integrate land use planning with hazard mitigation to reduce impacts on critical employment hubs and infrastructure.

B. Critical Facilities and Structures

Lake County maintains an inventory of critical facilities and infrastructure located within identified hazard areas. This includes emergency operations centers, law enforcement and fire stations, medical centers, government buildings, schools, designated shelters (including special needs shelters), and other sites associated with emergency response and community resilience. Facilities serving vulnerable populations are specifically noted to ensure their protection during mitigation planning. This inventory is updated on an annual basis.

The LMRS Working Group uses established goals and objectives to guide plan development and implementation. These goals are intentionally multi-hazard, designed to address the range of natural and human-caused threats that may impact Lake County. The goals and objectives also provide a framework for coordinated mitigation activities across all participating jurisdictions, supporting long-term resilience and the protection of critical services and infrastructure.

C. Mitigation Actions

Each goal is followed by several objectives that provide more specific steps to be taken by the LMRS Working Group and the jurisdictions to achieve the broad-based, long-range direction for planning. Objectives define the steps that are actionable for implementation by the LMRS Working Group and associated community partners.

The objectives are intended to guide selection and implementation of mitigation projects that are included in the project prioritization list. The closer the goals and objectives are to reaching a more resilient, disaster community, completion of those projects will further improve the community and achieve the goals of the mitigation planning process.

Since the 2020 plan update, 5 mitigation projects have been completed across Lake County by various entities. A project status list is provided in Appendix D. This list details which projects are completed, in progress, submitted and pending State/Federal review, and withdrawn. This list also outlines submitted projects that have been approved for future prioritization as well as those that have been rejected by the Working Group. The completed list will continue to grow as there are 9 projects in progress with many others pending State and Federal review. Every jurisdiction has an identifiable project/action item within the LMRS project listing.

IV. MITIGATION GOALS AND OBJECTIVES

Goal 1: Local government will have the capability to develop, implement, and maintain effective mitigation programs.
Objective 1.1: Data and information needed for defining hazards, risk areas, and vulnerabilities will be readily available.
Objective 1.2: Emergency services organizations will have the capability to detect emergency situations and promptly initiate emergency response operations.
Objective 1.3: The capability to effectively utilize available data and information related to mitigation planning and program development will be available.
Objective 1.4: The effectiveness of mitigation initiatives implemented in the community will be measured and documented.
Objective 1.5: There will be a program to derive mitigation “lessons learned” from each significant disaster event occurring in or near the community.
Objective 1.6: Up-to-date technical skills in mitigation planning and programming will be available for the community.
Goal 2: All sectors of the community will work together to create a disaster resistant community.
Objective 2.1: A business continuity and recovery program will be established and implemented in the community.
Objective 2.2: Local agencies and organizations will establish specific interagency agreements for the development and implementation of mitigation-related projects and programs.
Objective 2.3: Local elected governing bodies will promulgate the local mitigation plan and support community mitigation programming.
Objective 2.4: Outreach programs to gain participation in mitigation programs by business, industry, institutions, and community groups will be developed and implemented.
Objective 2.5: The community will be periodically updated regarding local efforts in mitigation planning and programming.
Objective 2.6: The community’s public and private sector organizations will partner to promote hazard mitigation programming throughout the community.

Goal 3: The community will have the capability to initiate and sustain emergency response operations during and after a disaster.
Objective 3.1: Designated evacuation routes will be maintained and improved wherever possible to remain open before, during, and after disaster event.
Objective 3.2: Designated evacuation shelters will be retrofitted or relocated to ensure their operability during and after disaster events.
Objective 3.3: Local emergency services facilities will be retrofitted or relocated to withstand the structural impacts of disasters.
Objective 3.4: Response capabilities will be available to protect visitors, special needs individuals, and the homeless from a disaster's health and safety impacts.
Objective 3.5: Shelters or structures for vehicles and equipment needed for emergency services operation will be retrofitted or relocated to withstand disaster impacts.
Objective 3.6: Utility and communications systems supporting emergency services operations will be retrofitted or relocated to withstand the impacts of disasters.
Objective 3.7: Vehicle access routes to key health care facilities will be protected from blockage as a result of a disaster.
Goal 4: The continuity of local government operations will not be significantly disrupted by disasters.
Objective 4.1: Buildings and facilities used for the routine operations of government will be retrofitted or relocated to withstand the impacts of disasters.
Objective 4.2: Community redevelopment plans will be prepared to guide decision-making and resource allocation by local government in the aftermath of a disaster.
Objective 4.3: Important local government records and documents will be protected from the impacts of disasters.
Objective 4.4: Plans and programs will be available to assist local government employees in retrofitting or relocating their homes to ensure their availability during a disaster.
Objective 4.5: Plans will be developed, and resources identified, to facilitate reestablishing local government operations after a disaster
Objective 4.6: Redundant equipment, facilities, and/or supplies will be obtained to facilitate reestablishing local government operations after a disaster

Goal 5: Mitigation efforts will be a continuing activity to protect the health, safety, and welfare of the community's residents.
Objective 5.1: Adequate systems for notifying the public at risk and providing emergency instruction during a disaster will be available in all identified hazard areas.
Objective 5.2: Effective structural measures will be developed to protect residential areas from the physical impacts of disasters.
Objective 5.3: Facilities in the community posing an extra health or safety risk when damaged or disrupted will be made less vulnerable to the impacts of a disaster.
Objective 5.4: Public and private medical and healthcare facilities in the community will be retrofitted or relocated to withstand the impacts of disasters.
Objective 5.5: Residential structures will be removed or relocated from defined hazard areas.
Objective 5.6: Residential structures will be retrofitted to withstand the physical impacts of disasters.
Objective 5.7: Safety devices on transportation networks will not fail because of a disaster.
Objective 5.8: Structures, facilities, and systems serving visitors to the community will be prepared to meet their immediate health and safety needs.
Objective 5.9: There will be adequate resources, equipment, and supplies to meet victims' health and safety needs after a disaster.

Goal 6: The policies and regulations of local government will support effective hazard mitigation programming throughout the community.
Objective 6.1: All reconstruction or rehabilitation of local government facilities will incorporate techniques to minimize the physical or operational vulnerability to disasters.
Objective 6.2: Land use policies, plans, and regulations will discourage or prohibit inappropriate location of structures or infrastructure components in areas of higher risk.
Objective 6.3: Local governments will ensure that hazard mitigation needs and programs are given appropriate emphasis in resource allocation and decision-making.
Objective 6.4: Local governments will establish and enforce building and land development codes that are effective in addressing the hazards threatening the community.
Objective 6.5: Local governments will protect high hazard natural areas from new or continuing development.
Objective 6.6: Local jurisdictions will participate fully in the National Flood Insurance Program and the associated Community Rating System.
Objective 6.7: New local government facilities will be located outside of hazard areas and/or will be designed to not be vulnerable to the impacts of such hazards.
Objective 6.8: Reconstruction and rehabilitation of structures and utilities in the community will incorporate appropriate hazard mitigation techniques.
Objective 6.9: Regulations will be established and enforced to ensure that public and private property maintenance is consistent with minimizing vulnerabilities to disaster.
Goal 7: Community residents will have homes, institutions, and places of employment that are less vulnerable to disasters.
Objective 7.1: Economic incentive programs for the general public, businesses, and industry to implement structural and non-structural mitigation measures will be established.
Objective 7.2: Local government will support key employers in the community in the implementation of mitigation measures for their facilities and systems.
Objective 7.3: Programs for removal, relocation, or retrofitting of vulnerable structures and utilities in hazard areas will be established and implemented.
Objective 7.4: The vulnerability to disasters of schools, libraries, museums, and other institutions important to the daily lives of the community will be minimized.

Goal 8: The community's economic vitality will be less threatened by a disaster.
Objective 8.1: Components of the infrastructure needed by the community's businesses and industries will be protected from the impacts of disaster.
Objective 8.2: Local government emergency response and disaster recovery plans will appropriately consider the needs of key employers in the community.
Objective 8.3: Local government will encourage community businesses and industries to make their facilities and operations disaster resistant.
Objective 8.4: Local government will establish programs, facilities, and resources to support business resumption activities by impacted local businesses and industry.
Objective 8.5: Local government will implement programs to address public perceptions of community condition and functioning in the aftermath of a disaster.
Objective 8.6: Local government will strive to diversify the employment base of the community.
Goal 9: The community's infrastructure will be better protected and less vulnerable to a disaster.
Objective 9.1: Local governments will encourage hazard mitigation programming by private sector organizations owning or operating key community utilities.
Objective 9.2: Routine maintenance of the community's infrastructure will be done to minimize the potential for system failure because of or during a disaster.
Objective 9.3: Sources of energy normally used by the community will not be unwarrantedly vulnerable to the impacts of a disaster.
Objective 9.4: The telecommunications systems and facilities serving the community will not be unwarrantedly vulnerable to the impacts of a disaster.
Objective 9.5: Transportation facilities and systems serving the community will be constructed and/or retrofitted to minimize the potential for disruption during a disaster.
Objective 9.6: Water and sewer services in the community will not fail because of a disaster.

Goal 10: Members of the community will have the opportunity to learn of the hazards threatening local areas and the techniques to minimize vulnerability to those hazards.
Objective 10.1: All interested individuals will be encouraged to participate in hazard mitigation planning and training activities.
Objective 10.2: Education programs in risk communication and hazard mitigation will be established and implemented.
Objective 10.3: Managers of public facilities will be knowledgeable in hazard mitigation techniques and the components of the community's mitigation plan.
Objective 10.4: Technical training in mitigation planning and programming will be given to appropriate local government employees.
Objective 10.5: The owners and operators of businesses and industries in the community will be knowledgeable in appropriate hazard mitigation techniques.
Objective 10.6: The public living or working in defined hazard areas will be aware of that fact, understand their vulnerability, and know appropriate mitigation techniques.
Objective 10.7: The public will have facilitated access to information needed to understand their vulnerability to disasters and effective mitigation techniques.

V. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) AND COMMUNITY RATING SYSTEM (CRS)

Lake County and its municipalities participate in the National Flood Insurance Program (NFIP). This program provides federally backed flood insurance to property owners, renters, and businesses in exchange for the adoption and enforcement of floodplain management regulations that reduce future flood risk. Participation ensures that residents and businesses can purchase flood insurance and that local jurisdictions have access to floodplain mapping and technical assistance through FEMA. Each jurisdiction has its own floodplain administrator, responsible for administration of the floodplain ordinance and implementation of NFIP standards. Designated floodplain administrators for each jurisdiction in Lake Couty are contained in Table 15.

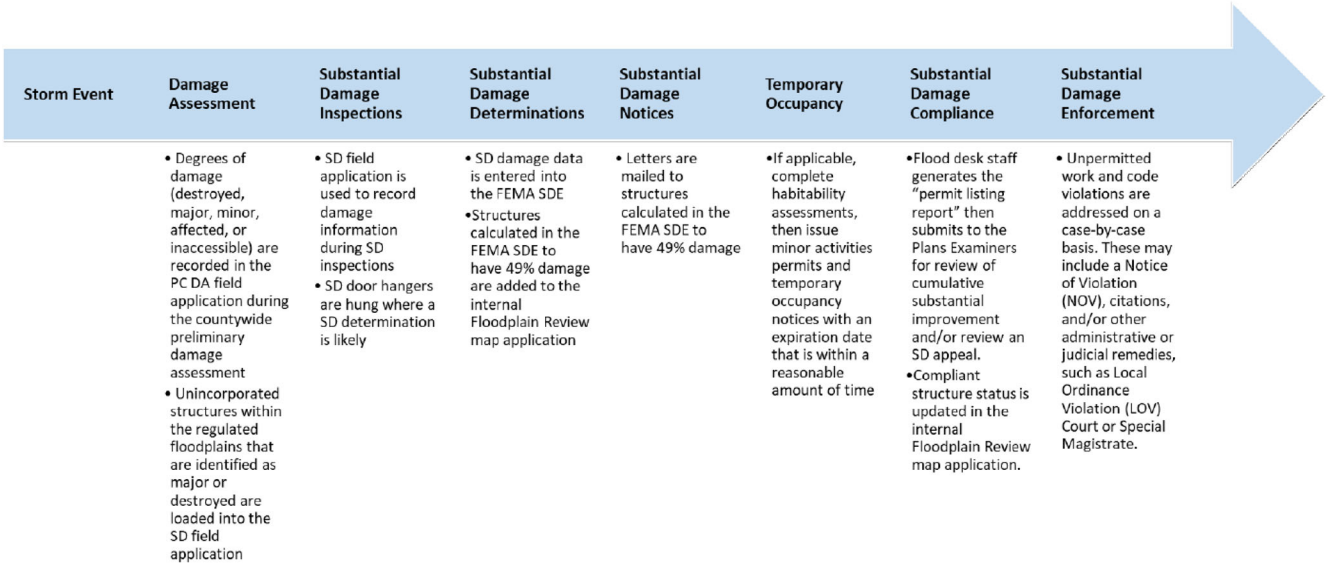
Flood Insurance Rate Maps (FIRMs) identify areas subject to flooding and provide the basis for floodplain regulations. These maps are regularly updated by FEMA and are used throughout Lake County and its municipalities to guide development review, permitting, and mitigation planning. They also provide the public with essential information about flood risk and insurance requirements. The latest update of Lake County's FIRM was in 2012. Lake County performs regular downloads from FEMA's servers to update the County's maps with the FEMA map revisions completed since the last FIRM update. The municipalities throughout Lake County follow a similar process.

The NFIP supports Lake County's efforts to manage flood risk by ensuring that new construction and substantial improvements are designed to withstand future flood events. This includes enforcing elevation and floodproofing standards, requiring permits for development in Special Flood Hazard Areas, and supporting post-disaster recovery planning. Other examples of how the program is applied include:

- Development of permitting and enforcement of floodplain regulations.
- Substantial improvement and substantial damage (SI/SD) determinations following storm events.
- Public education and outreach on flood risk and insurance requirements.

Lake County's process to implement substantial damage determinations following an event is outlined in Figure 1 below. Lake County utilizes the same definition as the Florida Building Code for Substantial Damage. As such, Lake County uses fifty (50) percent of the market value of the building or structure before the damage occurred as the threshold for determining substantial damage. The Lake County Floodplain Administrator, with support from and coordination with the Building Official, will lead the County's substantial damage management strategy. Because Lake County and its municipalities use a centralized Damage Assessment software to document damages post incident, Lake County encourages its municipalities to follow a similar method to implement substantial damage determinations. This is done through regular training on the damage assessment platform and technical assistance provided by the Office of Emergency Management.

Figure 1 Substantial Damage Procedure Overview



Unincorporated Lake County currently participates in the Community Rating System (CRS) as a Class 7 community, which provides residents with a 15% discount on flood insurance premiums for properties located within the Special Flood Hazard Area. CRS participation reflects the county's continued commitment to implementing higher floodplain management standards and engaging in activities that go beyond minimum NFIP requirements.

Table 15: Floodplain Administrators in Lake County

Jurisdiction	Floodplain Administrator Name / Dept.	Phone Number	Email Address
Lake County (Unincorporated)	Karl Bursa, Floodplain Administrator	(352) 253-9080	karl.bursa@lakecountyfl.gov
Astatula	Building Services	(352) 742-1100	permitting@astatula.org
Clermont	Public Works	(352) 394-7177	
Eustis	Robert Harper, Building Official	(352) 890-0720	harperr@eustis.org
Fruitland Park	Robb Dicus, Public Works Director	(352) 360-6795	
Groveland	Kelly Turner, Consultant	(352) 385-1940	kturner@welldan.com
Howey-in-the-Hills	Kelly Turner, Consultant	(352) 385-1940	kturner@welldan.com
Lady Lake	C.T. Eagle, Public Works Director	(352) 751-1526	cteagle@ladylake.org
Leesburg	Max Van Allen, Senior Planner	(352) 728-9786 ext. 1738	planzone@leesburglforida.gov
Mascotte	Kelly Turner, Consultant	(352) 385-1940	kturner@welldan.com
Minneola	Fred Miller, Public Works Superintendent	(352) 394-3598 ext. 301	
Montverde	Paul Larino, Town Manager	(407) 469-2681	
Mount Dora	John Abner, Building Official	(352) 735-7115 ext. 1708	AbnerJ@MountDora.gov
Tavares	John Spann, Supervisor	(352) 742-6240	jspann@tavares.org
Umatilla	Misti Lambert, Programs & Compliance Manager	(352) 669-3125	mlambert@umatillafl.org

Table 16: Flood Insurance Policy Information in Lake County[21]

Community Name	Policies In-force	Total Coverage	Total Written Premium +FPF
Astatula	13	$ 3,305,000	$ 9,388
Clermont	297	$ 95,017,200	$ 217,630
Eustis	132	$ 37,371,200	$ 99,605
Fruitland Park	110	$ 36,640,000	$ 56,085
Groveland	162	$ 50,678,000	$ 103,067
Howey-in-the-Hills	6	$ 1,926,000	$ 3,654
Lady Lake	103	$ 31,340,000	$ 87,580
Leesburg	387	$ 119,872,800	$ 261,720
Mascotte	36	$ 6,122,000	$ 17,115
Minneola	56	$ 16,903,000	$ 31,884
Montverde	15	$ 4,950,000	$ 8,083
Mount Dora	217	$ 69,753,000	$ 136,446
Tavares	105	$ 28,908,200	$ 77,155
Umatilla	12	$ 3,205,000	$ 5,272
Lake County (Cumulative)	2,488	$ 689,610,800	$ 1,705,204

[21] https://agents.floodsmart.gov/flood-maps-and-data/flood-insurance-data

VI. HIGH HAZARD POTENTIAL DAMS

A. Overview

Lake County contains multiple dams classified under the National Inventory of Dams as High Hazard Potential and Significant Hazard Potential. These classifications are based on the anticipated consequences of dam failure, not the condition of the dam itself. A “High” classification indicates that dam failure or mis-operation will likely result in loss of life, while a “Significant” classification indicates potential for substantial economic loss, environmental damage, or disruption of critical infrastructure.

The Florida Department of Environmental Protection (FDEP) and the St. Johns River Water Management District (SJRWMD) maintain oversight of dam safety inspections, Emergency Action Plans (EAPs), and regulatory compliance for applicable structures.

B. High and Significant Hazard Potential Dams

Lake County has two dams classified as High Hazard Potential Dams (HHPDs) under the National Inventory of Dams: Eugene J. Burrell Lock and Dam (NID ID FL00708) and Harris Bayou Inlet Structure (NID ID FL20505).

Eugene J. Burrell Lock and Dam is state-owned and was completed in 1957. It serves flood risk reduction and navigation purposes, with a structure composed of earthen and other materials. Located within the St. Johns River Water Management District (SJRWMD) system, the dam is an important component of local water control infrastructure. An Emergency Action Plan (EAP) is in place to guide response in the event of dam failure, which could cause significant downstream flooding impacting populated and developed areas.

Harris Bayou Inlet Structure is also state-owned, providing flood risk reduction, recreation, and water supply functions. While the completion year is undetermined, the dam is composed of earthen materials and plays a role in controlling water flow between interconnected water bodies. This structure is likewise covered by an EAP to ensure preparedness for potential failure scenarios.

Lake County also contains several dams classified as Significant Hazard Potential under the National Inventory of Dams: M-5 Dam (FL20502), M-4 Dam (FL20503), Villa City Dam (FL20501), and Cherry Lake Outlet (FL00437). These structures, primarily owned by local government except for Cherry Lake Outlet (private ownership), serve purposes such as flood risk reduction, recreation, water supply, fire protection, and fish pond management. While their hazard classification is lower than HHPDs, failure to these structures could still cause economic losses, property damage, and disruption of community services. These dams do not currently have documented EAPs on file.

C. Emergency Action Planning and Coordination

Lake County contains two structures classified as High Hazard Potential Dams: the Eugene J. Burrell Lock and Dam and the Harris Bayou Inlet Structure. Both are state-owned and serve multiple purposes, including flood risk reduction and water resource management. The Eugene J. Burrell Lock and Dam, constructed in 1957, is part of the St. Johns River Water Management District system and plays a role in flood control and navigation. It is connected to the Harris Chain of Lakes via the Dead River and the Ocklawaha River system, helping regulate water levels in Lake Eustis, Lake Harris, and other nearby water bodies. The Harris Bayou Inlet Structure, which was completed at an undetermined date, serves flood risk reduction, recreation, and water supply purposes. It connects to the Harris Bayou and Lake Harris, influencing water levels and flow within the surrounding watershed. Both dams have Emergency Action Plans (EAPs) in place to guide response actions in the event of a failure or operational emergency.

In addition to the two high-hazard dams, Lake County is home to four dams classified as Significant Hazard Potential: M-5 Dam, M-4 Dam, Villa City Dam, and Cherry Lake Outlet. All are locally or privately owned, with primary purposes including flood risk reduction, recreation, water supply, fire protection, and small fish pond support. These dams are generally smaller in scale than the HHPDs, but their failure could still result in economic losses, environmental damage, and disruption to local infrastructure. Although no Emergency Action Plans are currently available for these structures, they remain important components of the county's water management system. Their continued monitoring, maintenance, and integration into hazard mitigation planning is essential for reducing potential impacts.

D. Risk and Mitigation Considerations

HHPDs present a significant safety concern due to the potential for rapid downstream flooding in the event of failure. Such flooding could threaten lives, damage homes and businesses, disrupt transportation networks, and impact critical community infrastructure. The waterways connected to these structures—including Haines Creek, Lake Eustis, Lake Griffin, and Lake Harris—support residential areas, recreational facilities, and environmentally sensitive habitats, amplifying the potential consequences of a breach.

While Significant Hazard Potential Dams pose a comparatively lower threat to human life, their failure could still cause economic losses, water supply disruption, and loss of recreational access. In addition, the failure of any dam—high or significant—can have long-term environmental effects, including sediment displacement and habitat loss, which may hinder local recovery efforts.

To address these risks, mitigation priorities include maintaining regular inspections and structural evaluations in compliance with Florida Department of Environmental Protection (FDEP) and St. Johns River Water Management District (SJRWMD) requirements. Emergency Action Plans (EAPs) for high hazard dams are reviewed and tested annually, with an emphasis on coordination between dam operators, Lake County Emergency Management, municipal governments, and first responders. The LMRSWG also advocated for integration of dam inundation mapping into local land use and development review processes, ensuring that new construction does not increase exposure to flood hazards. Public outreach is also essential to ensure that residents and businesses within downstream risk zones are aware of potential hazards and understand evacuation procedures.

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Table 15: Inventory of High and Significant Hazard Potential Dams in Lake County

Dam Name	NID ID	Primary Owner Type	Primary Purposes	Dam Type	Year Completed	Last Updated	Hazard Potential Classification
Eugene J. Burrell Lock and Dam	FL00708	State	Flood Risk Reduction, Navigation	Earth, Other	1957	5/4/2023	High
Harris Bayou Inlet Structure	FL20505	State	Flood Risk Reduction, Recreation, Water Supply	Earth	Undetermined	6/13/2023	High
M-5 Dam	FL20502	Local Government	Flood Risk Reduction, Recreation, Water Supply	Earth	Undetermined	4/1/2021	Significant
M-4 Dam	FL20503	Local Government	Flood Risk Reduction, Recreation, Water Supply	Earth	Undetermined	4/1/2021	Significant
Villa City Dam	FL20501	Local Government	Flood Risk Reduction, Recreation, Water Supply	Earth	Undetermined	4/1/2021	Significant
Cherry Lake Outlet	FL00437	Private	Fire Protection, Stock, Small Fish Pond	Earth, Other	1956	5/4/2023	Significant

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VII. IMPLEMENTATION

The LMRS Working Group uses the STAPLEE (Social, Technical, Administrative, Political, Legal, Economic, and Environmental dimensions) method to evaluate and prioritize mitigation projects. This method provides a structured and transparent process for comparing projects across jurisdictions and hazard types. Each project is assessed against the seven STAPLEE dimensions, which represent the primary factors influencing feasibility and long-term success of mitigation actions.

For each of the seven dimensions, a set of smaller evaluation criteria is considered. Projects are scored on a scale of 1 to 5, with higher scores indicating stronger alignment with that criterion. These scores are assessed alongside the project's cost-effectiveness and potential environmental benefits or impacts. The sum of these scores produces an overall ranking that allows the LMRS Working Group to compare and prioritize projects consistently.

This ranking system ensures that limited funding resources are directed toward projects that not only address the greatest vulnerabilities, but are also achievable, broadly supported, and consistent with countywide objectives. By applying STAPLEE to all projects, Lake County maintains a transparent and defensible process for project selection and prioritization.

Projects submitted to the LMRS Working Group must include a cost-benefit analysis and a scoring form. Projects can be submitted to the Working Group at any time and action will be taken at the next LMRS Working Group meeting. The LMRS Working Group may choose to review the project list and update the prioritization ranking at any time. Environmental factors may dictate consideration due to current conditions that require a project to be moved up on the list for available funding. Other factors potentially leading to a review of the priority list include declared disasters, funding availability, new or revised policy development, plan revision cycles, legal or fiscal restraints, and life safety priorities.

The STAPLEE method is outlined on the next page.

Table 16: Using the STAPLEE Method to Prioritize Projects

Dimension	Criteria	Description
Social	Community Acceptance	Will this project not be objectionable to a large majority of the population being impacted by the hazard?
Social	Effect on Segment of Population	Thinking of all immediate, direct, and indirect side effects of the implementation of this project, what will the effect be on the segment of the population (things to consider: property access, construction noise, inconvenience of actions)?
Technical	Technically Feasible	Most of the projects are at such a scale that they need to be technically feasible at the time they are submitted to the list.
Technical	Long-Term Solution	Does the project in, and of, itself or as a part of a large comprehensive program represent a long-term solution to the problem at hand?
Technical	Secondary Impacts	Secondary impacts include things like scalability of solutions and potential re-use of technologies used in the project.
Administrative	Staffing	Do you have enough staff to administer and manage the project?
Administrative	Funding Allocation	Are there funds currently budgeted for the project?
Administrative	Maintenance/Operations	Will you have enough personnel to maintain and operate the project, if applicable?
Political	Political Support	What do the elected officials think of the project? Are they aware of it? What might they think of it? The existence of a single person or group of persons that is very vocal in their support for a project might make it easier to realize the mitigation action. What does the community think about the project? Do they think it is a fair use of resources?
Political	Local Champion	The existence of a single person or group of persons that is very vocal in their support for a project might make it easier to realize the mitigation action.
Political	Public Support	What does the community think about the project? Do they think it is a fair use of resources?
Legal	State Authority	Does the state have jurisdiction with this kind of project?
Legal	Existing Local Authority	Does the municipality have the legal authority to undertake the project?
Legal	Potential Legal Action	Will the project potentially cause legal action?
Economic	Cost of Action	How expensive is the project?
Economic	Benefit of Action	How many and how great are the benefits to the project?
Economic	Contributes to Economic Goals	Does the project align with your community's economic goals?
Economic	Outside Funding Required	Will you need outside funding to finance your share of the cost?
Environmental	Effect on Land and Water	What are the long-term effects on the land and water on and adjacent to the site?
Environmental	Effect on Endangered Species	Will any endangered species be impacted by the project?
Environmental	Consistent with Community Environmental Goals	Will the project be consistent with the community's environmental goals?
Environmental	Consistent with Federal Laws	Will the project be in any danger of breaking any federal rules or regulations?

VIII. MITIGATION PROJECT PRIORITY LIST

Appendix D contains a status list detailing the projects that have been completed, are in progress, submitted and pending State/Federal review, and withdrawn. This list also outlines submitted projects that have been approved for future prioritization as well as those that have been rejected by the Working Group.

Appendix E contains Lake County's current mitigation project prioritization list and provides the funding sources under which these projects were submitted for consideration.

A. Responsible for Mitigation Actions

Implementation and completion of approved mitigation projects are the responsibility of the jurisdiction, agency, or organization that proposed the project. As the administrative component of the LMRS Working Group, Lake County Office of Emergency Management will check on the status of approved initiatives to ensure efforts are made toward completing open projects on the LMRS project priority list. During implementation, the LMRS Working Group monitors the status of projects, assigns priorities, and takes other necessary actions to provide support and coordination, ensuring approved projects reach completion.

B. Cost-Benefit Analysis

Projects submitted to the LMRS Working Group must include a Cost-Benefit Analysis (CBA) for consideration. Projects that do not include a CBA will be returned to the proposing entity for completion of the appropriate information before resubmission. Appendix F contains an example form accepted as CBA documentation by the LMRS Working Group. Proposing entities can use this form to document the costs associated with the proposed project and estimate the value of the benefit received as a result of project completion. Results from the CBA are factored into the project prioritization process, influencing where projects will be placed on the priority list based on their anticipated benefit.

C. Actions Completed

All funded and completed mitigation projects are added to the Completed Project List regardless of funding source. Lake County Emergency Management maintains project status lists for the entire county. The project list may change as new funding becomes available, and grant requirements are updated. Project lists are also reviewed annually to determine ongoing eligibility and feasibility. Projects may be closed or withdrawn at the discretion of the LMRS Working Group. For all withdrawn projects, a brief explanation is included to document the action.

IX. PLAN MAINTENANCE

A. LMRS Monitoring and Evaluation

The Lake County LMRS plan is maintained and updated regularly. To ensure it remains accurate and effective, the LMRS Working Group conducts periodic monitoring and evaluation of the plan, its projects, and its overall implementation. In this evaluation, the LMRS Working Group also assesses the effectiveness of the LMRS Plan against its stated goals. The evaluation process also allows the LMRS Working Group to identify challenges and opportunities for improvement while ensuring compliance with state and federal requirements.

The LMRS Working Group meets at least annually to evaluate the following:

- Status of mitigation projects (completed, ongoing, or pending).
- Updates to ongoing mitigation projects (such as change in scope or details).
- Funding updates and opportunities for new projects.
- Changes in hazard vulnerability or exposure.
- Updates to bylaws, policies, or procedures.
- Incorporation of new data, studies, or mapping products.
- Opportunities to strengthen coordination across jurisdictions.

Activities occurring as a result of an LMRS meeting will be considered part of the overall evaluation process, administered and documented by the Lake County Office of Emergency Management. Meeting minutes will reflect all discussions and decisions related to plan implementation. These records are maintained as part of the official documentation of the LMRS Working Group and are used to inform plan updates and project reprioritization, as necessary.

B. LMRS Updates

In addition to ongoing monitoring and evaluation of the LMRS plan, the Lake County Office of Emergency Management is also responsible for the Five-Year Plan Update. Continuous review of the LMRS Plan and maintaining updated records on project statuses will expedite future updates. Prior to the end of the implementation period, the LMRS Working Group will have an opportunity to review a draft of the updated LMRS Plan before it is submitted to the Florida Division of Emergency Management and FEMA for approval.

Participation in the LMRS Working Group is open to the public and entities countywide. There is regular participation from local governments, community-based organizations, utility providers, and other stakeholders. Anyone in attendance at an LMRS Working Group or plan update meeting may provide considerations or recommendations.

Notice of upcoming LMRS Working Group and Plan Update meetings will be posted for at least seven days prior to the date of the meeting and available by the following means:

- Lake County Website
- Email distribution list maintained by Lake County Emergency Management
- Published in local newsprint

C. Implementation through Existing Plans and Programs

The LMRS Working Group and Lake County Office of Emergency Management will continue to encourage participation in the working group and familiarization with the county's mitigation goals and objectives. Jurisdictions within Lake County are encouraged to develop their capabilities independently, however regular participation in the LMRS Working Group and meeting with stakeholders countywide will promote further continuity between existing planning mechanisms and mitigation considerations.

Some of the County-wide plans that include the LMRS plan as a consideration include:

- Lake County Comprehensive Emergency Management Plan (2021) – The CEMP incorporates elements of the LMRS to identify hazard vulnerabilities and risks, as well as mitigation efforts to reduce potential risk throughout the County.
- 2030 Lake County Comprehensive Plan – The Comprehensive Plan supports LMRS policies, including: capital improvements, land development regulations, conservation and wetland protection efforts, hazard mitigation, and post-disaster redevelopment.
- Lake County Code of Ordinances Chapter 6 – Resource Protection Standards, 6.01.02: Wetlands Impact and Mitigation, informed how environmentally sensitive areas, including floodplains and recharge zones, are protected through regulatory standards.
- Jurisdictional Master Plans – Helped identify municipal priorities, development patterns, and zoning that may increase or reduce exposure to hazards.
- Lake-Sumter Metropolitan Planning Organization (MPO) Long Range Transportation Plan – Provided guidance on mobility, infrastructure vulnerability, and future roadway expansions with mitigation considerations.
- St. Johns River Water Management District Strategic Plan – Identified long-term goals for water resource management, flood protection, and aquifer recharge that align with mitigation objectives.
- Withlacoochee and Seminole State Forest Resource Management Plans – Used to assess wildfire vulnerability, forest maintenance practices, and risk reduction opportunities within large tracts of public land.
- 2023 Florida State Hazard Mitigation Plan – Served as the guiding framework for ensuring alignment between state and local mitigation efforts, priorities, and funding eligibility.

- FEMA Threat and Hazard Identification and Risk Assessment (THIRA) and Stakeholder Preparedness Review (SPR) – Informed the LMRS risk assessment and evaluation of jurisdictional capabilities.

Table 17 provides a list of other plans and policies enacted by Lake County's municipalities to further develop and implement the goals and objectives of the LMRS plan.

Table 17: Municipal Policies Supporting Lake County LMRS

Jurisdiction	Policies
Astatula	• Policy 1-1.1.3: Firewise (Wildfire) • Policy 1-1.2.1: Wetlands development (Flooding) • Policies 1-1.2.2/5-1.8.2: Floodplain (Flooding) • Policies 1-1.2.4/5-1.2.13: Land development (Sinkholes) • Policies 401.11.1/4-2.1.1/4-2.3.2: Wells/City Connection (Sinkholes/Drought) • Policy 5-1.1.4: Construction (Erosion)
Clermont	• Policies 2-1/2-2: Land Use Density (Flooding) • Policies 2-16/3-5: Land Use Wetlands/Floodplain (Flooding) • Policy 2-2: Public Facilities Septic (Flooding)
Eustis	• Policies 1.4.1/2.1.1/2.1.2: Conservation (Flooding) • Policy 1.2.2: Land Use (Flooding)
Fruitland Park	• Policy 1-2.2: Floodplain (Flooding) • Policy 1-2.4: Setbacks (Sinkholes) • Policies 1-1.2/3-1.4: Open Space
Groveland	• Obj 7.8 Conservation (Flooding/Sinkholes) • Obj 7.2/7.10/7.13: Conservation Development (Flooding)
Howey in the Hills	• Policy 1-2.2.2: Floodplain (Flooding) • Policy 1-1.2.4: Sinkhole filling (Sinkholes) • Policies 4-2.3.1/5-1.7.1: Storm Water/Erosion (Flooding/Erosion) • Policies 5-1.8.1/8-1.2.1: Floodplains Development (Flooding)
Lady Lake	• FLU 1-9.3/2-4.4/3-2.2: Density/Development (Flooding/Erosion) • Goal Pub 6/Policy CIP 102.2/Policy Con 1-11.1: Floodplain (Flooding)
Leesburg	• Policies 1.1.1/1.3.2: Drainage/Elevation (Flooding) • Policy 1.3.3: Floodplain Conservation (Flooding) • Polices 1.2.1.9/1.3.3/Obj 1.4: Conservation (Flooding) • Policies 1.1.6/1.2.19/1.6.4/Obj. 1.7: Conservation (Erosion) • Policy 1.1.5: Land Use Conservation (Flooding/Drought)
Mascotte	• Policies 2.1.12/3.10.7/3.11.9/3.11.13/3.11.14: Land Use (Flooding) • Policies 1.2.9/Obj 1.6: Drainage (Flooding) • Policy 1.2.9: Chemicals (Flooding)
Minneola	• Section 98-12: Required easements and dedications. Drainage and Wetlands (Flooding)
Montverde	• Policies 101.24/5-1.2.13: Development (Sinkholes) • Policy 4-1.4.4: Septic (Flooding) • Policy 5-1.1.13: Development (Erosion)
Mount Dora	• Policies 2f/5f/7e: Floodplain Conservation (Flooding) • Policies 5e/2.2m: Land Use/Water (Sinkholes)
Tavares	• Policies 1-1.1.3/1-1.2.15/1-1.9.1: Floodplain Development (Flooding) • Policies 4-1.2.5/4-4.1/5-1.8.1: Floodplain/Sinkholes (Flooding) • Policies 5-1.2.10/5-1.8.6: Open Space (Sinkholes) • Policy 5-1.2.8: Shoreline (Erosion)
Umatilla	• Policies 5-1.83/5-1.81: Floodplain Preservation (Flooding/Sinkholes) • Policy 1-1.2.2: Development (Flooding)

X. ATTACHED SUBAPPENDICES

Additional data that provides support for the information presented in the LMRS Plan are located in the attached subappendices.

Table 18: List of Appendices

Sub Appendix	Page Number	Content
A	II	Bylaws
B	VI	Membership Roster
C	IX	Meeting Documentation (Ads and Minutes)
D	X	Project Status List
E	XI	Project Prioritization List
F	XII	Cost Benefit Analysis Form
G	XIII	Regulatory Flood Mapping Products

APPENDIX A – Working Group Bylaws and Membership

ARTICLE I. PURPOSES OF THE WORKING GROUP

The purpose of the Lake County Local Mitigation and Resilience Strategy (LMRS) Working Group is to decrease the vulnerability of the citizens, governments, businesses and institutions of Lake County to the future human, economic and environmental costs of natural, technological, and societal disasters. The Working Group will develop, monitor, implement, and maintain a comprehensive plan for hazard mitigation which will be intended to accomplish this purpose.

ARTICLE II. MEMBERSHIP

Participation in the Lake County LMRS Working Group is voluntary by all entities. Membership in the Working Group is open to all jurisdictions, organizations and individuals supporting its purposes.

ARTICLE III. ORGANIZATIONAL STRUCTURE

The organizational structure of the Lake County LMRS Working Group shall consist of the Working Group and other subcommittees, which may from time to time be created as needed by the Working Group. The Working Group shall have a Chair and a Vice-Chair. Any member is eligible for election to one of these positions. The Lake County Office of Emergency Management will perform administrative functions for the Working Group as required by the State of Florida.

A. The Lake County LMRS Working Group

The LMRS Chair will preside at each meeting of the Working Group, as well as establish temporary subcommittees and assign personnel to them. The Vice-Chair will fulfill the duties and responsibilities of the chair in their absence.

The Lake County LMRS Working Group will consist of the designated representatives from the following:

- One representative or designee from the government of Lake County and;
- One representative or designee of each participating incorporated municipality and;
- Representatives from organizations and associations representing key business, industry, and community interest groups of Lake County and;
- Representatives from other governmental entities and;
- Representatives of non-profit organizations and/or faith-based institutions and;
- Representatives from any other eligible entity

Members of the Lake County LMRS Working Group will be coordinated by the Chair or Vice-Chair to serve as the official representative and spokesperson for the jurisdiction or organization regarding the activities and decisions of the Lake County LMRS Working Group. Each jurisdiction or organization shall also appoint an alternate to their primary representative. The alternate shall have full voting rights in the absence of the primary representative. If a designated alternate is also not available to attend a scheduled meeting, an eligible member entity of the Working Group may designate a tertiary designee by bringing the designated proxy form signed by the primary or secondary representative. Each member (eligible entity) will hold one vote in taking actions on behalf of their entities as long as they remain a member in good standing. To maintain good standing, members of the Lake County LMRS Working Group must not have more than two (2) consecutive absences at scheduled meetings. At this time, their vote will be withheld from the representative until they attend two (2) consecutive meetings. Their voting rights will be reinstated at the third (3) consecutive meeting. Mitigating or extenuating circumstances will be addressed by the Chair or Vice-Chair as appropriate on behalf of the Lake County LMRS Working Group, and a vote to reinstate a member's voting rights for that meeting may be taken if proposed as a motion and approved in accordance with Robert's Rules of Order. Two consecutive absences can also occur in failure to vote by electronic (email or web-hosted service) voting procedures that may be utilized from time to time in place of formal meetings.

B. Committees

The Lake County LMRS Working Group shall establish subcommittees at any time for any special purposes. The membership of the committees shall be appointed by the Chair or Vice-Chair of the Lake County LMRS Working Group, who shall also designate the subcommittee Chair. Membership shall be unlimited and is open to all interested jurisdictions, organizations and individuals.

C. Program Staff

The Lake County Office of Emergency Management, an office within the Public Safety Department, will serve as the program staff for the Working Group, and assist in the coordination and support of the Lake County LMRS Working Group activities..

ARTICLE IV. OFFICERS

Any member in good standing of the Lake County LMRS Working Group is eligible for election as an officer. The Lake County LMRS Working Group will have a Chair and Vice-Chair elected by a majority vote of a quorum of the members present. Each shall serve a term of one year and be eligible for re-election for an unlimited number of terms. A quorum shall consist of designated representative or alternate from at least five (5) of the participating jurisdictions in good standing.

The Chair of the Lake County LMRS Working Group will preside at each meeting of the Lake County Working Group. The Vice-Chair will fulfill the duties and responsibilities of the Chair in their absence. Administrative functions will be handled by the Lake County Office of Emergency Management in accordance with Federal and State regulations.

ARTICLE V. RESPONSIBILITIES

A. The Lake County LMRS Working Group

All responsibilities of the LMRS Working Group shall be specified by Chapter 27P-22.004 and 27P-22.005, Florida Administrative Code (FAC). These rules are authorized under Florida Statute 252. The Lake County LMRS Working Group will be responsible for all actions and decisions made formally in the name of the Lake County LMRS Working Group.

1. Subcommittees

The responsibilities of subcommittees will be defined at the time they are established by the Chair of the Lake County LMRS Working Group, or the voting members in good standing.

ARTICLE VI. ACTIONS BY THE WORKING GROUP

A. Authority for Actions

Only the Working Group has the authority to take final actions. Actions by subcommittees or program staff are not considered final until affirmed by action of the Lake County LMRS Working Group.

B. Meetings, Voting and Quorum

Meetings of the Lake County LMRS Working Group and its subcommittees will be conducted in accord with Robert's Rules of Order, when deemed necessary by Chair of the meeting. Regular meetings of the LMRS Working Group will be scheduled at least annually with a minimum of 10 working days' notice. Committees will meet as deemed necessary by the Chair or Vice-Chair. Meetings can be held via a conferencing or virtual call mechanism provided a means of recording attendance and voting can be done.

All final actions and decisions in the name of the Lake County LMRS Working Group will be by affirmative vote of a quorum of the voting members present. A quorum shall consist of designated representative or alternate from al least five (5) of the participating jurisdictions. Each member of Working Group will have one (1) vote.

C. Emergency Actions by the Office of Emergency Management

The Lake County Office of Emergency Management is authorized to apply for grants, accept grants, create projects, approve projects, execute contracts and other actions consistent with the intent of public safety without the authorization of the LMRS Working Group when, in the opinion of the Emergency Management Director, such expeditious action is necessary and consistent with the purpose stated in Article I. All applications, grant acceptances actions, project creations, project approvals under the section shall be authorized directly by the Emergency Management Director. The Chair or Vice-Chair of the LMRS shall be informed of such action as soon as reasonably possible. All actions taken under this section shall be reported to the LMRS Working Group at the next LMRS Working Group meeting under new business.

1. Special Votes

Special votes may be taken under emergency situations or when there are other extenuating circumstances that are judged by both the Chair and Vice-Chair of the Lake County LMRS Working Group or the Office of Emergency Management to prohibit scheduling of a regular meeting of the Lake County LMRS Working Group. Special votes may be by telephone, electronic medium (email and/or web-hosted service with conference call capabilities), online survey platform (to include identification of the voting member), or first class mail, and shall be in accord with all applicable statutes for such actions.

2. Public Hearings

When required by statute or the policies of Lake County, or when deemed necessary by the Lake County Working Group, a public hearing regarding actions under consideration for implementation by the Working Group will be held.

3. Documentation of Actions

All meetings and other forms of action by the Lake County LMRS Working Group and subcommittees will be documented and made available for inspection by the public.

ARTICLE VII. ADOPTION OF AND AMENDMENTS TO THE BYLAWS

The Bylaws of the Lake County Working Group may be adopted and/or amended by a quorum of a designated representative or alternate from at least five (5) of the participating jurisdictions. Each member of Working Group will have one (1) vote. All proposed changes to the bylaws will be provided to each member of the Lake County LMRS Working Group not less than ten (10) working days prior to such a vote.

ARTICLE VIII. DISSOLUTION OF THE WORKING GROUP

The Lake County LMRS Working Group may be dissolved by affirmative vote of 100% of the attending quorum, by order of a court of competent jurisdiction, and/or by instruction of the Lake County governing body. At the time of dissolution, all remaining documents, records, equipment, and supplies belonging to the Lake County LMRS Working Group will be transferred to the Lake County Office of Emergency Management for disposition.

APPENDIX B – LMRS Working Group Membership

Name	Position	Jurisdiction or Entity and Position
Poniatowski, Michael	Emergency Operations Manager	AdventHealth Waterman Hospital
Pinion, Joshua	Facilities Director	AdventHealth Waterman Hospital
Sugrim, Angelica	Facilities Safety Coordinator	AdventHealth Waterman Hospital
Ezell, David	Fire Chief	City of Clermont
Keyes, Scott	Grants & Special Projects Manager	City of Clermont
Joseph, Vertilus	Fire Inspector	City of Clermont
Kelleher, Shawn	Deputy Fire Chief	City of Eustis
Swanson, Michael	Fire Chief	City of Eustis
Whetro, Veronica		City of Eustis
Cox, David	Sergeant	City of Fruitland Park
Dicus, Robb	Public Works Director	City of Fruitland Park
Manila, Karen	City Manager	City of Fruitland Park
Thiemann, Erich	Deputy Fire Chief	City of Groveland
Walsh, Josh	Fire Captain	City of Groveland
Franchi, Laurie	Fire Captain	City of Leesburg
Gaines, Neil	Public Works Deputy Director	City of Leesburg
Kelsey, Clifford	Public Works Director	City of Leesburg
Mera, Joe	Fire Chief	City of Leesburg
Gleason, Sean	Code Compliance Officer	City of Mascotte
Reno, Annamarie	City Manager	City of Mascotte
Walker, Larry	Public Services Director	City of Mascotte
DiBiasie, Daniel	Fire Chief	City of Minneola
Donofrio, David	CRA Manager / Accountant	City of Minneola
Miller, Fred	Public Works Superintendent	City of Minneola
Hightower, Joseph	Fire Chief	City of Mount Dora
McCulloch, Adam	Police Officer	City of Mount Dora
Sumner, Adam	Planning & Development	City of Mount Dora
Clark, Phillip	Utilities Director	City of Tavares
Dillon, James	Public Works Director	City of Tavares
Fischer, Adam		City of Tavares
Keith, Richard	Fire Chief	City of Tavares
O'Keefe, Mark	Support Services Director	City of Tavares
Jordan, Brandi	Financial Planning Analyst	City of Umatilla
Lambert, Misti	Programs & Compliance Manager	City of Umatilla
Lanoue, Shane	Fire Chief	City of Umatilla
Mercer, Aaron	Development & Public Services Director	City of Umatilla
Nilson, Vaughn	Public Works Director	City of Umatilla
Bryan, Chris	Chief Engineer	Clay Electric
Gunter, Bryan	CEO	Clay Electric
Thomas, Derick	Public Relations Officer	Clay Electric
Young, Matthew	Member Representative	Clay Electric

Mills, Jennifer	Public Health Preparedness Planner	Florida Department of Health
Butler, Paul	Assistant Administrator	Florida Department of Health
Cribb, Roy	Lake County Fire Service Area Supervisor	Florida Forestry Service
Braunsch, Lela	Wildlife Mitigation Specialist & PIO	Florida Forestry Service
Brown, Jill	Transit Services Director	Lake County Board of County Commissioners
Bursa, Karl	Public Works Operations Manager	Lake County Board of County Commissioners
Carpenter, Thomas	Assistant County Manager	Lake County Board of County Commissioners
Clark, David	Lt. / Preparedness Planning Officer	Lake County Board of County Commissioners
Earhart, Jeff	Public Works Deputy Director	Lake County Board of County Commissioners
Elkins, Justin	Water Resources Director	Lake County Board of County Commissioners
Holcomb, Greg	Public Safety Support Director	Lake County Board of County Commissioners
Kilbury, David	Fire Chief	Lake County Board of County Commissioners
Lazerson, David	Transit Services Fixed Route Coordinator	Lake County Board of County Commissioners
Lanoue, Miranda	Budget Manager	Lake County Board of County Commissioners
Olka, Mike	Public Works Senior Engineer	Lake County Board of County Commissioners
Loewer, Rich	Division Chief	Lake County Board of County Commissioners
Salinger, Jordan	Public Works Operations Director	Lake County Board of County Commissioners
Sievert, Chris	Deputy Fire Chief	Lake County Board of County Commissioners
Simpson, John	Deputy EMS Chief	Lake County Board of County Commissioners
Williams, Shelly	Grants Manager	Lake County Board of County Commissioners
Wright, Nikki	Systems Database Manager	Lake County Board of County Commissioners
Bjorn, Eric	Commercial Appraisal Manager	Lake County Property Appraiser's Office
Parker, Travis	Real Estate Field Appraisal	Lake County Property Appraiser's Office
Peebles, Peter	Residential Appraisal Manager	Lake County Property Appraiser's Office
Walsh, Justin		Lake County Property Appraiser's Office
Eubanks, Bill	Risk Management	Lake County School Board
Kornegay, Diane	Superintendent	Lake County School Board
Mabry, Joseph	Safety & Security Director	Lake County School Board
Page, Cyndi	Administrative Coordinator	Lake County School Board
Chessher, Sandi	Lake County Sheriff's Office	
Forst, Jennifer	Lake County Sheriff's Office	
Glass, Stephanie	Lake County Sheriff's Office	
Hauss, Mike "Terry"	Lake County Sheriff's Office	
Heath, Don	Lake County Sheriff's Office	
McDuffie, Ralph	Lake County Sheriff's Office	
Peralta, Janson	Lake County Sheriff's Office	
Waldrop, Shannon	Lake County Sheriff's Office	
Wilson, Cheryl	Lake County Sheriff's Office	
Baldomero, Marie	Financial Associate	Lake County Water Authority

Beaudet, Sean	Grants Program Manager	Lake County Water Authority
Groves, Chuck	Recreation Coordinator	Lake County Water Authority
Puigh, Alex	Volunteer Coordinator	LifePointe Church, Eustis
Alberts, Eric	Corporate Emergency Preparedness Manager	Orlando Health
Corfield, John	Corporate Emergency Preparedness Specialist	Orlando Health
Leimer, Darby	EM Specialist	Orlando Health
Bolduc, Hank	Account Consultant	SECO Energy
Canady, Shawn		SECO Energy
Meyers, Randy	General Manager	St. Johns River Utility
Plummer, Steve	Director	St. Johns River Utility
Davis, Susan	Intergovernmental Affairs	St. Johns River Water Management District
Dewey, Cammie	Basin Coordinator	St. Johns River Water Management District
Lovejoy, Adam	Governmental Affairs Manager	St. Johns River Water Management District
Peterson, Jim	Field Supervisor	St. Johns River Water Management District
Goodwin, Mac	Public Safety	The Villages Community Development District
Lindmeier, Tom	Public Safety	The Villages Community Development District
Sjogren, Robert	Public Safety	The Villages Community Development District
Wilkinson, Rachel	Public Safety	The Villages Community Development District
Hoagland, Walter	Police Chief	Town of Astatula
Teeters, Zane	Mayor	Town of Astatula
Cates, Morgan	Public Services Director	Town of Howey-in-the-Hills
O'Keefe, Sean	Town Manager	Town of Howey-in-the-Hills
Pino, Brianna	Administrative Assistant	Town of Howey-in-the-Hills
Roman, Rich	Police Officer	Town of Howey-in-the-Hills
Southall, JJ	Public Utilities Supervisor	Town of Howey-in-the-Hills
Thomas, Rick	Police Chief	Town of Howey-in-the-Hills
Wells, Graham	Mayor	Town of Howey-in-the-Hills
Chausse, Robert	Police Officer	Town of Lady Lake
Eagle, CT	Public Works Director	Town of Lady Lake
Tempesta, Robert	Police Chief	Town of Lady Lake
Johnson, Sandra	Town Manager	Town of Montverde
Larino, Paul	Town Manager	Town of Montverde
Mack, Chuck	Public Works Director	Town of Montverde

APPENDIX C – Meeting Documentation

Local Mitigation Strategy Meeting

Lake County Emergency Communications & Operations Center (ECOC)

425 West Alfred Street, Tavares

Wednesday, January 22, 2020

10:00 AM

AGENDA

1. Opening Remarks, Tommy Carpenter, Chair
2. Approval of previous meeting minutes
3. Public question/comment period
4. Speaker Kristin Buckingham, FDEM Mitigation Planner
    a. HMGP
        i. Lake County Tier 3 funds
        ii. Application process and deadline
    b. PDM, Pre-disaster Mitigation
    c. FMA, Flood Mitigation Assistance
    d. HLMP, Hurricane Loss Mitigation Program
    e. The Importance of maintaining an LMS project list
    f. Q&A
5. Where do we go from here?
    a. Meeting frequency
    b. Guest speakers
    c. Content
6. Election of Officers
7. Other Business
8. Adjournment

Local Mitigation Strategy Meeting

Lake County Emergency Communications & Operations Center (ECOC)

425 West Alfred Street, Tavares

Wednesday, January 22, 2020

10:00 AM

Go To Meeting information:

Lake County Local Mitigation Strategy (LMS) Meeting

Wed, Jan 22, 2020 10:00 AM - 12:00 PM (EST)

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INCIDENT CHECK-IN LIST (ICS 211)

DATE: 1-22-2020

INCIDENT / EV

NAME / TITLE	AGENCY / DEPT. / DIV.	WORK PHONE	CELL PHONE	HOME PHONE	EMAIL ADDR
Randy Van Alstine	UC OEM	— On file			
Richard Keith	Tavares	352 516-1180	same		rkeith@tavares
Morgan Cates	Lake County Public Works	352 253-9084	352 516-0643		mcates@lakecounty
Mike Swanson	Eustis Fire	352 917-7157			Swansonm@Eustis

INCIDENT CHECK-IN LIST (ICS 211)

DATE: 1-22-2020

INCIDENT / EV

NAME / TITLE	AGENCY / DEPT. / DIV.	WORK PHONE	CELL PHONE	HOME PHONE	EMAIL ADDR
Gary Calhoun / Chief	EUSTIS Police	483-5400	455-1578		gary.calhoun@eustispol

INCIDENT CHECK-IN LIST (ICS 211) **DATE:** 1-22-2020 **INCIDENT / EV**

NAME / TITLE	AGENCY / DEPT. / DIV.	WORK PHONE	CELL PHONE	HOME PHONE	EMAIL ADDR
THOMAS CARPENTER	LAKE COUNTY	352671993			TCARPENTER@LAKEC
Lathan Hamed	City of Mount Dora	352 735 7151			hamde@cityof
Kristin Buckingham	FDEM Mitigation Planner	850-815-4519			kristin.buckingham
DAVID HAMSTRA	[illegible]	407-992-9160			DAVID@[illegible]

LAKE COUNTY LOCAL MITIGATION STRATEGY WORKING GROUP
LAKE COUNTY EMERGENCY COMMUNICATIONS & OPERATIONS CENTER, TRAINING ROOM A
425 W. ALFRED ST. TAVARES, FL 32778
Wednesday, January 22, 2020

REGULAR MEETING MINUTES

WELCOME AND INTRODUCTIONS

The January 22, 2020 meeting of the Lake County Local Mitigation Strategy Working Group (LMSWG) was called to order at 10:10 a.m., by the Chairman, Thomas Carpenter. The Chair asked Office of Emergency Management staff and LMSWG members introduce themselves.

ATTENDANCE

Randy Van Alstine, Lake County OEM

David Hamstra, Pegasus Engineering

Blair Bean, The Villages

David Donofrio, City of Minneola

Thomas Carpenter, Lake County OEM

Morgan Cates, Lake County PW

Richard Keith, City of Tavares

Gary Calhoun, City of Eustis

Ethan Hand, City of Mount Dora

Mike Swanson, City of Eustis

QUORUM OF MEMBERS

Mr. Carpenter announced that a quorum of members was in attendance.

APPROVAL OF MINUTES

An electronic copy of the August 14, 2019 meeting minutes was sent via email to all members.

Chief Swanson motioned to approve the minutes. The motion was seconded by Chief Keith and carried unanimously.

PUBLIC QUESTION/COMMENT PERIOD

Mr. Carpenter noted that this was a public meeting. No one from the public attended this meeting.

APPROVED BY TC

SPEAKER KRISTIN BUCKINGHAM, FLORIDA DIVISION OF EMERGENCY MANAGEMENT (FDEM)

Ms. Buckingham made a presentation about to the LMSWG regarding mitigation material. Ms. Buckingham's presentation will be attached to these minutes. During the presentation, Mr. Carpenter interjected and asked if Ms. Buckingham or another FDEM representative could come back to Lake County at a later time to discuss the new program that is replacing the Pre-Disaster Mitigation (PDM) program. Ms. Buckingham replied in the affirmative.

Mr. Carpenter spoke to the LMSWG about the importance of the group establishing and maintaining an up-to-date and accurate LMS project list. The current project list is that of the projects submitted to the FDEM post Hurricane Irma. The goal of the Lake County LMSWG is to have an updated and approved project list established prior to the start of the 2020 hurricane season.

Mr. Van Alstine asked the LMSWG if they had any projects ready for submission to be submitted as part of the Hurricane Michael Tier 3 funding. Chief Swanson with the City of Eustis relayed he had a project ready to go. Mr. Hamstra added it may benefit Chief Swanson to also apply for the Hurricane Loss Mitigation Program (HLMP).

MOVING FORWARD WITH LMS MEETINGS

Mr. Van Alstine spoke to the group about future LMS meetings. Specifically, Mr. Van Alstine discussed future meeting frequency (quarterly or twice a year), future guest speakers, content of meeting to make them more interesting and try to attract more member attendance. Chief Keith suggested that we continue a quarterly meeting basis and work on the content to attract more working group members. Discussion among LMSWG members agreed with Chief Keith. Mr. Hamstra agreed to come back at a future meeting and provide a technical presentation to the

APPROVED BY TC

group about LMS projects. Mr. Van Alstine also discussed the possibility of future lunch and learns.

Mr. Carpenter then brought the discussion to the Lake County Schools. Mr. Carpenter stated that the retro fitting for the schools to make them shelter ready comes from school budget before they are reimbursed by the FDEM. The FDEM has suggested that counties that have their emergency shelter retrofit projects on the county's LMS project list, may get a higher ranking from FDEM for funding emergency shelter projects.

LMS PROJECT LIST AND STAPLEE REVIEW METHODOLOGY

Mr. Carpenter stated that the group will be adhering to STAPLEE method for managing and submitting projects.

Election of Officers

Vice-Chair Richard Keith nominated and made the motion to select Mike Swanson, Chief of Eustis Fire Department as Chair. Mike Swanson accepted the nomination and Randy Van Alstine provided a second to the motion. Motion carried unanimously.

Hearing no other nominations from the floor for the Vice-Chair, Thomas Carpenter suggested that the group keep Richard Keith as the Vice Chair. Subsequently, Thomas Carpenter made a motion to keep Richard Keith as Vice-Chair. Randy Van Alstine seconded the motion and Motion carried unanimously.

Other Business

Mr. Carpenter inquired about any new business. Chairman Keith recommended an introduction meeting to be scheduled for next week in order to go over current LMS topics and to set a date for the next quarterly meeting.

APPROVED BY TC

ADJOURNMENT:

Mr. Carpenter adjourned the meeting at 11:05AM.

APPROVED BY TC

LOCALiQ
The Gainesville Sun | The Ledger
Daily Commercial | Ocala StarBanner
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PO Box 631244 Cincinnati, OH 45263-1244

PROOF OF PUBLICATION

Megan Milanese
Lake County Board Of County Commissioners
PO BOX 7800
TAVARES FL 32778

STATE OF FLORIDA, COUNTY OF LAKE

The Daily Commercial, a newspaper printed and published in the city of Leesburg, and of general circulation in the County of Lake, State of Florida, and personal knowledge of the facts herein state and that the notice hereto annexed was Published in said newspapers in the issue dated:

10/24/2021

and that the fees charged are legal.
Sworn to and subscribed before on 10/24/2021

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Notary Public
State of Wisconsin

Pursuant to the provisions of Chapter 286, Florida Statute, Section 286.0105, Sunshine Law, the Lake County Office of Emergency Management has scheduled the following meeting:

Notice of Public Meeting

Lake County Local Mitigation Strategy

Working Group Meeting

Wednesday, November 10, 2021, at 9:00 a.m.

ECOC Coordination Center (EOC) Room

425 West Alfred Street Tavares, Florida 32778

The purpose of the Local Mitigation Strategy (LMS) is to reduce or eliminate long-term risk to human life and property from disasters. The LMS Task Force consists of a variety of municipal and community partners within Lake County who provide direction and guidance on the update of the mitigation strategy and projects sent to our State and Federal partners for funding consideration. All interested citizens are welcome to attend. Free public parking is available at the eight-story parking garage on North Sinclair Avenue. There is an elevator in the lobby to accommodate persons with disabilities. If further assistance is needed, please contact the Division of Facilities Management at (352) 343-9760, at least 48 hours in advance of the scheduled meeting.

6445932
October 24, 2021

Local Mitigation Strategy Meeting

Lake County Emergency Communications & Operations Center (ECOC)

425 West Alfred Street, Tavares

Wednesday, November 10, 2021 at 9:00 AM

AGENDA

1. Opening Remarks
    a. Megan Milanese, Director LC OEM
    b. Chief Mike Swanson, City of Eustis Fire Chief, LMS Chair
    c. Introductions of attendees
        i. Sign-in
        ii. Update Contact Information
2. Approval of previous meeting minutes
3. Public question/comment period
4. Speaker Kristin Buckingham, FDEM Mitigation Planner
    a. Hazard Mitigation Grant Program
        i. Lake County Tier 3 funds
        ii. Application process and deadline
    b. Maintaining an LMS project list
    c. Question and Answer
5. COVID Update
    a. Pandemic Status
    b. Grant Funding Opportunities
6. Projects Update
    a. Current Projects
    b. New Projects
7. Next Steps
    a. Next Meeting
8. Other Business
9. Adjournment

INCIDENT CHECK-IN LIST (ICS 211) DATE: 10 Nov 2021 INCIDENT / EVE

NAME / TITLE	AGENCY / DEPT. / DIV.	WORK PHONE	CELL PHONE	HOME PHONE	EMAIL ADDRES
Nick Gerth Dep Director	LAKE OEM				
Mike Swanson Chair	EFD				
Nelson Vargas/LT	Lady Lake Police				nvargas@ladyl
James Dillon	City of Tavares				
JOSH WALSH Division Chief	City of Groveland				JOSH.WALSH@Grovelan
Joe Mena Deputy Fire Chief	Leesburg				joseph.mena@ Leesbu fbrid
MEGAN MILANESE	LAKE OEM				
DEREK SMITH	LAKE OEM				
VAUGHAN NILSON	City of Umatilla Public Works Director				VNILSON@umatill
Richard Keith	Tavares				rkeith@tavare
Amy Fleck Deputy Director	City of Leesburg (Public Works)				Amy.fleck@leesburg Florida
DAVID DONOFRIO FIN. MANAGER	CITY OF MINNEOLA				ddonofrio@minneola
Chris Sievert	LCFR				csievert@lakecount
Jennifer Pierce	clermont Fire				jpierce@clermon

LAKE COUNTY LOCAL MITIGATION STRATEGY WORKING GROUP
LAKE COUNTY EMERGENCY COMMUNICATIONS & OPERATIONS CENTER, TRAINING ROOM A
425 W. ALFRED ST. TAVARES, FL 32778
Wednesday, November 10, 2021

REGULAR MEETING MINUTES

WELCOME AND INTRODUCTIONS

The November 10, 2021, meeting of the Lake County Local Mitigation Strategy Working Group (LMSWG) was called to order at 9:00 a.m. by Chairman Mike Swanson. The Chairman asked Office of Emergency Management staff and LMSWG members to introduce themselves.

ATTENDANCE

Nick Gerth, Lake County OEM
Mike Swanson, City of Eustis (Chairman)
Nelson Vargas, Town of Lady Lake
James Dillon City of Tavares
Josh Walsh, City of Groveland
Joe Mera City of Leesburg
Megan Milanese, Lake County OEM
Derek Smith Lake County OEM
Vaughn Nilson, City of Umatilla
Richard Keith, City of Tavares (Vice Chair)
Amy Fleck City of Leesburg
David Donofrio, City of Minneola
Chris Sievert, Lake County
Jennifer Pierce, City of Clermont

QUORUM OF MEMBERS

Ms. Milanese, Lake County OEM Director, and Chairman Swanson announced that a quorum of members was in attendance.

APPROVAL OF MINUTES

An electronic copy of the August 12, 2020, meeting minutes was sent via email to all members.

Chairman Swanson motioned to approve the minutes. The motion was seconded by Mr. Dillon and carried unanimously.

PUBLIC QUESTION/COMMENT PERIOD

Ms. Milanese noted that this was a public meeting. No one from the public attended this meeting. Chairman Swanson advised the bylaws state to maintain good standing, members of the Lake County LMS Working Group must not have more than two (2) consecutive absences at scheduled meetings and encouraged members present to advise absentees of this. Mr. Dillon asked if the slide presentation presented by guest speaker, Mr. Ohlin, would be available. Mr. Ohlin advised he would send the presentation to Ms. Milanese to distribute.

SPEAKER IAN OHLIN, MITIGATION PLANNER, FLORIDA DIVISION OF EMERGENCY MANAGEMENT (FDEM)

Ms. Milanese introduced Mr. Ian Ohlin, Mitigation Planner with the Florida Division on Emergency Management (FDEM) who was joining via Microsoft Teams. Mr. Ohlin presented a 27-slide PowerPoint (attached) covering Mitigation Resources, what Mitigation is, what the FDEM Mitigation Bureau Planning Unit covers, and explained the different types of grants available. This included the application process for each as well as an explanation of why the application deadlines dates are different than stated federally, clarifying that the State of Florida is the actual applicant and the local government entities are the sub applicants.

Mr. Ohlin then asked for questions and Mr. Dillon stated The City of Tavares had missed last years Building Resilient Infrastructure & Communities (BRIC) grant application deadline due to problems with the Excel forms, disconnect and benchmarking. Mr. Ohlin advised the deadline for the BRIC was 5pm on November 12, 2021.

Chairman Swanson provided a synopsis of the presentation, suggested the local agencies submit their applications earlier rather than later and strongly suggested the local agencies ensure their application is complete before submitting.

Ms. Milanese thanked Mr. Ohlin for taking the time to join the meeting and thanked him for the wealth of information he shared. Ms. Milanese offered him the opportunity to remain connected for the remainder of the meeting.

Chairman Swanson thanked Ms. Milanese for setting up the presentation by FDEM.

It was decided Ms. Milanese would then give the COVID-19 update prior to discussing project updates.

COVID-19 UPATE

Ms. Milanese stated according to the Centers for Disease Control and Prevention (CDC) Lake County was in the orange risk level, explaining approximately 69% of individuals aged 12 and up have received at least one dose of the COVID-19 vaccination. Florida DOH was reporting 4.3% new case positivity which appears to be trending down. Ms. Milanese stated that federal COVID activity funding has been extended to April 2022. Lake County is eligible for $2.1 million of HMGP COVID Mitigation funding which would include a 25% County match or $712,000. Ms. Pierce asked how they were submitting the paperwork for these projects and was advised to follow the same route as for Hazard Mitigation Grant Program (HMGP).

Chairman Swanson asked about the testing site and was advised rapid and PCR tests are being offered at the Lake County Fairgrounds, 2101 County Rd 452, Eustis, FL 32726.

PROJECT UPDATE

The Lake County Open Initiatives by Jurisdiction spreadsheet was displayed. Chairman Swanson commented this list has not been updated for over a year. Chairman Swanson suggested we

send out the list again, requesting recipients respond to verify we are contacting the proper individuals due to recent staff changes, promotions, new hires, etc. Chairman Swanson asked completed projects to be removed if funds have been obtained via other means to reprioritize. Mr. Gerth advised the Lake County Open Initiatives by Jurisdiction spreadsheet was attached to the Meeting reminder sent on November 9, 2021.

Chairman Swanson stated December 2021 is the deadline to apply for COVID HMGP projects, advised to submit applications early allowing for FDEM to make requests/corrections. Chairman Swanson also stated not to be afraid to over apply explaining if other counties do not apply the county could be allocated additional funds and the worst-case scenario would be getting told no.

Mr. Gerth went over the current list of adopted municipal LMS resolutions he had, however, Ms. Milanese advised there were others. Chairman Swanson advised the local municipality must adopt the county plan to be eligible. Chairman Swanson asked those present to email their Municipal Resolution adopting the county plan to Ms. Milanese, Mr. Gerth and Mr. Smith and copy him.

Chairman Swanson suggested the next meeting be scheduled for Tuesday December 14, 2021, 9:00 am to 10:30am to go over project prioritizing. The motion was seconded by Ms. Pierce and carried unanimously.

OTHER BUSINESS

Vice Chair Keith stated he was very impressed with Lake County Emergency Management team and thanked them for the work on the COVID-19 vaccination site.

ADOURNMENT:

Chairman Swanson adjourned the meeting at 10:07am.

Public Safety Department, Office of Emergency Management
P.O. Box 7800 • 425 W. Alfred St, • Tavares, FL 32778

Local Mitigation Strategy Meeting

In Person At:
425 West Alfred Street, Tavares
Wednesday, October 12, 2022, 2:00 PM

Virtually At:

Please join my meeting from your computer, tablet or smartphone.
https://meet.goto.com/LakeCountyEmergencyManagement/octlms

You can also dial in using your phone.
United States: +1 (872) 240-3212

Access Code: 680-465-365

AGENDA

1. Opening Remarks
    a. Mike Swanson, Fire Chief, City of Eustis, LMS Chair
    b. Introductions of attendees
    c. Quorum of Members
2. Approval of previous meeting minutes
3. Public question/comment period
4. Election of Officers
5. Upcoming funding opportunities
6. Project review and prioritization
    a. Current Projects
    b. New Projects
7. Next Meeting
8. Other Business
9. Adjournment

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Douglas B. Shields, District 1 | Sean M. Parks, AICP, QFP, District 2 | Kirby Smith, District 3 | Leslie Campione, District 4 | Josh Blake, District 5

INCIDENT CHECK-IN LIST (ICS 211) **DATE:** 10/12/2022 **INCIDENT / EVENT:** Local Mitigation Strategy Working Group Meeting

NAME/TITLE	AGENCY / DEPT. / DIV.	WORK PHONE	CELL PHONE	EMAIL ADDRESS	TIME IN	SIGNATURE	TIME OUT
Mike Swanson	Eustis Fire	239/410 7157		SwansonM@Eustisfl.gov	1:24		3:08
MEGAN MILANESE	OEM						
David S. Clark	OEM>	352 742 4656	352 516 1534		1:36		
David Donofrio	Minneola	352-394 3594	—	on file	1:58		2:59
Hank Bokuc	SECO	352 3033546		on file	1:58		259
Susan Davis	SJRWMD	4076594838	407947 4367	sdavis@sjrwmd.com	2p		
Abigail Herrick	OEM				1:55		3:00
Sean OKeefe	Howey	352-705-6100	—	sokeefe@howey.org	2:00		3:10
Lynne McNamara	OEM	352-742 4652	352-801-6066	—	2:00		3:08
Nathan Girdley	OEM				2:00		3:00

ICS Form-211, modified for Lake County Emergency Management, FL (Revised 6/09/2022)

GoToMeeting
October 2022 Local Mitigation Strategy Working Group Meeting Attendees
Summary

Meeting Date	Meeting Duration	Number of Attendees	Meeting ID
October 12, 2022 1:41 PM EDT	79 minutes	13	680-465-365

Details

Name	Email Address	Join Time	Leave Time	Time in Session (minutes)
+13522531818 - Greg Holcomb		2:02 PM	2:02 PM	0
+13522531818		2:03 PM	2:59 PM	56
+13526364309 - Rich Hoewer		2:13 PM	2:50 PM	37
+13526364309		2:04 PM	2:11 PM	6
C. Sievert		2:03 PM	2:04 PM	0
C. Sievert		2:04 PM	2:59 PM	54
Erich Thiemann		1:56 PM	2:59 PM	62
Ethan - City of Mount Dora		1:56 PM	2:22 PM	26
Ethan - City of Mount Dora		2:22 PM	2:59 PM	36
Jan Otero		1:45 PM	2:40 PM	55
Jan Otero		2:43 PM	2:59 PM	15
Jennifer Mills		2:06 PM	2:59 PM	52
Joe Mera-LFD		1:58 PM	2:36 PM	38
John Longacre		1:41 PM	2:59 PM	77
Lake County Emergency Manage	lakecountyeoc@lakecountyfl.gov	1:41 PM	3:00 PM	79
Lake OEM Nathan G	lakecountyeoc@lakecountyfl.gov	1:44 PM	3:00 PM	76
Rick Thomas	rthomas@howey.org	1:54 PM	2:28 PM	34
TJ FISH		2:08 PM	2:59 PM	50

LAKE COUNTY LOCAL MITIGATION STRATEGY WORKING GROUP
LAKE COUNTY EMERGENCY COMMUNICATIONS & OPERATIONS CENTER, TRAINING ROOM A
425 W. ALFRED ST. TAVARES, FL 32778
Wednesday, October 12, 2022

REGULAR MEETING MINUTES

WELCOME AND INTRODUCTIONS

The October 12, 2022, meeting of the Lake County Local Mitigation Strategy Working Group (LMSWG) was called to order at 2:02 p.m. by Chairman Mike Swanson. Office of Emergency Management (OEM) staff and LMSWG members introduced themselves.

ATTENDANCE

Mike Swanson, City of Eustis Fire Department (Chairman)
Jennifer Mills, Florida Department of Health (online)
TJ Fish, City of Groveland (online)
Erich Thiemann, City of Groveland (online)
Sean O'Keefe, Town of Howey in the Hills
Rick Thomas, Town of Howey in the Hills (online)
Nick Gerth, Lake County Office Of Emergency Management
Nathan Gindling, Lake County Office Of Emergency Management
Abigail Herrick, Lake County Office Of Emergency Management
Lynne McNamara, Lake County Office Of Emergency Management
Megan Milanese, Lake County Office Of Emergency Management
David Clark, Lake County Office of Emergency Medical Services
Christopher Sievert, Lake County Fire Rescue (online)
Greg Holcomb, Lake County Office of Public Safety Support (online)
Nikki Wright, Lake County Office of Public Safety Support (online)
Joe Mera City of Leesburg Fire Department (online)
David Donofrio, City of Minneola
Jan Otero, City of Minneola (online)
Ethan Hand, City of Mount Dora (online)
Rich Loewer, City of Mount Dora Fire Department (online)
Hank Bolduc. SECO Energy
Susan Davis, St. Johns River Water Management District
John Longacre, Villages Community Development District (online)

QUORUM OF MEMBERS

Chairman Swanson asked if there was a quorum. Quorum was confirmed.

LAKE COUNTY LOCAL MITIGATION STRATEGY WORKING GROUP
LAKE COUNTY EMERGENCY COMMUNICATIONS & OPERATIONS CENTER, TRAINING ROOM A
425 W. ALFRED ST. TAVARES, FL 32778
Wednesday, October 12, 2022

REGULAR MEETING MINUTES

APPROVAL OF MINUTES

An electronic copy of the September 13, 2022, meeting minutes was sent via email to all members. Chairman Swanson motioned to approve the minutes. The motion was seconded and carried unanimously.

PUBLIC QUESTION/COMMENT PERIOD

Chairman Swanson noted that this was a public meeting. No one from the public attended this meeting.

ELECTION OF OFFICERS

Chairman Swanson opened the floor for nominations for Vice Chair. Chief Keith, incumbent, and Mr. Gindling were nominated. Both nominations were accepted, and a vote was held. The outcome of the vote was eleven (11) votes for Mr. Gindling and two (2) votes for Chief Keith. Chairman Swanson congratulated Mr. Gindling on becoming Vice Chairman. Chairman Swanson was nominated and accepted the nomination for Chair.

REVIEW OF UPCOMING FUNDING OPPORTUNITIES

Ms. Milanese advised both the Building Resilient Infrastructure and Communities (BRIC) Grant and Flood Mitigation Assistance Program (FMA) application periods are now open. All applications must be submitted on the FEMA Go System by November 14, 2022, at 5pm. Ms. Milanese instructed everyone information of what is eligible and the differences between the two programs can be found on the Florida Division of Emergency Management (FDEM) Website.

Ms. Milanese remarked Hazard Mitigation Grant Program (HMGP) funding opportunities usually open after declared disasters. Hurricane Ian was a declared disaster. Although no announcement has been received yet, it is anticipated there will be one shortly. Ms. Milanese encouraged everyone to get project lists updated and any new projects submitted so they could be ready for submittal once the funding announcement is received.

PROJECT REVIEW AND PRIORITIZATION

The current project list was reviewed by all members present and Chairman Swanson advised he would reach out to members not present, Astatula, Clermont, Fruitland Park, Tavares and Umatilla. Eustis Fire Station # 22 generator will remain on the list however, storm shutters will be removed. Groveland has not moved forward with their project so will remain on the list. Howey in the Hills has not moved forward with their project but will need to adjust cost amount. Lake County have not moved forward with their projects, but they all look promising and will remain on the list. Leesburg have not moved forward with their projects and received feedback from the state the water/wastewater operations generator and Fire station Gravity Main extension projects did not pass technical review. Mr. Gerth asked Chief Mera to forward him the information regarding these so he could follow up with FDEM regarding the specifics. Chief Loewer with City of Mount Dora advised he would follow up with Chairman Swanson directly regarding the status of their projects.

NEW PROJECTS

Chief Sievert, Lake County Fire Rescue, requested a flood mitigation project for Station 10 located in Astor, FL. He estimated the project would cost approximately $100,000. Ms. Milanese

motioned to accept the project which was seconded by David Clark. A vote to accept the project was not opposed and passed unanimously.

Mr. Holcomb, Lake County Office of Public Safety Support requested to add 14 additional sites for the generator and power hardening of radio towers at a cost of approximately $75,000 per site equating to a total cost of $1,050,000. Ms. Milanese motioned to accept all 14 site projects to the list, seconded by Chairman Swanson. A vote to accept the project was not opposed and passed unanimously.

Chief Otero, City of Minneola, requested to add generators or bypass pumps for the lift stations, whichever is more cost effective, approximately $500,000. Chairman Swanson made a motion to accept the intended project. Ms. Milanese seconded the motion. A vote to accept the project was not opposed and passed unanimously.

Ms. Milanese mentioned two projects for SECO. An underground utility wind retrofit project with an estimated cost of $5,959,600 and a utility hardening project for approximately $4,400.000. Chairman Swanson made a motion to consider the two projects for SECO. Mr. Clark seconded the motion. A vote to accept the two projects was not opposed and passed unanimously.

Chairman Swanson on behalf of City of Eustis requested to update 14 generators on lift stations with an estimated cost of $1.7million. Each one would be itemized. Ms. Milanese made a motion to accept the project which was seconded by Mr. Clark. A vote to accept the project was not opposed and passed unanimously.

Chairman Swanson asked if larger projects should be itemized Mr. Gerth suggested large funding projects be broken down to smaller projects. Chairman Swanson reiterated the intent of these larger projects was not to take all the money from the communities but to possibly fund them in part so as not to leave money on the table.

NEXT MEETING:

No date was set for the next meeting. It was left open until HMPG funding is announced.

OTHER BUSINESS:

Ms. Davis with St. Johns River Water Management District advised they do offer several cost-sharing programs and applications start in December. Rural Economic Development Initiative (REDI) communities, such as, Astatula, and Umatilla, are eligible for 100% match up to $2 million, and construction would have to start in 6 months. Funding may be available for local governments, agricultural interests, and other entities. Chief Swanson suggested this may be something Chief Sievert could consider for Station 10 located in Astor, FL.

ADOURNMENT:

Chairman Swanson adjourned the meeting at 2:44 p.m.

Public Safety Department, Office of Emergency Management
P.O. Box 7800 • 425 W. Alfred St, • Tavares, FL 32778

Local Mitigation Strategy Meeting

In Person At:
425 West Alfred Street, Tavares
Wednesday, April 18, 2023, 10:00 AM

AGENDA

1. Opening Remarks
    a. Mike Swanson, Fire Chief, City of Eustis, LMS Chair
    b. Introductions of attendees
    c. Quorum of Members
2. Approval of previous meeting minutes
3. Public question/comment period
4. Upcoming funding opportunities
    a. FDEM HMGP Workshop
5. Annual LMS Updates
6. Project review and prioritization
    a. Current Projects
    b. New Projects
    c. Finalization of prioritization list
7. Next Meeting
8. Other Business
9. Adjournment

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INCIDENT CHECK-IN LIST (ICS 211) **DATE: 04/18/2023** **INCIDENT / EVENT: Local Mitigation Strategy Working Group MTG**

NAME/TITLE	AGENCY / DEPT. / DIV.	WORK PHONE	CELL PHONE	EMAIL ADDRESS	TIME IN	SIGNATURE	TIME OUT
Megan Milanese/Director	Lake County Office of Emergency Management	******* ON FILE *******					
Nathan Gindling /Emergency Management Associate	Lake County Office of Emergency Management	******* ON FILE *******					
Lynne McNamara /Office Associate V	Lake County Office of Emergency Management	******* ON FILE *******					
David Clark /Preparedness Planning Officer	Lake County Office of Fire Rescue	******* ON FILE *******					

ICS Form-211, modified for Lake County Emergency Management, FL (Revised 6/09/2022)

May 19, 2026 City Council Regular Session Agenda Packet

LAKE COUNTY LOCAL MITIGATION STRATEGY WORKING GROUP
LAKE COUNTY EMERGENCY COMMUNICATIONS & OPERATIONS CENTER, TRAINING ROOM A
425 W. ALFRED ST. TAVARES, FL 32778
Tuesday, April 18, 2023

REGULAR MEETING MINUTES

WELCOME AND INTRODUCTIONS

The April 18, 2023, meeting of the Lake County Local Mitigation Strategy Working Group (LMSWG) was called to order at 10:00 a.m. by Chairman Mike Swanson.

ATTENDANCE

Kathy Johnston, City of Clermont
Nathan Gindling, Lake County Office Of Emergency Management (Vice-Chairman)
Lynne McNamara, Lake County Office Of Emergency Management
Megan Milanese, Lake County Office Of Emergency Management
Mike Swanson, City of Eustis (Chairman)
Christopher Sievert, Lake County Office of Fire Rescue
John Simpson, Lake County Office of Fire Rescue
Jennifer Mills, Florida Department of Health
TJ Fish, City of Groveland
Josh Walsh, City of Groveland
Azure Botts, Town of Howey-in-the Hills
Morgan Cates, Town of Howey-in-the Hills
David Donofrio, City of Minneola
Fred Miller, City of Minneola
Jan Otero, City of Minneola
Ethan Hand, City of Mount Dora
Jeff Earhart, Lake County Department of Public Works
Michael Olka, Lake County Department of Public Works
Bill Eubanks, Lake County School Board
Hank Bolduc, SECO Energy
Susan Davis, St. Johns River Water Management District
John Longacre, The Villages Community Development District
Shirley Sirkis, The Villages Community Development District
Marie Baldomero Lake County Water Authority
Chuck Groves, Lake County Water Authority
Posh Dhenrej, Woodard & Curran

QUORUM OF MEMBERS

Chairman Swanson asked if there was a quorum. Quorum was confirmed.

LAKE COUNTY LOCAL MITIGATION STRATEGY WORKING GROUP
LAKE COUNTY EMERGENCY COMMUNICATIONS & OPERATIONS CENTER, TRAINING ROOM A
425 W. ALFRED ST. TAVARES, FL 32778
Tuesday, April 18, 2023

REGULAR MEETING MINUTES

APPROVAL OF MINUTES

An electronic copy of the February 9, 2023, meeting minutes was sent via email to all members. Chairman Swanson motioned to approve the minutes, which was approved by Mr. Otero, seconded by Mr. Sievert, and carried unanimously.

PUBLIC QUESTION/COMMENT PERIOD

Chairman Swanson noted this was a public meeting. No one from the public attended this meeting.

Chairman Swanson reviewed the bylaws about how a member maintains good standing. To maintain good standing, a member cannot have more than two (2) consecutive absences at scheduled meetings. If a member does have more than two (2) consecutive absences, their vote is withheld until they attend two (2) consecutive meetings, and their voting rights will be reinstated at the third consecutive meeting.

UPCOMING FUNDING OPPORTUNITIES

Vice-chairman Gindling advised Lake County is in a unique situation where it will be eligible for two rounds of funding through Hazard Mitigation Grant Program (HMGP) funds.
DR-4673 Hurricane Ian and DR-4680 Hurricane Nicole. May 31, 2023, applications close for HMGP funding under DR-4673 Hurricane Ian. Vice-chairman Gindling advised we had originally been advising members the date was May 1, 2023, which was incorrect and reiterated the correct date is May 31, 2023. Vice-chairman Gindling also explained the Notice of Funding Availability (NOFA) for Hurricane Nicole is expected to be published this week. Once received, he would send out an email and host another meeting to prioritize projects for DR-4680

Hurricane Nicole. Today's focus is prioritizing projects for Hurricane Ian. There is $3.6 million allocated to Lake County for HMGP funds for Hurricane Ian requiring a 25% local match. Vice-chairman Gindling also advised if members had questions about their projects or need help developing projects, they could contact the State Mitigation Bureau at 850-815-4524.

ANNUAL LMS UPDATE

Vice-chairman Gindling explained he had created a WebEOC LMS Board to track projects more accurately. He displayed the board explaining it was a comprehensive list of projects submitted to this LMS Working Group. Vice-chairman Gindling explained the project statuses and the meaning of each, as well as demonstrated how to create a new project in the board. If a project is rejected it is requested the members provide a copy of the documentation so it can be shared with the group to help get more projects approved. Vice-chairman Gindling is working on a project submission form hyperlink which will automatically upload projects to this board. He will notify the group once it becomes live and is ready to go. The current STAPLEE form will now only be used for the scoring section and will become a backup once the online form is live.

PROJECT LIST UPDATE

See attached Project List Update Table.

Hank Bolduc, SECO Energy asked if a project gets approved it gets forwarded to the state. Ms. Milanese explained when a project gets approved, it is approved by the LMS Working Group to be added to the project list. Once added to the approved project list the LMS Working Group votes to prioritize the list. The prioritized list gets submitted to the state along with the submissions of the projects for HMPG dollars. The state decides whether to fund a project based on how close it meets HMPG guidelines and funding priorities. This is why we are tracking rejections, trying to narrow down on technicalities, and do a better job describing mitigation verses maintenance. Better screening process for the community projects.

PROJECT REVIEW

See attached New Project List Table.

Mr. Bolduc wanted to clarify discussion from the Engineering Section of the HMGP Workshop held at Lake County Emergency Communications and Operations Center (ECOC) on April 10, 2023, regarding free scope of work reviews. Ms. Milanese clarified reviewed by the State Mitigation bureau is availabe to members at any time and strongly recommends it. These reviews should be on individual projects.

Mr. Sievert advised the LMS Working group had voted twice on a project for flood mitagtion drainage issues for Station 10 in Astor with an estimated cost of $100,000.00, however, the project has never made the approved project list. Mr. Sievert acknowledged he does still owe an updated STAPLEE form for this project which Public Works is currently working with him on. Mr. Sievert asked if it would be easier for this project to be submitted under Hurricane Nicole Funding, as it was originally approved under COVID-19 funding. It was discussed and agreed it would be neater if it was submitted under Hurricane Nicole.

Chariman Swanson clarified f the funding source changes from COVID-19 to Hurricane Ian to Hurricane Nicole, the project has to be voted on again. Vice-chairman Gindling advised moving forward we will only assign funding if it is put on the priorization list and the LMS working group approves the priorization list.

PROJECT PRIORITIZATION

See attached project prioritization list.

Vice-chairman Gindling advised when prioriting projects things taken into consideration would be the STAPLEE score as well as the cost benefit anaylsis of the actual project. Mr. Sievert explained how project priorization had worked in the past, which allowed each member to get some of the available funding. It was agreed to rate projects high and medium, submitting high first and then coming back and submitting medium projects. The LMS working group was planning on over submitting in case projects were denied or excess funds became available.

NEXT MEETING:

No date was set for the next meeting.

OTHER BUSINESS:

There was no other business to discuss.

ADOURNMENT:

Chairman Swanson adjourned the meeting at 12:17pm.

Public Safety Department, Office of Emergency Management
P.O. Box 7800 • 425 W. Alfred St, • Tavares, FL 32778

Local Mitigation Strategy Working Group (LMSWG) Meeting

In Person At:
425 West Alfred Street, Tavares
Tuesday, March 19, 2024, 02:00 PM

AGENDA

1. Opening Remarks
    a. Mike Swanson, Fire Chief, City of Eustis, LMS Chair
    b. Introductions of attendees
    c. Quorum of Members
2. Approval of previous meeting minutes
3. Public question/comment period
4. DEMES Demo & Questions
5. Upcoming funding opportunities
    a. HMGP Idalia
6. Project review and prioritization
    a. New Projects
    b. Finalization of prioritization list
7. Next Meeting
8. Other Business
9. Adjournment

Local Mitigation Strategy Working Group Meeting 03/19/24

Agency	Name	Signature
AdventHealth		
Astatula, Town of		
Clay Electric	Mathew Young	
Clermont, City of	Scott Keyes	
Duke Energy		
Emergency Management, Lake County Office of	Nathan Girdling	
Eustis, City of		
Fire Rescue, Lake County Office of		
Florida Department of Health in Lake County		
Florida Division of Emergency Management		
Florida Forest Service		
Fruitland Park, City of		
Groveland, City of	ERICH THIEMANN	
Howey-in-the-Hills, Town of	Brianna Pino	BMP
Lady Lake, Town of		
Leesburg, City of		
LifePointe Church		
Mascotte, City of		
Minneola, City of	Fred Miller	

Local Mitigation Strategy Working Group Meeting 03/19/24

Agency	Name	Signature
Montverde, Town of	Sandy Johnson	Sandy Johnson
Mount Dora, City of		
Property Appraiser, Lake County		
Public Safety Support, Lake County Office of		
Public Works, Lake County Department of	Mike Olk	
School Board, Lake County		
SECO Energy	Hank Bolduc	
Sheriff's Office, Lake County	Bill Edwards	
St. Johns River Water Management District	Randall Meyers	Randall E Meyers
Tavares, City of		
Transit Services, Lake County Office of		
Umatilla, City of		
Villages, Community Dev. Dist.	John Longacre	
Water Authority, Lake County		

Local Mitigation Strategy Working Group Meeting 03/19/24

Agency	Name	Signature
Hendry in Title Hills	Morgan Cates	

INCIDENT CHECK-IN LIST (ICS 211) **DATE: 03/19/2024 @ 1400** **INCIDENT / EVENT: LMSWG Meeting**

NAME/TITLE	AGENCY / DEPT. / DIV.	WORK PHONE	CELL PHONE	EMAIL ADDRESS	TIME IN	SIGNATURE	TIME OUT
Mike Swanson / Chairman	Eustis Fire Department	******* ON FILE *******			2:00		4:30 pm
Nathan Gindling / Vice-Chairman	Lake County Office of Emergency Management	******* ON FILE *******			2:00		4:30 pm
Megan Milanese / Director	Lake County Office of Emergency Management	******* ON FILE *******			13:42		
Lynne McNamara / Office Associate V	Lake County Office of Emergency Management	******* ON FILE *******					

ICS Form-211, modified for Lake County Emergency Management, FL (Revised 6/09/2022)

May 19, 2026 Cunty Regular Session Agenda Packet

INCIDENT CHECK-IN LIST (ICS 211) **DATE: 03/19/2024 @ 1400** **INCIDENT / EVENT: LMSWG Meeting**

NAME/TITLE	AGENCY / DEPT. / DIV.	WORK PHONE	CELL PHONE	EMAIL ADDRESS	TIME IN	SIGNATURE	TIME OUT
Sandy Johnson	Town Clerk Montverde	407 469 2681		Townclerk@mymontverde.com			
Morgan Cates PW Director	Howey in the Hills	352 324-2290	352 805 0205	MCates@Howey.org			
Jordan Salinger	Lake County	352-253-6000	—	jordan.salinger@lakecountyfl.gov			
Mike Olm	Lake County PW	352-253-6000		mike.olm@lakecountyfl.gov	1:52		4:19
John Longcore	LBUCCDD	352-802-2805		John.longcore@district.gov.org	1:53		
Fred Miller	Minneola	352-394-3598		fmiller@minneola-us.org	2:04		
Scott Keyser	Clermont			skeyser@clermontfl.org	2:00		
Cory Hurisman	Groveland	352-429-3664	—	chrisman@woodardcurran.com	2:00 pm		
David DeNoffio	Minneola	ON-FILE			2:00 pm		
Bill Eubanks	Lake County Schools	352-253-6669		on file	1:58		
Nikki Wright	Lake County BCC OPSS	352-253-1818		nikki.wright@lakecountyfl.gov	2:00		
Matt Young	Clay Electric	386-972-2353		myoung@clayelectric	1:30		

ICS Form-211, modified for Lake County Emergency Management, FL (Revised 6/09/2022)

LAKE COUNTY LOCAL MITIGATION STRATEGY (LMS) WORKING GROUP
LAKE COUNTY EMERGENCY COMMUNICATIONS & OPERATIONS CENTER,
TRAINING ROOMS A & B
425 W. ALFRED ST. TAVARES, FL 32778
TUESDAY, MARCH 19, 2024

REGULAR MEETING MINUTES

WELCOME AND INTRODUCTIONS

The March 19, 2024, meeting of the Lake County Local Mitigation Strategy Working Group (LMSWG) was called to order at 2:09 p.m. by Chairman Mike Swanson.

ATTENDANCE

Mitchell Mack, Town of Astatula
Matthew Young, Clay Electric
Scott Keyes, City of Clermont
Mike Swanson, City of Eustis (Chairman)
Shelly Williams, Lake County Office of Management & Budget
Nathan Gindling, Lake County Office Of Emergency Management (Vice-Chairman)
Megan Milanese, Lake County Office Of Emergency Management
Christopher Sievert, Lake County Office of Fire Rescue
Erich Thiemann, City of Groveland
Morgan Cates, Town of Howey-in-the Hills
Brianna Pino, Town of Howey-in-the Hills
David Donofrio, City of Minneola
Fred Miller, City of Minneola
Sandy Johnson, Town of Montverde
Nikki Wright, Lake County Office of Public Safety Support
Michael Olka, Lake County Department of Public Works (Engineering)
Jordan Salinger, Lake County Department of Public Works (Operations)
Bill Eubanks, Lake County School Board
Hank Bolduc, SECO Energy
Randy Meyers, St. Johns River Utility
Cory Hulsman, Woodard & Curran representing City of Groveland
John Longacre, Villages

QUORUM OF MEMBERS

Chairman Swanson stated he believed we have a Quorum. Quorum was confirmed.

Chairman Swanson reviewed how members can maintain good standing. To maintain good standing, members of the organization must not have more than two (2) consecutive absences at scheduled meetings. At this time, their vote will be withheld until they attend two (2) consecutive meetings. Their voting rights will be reinstated at the third (3rd) consecutive meeting.

LAKE COUNTY LOCAL MITIGATION STRATEGY (LMS) WORKING GROUP
LAKE COUNTY EMERGENCY COMMUNICATIONS & OPERATIONS CENTER,
TRAINING ROOMS A & B
425 W. ALFRED ST. TAVARES, FL 32778
TUESDAY, MARCH 19, 2024

REGULAR MEETING MINUTES

APPROVAL OF MINUTES

An electronic copy of the February 28, 2024, meeting minutes was sent via email to all members. Mr. Bolduc made a motion to accept the minutes, seconded by Mr. Olka, and carried unanimously.

PUBLIC QUESTION/COMMENT PERIOD

Chairman Swanson noted this was a public meeting. No one from the public attended this meeting.

DEMES DEMO

Vice Chairman Gindling introduced guest speaker Mr. Jared Jaworski, Senior Management Analyst, Florida Division of Emergency Management (FDEM), who joined virtually to provide a demonstration of FDEM's Department of Emergency Management Enterprise Solution (DEMES) which provides access to the Grants Management, Mutual Aid, and State Agency Cost Reporting portal. Mr. Jaworski demonstrated how to Register for an account. Mr. Jaworski advised, if not already registered make sure you select an account that already exists, i.e City of Tampa, Lake County, most likely all counties and municipalities already have accounts, private, and non-profits might not have an account already in DEMES. DEMES is currently set up to default account requests to go to the Recovery Bureau for approval so make sure to use the dropdown arrow and select Mitigation. If counties or municipalities are working with a contractor who wants to be associated with the county or municipality account, the contractor will need prior approval from the county or municipality. This can be completed by the county or municipality either making a phone call or sending an email to the Mitigation Bureau advising them of this. Mr. Jaworski advised once access to DEMES is granted to someone, they have visibility to Preparedness, Recovery, Response and Mitigation Grants.

Mr. Jaworski advised when creating a new mitigation grant application ensure you select the correct grant application as errors in DEMES are corrected by reentering the grant application if the incorrect one is selected, which can cause potential problems like missing application deadlines etc. Once you are submitting your application, you will need to make note of the Project Identification Number (PID), when it was created, and the due date. Whomever you put as the Point of Contact (POC) needs to be someone knowledgeable about the project. The Authorized Applicant Agent needs to be the highest elected official within the organization. If they have delegated that authority to someone else on their behalf, FDEM will need to see the Order of Delegation as an attachment to the project. Mr. Jaworski advised to for the LMS Compliance you will need to enter if the agency has an LMS plan and when the entity adopted the LMS plan. Where it states, "Project Impacts" Check all that your project may impact both positive and negative. If you cannot think of anything or do not think that it applies to anything, use Health and Safety as the default. Milestones are in months and the maximum project length for Hazard Mitigation Grant Program (HMGP) is 3 years. Additionally, give some thought to a feasible alternative action. If something happens that your original plan does not get approved, then FDEM can pivot to the alternative action which could help get something towards the mitigation problem. If there is no documented feasible alternative action and the original plan gets denied those funds could get moved to another county or returned to FEMA. Mr. Jaworski asked if there were any questions from the LMSWG to which there were none. Vice Chairman Mr. Gindling thanked Mr. Jaworski for his time and the demonstration.

UPCOMING FUNDING OPPORTUNITIES

HMGP Idalia, DR-4734, allocates $2.7 million to Lake County and the application period will close on April 30th, 2024. Technical assistance is available through the FDEM Bureau of Mitigation Hotline at (850) 759-3574 or HMGP sub application Development Technical

LAKE COUNTY LOCAL MITIGATION STRATEGY (LMS) WORKING GROUP
LAKE COUNTY EMERGENCY COMMUNICATIONS & OPERATIONS CENTER,
TRAINING ROOMS A & B
425 W. ALFRED ST. TAVARES, FL 32778
TUESDAY, MARCH 19, 2024

REGULAR MEETING MINUTES

Assistance - Hurricane Idalia Survey Technical Survey link https://www.surveymonkey.com/r/WCXD6TK.

NEW PROJECTS UPDATE

Refer to New Projects Update Table attached.

Mr. Olka made a motion to recess which was seconded by Mr. Longacre and passed unanimously. The LMSWG recessed from 3:04pm to 3:10pm.

PROJECT LIST UPDATE

Astatula Police Station/Town Hall Emergency Power was changed from approved to completed.

PROJECT PRIORITIZATION

Refer to Projects Prioritization Table attached.

After approving and prioritizing the first two projects a motion was made by Ms. Wright that all projects are to be prioritized based on communications, water, wastewater and then the STAPLEE score. This motion was seconded by Mr. Miller and passed unanimously.

NEXT MEETING

Mr. Cates made a motion to meet as needed which was seconded by Ms. Wright and passed unanimously.

OTHER BUSINESS:

There was no other business to address.

LAKE COUNTY LOCAL MITIGATION STRATEGY (LMS) WORKING GROUP
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TUESDAY, MARCH 19, 2024

REGULAR MEETING MINUTES

ADOURNMENT:

Chairman Swanson adjourned the meeting at 4:15 p.m.

Public Safety Department, Office of Emergency Management
P.O. Box 7800 • 425 W. Alfred St. • Tavares, FL 32778

Local Mitigation Strategy Working Group (LMSWG) Meeting

In Person At:
425 West Alfred Street, Tavares
Wednesday, April 30, 2025, 02:00 PM

AGENDA

1. Opening Remarks
    a. David Ezell, Fire Chief, City of Clermont, LMS Chair
    b. Introductions of attendees
    c. Quorum of Members
2. Approval of previous meeting minutes
3. Public question/comment period
4. Results on the allocation of HMGP funds to the Elevate Florida Program
5. Project review and prioritization for **DR- 4806 – Hurricane Debby HMGP Funding** only.
    a. New Projects and Current Projects
    b. Finalization of prioritization list
6. Next Meeting
7. Other Business
8. Adjournment

P 352.343.9420 • F 352.343.9728
Board of County Commissioners • www.lakecountyfl.gov

Anthony Sabatini District 1 | Sean M. Parks, AICP, CFP District 2 | Kirby Smith District 3 | Leslie Campione District 4 | Timothy Morris District 5

INCIDENT CHECK-IN LIST (ICS 211) **DATE: 04/30/2025 @ 1400** **INCIDENT / EVENT: LMSWG Meeting**

NAME/TITLE	AGENCY / DEPT. / DIV.	WORK PHONE	CELL PHONE	EMAIL ADDRESS	TIME IN	SIGNATURE	TIME OUT
David Ezell / Chairman	Clermont Fire Department	******* ON FILE *******			1:40		
Mike Olka / Vice Chairman	Lake County Department of Public Works (Engineering)	******* ON FILE *******			1:51		5:30
Megan Milanese / Director	Lake County Office of Emergency Management	******* ON FILE *******					
Lynne McNamara / Emergency Management Associate	Lake County Office of Emergency Management	******* ON FILE *******					
Ana Ruiz / Emergency Management Associate	Lake County Office of Emergency Management	******* ON FILE *******			1340		
Jennifer Mills	DOH-Lake	On file			1346		
Kellie Conway	City of Tavares	352.742.6455		kellie.conway@tavares.fl.gov	1346		
Sandy Johnson	Montverde	4074692681			1349		
Karl W. Bursa	Lake County Public Works	(352) 253.9080		karl.bursa@lakecountyfl.gov	13:51		15:45
Nikki Wright	LCBCC-OPSS	352-408-0141			1354		
Jennifer Tucker	Town of Astatula	352-742-1100		townclerk@astatula.org	13:56		

ICS Form-211, modified for Lake County Emergency Management, FL (Revised 6/09/2022)

Local Mitigation Strategy Working Group Meeting 04/30/25

Agency	Name	Signature
Montverde, Town of	Sandy Johnson	Sandy Johnson
Mount Dora, City of		
Property Appraiser, Lake County		
Public Safety Support, Lake County Office of		
Public Works, Lake County Department of		
School Board, Lake County		
SECO Energy		
Sheriff's Office, Lake County		
St. Johns River Water Management District		
Tavares, City of	Lellie Conway	Lellie Conway
Transit Services, Lake County Office of		
Umatilla, City of		
Villages, Community Dev. Dist.		
Water Authority, Lake County		

Local Mitigation Strategy Working Group Meeting 04/30/25

Agency	Name	Signature
AdventHealth	Joshua Pinion	
Astatula, Town of	Jennifer Tucker	
Clay Electric	MATthew Young	
Clermont, City of	David Ezell	
Duke Energy		
Emergency Management, Lake County Office of		
Eustis, City of		
Fire Rescue, Lake County Office of	Chris Severt	
Florida Department of Health in Lake County	Jennifer Mills	
Florida Division of Emergency Management		
Florida Forest Service		
Fruitland Park, City of		
Groveland, City of	ERICH THIEMANN TJ Fish	
Howey-in-the-Hills, Town of		
Lady Lake, Town of		
Leesburg, City of		
LifePointe Church		
Mascotte, City of		
Minneola, City of		

LAKE COUNTY LOCAL MITIGATION STRATEGY (LMS) WORKING GROUP
LAKE COUNTY EMERGENCY COMMUNICATIONS & OPERATIONS CENTER,
425 W. ALFRED ST. TAVARES, FL 32778
WEDNESDAY, APRIL 30, 2025

REGULAR MEETING MINUTES

WELCOME AND INTRODUCTIONS

Chairman David Ezell called the April 30, 2025, meeting of the Lake County Local Mitigation Strategy Working Group (LMSWG) to order at 1403 hours.

ATTENDANCE

Joshua Pinion, AdventHealth Waterman
Jennifer Tucker, City of Astatula
Matthew Young, Clay Electric Cooperative, Inc.
David Ezell, City of Clermont (Chairman)
TJ Fish, Groveland Transportation Public Works
Megan Milanese, Lake County Office of Emergency Management
Ana Ruiz, Lake County Office of Emergency Management
Mike Olka, Lake County Department of Public Works (Vice Chairman)
Karl Bursa, Lake County Department of Public Works
Jennifer Mills, Florida Department of Health in Lake County
Kellie Conway, City of Tavares Public Works
Nikki Wright, Lake County Office of Public Safety Support
Christopher Sievert, Lake County Office of Fire Rescue
Erich Thiemann, Deputy Fire Chief of City of Groveland
Sandy Johnson, City of Montverde

QUORUM OF MEMBERS

Chairman Ezell stated he believed we have a Quorum. The quorum was confirmed.

APPROVAL OF MINUTES

An electronic copy of the April 9, 2025, meeting minutes was emailed to all members. Chairman Ezell motioned to accept the minutes, seconded by Ms. Wright and Mr. Sievert, and carried unanimously.

PUBLIC QUESTION/COMMENT PERIOD

Ms. Milanese stated that no one from the public was at the meeting.

LAKE COUNTY LOCAL MITIGATION STRATEGY (LMS) WORKING GROUP
LAKE COUNTY EMERGENCY COMMUNICATIONS & OPERATIONS CENTER,
425 W. ALFRED ST. TAVARES, FL 32778
WEDNESDAY, APRIL 30, 2025

REGULAR MEETING MINUTES

UPDATE OF RESULTS ON THE ALLOCATION OF HMGP FUNDS TO THE ELEVATE FLORIDA PROGRAM

Ms. Milanese provided an update on the results of the allocation of the Hazard Mitigation Grant Program (HMGP) Funds to the Elevate Florida Program. Ms. Milanese stated that after the vote to allocate all the **DR-4806 Hurricane Debby** funds to the Elevate Florida fund, she was informed by the Florida Division of Emergency Management (FDEM) that they would not accept the Debby funds for Elevate Florida. Ms. Milanese discussed the poll that was sent out via email after the previous meeting to approve the funding for Elevate Florida, and out of 20% of the **DR–4834 Hurricane Milton** funds, the vote was passed. She also stated that the FDEM was informed that they will use 20% of the **DR–4834 Hurricane Milton** funding toward residential mitigation Elevate Florida projects. Ms. Milanese noted that the focus of the meeting was to allocate and prioritize the project list for the **DR-4806 Hurricane Debby** projects.

UPCOMING FUNDING OPPORTUNITIES

Chief Sievert asked Ms. Milanese if we have a list of projects that were submitted under the **DR-4806 Hurricane Debby**. Ms. Milanese stated that we have a list of projects that have been submitted, but the LMSWG would need to focus on developing a priority list for any projects, so it is approved and prioritized specifically for the **DR-4806 Hurricane Debby**. Chief Sievert stated at the last meeting that Debby and Milton's combined fund was about 18 million. He asked Ms. Milanese what the updated figure was, and Ms. Milanese responded that the new amount allocated for the **DR-4806 Hurricane Debby** is approximately $1.6 million. Initially, $16 million was allocated for **DR–4834 Hurricane Milton**, but after a 20% reduction, the total funding amounts to approximately $14.6 million.

LAKE COUNTY LOCAL MITIGATION STRATEGY (LMS) WORKING GROUP
LAKE COUNTY EMERGENCY COMMUNICATIONS & OPERATIONS CENTER,
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WEDNESDAY, APRIL 30, 2025

REGULAR MEETING MINUTES

PROJECT REVIEW AND PRIORITIZATION

Chairman Ezell started discussing the project review and prioritization of Hurricane Debby funding. Project updates were provided for Groveland, Clermont, and Lake County BOCC. For details, please refer to the New Projects and Prioritization List. No updates were received for Fruitland Park, Howey-in-the-Hills, Lake County School Board, Leesburg, Minneola, Mount Dora, St. Johns River Utility Inc., or Umatilla.

Ms. Milanese asked the representative from Tavares to give information on their added projects. Kellie Conway went over their new project and gave their estimated cost. Jennifer Mills made a motion to approve the Tavares project. Ms. Milanese seconded the motion, and it was approved. Ms. Milanese made a motion to add the St. Johns River Utility Incorporated project to the list Karl Bursa seconded the motion, and it was approved. Ms. Milanese made clear that any projects that are prioritized at today's meeting would be going on the **DR-4806 Hurricane Debby**, and if there are any projects left over, the intent then would be to prioritize them for the **DR–4834 Hurricane Milton** funding at the next meeting. Jennifer Tucker explained her project for the City of Astatula. Chief Sievert motioned to amend the Astatula project's cost. Nikki Wright seconded the motion, and it was approved. The City of Groveland representatives Erich Thiemann and TJ Fish deferred their projects to the **DR–4834 Hurricane Milton** funding. Lake County BOCC representative, Ms. Wright, explained the importance of the EOC UPS assessment and refresh project. Ms. Milanese and Ms. Wright emphasized the importance of prioritizing this project, citing the critical role of the UPS system. The Emergency Communications and Operations Center experienced a critical power failure during the activation for Hurricane Debby, underscoring the need for a reliable backup power solution, as the failure necessitated the implementation of the Emergency Operations Center's and Dispatch Center's Continuity of Operations Plan (COOP). Monteverde deferred their projects to the **DR–4834 Hurricane Milton** funding. Ms. Milanese motioned to accept a sub-project for the Royal Trails Flood Mitigation and the estimated project cost. Nikki Wright seconded the motion,

and it got approved. Kellie Conway stated they would like to put their Purchase and installation of generators for the **DR-4806 Hurricane Debby** funding. Vice Chairman Olka noted that the projects that would be prioritized so far would be the AdventHealth project, the Astatula project, the Lake County Project, and the Tavares Project. The total funding amount for these projects would be $1.7 million, of which $1.6 million. Vice Chairman Olka proposed to add the Lake County BOCC Royal Trails minor improvements projects. Ms. Milanese made the motion, and Ms. Wright seconded; the motion was approved.

During the Prioritization process for **DR-4806 Hurricane Debby** funding, Ms. Milanese motioned to prioritize the EOC UPS Assessment and Refresh as the first project on the list. Ms. Mills seconded, and the motion passed. Jennifer Tucker made a motion to approve the Astatula Water Treatment Plant Generator to be the second project prioritized, Ms. Milanese seconded, and the motion passed. Ms. Mills motioned to pass the Purchase and Installation of two Backup Generators for their Public Works Facility, Chief Sievert seconded, and the motion passed. Vice Chairman Olka motioned to pass the AdventHealth Generator Electrical System Retrofit, Ms. Wright seconded, and the motion passed. Ms. Milanese motioned to add the Royal Trails Minor Improvements, Mr. Karl Bursa seconded, and the motion passed. Ms. Mills noted that if the state doesn't approve some projects, there would be funding left over, to which Ms. Milanese proposed to continue to prioritize other projects. Mr. Thiemann made a motion to add the Upgrade, the Existing Generator for Fire Station #2 for Groveland, Ms. Milanese seconded, and the motion passed. Vice Chairman Olka motioned to add the Generator Upgrade for Water Treatment Plan for St. Johns Water Utility, Ms. Mills seconded, and the motion passed. Ms. Milanese motioned to add the Lake Mack Area Property Acquisition for Lake County BOCC, Ms. Wright seconded, and the motion passed. Ms. Tucker motioned to add the Portable Generator for Lake County BOCC, Ms. Wright seconded, and the motion passed.

NEXT MEETING

Ms. Milanese stated that the next meeting will be scheduled on May 28, 2025, at 1400 hours.

ADOURNMENT

Chairman Ezell adjourned the meeting at 1530 hours.

APPENDIX D – Project Status List

LMS Priority	Owner	Hazard	Action	Responsible Agency	Amount Request Possible Fundir Source
High	Mount Dora	Flood	Donnelly Street Stabilization and Boardwalk Safety Improvements	City of Mount Dora	$796,500.00 / HMGI
High	Mount Dora	All Hazards	Emergency Power Generator for Wastewater Treatment Plant No. 1 Office	City of Mount Dora	$37,500.00 / HMGF
High	Mount Dora	Wind	Hardening of Wastewater Treatment Plant #1 Office Building Against Hurricane Winds	City of Mount Dora	$15,000.00 / HMGP
High	Lake County BOCC	All Hazards	Countywide Public Safety Communications Site HWY 50 Tower Generator/UPS	Lake County Office of Public Safety	$45,000.00 / HMGP
High	Lake County BOCC	All Hazards	Countywide Public Safety Communications Site Lady Lake Tower Generator/UPS	Lake County Office of Public Safety	$45,000.00 / HMGP
Medium	Leesburg	Hurricane, Flood and Severe Storms	Lift Station 113 Generator	City of Leesburg	$53,460.00 / HMGP
Medium	Leesburg	Hurricane, Flood and Severe Storms	Lift Station 50 Generator	City of Leesburg	$52,323.75 / HMGP
Medium	Leesburg	Hurricane, Flood and Severe Storms	Lift Station 64 Generator	City of Leesburg	$49,110.00 / HMGP

High	Lake County BOCC	Flood	Round Lake Road - Flood Mitigation Pond	Lake County Office of Public Works	$1,500,000 / HMGP
High	Minneola	Flood	Wastewater Lift Stations Bypass Pumps Infrastructure Retrofit	City of Minneola	$89,566 / HMGP
High	Minneola	Flood	Wastewater Lift Station #2 Bypass Pumps Infrastructure Retrofit	City of Minneola	$91,717.49 / HMGP
High	Minneola	Flood	Wastewater Lift Station #4 Bypass Pumps Infrastructure Retrofit	City of Minneola	$91,742.25 / HMGP
High	Minneola	Flood	Wastewater Lift Station #5 Bypass Pumps Infrastructure Retrofit	City of Minneola	$90,877.25 / HMGP
Medium	Minneola	Flood	Wastewater Lift Station #11 Bypass Pumps Infrastructure Retrofit	City of Minneola	$91,607.25 / HMGP
Medium	Groveland	Flood	Groveland Emergency Bypass Generation Pumping at Phase 1 Lift Stations	City of Groveland	$1,627,164.00 / HM
Medium	Howey in the Hills	Flood	Wastewater Lift Station #2 Bypass Pump	Town of Howey in the Hills	$197,879.00 / HMGI
Medium	Lake County School Board	All Hazards	East Ridge Middle School- Generator (TB)	Lake County School Board	$76,9745 / HMGP

Low	Lake County School Board	Flood	Tavares Middle School - Storm Water Drainage Improvement Project	Lake County School Board	$291,049 / HMGP
Low	Lake County BOCC	All Hazards	Lake County, Countywide Public Safety Towers, Generators/Power Systems (2 of 5 for three	Lake County BOCC	$270,210 / HMGP
LMS Priority	**Owner**	**Hazard**	**Action**	**Responsible Agency**	**Amount Requested Possible Funding Source**
High	Lake County BOCC	All Hazards	Lake County, Countywide Public Safety Towers, Generators/Power Systems (1 of 5 for three	Lake County BOCC	$630,000 / HMGP
High	Lake County BOCC	All Hazards	Portable Signal Back-up Generators	Lake County BOCC	$15,250 / HMGP
High	St. Johns River Utility Inc.	Flood	Trailer-mounted Diesel Bypass Pump	St. Johns River Utility Inc.	$100,000 / HMGP
High	St. Johns River Utility Inc.	Flood	Lift Pump Enhancement	St. Johns River Utility Inc.	$200,000 / HMGP
High	Lake County BOCC	All Hazards	Generators for Road Operation Facilities	Lake County BOCC	$423,032 / HMGP
Medium	Astatula	All Hazards	Water Treatment Plant 1 Generator Upgrade	City of Astatula	$95,000 / HMGP

Low	St. Johns River Utility Inc.	All Hazards	Generator Upgrade for Water Treatment Plant	St. Johns River Utility Inc.	$155,500 / HMGP
Low	Lake County BOCC	Flood	Lake Mack Area Property Acquisition (31344 Lakeside Dr)	Lake County BOCC	$250,000 / HMGP
Low	Lake County BOCC	All Hazards	Portable Generator	Lake County BOCC	$120,000 / HMGP
LMS Priority	**Owner**	**Hazard**	**Action**	**Responsible Agency**	**Amount Requested Possible Funding Source**
High	Lake County BOCC	All Hazards	EOC Generator Assessment and Refresh	Lake County BOCC	$2,000,000 / HMGP
High	Minneola	All Hazards	Generator at Eastridge Water Treatment Plan	City of Minneola	$400,000 / HMGP
High	Clay Electric	Severe Storms and Power Outages	Distribution Line Hardening - Corridor Improvement	Clay Electric	$690,000 / HMGP
High	Clay Electric	Severe Storms and Power Outages	Distribution Line Hardening - Ductile Iron Pole	Clay Electric	$475,000 / HMGP
High	AdventHealth Waterman	All Hazards	Generator Electrical System Retrofit	AdventHealth Waterman	$1,600,000 / HMGP

Low	Clermont	Infrastructure Damage	Clermont Public Safety Boat Dock	City of Clermont	$500,000 / HMGP
Low	Lake County BOCC	Flood	Royal Trails Flood Mitigation	Lake County BOCC	$3,525,079 / HMGP
Low	AdventHealth Waterman	Infrastructure Damage	Legacy building-Main Canopy / Legacy Building Facility Hardening	AdventHealth Waterman	$10,550,000 / HMGI
LMS Priority	**Owner**	**Hazard**	**Action**	**Responsible Agency**	**Amount Requested Possible Funding Source**
	SECO / Lake County BOCC	Utility Failure	SECO Energy Utility Hardening Project	SECO	3,790,940
					Submitted under a different DT

APPENDIX E – Project Prioritization List

On Priority List for Hurricane Debby								
LMS Priority	**Owner**	**Hazard**	**Action**	**Responsible Agency**	**Amount Requested/ Possible Funding Source**	**Timetable**	**Ranking**	**Notes**
High	Lake County BOCC	All Hazards	EOC UPS Assessment and Refresh	Lake County BOCC	$400,000 / HMGP	> 1 Year	1	**On Priority List for Hurricane Debby**
High	Astatula	All Hazards	Water Treatment Plant 1 Generator Upgrade	City of Astatula	$150,000 / HMGP	> 2 Years	2	**On Priority List for Hurricane Debby**
High	Tavares	All Hazards	Purchase And Installation of Two Backup Generators for Public Works Facility	City of Tavares	$400,000 / HMGP	> 1 Year	3	**On Priority List for Hurricane Debby**
Medium	AdventHealth Waterman	All Hazards	Generator Electrical System Retrofit	AdventHealth Waterman	$1,200,000 / HMGP	> 2 Years	4	**On Priority List for Hurricane Debby**
Medium	Lake County BOCC	Flood	Royal Trails Flood Mitigation	Lake County BOCC	$400,000 / HMGP	> 1 Year	5	**On Priority List for Hurricane Debby**
Medium	Groveland	All Hazards	Upgrade Existing Generator for Fire Station #2	City of Groveland	$250,000 / HMGP	> 1 Year	6	**On Priority List for Hurricane Debby**
Low	St. Johns River Utility Inc.	All Hazards	Generator Upgrade for Water Treatment Plant	St. Johns River Utility Inc.	$155,500 / HMGP	> 1 Year	7	**On Priority List for Hurricane Debby**
Low	Lake County BOCC	Flood	Lake Mack Area Property Acquisition (31344 Lakeside Dr)	Lake County BOCC	$250,000 / HMGP	> 1 Year	8	**On Priority List for Hurricane Debby**

Low	Lake County BOCC	All Hazards	Portable Generator	Lake County BOCC	$120,000 / HMGP	> 1 Year	9	**On Priority List for Hurricane Debby**
On Priority List for Hurricane Milton								
LMS Priority	**Owner**	**Hazard**	**Action**	**Responsible Agency**	**Amount Requested/ Possible Funding Source**	**Timetable**	**Ranking**	**Notes**
Medium	Astatula	All Hazards	Water Treatment Plant 1 Generator Upgrade	City of Astatula	$95,000 / HMGP	> 2 Years	6	**On Priority List for Hurricane Milton**
High	Lake County BOCC	All Hazards	Lake EOC Generator	Lake County BOCC	$2,000,000 / HMGP	> 2 Years	1	**On Priority List for Hurricane Milton**
High	Minneola	All Hazards	Generator at Eastridge Water Treatment Plan	City of Minneola	$400,000 / HMGP	> 1 Year	2	**On Priority List for Hurricane Milton**
High	Clay Electric	Severe Storms and Power Outages	Distribution Line Hardening - Corridor Improvement	Clay Electric	$690,000 / HMGP	> 2 Years	3	**On Priority List for Hurricane Milton**
High	Clay Electric	Severe Storms and Power Outages	Distribution Line Hardening - Ductile Iron Pole	Clay Electric	$475,000 / HMGP	> 3 Years	4	**On Priority List for Hurricane Milton**
High	AdventHealth Waterman	All Hazards	Generator Electrical System Retrofit	AdventHealth Waterman	$1,600,000 / HMGP	> 2 Years	5	**On Priority List for Hurricane Milton**
Medium	Lake County BOCC	All Hazards	Public Safety Communication Tower UPS / Generator Refresh	Lake County BOCC	$2,100,000 / HMGP	> 1 Year	6	**On Priority List for Hurricane Milton**

Medium	Minneola	All Hazards	Generator at Oak Valley Water Treatment Plan	City of Minneola	$300,000 / HMGP	> 1 Year	7	**On Priority List for Hurricane Milton**
Medium	Clermont	All Hazards	Lift Station 1 Standby Generator - Carolyn Dr. & 12th St	City of Clermont	$110.000 / HMGP	> 1 Year	8	**On Priority List for Hurricane Milton**
Medium	Clermont	All Hazards	Lift Station 2 Standby Generator - Emerald Lakes Compound	City of Clermont	$110,000 / HMGP	> 1 Year	9	**On Priority List for Hurricane Milton**
Low	Clermont	All Hazards	Lift Station 12 Standby Generator - 799 Lake Ave	City of Clermont	$110,000 / HMGP	> 1 Year	10	**On Priority List for Hurricane Milton**
Low	Tavares	Flood	Covered Community Sandbag location, street bulk storage & covered parking	City of Tavares	$1,217,690 / HMGP	> 1 Year	11	**On Priority List for Hurricane Milton**
Low	Astatula	All Hazards	Water Treatment Plant 1 Generator Upgrade	City of Astatula	$150,000 / HMGP	> 2 Years	12	**On Priority List for Hurricane Milton**
Low	Clermont	Power Outages	Clermont Safe Intersections	City of Clermont	$38,500 / HMGP	> 1 Year	13	**On Priority List for Hurricane Milton**
Low	Lake County Water Authority	Flood	Cherry Lake Water Control Structure Replacement & Engineering Flood Risk Mitigation Plan	Lake County Water Authority	$853,800 / HMGP	> 1 Year	14	**On Priority List for Hurricane Milton**
Low	Clay Electric	Power Outages, Electrical Fired and Infrastructure	Distribution Line Hardening - Tree Cable	Clay Electric	$450,000 / HMGP	> 3 Years	15	**On Priority List for Hurricane Milton**
Low	St. Johns River Utility	All Hazards	Generator Upgrade for Wastewater Treatment Plant	St. Johns River Utility	$250,000 / HMGP	> 1 Year	16	**On Priority List for Hurricane Milton**

Low	Clermont	Flood	Clermont Lift Station Bypass Pumps	City of Clermont	$300,000 / HMGP	> 1 Year	17	**On Priority List for Hurricane Milton**
Low	Clermont	All Hazards	Lift Station 19 Standby Generator - 2153 S. Waterview Dr	City of Clermont	$110,000 / HMGP	> 1 Year	18	**On Priority List for Hurricane Milton**
Low	Clermont	All Hazards	Lift Station 20 Standby Generator - 1301 Millholland St	City of Clermont	$110,000 / HMGP	> 1 Year	19	**On Priority List for Hurricane Milton**
Low	Clermont	All Hazards	Lift Station 30 Standby Generator - Lake Minneola Dr. at Cherry Knoll Subdivision	City of Clermont	$110,000 / HMGP	> 1 Year	20	**On Priority List for Hurricane Milton**
Low	Clermont	Infrastructure Damage	Clermont Public Safety Boat Dock	City of Clermont	$500,000 / HMGP	> 2 Years	21	**On Priority List for Hurricane Milton**
Low	Lake County BOCC	Flood	Royal Trails Flood Mitigation	Lake County BOCC	$3,525,079 / HMGP	> 1 Year	22	**On Priority List for Hurricane Milton**
Low	AdventHealth Waterman	Infrastructure Damage	Legacy building-Main Canopy / Legacy Building Facility Hardening	AdventHealth Waterman	$10,550,000 / HMGP	> 3 Years	23	**On Priority List for Hurricane Milton**

APPENDIX F – Cost Benefit Analysis Form

Using the STAPLEE method to prioritize projects

Per FEMA requirement 201.6©(3)(iii), all projects submitted to the Local Mitigation Strategy working group and included on the mitigation initiative list must be prioritized using a cost-benefit review process. In June 2009, the Lake County LMS Working Group chose the STAPLEE method to prioritize projects. The **STAPLEE** acronym stands for **S**ocial, **T**echnical, **A**dministrative, **P**olitical, **L**egal, **E**conomic and **E**nvironmental factors and the dimensions along which each project is measured. Each criteria are rated using a scale of 1 to 5 with 1 being very unfavorable, 3 being neutral and 5 being very favorable. Please refer to the criteria descriptions below to rate each question:

Dimension	Criteria	Description
Social	Community Acceptance	Will this project not be objectionable to a large majority of the population being impacted by the hazard?
	Effect on Segment of Population	Thinking of all immediate, direct, and indirect side effects of the implementation of this project, what will the effect be on the segment of the population (things to consider: property access, construction noise, inconvenience of actions)?
Technical	Technically Feasible	Most of the projects are at such a scale that they need to be
	Long-Term Solution	Does the project in, and of, itself or as a part of a large comprehensive program represent a long term solution to the problem at hand?
	Secondary Impacts	Secondary impacts include things like scalability of solutions and
Administrative	Staffing	Do you have enough staff to administer and manage the project?
	Funding Allocation	Are there funds currently budgeted for the project?
	Maintenance/Operations	Will you have enough personnel to maintain and operate the project, if applicable?
Political	Political Support	What do the elected officials think of the project? Are they aware of it? What might they think of it?
	Local Champion	The existence of a single person or group of persons that is very vocal in their support for a project might make it easier to realize the mitigation action.
	Public Support	What does the community think about the project? Do they think it is a fair use of resources?
Legal	State Authority	Does the state have jurisdiction with this kind of project?
	Existing Local Authority	Does the municipality have the legal authority to undertake the project?
	Potential Legal Action	Will the project potentially cause legal action?
Economic	Cost of Action	How expensive is the project?
	Benefit of Action	How many and how great are the benefits to the project?
	Contributes to economic goals	Does the project align with your community's economic goals?
	Outside funding required	Will you need outside funding to finance your share of the cost?

Environmental	Effect on land/water	What are the long term affects on the land and water on and adjacent to the site?
	Effect on Endangered Species	Will any endangered species be impacted by the project?
	Consistent with Community Environmental Goals	Will the project be consistent with the community's environmental goals?
	Consistent with Federal Laws	Will the project be in any danger of breaking any federal rules or regulations?

Update to the Local Mitigation Strategy (LMS) Lake County, Florida
Mitigation Project Form

CONTACT INFORMATION

PRIMARY POC		SECONDARY POC	
First and Last Name:		First and Last Name:	
Department/Agency:		Department/Agency:	
Street Address:		Street Address:	
City, State & Zip Code:		City, State & Zip Code:	
Phone Number:		Phone Number:	
Email Address:		Email Address:	

PROJECT (INITATIVE) INFORMATION

Project Name	
Jurisdiction	
Responsible Organization	
Estimated Cost	$ -
Hazard	
Funding Source	
Timeframe	
Status	
Description	

Project Name	
Jurisdiction	
Responsible Organization	
Estimated Cost	$ -
Hazard	
Funding Source	
Timeframe	
Status	
Description	

STAPLEE CRITERIA CONSIDERATIONS

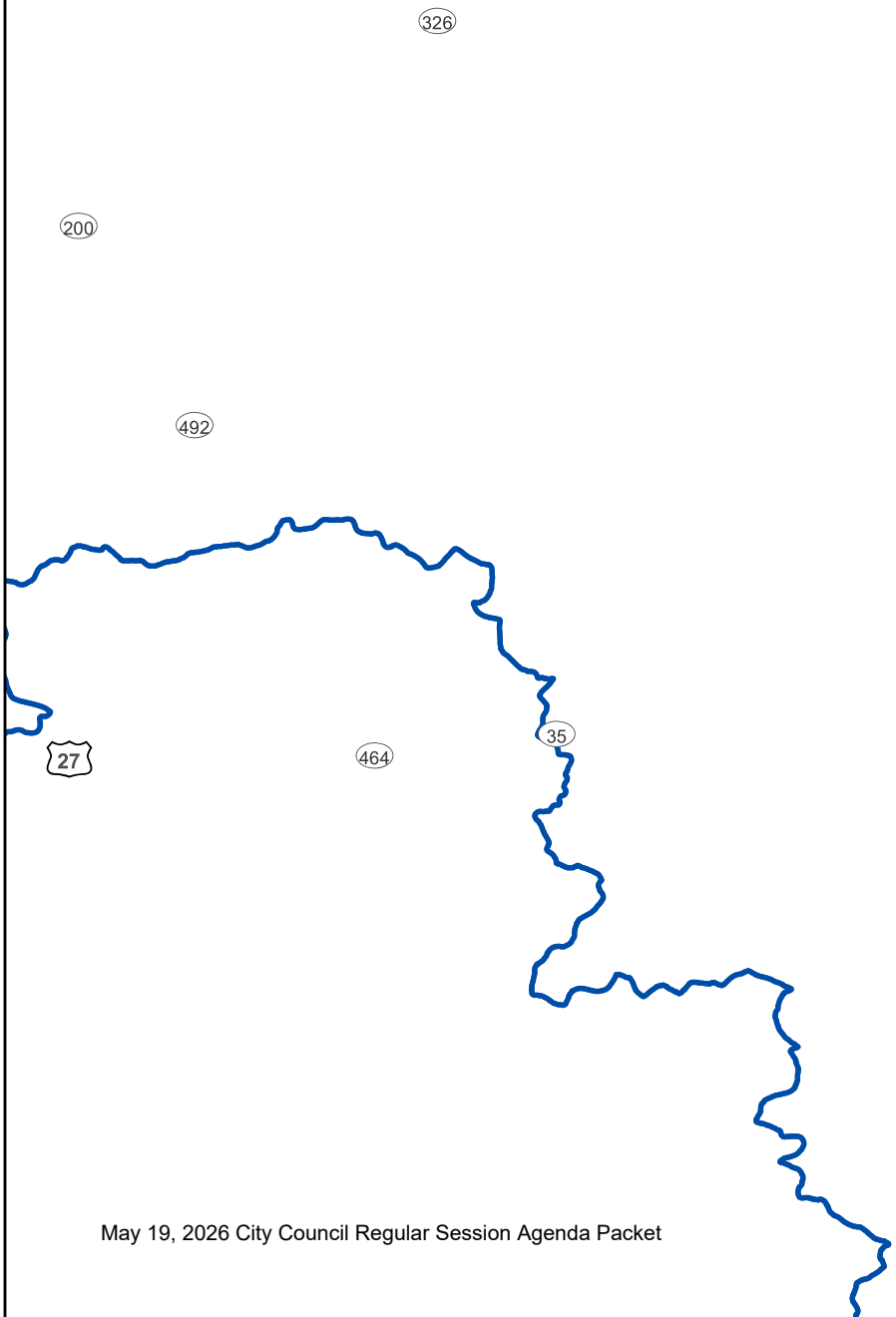
On a scale of 1 to 5, with 1 being less favorable and 5 being most favorable

Initiatives	***S*** ocial		***T*** echnical			***A*** dministrative			***P*** olitical			***L*** egal			***E*** conomic				***E*** nvironmental				**Total**
	Community Acceptance	Effect on Segment of Population	Technically Feasible	Long Term Solutions	Secondary Impacts	Staffing	Funding Allocation	Maintenance /Operations	Political Support	Local Champion	Public Support t	State Authority	Existing Local Authority	Potential Legal Action	Cost of Actions	Benefit of Action	Contributes to economic goals	Outside Funding Required	Effect on land/water	Effect on endangered Species	Consistent with Community Environmental Goals	Consistent with Federal Laws	
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APPENDIX G – Regulatory Flood Mapping Products

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FLOOD INSURANCE STUDY



LAKE COUNTY, FLORIDA
AND INCORPORATED AREAS

Community Name	Community Number
ASTATULA, TOWN OF	120581
CLERMONT, CITY OF	120133
EUSTIS, CITY OF	120134
FRUITLAND PARK, CITY OF	120387
GROVELAND, CITY OF	120135
HOWEY IN THE HILLS, TOWN OF	120585
LADY LAKE, TOWN OF	120613
LAKE COUNTY (UNINCORPORATED AREAS)	120421
LEESBURG, CITY OF	120136
MASCOTTE, CITY OF	120591
MINNEOLA, TOWN OF	120412
MONTVERDE, TOWN OF	120614
MT. DORA, CITY OF	120137
TAVARES, CITY OF	120138
UMATILLA, CITY OF	120139



REVISED
December 18, 2012

Federal Emergency Management Agency

FLOOD INSURANCE STUDY NUMBER
12069CV000A

NOTICE TO
FLOOD INSURANCE STUDY USERS

Communities participating in the National Flood Insurance Program have established repositories of flood hazard data for floodplain management and flood insurance purposes. This Flood Insurance Study may not contain all data available within the repository. It is advisable to contact the community repository for any additional data.

Part or all of this Flood Insurance Study may be revised and republished at any time. In addition, part of this Flood Insurance Study may be revised by the Letter of Map Revision process, which does not involve republication or redistribution of the Flood Insurance Study. It is, therefore, the responsibility of the user to consult with community officials and to check the community repository to obtain the most current Flood Insurance Study components.

Initial Countywide FIS Effective Date: July 3, 2002

First Revised Countywide FIS Date: December 18, 2012

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St. Johns River	Panels	07P-11P
Wekiva River	Panel	12P
Wolf Branch	Panels	13P-14P

Exhibit 2 – Flood Insurance Rate Map Index (Published Separately)
Flood Insurance Rate Maps (Published Separately)

FLOOD INSURANCE STUDY

LAKE COUNTY, FLORIDA, AND INCORPORATED AREAS

1.0 INTRODUCTION

1.1 Purpose of Study

This Flood Insurance Study (FIS) revises and updates information on the existence and severity of flood hazards in the geographic area of Lake County, including the Cities of Clermont, Eustis, Fruitland Park, Groveland, Leesburg, Mascotte, Mt. Dora, Tavares, and Umatilla; the Towns of Astatula, Howey in the Hills, Lady Lake, Minneola, and Montverde; and the unincorporated areas of Lake County (referred to collectively herein as Lake County).

This countywide FIS aids in the administration of the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973. This study has developed flood-risk data for various areas of the community that will be used to establish actuarial flood insurance rates and to assist the community in its efforts to promote sound floodplain management. Minimum floodplain management requirements for participation in the National Flood Insurance Program (NFIP) are set forth in the Code of Federal Regulations at 44 CFR, 60.3.

In some states or communities, floodplain management criteria or regulations may exist that are more restrictive or comprehensive than the minimum Federal requirements. In such cases, the more restrictive criteria take precedence, and the State (or other jurisdictional agency) will be able to explain them.

The Digital Flood Insurance Rate Map (DFIRM) and FIS Report for this countywide study have been produced in digital format. Flood hazard information was converted to meet the Federal Emergency Management Agency (FEMA) DFIRM database specifications and geographic information standards and is provided in a digital format so that it can be incorporated into a local Geographic Information System and be accessed more easily by the community.

1.2 Authority and Acknowledgments

The sources of authority for this FIS report are the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973.

For this revision of the countywide FIS, new hydrologic and hydraulic analyses were prepared by BakerAECOM, LLC, for FEMA, under Contract No. HSFEHQ-09-D-0368, Task Order HSFE04-09-J-0066. This revised study was completed in March 14, 2011.

This revision also incorporates the results of Royal Trails Flood Study that was performed by Inwood Consulting Engineers for the Department of Public Works, Lake County.

For the initial countywide FIS, the hydrologic and hydraulic analyses were prepared by Engineering Methods & Applications, Inc., for FEMA, under Inter-Agency Agreement No. EMW-96-CO-0024. That work was completed on November 11, 1997.

The initial countywide FIS was prepared to include all jurisdictions within Lake County in a countywide FIS. Information on the authority and acknowledgements for each jurisdiction with a previously printed FIS report included in the countywide FIS is shown below:

Astatula, Town of:	The hydrologic and hydraulic analyses for the FIS report dated February 15, 1984, were performed by Newman Consulting Engineering, for FEMA.
Clermont, City of:	The hydrologic and hydraulic analyses for the FIS report dated February 15, 1984, were performed by Newman Consulting Engineering, for FEMA.
Eustis, City of:	The hydrologic and hydraulic analyses for the FIS report dated June 4, 1987, were performed by Newman Consulting Engineers for FEMA. That FIS report also included information from the FIS of Lake County, Unincorporated Areas, Florida (FEMA, April 1982).
Fruitland Park, City of:	The hydrologic and hydraulic analyses for the FIS report dated March 5, 1984, were performed by Newman Consulting Engineering, for FEMA.
Groveland, City of:	The hydrologic and hydraulic analyses for the FIS report dated March 5, 1984, were performed by Newman Consulting Engineering, for FEMA
Howey in the Hills, Town of:	The hydrologic and hydraulic analyses for the FIS report dated February 15, 1984, were performed by Newman Consulting Engineering, for FEMA.
Lady Lake, Town of:	The hydrologic and hydraulic analyses for the FIS report dated February 15, 1984, were performed by Newman Consulting Engineering, for FEMA.
Lake County (Unincorporated areas):	The hydrologic and hydraulic analyses for the FIS report dated October 1, 1981, were prepared by the U.S. Army Corps of Engineers (USACE), Jacksonville District, for FEMA, under Inter-Agency Agreement No. IAA-H-9-79,

	Project Order No. 10. That work was completed in May 1980.
Leesburg, City of:	The hydrologic and hydraulic analyses for the FIS report dated January 18,, 1985, were performed by Newman Consulting Engineering, for FEMA. For the FIS report dated April 7, 1999, the hydrologic and hydraulic analyses were performed for Lake Hollywood and Ponding Areas K1-1, K1-2A, K1-2B, K1-2C, and K1-2D by Walling Engineering for FEMA. That work was completed in February 1996.
Mascotte, Town of:	The hydrologic and hydraulic analyses for the FIS report dated May 15, 1984, were performed by Newman Consulting Engineering for FEMA.
Minneola, Town of:	The hydrologic and hydraulic analyses for the FIS report dated February 15, 1984, were performed by Newman Consulting Engineering for FEMA.
Montverde, Town of:	The hydrologic and hydraulic analyses for the FIS report dated May 15, 1984, were performed by Newman Consulting Engineering for FEMA.
Mt. Dora, City of:	The hydrologic and hydraulic analyses for the FIS report dated April 5, 1988, were performed by the U.S. Department of the Interior, Geological Survey (USGS), Water Resources Division, Orlando, Florida, for FEMA under Inter-Agency Agreement No. EMW-85-E-1823. That work was completed in July 1986.
Tavares, City of:	The hydrologic and hydraulic analyses for the FIS report dated March 16, 1988, were performed by the USGS, Water Resources Division, Orlando, Florida, for FEMA under Inter-Agency Agreement No. EMW-85-E-1823. That work was completed in July 1986.
Umatilla, City of:	The hydrologic and hydraulic analyses for the FIS report dated April 3, 1989, were performed by the USGS, Water Resources Division, Orlando, Florida, for FEMA under Inter-Agency Agreement No. EMW-85-E-1823, Project Order No. 75139. That work was completed in August 1987.

Base map information shown on this Flood Insurance Rate Map (FIRM) was derived from multiple sources. Base map information for Lake County and all incorporated communities within Lake County was provided in digital format by Lake County and Florida Geographic Data Library. Orthophotography was collected in 2009 by the South West Florida Water Management District (SWFWMD) and St. Johns River Water Management District (SJRWMD).

The coordinate system used for producing this FIRM is NAD 1983 State Plane Florida East FIPS 0901. The horizontal Datum was NAD83 HARN, GRS 1980 spheroid. Corner coordinates shown on the FIRM are in latitude and longitude referenced to the UTM projection, NAD 83. Differences in the datum and spheroid used in the production of FIRMs for adjacent counties may result in slight positional differences in map features at the county boundaries. These differences do not affect the accuracy of information shown on the FIRM.

1.3 Coordination

Consultation Coordination Officer's (CCO) meetings may be held for each jurisdiction in this countywide FIS. An initial Consultation Coordination Officer (CCO) meeting (also occasionally referred to as the Scoping meeting) is held with representatives of the communities, FEMA, and the study contractors to explain the nature and purpose of the FIS and to identify the streams to be studied by detailed methods. A final CCO (often referred to as the Preliminary DFIRM Community Coordination, or PDCC, meeting) is held with representatives of the communities, FEMA, and the study contractors to review the results of the study.

For this revision of the countywide FIS, the initial CCO meeting was held on November 3, 2009, and attended by community officials, representatives of the St. Johns River and South Florida Water Management Districts, the State of Florida, FEMA Region IV, and the study contractor, BakerAECOM, LLC.

The final CCO meeting was held on August 18 2011 to review and accept the results of this FIS. Those who attended this meeting included representatives of Lake County, Cities of Mt. Dora and Tavares and Towns of Lady Lake and Astatula, AECOM, FEMA REGION IV. All problems raised at that meeting have been addressed in this study.

The dates of the historical initial and final CCO meetings held for the communities within the boundaries of Lake County are shown in Table 1, "Historical CCO Meeting Dates."

Table 1: Historical CCO Meeting Dates

Community Name	Initial CCO Date	Final CCO Date
Town of Astatula	*	September 13, 1983
City of Clermont	*	September 12, 1983
City of Eustis	*	February 25, 1986
City of Fruitland Park	*	September 14, 1983

Community Name	Initial CCO Date	Final CCO Date
City of Groveland	*	September 12, 1983
Town of Howey in the Hills	*	September 13, 1983
Town of Lady Lake	*	September 14, 1983
Lake County and Incorporated Areas (countywide)	September 22, 1995	September 21, 2000
Lake County (Unincorporated Areas)	November 27, 1978	March 3, 1981
City of Mascotte	*	September 12, 1983
Town of Minneola	*	September 13, 1983
Town of Montverde	*	September 13, 1983
City of Mt. Dora	*	August 30, 1987
City of Tavares	*	August 30, 1987
City of Umatilla	*	April 27, 1988

* Data not available

For the initial countywide FIS report, the initial CCO meeting was attended by representatives of Lake County; Cities of Eustis, Fruitland Park, Leesburg, Mascotte, and Mt. Dora, and the Town of Montverde; local consulting engineering companies; Engineering Methods & Applications, Inc.; and FEMA. Numerous other contacts for coordination and data acquisition were made with appropriate agencies and groups throughout the course of the study, including the following:

- Lake County Department of Public Services
- Land Planning Group
- St. Johns River Water Management District (SJRWMD)
- Lake County Water Authority
- DeGrove Surveyors, Inc.
- Cities of Eustis, Fruitland Park, Leesburg, Mascotte, and Mt. Dora
- Town of Montverde
- Florida Turnpike Office
- Florida Department of Transportation
- Centrum Electric Company
- USACE, Jacksonville District
- U.S. Dept. of Agriculture, Natural Resource Conservation Service (NRCS)
- USGS, Water Resources Division
- National Weather Service
- Dewberry & Davis

- Local Engineering Firms

The Cities of Clermont, Groveland, Tavares, Umatilla and the Towns of Astatula, Howey in the Hills, Lady Lake, and Minneola, as well as the above communities who attended the initial CCO meeting, were notified by a letter dated January 6, 2000, that their FIS/FIRM would be revised in countywide format.

The final CCO meeting for the initial FIS report was attended by representatives of the Towns of Astatula, Howey in the Hills, Lady Lake, Minneola; the Cities of Clermont, Eustis, Fruitland Park, Groveland, Leesburg, Mascotte, Mt. Dora, Umatilla; Lake County; the study contractor; the state; and FEMA.

2.0 AREA STUDIED

2.1 Scope of Study

This FIS report covers the geographic area of Lake County, Florida, including the incorporated communities listed in Section 1.1. The scope and methods of this study were proposed to, and agreed upon, by FEMA and Lake County.

For this revision, a total of 13.1 stream miles were studied using detailed methods. Additionally, detailed methods were also used to determine stillwater elevations for ponding areas in the Royal Trails subdivision located in the unincorporated northeastern portion of Lake County. Royal Trails subdivision extends from west of State Road 44 to east of Lake Tracy. Floodplain boundaries of streams that had been previously studied by detailed methods were redelineated based on more detailed and up-to-date topographic mapping for this FIS report.

All or portions of the flooding sources in Table 2, "Flooding Sources Studied by Detailed Methods," were studied by detailed methods. Limits of detailed study are indicated on the Flood Profiles (Exhibit 1) and on the FIRM (Exhibit 2). The areas studied by detailed methods were selected with priority given to all known flood hazards and areas of projected development or proposed construction.

Table 2: Flooding Sources Studied by Detailed Methods

6th Avenue Depressional Area	Boggy Marsh	County Road 42 Depressional Area 1
Apopka Beauclair Canal	Bonaire Pond	County Road 42 Depressional Area 2
Bass Lake	Center Lake	Crescent Lake
Bear Pond	Cherry Lake	Crooked Lake
Big Prairie Lake	Church Lake	Crystal Lake
Blacks Still Lake	Clearwater Lake	Danger Pond
Blue Lake	Cook Lake	
Deep Lake	Depressional Area 1	Depressional Area 2

Table 2: Flooding Sources Studied by Detailed Methods (continued)

Depressional Area 3
Dilly Lake
Dilly Marsh
Dream Lake
Dukes Lake
Dyches Lake
East Crooked Lake
East Lake
East Lake 220
East Lake Dixie
Edgewood Lake
Emeralda Marsh
Forest Lake
Fountain Lake
Fountain Lake East
Fountain Lake West
Gallows Lake
Grande Canal
Grassy Lake
Hancock Bay North
Hancock Bay South
Hancock Lake
Heritage Hills North Ponding Area
Heritage Hills Pond 1A
Heritage Hills Pond 1B
Heritage Hills Pond 2
Heritage Hills Pond 3
Hickorynut Lake
Hidden Lake
Horseshoe Lake
Horseshoe Lake East
Horseshoe Lake West
Indianhouse Lake East
Indianhouse Lake West
Island Lake
Island Pond
Jacks Lake
Jake Bay Depressional Area
Johns Lake
Keene Lake
Lake Akron
Lake Alice
Lake Amos
Lake Apopka
Lake Arlene
Lake Arthur
Lake Audrey
Lake Beasley
Lake Beauclair
Lake Bracy
Lake Burns
Lake Carlton
Lake Catherine
Lake Charles
Lake Chloe
Lake Clair
Lake Cooley
Lake David
Lake Denham
Lake Dicie
Lake Dora
Lake Dot
Lake Douglas
Lake Edwards
Lake Eldorado
Lake Ella-170
Lake Ella-220
Lake Elsie
Lake Enola
Lake Etowah
Lake Eustis
Lake Eustis Area Pond 1
Lake Eustis Area Pond 2
Lake Eustis Area Pond 3
Lake Eustis Area Pond 4
Lake Felter
Lake Florence
Lake Frances
Lake Franklin
Lake Gary
Lake Gem
Lake Geneva
Lake Gertrude
Lake Gibson
Lake Glona
Lake Grace
Lake Gracie
Lake Griffin
Lake Harris
Lake Hermosa
Lake Heron Depressional Area 1
Lake Heron Depressional Area 2
Lake Heron Depressional Area 3
Lake Holly
Lake Holly Depressional Area 2
Lake Holly Depressional Area 3
Lake Holly Depressional Area 4
Lake Holly Depressional Area 5
Lake Holly Depressional Area 6
Lake Holly Depressional Area 7
Lake Hollywood
Lake Idamere
Lake Illinois
Lake Jewel
Lake Joanna
Lake John
Lake Josephine
Lake Junietta
Lake Katherine
Lake Kathryn
Lake Keith
Lake King

Table 2: Flooding Sources Studied by Detailed Methods (continued)

Lake Lincoln
Lake Linda
Lake Lizzie
Lake Lorraine
Lake Louisa
Lake Louise
Lake Lucerne
Lake Lucie
Lake Lulu
Lake Mack
Lake Madge
Lake Maggie
Lake Mary
Lake Minnehaha
Lake Minneola
Lake Needham
Lake Nellie
Lake Nettie
Lake Oleo
Lake Ouida
Lake Owen
Lake Palatlakaha
Lake Palm
Lake Pearl
Lake Sallie
Lake Saunders
Lake Schimmerhorn
Lake Seneca
Lake Sidney
Lake Smith
Lake Sparkling Water
Lake Spencer
Lake Sunnyside
Lake Sunshine
Lake Susan
Lake Swatara
Lake Tavares
Lake Tem
Lake Umatilla
Lake Vista
Lake Wash
Lake Willie
Lake Winona
Lake Woodward
Lake Yale
Leesburg Tributary 1
Leesburg Tributary 2
Leesburg Tributary 2-1
Leesburg Tributary 3
Leesburg Unnamed Pond
Little Bluff Lake
Little Everglades Area No. 1
Little Everglades Area No. 2
Little Everglades Area No. 3
Little Everglades Area No. 4
Little Everglades Area No. 5
Little Everglades Area No. 6
Little Grassy Lake
Little Lake Blackwelder
Little Lake Bracy
Little Lake Harris
Long Lake
Martins Lake
Minneola Annex Pond 1
Minneola Annex Pond 2
Mirror Lake
Mount Plymouth Lake
Mule Pond
Muscle Lake
Myrtle Lake
Neighborhood Lakes North
Neighborhood Lakes South
North Twin Lake
Olsen Lake
Park Lake
Peanut Pond
Perch Lake
Pike Lake
Pine Island Lake
Pine Meadows Lake
Plum Lake
Pond Chain 580-1
Ponding Area 07-3
Ponding Area 07-5
Ponding Areas 07-7
Ponding Area 180-1
Ponding Area 220-1
Ponding Area 306-1
Ponding Area 308-1
Ponding Area 345-1
Ponding Area 359-1
Ponding Area 359-2
Ponding Area 362-1
Ponding Area 367-1
Ponding Area 378-1
Ponding Area 378-2
Ponding Area 378-3
Ponding Area 378-4
Ponding Area 378-5
Ponding Area 378-6
Ponding Area 378-7
Ponding Area 380-1
Ponding Area 380-2
Ponding Area 380-3
Ponding Area 380-4
Ponding Area 395-1
Ponding Area 395-2
Ponding Area 480-1
Ponding Area 486-1
Ponding Area 495-1
Ponding Area 505-1
Ponding Area 505-2
Ponding Area 505-3
Ponding Area 505-4
Ponding Area 535-1
Ponding Area 550-1
Ponding Area 550-2
Ponding Area 550-3
Ponding Area 560-1

Table 2: Flooding Sources Studied by Detailed Methods (continued)

Ponding Area 560-2
Ponding Area 580-1
Ponding Area 580-2
Ponding Area 580-3
Ponding Area 590-1
Ponding Area 675-3
Ponding Area 675-4
Ponding Area 675-5
Ponding Area 750-1
Ponding Area A
Ponding Area B
Ponding Area B10B
Ponding Area B10C
Ponding Area B10D
Ponding Area B10E
Ponding Area B10F
Ponding Area B10G
Ponding Area B10H
Ponding Area B10I
Ponding Area B10J
Ponding Area B10K
Ponding Area B10M
Ponding Area B21D
Ponding Area B21E
Ponding Area B21F
Ponding Area B30A
Ponding Area B30C
Ponding Area B30D
Ponding Area C
Ponding Area D2B
Ponding Area D2E1
Ponding Area D2E2
Ponding Area D2G
Ponding Area D2H
Ponding Area D2J
Ponding Area D2K
Ponding Area D2L
Ponding Area D2M
Ponding Area D2N
Ponding Area D2O
Ponding Area D2P
Ponding Area E
Ponding Area E3B
Ponding Area F1A
Ponding Area F1D
Ponding Area F1H
Ponding Area F3D
Ponding Area F3F
Ponding Area F5B
Ponding Area F6B
Ponding Area F6C
Ponding Area F6D
Ponding Area G1-3
Ponding Area G1-4
Ponding Area G4B
Ponding Area G4C
Ponding Area G7B
Ponding Area G7C
Ponding Area G7D
Ponding Area G7E
Ponding Area G7F
Ponding Area G7H
Ponding Area G7HA
Ponding Area G7I
Ponding Area G7J
Ponding Area G8B
Ponding Area G9-1
Ponding Area G9-2
Ponding Area G9-3
Ponding Area H1B
Ponding Area H1C
Ponding Area H1D
Ponding Area H1H
Ponding Area H1I
Ponding Area H5A
Ponding Area H5F
Ponding Area H5G
Ponding Area J-1-1
Ponding Area K1-1
Ponding Area K1-2
Ponding Area K1-2A
Ponding Area K1-2B
Ponding Area K1-2C
Ponding Area K1-2D
Ponding Area K1A
Ponding Area K1B
Ponding Area K4-1
Ponding Area K5A
Ponding Area K5B
Ponding Area K5C
Ponding Area K5E
Ponding Area K5F
Ponding Area K5H
Ponding Area K-11-3
Ponding Area K-11-6
Ponding Area K-11-7
Ponding Area K-11-8
Ponding Area L1A
Ponding Area L1B
Ponding Area L1C
Ponding Area L1D
Ponding Area L1E
Ponding Area L1F
Ponding Area Q2-1
Ponding Area Q3-2
Ponding Area Q3-4
Ponding Area Q4-6
Ponding Area West of Plum Lake (L-26)
Round Lake
Sap Pond
Saw Mill Lake
Sawgrass Bay
Sawgrass Lake
Schoolhouse Lake
Shady Nook Lake
Shepherd Lake
Silver Lake
Smith Pond
South Lake
South Twin Lake
Spring Lake
Square Lake
Stewart Lake
St. Johns River
Sumner Lake

Table 2: Flooding Sources Studied by Detailed Methods (continued)

Sunset Lake
Sunset Valley Lake
Sylvan Lake
Sylvia Lake-Lake Ivanhoe
Trout Lake
Unity Lake
Unnamed Lake West of Lake Joanna
Unnamed Pond North of Lake Clair
Unnamed Pond North of Lake Sunnyside
Unnamed Pond South of Lake Sunshine
Unnamed Ponding Area 1
Unnamed Ponding Area 2
Unnamed Ponding Area 3
Unnamed Ponding Area 4
Unnamed Sand Mine Ponding Area
Wash Lake
Wash Pond 1
Wash Pond 2
Wash Pond 3
Wash Pond 4
West Crooked Lake
West Lake
West Lake Dixie
Wilma Lake North
Wilma Lake South
Wilson Lake
Wekiva River
Wolf Branch
Wolf Branch Sink
Zephyr Lake

All or portions of the following flooding sources have been studied or restudied in detail in the current revision.

Table 3: Flooding Sources with New or Revised Analyses as part of the Current Study Update

Flooding Source	Reach Length (miles)	Limits
Leesburg Tributary 1	1.7	From mouth to State Hwy 44
Leesburg Tributary 2	1.5	From mouth to a point approximately 100 feet upstream of Main Street
Leesburg Tributary 2-1	0.3	Confluence with Leesburg Tributary 2 to a point approximately 1,410 feet upstream of confluence
Leesburg Tributary 3	0.4	From mouth to a point Approximately 310 feet upstream of Youngs Road
St. Johns River	7.0	Approximately 3.1 miles downstream of State Hwy 40 to a point approximately 3.9 miles upstream of State Hwy 40
Wolf Branch	2.2	From mouth to a point to approximately 620 feet upstream of Country Club Boulevard

Approximate analyses were used to study those areas having a low development potential or minimal flood hazards. This revision refined Zone A for all flooding sources listed in Table 4.

Table 4: Flooding Sources Studied by Approximate Methods

Alexander Springs Creek
Big Creek
Billies Bay
Black Water Creek
Bugg Spring
Eustis Meadows
Glenn Branch
Glenn Branch Tributary
Hicks Ditch
Jumping Gully
Little Creek
Live Oak Hammock
Ninemile Branch
Ninemile Creek
Pittman Swamp
Seminole Creek
Sulpher Run
Tracy Canal
Tributary 1 to Alexander Springs Creek
Tributary 1 to Black Water Creek
Tributary 1 to Jumping Gulley
Tributary 1 to Lake Dexter
Tributary 1 to Ninemile Creek
Tributary 2 to Alexander Springs Creek
Tributary 2 to Lake Dexter
Tributary 2 to Lake Dorr
Tributary 2 to Little Creek
Tributary 2 to Little Lake Harris
Tributary 2 to Tracy Canal
Tributary 3 to Black Water Creek
Tributary 3 to Lake Dexter
Tributary 3 to Lake Dorr
Tributary 3 to Sulphur Run
Tributary 3-1 to Black Water Creek
Tributary 4 to Black Water Creek
Tributary 4 to St. Johns River
Tributary 4-1 to Black Water Creek
Tributary 5 to St. Johns River
Tributary 6 to St. Johns River
Tributary 6-1 to St. Johns River
Tributary 6-2 to St. Johns River
Tributary to Black Water Swamp
Tributary to Lake Norris
Unnamed Tributary to Lake Harris

This revision to the countywide FIS also incorporates the determination of letters issued by FEMA resulting in Letters of Map change as shown in Table 5, "Letters of Map Revision (LOMRs) Incorporated into Current Study."

Table 5: Letters of Map Revision (LOMRs) Incorporated into Current Study

Case Number	Flooding Source(s)	Communities Affected	Effective Date
97-04-377P	Zone A Ponding Area North of Wolf Branch Road	City of Mt. Dora	5/27/1999
02-04-323P	Zone A Ponding Areas	Lake County	7/5/2002
03-04-573P	Lake Frances	Lake County	12/23/2003
04-04-353P	Lake Everglades Ponding Area Nos. 1 through 6	Lake County	11/4/2004
04-04-363P	Schoolhouse Lake	Lake County	3/16/2005

Case Number	Flooding Source(s)	Communities Affected	Effective Date
05-04-0916P	Unnamed Ponding Area	Lake County	6/20/2005
05-04-3652P	Clearwater Lake	Lake County	5/23/2006
05-04-3654P	Unnamed Ponding Area 1, Unnamed Ponding Area 2, Grand Canal	City of Mt. Dora	5/23/2006
07-04-0194P	Lake Katherine, Lake Clair, Unnamed Pond North of Lake Clair	Lake County	6/22/2007
07-04-6495P	Ponding Area 650-3, Ponding Area 650-4, Ponding Area 650-5	Lake County	4/17/2008
08-04-5093P	Lake Sunshine, Unnamed Pond South of Lake Sunshine	Town of Lady Lake	1/30/2009
09-04-2296P	Ponding Area D2N, Ponding Area D2O, Ponding Area D2P	Lake County	11/16/2009
09-04-4297P	Lake Mack, Forest Lake, 6th Ave. Depressional Area, Depressional Area 1, Depressional Area 2, Depressional Area 3, Lake Heron Depressional Area 1, Lake Heron Depressional Area 2, Lake Heron Depressional Area 3, Jake Bay Depressional Area, Lake Holly, Lake Holly Depressional Area 2, Lake Holly Depressional Area 3, Lake Holly Depressional Area 4, Lake Holly Depressional Area 5, Lake Holly Depressional Area 6, Lake Holly Depressional Area 7, County Road 42 Depressional Area 1, County Road 42 Depressional Area 2	Lake County	5/11/10
09-04-7272P	Lake Eustis Ponding Area 1, Lake Eustis Ponding Area 2, Lake Eustis Ponding Area 3, Lake Eustis Ponding Area 4	Lake County	9/10/2010

Case Number	Flooding Source(s)	Communities Affected	Effective Date
10-04-4299P	Unnamed Sand Mine Ponding Area, Heritage Hlls North Ponding Area, Heritage Hills Pond 1A, Heritage Hills Pond 1B, Heritage Hills Pond 2, Heritage Hills Pond 3	Lake County	1/10/2011
11-04-4633P	Unnamed Ponding Area 3, Unnamed Ponding Area 4	Lake County	12/19/2011

2.2 Community Description

Lake County is located in central Florida, bounded on the east by Volusia, Seminole and the heavily developed Orange County; on the south by Polk County; on the west by Sumter County; and on the north by Marion County.

Topography in Lake County is varied. Ground elevations range from less than 5 feet above National Geodetic Vertical Datum of 1929 (NGVD) along the St. Johns River to a high of 312 feet NGVD (USGS; 7.5 min. Quads). Landforms in Lake County are of three basic types: ridges, valleys, and uplands. Lake County has 1,345 lakes whose surface areas are 2.5 acres or more. About 32 percent of the county is taken up by lakes, swamps, and marshes; 33 percent by open undeveloped land; 21 percent by agriculture; 12 percent by Ocala National Forest; and 2 percent by urban use.

The climate of the county is semitropical characterized by warm, humid summers and mild dry winters. The mean annual temperature is about 72 degrees Fahrenheit (°F). January is the coldest month with a mean minimum temperature of 50°F; however, occasional below-freezing temperatures occur. The hottest months are July and August, each with a mean maximum temperature of 92°F. Annual precipitation in Lake County averages about 51 inches, most of which occurs during the June-October rainy season.

Lake County has continued to be the site of rapid population growth and development owing to the popularity of central Florida as a major entertainment and recreational area. The County population more than doubled between the 1970 and 1990 censuses (increasing from 69,305 to 152,104), and is estimated to have increased another 24% by 1997 (State of Florida, February 1996). From April 1, 2000 to July 1, 2009, the populated increase was estimated at 48.3% with a total county population of 312,119 (U.S. Census, March 2011).

2.3 Principal Flood Problems

Floods can occur in Lake County any time during the year, however, they are most frequent during the June-October rainy season. Floods on the lakes would result from prolonged heavy rainfall over the study area with high antecedent lake stages. Floods on the streams would result from prolonged heavy rainfall over a large area. The flooding

would be more severe from rainfall associated with hurricanes or tropical storms and when antecedent rainfall has resulted in saturated ground conditions when the infiltration is minimal. Cloudburst storms can occur any time but do not constitute a serious flood hazard in the study area.

Information on past floods in Lake County is sparse. Heavy rainfall in late 1959 and the early spring of 1960 saturated the ground and raised the groundwater table well above normal. In September 1960, Hurricane "Donna" passed through the area causing significant flooding throughout Lake County. The flooding was considerably worse on the closed lake basins that depend on subsurface drainage. Table 6, "Historic Flood Elevations", lists lakes in Lake County with records of past stages. The table shows the historic peak, the date of the historic peak, and the date of the first year of record.

Table 6: Historic Flood Elevations

Lake	Historic Peak (feet NAVD)	Date	First Year of Records
Apopka	68.3	October 1936	1935
Beauclair	62.49	July 1968	1960
Carlton	62.52	November 1975	1960
Dora	64.7	1927	1927
Johns	97.46	August 1960	1959
Louisa	98.64	March 1960	1957
Minnehaha	98.04	April 1960	1945
Cherry	97.13	April 1959	1956
Yale	60.29	October 1960	1959

More recent flooding has also been recorded. Widespread flooding and property damages were observed in peninsular Florida in September 1994, when a tropical and non-tropical system combined to bring heavy rains. Heavy rains in December 1997 and January 1998 flooded a mobile home park in the Clermont area. An estimated 8 to 10 inches from Hurricane Frances in September 2004 flooded roads and a few homes in the central and northern part of Lake County (NOAA, March 2011).

2.4 Flood Protection Measures

Channelization for navigation purposes began as early as 1860 when a 4-foot channel was dug from the mouth of the Oklawaha River to Leesburg on Lake Griffin. Since that time, a great number of small public and private water control measures have been completed in Lake County. Lake Griffin has been regulated to some extent for more than 35 years by a control in the Oklawaha River at Moss Bluff, about 8 miles downstream of the lake. A timber control was placed in the Apopka-Beauclair canal in 1950, and the present lock and dam, about halfway between Lake Apopka and Lake Beauclair was opened in 1956. Also in 1956, the lock and dam in the canal between Lakes Eustis and Griffin was opened. The canals between Lakes Dora and Eustis and Lakes Apopka and Beauclair were deepened in 1958. Lake regulation has also been implemented on lakes in the

upper Palatlakaha basin which includes Lakes Cherry, Minneola, Minnehaha and Louisa.

For the City of Tavares, there are some privately owned retention/detention ponds, only the locks and control structures on the Apopka-Beauclair Canal, the Palatlakaha River, and the Oklawaha River affect the lake levels within the City of Tavares. Burrel Lock and Dam on Haines Creek, the outlet from Lake Eustis, acts to control the level of Lake Eustis and all waters upstream of the control in the City of Tavares.

There are no other existing or proposed flood protection projects which would significantly reduce the 1-percent-annual-chance flood levels in Lake County.

3.0 ENGINEERING METHODS

For the flooding sources studied by detailed methods in the community, standard hydrologic and hydraulic study methods were used to determine the flood-hazard data required for this study. Flood events of a magnitude that is expected to be equaled or exceeded once on the average during any 10-, 50-, 100-, or 500-year period (recurrence interval) have been selected as having special significance for floodplain management and for flood insurance rates. These events, commonly termed the 10-, 50-, 100-, and 500-year floods, have a 10-, 2-, 1-, and 0.2-percent chance, respectively, of being equaled or exceeded during any year. Although the recurrence interval represents the long-term, average period between floods of a specific magnitude, rare floods could occur at short intervals or even within the same year. The risk of experiencing a rare flood increases when periods greater than 1 year are considered. For example, the risk of having a flood that equals or exceeds the 1-percent-annual-chance flood in any 50-year period is approximately 40 percent (4 in 10); for any 90-year period, the risk increases to approximately 60 percent (6 in 10). The analyses reported herein reflect flooding potentials based on conditions existing in the community at the time of completion of this study. Maps and flood elevations will be amended periodically to reflect future changes.

3.1 Hydrologic Analyses

For this countywide study, hydrologic analyses were carried out to establish peak discharge frequency relationships for each flooding source studied by detailed and approximate methods affecting the community. A summary of peak discharge-drainage area relationships for streams studied by detailed methods is shown in Table 7, "Summary of Discharges."

The stillwater elevations for the 10-, 2-, 1-, and 0.2-percent-annual-chance floods for all lacustrine flooding sources have been determined and are summarized in Table 8, "Summary of Stillwater Elevations."

3.1.1 Methods for Flooding Sources with New or Revised Analyses in Current Study

Peak flood discharges for 10-, 2-, 1-, and 0.2-percent-annual-chance recurrence intervals were developed using the USACE Hydrologic Engineering Center’s Hydrologic Modeling System (HEC-HMS), Version 3.40, for all detailed study streams other than the St. Johns River. Peak discharges for St. Johns River

remain unchanged from that determined for the previous FIS.

SCS 24-hour Type II rainfall distribution was used for all design frequency simulations to develop runoff hydrographs. Rainfall values were obtained from the U.S. Department of Commerce Technical Paper No. 40 "*Rainfall Frequency Atlas of the Eastern United States*". A 24 hours storm was chosen based on historical patterns. For 0.2% annual chance flood, rainfall values were interpolated using best fit curve.

Drainage basin boundaries for the detailed studied streams in Lake County were delineated using a digital elevation model (DEM) generated from the LIDAR data collected and processed in 2007, as well as a 1/3 arc-second National Elevation Dataset DEM. A weighted runoff curve number was calculated for each sub-basin by using an intersection of soils data, land use data, and sub-basin boundary data. The resultant runoff curve number is the weighted runoff curve number for the sub-basin.

Soils information was obtained from the St. Johns River Water Management District (SJRWMD) 1:500000 General Soil Map, Florida, 1982. Land Use data was obtained from the St. Johns River Water Management District. The Land Use data was based on 2004 Natural Color and color infrared aerial photography.

3.1.2 Methods for Flooding Sources Incorporated from Previous Studies

This section describes the methodology used in previous studies of flooding sources incorporated into this FIS that were not revised for this countywide study. Hydrologic analyses were carried out to establish peak discharge-frequency relationships for each flooding source studied by detailed methods affecting the community.

Precountywide Analyses

The hydrologic data for the St. Johns River was taken from the January 1979 Seminole County FIS and "Flood Plain Information, St. Johns River and Lake Beresford, Volusia and Lake Counties, Florida," (USACE, 1974). Additional information was obtained from a stage-frequency analysis at Lake George on the St. Johns River.

The hydrologic data for the Wekiva River was taken from the January 1979 Seminole County FIS. Lakes Dora, Johns, Apopka, Beauclair, and Carlton were taken from May 1979 Unincorporated Areas of Orange County FIS.

Lakes Louisa, Minnehaha, and Yale were analyzed by a frequency analysis of historical data using a Weibull distribution. Lakes Cherry and Minneola are connected hydraulically with Lake Minnehaha and differ in stage only by the amount of headloss caused by the flow between the lakes (FIS Lake County, October, 1981).

To analyze lakes where little or no stage records exist, rainfall-frequency estimates were obtained from statistical analysis of records from long term rainfall stations in and around Lake County. Results are as follows:

	Rainfall (inches)			
Duration	10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
1-day	6.4	10.0	12.0	17.4
3-day	8.8	11.9	13.6	18.5
1-month	15.2	19.5	21.0	24.0

Lakes Akron, Bass, Grace, Jewel, Kathryn, Louisa, Lulu, Perch, Schimmerhorn, Sidney, Silver, South, and were analyzed using the Volumetric runoff method. Analysis of the soil characteristics and land use of each lake basin were used to determine the percent of rainfall that would be retained on land from a storm of specified duration and frequency and the corresponding percent that would run off the basin into the lake. The sum of the volume of runoff added to the volume of rain falling directly on the lake gives the total volume of rainfall the lake receives during the storm. A stage-capacity curve was developed for each lake using contours on the USGS Quadrangle maps [USGS; 7.5 min. Quads: Salt Springs (1970), Juniper Springs (1970), Astor (1972), Alexander Springs (1972), Lake Woodruff (1962/1970), Emeralda Island (1966), Umatilla (1965/1970), Paisley (1965/1970), Pine Lakes (1962/1970), Orange City (1964/1970), Leesburg East (1965), Eustis (1966/1970), Sorrento (1960/1970), Sanford SW (1965/1970), Howey-in-the-Hills (1969), Astatula (1962/1970), Apopka (1960/1970), Clermont West (1969), Clermont East (1962/1970), Lake Nellie (1959), and Lake Louisa (1959/1970)] and field surveys. Applying the computed volume to the stage- capacity curve revealed the stage required to store the storm rainfall excess in the lake for each storm considered. The 5-day duration, 10-, 2-, 1-, and 0.2-percent-annual-chance storms were analyzed for the above lakes and the results are listed in Table 8 in the "Summary of Stillwater Elevations". For Lake Kathryn, which has outlet capacity, it was necessary to consider the rate of inflow and outflow, as well as the volume. An outflow rating was developed for the north and south outlets of Lake Kathryn and the rainfall inflow routed through the lake by the modified Puls techniques.

The February 15, 1984, Town of Astatula FIS; February 15, 1984, City of Clermont FIS; March 5, 1984, City of Fruitland Park FIS; March 5, 1984, City of Groveland FIS; February 15, 1984, Town of Howey in the Hills FIS; February 15, 1984, Town of Lady Lake FIS; May 15, 1984, City of Mascotte FIS; February 15, 1984, Town of Minneola FIS; April 7, 1999, City of Leesburg FIS; and the May 15, 1984, Town of Montverde FIS flooding sources were reviewed for the effects of three storms: a 10-percent-annual-chance 24 hour storm, a 2-percent-annual-chance 24 hour storm and a 1-percent-annual-chance 24 hour

storm. Both existing and proposed conditions were studied. Base runoff coefficients ranged from 0.9 for impervious areas to 0.15 for Agricultural areas. The existing flood prone maps were utilized to determine the elevations of land locked lakes for the 1-percent-annual-chance flood, existing conditions. The calculated 1-percent-annual-chance flood was then deducted from the level and used as a base level for existing occupancy and land use.

The June 4, 1987, City of Eustis FIS used a rainfall-frequency estimates to analyze lakes where little or no stage records exist by using statistical analysis of records from long term rainfall stations in and around Lake County.

The lakes and ponding areas studied in detail in the City of Eustis, except Lake Eustis, were elevations taken from "Comprehensive Drainage Plan, Lake County, Florida, Phase II" (Newman, 1981). The 1-percent-annual-chance (base) flood elevations were obtained from aerial photographs taken during actual flooding conditions and were overlaid onto topographic maps. The 10- and 2-percent-annual-chance flood elevations were determined from the base flood elevations. The 0.2-percent-annual-chance flood was not determined.

The April 7, 1999, FIS for the City of Leesburg revision, used advanced Interconnected Pond Routing (adICPR) modeling to determine the elevations of Lake Hollywood and Ponding Areas K1-1, K1-2A, K1-2B, K1-2C, and K1-2D in St. Johns Basin.

The April 5, 1988, City of Mt. Dora FIS and March 16, 1988, City of Tavares FIS analysis of the 1-percent-annual-chance flood elevation on Lake John, Lake Nettie, and Lake Tern followed the procedures developed by M.A. Lopez in his report "Regional Flood Relations for Unregulated Lakes in West-Central Florida" (Lopez, 1984). This procedure utilizes information available from maps and rainfall data to calculate the volume of water for a designated-frequency flood, which is then used to determine the elevation of that flood.

The 1-percent-annual-chance flood elevation in the City of Mt. Dora, for Lake Dora was taken from the June 1984 Unincorporated Areas of Orange County FIS.

The 1-percent-annual-chance flood elevation in the City of Tavares, for Lakes Frances, Junietta, and Tavares were based on the regionalized flood relations for ungaged lakes. The calculations for Lake Eustis were based on the frequency analysis of lake volumes for lakes with previous water level records.

The April 3, 1989, City of Umatilla FIS used equations for rural areas developed in USGS Report 82-4012 were used with the estimated local drainage basin parameters for each lake to estimate the 1-percent-annual-chance rural peak discharge (USGS, 1982b). Equations developed in USGS Water Supply Paper 2207 were used to adjust the 1-percent-annual-chance rural peak discharge to the 1-percent-annual-chance urban peak discharge (Sauer, 1983). The parameters used in the regionalized regression equations include basin drainage area; basin

slope; basin length; basin storage; impervious area; two-hour, two- year estimated rainfall; and a basin development factor. The basin parameters were determined using a topographic map. The rainfall parameter was taken from TP-40 (NOAA, 1961). The basin development factor was chosen by engineering judgement and based on field observation. Flood inflow hydrographs for each lake were estimated using a unit-hydrograph method described in USGS Open-File Report 82-365 (Sauer, 1982).

Hydraulic analyses of the basins in Umatilla were performed to provide estimates of the elevation of the 1-percent-annual-chance flood. For the routing analyses, a relationship between lake-stage and lake-storage volume for each lake was determined. The stage-storage relationship was determined from contours obtained from USGS Quadrangle maps (7.5 min. Umatilla Quad, 1980). Structural geometry and elevations of culverts were obtained from field surveys. For culverts, the coefficient of discharge was assumed to be 0.80 and the roughness factor (Manning's "n") was assumed to be 0.015. Outflows from Lake Mary and Lake Umatilla were computed using a broad-crested-spillway equation. The coefficient of discharge for outflows from Lake Mary and Lake Umatilla was assumed to be 2.0.

The 1-percent-annual-chance water-surface elevations for Lake Pearl, Lake Owen, Muscle Lake, and Lake Yale in the City of Umatilla were determined using aerial photographs taken at the time of actual flooding and delineated onto topographic maps.

The remaining water-surface elevations in the City of Umatilla for the 1-percent-annual-chance flood were computed using an interconnected lake routing computer program developed for this study. The computer program accounts for storage, flow through connecting culverts, flow over broad-crested weirs including submerged flow, local inflow, and possible reverse flows out of the lakes. The discharge for each lake culvert was computed using a simplified version of the culvert equations described by the USGS (Bodhaine, 1968).

Data for fifteen years of continuous record and one historical peak are available for Lake Umatilla. A lake volume-frequency analysis similar to that described in Bulletin No. 1713 was performed for Lake Umatilla and indicated a 1-percent-annual-chance flood elevation of 70.4 feet NGVD. That elevation is in general agreement with the 1-percent-annual-chance flood elevation of 69.9 feet NGVD generated by the USGS procedures.

Analyses for the Initial Countywide FIS

Hydrology for the Lake County restudy was determined using a variety of methods. For the St. Johns River a Log Pearson III statistical analysis of gage records was used (USGS, 1982). For streams the USACE HEC-1 computer program was used (USACE, September 1990). For lakes and ponding areas the adICPR computer program was used (Streamline Technologies, November 1996). SCS hydrographs were used in both the HEC-1 and adICPR programs to

determine basin runoff. Peak rate factors were determined based on standard recommendations by NRCS [previously, Soil Conservation Service (SCS)] for various basin slopes.

Times of concentration were determined using either the SCS velocity method or the SCS lag equation (SCS, August 1972). Rainfall infiltration calculations were based on SCS curve number methods. Curve numbers were calculated based on SCS Lake County Soil maps (SCS, 1971), land-use as determined from 1995 Florida Department of Transportation aerials (Florida Department of Transportation, 1995), Digital aerial map files provided by the Lake County Water Authority (Lake County Water Authority, Spring 1994), and site visits.

Rainfall values were determined from analysis of rain gage data for locations in and around Lake County. Data was provided by the St. Johns River Water Management District and the National Weather Service (ibid.). A 4-day storm was chosen based on historical patterns.

Table 7: Summary of Discharges

FLOODING SOURCE AND LOCATION	Drainage Area (Square Miles)	Peak Discharge (Cubic Feet per Second) 10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	02.-percent-annual-chance
LEESBURG TRIBUTARY 1					
Approximately 800 feet downstream of the airport runway	3.6	938	1,605	1,920	2,561
Approximately 2,500 feet downstream of West Main Street	2.5	770	1,257	1,518	2,048
Approximately 1,450 feet downstream of West Main Street	2.2	740	1,205	1,452	1,967
LEESBURG TRIBUTARY 2					
Approximately 1,200 feet downstream of Youngs Road	1.93	796	1,154	1,336	1,709
Approximately 1,400 feet upstream of Interstate 44	1.36	713	1,040	1,206	1,543
LEESBURG TRIBUTARY 2-1					
At confluence with Leesburg Tributary 2	0.1	123	190	225	298
LEESBURG TRIBUTARY 3					
Approximately 1,600 feet downstream of Youngs Road	0.76	748	1,124	1,302	1,683
Approximately 500 feet downstream of Youngs Road	0.21	261	394	463	622
ST. JOHNS RIVER					
At Swamp Outflow	55.7	3,000	5,090	6,310	8,920

Table 7: Summary of Discharges (continued)

FLOODING SOURCE AND LOCATION	Drainage Area (Square Miles)	Peak Discharge (Cubic Feet per Second) 10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	02.-percent-annual-chance
ST. JOHNS RIVER (CONTINUED)					
At Astor Saunders Canal	3,070	12,120	16,592	18,506	23,075
WOLF BRANCH					
At mouth	5.5	2,160	2,292	3,794	4,955
Approximately 850 feet downstream of Wolf Branch Road	5.2	2,144	2,261	3,761	4,905
Approximately 2,350 feet upstream of Wolf Branch Road	4.6	2,051	2,127	3,579	4,645
Just downstream of Country Club Boulevard	3.5	1,732	1,752	2,993	3,863

3.2 Hydraulic Analyses

Analyses of the hydraulic characteristics of flooding from the sources studied were carried out to provide estimates of the elevations of floods of the selected recurrence intervals. Users should be aware that flood elevations shown on the FIRM represent rounded whole-foot elevations and may not exactly reflect the elevations shown on the Flood Profiles or in the Floodway Data tables in the FIS report. Flood elevations shown on the FIRM are primarily intended for flood insurance rating purposes. For construction and/or floodplain management purposes, users are cautioned to use the flood elevation data presented in this FIS in conjunction with the data shown on the FIRM.

Locations of selected cross sections used in the hydraulic analyses are shown on the Flood Profiles (Exhibit 1). For stream segments for which a floodway was computed (Section 4.2), selected cross section locations are also shown on the FIRM (Exhibit 2).

Channel roughness coefficients (Manning's “n”) used in the hydraulic computations were selected based on field observations, aerial photos, and photographs of the stream and floodplain areas. Table 9, “Manning’s ‘n’ Values,” contains the channel and overbank "n" values for the streams studied by detailed methods. Roughness values used for the main channels ranged from 0.03 to 0.05 with floodplain roughness values from 0.06 to 0.15 for all flood frequencies.

Flood profiles were drawn showing the computed water-surface elevations for floods of the selected recurrence intervals.

The stillwater elevations for the 10-, 2-, 1-, and 0.2-percent-annual chance floods have been determined and are summarized in Table 8, “Summary of Stillwater Elevations.”

The hydraulic analyses for this study were based on unobstructed flow. The flood elevations shown on the Flood Profiles (Exhibit 1) are thus considered valid only if hydraulic structures remain unobstructed, operate properly, and do not fail.

Table 8: Summary of Stillwater Elevations

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
6th Avenue Depressional Area		150, 260	Lake County	*	*	44.2	*
Apopka Beauclair Canal		365, 370, 505, 525	Lake County	*	*	65.0	*
Bass Lake		235	Lake County	48.6	49.6	50.0	50.7
Bear Pond		385, 395,	Lake County	58.6	58.9	59.0	*
Big Prairie Lake		535, 550,	Lake County	92.7	93.3	93.5	94.0
Blacks Still Lake		580	Lake County	80.0	83.3	84.7	87.1
Blue Lake		357	Lake County, City of Eustis	133.1	133.7	134.1	*
Boggy Marsh		675, 750	Lake County	117.3	118.0	118.3	118.9
Bonaire Pond	Ponding Area K1-3	317	City of Leesburg	*	*	74.1	*
Center Lake		570	City of Clermont	96.1	96.8	97.1	*
Cherry Lake		555, 560	Lake County	96.9	97.9	98.3	98.6
Church Lake		490	Lake County	86.8	87.8	88.1	89.0
Clearwater Lake		460	Lake County	*	*	89.0	*
Cook Lake		333, 334, 335	Lake County	68.7	69.0	69.1	*
Cook Lake		560	Lake County	96.9	97.9	98.3	98.6

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
County Road 42 Depressional Area 1		150	Lake County	*	*	48.1	*
County Road 42 Depressional Area 2		150	Lake County	*	*	50.3	*
Crescent Lake		545	Lake County	105.1	106.1	106.5	107.4
Crescent Lake		210, 220	Lake County, City of Umatilla	68.7	69.0	69.1	*
Crescent Lake		570, 650	Lake County	*	*	99.0	*
Crooked Lake		750	Lake County.	117.2	117.5	117.6	117.7
Crystal Lake		306	Lake County, City of Fruitland Park	76.5	78.1	78.9	80.6
Crystal Lake		570	City of Clermont	98.5	98.9	99.1	*
Danger Pond		317	City of Leesburg	*	*	74.1	*
Deep Lake	Ponding Area F3G	215, 220	Lake County	63.7	63.9	64.0	*
Depressional Area 1		260	Lake County	*	*	49.8	*
Depressional Area 2		260	Lake County	*	*	49.8	*
Depressional Area 3		260	Lake County	*	*	46.4	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Dilly Lake		486	Lake County	*	*	87.4	*
Dilly Marsh		480, 486	Lake County	*	*	87.4	*
Dream Lake		306, 307	City of Fruitland Park	71.0	72.2	72.8	74.1
Dukes Lake		535, 555, 565	Lake County, City of Groveland, City of Mascotte	98.8	99.0	99.1	*
Dyches Lake		316, 317	City of Leesburg	78.8	79.0	79.1	*
East Crooked Lake		358	Lake County, City of Eustis	*	*	73.0	*
East Lake		570, 590	City of Clermont	97.7	98.6	99.1	*
East Lake 220		220	Lake County, City of Umatilla	78.7	78.9	79.0	*
East Lake Dixie		317	City of Leesburg	73.6	73.9	74.0	*
Edgewood Lake		560, 580	Lake County, Town of Minneola	98.1	98.8	99.1	*
Emeralda Marsh		180, 185, 190, 195	Lake County	*	*	60.0	*
Forest Lake		150,260, 252	Lake County	*	*	46.8	*
Fountain Lake		309	City of Leesburg	*	*	70.1	*
Fountain Lake East		306	Lake County, City of Fruitland Park	85.7	85.9	86.2	86.4

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Fountain Lake West		306	City of Fruitland Park	79.3	82.5	83.7	86.0
Gallows Lake		535	Lake County, City of Mascotte	103.8	104.0	104.1	*
Grande Canal		359	Lake County	*	*	163.0	*
Grassy Lake		580	Lake County, Town of Minneola	83.6	84.8	85.4	*
Hancock Bay North		675	Lake County	109.7	109.9	110.1	110.8
Hancock Bay South		675	Lake County	113.4	113.7	113.8	114.1
Hancock Lake		675, 750	Lake County	114.4	114.6	114.7	114.9
Heritage Hills North Ponding Area		590	City of Clermont	*	*	106.5	*
Heritage Hills Pond 1A		590	City of Clermont	*	*	105.2	*
Heritage Hills Pond 1B		590	City of Clermont	*	*	112.9	*
Heritage Hills Pond 2		590	City of Clermont	*	*	113.7	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Heritage Hills Pond 3		590	City of Clermont	*	*	117.0	*
Hickorynut Lake		675	Lake County	*	*	106.0	*
Hidden Lake		675	Lake County	110.9	111.5	111.7	112.2
Horseshoe Lake		370, 525	Lake County	*	*	65.0	*
Horseshoe Lake East		525	Lake County	85.2	88.3	88.9	89.2
Horseshoe Lake West		495, 525	Lake County	82.3	83.7	84.8	88.5
Indianhouse Lake East		490, 555	Lake County	84.7	86.0	86.5	87.5
Indianhouse Lake West		490, 555	Lake County	85.3	86.1	86.5	87.5
Island Lake		205, 210	Lake County	73.6	73.9	74.0	*
Island Lake		675	Lake County	101.8	103.6	104.4	106.2
Island Pond		380	Lake County	64.3	68.1	69.6	71.3
Jacks Lake		590	Lake County, City of Clermont	88.8	89.0	89.1	*
Jake Bay Depressional Area		260	Lake County	*	*	44.4	*
Johns Lake		595	Lake County	96.9	99.0	99.7	101.1

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Keene Lake		675	Lake County	110.0	110.6	110.8	111.0
Lake Akron		155, 235	Lake County	46.0	47.1	47.7	49.6
Lake Alice		170	Lake County	98.7	*	99.0	*
Lake Amos		380, 390	Lake County	60.8	63.1	64.1	*
Lake Apopka		505, 525, 580, 585, 595	Lake County, Town of Montverde	67.5	68.1	68.3	68.8
Lake Arlene	Wash Pond 5	565, 570	Lake County	103.8	104.4	104.8	*
Lake Arthur		490, 555,	Lake County	82.7	83.9	84.3	85.4
Lake Audrey		565	Lake County	106.6	106.9	107.1	*
Lake Beasley	Ponding Area F1F	220	Lake County	69.7	69.9	70.6	*
Lake Beauclair		367, 370,	Lake County	64.0	64.7	65.0	65.6
Lake Bracy		220	Lake County	68.7	68.9	69.0	*
Lake Burns		220	Lake County	73.6	73.9	74.0	*
Lake Carlton		370	Lake County	64.0	64.7	65.0	65.6
Lake Catherine		555, 565	Lake County, City of Groveland	98.7	99.0	99.1	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Lake Charles		590	City of Clermont	88.6	88.9	89.1	*
Lake Chloe	Ponding Areas H1B	332, 334	Lake County	68.3	68.8	69.1	*
Lake Clair		570	Lake County	*	*	103.0	*
Lake Cooley		210	Lake County	69.7	69.9	70.0	*
Lake David		565	City of Groveland	98.6	98.9	99.1	*
Lake Denham		320	Lake County, City of Leesburg	*	*	64.0	*
Lake Dicie		358	Lake County	*	*	73.0	*
Lake Dora		361, 362, 365, 366, 367, 370	Lake County, City of Tavares, City of Mount Dora	64.0	64.7	65.0	65.6
Lake Dot		570	Lake County	96.0	96.8	98.9	*
Lake Dot		356	City of Eustis	66.6	67.6	69.1	*
Lake Douglas		565, 570	Lake County	*	*	97.0	*
Lake Edwards		395	Lake County	58.6	58.9	59.0	*
Lake Eldorado		220, 240	Lake County	64.8	65.1	65.2	*
Lake Ella-170		170	Lake County, Town of Lady Lake	78.6	78.9	79.0	*
Lake Ella-220		220	Lake County, City of Umatilla	*	*	70.3	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Lake Elsie		355, 362	Lake County, City of Tavares	73.4	73.8	74.1	*
Lake Enola		220	Lake County	*	*	70.5	*
Lake Etowah		355	Lake County	72.6	73.0	73.1	*
Lake Eustis		195, 215, 331, 332, 334, 345, 355, 356, 361	Lake County, City of Eustis, City of Tavares	62.5	63.4	63.8	64.6
Lake Eustis Area Pond 1		332	Lake County	65.8	*	66.5	66.7
Lake Eustis Area Pond 2		332	Lake County	66.0	66.6	67.1	67.2
Lake Eustis Area Pond 3		332, 355	Lake County	66.1	66.6	67.1	67.2
Lake Eustis Area Pond 4		332	Lake County	67.7	68.0	68.1	68.2
Lake Felter		590	Lake County, City of Clermont	86.3	88.0	88.7	90.5
Lake Florence		585	Lake County, Town of Montverde	74.2	75.1	75.5	76.4
Lake Frances		215	Lake County	*	*	*	*
Lake Frances		355, 361, 362	City of Tavares	*	*	68.4	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Lake Franklin		367	City of Mt. Dora	104.4	105.3	105.6	106.0
Lake Gary		650	Lake County	102.3	102.9	103.1	103.4
Lake Gem		306	City of Fruitland Park	87.6	90.2	91.0	91.5
Lake Geneva		220	City of Umatilla	*	*	74.2	*
Lake Gertrude		358, 359, 366	Lake County, City of Mt. Dora	69.9	71.4	72.0	73.5
Lake Gibson		210	Lake County	74.7	74.9	75.0	*
Lake Glona		650	Lake County	102.2	102.8	103.0	104.1
Lake Grace		235	Lake County	46.7	47.4	47.8	49.6
Lake Gracie		356	City of Eustis	*	*	64.1	*
Lake Griffin		170, 180, 190, 195, 307, 309, 330, 331	Lake County, City of Fruitland Park	*	*	60.5	*
Lake Harris		317, 320, 330, 333, 334, 340, 345, 361, 480, 485	Lake County, City of Leesburg, City of Tavares	*	*	63.8	*
Lake Hermosa		170	Lake County, Town of Lady Lake	83.8	83.9	84.0	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Lake Hermosa		355	Lake County, City of Eustis	72.4	72.9	73.1	*
Lake Heron Depressional Area 1		252	Lake County	*	*	57.4	*
Lake Heron Depressional Area 2		252	Lake County	*	*	59.9	*
Lake Heron Depressional Area 3		150, 260	Lake County	*	*	59.2	*
Lake Holly		260	Lake County	*	*	51.4	*
Lake Holly Depressional Area 2		260	Lake County	*	*	50.2	*
Lake Holly Depressional Area 3		260	Lake County	*	*	56.6	*
Lake Holly Depressional Area 4		260	Lake County	*	*	56.5	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Lake Holly Depressional Area 5		252	Lake County	*	*	57.0	*
Lake Holly Depressional Area 6		252	Lake County	*	*	58.0	*
Lake Holly Depressional Area 7		252, 260	Lake County	*	*	58.2	*
Lake Hollywood		317	City of Leesburg	*	*	74.1	*
Lake Idamere		345, 365	Lake County	67.6	68.8	69.3	70.5
Lake Illinois		485	Lake County, Town of Howey in the Hills	78.7	79.0	79.1	*
Lake Jewel		235	Lake County	47.3	48.2	48.7	50.4
Lake Joanna		357, 359	Lake County, City of Mt. Dora	153.7	154.0	154.1	*
Lake John		359, 367	City of Mt. Dora	79.9	81.4	81.9	82.9
Lake Josephine	Ponding Area F4C	210	Lake County	63.7	63.9	64.0	*
Lake Junietta		355	Lake County, City of Tavares	*	*	67.7	*
Lake Katherine		570	Lake County	*	*	107	*
Lake Kathryn		125, 150	Lake County	40.6	42.1	44.0	46.6

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Lake Keith	Ponding Area F1G	220	Lake County	69.6	69.9	70.0	*
Lake King		210	Lake County	73.6	73.9	74.0	*
Lake Lincoln		357	Lake County	73.6	74.0	74.1	*
Lake Linda	Ponding Area HIE	333, 334	Lake County	69.6	69.9	70.1	*
Lake Lizzie	Ponding Area 220-2	220	Lake County	72.2	72.8	73.1	*
Lake Lorraine	Ponding Area G1-2	309	City of Leesburg	68.6	69.0	69.1	*
Lake Louisa		570, 590, 650, 675	Lake County	98.4	99.0	99.2	99.5
Lake Louise		358	Lake County, City of Eustis	78.5	78.9	79.1	*
Lake Lucerne		317	City of Leesburg	*	*	72.1	*
Lake Lucie		395	Lake County	61.0	62.8	63.5	65.1
Lake Lulu		235	Lake County	46.0	47.1	47.7	49.6
Lake Mack		252, 260	Lake County	*	*	58.1	*
Lake Madge		380	Lake County	*	*	80.0	*
Lake Maggie		357	Lake County, City of Eustis	*	*	154.1	*
Lake Mary	Lake 357-1	220, 357	Lake County	73.8	74.0	74.1	*
Lake Mary		220	Lake County, City of Umatilla	*	*	70.5	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Lake Minnehaha		570, 590	Lake County, City of Clermont	97.8	98.6	98.8	99.1
Lake Minneola		560, 570	Lake County, City of Clermont, Town of Minneola	97.4	98.2	98.6	98.9
Lake Minneola	Ponding Area F6A	210	Lake County	73.7	73.9	74.0	*
Lake Needham		675	Lake County	*	*	106.0	*
Lake Nellie		650	Lake County	99.8	100.3	100.5	101.3
Lake Nettie		367	City of Mt. Dora	88.1	89.0	89.3	89.8
Lake Nettie		356, 358	Lake County, City of Eustis	63.6	64.0	64.1	*
Lake Oleo	Ponding Area F3H	205, 210, 215, 220	Lake County	68.8	68.9	69.0	*
Lake Ouida	Ponding Area B10N	210	Lake County	63.7	63.9	64.0	*
Lake Owen		205, 210	Lake County	68.7	68.9	69.0	*
Lake Palatlakaha		570	Lake County, City of Clermont	97.8	98.6	98.8	99.1
Lake Palm		220	City of Umatilla	*	*	78.8	*
Lake Pearl		210	Lake County, City of Umatilla	78.6	78.9	79.0	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Lake Pearl	Ponding Area B10O	210	Lake County	63.6	63.9	64.0	*
Lake Sallie	Ponding Area D2C	170	Town of Lady Lake	83.7	83.9	84.0	*
Lake Saunders		355, 358, 362	Lake County, City of Mt. Dora	76.5	77.2	77.5	78.2
Lake Schimmerhorn		75	Lake County	48.8	49.8	50.3	51.5
Lake Seneca		380	Lake County	75.4	77.2	78.0	79.2
Lake Sidney		235	Lake County	46.3	47.4	48.1	50.3
Lake Smith		220	Lake County	68.7	68.9	69.1	*
Lake Sparkling Water		570	City of Clermont	98.4	98.9	99.1	*
Lake Spencer		555	Lake County	83.2	84.2	84.6	85.5
Lake Sunnyside		570	City of Clermont	98.1	98.8	99.1	*
Lake Sunshine		170	Town of Lady Lake	66.7	67.9	68.6	*
Lake Susan		570	Lake County	*	*	99.0	*
Lake Swatara		357	Lake County	71.6	71.7	71.8	*
Lake Tavares		362	Lake County, City of Tavares	*	*	70.9	*
Lake Tem		366	Lake County, City of Mt. Dora	*	*	81.3	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Lake Umatilla		220	Lake County, City of Umatilla	*	*	68.9	*
Lake Vista		675	Lake County	*	*	106.2	*
Lake Wash		565, 570	Lake County	99.5	100.2	100.5	101.2
Lake Willie	Lake 356-1	356	Lake County, City of Eustis	103.1	103.8	104.1	*
Lake Winona		570	City of Clermont	97.8	98.6	98.8	99.1
Lake Woodward		358	Lake County, City of Eustis, City of Mt. Dora	73.5	73.9	74.1	*
Lake Yale		185, 195, 205, 215	Lake County	60.3	60.5	60.6	60.7
Leesburg Unnamed Pond		316, 317	Lake County, City of Leesburg	69.7	70.0	70.1	70.3
Little Bluff Lake		535	Lake County, City of Mascotte	98.6	99.0	99.1	*
Little Everglades Area No. 1		490, 495	Lake County	*	*	83.4	*
Little Everglades Area No. 2		490	Lake County	*	*	85.3	*
Little Everglades Area No. 3		490, 495	Lake County	*	*	84.8	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Little Everglades Area No. 4		490, 495	Lake County	*	*	87.0	*
Little Everglades Area No. 5		490, 495	Lake County	*	*	85.2	*
Little Everglades Area No. 6		490, 495	Lake County	*	*	84.9	*
Little Grassy Lake		580	Lake County, Town of Minneola	86.2	88.6	89.6	91.4
Little Lake Blackwelder	Lake 530-1	490, 555	Lake County	88.6	89.8	90.3	91.5
Little Lake Bracy	Ponding Area H5E	220	Lake County	73.8	73.9	74.0	*
Little Lake Harris		485, 495, 505, 525	Lake County, Town of Howey in the Hills, Town of Astatula	63.4	63.8	63.9	64.1
Long Lake	Ponding Area 650-2	675	Lake County	102.9	104.3	105.0	106.5
Martins Lake		580	Town of Minneola	87.6	88.6	89.1	*
Minneola Annex Pond 1		560	Town of Minneola	91.4	93.8	94.8	97.2
Minneola Annex Pond 2		560	Town of Minneola	93.8	96.1	97.1	97.3

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Mirror Lake		306	City of Fruitland Park	81.3	83.1	83.9	86.0
Mirror Lake		235	Lake County	46.7	47.4	47.8	49.6
Mirror Lake	Ponding Area F3I	220	Lake County	68.6	68.9	69.0	*
Mirror Lake	Ponding Area H5C	220	Lake County	69.7	69.9	70.0	*
Mount Plymouth Lake		385, 395	Lake County	63.8	64.0	64.1	*
Mule Pond	Ponding Area H6E	220	Lake Co.	83.3	83.8	84.0	*
Muscle Lake		210	Lake County City of Umatilla	68.6	68.9	69.0	*
Myrtle Lake		306, 308	Lake County, City of Fruitland Park	70.3	71.3	71.8	72.8
Neighborhood Lakes North		395	Lake County	58.7	59.4	59.7	60.3
Neighborhood Lakes South		395	Lake County	59.1	60.2	60.7	61.4
North Twin Lake		210	Lake County, City of Umatilla	63.7	63.9	64.0	*
Olsen Lake		565	Lake County	*	*	100.1	*
Park Lake		170	Lake County, Town of Lady Lake	73.9	74.0	74.0	*
Peanut Pond	Ponding Area H6F	220	Lake Co.	78.6	78.9	79.0	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Perch Lake		235	Lake County	48.6	49.6	50.0	*
Pike Lake		675	Lake County	100.6	101.5	101.9	102.7
Pine Island Lake		565, 650	Lake County	107.7	107.9	108.1	108.3
Pine Meadows Lake	Ponding Area H5B	220	Lake County	69.7	69.9	70.0	*
Plum Lake		580	Lake County, Town of Minneola	84.1	85.7	86.5	88.2
Pond Chain 580-1	Pond Chain 555-1	580	Lake County	82.0	84.5	84.8	87.0
Ponding Area 07-3		309	City of Leesburg	73.3	73.9	74.1	*
Ponding Area 07-5		309	City of Leesburg	73.8	74.0	74.1	*
Ponding Area 07-7		308, 309	City of Leesburg	73.2	73.8	74.1	*
Ponding Area 180-1		180	Lake County	*	*	61.0	*
Ponding Area 220-1		220, 357	Lake County	68.3	68.8	69.0	*
Ponding Area 306-1		306	Lake County	*	*	79.0	*
Ponding Area 308-1		308	City of Fruitland Park	*	*	73.0	*
Ponding Area 345-1		345	Lake County	78.6	81.0	82.0	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Ponding Area 359-1		359	City of Mt. Dora	*	*	76.0	*
Ponding Area 359-2		359	Lake County, City of Mt. Dora	*	*	168.0	*
Ponding Area 362-1		362	Lake County	*	*	80.0	*
Ponding Area 367-1		367	Lake County, City of Mt. Dora	*	*	115.0	*
Ponding Area 378-1		378	Lake County	*	*	161.0	*
Ponding Area 378-2		378	Lake County	*	*	160.0	*
Ponding Area 378-3		378, 390	Lake County	*	*	150.0	*
Ponding Area 378-4		378	Lake County	*	*	120.0	*
Ponding Area 378-5		378	Lake County	*	*	108.0	*
Ponding Area 378-6		378	Lake County	*	*	86.0	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Ponding Area 378-7		378, 380, 390	Lake County	*	*	80.0	*
Ponding Area 380-1		380	Lake County	*	*	69.0	*
Ponding Area 380-2		380	Lake County	*	*	70.0	*
Ponding Area 380-3		380	Lake County	*	*	70.0	*
Ponding Area 380-4		380	Lake County	*	*	71.0	*
Ponding Area 395-1		395	Lake County	*	*	62.0	*
Ponding Area 395-2		395	Lake County	*	*	55.0	*
Ponding Area 480-1	Ponding Area 455-1	480, 485	Lake County	82.5	83.3	83.6	84.3
Ponding Area 486-1	Ponding Area 461-1	486	Lake County	*	*	87.0	*
Ponding Area 495-1	Ponding Area 470-1	495	Lake County	85.1	87.3	88.2	88.7
Ponding Area 505-1	Ponding Area 480-1	505	Town of Astatula	69.1	69.1	69.1	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Ponding Area 505-2	Ponding Area 480-2	505	Town of Astatula	79.1	79.1	79.1	*
Ponding Area 505-3	Ponding Area 480-3	505	Town of Astatula	74.1	74.1	74.1	*
Ponding Area 505-4	Ponding Area 480-4	505	Lake County, Town of Astatula	74.1	74.1	74.1	*
Ponding Area 535-1	Ponding Area 510-1	535	Lake County	*	*	95.0	*
Ponding Area 550-1	Ponding Area 525-1	550	Lake County	*	*	98.0	*
Ponding Area 550-2	Ponding Area 525-2	535, 550	Lake County	*	*	94.0	*
Ponding Area 550-3	Ponding Area 525-3	550	Lake County	*	*	95.0	*
Ponding Area 560-1	Ponding Area 535-1	560	Town of Minneola	99.4	100.1	100.2	100.4
Ponding Area 560-2	Ponding Area 535-2	560	Town of Minneola	*	*	99.0	*
Ponding Area 580-1	Ponding Area 555-1	580, 585	Lake County, Town of Montverde	80.4	81.4	82.0	83.0
Ponding Area 580-2	Ponding Area 555-2	580, 585	Lake County, Town of Montverde	80.4	81.4	81.9	82.9

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Ponding Area 580-3	Ponding Area 555-3	580	Lake County	85.3	88.8	90.2	93.1
Ponding Area 590-1	Ponding Area 565-1	590	City of Clermont	96.3	98.2	99.0	*
Ponding Area 675-3	Ponding Area 650-3	675	Lake County	*	*	96.1	*
Ponding Area 675-4	Ponding Area 650-4	675	Lake County	*	*	96.1	*
Ponding Area 675-5	Ponding Area 650-5	675	Lake County	*	*	92.2	*
Ponding Area 750-1	Ponding Area 725-1	750	Lake County	*	*	114.0	*
Ponding Area A		485	Town of Howey in the Hills	73.7	74.0	74.1	*
Ponding Area B		485	Town of Howey in the Hills	78.9	79.0	79.1	*
Ponding Area B10B		210	Lake County	64.7	64.9	65.0	*
Ponding Area B10C		210	Lake County	64.6	64.9	65.0	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Ponding Area B10D		210	Lake County	82.7	82.9	83.0	*
Ponding Area B10E		210	Lake County	78.5	78.8	79.0	*
Ponding Area B10F		210	Lake County	68.6	68.9	69.1	*
Ponding Area B10G		210	Lake County	63.5	63.8	64.0	*
Ponding Area B10H		210	Lake County	68.5	68.8	69.0	*
Ponding Area B10I		210	Lake County	*	*	64.0	*
Ponding Area B10J		210	Lake County	*	*	64.0	*
Ponding Area B10K		210	Lake County	64.5	64.9	65.0	*
Ponding Area B10M		210	Lake County	63.6	63.9	64.0	*
Ponding Area B21D		395	Lake County	57.7	58.6	59.0	*
Ponding Area B21E		385	Lake County	56.5	56.8	57.0	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Ponding Area B21F		395	Lake County	58.1	58.7	59.0	*
Ponding Area B30A		395	Lake County	58.6	58.9	59.0	*
Ponding Area B30C		385, 395	Lake County	60.6	60.9	61.0	*
Ponding Area B30D		395	Lake County	57.7	58.6	59.0	*
Ponding Area C		485	Town of Howey in the Hills	82.9	83.7	84.1	*
Ponding Area D2B		170	Town of Lady Lake	68.6	68.9	69.0	*
Ponding Area D2E1		170	Town of Lady Lake	78.9	79.0	79.0	*
Ponding Area D2E2		170	Lake County	83.7	83.9	84.0	*
Ponding Area D2G		170	Town of Lady Lake	68.6	68.9	69.0	*
Ponding Area D2H		170	Town of Lady Lake	68.4	68.8	69.0	*
Ponding Area D2J		170	Town of Lady Lake	70.0	70.3	70.6	*
Ponding Area D2K		170	Town of Lady Lake	73.6	73.9	74.0	*
Ponding Area D2L		170	Town of Lady Lake	73.5	73.8	74.0	*
Ponding Area D2M		170	Town of Lady Lake	68.6	68.8	69.0	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Ponding Area D2N		170	Town of Lady Lake	*	*	65.9	*
Ponding Area D2O		170	Town of Lady Lake	*	*	71.8	*
Ponding Area D2P		170	Town of Lady Lake	*	*	72.7	*
Ponding Area E		485	Lake County, Town of Howey in the Hills	73.6	73.9	74.1	*
Ponding Area E3B		170	Lake County, Town of Lady Lake	74.6	75.0	75.0	*
Ponding Area F1A		215	Lake County	73.6	73.9	74.0	*
Ponding Area F1D		215, 220	Lake County	73.4	73.8	74.0	*
Ponding Area F1H		215, 220	Lake County	68.7	68.9	69.1	*
Ponding Area F3D		210	Lake County	68.7	68.9	69.0	*
Ponding Area F3F		205, 210	Lake County	73.6	73.9	74.0	*
Ponding Area F5B		210	Lake County	78.5	78.8	79.0	*
Ponding Area F6B		210	Lake County	73.6	73.9	74.0	*
Ponding Area F6C		210	Lake County	73.6	73.9	74.0	*
Ponding Area F6D		210	Lake County	73.3	73.8	74.0	*
Ponding Area G1-3		309	City of Leesburg	*	*	72.1	*
Ponding Area G1-4		309	City of Leesburg, City of Fruitland	*	*	65.1	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Ponding Area G4B		170	Lake County, Town of Lady Lake	68.4	68.8	69.0	*
Ponding Area G4C		170	Town of Lady Lake	*	*	79.0	*
Ponding Area G7B		331	Lake County	67.7	68.0	68.1	*
Ponding Area G7C		331	Lake County	62.7	63.0	63.1	*
Ponding Area G7D		331	Lake County	68.8	69.0	69.1	*
Ponding Area G7E		331	Lake County	67.9	68.7	69.1	*
Ponding Area G7F		333	Lake County	68.5	68.9	69.1	*
Ponding Area G7H		331, 332	Lake County	67.7	68.0	68.1	*
Ponding Area G7HA		331	Lake County	63.6	63.9	64.1	*
Ponding Area G7I		331, 332	Lake County	68.7	69.0	69.1	*
Ponding Area G7J		331	Lake County	68.6	69.0	69.1	*
Ponding Area G8B		330	Lake County	68.7	69.0	69.1	*
Ponding Area G9-1		309	Lake County, City of Leesburg	*	*	69.1	*
Ponding Area G9-2		309	City of Leesburg	73.9	74.0	74.1	*
Ponding Area G9-3		309	City of Leesburg	*	*	72.0	*
Ponding Area H1B		332, 334	Lake County	68.3	68.8	69.1	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Ponding Area H1C		332	Lake County	68.7	69.0	69.1	*
Ponding Area H1D		331, 333	Lake County	73.0	73.7	74.1	*
Ponding Area H1H		334	Lake County	68.5	68.9	69.1	*
Ponding Area H1I		333	Lake County	68.4	68.9	69.1	*
Ponding Area H5A		220	Lake County	69.6	69.9	70.0	*
Ponding Area H5F		220	Lake Co.	73.6	73.9	74.0	*
Ponding Area H5G		220	Lake Co.	80.1	80.7	81.0	*
Ponding Area J-1-1		560	Lake Co., Town of Montverde	73.1	73.7	74.1	*
Ponding Area K1-1		317	City of Leesburg	*	*	72.1	*
Ponding Area K1-2		317	City of Leesburg	*	*	74.1	*
Ponding Area K1-2A		317	City of Leesburg	*	*	74.3	*
Ponding Area K1-2B		317	City of Leesburg	*	*	73.1	*
Ponding Area K1-2C		317	City of Leesburg	*	*	72.2	*
Ponding Area K1-2D		317	City of Leesburg	*	*	72.0	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Ponding Area K1A		340, 460, 480,	Lake Co.	73.6	73.9	74.1	*
Ponding Area K1B		330	Lake Co.	63.8	64.0	64.1	*
Ponding Area K4-1		330, 340	Lake Co., City of Leesburg	65.0	65.1	65.1	*
Ponding Area K5A		460	Lake Co.	78.3	78.9	79.1	*
Ponding Area K5B		320, 460	Lake Co.	73.4	73.9	74.1	*
Ponding Area K5C		320	Lake Co.	68.4	68.9	69.1	*
Ponding Area K5E		320	Lake County	83.4	83.8	84.1	*
Ponding Area K5F		320	Lake County	76.8	76.8	77.1	*
Ponding Area K5H		460	Lake County	72.7	73.0	73.1	*
Ponding Area K-11-3		485	Lake County, Town of Howey in the Hills	83.8	84.0	84.1	*
Ponding Area K-11-6		485	Town of Howey in the Hills	78.6	78.9	79.1	*
Ponding Area K-11-7		485	Town of Howey in the Hills	78.8	79.0	79.1	*
Ponding Area K-11-8		485	Town of Howey in the Hills	76.6	78.3	79.1	*
Ponding Area L1A		460	Lake County	81.2	81.9	82.1	*
Ponding Area L1B		460	Lake County	81.1	81.8	82.1	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Ponding Area L1C		460	Lake County	83.6	84.0	84.1	*
Ponding Area L1D		460	Lake County	83.1	83.8	84.1	*
Ponding Area L1E		460	City of Leesburg	78.9	79.0	79.1	*
Ponding Area L1F		320	Lake County	78.6	78.9	79.1	*
Ponding Area Q2-1		308, 316	Lake County, City of Leesburg	*	*	77.1	*
Ponding Area Q3-2		316	Lake County, City of Leesburg	78.0	78.1	78.1	*
Ponding Area Q3-4		308, 309	Lake County, City of Leesburg	77.5	77.9	78.1	*
Ponding Area Q4-6		316, 317	Lake County, City of Leesburg	79.0	79.1	79.2	*
Ponding Area West of Plum Lake (L-26)		580	Town of Minneola	89.0	89.7	90.9	*
Round Lake	Ponding Area 650-1	675	Lake County	99.8	101.7	102.6	104.5
Sap Pond		480	Lake County	82.8	83.0	83.1	*
Saw Mill Lake		650	Lake County	100.5	101.7	102.3	104.1
Sawgrass Bay		675	Lake County	105.4	106.1	106.4	106.8
Sawgrass Lake		675	Lake County	105.3	106.1	106.4	106.8

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Schoolhouse Lake		495,560	Lake County	*	*	89.0	*
Shady Nook Lake		570	City of Clermont	98.1	98.8	99.1	*
Shepherd Lake		560, 580	Lake County	84.6	85.6	86.1	87.1
Silver Lake		235	Lake County	48.6	49.6	50.0	50.7
Silver Lake		331, 333	Lake County	68.8	69.0	69.1	*
Smith Pond		485	Lake County	83.7	84.0	84.1	*
South Lake		235	Lake County	48.6	49.6	50.0	50.7
South Twin Lake		210	Lake County	63.7	63.9	64.0	*
South Twin Lake		210	Lake County	63.8	64.0	64.1	*
Spring Lake		170, 306	Lake County, City of Fruitland Park	74.0	74.0	74.1	*
Spring Lake		570	City of Clermont	98.0	98.8	99.1	*
Square Lake		675	Lake County	107.3	109.6	110.4	111.0
Stewart Lake		565	Lake County, City of Groveland	*	*	100.1	*
Sumner Lake		565, 570	Lake County	*	*	97.3	*
Sunset Lake		570	City of Clermont	*	*	104.9	*
Sunset Valley Lake		390	Lake County	77.7	80.7	81.9	84.0
Sylvan Lake	Ponding Area F1C	220	Lake County	72.6	72.9	73.0	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Sylvia Lake-Lake Ivanhoe		170	Town of Lady Lake	68.7	69.0	69.0	*
Trout Lake		235	Lake County	46.3	47.4	48.1	*
Trout Lake		220, 355, 356	Lake County, City of Eustis	*	*	65.0	*
Trout Lake		675	Lake County	96.5	97.4	97.8	98.9
Unity Lake		170, 190, 307, 330	Lake County	*	*	64.0	*
Unnamed Lake West of Lake Joanna		358	Lake County	83.9	84.0	84.1	*
Unnamed Pond North of Lake Clair		570	Lake County	*	*	110.0	*
Unnamed Pond North of Lake Sunnyside		570	City of Clermont	123.1	123.8	124.0	*
Unnamed Pond South of Lake Sunshine		170	Town of Lady Lake	63.4	64.8	65.5	*
Unnamed Ponding Area 1		359	Lake County	*	*	165.0	*
Unnamed Ponding Area 2		359	Lake County	*	*	162.0	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Unnamed Ponding Area 3		675	Lake County	*	*	92.2	*
Unnamed Ponding Area 4		675	Lake County	*	*	90.1	*
Unnamed Sand Mine Ponding Area		590, 595	Lake County	*	*	101.5	*
Wash Lake		650	Lake County	*	*	101.0	*
Wash Pond 1		565, 570	Lake County	99.6	100.4	100.7	*
Wash Pond 2		565, 570	Lake County	99.6	100.4	100.7	*
Wash Pond 3		565, 570	Lake County	99.6	100.4	100.7	*
Wash Pond 4		565	Lake County	100.2	100.8	101.1	*
West Crooked Lake		358	Lake County, City of Eustis	73.0	73.2	73.3	*
West Lake		570	City of Clermont	98.1	98.8	99.1	*
West Lake Dixie		317	City of Leesburg	73.6	73.9	74.0	*
Wilma Lake North		590	Lake County, City of Clermont	88.5	90.5	91.2	92.8
Wilma Lake South		590	Lake County, City of Clermont	86.0	88.8	90.2	92.8
Wilson Lake		560	Lake County	*	*	98.3	*

*Data Not Available

Table 8: Summary of Stillwater Elevations (continued)

Lake Name	Old Name If Changed for this FIS Report	FIRM Panel Number(s)	Community Name	Stillwater Elevations (feet NAVD88)			
				10-percent-annual-chance	2-percent-annual-chance	1-percent-annual-chance	0.2-percent-annual-chance
Wolf Branch Sink		390	Lake County	77.7	80.7	81.9	84.5
Zephyr Lake		306	Lake County, City of Fruitland	108.5	108.9	109.1	*

*Data Not Available

3.2.1 Methods for Flooding Sources with New or Revised Analyses in Current Study

Water-surface profiles for the 10-, 2-, 1- and 0.2-percent-annual-chance recurrence intervals were computed for detailed analyses, and the water-surface profile for the 1-percent-annual-chance recurrence interval was computed for approximate analyses. The USACE HEC-RAS step-backwater computer program version 4.0 was utilized for hydraulic analyses of Leesburg Tributary 1, Leesburg Tributary 2, Leesburg Tributary 2-1, Leesburg Tributary 3, the St. Johns River, Wolf Branch, and all approximate study streams (USACE, 2008).

Hydraulic cross section geometries were obtained from the Digital Terrain Model (DTM) and supplemented with surveyed hydraulic data at various locations throughout the detailed studied reaches. All hydraulic structures were field surveyed for detailed analyses. The Watershed Information System (WISE) software was used for preprocessing HEC-RAS data (Watershed Concepts, 2008). No floodway was calculated for streams studied by approximate methods.

Starting conditions for the hydraulic models were set to normal depth using starting slopes calculated from channel elevation values taken from the DTM, or set based on known downstream water-surface elevations as appropriate. Manning's n-values were estimated using high-resolution imagery and field photos for both channel and overbank areas.

Interconnected Channel and Pond Routing (ICPR) model, version 3.1, was used to determine the stillwater elevations for ponding areas located in Royal Trails Subdivision (Lake County, 2009).

3.2.2 Methods for Flooding Sources Incorporated from Previous Studies

Precountywide Analyses

Flood profiles were drawn showing computed water-surface elevations to an accuracy of 0.5 foot for floods of the selected recurrence intervals.

All elevations are measured from NGVD.

Flood boundaries in other locations in Lake County, which overflow relatively undeveloped areas, were determined by approximate methods. The approximate methods involved the use of USGS quadrangle maps [USGS; 7.5 min. Quads: Salt Springs (1970), Juniper Springs (1970), Astor (1972), Alexander Springs (1972), Lake Woodruff (1962/1970), Emeralda Island (1966), Umatilla (1965/1970), Paisley (1965/1970), Pine Lakes (1962/1970), Orange City (1964/1970), Leesburg East (1965), Eustis (1966/1970), Sorrento (1960/1970), Sanford SW (1965/1970), Howey-in-the-Hills (1969), Astatula (1962/1970), Apopka (1960/1970), Clermont West (1969), Clermont East (1962/1970), Lake Nellie (1959), and Lake Louisa (1959/1970)].

During floods, debris collecting at culverts could decrease their carrying capacity and cause greater water depths (backwater effect) upstream of the structures. However, since the occurrence and amount of debris are indeterminate factors, only the physical characteristics of the structures were considered in preparing the profiles. Flood elevations shown on the profiles are thus considered valid only if hydraulic structures in general remain unobstructed.

Encroachment on flood plains, such as artificial fill, reduces the flood-carrying capacity, increases the flood heights of streams, and increases flood hazards in areas beyond the encroachment itself. One aspect of flood plain management involves balancing the economic gain from flood plain development against the resulting increase in flood hazard. For purposes used as a tool to assist local communities in this aspect of flood plain management. A floodway is not appropriate in areas such as those that may be inundated by floodwaters from lakes and shallow flooding areas. The flood profiles for the St. Johns and Wekiva Rivers were taken from previous studies which did not include determination of floodways. It was determined at the pre-contract consultation and coordination meeting on November 27, 1978, to not include a floodway analysis for the St. Johns and Wekiva Rivers.

Analyses for the Initial Countywide FIS

For streams studied by detailed methods, water-surface elevations for the 10-, 2-, 1-, and 0.2-percent-annual-chance floods were computed using the USACE HEC-RAS water-surface profile computer programs (USACE, April 1997). All lakes were studied using adICPR. Starting water-surface elevations for streams were taken to be normal depth; for lakes, the starting water surface was determined based gage data; lake elevations reported on USGS quad sheets, supplementary one-foot topo, or new surveyed levels; controlling culvert invert elevations; or backwater from adjacent water bodies.

Channel cross sections and lake outlets were obtained from new surveys by DeGrove Surveyors, Inc., performed as part of that study.

Channel roughness factors (Manning's n) used in the hydraulic computations were selected based on field observations, aerial photos, and photographs of the stream and floodplain areas. Roughness values used for the main channels ranged from 0.03 to 0.08 with floodplain roughness values from 0.06 to 0.15 for all flood frequencies.

Gage data for historical storm events was used for determining discharges along the St. Johns River, initial starting elevations for lakes and verification of the adICPR lake models. Gage data was obtained from USGS (USGS, WATSTORE); the gages used were: 02236820 Lake Louisa, 02236840 Lake Minnehaha, 02236860 Lake Apshawa, 02236880 Cherry Lake, 02237370 Church Lake, 02237753 West Crooked Lake, 02237865 Lake Umatilla, 02238020 Silver Lake, 02238180 Holly Lake, 02238200 Lake Yale, 02266239 Trout Lake, 02312670 Lake Catherine, 02312694 Lady Lake, 02235260 Mt. Plymouth Lake,

02235150 Lake Don, 02237520 Lake Harris, 02237800 Lake Dora, 02237900 Lake Eustis, 02238300 Lake Griffin, 02236000 St. Johns River Near Deland, and 02236125 St. Johns River at Astor.

Table 9: Manning's "n" Values

Flooding Source	Channel "n"	Overbank "n"
Leesburg Tributary 1	0.050	0.060-0.150
Leesburg Tributary 2	0.050	0.060-0.150
Leesburg Tributary 3	0.050	0.060-0.150
St. Johns River	0.030	0.060-0.150
Wolf Branch	0.050	0.060-0.150

3.3 Vertical Datum

All FIS reports and FIRMs are referenced to a specific vertical datum. The vertical datum provides a starting point against which flood, ground, and structure elevations can be referenced and compared. Until recently, the standard vertical datum used for newly created or revised FIS reports and FIRMs was the National Geodetic Vertical Datum of 1929 (NGVD 29). With the completion of the North American Vertical Datum of 1988 (NAVD 88), many FIS reports and FIRMs are now prepared using NAVD 88 as the referenced vertical datum.

All flood elevations shown in this FIS report and on the FIRM are referenced to the NAVD 88. These flood elevations must be compared to structure and ground elevations referenced to the same vertical datum. It is important to note that adjacent counties may be referenced to NGVD, which may result in differences in base flood elevations across county lines.

Ground, structure, and flood elevations may be compared and/or referenced to NGVD 29 by applying a standard conversion factor. For Lake County, Florida, the conversion factor to NGVD is 0.9 for the southern portion of the county and 1.0 for the northern portion of the county. The Elevation Reference Marks are referenced as NAVD 88 as indicated in the Elevation Reference Marks table shown on the FIRM.

The BFEs shown on the FIRM represent whole-foot rounded values. For example, a BFE of 102.4 feet will appear as 102 feet on the FIRM and 102.6 will appear as 103. Therefore, users who wish to convert the elevations in this FIS report to NGVD should apply the stated conversion factor to elevations shown on the Flood Profiles and supporting data tables in the FIS report, which are shown at a minimum to the nearest 0.1 foot.

For more information regarding conversion between the NGVD and NAVD, see the FEMA publication entitled *Converting the National Flood Insurance Program to the*

North American Vertical Datum of 1988 (FEMA, 1992), visit the National Geodetic Survey website at www.ngs.noaa.gov, or contact the National Geodetic Survey at the following address:

NGS Information Services
NOAA, N/NGS12
National Geodetic Survey
SSMC-3, #9202
1315 East-West Highway
Silver Spring, Maryland 20910-3282
(301) 713-3242

Temporary vertical monuments are often established during the preparation of a flood hazard analysis for the purpose of establishing local vertical control. Although these monuments are not shown on the FIRM, they may be found in the Technical Support Data Notebook associated with the FIS report and FIRM for this community. Interested individuals may contact FEMA to access these data.

To obtain current elevation, description, and/or location information for benchmarks shown on this map, please contact the Information Services Branch of the NGS at (301) 713-3242, or visit their website at www.ngs.noaa.gov.

4.0 FLOODPLAIN MANAGEMENT APPLICATIONS

The NFIP encourages State and local governments to adopt sound floodplain management programs. To assist in this endeavor, each FIS report provides 1-percent-annual-chance floodplain data, which may include a combination of the following: 10-, 2-, 1-, and 0.2-percent-annual-chance flood elevations; delineations of the 1- and 0.2-percent-annual-chance floodplains; and a 1-percent-annual-chance floodway. This information is presented on the FIRM and in many components of the FIS report, including Flood Profiles, Floodway Data tables, and Summary of Stillwater Elevation tables. Users should reference the data presented in the FIS report as well as additional information that may be available at the local community map repository before making flood elevation and/or floodplain boundary determinations.

4.1 Floodplain Boundaries

To provide a national standard without regional discrimination, the 1-percent-annual-chance flood has been adopted by FEMA as the base flood for floodplain management purposes. The 0.2-percent-annual-chance flood is employed to indicate additional areas of flood risk in the community. For each stream studied by detailed or limited detailed methods, the 1- and 0.2-percent-annual-chance floodplain boundaries have been delineated using the flood elevations determined at each cross section.

Between cross sections, the boundaries were interpolated based on contours developed from the Digital Terrain Model (BakerAECOM, 2010).

The 1- and 0.2-percent-annual-chance floodplain boundaries for streams studied by detailed methods are shown on the FIRM. On this map, the 1-percent-annual-chance floodplain boundary corresponds to the boundary of the areas of special flood hazards (Zones A and AE), and the 0.2-percent-annual-chance floodplain boundary corresponds to the boundary of areas of moderate flood hazards. In cases where the 1- and 0.2-percent-annual-chance floodplain boundaries are close together, only the 1-percent-annual-chance floodplain boundary has been shown. Small areas within the floodplain boundaries may lie above the flood elevations, but cannot be shown due to limitations of the map scale and/or lack of detailed topographic data.

For the flooding sources studied by approximate methods, only the 1-percent-annual-chance floodplain boundary is shown on the FIRM (Exhibit 2).

4.2 Floodways

Encroachment on floodplains, such as structures and fill, reduces flood-carrying capacity, increases flood heights and velocities, and increases flood hazards in areas beyond the encroachment itself. One aspect of floodplain management involves balancing the economic gain from floodplain development against the resulting increase in flood hazard. For purposes of the NFIP, a floodway is used as a tool to assist local communities in this aspect of floodplain management. Under this concept, the area of the 1-percent-annual-chance floodplain is divided into a floodway and a floodway fringe. The floodway is the channel of a stream, plus any adjacent floodplain areas, that must be kept free of encroachment so that the base flood can be carried without substantial increases in flood heights. Minimum Federal standards limit such increases to 1 foot, provided that hazardous velocities are not produced. The floodways in this study are presented to local agencies as minimum standards that can be adopted directly or that can be used as a basis for additional floodway studies.

The floodways presented in this study were computed for certain stream segments on the basis of equal-conveyance reduction from each side of the floodplain. Floodway widths were computed at cross sections. Between cross sections, the floodway boundaries were interpolated. The results of the floodway computations are tabulated for selected cross sections and provided in Table 10, “Floodway Data.” The computed floodway is shown on the FIRM (Exhibit 2). In cases where the floodway and 1-percent-annual-chance floodplain boundaries are either close together or collinear, only the floodway boundary is shown on the FIRM.

No floodway is shown for the Wekiva River and portions of the St. Johns River.

Encroachment into areas subject to inundation by floodwaters having hazardous velocities aggravates the risk of flood damage and heightens potential flood hazards by further increasing velocities. A listing of stream velocities at selected cross sections is provided in Table 10. To reduce the risk of property damage in areas where the stream velocities are high, the community may wish to restrict development in areas outside the floodway.

The area between the floodway and 1-percent-annual-chance floodplain boundaries is termed the floodway fringe. The floodway fringe encompasses the portion of the floodplain that could be completely obstructed without increasing the water-surface elevation (WSEL) of the base flood more than 1 foot at any point. Typical relationships between the floodway and the floodway fringe and their significance to floodplain development are shown in Figure 1.

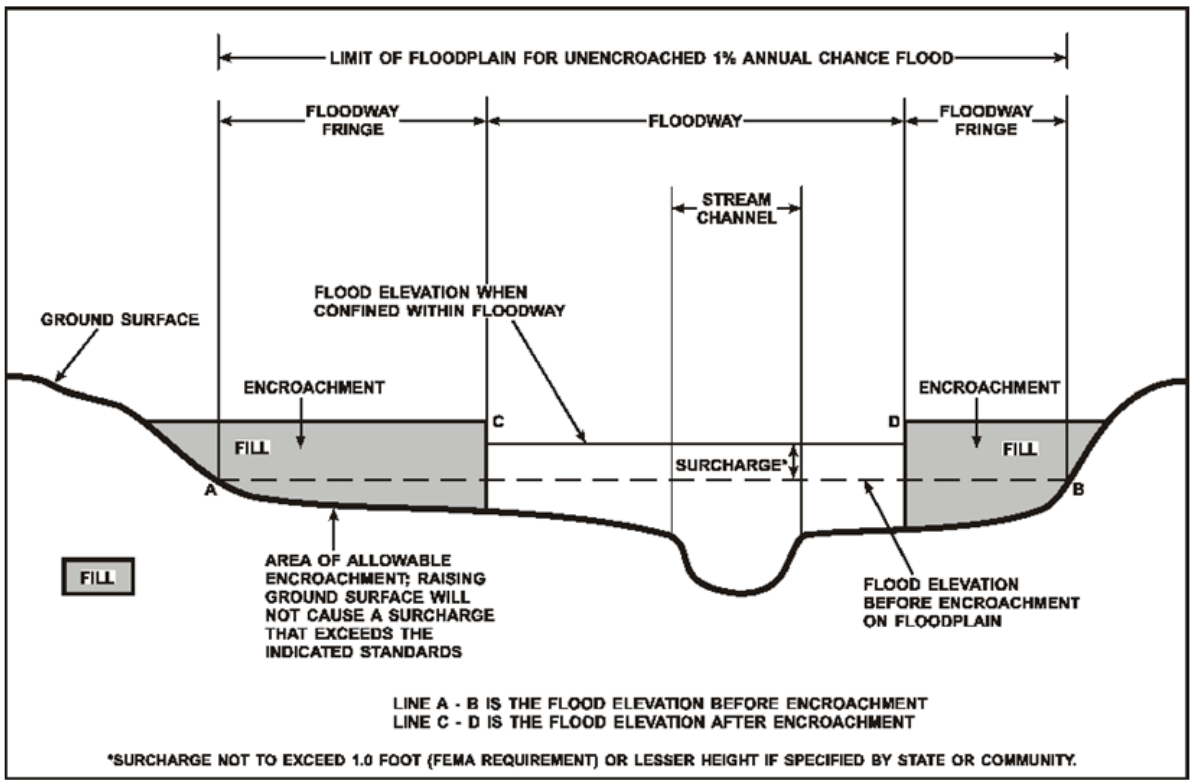


Figure 1. Floodway Schematic

FLOODING SOURCE		FLOODWAY			BASE FLOOD WATER SURFACE ELEVATION			
CROSS SECTION	DISTANCE[1]	WIDTH (FEET)	SECTION AREA (SQUARE FEET)	MEAN VELOCITY (FEET PER SECOND)	REGULATORY (FEET NAVD 88)	WITHOUT FLOODWAY (FEET NAVD 88)	WITH FLOODWAY (FEET NAVD 88)	INCREASE (FEET)
LEESBURG TRIBUTARY 1								
A	9,115	447	1,378	1.4	64.1	64.1	65.1	1.0
B	9,423	459	1,196	1.6	65.2	65.2	66.2	1.0
C	12,571	850	2,408	0.8	80.2	80.2	80.8	0.6
D	12,886	1,000	4,026	0.5	80.2	80.2	80.8	0.6
E	13,446	1,200	4,619	0.3	80.2	80.2	80.9	0.7
F	13,813	1,200	6,957	0.2	80.2	80.2	80.9	0.7
G	14,593	1,200	4,937	0.3	80.2	80.2	80.9	0.7
H	15,004	1,000	3,864	0.4	80.2	80.2	81.0	0.8
I	15,607	483	2,760	0.6	80.2	80.2	81.1	0.9
J	16,004	475	2,844	0.5	80.3	80.3	81.1	0.8
K	16,310	470	2,215	0.7	80.3	80.3	81.1	0.8
L	16,669	550	1,978	0.7	80.3	80.3	81.2	0.9
M	17,024	465	1,498	1.0	80.3	80.3	81.2	0.9

[1] Feet above mouth.

TABLE 10

FEDERAL EMERGENCY MANAGEMENT AGENCY

LAKE COUNTY, FL

AND INCORPORATED AREAS

FLOODWAY DATA

LEESBURG TRIBUTARY 1

FLOODING SOURCE		FLOODWAY			BASE FLOOD WATER SURFACE ELEVATION			
CROSS SECTION	DISTANCE[1]	WIDTH (FEET)	SECTION AREA (SQUARE FEET)	MEAN VELOCITY (FEET PER SECOND)	REGULATORY (FEET NAVD 88)	WITHOUT FLOODWAY (FEET NAVD 88)	WITH FLOODWAY (FEET NAVD 88)	INCREASE (FEET)
LEESBURG TRIBUTARY 2								
A	3	478	1,142	1.2	64.4	64.4	65.4	1.0
B	461	37	128	10.5	69.1	69.1	69.1	0.0
C	907	30	197	6.8	74.6	74.6	74.9	0.3
D	1,436	400	1,910	0.7	78.4	78.4	79.0	0.6
E	1,971	400	1,646	0.8	78.4	78.4	79.0	0.6
F	2,848	224	1,266	1.1	78.6	78.6	79.3	0.7
G	3,498	326	2,131	0.6	78.7	78.7	79.5	0.8
H	3,978	200	769	1.7	78.7	78.7	79.7	1.0
I	4,851	325	1,509	0.9	79.4	79.4	80.0	0.6
J	5,452	325	640	2.1	79.4	79.4	80.4	1.0
K	6,200	216	523	2.3	81.7	81.7	81.9	0.2
L	6,827	206	777	1.6	82.3	82.3	82.7	0.4
M	7,261	146	651	1.9	82.6	82.6	83.0	0.4
N	7,763	160	637	1.9	82.7	82.7	83.4	0.7

[1] Feet above mouth.

TABLE 10

FEDERAL EMERGENCY MANAGEMENT AGENCY

LAKE COUNTY, FL

AND INCORPORATED AREAS

FLOODWAY DATA

LEESBURG TRIBUTARY 2

FLOODING SOURCE		FLOODWAY			BASE FLOOD WATER SURFACE ELEVATION			
CROSS SECTION	DISTANCE[1]	WIDTH (FEET)	SECTION AREA (SQUARE FEET)	MEAN VELOCITY (FEET PER SECOND)	REGULATORY (FEET NAVD 88)	WITHOUT FLOODWAY (FEET NAVD 88)	WITH FLOODWAY (FEET NAVD 88)	INCREASE (FEET)
LEESBURG TRIBUTARY 2-1								
A	822	28	58	3.9	78.4	74.9[2]	75.7	0.8
B	1,149	55	175	1.3	78.4	75.5[2]	76.4	0.9
C	1,410	25	34	6.6	78.4	76.4[2]	76.9	0.5

[1] Stream distance in feet above confluence with Leesburg Tributary 2.

[2] Elevation computed without consideration of backwater effects from Leesburg Tributary 2.

TABLE 10

FEDERAL EMERGENCY MANAGEMENT AGENCY

LAKE COUNTY, FL

AND INCORPORATED AREAS

FLOODWAY DATA

LEESBURG TRIBUTARY 2-1

FLOODING SOURCE		FLOODWAY			BASE FLOOD WATER SURFACE ELEVATION			
CROSS SECTION	DISTANCE[1]	WIDTH (FEET)	SECTION AREA (SQUARE FEET)	MEAN VELOCITY (FEET PER SECOND)	REGULATORY (FEET NAVD 88)	WITHOUT FLOODWAY (FEET NAVD 88)	WITH FLOODWAY (FEET NAVD 88)	INCREASE (FEET)
LEESBURG TRIBUTARY 3								
A	1,449	205	593	2.2	64.3	64.3	65.3	1.0
B	1,999	62	227	5.7	69.3	69.3	69.9	0.6
C	2,440	177	1,001	0.5	70.5	70.5	71.5	1.0
D	2,761	100	107	4.3	71.0	71.0	71.4	0.4

[1] Feet above mouth.

TABLE 10

FEDERAL EMERGENCY MANAGEMENT AGENCY

LAKE COUNTY, FL

AND INCORPORATED AREAS

FLOODWAY DATA

LEESBURG TRIBUTARY 3

FLOODING SOURCE		FLOODWAY			BASE FLOOD WATER SURFACE ELEVATION			
CROSS SECTION	DISTANCE[1]	WIDTH (FEET)	SECTION AREA (SQUARE FEET)	MEAN VELOCITY (FEET PER SECOND)	REGULATORY (FEET NAVD 88)	WITHOUT FLOODWAY (FEET NAVD 88)	WITH FLOODWAY (FEET NAVD 88)	INCREASE (FEET)
ST. JOHNS RIVER								
A	650,002	7,238[2]/3,253[3]	57,630	0.3	6.0	6.0	7.0	1.0
B	654,720	5,204[2]/2,823[3]	42,525	0.4	6.1	6.1	7.1	1.0
C	657,880	792[2]/327[3]	17,672	1.1	6.1	6.1	7.1	1.0
D	662,328	716[2]/267[3]	12,937	1.4	6.1	6.1	7.1	1.0
E	666,334	942[2]/710[3]	10,779	1.7	6.2	6.2	7.2	1.0
F	666,591	942[2]/718[3]	13,309	1.6	6.3	6.3	7.3	1.0
G	670,351	1,601[2]/890[3]	18,677	1.0	6.4	6.4	7.3	0.9
H	673,881	769[2]/297[3]	14,250	1.3	6.4	6.4	7.4	1.0
I	677,612	765[2]/380[3]	14,119	1.3	6.5	6.5	7.4	0.9
J	683,384	2,087[2]/1,579[3]	24,406	0.8	6.5	6.5	7.5	1.0
K	687,038	2,399[2]/1,212[3]	33,224	0.6	6.6	6.6	7.6	1.0

[1] Feet above mouth.

[2] Total floodway width.

[3] Floodway width within Lake County.

TABLE 10

FEDERAL EMERGENCY MANAGEMENT AGENCY

LAKE COUNTY, FL

AND INCORPORATED AREAS

FLOODWAY DATA

ST. JOHNS RIVER

FLOODING SOURCE		FLOODWAY			BASE FLOOD WATER SURFACE ELEVATION			
CROSS SECTION	DISTANCE[1]	WIDTH (FEET)	SECTION AREA (SQUARE FEET)	MEAN VELOCITY (FEET PER SECOND)	REGULATORY (FEET NAVD 88)	WITHOUT FLOODWAY (FEET NAVD 88)	WITH FLOODWAY (FEET NAVD 88)	INCREASE (FEET)
WOLF BRANCH								
A	86	531	2,410	1.6	82.5	82.5	83.5	1.0
B	732	299	1,139	3.3	84.1	84.1	85.0	0.9
C	1,320	129	593	6.4	87.0	87.0	88.0	1.0
D	1,883	75	580	6.5	90.8	90.8	91.5	0.7
E	2,599	100	574	6.6	96.9	96.9	97.1	0.2
F	3,206	44	507	7.5	101.4	101.4	102.3	0.9
G	3,718	96	443	8.6	106.8	106.8	107.1	0.3
H	4,365	109	728	5.2	112.4	112.4	113.3	0.9
I	5,887	141	1,296	2.9	124.4	124.4	124.7	0.3
J	7,029	266	2,058	1.8	126.5	126.5	127.3	0.8
K	7,565	475	3,814	0.9	126.9	126.9	127.8	0.9
L	8,729	42	332	10.8	137.4	137.4	138.4	1.0
M	9,338	47	292	12.3	147.1	147.1	147.2	0.1
N	9,897	160	1,141	3.1	152.3	152.3	153.3	1.0
O	10,691	70	303	11.8	158.3	158.3	158.7	0.4
P	11,919	271	1,199	2.5	167.7	167.7	168.6	0.9

[1] Feet above mouth.

TABLE 10

FEDERAL EMERGENCY MANAGEMENT AGENCY

LAKE COUNTY, FL

AND INCORPORATED AREAS

FLOODWAY DATA

WOLF BRANCH

5.0 INSURANCE APPLICATIONS

For flood insurance rating purposes, flood insurance zone designations are assigned to a community based on the results of the engineering analyses. These zones are as follows:

Zone A

Zone A is the flood insurance rate zone that corresponds to the 1-percent-annual-chance floodplains that are determined in the FIS report by approximate methods. Because detailed hydraulic analyses are not performed for such areas, no base (1-percent-annual-chance) flood elevations (BFEs) or depths are shown within this zone.

Zone AE

Zone AE is the flood insurance rate zone that corresponds to the 1-percent-annual-chance floodplains that are determined in the FIS report by detailed methods. Whole-foot BFEs derived from the detailed hydraulic analyses are shown at selected intervals within this zone.

Zone X

Zone X is the flood insurance rate zone that corresponds to areas outside the 0.2-percent-annual-chance floodplain, areas within the 0.2-percent-annual-chance floodplain, areas of 1-percent-annual-chance flooding where average depths are less than 1 foot, areas of 1-percent-annual-chance flooding where the contributing drainage area is less than 1 square mile (sq. mi.), and areas protected from the base flood by levees. No BFEs or depths are shown within this zone.

Zone D

Zone D is the flood insurance rate zone that corresponds to unstudied areas where flood hazards are undetermined, but possible.

6.0 FLOOD INSURANCE RATE MAP

The FIRM is designed for flood insurance and floodplain management applications.

For flood insurance applications, the map designates flood insurance rate zones as described in Section 5.0 and, in the 1-percent-annual-chance floodplains that were studied by detailed methods, shows selected whole-foot BFEs or average depths. Insurance agents use zones and BFEs in conjunction with information on structures and their contents to assign premium rates for flood insurance policies.

For floodplain management applications, the map shows by tints, screens, and symbols, the 1- and 0.2-percent-annual-chance floodplains, floodways, and the locations of selected cross sections used in the hydraulic analyses and floodway computations.

The current FIRM presents flooding information for the entire geographic area of Lake County. This countywide FIRM includes flood hazard information previously printed on separate Flood

Hazard Boundary Maps and/or FIRMs that were prepared for each incorporated community identified as flood-prone and the unincorporated areas of the County. Historical data relating to the maps prepared for each community are presented in Table 11, “Community Map History.”

COMMUNITY NAME	INITIAL IDENTIFICATION	FLOOD HAZARD BOUNDARY MAP REVISIONS DATE	FIRM EFFECTIVE DATE	FIRM REVISIONS DATE
Astatula, Town of	August 24, 1979	None	August 15, 1984	None
Clermont, Town of	May 31, 1974	January 30, 1976	August 15, 1984	None
Eustis, City of	June 28, 1974	October 17, 1975	June 4, 1987	None
Fruitland Park, City of	January 14, 1977	None	September 5, 1984	None
Groveland, City of	January 16, 1974	January 30, 1976	September 5, 1984	None
Howey in the Hills, Town of	March 2, 1979	None	August 15, 1984	None
Lady Lake, Town of	August 15, 1984	None	August 15, 1984	None
Lake County (Unincorporated Areas)	May 26, 1978	None	April 1, 1982	None
Leesburg, City of	September 13, 1974	January 28, 1977	July 18, 1985	April 7, 1999
Mascotte, City of	September 21 1979	None	November 15, 1984	None

TABLE 11

FEDERAL EMERGENCY MANAGEMENT AGENCY

LAKE COUNTY, FL
AND INCORPORATED AREAS

COMMUNITY MAP HISTORY

COMMUNITY NAME	INITIAL IDENTIFICATION	FLOOD HAZARD BOUNDARY MAP REVISIONS DATE	FIRM EFFECTIVE DATE	FIRM REVISIONS DATE
Minneola, Town of	July 23, 1976	None	August 15, 1984	None
Montverde, Town of	November 15, 1984	None	November 15, 1984	None
Mt. Dora, City of	June 28, 1974	February 27, 1976	April 5, 1988	None
Tavares, City of	August 2, 1974	September 12, 1975	March 16, 1988	None
Umatilla, City of	May 31, 1974	January 30, 1976	April 3, 1989	None

TABLE 11

FEDERAL EMERGENCY MANAGEMENT AGENCY

LAKE COUNTY, FL
AND INCORPORATED AREAS

COMMUNITY MAP HISTORY

7.0 OTHER STUDIES

FIS reports have been prepared for the unincorporated and incorporated areas of Marion, Volusia, Seminole, Orange, and Polk Counties and for the unincorporated areas of Sumter County.

This FIS report supersedes or is compatible with all previous studies published on streams studied in this report and should be considered authoritative for the purposes of the NFIP.

8.0 LOCATION OF DATA

Information concerning the pertinent data used in the preparation of this study can be obtained by contacting Federal Insurance and Mitigation Division, FEMA Region IV, Koger-Center — Rutgers Building, 3003 Chamblee Tucker Road, Atlanta, GA 30341.

9.0 BIBLIOGRAPHY AND REFERENCES

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10.0 REVISION DESCRIPTIONS

This section has been added to provide information regarding significant revisions made since the original FIS was printed. Future revisions may be made that do not result in the republishing of the FIS report. To assure that the user is aware of all revisions, it is advisable to contact the community repository of flood-hazard data located at:

- Astatula Town Hall
  25019 Country Road 561
  Astatula, Florida 34705

- Clermont Planning and Zoning Department
  685 W. Montrose Street – 1st Floor
  Clermont, Florida 34711

- Eustis Building Department
  10 North Grove Street
  Eustis, Florida 32727-0068

- Fruitland Park City Hall Building Department
  506 West Berckman Street
  Groveland, Florida 34731

- Howey in the Hills Town Hall
  101 North Palm Avenue
  Howey in the Hills, Florida 34737

- Lady Lake Town Hall
  409 Fennell Boulevard
  Lady Lake, Florida 32159

- Lake County Public Works Department
  437 Ardice Avenue
  Eustis, Florida 32726

- Leesburg Public Works Department
  550 South 14th Street
  Leesburg, Florida 34748

- Mascotte City Hall
  100 East Myers Boulevard
  Mascotte, Florida 34753

- Minneola City Hall
  800 North U.S. Highway 27
  Minneola, Florida 34715

- Montverde Town Hall
  17404 Sixth Street
  Montverde, Florida 34756

- Mt. Dora Building and Zoning
  510 North Baker Street
  Mt. Dora, Florida 32757

- Tavares Planning and Zoning
  201 East Main Street
  Tavares, Florida 32778

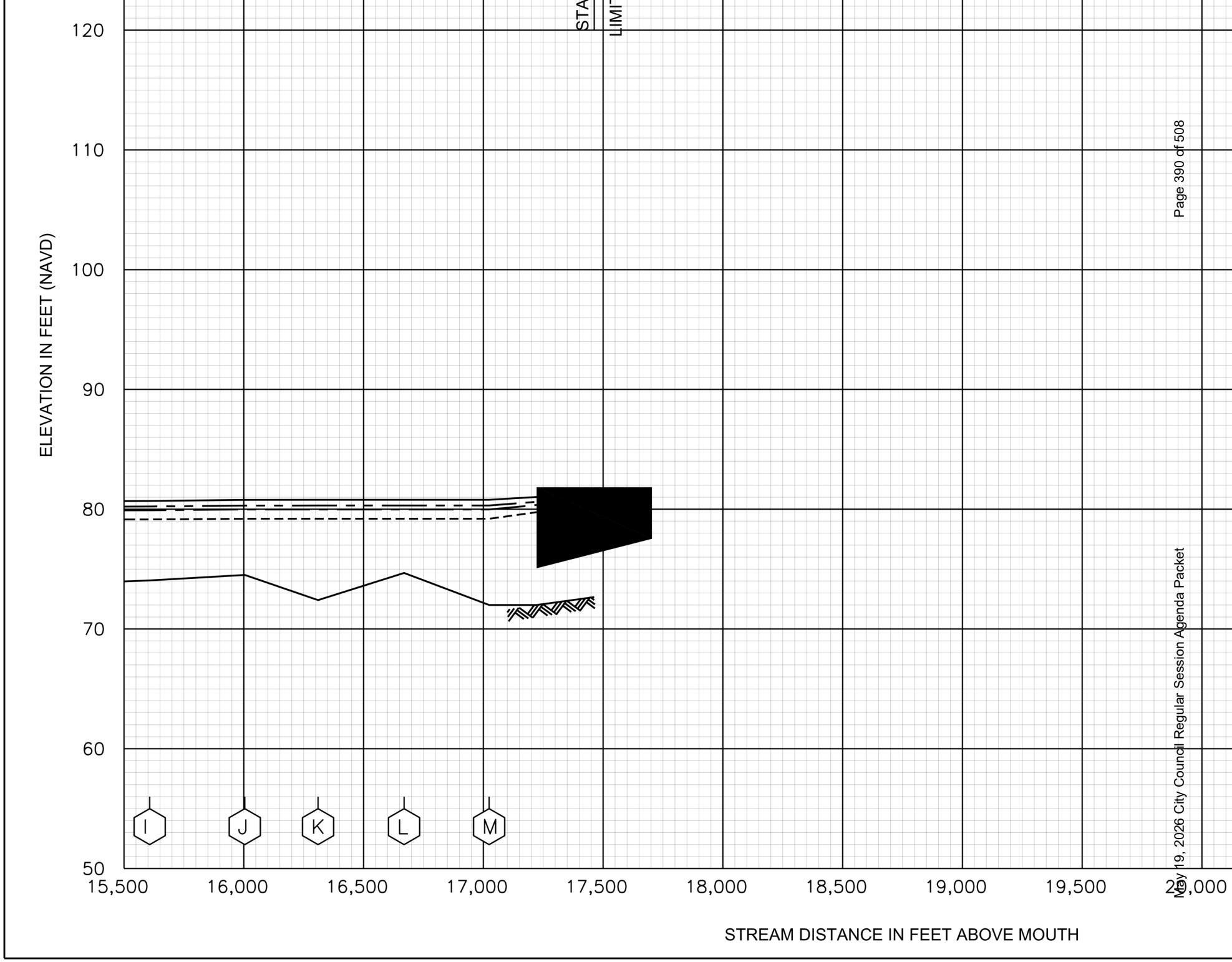
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  1 South Central Avenue
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10.1 First Revision (Revised December 18, 2012)

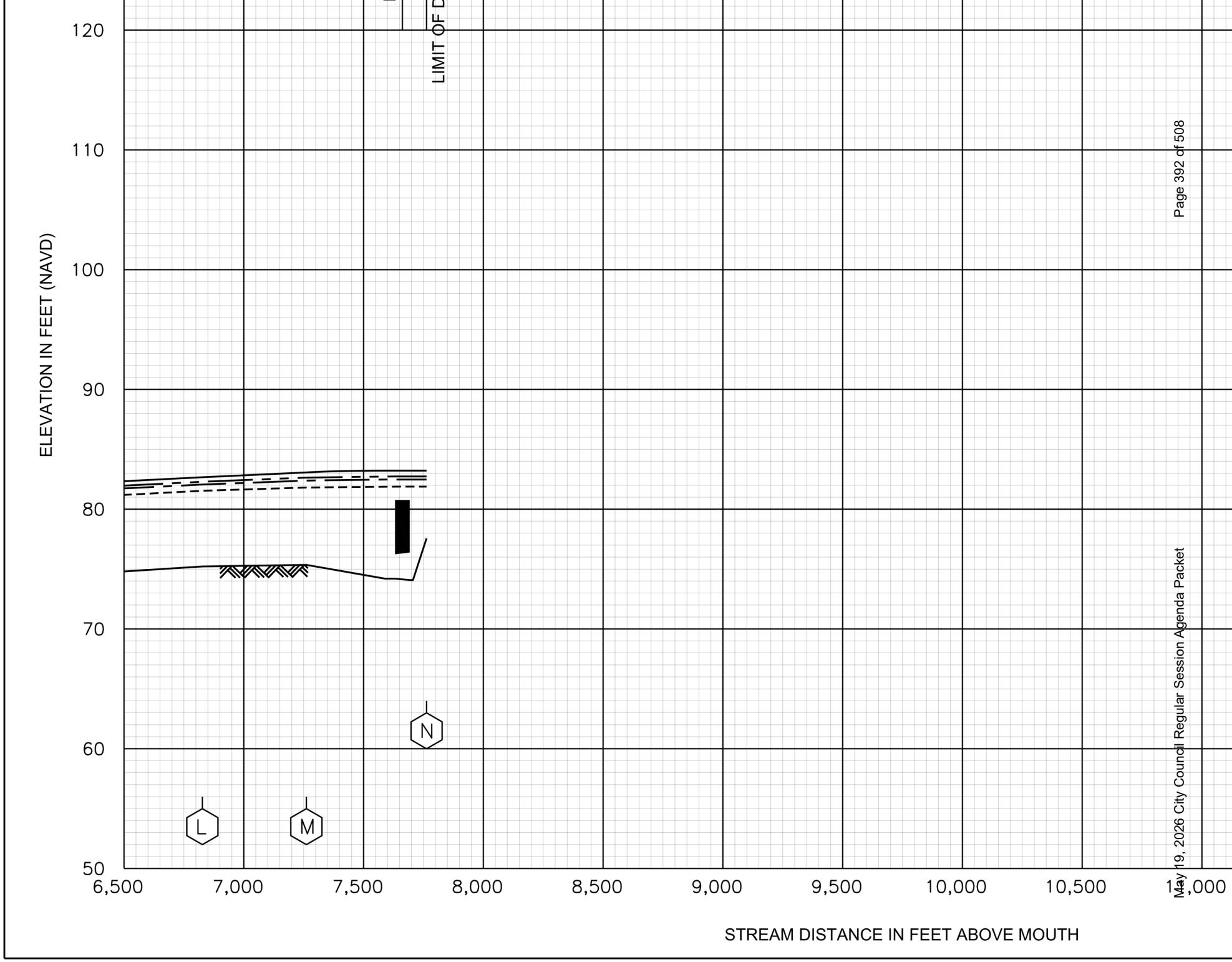
This December 18, 2012 revision was initiated in support of the FEMA Risk MAP Program.

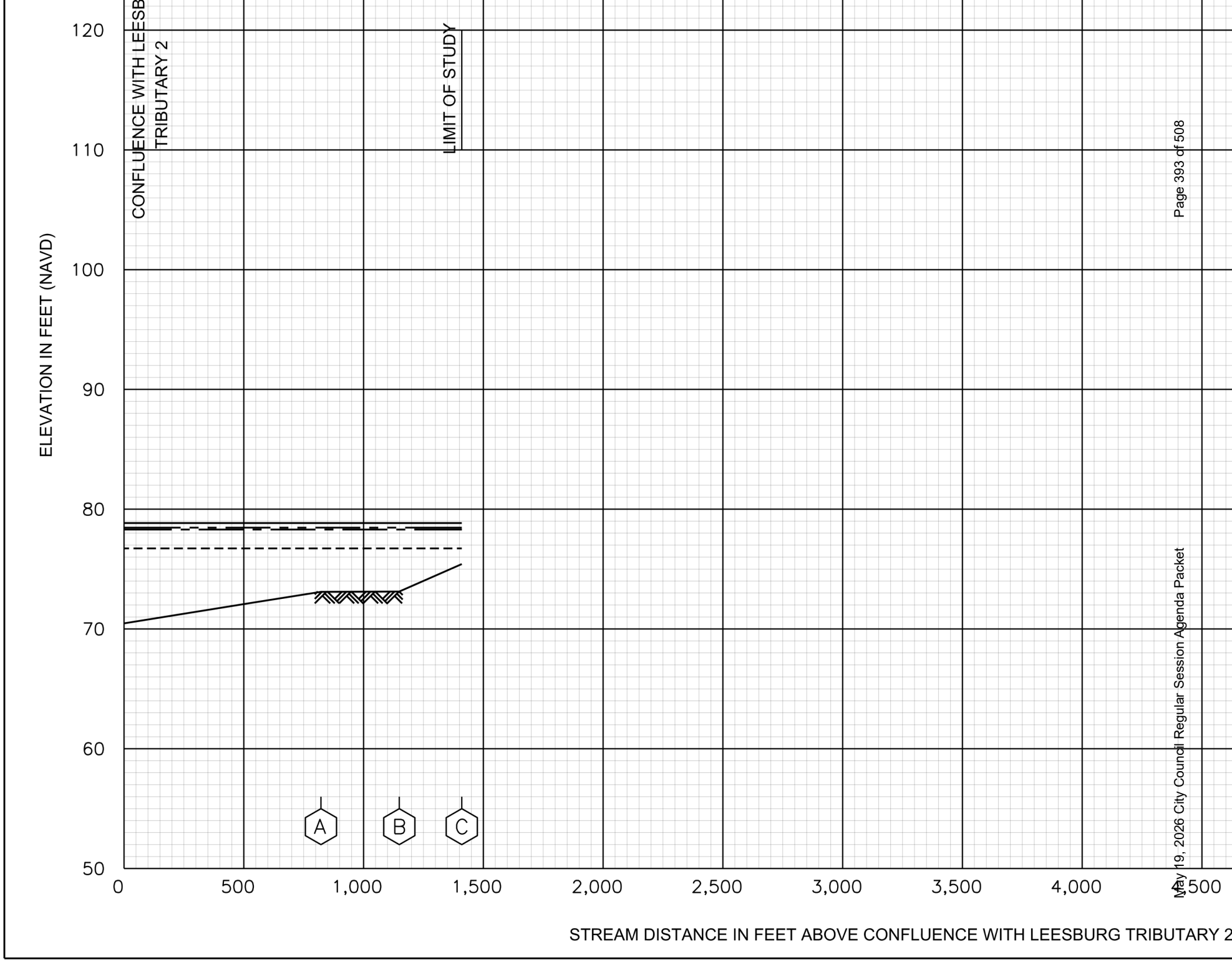
This revision involved countywide remapping of Lake County, Florida. The revision included new detailed studies of St. Johns River, Leesburg Tributary 1, 2, 2-1 and 3 and Wolf Branch, refinement and establishment of approximate zones, redelineation of existing studies, and creation of new FIRMs using new topographic and base map data.

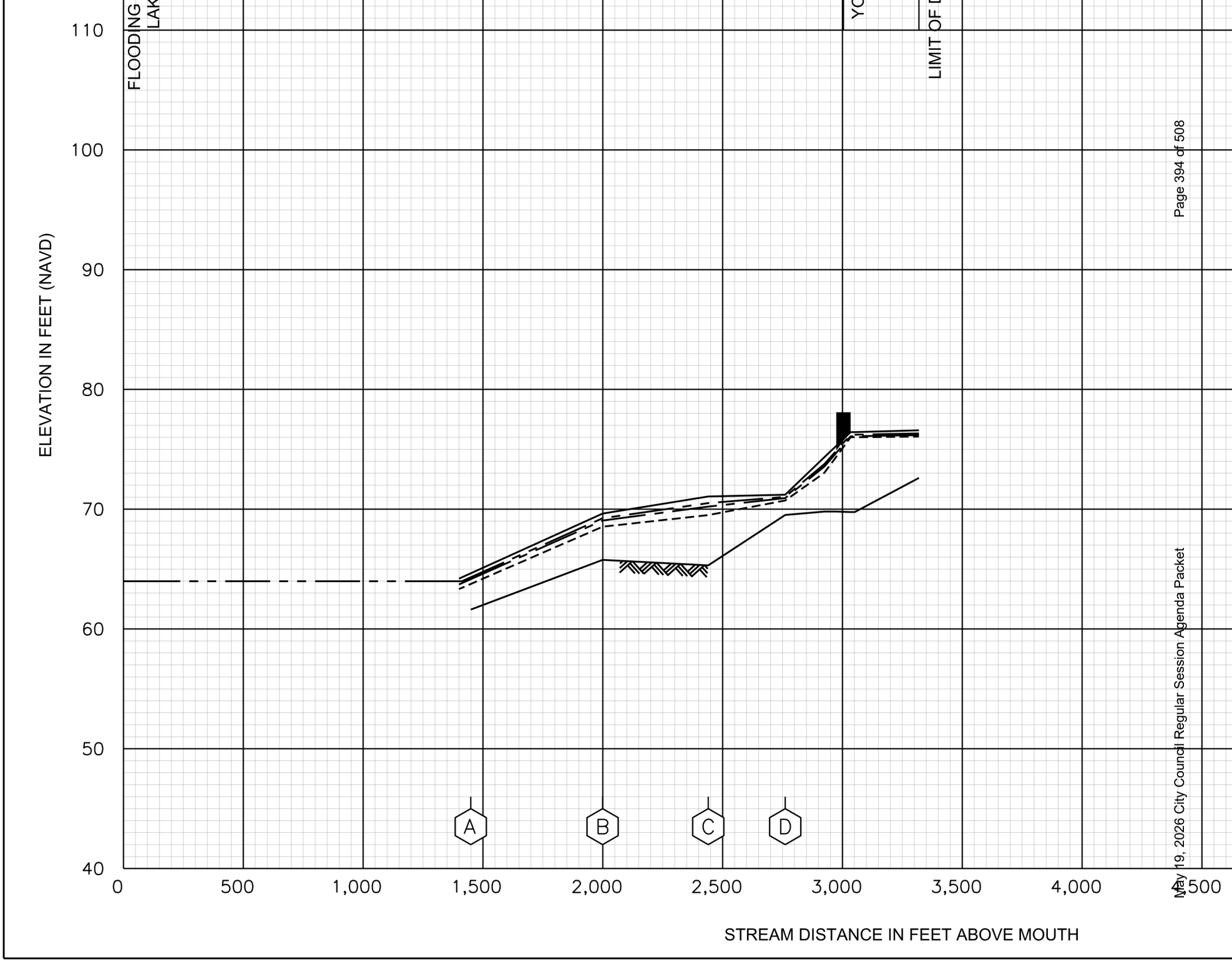

FLOODING SOURCE
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ELEVATION IN FEET (NAVD)
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11,000
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A
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STREAM DISTANCE IN FEET ABOVE MOUTH

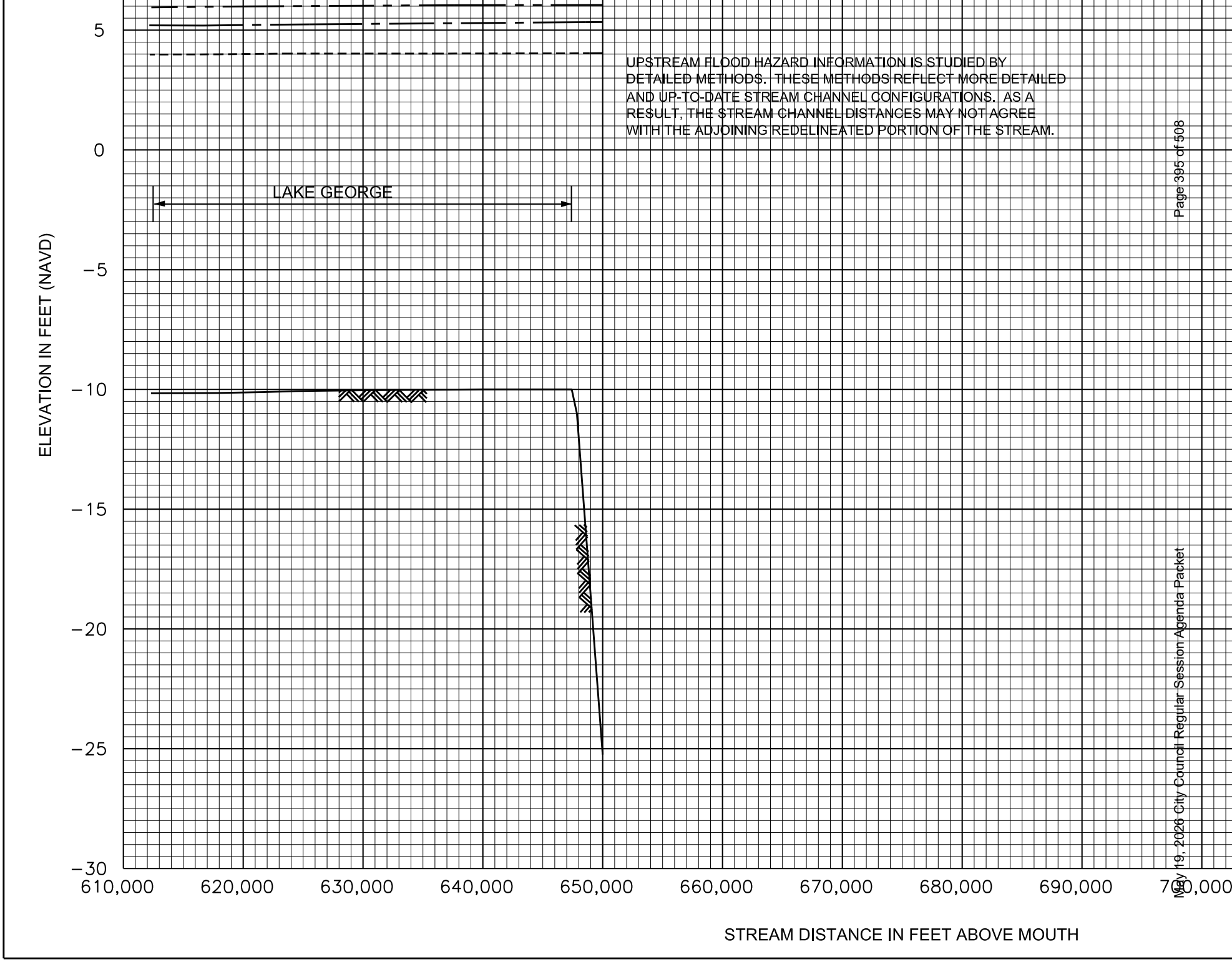

ELEVATION IN FEET (NAVD)
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STREAM DISTANCE IN FEET ABOVE MOUTH
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FLOODING
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80
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ELEVATION IN FEET (NAVD)
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F
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STREAM DISTANCE IN FEET ABOVE MOUTH

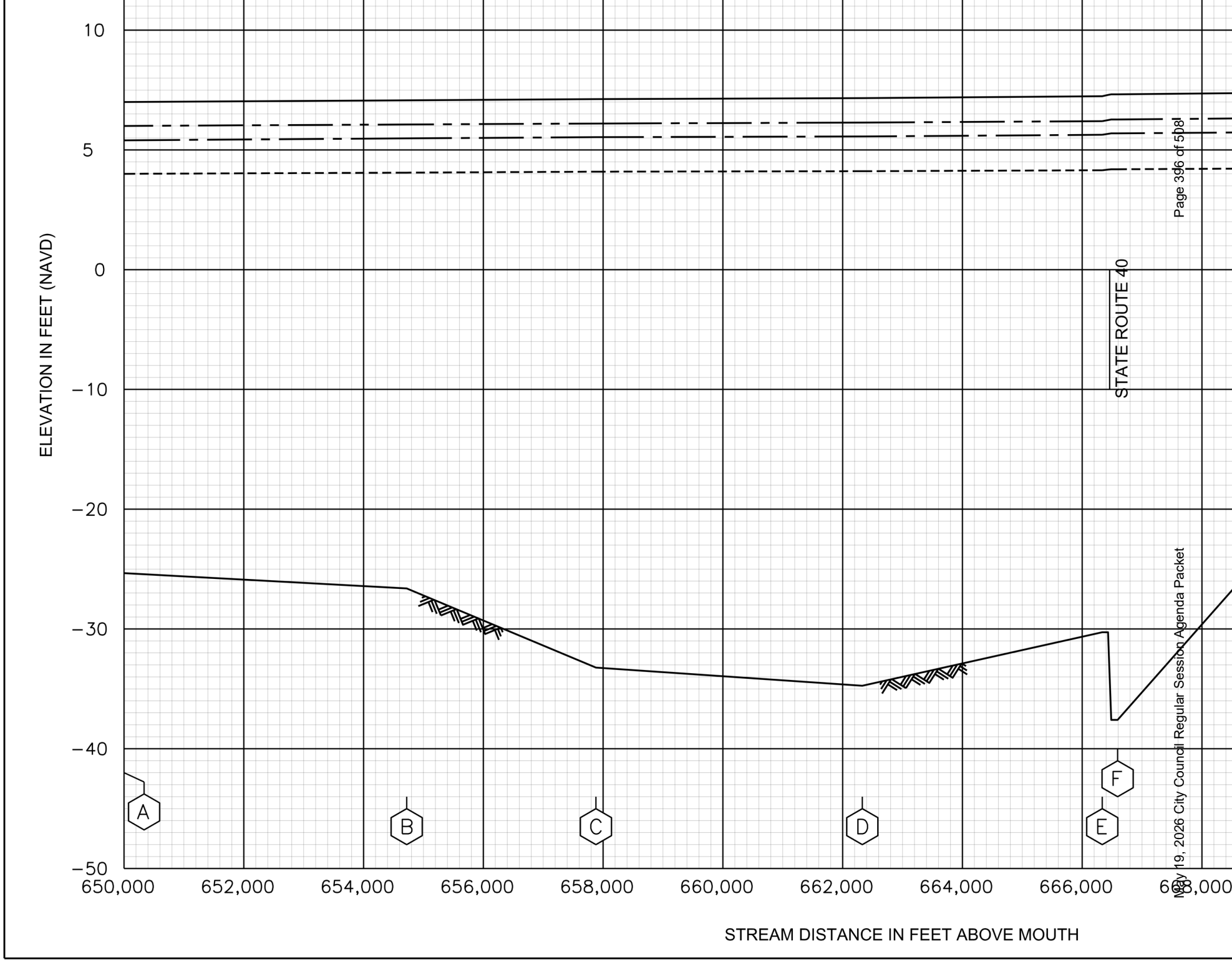

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STREAM DISTANCE IN FEET ABOVE MOUTH

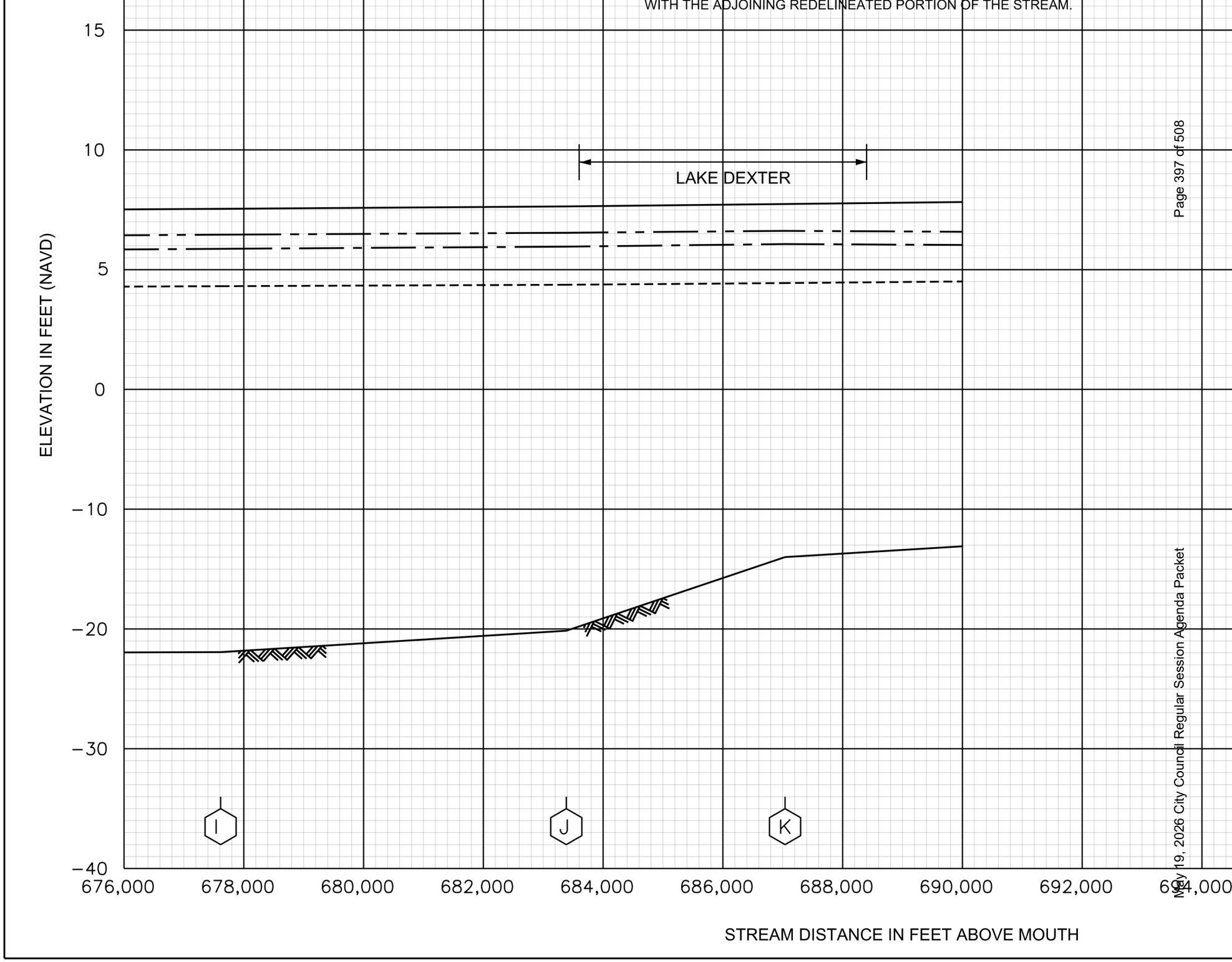

CONFLUENCE WITH LEESBURG TRIBUTARY 2
LIMIT OF STUDY
ELEVATION IN FEET (NAVD)
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3,000
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A
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STREAM DISTANCE IN FEET ABOVE CONFLUENCE WITH LEESBURG TRIBUTARY 2

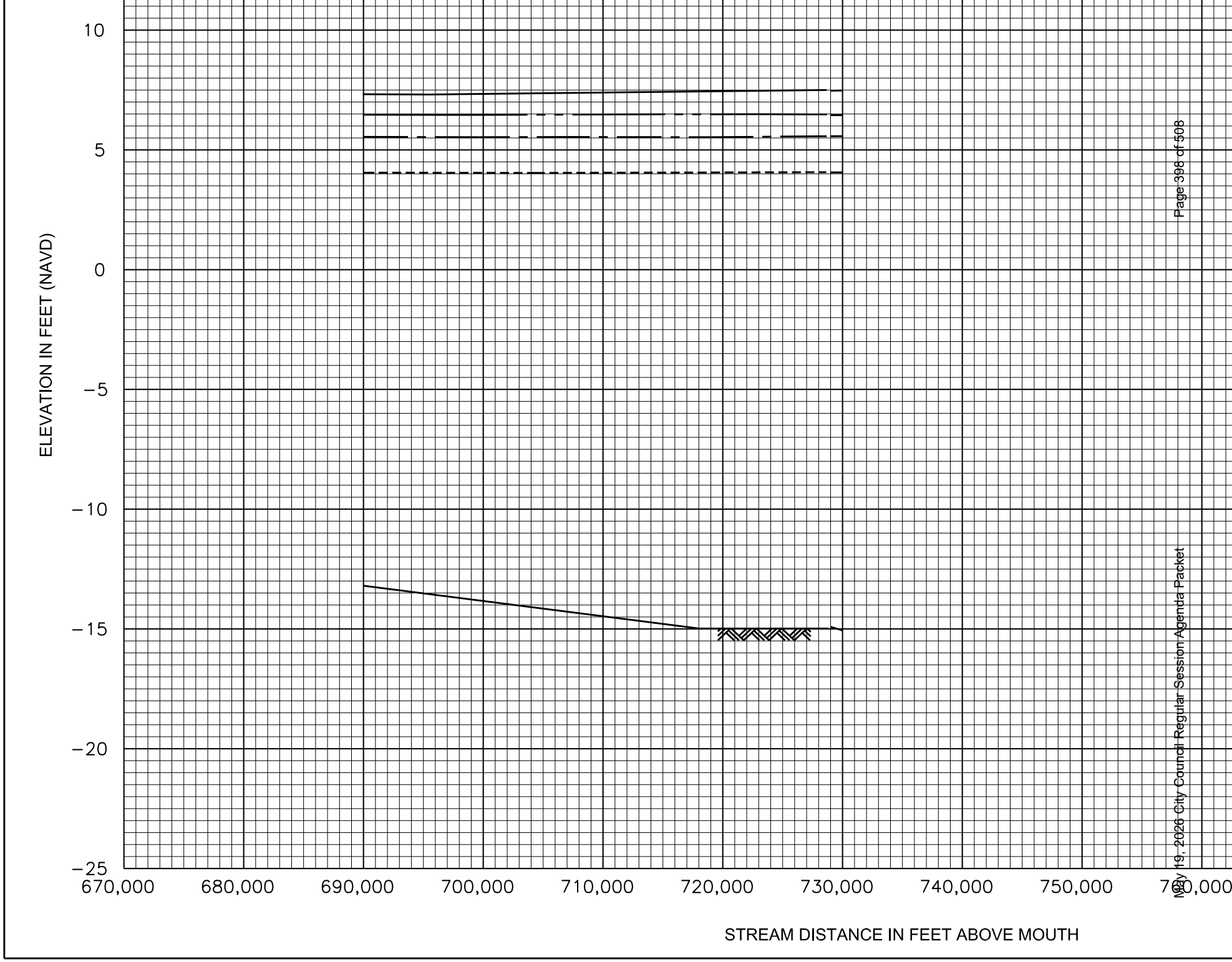

FLOODING
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ELEVATION IN FEET (NAVD)
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STREAM DISTANCE IN FEET ABOVE MOUTH



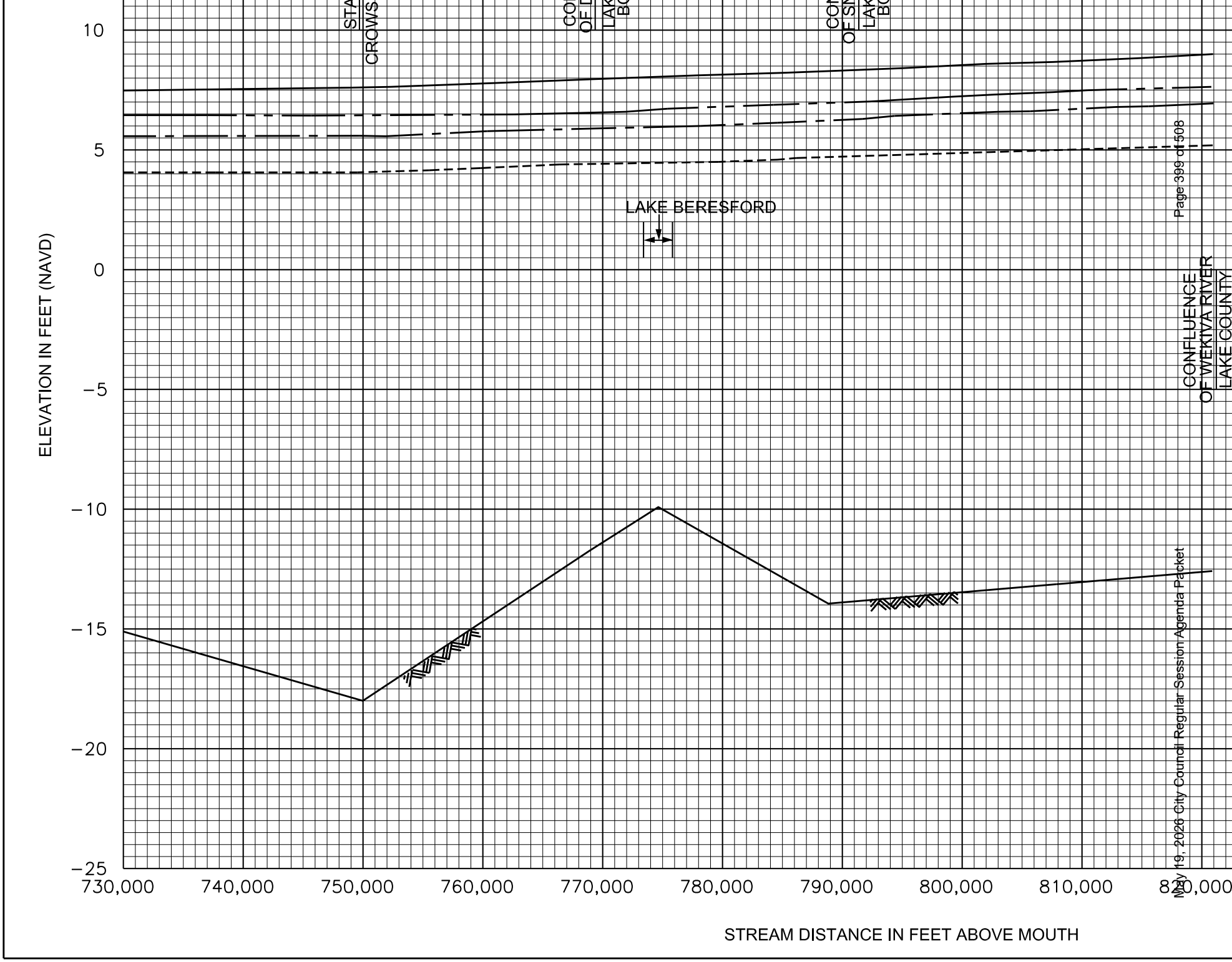
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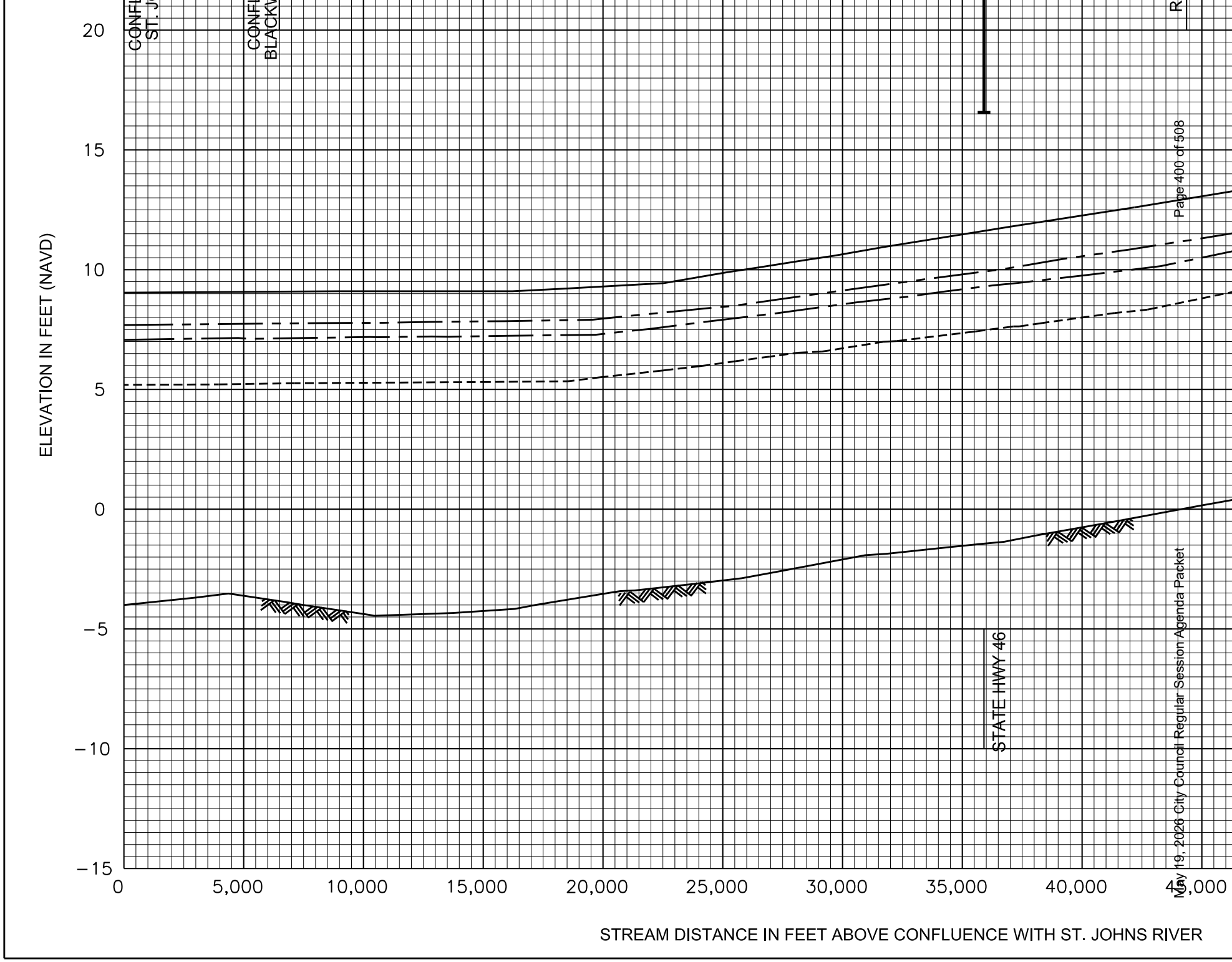

10
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ELEVATION IN FEET (NAVD)
650,000
652,000
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656,000
658,000
660,000
662,000
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666,000
STREAM DISTANCE IN FEET ABOVE MOUTH
STATE ROUTE 40
A
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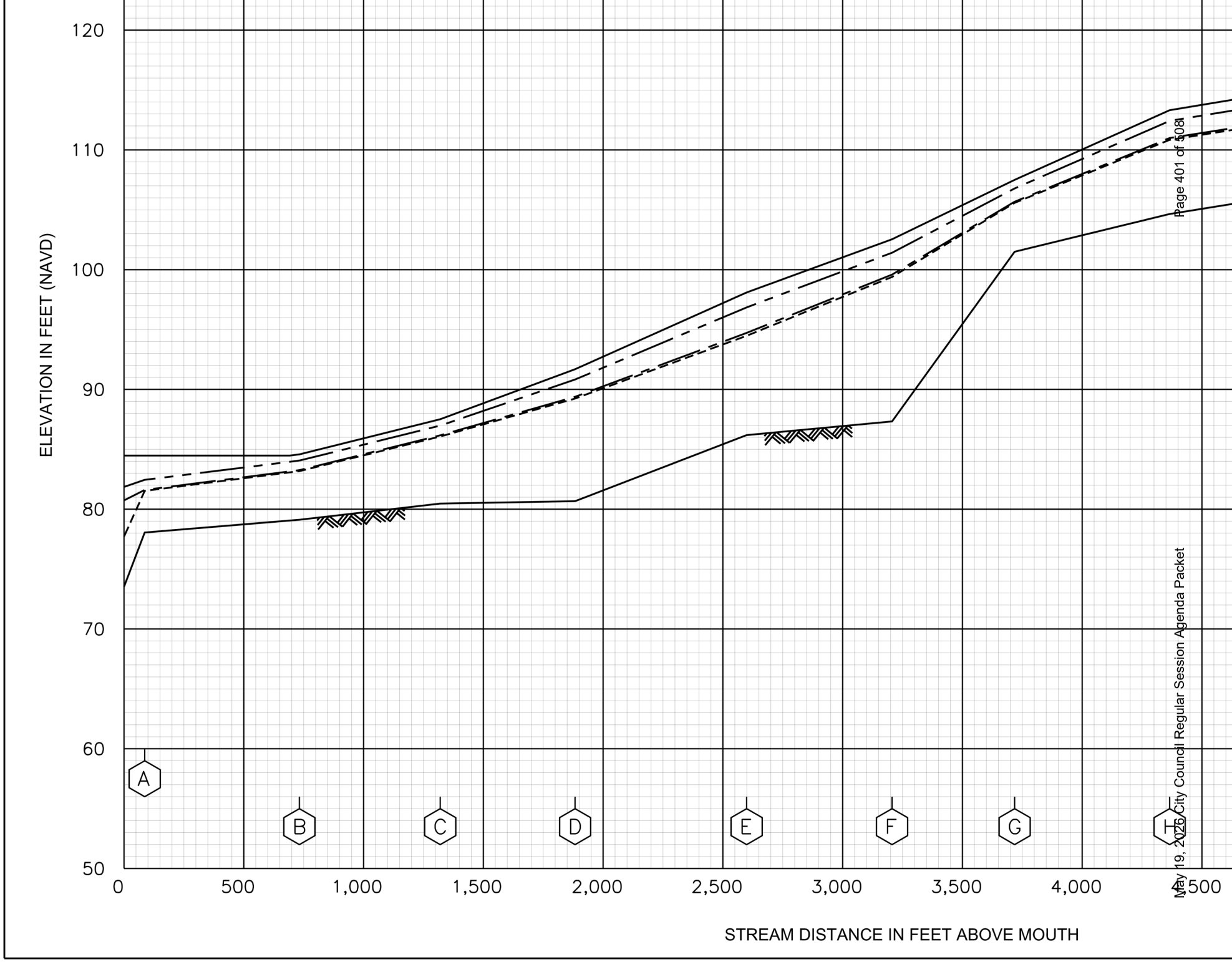

WITH THE ADJOINING REDELINEATED PORTION OF THE STREAM.
LAKE DEXTER
ELEVATION IN FEET (NAVD)
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I
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K
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STREAM DISTANCE IN FEET ABOVE MOUTH

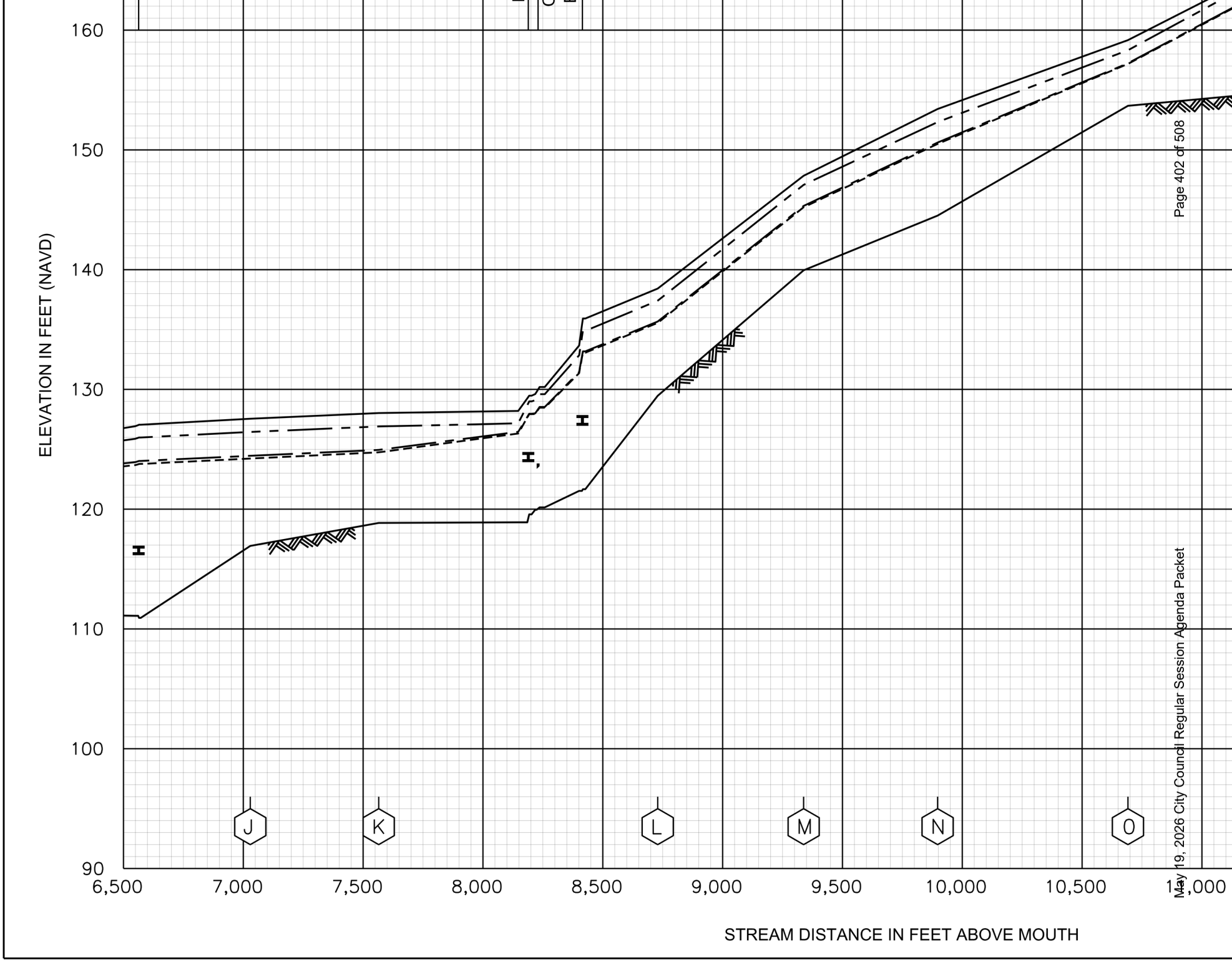


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740,000
750,000
760,000
770,000
780,000
790,000
800,000
810,000
820,000
ELEVATION IN FEET (NAVD)
STREAM DISTANCE IN FEET ABOVE MOUTH
LAKE BERESFORD
CONFLUENCE OF WEKIVA RIVER LAKE COUNTY


ELEVATION IN FEET (NAVD)
20
15
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−15
0
5,000
10,000
15,000
20,000
25,000
30,000
35,000
40,000
45,000
STREAM DISTANCE IN FEET ABOVE CONFLUENCE WITH ST. JOHNS RIVER
CONFL
ST. J
CONFL
BLACKW
STATE HWY 46
R
Page 400 of 508
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ELEVATION IN FEET (NAVD)
120
110
100
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80
70
60
50
0
500
1,000
1,500
2,000
2,500
3,000
3,500
4,000
4,500
STREAM DISTANCE IN FEET ABOVE MOUTH
A
B
C
D
E
F
G
T


ELEVATION IN FEET (NAVD)
160
150
140
130
120
110
100
90
6,500
7,000
7,500
8,000
8,500
9,000
9,500
10,000
10,500
J
K
L
M
N
O
STREAM DISTANCE IN FEET ABOVE MOUTH



Flood Risk Report

Lake County, Florida, 03080101, 03080102, 03090101, 03100208*

**Spans more than one watershed. This report only covers the area within Lake County.*

Report Number 01

05/15/2013

Final

FEMA

RiskMAP

Increasing Resilience Together

Project Area Community List

Community Name	Community Name
City of Clermont	
City of Eustis	
City of Fruitland Park	
City of Groveland	
City of Leesburg	
City of Mascotte	
City of Mount Dora	
City of Tavares	
City of Umatilla	
Lake County (Unincorporated Areas)	
Town of Astatula	
Town of Howey-in-the-Hills	
Town of Lady Lake	
Town of Minneola	
Town of Montverde	

Preface

The Department of Homeland Security (DHS), Federal Emergency Management Agency's (FEMA) Risk Mapping, Assessment, and Planning (Risk MAP) program provides states, tribes, and local communities with flood risk information and tools that they can use to increase their resilience to flooding and better protect their citizens. By pairing accurate floodplain maps with risk assessment tools and planning and outreach support, Risk MAP has transformed traditional flood mapping efforts into an integrated process of identifying, assessing, communicating, planning for, and mitigating flood-related risks.

This Flood Risk Report (FRR) provides non-regulatory information to help local or tribal officials, floodplain managers, planners, emergency managers, and others better understand their flood risk, take steps to mitigate those risks, and communicate those risks to their citizens and local businesses.

Because flood risk often extends beyond community limits, the FRR provides flood risk data for the entire Flood Risk Project as well as for each individual community. This also emphasizes that flood risk reduction activities may impact areas beyond jurisdictional boundaries.

Flood risk is always changing, and there may be other studies, reports, or sources of information available that provide more comprehensive information. The FRR is not intended to be regulatory or the final authoritative source of all flood risk data in the project area. Rather, it should be used in conjunction with other data sources to provide a comprehensive picture of flood risk within the project area.

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FLOOD RISK REPORT

1 Introduction

1.1 About Flood Risk

Floods are naturally occurring phenomena that can and do happen almost anywhere. In its most basic form, a flood is an accumulation of water over normally dry areas. Floods become hazardous to people and property when they inundate an area where development has occurred, causing losses. Mild flood losses may have little impact on people or property, such as damage to landscaping or the generation of unwanted debris. Severe flooding can destroy buildings, ruin crops, and cause critical injuries or death.



Flooding is a natural part of our world and our communities. Flooding becomes a significant hazard, however, when it intersects with the built environment.

1.1.1 Calculating Flood Risk

It is not enough to simply identify where flooding may occur. Just because one knows where a flood occurs does not mean they know the **risk** of flooding. The most common method for determining flood risk, also referred to as vulnerability, is to identify the probability of flooding and the consequences of flooding. In other words:

Flood Risk (or Vulnerability) **= Probability x Consequences**; where
Probability = the likelihood of occurrence
Consequences = the estimated impacts associated with the occurrence

Which picture below shows more flood risk?





The probability of a flood is the likelihood that a flood will occur. The probability of flooding can change based on physical, environmental, and/or contributing engineering factors. Factors affecting the probability that a flood will impact an area range from changing weather patterns to the existence of mitigation projects. The ability to assess the probability of a flood and the level of accuracy for that assessment are also influenced by modeling methodology advancements, better knowledge, and longer periods of record for the water body in question.

The consequences of a flood are the estimated impacts associated with the flood occurrence. Consequences relate to humans activities within an area and how a flood impacts the natural and built environments.

Even if you assume that the flood in both pictures was the same probability—let's say a 10-percent- annual-chance flood—the consequences in terms of property damage and potential injury as a result of the flood in the bottom picture are much more severe. Therefore, the flood risk in the area shown in the bottom picture is higher.

1.1.2 Risk MAP Flood Risk Products

Through Risk MAP, FEMA provides communities with updated Flood Insurance Rate Maps (FIRMs) and Flood Insurance Studies (FISs) that focus on the probability of floods and that show where flooding may occur as well as the calculated 1% annual chance flood elevation. The 1% annual chance flood, also known as the base flood, has a 1%

chance of being equaled or exceeded in any given year. FEMA understands that flood risk is dynamic—that flooding does not stop at a line on a map—and as such, provides the following flood risk products:



Whether or not an area might flood is one consideration. The extent to which it might flood adds a necessary dimension to that understanding.

- Flood Risk Report (FRR): The FRR presents key risk analysis data for the Flood Risk Project.
- Flood Risk Map (FRM): Like the example found in Section 3.1 of this document, the FRM shows a variety of flood risk information in the project area. More information about the data shown on the FRM may be found in Section 2 of this report.
- Flood Risk Database (FRD): The FRD is in GIS format and houses the flood risk data developed during the course of the flood risk analysis that can be used and updated by the community. After the Flood Risk Project is complete, this data can be used in many ways to visualize and communicate flood risk within the Flood Risk Project.

These Flood Risk Products provide flood risk information at both the Flood Risk Project level and community level (for those portions of each community within the Flood Risk Project). They demonstrate how decisions made within a Flood Risk Project can impact properties downstream, upstream, or both. Community-level information is particularly useful for mitigation planning and emergency management activities, which often occur at a jurisdictional level.

1.2 Uses of this Report

The goal of this report is to help inform and enable communities and tribes to take action to reduce flood risk. Possible users of this report include:

- Local elected officials
- Floodplain managers
- Community planners
- Emergency managers
- Public works officials
- Other special interests (e.g., watershed conservation groups, environmental awareness organizations, etc.)



Vulnerability of infrastructure is another important consideration.

State, local, and tribal officials can use the summary information provided in this report, in conjunction with the data in the FRD, to:

- **Update local hazard mitigation plans.** As required by the 2000 Federal Stafford Act, local hazard mitigation plans must be updated at least every five (5) years. Summary information presented in Section 3 of this report and the FRM can be used to identify areas that may need additional focus when updating the risk assessment section of a local hazard mitigation plan. Information found in Section 4 pertains to the different mitigation techniques and programs and can be used to inform decisions related to the mitigation strategy of local plans.

- **Update community comprehensive plans.** Planners can use flood risk information in the development and/or update of comprehensive plans, future land use maps, and zoning regulations. For example, zoning codes may be changed to better provide for appropriate land uses in high-hazard areas.
- **Update emergency operations and response plans.** Emergency managers can identify low-risk areas for potential evacuation and sheltering and can help first responders avoid areas of high-depth flood water. Risk assessment results may reveal vulnerable areas, facilities, and infrastructure for which planning for continuity of operations plans (COOP), continuity of government (COG) plans, and emergency operations plans (EOP) would be essential.
- **Develop hazard mitigation projects.** Local officials (e.g., planners and public works officials) can use flood risk information to re-evaluate and prioritize mitigation actions in local hazard mitigation plans.
- **Communicate flood risk.** Local officials can use the information in this report to communicate with property owners, business owners, and other citizens about flood risks, changes since the last FIRM, and areas of mitigation interest. The report layout allows community information to be extracted in a fact sheet format.
- **Inform the modification of development standards.** Floodplain managers, planners, and public works officials can use information in this report to support the adjustment of development standards for certain locations. For example, heavily developed areas tend to increase floodwater runoff because paved surfaces cannot absorb water, indicating a need to adopt or revise standards that provide for appropriate stormwater retention.



Flooding along the Wabash River in Clark County, Illinois, contributed to a federal disaster declaration on June 24, 2008.

The Flood Risk Database, Flood Risk Map, and Flood Risk Report are "non-regulatory" products. They are available and intended for community use but are neither mandatory nor tied to the regulatory development and insurance requirements of the National Flood Insurance Program (NFIP). They may be used as regulatory products by communities if authorized by state and local enabling authorities.

1.3 Sources of Flood Risk Assessment Data Used

To assess potential community losses, or the consequences portion of the "risk" equation, the following data is typically collected for analysis and inclusion in a Flood Risk Project:

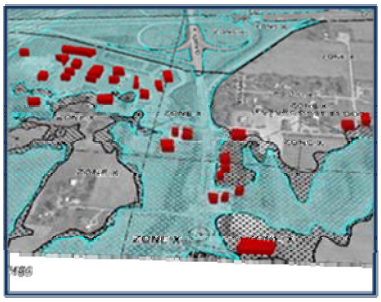


- Information about local assets or resources at risk of flooding
- Information about the physical features and human activities that contribute to that risk
- Information about where the risk is most severe

For most Flood Risk Projects, FEMA uses the following sources of flood risk information to develop this report:

- Hazus estimated flood loss information
- New engineering analyses (e.g., hydrology and hydraulic modeling) to develop new flood boundaries
- Locally supplied data (see Section 7 for a description)
- Sources identified during the Discovery process





FEMA data can be leveraged to identify and measure vulnerability by including local building information (i.e. building type). The examples above show various ways to display flooding intersecting with buildings.

1.4 Related Resources

For a more comprehensive picture of flood risk, FEMA recommends that state and local officials use the information provided in this report in conjunction with other sources of flood risk data, such as those listed below.

- **FIRMs and FISs.** This information indicates areas with specific flood hazards by identifying the limit and extent of the 1-percent-annual-chance floodplain and the 0.2-percent-annual-chance floodplain. FIRMs and FIS Reports do not identify all floodplains in a Flood Risk Project. The FIS Report includes summary information regarding other frequencies of flooding, as well as flood profiles for riverine sources of flooding. In rural areas and areas for which flood hazard data are not available, the 1-percent-annual-chance floodplain may not be identified. In addition, the 1-percent-annual-chance floodplain may not be identified for flooding sources with very small drainage areas (less than 1 square mile).
- **Hazus Flood Loss Estimation Reports.** Hazus can be used to generate reports, maps and tables on potential flood damage that can occur based on new/proposed mitigation projects or future development patterns and practices. Hazus can also run specialized risk assessments, such as what happens when a dam or levee fails. Flood risk assessment tools are available through other agencies as well, including the National Oceanic and Atmospheric Administration (NOAA) and the U.S. Army Corps of Engineers (USACE). Other existing watershed reports may have a different focus, such as water quality, but may also contain flood risk and risk assessment information. See Section 6 for additional resources.
- **Flood or multi-hazard mitigation plans.** Local hazard mitigation plans include risk assessments that contain flood risk information and mitigation strategies that identify community priorities and actions to reduce flood risk. This report was informed by any existing mitigation plans in the Flood Risk Project.
- **Hurricane Evacuation Studies.** Produced through a joint effort by FEMA, NOAA, and USACE, Hurricane Evacuation Studies provide tools and information to the state and county emergency management offices to help determine who should evacuate during hurricane threats, and when those evacuations should occur. The information can be used to supplement or update hurricane evacuation plans and operational procedures for responding to hurricane threats.
- **Tsunami Inundation Maps.** Maps depicting tsunami inundation hazard zones are produced for coastal areas exposed to tsunami threats, typically those on the Pacific Ocean coast. The mapping is accomplished through efforts coordinated by FEMA, NOAA, the U.S. Geological

Survey (USGS), USACE, and numerous state and local agencies. The maps can be used by communities to supplement or update emergency management and evacuation plans.

- **Emergency Action Plans.** Emergency Action Plans are formal documents that identify potential emergency conditions at a dam and specify preplanned actions to be followed to minimize property damage and loss of life. The plans specify actions the dam owner should take to moderate or alleviate the identified problems at the dam. These plans usually contain inundation maps downstream of the dam to show emergency management authorities critical areas for action in case of an emergency. This report consulted available EAPs for those dams that were studied.
- **FEMA Map Service Center (MSC).** The MSC has useful information, including fly sheets, phone numbers, data, etc. Letters of Map Change are also available through the MSC. The user can view FIRM databases and the National Flood Hazard Layer (NFHL) Database.

2 Flood Risk Analysis

2.1 Overview

Flood hazard identification uses FIRMs, and FIS Reports identify where flooding can occur along with the probability and depth of that flooding. Flood risk assessment is the systematic approach to identifying how flooding impacts the environment. In hazard mitigation planning, flood risk assessments serve as the basis for mitigation strategies and actions by defining the hazard and enabling informed decision making. Fully assessing flood risk requires the following:

- Identifying the flooding source and determining the flood hazard occurrence probability
- Developing a complete profile of the flood hazard including historical occurrence and previous impacts
- Inventorying assets located in the identified flood hazard area
- Estimating potential future flood losses caused by exposure to the flood hazard area



Flooding impacts non-populated areas too, such as agricultural lands and wildlife habitats.

Flood risk analyses are different methods used in flood risk assessment to help quantify and communicate flood risk. Flood risk analysis can be performed on a large scale (state, community) level and on a very small scale (parcel, census block). Advantages of large-scale flood risk analysis, especially at the watershed level, include identifying how actions and development in one community can affect areas up- and downstream. On the parcel or census block level, flood risk analysis can provide actionable data to individual property owners so they can take appropriate mitigation steps.

2.2 Analysis of Risk

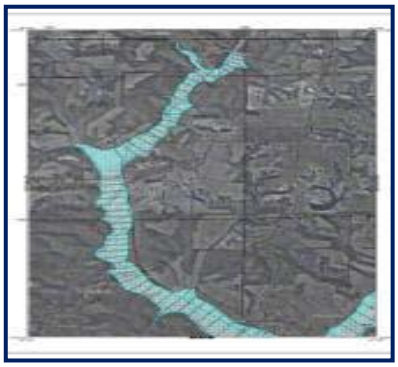
The FRR, FRM, and FRD contain a variety of flood risk analysis information to help describe and visualize flood risk within the project area. Depending on the scope of the Flood Risk Project for this project area, this information may include some or all of the following elements:

- Changes Since Last FIRM
- Water Surface, Flood Depth, and Analysis Grids
- Flood Risk Assessment Information
- Areas of Mitigation Interest

State and Local Hazard Mitigation Plans are required to have a comprehensive all-hazard risk assessment. The flood risk analyses in the FRR, FRM, and FRD can inform the flood hazard portion of a community's or state's risk assessment. Further, data in the FRD can be used to develop information that meets the requirements for risk assessments as it relates to the hazard of flood in hazard mitigation plans.

2.2.1 Changes Since Last FIRM

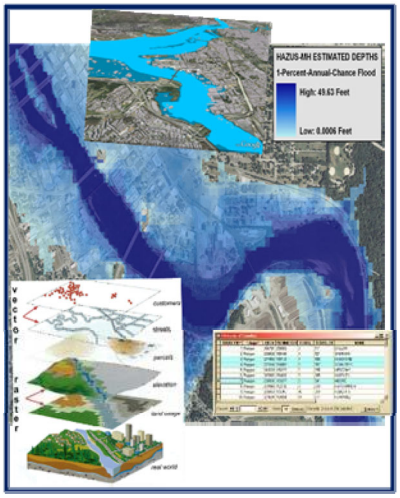
The Changes Since Last FIRM (CSLF) dataset, stored in the FRD and shown in Section 3 of this report, illustrates where changes to flood risk may have occurred since the last FIRM was published for the subject area. Communities can use this information to update their mitigation plans, specifically quantifying "what is at risk" and identifying possible mitigation activities.



The CSLF dataset identifies changes in the Special Flood Hazard Area (SFHA) and floodway boundary changes since the previous FIRM was developed. These datasets quantify land area increases and decreases to the SFHA and floodway, as well as areas where the flood zone designation has changed (e.g., Zone A to AE, shaded Zone X protected by levee to AE for de-accredited levees).

The CSLF dataset is created in areas that were previously mapped using digital FIRMs. The CSLF dataset for this project area includes:

- Floodplain and/or Floodway Boundary Changes: Any changes to the existing floodplain or floodway boundaries are depicted in this dataset
- Floodplain Designation Changes: This includes changed floodplain designations (e.g., Zone A to Zone AE).
- CSLF Information: Within this dataset additional information is provided to help explain the floodplain and floodway boundary changes shown on the FIRM. This information is stored as digital attributes within the CSLF polygons and may include some or all of the following:
  - Changes in peak discharges
  - Changes to the modeling methodology (e.g., tide gage analysis)
  - New flood control structures (e.g., dams, levees, etc.)
  - Changes to hydraulic structures (e.g., bridges, culverts, etc.)
  - Sedimentation and/or Erosion
  - Man-made changes to a watercourse (e.g., realignment or improvement)



Floodplain maps have evolved considerably from the older paper-based FIRMs to the latest digital products and datasets.

It should be noted that reasons for the floodplain and floodway changes (also known as Contributing Engineering Factors) are intended to give the user a general sense of what caused the change, as opposed to providing a reason for each and every area of change.

CSLF data can be used to communicate changes in the physical flood hazard area (size, location) as part of the release of new FIRMS. It can also be used in the development or update of hazard mitigation plans to describe changes in hazard as part of the hazard profile.

CSLF data is shown in the FRR, and underlying data is stored in the FRD.

2.2.2 Flood Depth and Analysis Grids

Grids are FEMA datasets provided in the FRD to better describe the risk of the flood hazard. While the FIRM and FIS Report describe "what" is at risk by identifying the hazard areas, water surface, flood depth, and analysis grids can help define "how bad" the risk is within those identified areas. These grids are intended to be used by communities for additional analysis, enhanced visualization, and communication of flood risks for hazard mitigation planning and emergency management. The Flood Depth and Analysis Grids provide an alternative way to visualize how a particular flood characteristic (depth, velocity, etc.) vary within the floodplain. Since they are derived from the engineering modeling results, they are typically associated with a particular frequency-based flooding event (e.g., 1% annual chance event). Grids provided in the FRD for this project area include the following:

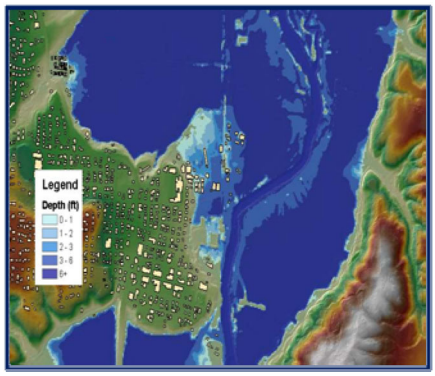
- **Flood Depth Grids (for the calculated flood frequencies included in the FIS Report):** Flood Depth Grids are created for each flood frequency calculated during the course of a Flood Risk Project. These grids communicate flood depth as a function of the difference between the calculated water surface elevation and the ground. Five grids will normally be delivered for riverine areas for the standard flood frequencies (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance).

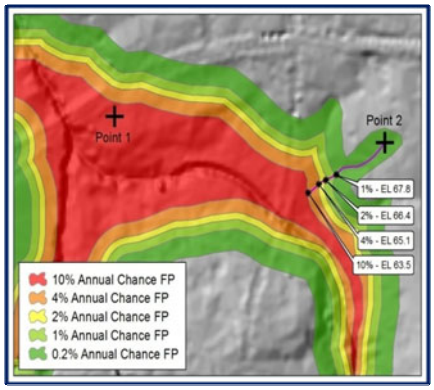
  Depth grids form the basis for refined Hazus loss estimates (as presented in a table in Section 3 of this report) and are used to calculate potential flood losses for display on the FRM and for tabular presentation in this report. Depth grids may also be used for a variety of ad-hoc risk visualization and mitigation initiatives.

- **Percent Annual Chance of Flooding Grid:** This is a grid dataset that represents the percent annual chance of flooding for locations along a flooding source. This grid uses the five standard flood frequencies.

- **Percent 30-Year Chance of Flooding Grid:** This is a grid dataset that represents the estimated likelihood of flooding at least once within a 30-year period, which is the average lifespan for a home mortgage, for all locations within the extent of the 1-percent-annual-chance and 0.2-percent-annual-chance floodplain.

- **Water Surface Elevation Grids:** This dataset represents the raw results of the hydrologic and hydraulic analysis before adjustments are made to account for influences associated with other flooding sources.





Grid data can make flood mapping more informative. The top image is a flood depth grid showing relative depths of water in a scenario flood event. The bottom image is a percent annual chance of flooding grid, which shows inundation areas of various frequency floods.

Grid data can be used to communicate the variability of floodplains, such as where floodplains are particularly deep or hazardous, where residual risks lie behind levees, and where losses may be great after a flood event. For mitigation planning, grid data can inform the hazard profile and vulnerability analysis (what is at risk for different frequencies) and can be used for preliminary benefit-cost analysis screening. For floodplain management, higher regulatory standards can be developed in higher hazard flood prone areas (i.e., 10-percent-chance floodplains or deep floodplains).

Grid data is stored in the FRD, and a list of available grid data is provided in the FRR. Visualizations of grids (maps) are not provided.

2.2.3 Estimated Flood Loss Information

Flood loss estimates provided in the FRR were developed using a FEMA flood loss estimation tool, Hazus. Originally developed for earthquake risk assessment, Hazus has evolved into a multi-hazard tool developed and distributed by FEMA that can provide loss estimates for floods, earthquakes, and hurricane winds. Hazus is a nationally accepted, consistent flood risk assessment tool to assist individuals and communities to create a more accurate picture of flood risk. Some benefits of using Hazus include the following:



Hazus is a loss estimation methodology developed by FEMA for flood, wind, and earthquake hazards. The methodology and data established by Hazus can also be used to study other hazards.

- Outputs that can enhance state and local mitigation plans and help screen for cost-effectiveness in FEMA mitigation grant programs
- Analysis refinement through updating inventory data and integrating data produced using other flood models
- Widely available support documents and networks (Hazus Users Groups)

Files from the FRD can be imported into Hazus to develop other risk assessment information including:

- Debris generated after a flood event
- Dollar loss of the agricultural products in a study region
- Utility system damages in the region
- Vehicle loss in the study region
- Damages and functionality of lifelines such as highway and rail bridges, potable water, and wastewater facilities

Hazus-estimated loss data can be used in many ways to support local decision making and explanation of flood risk. For mitigation planning purposes, loss data can be used to help meet requirements to develop loss information for the hazard of flood. Also, the FRM can show where flood risk varies by geographic location. For emergency management, Hazus data can help forecast losses based on predicted events, and resources can be assigned accordingly. Loss information can support floodplain management efforts, including those to adopt higher regulatory standards. *Also, awareness of exposed essential facilities and infrastructure encourages mitigation actions to protect citizens from service disruption should flooding occur.*

Hazus estimated loss data is summarized in the FRR and on the FRM and stored in the FRD.

Scenario-Based Flood Loss Estimates:

Scenario-based flood losses have been calculated using Hazus for the 10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events. In this report, these losses are expressed in dollar amounts and are provided for the Flood Risk Project area only, even though results are shown for the entire watershed and at the local jurisdiction level.

Loss estimates are based on best available data, and the methodologies applied result in an approximation of risk. These estimates should be used to understand relative risk from flood and potential losses. Uncertainties are inherent in any loss estimation methodology, arising in part from approximations and simplifications that are necessary for a comprehensive analysis (e.g., incomplete inventories, demographics, or economic parameters).

Flood loss estimates are being provided at the project and community levels for multiple flood frequencies including:

- **Residential Asset Loss**: These include direct building losses (estimated costs to repair or replace the damage caused to

the building) for all classes of residential structures including single family, multi-family, manufactured housing, group housing, and nursing homes. This value also includes content losses.

- **Commercial Asset Loss**: These include direct building losses for all classes of commercial buildings including retail, wholesale, repair, professional services, banks, hospitals, entertainment, and parking facilities. This value also includes content and inventory losses.
- **Other Asset Loss**: This includes losses for facilities categorized as industrial, agricultural, religious, government, and educational. This value also includes content and inventory losses.
- **Essential Facility Losses:** Essential facilities are defined in Hazus as facilities which provide services to the community and should be functional after a flood, including schools, police stations, fire stations, medical facilities, and emergency operation centers. These facilities would otherwise be considered critical facilities for mitigation planning purposes. Estimated damages (in terms of loss of function) for essential facilities are determined on a site-specific basis according to latitude and longitude. For this report, Hazus calculates the types and numbers of essential facilities impacted.
- **Infrastructure:** For analysis of infrastructure, Hazus supports the analysis of transportation systems and lifeline utility systems. Transportation systems include highways, railways, light railways, busses, ports and harbors, ferries, and airport systems. Utility systems include potable water systems, wastewater, oil, natural gas, electric power, and communication systems. For this report, Hazus calculates the types of infrastructure impacted.
- **Business Disruption**: This includes the losses associated with the inability to operate a business due to the damage sustained during the flood. Losses include inventory, income, rental income, wage, and direct output losses, as well as relocation costs.
- **Annualized Losses**: Annualized losses are calculated using Hazus by taking losses from multiple events over different frequencies and expressing the long-term average by year. This factors in historic patterns of frequent smaller floods with infrequent but larger events to provide a balanced presentation of flood damage.
- **Loss Ratio:** The loss ratio expresses the scenario losses divided by the total building value for a local jurisdiction and can be a gage to determine overall community resilience as a result of a scenario event. For example, a loss ratio of 5 percent for a given scenario would indicate that a local jurisdiction would be more resilient and recover more easily from a given event, versus a loss ratio of 75 percent which would indicate widespread losses. An annualized loss ratio uses the annualized loss data as a basis for computing the ratio. Loss ratios are not computed for business disruption. These data are presented in the FRR.
- **Hazus Flood Risk Value:** On the FRM, flood risk is expressed in the following five categories: very low, low, medium, high, and very high for census blocks that have flood risk. It is based on the 1-percent-annual-chance total asset loss by census block.

2.2.4 Areas of Mitigation Interest

Many factors contribute to flooding and flood losses. Some are natural, and some are not. In response to these risks, there has been a focus by the federal government, state agencies, and local jurisdictions to mitigate properties against the impacts of flood hazards so that future losses and impacts can be reduced. An area identified as an Area of Mitigation Interest (AoMI) is an important element of defining

a more comprehensive picture of flood risk and mitigation activity in a watershed, identifying target areas and potential projects for flood hazard mitigation, encouraging local collaboration, and communicating how various mitigation activities can successfully reduce flood risk.

This report and the FRM may include information that focuses on identifying Areas of Mitigation Interest that may be contributing (positively or negatively) to flooding and flood losses in the Flood Risk Project. AoMIs are identified through coordination with local stakeholders; through revised hydrologic and hydraulic and/or coastal analyses; by leveraging other studies or previous flood studies; from community mitigation plans, floodplain management plans, and local surveys; and from the mining of federal government databases (e.g., flood claims, disaster grants, and data from other agencies). Below is a list of the types of Areas of Mitigation Interest that may be identified in this Flood Risk Report, shown on the Flood Risk Map, and stored in the Flood Risk Database:

- **Dams**

A dam is a barrier built across a waterway for impounding water. Dams vary from impoundments that are hundreds of feet tall and contain thousands of acre-feet of water (e.g., Hoover Dam) to smaller dams that are a few feet high and contain only a few acre-feet of water (e.g., small residential pond). “Dry dams,” which are designed to contain water only during floods and do not impound water except for the purposes of flood control, include otherwise dry land behind the dam.



Dams vary in size and shape, the amount of water they impound, and their assigned hazard classification.

While most modern, large dams are highly engineered structures with components such as impervious cores and emergency spillways, most smaller and older dams are not. Many state dam safety programs emerged in the 1960s, although some date back as early as the 1920s. Other state programs were initiated after several significant dam failures in the 1970s. However, the first Federal Guidelines for Dam Safety were not prepared until 1979. By this time, the vast majority of dams in the United States had already been constructed.



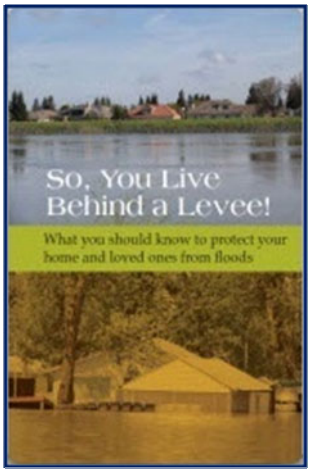
This dam failure caused flooding that damaged several homes and vehicles.

- **Reasons dams are considered AoMIs:**
  - Many older dams were not built to any particular standard and thus may not withstand extreme rainfall events. Older dams in some parts of the country are made out of an assortment of materials. These structures may not have adequate capacity to release water and could be overtopped, which could result in catastrophic failure.
  - Dams may not always be regulated, given that the downstream risk may have changed since the dam was constructed or since the hazard classification was determined. Years after a dam is built, a house, subdivision, or other development may be constructed in the dam failure inundation zone downstream of the dam. Thus, a subsequent dam failure could result in downstream consequences, including property damage and the potential loss of life. Since these dams are not regulated, it is impossible to predict how safe they are.

- A significant dam failure risk is structural deficiencies associated with older dams that are not being adequately addressed today through needed inspection/maintenance practices.
- For larger dams a flood easement may have been obtained on a property upstream or downstream of the dam. However, there may have been buildings constructed in violation of the flood easement.
- When a new dam is constructed, the placement of such a large volume of material in a floodplain area (if that is the dam location) will displace flood waters and can alter how the watercourse flows. This can result in flooding upstream, downstream, or both.
- For many dams, the dam failure inundation zone is not known. Not having knowledge of these risk areas could lead to unprotected development in these zones.

- **Levees and Major Embankments**

FEMA defines a levee as "a man-made structure, usually an earthen embankment, designed and constructed in accordance with sound engineering practices to contain, control, or divert the flow of water so as to provide protection from temporary flooding." Levees are sometimes referred to as dikes. Soil used to construct a levee is compacted to make the levee as strong and stable as possible. To protect against erosion and scouring, levees can be covered with everything from grass and gravel to harder surfaces like stone (riprap), asphalt, or concrete.



For more information about the risks associated with living behind levees, consult the publication "So, You Live Behind a Levee!" published by the American Society of Civil Engineers at http://content.asce.org/ASCELeveeGuide.html

Similar to dams, levees have not been regulated in terms of safety and design standards until relatively recently. Many older levees were constructed in a variety of ways, from a farmer piling dirt along a stream to prevent nuisance flooding to levees made out of old mining spoil material. As engineered structures, levees are designed to a certain height and can fail if a flood event is greater than anticipated.

A floodwall is a vertical wall that is built to provide protection from a flood in a similar manner as a levee. Typically made of concrete or steel, floodwalls often are erected in urban locations where there is not enough room for a levee. Floodwalls are sometimes constructed on a levee crown to increase the levee's height.

Most new dams and levees are engineered to a certain design standard. If that design is exceeded, they could be overtopped and fail catastrophically, causing more damage than if the levee was not there in the first place. Few levees anywhere in the nation are built to more than a 1-percent-annual-chance flood protection rating, and the areas behind them are still at some risk for flooding. This threat is called residual risk. In some states, residual risk areas can extend up to 15 miles from a riverbank. Although the probability of flooding may be lower because a levee exists, risk is nonetheless still present. The American Society of Civil Engineers' publication "So, You Live Behind a Levee!" provides an in-depth explanation of levee and residual risk.

Major embankments, on the other hand, are rarely designed with any flood protection level in mind. Railroads, road abutments, and canals—especially in the Western United States—are not considered

levees or dams and have issues such as unknown construction materials/methods. These embankments are not regulated from a flood risk standpoint.

- **Reasons levees and major embankments are considered AoMIs:**
  - Like dams, many levees in the United States were constructed using unknown techniques and materials. These levees have a higher failure rate than those that have been designed to today's standards.
  - A levee might not provide the flood risk reduction it once did as a result of flood risk changes over time. Flood risk can change due to a number of factors, including increased flood levels due to climate change or better estimates of flooding, development in the watershed increasing flood levels and settlement of the levee or floodwall, and sedimentation in the levee channel. Increased flood levels mean decreased flood protection. The lack of adequate maintenance over time will also reduce the capability of a levee to contain the flood levels for which it was originally designed.





Canal levee breaches as a result of Hurricane Katrina in New Orleans in 2005. Note damages can be more extensive due to high velocity flood flows than if the levee was not there.

  - Given enough time, any levee will eventually be overtopped or damaged by a flood that exceeds the levee's capacity. Still, a widespread public perception of levees is that they will always provide protection. This perception may lead to not taking mitigation actions such as purchasing flood insurance.
  - A levee is a system that can fail due to its weakest point, and therefore maintenance is critical. Many levees in the United States are poorly maintained or not maintained at all. Maintenance also includes maintaining the drainage systems behind the levees so they can keep the protected area dry.

- **Stream Flow Constrictions**

A stream flow constriction occurs when a human-made structure, such as a culvert or bridge, constricts the flow of a river or stream. The results of this constriction can be increased damage potential to the structure, an increase in velocity of flow through the structure, and the creation of significant ponding or backwater upstream of the structure. Regulatory standards regarding the proper opening size for a structure spanning a river or stream are not consistent and may be non-existent. Some local regulations require structures to pass a volume of water that corresponds to a certain size rain event; however, if undersized, these openings can result in flood damage to the structure itself. After a large flood event, it is not uncommon to have numerous bridges and culverts "washed out."

- **Reasons stream flow constrictions are considered AoMIs:**
  - Stream flow constrictions can back water up on property upstream of the structure if not designed properly.

- These structures can accelerate the flow through the structure causing downstream erosion if not properly mitigated. This erosion can affect the structure itself, causing undermining and failure.
- If the constriction is a bridge or culvert, it can get washed out causing an area to become isolated and potentially more difficult to evacuate.
- Washed-out culverts and associated debris can wash downstream and cause additional constrictions.

- **At-Risk Essential Facilities**

Essential facilities, sometimes called "critical facilities," are those whose impairment during a flood could cause significant problems to individuals or communities. For example, when a community's wastewater treatment is flooded and shut down, not only do contaminants escape and flow into the floodwaters, but backflows of sewage can contaminate basements or other areas of the community. Similarly, when a facility such as a hospital is flooded, it can result in a significant hardship on the community not only during the event but long afterwards as well.

- **Reasons at-risk essential facilities are considered AoMIs:**
  - Costly and specialized equipment may be damaged and need to be replaced.
  - Impairments to facilities such as fire stations may result in lengthy delays in responding and a focus on evacuating the facility itself.
  - Critical records and information stored at these facilities may be lost.

- **Past Flood Insurance Claims and Individual Assistance/Public Assistance Hotspots**

Assistance provided after flood events (flood insurance in any event and Individual Assistance [IA] or Public Assistance [PA] after declared disasters) occurs in flood affected areas. Understanding geographically where this assistance is being provided may indicate unique flood problems.



Clusters of past flood insurance claims can show where there is a repetitive flood problem.

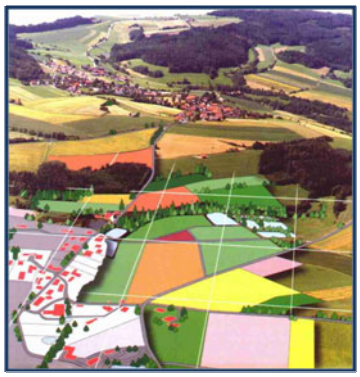
Flood insurance claims are not always equally distributed in a community. Although estimates indicate that 20 to 50 percent of structures in identified flood hazard areas have flood insurance, clusters of past claims may indicate where there is a flood problem. However, clusters of past claims and/or areas where there are high payments under FEMA's IA or PA Programs may indicate areas of significant flood hazard.

- **Reasons past claim hotspots are considered AoMIs:**
  - A past claim hotspot may reflect an area of recent construction (large numbers of flood insurance policies as a result of a large number of mortgages) and an area where the as-built construction is not in accordance with local floodplain management regulations.
  - Sometimes clusters of past claims occur in subdivisions that were constructed before flood protection standards were in place, places with inadequate stormwater management systems, or in areas that may not have been identified as SFHAs.

- Clusters of IA or PA claims may indicate areas where high flood insurance coverage or other mitigation actions are needed.

- **Areas of Significant Land Use Change**

Development, whether it is a 100-lot subdivision or a single lot big box commercial outlet, can result in large amounts of fill and other material being deposited in flood storage areas, thereby increasing flood hazards downstream.



Additionally, when development occurs, hard surfaces such as parking lots, buildings and driveways do not allow water to absorb into the ground, and more of the rainwater becomes runoff flowing directly into streams. As a result, the "peak flow" in a stream after a storm event will be higher and will occur faster. Without careful planning, major land use changes can affect the impervious area of a site and result in a significant increase in flood risk caused by streams that cannot handle the extra storm water runoff.



Rooftops, pavements, patios, and driveways contribute to the impervious area in a watershed. This occurs in both urban areas and rural areas being developed.

Sometimes a major land use change may be for planning purposes only. For example, a land use change that rezones land from a classification such as floodplain that restricts development to a zone such as industrial or high density residential could result in significant new infrastructure and structures in high flood risk areas.

  - **Reasons Areas of Significant Land Use Change are considered AoMIs:**
    - Development in areas mapped SFHA reduces flood storage areas, which can make flooding worse at the development site and downstream of it.
    - Impervious surfaces speed up the water flowing in the streams, which can increase erosion and the danger that fast-flowing floodwaters pose to people and buildings.
    - Rezoning flood-prone areas to high densities and/or higher intensity uses can result in more people and property at risk of flooding and flood damage.

- **Key Emergency Routes Overtopped During Frequent Flooding Events**

Roads are not always elevated above estimated flood levels, and present a significant flood risk to motorists during flooding events. When alternate routes are available, risks may be reduced, including risks to life and economic loss.



When large highways close due to flooding, traffic is detoured causing inconvenience and economic loss.

  - **Reasons overtopped roads are considered AoMIs:**
    - Such areas, when identified, can be accounted for and incorporated into Emergency Action Plans.

- Roads may be elevated or reinforced to reduce the risk of overtopping during flood events.

- **Drainage or Stormwater-Based Flood Hazard Areas, or Areas Not Identified as Floodprone on the FIRM But Known to Be Inundated**

Flood hazard areas exist everywhere. While FEMA maps many of these, others are not identified. Many of these areas may be located in communities with existing, older, and often inadequate stormwater management systems or in very rural areas. Other similar areas could be a result of complex or unique drainage characteristics. Even though they are not mapped, awareness of these areas is important so adequate planning and mitigation actions can be performed.

  - **Reasons drainage or stormwater-based flood hazard areas or unidentified floodprone locations are considered AoMIs:**
    - So further investigation of such areas can occur and, based on scientific data, appropriate mitigation actions can result (i.e., land use and building standards).
    - To create viable mitigation project applications in order to reduce flood losses.

- **Areas of Mitigation Success**

Flood mitigation projects are powerful tools to communicate the concepts of mitigation and result in more resilient communities. Multiple agencies have undertaken flood hazard mitigation actions for decades. Both structural measures—those that result in flood control structures—and non-structural measures have been implemented in thousands of communities. An extensive list of mitigation actions can be found in Section 4.

  - **Reasons areas of mitigation success are considered AoMIs:**
    - Mitigation successes identify those areas within the community that have experienced a reduction or elimination of flood risk.
    - Such areas are essential in demonstrating successful loss reduction measures and in educating citizens and officials on available flood hazard mitigation techniques.
    - Avoided losses can be calculated and shown.

- **Areas of Significant Riverine Erosion**

Stream channels are shaped by a number of factors, including: degradation, aggradation, general scour, local scour, deposition, and lateral migration. Streams are constantly progressing towards a state of dynamic equilibrium involving water and sediment.

  - **Reasons why areas of significant riverine erosion are considered AoMIs:**
    - Riverine flood damage assessments generally consider inundation alone
    - Bank erosion caused by within channel flows is not recognized as a significant hazard in Federal floodplain management regulations
    - Riverine erosion can undercut structures and roads, causing instability and possible collapse.
    - Landslides and mudslides are a result of erosion
    - Approximately one-third of the nation's streams experience severe erosion problems

- **Other**

Other types of flood risk areas include drainage or stormwater-based flood hazard areas, or areas known to be inundated during storm events.

3 Flood Risk Analysis Results

The following pages provide summary flood risk results for the Flood Risk Project as follows:

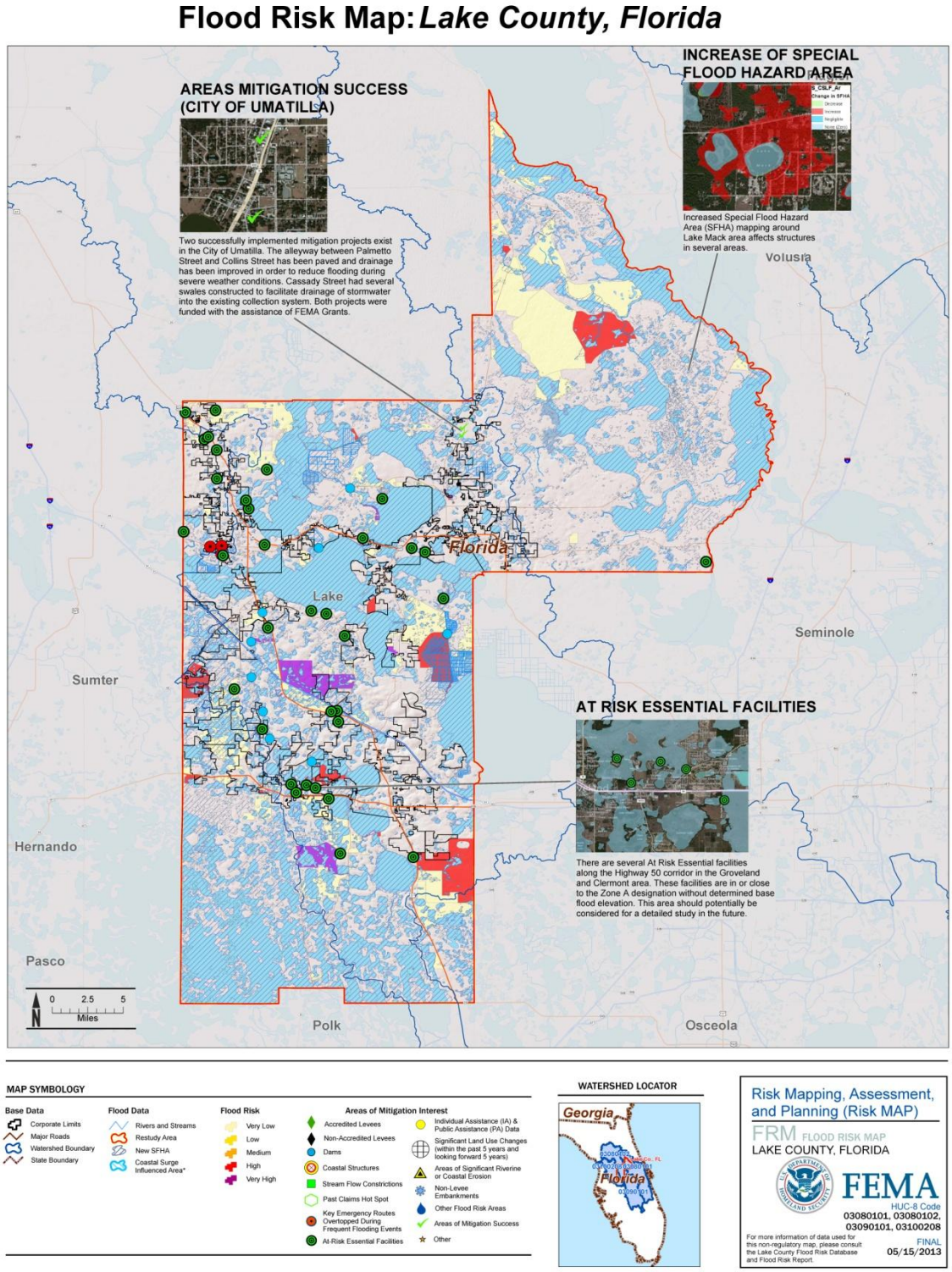
- **Flood Risk Map (FRM).** Within the Flood Risk Project the FRM displays base data reflecting community boundaries, major roads, and stream lines; potential losses that include both the 2010 Flood Average Annualized Loss (AAL) study supplemented with new Hazus runs for areas with new or updated flood modeling; new Flood Risk Project areas; a bar chart summarizing community per capita loss; and graphics and text that promote access and usage of additional data available through the FRD, FIRM, and National Flood Hazard Layer and viewers (desktop or FEMA website, etc.). This information can be used to assist in Flood Risk Project-level planning as well as for developing mitigation actions within each jurisdiction located within the Flood Risk Project.

  The FRM provides a graphical overview of the Flood Risk Project which highlights areas of risk that should be noted, based on potential losses, exposed facilities, etc., based on data found in the FRD. Refer to the data in the FRD to conduct additional analyses.

- **Flood Risk Project Summary.** Within the Flood Risk Project area, summary data for some or all of the following datasets are provided for the entire project area and also on a jurisdiction by jurisdiction basis:
  - **Changes Since Last FIRM (CSLF).** This is a summary of where the floodplain and flood zones have increased or decreased (only analyzed for areas that were previously mapped using digital FIRMs).
  - **Flood Depth and Analysis Grids.** A general discussion of the data provided in the FRD, including coastal and dam analysis grids if furnished as part of the project.
  - **Flood Risk Assessment Information.** A loss estimation of potential flood damages using different flood scenarios.
  - **Areas of Mitigation Interest.** A description of areas that may require mitigation or additional risk analysis.

3.1 Flood Risk Map

The Flood Risk Map for this Flood Risk Project is shown below. In addition to this reduced version of the map, a full size version is available within the FRD.



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3.2 Lake County, FL Flood Risk Project Area Summary

Lake County is located in central Florida, bounded on the east by Volusia, Seminole and the heavily developed Orange County; on the south by Polk County; on the west by Sumter County; and on the north by Marion County. Topography in Lake County is varied. Ground elevations range from less than 5 feet above National Geodetic Vertical Datum of 1929 (NGVD) along the St. Johns River to a high of 312 feet NGVD (USGS; 7.5 min. Quads). Landforms in Lake County are of three basic types: ridges, valleys, and uplands. Lake County has 1,345 lakes whose surface areas are 2.5 acres or more. About 32 percent of the county is taken up by lakes, swamps, and marshes; 33 percent by open undeveloped land; 21 percent by agriculture; 12 percent by Ocala National Forest; and 2 percent by urban use. The climate of the county is semitropical characterized by warm, humid summers and mild dry winters. The mean annual temperature is about 72 degrees Fahrenheit (°F). January is the coldest month with a mean minimum temperature of 50°F; however, occasional below freezing temperatures occur. The hottest months are July and August, each with a mean maximum temperature of 92°F. Annual precipitation in Lake County averages about 51 inches, most of which occurs during the June-October rainy season. Lake County has continued to be the site of rapid population growth and development owing to the popularity of central Florida as a major entertainment and recreational area. The County population more than doubled between the 1970 and 1990 censuses (increasing from 69,305 to 152,104), and is estimated to have increased another 24% by 1997 (State of Florida, February 1996). From April 1, 2000 to July 1, 2009, the populated increase was estimated at 48.3% with a total county population of 312,119 (U.S. Census, March 2011).

3.2.1 Overview

Lake County located in Florida, includes the following communities:

Community Name	CID	Total Community Population	Percent of Population in Study Area	Total Community Land Area (sq mi)	Percent of Land Area in Watershed	NFIP	CRS Rating	Mitigation Plan
City of Clermont	120133	28,742	100	15.47	N/A	Y	7	Y
City of Eustis	120134	18,558	100	11.83	N/A	Y	7	Y
City of Fruitland Park	120387	4,078	100	6.68	N/A	Y	7	Y
City of Groveland	120135	8,729	100	19.79	N/A	Y	7	Y
City of Leesburg	120136	20,117	100	40.58	N/A	Y	7	Y
City of Mascotte	120591	5,101	100	16.72	N/A	Y	7	Y
City of Mount Dora	120137	12,370	100	9.07	N/A	Y	7	Y
City of Tavares	120138	13,951	100	10.79	N/A	Y	7	Y
City of Umatilla	120139	3,456	100	4.15	N/A	Y	7	Y
Lake County	120421	297,052	100	993.60	N/A	Y	7	Y

Community Name	CID	Total Community Population	Percent of Population in Study Area	Total Community Land Area (sq mi)	Percent of Land Area in Watershed	NFIP	CRS Rating	Mitigation Plan
Town of Astatula	120581	1,810	100	3.15	N/A	Y	7	Y
Town of Howey in the Hills	120585	1,098	100	3.10	N/A	Y	7	Y
Town of Lady Lake	120613	13,926	100	8.31	N/A	Y	7	Y
Town of Minneola	120412	9,403	100	10.56	N/A	Y	7	Y
Town of Montverde	120614	1,463	100	1.82	N/A	Y	7	Y

Community-specific results are provided on subsequent pages. Data provided below and on subsequent pages only includes areas located within the Lake County Flood Risk Project and do not necessarily represent community-wide totals.

Section 2 of the Flood Risk Report (FRR) provides more information regarding the source and methodology used to develop the information presented below. Datasets used toward the generation of results of this project are described in Section 7 of the FRR and are found in the Flood Risk Database (FRD).

3.2.2 Flood Risk Datasets

As a part of this Flood Risk Project, flood risk datasets were created for inclusion in the Flood Risk Database. Those datasets are summarized for this Flood Risk Project below:

- **Changes Since Last FIRM**

  Special Flood Hazard Area (SFHA) boundaries within Lake County were updated due to new engineering analysis performed within the Flood Risk Project. The updated modeling produced new flood zone areas and new base flood elevations in some areas and leveraged recently developed LiDAR-based topographic data for the Flood Risk Project. The data in this section reflects a comparison between the effective FIRM(s) and the new analysis in this study.

The table below summarizes the increases, decreases, and net change of SFHAs for Lake County.

Area of Study	Total Area (mi^2)	Increase (mi^2)	Decrease (mi^2)	Net Change (mi^2)
Within SFHA	***476.928731***	***35.483539***	***18.349206***	***17.134333***
Within Floodway	***1.728761***	***1.520938***	***0.008059***	***1.512879***

Section 2 of the FRR provides more information regarding the source and methodology used to develop this table.

- Evidence of actual flood losses can be one of the most compelling factors for increasing a community's flood risk awareness. During this Risk MAP project, FEMA confirmed several areas within this watershed as having mitigation potential and encourages the communities within the watershed to continue working with the State Hazard Mitigation Officer to further identify and mitigate these high-risk areas and structures. Specific areas within each jurisdiction are detailed within the individual community summaries.

- **Flood Depth and Analysis Grids**
  - The FRD contains datasets in the form of depth and other analysis grids for the entire Flood Risk Project that can be used for additional analysis, enhanced visualization, and communication of flood risks for hazard mitigation planning and emergency management. The data provided within the FRD should be used to further isolate areas where flood mitigation potential is high and may be helpful in planning and implementing mitigation strategies. Properties located in areas expected to experience some depth of water should seriously consider mitigation options for implementation. Section 2 of the FRR provides general information regarding the development of and potential uses for this data.

- **Flood Risk Results Information**
  - Lake County's flood risk analysis incorporates results from a FEMA-performed Hazus analysis which accounts for newly modeled areas in the Flood Risk Project and newly modeled depths for certain flood events. Potential losses were estimated as well as potential loss ratios for multiple scenarios. Additional information and data layers provided within the FRD should be used to further analyze potential losses and areas where they are likely to occur.

	Total Inventory		Estimated Potential Losses for Flood Event Scenarios									
			10% (10-yr)		2% (50-yr)		1% (100-yr)		0.2% (500-yr)		Annualized ($/yr)	
	Estimated Value	% of Total	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]
Residential Building and Contents Losses	$9,073,700,000	83%	$25,500,000	0%	$36,800,000	0%	$48,200,000	1%	$61,100,000	1%	$1,600,000	0%
Commercial Building and Contents Losses	$1,744,800,000	16%	$10,600,000	1%	$14,100,000	1%	$16,800,000	1%	$20,200,000	1%	$600,000	0%
Other Building and Contents Losses	$59,500,000	1%	$10,100,000	17%	$13,400,000	23%	$15,900,000	27%	$19,500,000	33%	$700,000	1%
Total Building and Contents Losses	$10,878,000,000	100%	$37,900,000	0%	$53,300,000	0%	$68,300,000	1%	$85,300,000	1%	$2,900,000	0%
Business Disruption	N/A	N/A	$2,100,000	N/A	$2,900,000	N/A	$3,400,000	N/A	$4,200,000	N/A	$100,000	N/A
TOTAL	$10,878,000,000	N/A	$40,000,000	N/A	$56,200,000	N/A	$71,700,000	N/A	$89,500,000	N/A	$3,000,000	N/A

Source: Hazus analysis results stored as the Flood Risk Assessment Dataset in the Flood Risk Database.
[1]Losses shown are rounded to nearest $10,000 for values under $100,000 and to the nearest $100,000 for values over $100,000.
[2]Loss ratio = Dollar Losses ÷ Estimated Value. Loss Ratios are rounded to the nearest integer percent.
[3]Total Building and Contents Losses = Residential Building and Contents Losses + Commercial Building and Contents Losses + Other Building and Contents Losses.
[4]Business Disruption = Inventory Loss + Relocation Cost + Income Loss + Rental Income Loss + Wage Loss + Direct Output Loss.
[5]Total Loss = Total Building and Contents Losses + Business Disruption

- **Areas of Mitigation Interest**
  - Section 2.2.4 of the FRR provides more information regarding areas of mitigation interest, how they are defined for this analysis, and potential mitigation actions that could be considered for each type. The table below summarizes the number of areas of mitigation interest by type for the Unincorporated Areas of Lake County.

Type of Mitigation Interest	Number of Areas	Data Source
Dams/Water Control Structures	8	Lake County
Levee	0	N/A
Stream Flow Pinch Points	0	N/A
Significant Land Use Changes	0	N/A
Past Claims Hot Spot	0	N/A
Key Emergency Routes Overtopped	2	HEC-RAS Model
At Risk Critical Facilities	22	Lake County
Area of Mitigation Success	0	N/A

  - Key Emergency Routes Overtopped were identified by referencing the HEC-RAS models for new detailed studies and the Lake County Evacuation Routes obtained from the Florida Division of Emergency Management. Leesburg Tributary 1 and Leesburg Tributary 2 were both identified as overtopping State Route 44 during a 10%-annual-chance flood event.
  - Critical Facilities data was obtained from various sources. Lake County Public Works provided a list of the hospital locations within Lake County. A point shapefile was also provided that identified all wastewater treatment facilities and disposal sites in the county. Data regarding location of EMS facilities, Fire Stations and schools was downloaded from the Lake County GIS site. Any of the facilities that are located in Zone AE or Zone A special flood hazard areas have been identified as At Risk Critical Facilities. In addition, any point that is located near, but not in an approximate Zone A area was also noted to be at risk due to possible inaccuracies in the flooding as a result of less detailed approximate modeling. Twenty two facilities were identified of being At Risk within the unincorporated areas of Lake County. They include one fire station and twenty one water treatment facilities.
  - Past claims data at the community level was not available at the time of this report creation. It was only available at a HUC 8 basin level. As a result, community claims can't accurately be depicted in this report. Should claims data become available, areas with multiple or repetitive claims should be taken into consideration during mitigation planning.
  - Water Control Structure data was obtained from Lake County Public Works in the form of a PDF. Eight structures have been identified within the unincorporated areas of Lake County. Based on the Lake County Multi-Jurisdictional Hazard Mitigation Plan dated March 2010, the Florida Department of Environmental Protection identified two of the dams as having a high or significant hazard rating. The Burrell Lock and Dam and the Cherry Lake Outlet were the two structures identified. However, no evaluations or studies have been conducted to determine the extent of damage that may be caused in the event of a failure.
  - Lake County's Local Mitigation Strategy has been adopted by all communities within Lake County. The plan was last revised on November 16, 2011and is valid until February 4, 2016. According to the plan, mitigation projects have been identified for each community within

Lake County. To date, flood mitigation projects have been completed in Clermont, Howey-in-the-Hills, and within the Unincorporated Areas of Lake County. During this Risk MAP project, FEMA confirmed that this area has mitigation potential and encouraged the community to continue working with the State Hazard Mitigation Officer to further identify and mitigate high-risk areas and structures.

3.3 Communities

The following sections provide an overview of the community's floodplain management program as of the date of this publication, as well as summarize the flood risk analysis performed for each project area in Lake County. Cities are listed in alphabetical order followed by the towns.

3.3.1 City of Clermont Summary (CID 120133)

The following pages include Flood Risk data for the City of Clermont.

3.3.1.1 Overview

The City of Clermont is the largest of 14 towns and cities located within Lake County. The information below provides an overview of the community's floodplain management program information as of the date of this publication.

Community Name	CID	Total Community Population	Percent of Population in Watershed	Total Community Land Area (sq mi)	Percent of Land Area in Watershed	NFIP	CRS Rating	Mitigation Plan
City of Clermont	120133	28,742	N/A	15.5	N/A	Y	7	Y

- Participating in the Lake County Local Mitigation Strategy which expires 2/4/2016
- Past Federal Disaster Declarations for flooding = N/A
- National Flood Insurance Program (NFIP) policy coverage (policies/value) =202 policies totaling approximately $54,351,500.
- NFIP-recognized repetitive loss properties = N/A (Data only available at HUC8 level)
- NFIP-recognized severe repetitive loss properties = N/A (Data only available at HUC8 level)

Data provided below represent community-wide totals. Section 2 of the Flood Risk Report (FRR) provides more information regarding the source and methodology used to develop the information presented below. Datasets used toward the generation of results of this project are described in Section 7 of the FRR and are found in the Flood Risk Database (FRD).

3.3.1.2 Community Analyses and Results

- **Changes Since Last FIRM**
    - Special Flood Hazard Area (SFHA) boundaries within the City of Clermont were updated due to the availability of new LiDAR based topographic data. The updated boundary delineation

produced revised flood zone areas. The data in this section reflects the comparison between the effective FIRM and the new analysis in this study.

The table below summarizes the increases, decreases, and net change of SFHAs for the community.

Area of Study	Total Area (mi^2)	Increase (mi^2)	Decrease (mi^2)	Net Change (mi^2)
Within SFHA	2.60	0.17	0.25	-0.08
Within Floodway	N/A	N/A	N/A	N/A

Section 2 of the FRR provides more information regarding the source and methodology used to develop this table.

- **Flood Depth and Analysis Grids**
  - See the FRD for the following depth and analysis grid data (Section 2 of the FRR provides general information regarding the development of and potential uses for this data):
    - Multi-frequency flood depth grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
    - Percent annual chance of flooding grids
    - Percent chance of flooding over a 30-year period grids
    - Water surface elevation grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
  - Additional information and data layers provided within the FRD should be used to further isolate these and other areas where flood mitigation potential is high. The FRD includes data which may be helpful in planning and implementing mitigation strategies. Properties located in areas expected to experience some depth of water should seriously consider mitigation options for implementation.

- **Hazus Estimated Loss Information**
  - The City of Clermont's flood risk analysis uses results from a FEMA-performed Hazus analysis which accounts for newly modeled areas in the Flood Risk Project and newly modeled depths for certain flood events. Additional information and data layers provided within the FRD should be used to further analyze potential losses and areas where they are likely to occur.

	Total Inventory		Estimated Potential Losses for Flood Event Scenarios									
			10% (10-yr)		2% (50-yr)		1% (100-yr)		0.2% (500-yr)		Annualized ($/yr)	
	Estimated Value	% of Total	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]
Residential Building and Contents Losses	$919,600,000	68%	$2,700,000	0%	$3,700,000	0%	$4,100,000	0%	$6,100,000	1%	$300,000	0%
Commercial Building and Contents Losses	$421,500,000	31%	$1,000,000	0%	$1,200,000	0%	$1,300,000	0%	$1,500,000	0%	$100,000	0%
Other Building and Contents Losses	$2,800,000	0%	$400,000	14%	$700,000	25%	$700,000	25%	$900,000	32%	$50,000	2%
Total Building and Contents Losses	$1,343,900,000	100%	$4,000,000	0%	$5,600,000	0%	$6,100,000	0%	$8,500,000	1%	$450,000	0%
Business Disruption	N/A	N/A	$90,000	N/A	$100,000	N/A	$100,000	N/A	$100,000	N/A	$0	N/A
TOTAL	$1,343,900,000	N/A	$4,090,000	N/A	$5,700,000	N/A	$6,200,000	N/A	$8,600,000	N/A	$450,000	N/A

Source: Hazus analysis results stored as the Flood Risk Assessment Dataset in the Flood Risk Database.
[1]Losses shown are rounded to nearest $10,000 for values under $100,000 and to the nearest $100,000 for values over $100,000.
[2]Loss ratio = Dollar Losses ÷ Estimated Value. Loss Ratios are rounded to the nearest integer percent.
[3]Total Building and Contents Losses = Residential Building and Contents Losses + Commercial Building and Contents Losses + Other Building and Contents Losses.
[4]Business Disruption = Inventory Loss + Relocation Cost + Income Loss + Rental Income Loss + Wage Loss + Direct Output Loss.
[5]Total Loss = Total Building and Contents Losses + Business Disruption

- **Areas of Mitigation Interest**
  - Section 2.2.4 of the FRR provides more information regarding areas of mitigation interest, how they are defined for this analysis, and potential mitigation actions that could be considered for each type. The table below summarizes the number of areas of mitigation interest by type.

Type of Mitigation Interest	Number of Areas	Data Source
Dam	0	N/A
Levee	0	N/A
Stream Flow Pinch Points	0	N/A
Significant Land Use Changes	0	N/A
Past Claims Hot Spot	0	N/A
Key Emergency Routes Overtopped	0	N/A
At Risk Critical Facilities	0	N/A
Area of Mitigation Success	0	N/A

  - Areas of Mitigation Interest data was not received from the City of Clermont. Data obtained from Lake County and the Lake County GIS website was used to determine mitigation interest points. Based on data available, no mitigation interest points were identified for the City of Clermont.
  - Past claims data at the community level was not available at the time of this report creation. It was only available at a HUC 8 basin level. As a result, community claims can't accurately be depicted in this report. Should claims data become available, areas with multiple or repetitive claims should be taken into consideration during mitigation planning.
  - Lake County's Local Mitigation Strategy has been adopted by all communities within Lake County. The plan was last revised on November 16, 2011and is valid until February 4, 2016. According to the plan, mitigation projects have been identified for each community within Lake County. To date, flood mitigation projects have been completed in Clermont, Howey-in-the-Hills, and within the Unincorporated Areas of Lake County. During this Risk MAP project, FEMA confirmed that this area has mitigation potential and encouraged the community to continue working with the State Hazard Mitigation Officer to further identify and mitigate high-risk areas and structures.

3.3.2 City of Eustis Summary (CID 120134)

The following pages include Flood Risk data for the City of Eustis.

3.3.2.1 Overview

The City of Eustis one of 14 towns and cities located within Lake County. The information below provides an overview of the community's floodplain management program information as of the date of this publication.

Community Name	CID	Total Community Population	Percent of Population in Watershed	Total Community Land Area (sq mi)	Percent of Land Area in Watershed	NFIP	CRS Rating	Mitigation Plan
City of Eustis	120134	18,558	N/A	11.8	N/A	Y	7	Y

- Participating in the Lake County Local Mitigation Strategy which expires 2/4/2016
- Past Federal Disaster Declarations for flooding = N/A
- National Flood Insurance Program (NFIP) policy coverage (policies/value) =106 policies totaling approximately $28,011,400.
- NFIP-recognized repetitive loss properties = 2 (Property type not available)
- NFIP-recognized severe repetitive loss properties = N/A (Data only available at HUC8 level)

Data provided below represent community-wide totals. Section 2 of the Flood Risk Report (FRR) provides more information regarding the source and methodology used to develop the information presented below. Datasets used toward the generation of results of this project are described in Section 7 of the FRR and are found in the Flood Risk Database (FRD).

3.3.2.2 Community Analyses and Results

- **Changes Since Last FIRM**
  - Special Flood Hazard Area (SFHA) boundaries within the City of Eustis were updated due to the availability of new LiDAR based topographic data. The updated boundary delineation produced revised flood zone areas. The data in this section reflects the comparison between the effective FIRM and the new analysis in this study.

The table below summarizes the increases, decreases, and net change of SFHAs for the community.

Area of Study	Total Area (mi^2)	Increase (mi^2)	Decrease (mi^2)	Net Change (mi^2)
Within SFHA	2.55	0.20	0.27	-0.07
Within Floodway	N/A	N/A	N/A	N/A

Section 2 of the FRR provides more information regarding the source and methodology used to develop this table.

- **Flood Depth and Analysis Grids**
  - See the FRD for the following depth and analysis grid data (Section 2 of the FRR provides general information regarding the development of and potential uses for this data):
    - Multi-frequency flood depth grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
    - Percent annual chance of flooding grids
    - Percent chance of flooding over a 30-year period grids
    - Water surface elevation grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
  - Additional information and data layers provided within the FRD should be used to further isolate these and other areas where flood mitigation potential is high. The FRD includes data which may be helpful in planning and implementing mitigation strategies. Properties located in areas expected to experience some depth of water should seriously consider mitigation options for implementation.

- **Hazus Estimated Loss Information**
  - The City of Eustis' flood risk analysis uses results from a FEMA-performed Hazus analysis which accounts for newly modeled areas in the Flood Risk Project and newly modeled depths for certain flood events. Additional information and data layers provided within the FRD should be used to further analyze potential losses and areas where they are likely to occur.

	Total Inventory		Estimated Potential Losses for Flood Event Scenarios									
			10% (10-yr)		2% (50-yr)		1% (100-yr)		0.2% (500-yr)		Annualized ($/yr)	
	Estimated Value	% of Total	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]
Residential Building and Contents Losses	$1,280,200,000	76%	$300,000	0%	$1,200,000	0%	$1,600,000	0%	$1,700,000	0%	$60,000	0%
Commercial Building and Contents Losses	$403,400,000	24%	$200,000	0%	$900,000	0%	$1,000,000	0%	$1,100,000	0%	$40,000	0%
Other Building and Contents Losses	$1,100,000	0%	$30,000	3%	$300,000	27%	$400,000	36%	$400,000	36%	$10,000	1%
Total Building and Contents Losses	$1,684,700,000	100%	$530,000	0%	$2,400,000	0%	$3,000,000	0%	$3,100,000	0%	$100,000	0%
Business Disruption	N/A	N/A	$20,000	N/A	$100,000	N/A	$100,000	N/A	$100,000	N/A	$0	N/A
TOTAL	$1,684,700,000	N/A	$550,000	N/A	$2,500,000	N/A	$3,100,000	N/A	$3,200,000	N/A	$100,000	N/A

Source: Hazus analysis results stored as the Flood Risk Assessment Dataset in the Flood Risk Database.
[1]Losses shown are rounded to nearest $10,000 for values under $100,000 and to the nearest $100,000 for values over $100,000.
[2]Loss ratio = Dollar Losses ÷ Estimated Value. Loss Ratios are rounded to the nearest integer percent.
[3]Total Building and Contents Losses = Residential Building and Contents Losses + Commercial Building and Contents Losses + Other Building and Contents Losses.
[4]Business Disruption = Inventory Loss + Relocation Cost + Income Loss + Rental Income Loss + Wage Loss + Direct Output Loss.
[5]Total Loss = Total Building and Contents Losses + Business Disruption

- **Areas of Mitigation Interest**
  - Section 2.2.4 of the FRR provides more information regarding areas of mitigation interest, how they are defined for this analysis, and potential mitigation actions that could be considered for each type. The table below summarizes the number of areas of mitigation interest by type.

Type of Mitigation Interest	Number of Areas	Data Source
Dam	0	N/A
Levee	0	N/A
Stream Flow Pinch Points	0	N/A
Significant Land Use Changes	0	N/A
Past Claims Hot Spot	0	N/A
Key Emergency Routes Overtopped	0	N/A
At Risk Critical Facilities	0	N/A
Area of Mitigation Success	0	N/A

  - Areas of Mitigation Interest data was not received from the City of Eustis. Data obtained from Lake County and the Lake County GIS website was used to determine mitigation interest points. Based on data available, no mitigation interest points were identified for the City of Eustis.
  - Past claims data at the community level was not available at the time of this report creation. It was only available at a HUC 8 basin level. As a result, community claims can't accurately be depicted in this report. Should claims data become available, areas with multiple or repetitive claims should be taken into consideration during mitigation planning.
  - Lake County's Local Mitigation Strategy has been adopted by all communities within Lake County. The plan was last revised on November 16, 2011and is valid until February 4, 2016. According to the plan, mitigation projects have been identified for each community within Lake County. To date, flood mitigation projects have been completed in Clermont, Howey-in-the-Hills, and within the Unincorporated Areas of Lake County. During this Risk MAP project, FEMA confirmed that this area has mitigation potential and encouraged the community to continue working with the State Hazard Mitigation Officer to further identify and mitigate high-risk areas and structures.

3.3.3 City of Fruitland Park Summary (CID 120387)

The following pages include Flood Risk data for the City of Fruitland Park.

3.3.3.1 Overview

The City of Fruitland Park is one of 14 towns and cities located within Lake County. The information below provides an overview of the community's floodplain management program information as of the date of this publication.

Community Name	CID	Total Community Population	Percent of Population in Watershed	Total Community Land Area (sq mi)	Percent of Land Area in Watershed	NFIP	CRS Rating	Mitigation Plan
City of Fruitland Park	120387	4,078	N/A	6.7	N/A	Y	7	Y

- Participating in the Lake County Local Mitigation Strategy which expires 2/4/2016
- Past Federal Disaster Declarations for flooding = N/A
- National Flood Insurance Program (NFIP) policy coverage (policies/value) =25 policies totaling approximately $5,707,900.
- NFIP-recognized repetitive loss properties = N/A (Data only available at HUC8 level)
- NFIP-recognized severe repetitive loss properties = N/A (Data only available at HUC8 level)

Data provided below represent community-wide totals. Section 2 of the Flood Risk Report (FRR) provides more information regarding the source and methodology used to develop the information presented below. Datasets used toward the generation of results of this project are described in Section 7 of the FRR and are found in the Flood Risk Database (FRD).

3.3.3.2 Community Analyses and Results

- **Changes Since Last FIRM**
  - Special Flood Hazard Area (SFHA) boundaries within the City of Fruitland Park were updated due to the availability of new LiDAR based topographic data. The updated boundary delineation produced revised flood zone areas. The data in this section reflects the comparison between the effective FIRM and the new analysis in this study.

The table below summarizes the increases, decreases, and net change of SFHAs for the community.

Area of Study	Total Area (mi^2)	Increase (mi^2)	Decrease (mi^2)	Net Change (mi^2)
Within SFHA	1.51	0.04	0.10	-0.06
Within Floodway	N/A	N/A	N/A	N/A

Section 2 of the FRR provides more information regarding the source and methodology used to develop this table.

- **Flood Depth and Analysis Grids**
  - See the FRD for the following depth and analysis grid data (Section 2 of the FRR provides general information regarding the development of and potential uses for this data):
    - Multi-frequency flood depth grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
    - Percent annual chance of flooding grids
    - Percent chance of flooding over a 30-year period grids
    - Water surface elevation grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
  - Additional information and data layers provided within the FRD should be used to further isolate these and other areas where flood mitigation potential is high. The FRD includes data which may be helpful in planning and implementing mitigation strategies. Properties located in areas expected to experience some depth of water should seriously consider mitigation options for implementation.

- **Hazus Estimated Loss Information**
  - The City of Fruitland Park's flood risk analysis uses results from a FEMA-performed Hazus analysis which accounts for newly modeled areas in the Flood Risk Project and newly modeled depths for certain flood events. Additional information and data layers provided within the FRD should be used to further analyze potential losses and areas where they are likely to occur.

	Total Inventory		Estimated Potential Losses for Flood Event Scenarios									
			10% (10-yr)		2% (50-yr)		1% (100-yr)		0.2% (500-yr)		Annualized ($/yr)	
	Estimated Value	% of Total	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]
Residential Building and Contents Losses	$303,000,000	75%	$0	0%	$0	0%	$0	0%	$700,000	0%	$0	0%
Commercial Building and Contents Losses	$103,300,000	25%	$0	0%	$0	0%	$0	0%	$50,000	0%	$0	0%
Other Building and Contents Losses	$70,000	0%	$0	0%	$0	0%	$0	0%	$70,000	100%	$0	0%
Total Building and Contents Losses	$406,350,000	100%	$0	0%	$0	0%	$0	0%	$820,000	0%	$0	0%
Business Disruption	N/A	N/A	$10,000	N/A	$10,000	N/A	$10,000	N/A	$10,000	N/A	$0	N/A
TOTAL	$406,350,000	N/A	$10,000	N/A	$10,000	N/A	$10,000	N/A	$830,000	N/A	$0	N/A

Source: Hazus analysis results stored as the Flood Risk Assessment Dataset in the Flood Risk Database.
[1]Losses shown are rounded to nearest $10,000 for values under $100,000 and to the nearest $100,000 for values over $100,000.
[2]Loss ratio = Dollar Losses ÷ Estimated Value. Loss Ratios are rounded to the nearest integer percent.
[3]Total Building and Contents Losses = Residential Building and Contents Losses + Commercial Building and Contents Losses + Other Building and Contents Losses.
[4]Business Disruption = Inventory Loss + Relocation Cost + Income Loss + Rental Income Loss + Wage Loss + Direct Output Loss.
[5]Total Loss = Total Building and Contents Losses + Business Disruption

- **Areas of Mitigation Interest**
  - Section 2.2.4 of the FRR provides more information regarding areas of mitigation interest, how they are defined for this analysis, and potential mitigation actions that could be considered for each type. The table below summarizes the number of areas of mitigation interest by type.

Type of Mitigation Interest	Number of Areas	Data Source
Dam	0	N/A
Levee	0	N/A
Stream Flow Pinch Points	0	N/A
Significant Land Use Changes	0	N/A
Past Claims Hot Spot	0	N/A
Key Emergency Routes Overtopped	0	N/A
At Risk Critical Facilities	1	Lake County
Area of Mitigation Success	0	N/A

  - Areas of Mitigation Interest data was not received from the City of Fruitland Park. Data obtained from Lake County and the Lake County GIS website was used to determine mitigation interest points.
  - Critical Facilities data was obtained from various sources. Lake County Public Works provided a list of the hospital locations within Lake County. A point shapefile was also provided that identified all wastewater treatment facilities and disposal sites in the county. Data regarding location of EMS facilities, Fire Stations and schools was downloaded from the Lake County GIS site. Any of the facilities that were located in Zone AE or Zone A special flood hazard areas have been identified as At Risk Critical Facilities. In addition, any point that was located near, but not in an approximate Zone A area was also noted to be at risk due to possible inaccuracies in the flooding as a result of less detailed approximate modeling.. Based on the data obtained, one wastewater treatment facility within the City of Fruitland Park was determined to be At Risk.
  - Past claims data at the community level was not available at the time of this report creation. It was only available at a HUC 8 basin level. As a result, community claims can't accurately be depicted in this report. Should claims data become available, areas with multiple or repetitive claims should be taken into consideration during mitigation planning.
  - Lake County's Local Mitigation Strategy has been adopted by all communities within Lake County. The plan was last revised on November 16, 2011and is valid until February 4, 2016. According to the plan, mitigation projects have been identified for each community within Lake County. To date, flood mitigation projects have been completed in Clermont, Howey-in-the-Hills, and within the Unincorporated Areas of Lake County. During this Risk MAP project, FEMA confirmed that this area has mitigation potential and encouraged the community to continue working with the State Hazard Mitigation Officer to further identify and mitigate high-risk areas and structures..

3.3.4 City of Groveland Summary (CID 120135)

The following pages include Flood Risk data for the City of Groveland.

3.3.4.1 Overview

The City of Groveland is one of 14 towns and cities located within Lake County. The information below provides an overview of the community's floodplain management program information as of the date of this publication.

Community Name	CID	Total Community Population	Percent of Population in Watershed	Total Community Land Area (sq mi)	Percent of Land Area in Watershed	NFIP	CRS Rating	Mitigation Plan
City of Groveland	120135	8,729	N/A	19.8	N/A	Y	7	Y

- Participating in the Lake County Local Mitigation Strategy which expires 2/4/2016
- Past Federal Disaster Declarations for flooding = N/A
- National Flood Insurance Program (NFIP) policy coverage (policies/value) =41 policies totaling approximately $9,963,900.
- NFIP-recognized repetitive loss properties = N/A (Data only available at HUC8 level)
- NFIP-recognized severe repetitive loss properties = N/A (Data only available at HUC8 level)

Data provided below represent community-wide totals. Section 2 of the Flood Risk Report (FRR) provides more information regarding the source and methodology used to develop the information presented below. Datasets used toward the generation of results of this project are described in Section 7 of the FRR and are found in the Flood Risk Database (FRD).

3.3.4.2 Community Analyses and Results

- **Changes Since Last FIRM**
  - Special Flood Hazard Area (SFHA) boundaries within the City of Groveland were updated due to the availability of new LiDAR based topographic data. The updated boundary delineation produced revised flood zone areas. The data in this section reflects the comparison between the effective FIRM and the new analysis in this study.

The table below summarizes the increases, decreases, and net change of SFHAs for the community.

Area of Study	Total Area (mi^2)	Increase (mi^2)	Decrease (mi^2)	Net Change (mi^2)
Within SFHA	8.49	0.16	0.79	-0.63
Within Floodway	N/A	N/A	N/A	N/A

Section 2 of the FRR provides more information regarding the source and methodology used to develop this table.

- **Flood Depth and Analysis Grids**
  - See the FRD for the following depth and analysis grid data (Section 2 of the FRR provides general information regarding the development of and potential uses for this data):
    - Multi-frequency flood depth grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
    - Percent annual chance of flooding grids
    - Percent chance of flooding over a 30-year period grids
    - Water surface elevation grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
  - Additional information and data layers provided within the FRD should be used to further isolate these and other areas where flood mitigation potential is high. The FRD includes data which may be helpful in planning and implementing mitigation strategies. Properties located in areas expected to experience some depth of water should seriously consider mitigation options for implementation.

- **Hazus Estimated Loss Information**
  - The City of Groveland's flood risk analysis uses results from a FEMA-performed Hazus analysis which accounts for newly modeled areas in the Flood Risk Project and newly modeled depths for certain flood events. Additional information and data layers provided within the FRD should be used to further analyze potential losses and areas where they are likely to occur.

	Total Inventory		Estimated Potential Losses for Flood Event Scenarios									
			10% (10-yr)		2% (50-yr)		1% (100-yr)		0.2% (500-yr)		Annualized ($/yr)	
	Estimated Value	% of Total	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]
Residential Building and Contents Losses	$243,600,000	68%	$40,000	0%	$70,000	0%	$1,700,000	1%	$2,300,000	1%	$10,000	0%
Commercial Building and Contents Losses	$102,900,000	29%	$10,000	0%	$20,000	0%	$1,700,000	2%	$2,600,000	3%	$10,000	0%
Other Building and Contents Losses	$9,300,000	3%	$0	0%	$10,000	0%	$6,400,000	69%	$2,900,000	31%	$70,000	1%
Total Building and Contents Losses	$355,800,000	100%	$50,000	0%	$90,000	0%	$9,800,000	3%	$15,400,000	4%	$90,000	0%
Business Disruption	N/A	N/A	$100,000	N/A	$200,000	N/A	$1,200,000	N/A	$2,100,000	N/A	$20,000	N/A
TOTAL	$355,800,000	N/A	$150,000	N/A	$290,000	N/A	$11,000,000	N/A	$17,500,000	N/A	$110,000	N/A

Source: Hazus analysis results stored as the Flood Risk Assessment Dataset in the Flood Risk Database.
[1]Losses shown are rounded to nearest $10,000 for values under $100,000 and to the nearest $100,000 for values over $100,000.
[2]Loss ratio = Dollar Losses ÷ Estimated Value. Loss Ratios are rounded to the nearest integer percent.
[3]Total Building and Contents Losses = Residential Building and Contents Losses + Commercial Building and Contents Losses + Other Building and Contents Losses.
[4]Business Disruption = Inventory Loss + Relocation Cost + Income Loss + Rental Income Loss + Wage Loss + Direct Output Loss.
[5]Total Loss = Total Building and Contents Losses + Business Disruption

- **Areas of Mitigation Interest**
  - Section 2.2.4 of the FRR provides more information regarding areas of mitigation interest, how they are defined for this analysis, and potential mitigation actions that could be considered for each type. The table below summarizes the number of areas of mitigation interest by type.

Type of Mitigation Interest	Number of Areas	Data Source
Dam	0	N/A
Levee	0	N/A
Stream Flow Pinch Points	0	N/A
Significant Land Use Changes	0	N/A
Past Claims Hot Spot	0	N/A
Key Emergency Routes Overtopped	0	N/A
At Risk Critical Facilities	4	Lake County
Area of Mitigation Success	0	N/A

  - Areas of Mitigation Interest data was not received from the City of Groveland. Data obtained from Lake County and the Lake County GIS website was used to determine mitigation interest points.
  - Critical Facilities data was obtained from various sources. Lake County Public Works provided a list of the hospital locations within Lake County. A point shapefile was also provided that identified all wastewater treatment facilities and disposal sites in the county. Data regarding location of EMS facilities, Fire Stations and schools was downloaded from the Lake County GIS site. Any of the facilities that were located in Zone AE or Zone A special flood hazard areas have been identified as At Risk Critical Facilities. In addition, any point that was located near, but not in an approximate Zone A area was also noted to be at risk due to possible inaccuracies in the flooding as a result of less detailed approximate modeling.. Four water treatment facilities are considered to be At Risk within the City of Groveland.
  - Past claims data at the community level was not available at the time of this report creation. It was only available at a HUC 8 basin level. As a result, community claims can't accurately be depicted in this report. Should claims data become available, areas with multiple or repetitive claims should be taken into consideration during mitigation planning.
  - Lake County's Local Mitigation Strategy has been adopted by all communities within Lake County. The plan was last revised on November 16, 2011and is valid until February 4, 2016. According to the plan, mitigation projects have been identified for each community within Lake County. To date, flood mitigation projects have been completed in Clermont, Howey-in-the-Hills, and within the Unincorporated Areas of Lake County. During this Risk MAP project, FEMA confirmed that this area has mitigation potential and encouraged the community to continue working with the State Hazard Mitigation Officer to further identify and mitigate high-risk areas and structures..

3.3.5 City of Leesburg Summary (CID 120136)

The following pages include Flood Risk data for the City of Leesburg.

3.3.5.1 Overview

The City of Leesburg is one of 14 cities and towns located within Lake County. The information below provides an overview of the community's floodplain management program information as of the date of this publication.

Community Name	CID	Total Community Population	Percent of Population in Watershed	Total Community Land Area (sq mi)	Percent of Land Area in Watershed	NFIP	CRS Rating	Mitigation Plan
City of Leesburg	120136	20,117	N/A	40.6	N/A	Y	7	Y

- Participating in the Lake County Local Mitigation Strategy which expires 2/4/2016
- Past Federal Disaster Declarations for flooding = N/A
- National Flood Insurance Program (NFIP) policy coverage (policies/value) =347 policies totaling approximately $77,118,800.
- NFIP-recognized repetitive loss properties = N/A (Data only available at HUC8 level)
- NFIP-recognized severe repetitive loss properties = N/A (Data only available at HUC8 level)

Data provided below represent community-wide totals. Section 2 of the Flood Risk Report (FRR) provides more information regarding the source and methodology used to develop the information presented below. Datasets used toward the generation of results of this project are described in Section 7 of the FRR and are found in the Flood Risk Database (FRD).

3.3.5.2 Community Analyses and Results

- **Changes Since Last FIRM**
  - Special Flood Hazard Area (SFHA) boundaries within the City of Leesburg were updated due to new hydraulic modeling and the availability of new LiDAR based topographic data. The updated boundary delineation and hydraulic modeling produced revised flood zone areas and revised base flood elevations. The data in this section reflects the comparison between the effective FIRM and the new analysis in this study.

The table below summarizes the increases, decreases, and net change of SFHAs for the community.

Area of Study	Total Area (mi^2)	Increase (mi^2)	Decrease (mi^2)	Net Change (mi^2)
Within SFHA	16.13	0.75	1.16	-0.41
Within Floodway	0.06	0.05	0	0.05

Section 2 of the FRR provides more information regarding the source and methodology used to develop this table.

- **Flood Depth and Analysis Grids**
  - See the FRD for the following depth and analysis grid data (Section 2 of the FRR provides general information regarding the development of and potential uses for this data):
    - Multi-frequency flood depth grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
    - Percent annual chance of flooding grids
    - Percent chance of flooding over a 30-year period grids
    - Water surface elevation grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
  - Additional information and data layers provided within the FRD should be used to further isolate these and other areas where flood mitigation potential is high. The FRD includes data which may be helpful in planning and implementing mitigation strategies. Properties located in areas expected to experience some depth of water should seriously consider mitigation options for implementation.

- **Hazus Estimated Loss Information**
  - The City of Leesburg's flood risk analysis uses results from a FEMA-performed Hazus analysis which accounts for newly modeled areas in the Flood Risk Project and newly modeled depths for certain flood events. Additional information and data layers provided within the FRD should be used to further analyze potential losses and areas where they are likely to occur.

	Total Inventory		Estimated Potential Losses for Flood Event Scenarios									
			10% (10-yr)		2% (50-yr)		1% (100-yr)		0.2% (500-yr)		Annualized ($/yr)	
	Estimated Value	% of Total	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]
Residential Building and Contents Losses	$1,348,200,000	50%	$1,300,000	0%	$1,300,000	0%	$1,700,000	0%	$3,100,000	0%	$30,000	0%
Commercial Building and Contents Losses	$1,353,300,000	50%	$4,700,000	0%	$5,000,000	0%	$5,400,000	0%	$6,300,000	0%	$50,000	0%
Other Building and Contents Losses	$17,500,000	1%	$3,900,000	22%	$4,100,000	23%	$4,400,000	25%	$5,100,000	29%	$40,000	0%
Total Building and Contents Losses	$2,719,000,000	100%	$6,200,000	0%	$6,700,000	0%	$7,500,000	0%	$9,800,000	0%	$100,000	0%
Business Disruption	N/A	N/A	$400,000	N/A	$500,000	N/A	$500,000	N/A	$600,000	N/A	$10,000	N/A
TOTAL	$2,719,000,000	N/A	$6,600,000	N/A	$7,200,000	N/A	$8,000,000	N/A	$10,400,000	N/A	$110,000	N/A

Source: Hazus analysis results stored as the Flood Risk Assessment Dataset in the Flood Risk Database.
[1]Losses shown are rounded to nearest $10,000 for values under $100,000 and to the nearest $100,000 for values over $100,000.
[2]Loss ratio = Dollar Losses ÷ Estimated Value. Loss Ratios are rounded to the nearest integer percent.
[3]Total Building and Contents Losses = Residential Building and Contents Losses + Commercial Building and Contents Losses + Other Building and Contents Losses.
[4]Business Disruption = Inventory Loss + Relocation Cost + Income Loss + Rental Income Loss + Wage Loss + Direct Output Loss.
[5]Total Loss = Total Building and Contents Losses + Business Disruption

- **Areas of Mitigation Interest**
  - Section 2.2.4 of the FRR provides more information regarding areas of mitigation interest, how they are defined for this analysis, and potential mitigation actions that could be considered for each type. The table below summarizes the number of areas of mitigation interest by type.

Type of Mitigation Interest	Number of Areas	Data Source
Dam	1	Lake County
Levee	0	N/A
Stream Flow Pinch Points	0	N/A
Significant Land Use Changes	0	N/A
Past Claims Hot Spot	0	N/A
Key Emergency Routes Overtopped	1	FEMA Study
At Risk Critical Facilities	2	Lake County
Area of Mitigation Success	0	N/A

  - Key Emergency Routes Overtopped were identified by referencing the HEC-RAS models for new detailed studies and the Lake County Evacuation Routes obtained from the Florida Division of Emergency Management. Leesburg Tributary 2 was identified as overtopping State Route 44 (West Main Street) during a 10%-annual-chance flood event.
  - Critical Facilities data was obtained from various sources. An electric substation was added to the dataset at the request of the City. In addition, Lake County Public Works provided a list of the hospital locations within Lake County. A point shapefile was also provided that identified all wastewater treatment facilities and disposal sites in the county. Data regarding location of EMS facilities, Fire Stations and schools was downloaded from the Lake County GIS site. Any of the facilities that were located in Zone AE or Zone A special flood hazard areas have been identified as At Risk Critical Facilities. In addition, any point that was located near, but not in an approximate Zone A area was also noted to be at risk due to possible inaccuracies in the flooding as a result of less detailed approximate modeling. In addition to the electric substation mentioned above, an extended aeration sewage treatment plant was identified as being At Risk.
  - Past claims data at the community level was not available at the time of this report creation. It was only available at a HUC 8 basin level. As a result, community claims can't accurately be depicted in this report. Should claims data become available, areas with multiple or repetitive claims should be taken into consideration during mitigation planning.
  - Water Control Structure data was obtained from Lake County Public Works in the form of a PDF. One structure has been identified as being located in the City of Leesburg. Based on the Lake County Multi-Jurisdictional Hazard Mitigation Plan dated March 2010, the Florida Department of Environmental Protection identified two of the dams as having a high or significant hazard rating. The Burrell Lock and Dam and the Cherry Lake Outlet were the two structures identified. However, no evaluations or studies have been conducted to determine the extent of damage that may be caused in the event of a failure.
  - Lake County's Local Mitigation Strategy has been adopted by all communities within Lake County. The plan was last revised on November 16, 2011and is valid until February 4, 2016.

According to the plan, mitigation projects have been identified for each community within Lake County. To date, flood mitigation projects have been completed in Clermont, Howey-in-the-Hills, and within the Unincorporated Areas of Lake County. During this Risk MAP project, FEMA confirmed that this area has mitigation potential and encouraged the community to continue working with the State Hazard Mitigation Officer to further identify and mitigate high-risk areas and structures..

3.3.6 City of Mascotte Summary (CID 120136)

The following pages include Flood Risk data for the City of Mascotte.

3.3.6.1 Overview

The City of Mascotte is one of 14 towns and cities located within Lake County. The information below provides an overview of the community's floodplain management program information as of the date of this publication.

Community Name	CID	Total Community Population	Percent of Population in Watershed	Total Community Land Area (sq mi)	Percent of Land Area in Watershed	NFIP	CRS Rating	Mitigation Plan
City of Mascotte	120591	5,101	N/A	16.7	N/A	Y	7	Y

- Participating in the Lake County Local Mitigation Strategy which expires 2/4/2016
- Past Federal Disaster Declarations for flooding = N/A
- National Flood Insurance Program (NFIP) policy coverage (policies/value) =13 policies totaling approximately $2,590,900.
- NFIP-recognized repetitive loss properties = 2 (Property Type not Available)
- NFIP-recognized severe repetitive loss properties = N/A (Data only available at HUC8 level)

Data provided below represent community-wide totals. Section 2 of the Flood Risk Report (FRR) provides more information regarding the source and methodology used to develop the information presented below. Datasets used toward the generation of results of this project are described in Section 7 of the FRR and are found in the Flood Risk Database (FRD).

3.3.6.2 Community Analyses and Results

- **Changes Since Last FIRM**
  - Special Flood Hazard Area (SFHA) boundaries within the City of Mascotte were updated due to the availability of new LiDAR based topographic data. The updated boundary delineation produced revised flood zone areas. The data in this section reflects the comparison between the effective FIRM and the new analysis in this study.

The table below summarizes the increases, decreases, and net change of SFHAs for the community.

Area of Study	Total Area (mi^2)	Increase (mi^2)	Decrease (mi^2)	Net Change (mi^2)
Within SFHA	9.07	0.02	0.52	-0.50
Within Floodway	N/A	N/A	N/A	N/A

Section 2 of the FRR provides more information regarding the source and methodology used to develop this table.

- **Flood Depth and Analysis Grids**
  - See the FRD for the following depth and analysis grid data (Section 2 of the FRR provides general information regarding the development of and potential uses for this data):
    - Multi-frequency flood depth grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
    - Percent annual chance of flooding grids
    - Percent chance of flooding over a 30-year period grids
    - Water surface elevation grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
  - Additional information and data layers provided within the FRD should be used to further isolate these and other areas where flood mitigation potential is high. The FRD includes data which may be helpful in planning and implementing mitigation strategies. Properties located in areas expected to experience some depth of water should seriously consider mitigation options for implementation.

- **Hazus Estimated Loss Information**
  - The City of Mascotte's flood risk analysis uses results from a FEMA-performed Hazus analysis which accounts for newly modeled areas in the Flood Risk Project and newly modeled depths for certain flood events. Additional information and data layers provided within the FRD should be used to further analyze potential losses and areas where they are likely to occur.

	Total Inventory		Estimated Potential Losses for Flood Event Scenarios									
			10% (10-yr)		2% (50-yr)		1% (100-yr)		0.2% (500-yr)		Annualized ($/yr)	
	Estimated Value	% of Total	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]
Residential Building and Contents Losses	$154,900,000	76%	$90,000	0%	$300,000	0%	$2,000,000	1%	$2,700,000	2%	$30,000	0%
Commercial Building and Contents Losses	$46,700,000	23%	$30,000	0%	$80,000	0%	$300,000	1%	$400,000	1%	$10,000	0%
Other Building and Contents Losses	$2,600,000	1%	$30,000	1%	$100,000	4%	$900,000	35%	$1,500,000	58%	$10,000	0%
Total Building and Contents Losses	$204,200,000	100%	$150,000	0%	$500,000	0%	$3,200,000	2%	$4,600,000	2%	$50,000	0%
Business Disruption	N/A	N/A	$200,000	N/A	$300,000	N/A	$400,000	N/A	$500,000	N/A	$20,000	N/A
TOTAL	$204,200,000	N/A	$350,000	N/A	$800,000	N/A	$3,600,000	N/A	$5,100,000	N/A	$70,000	N/A

Source: Hazus analysis results stored as the Flood Risk Assessment Dataset in the Flood Risk Database.
[1]Losses shown are rounded to nearest $10,000 for values under $100,000 and to the nearest $100,000 for values over $100,000.
[2]Loss ratio = Dollar Losses ÷ Estimated Value. Loss Ratios are rounded to the nearest integer percent.
[3]Total Building and Contents Losses = Residential Building and Contents Losses + Commercial Building and Contents Losses + Other Building and Contents Losses.
[4]Business Disruption = Inventory Loss + Relocation Cost + Income Loss + Rental Income Loss + Wage Loss + Direct Output Loss.
[5]Total Loss = Total Building and Contents Losses + Business Disruption

- **Areas of Mitigation Interest**
  - Section 2.2.4 of the FRR provides more information regarding areas of mitigation interest, how they are defined for this analysis, and potential mitigation actions that could be considered for each type. The table below summarizes the number of areas of mitigation interest by type.

Type of Mitigation Interest	Number of Areas	Data Source
Dam	0	N/A
Levee	0	N/A
Stream Flow Pinch Points	0	N/A
Significant Land Use Changes	0	N/A
Past Claims Hot Spot	0	N/A
Key Emergency Routes Overtopped	0	N/A
At Risk Critical Facilities	1	Lake County
Area of Mitigation Success	0	N/A

  - Areas of Mitigation Interest data was not received from the City of Mascotte. Data obtained from Lake County and the Lake County GIS website was used to determine mitigation interest points.
  - Critical Facilities data was obtained from various sources. Lake County Public Works provided a list of the hospital locations within Lake County. A point shapefile was also provided that identified all wastewater treatment facilities and disposal sites in the county. Data regarding location of EMS facilities, Fire Stations and schools was downloaded from the Lake County GIS site. Any of the facilities that were located in Zone AE or Zone A special flood hazard areas have been identified as At Risk Critical Facilities. In addition, any point that was located near, but not in an approximate Zone A area was also noted to be at risk due to possible inaccuracies in the flooding as a result of less detailed approximate modeling.. One privately owned water treatment facility was identified as being At Risk.
  - Past claims data at the community level was not available at the time of this report creation. It was only available at a HUC 8 basin level. As a result, community claims can't accurately be depicted in this report. Should claims data become available, areas with multiple or repetitive claims should be taken into consideration during mitigation planning.

Lake County's Local Mitigation Strategy has been adopted by all communities within Lake County. The plan was last revised on November 16, 2011and is valid until February 4, 2016. According to the plan, mitigation projects have been identified for each community within Lake County. To date, flood mitigation projects have been completed in Clermont, Howey-in-the-Hills, and within the Unincorporated Areas of Lake County. During this Risk MAP project, FEMA confirmed that this area has mitigation potential and encouraged the community to continue working with the State Hazard Mitigation Officer to further identify and mitigate high-risk areas and structures.

3.3.7 City of Mount Dora Summary (CID 120137)

The following pages include Flood Risk data for the City of Mount Dora.

3.3.7.1 Overview

The City of Mount Dora is one of 14 towns and cities located within Lake County. The information below provides an overview of the community's floodplain management program information as of the date of this publication.

Community Name	CID	Total Community Population	Percent of Population in Watershed	Total Community Land Area (sq mi)	Percent of Land Area in Watershed	NFIP	CRS Rating	Mitigation Plan
City of Mount Dora	120137	12,370	N/A	9.1	N/A	Y	7	Y

- Participating in the Lake County Local Mitigation Strategy which expires 2/4/2016
- Past Federal Disaster Declarations for flooding = N/A
- National Flood Insurance Program (NFIP) policy coverage (policies/value) =164 policies totaling approximately $45,222,900.
- NFIP-recognized repetitive loss properties = N/A (Data only available at HUC8 level)
- NFIP-recognized severe repetitive loss properties = N/A (Data only available at HUC8 level)

Data provided below represent community-wide totals. Section 2 of the Flood Risk Report (FRR) provides more information regarding the source and methodology used to develop the information presented below. Datasets used toward the generation of results of this project are described in Section 7 of the FRR and are found in the Flood Risk Database (FRD).

3.3.7.2 Community Analyses and Results

- **Changes Since Last FIRM**
    - Special Flood Hazard Area (SFHA) boundaries within the City of Mount Dora were updated due to new hydraulic modeling and the availability of new LiDAR based topographic data. The updated boundary delineation and hydraulic modeling produced revised flood zone areas and base flood elevations. The data in this section reflects the comparison between the effective FIRM and the new analysis in this study.

The table below summarizes the increases, decreases, and net change of SFHAs for the community.

Area of Study	Total Area (mi^2)	Increase (mi^2)	Decrease (mi^2)	Net Change (mi^2)
Within SFHA	1.63	0.33	0.23	0.10
Within Floodway	0.04	0.01	0.02	-0.01

Section 2 of the FRR provides more information regarding the source and methodology used to develop this table.

- **Flood Depth and Analysis Grids**
  - See the FRD for the following depth and analysis grid data (Section 2 of the FRR provides general information regarding the development of and potential uses for this data):
    - Multi-frequency flood depth grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
    - Percent annual chance of flooding grids
    - Percent chance of flooding over a 30-year period grids
    - Water surface elevation grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
  - Additional information and data layers provided within the FRD should be used to further isolate these and other areas where flood mitigation potential is high. The FRD includes data which may be helpful in planning and implementing mitigation strategies. Properties located in areas expected to experience some depth of water should seriously consider mitigation options for implementation.

- **Hazus Estimated Loss Information**
  - The City of Mount Dora's flood risk analysis uses results from a FEMA-performed Hazus analysis which accounts for newly modeled areas in the Flood Risk Project and newly modeled depths for certain flood events. Additional information and data layers provided within the FRD should be used to further analyze potential losses and areas where they are likely to occur.

	Total Inventory		Estimated Potential Losses for Flood Event Scenarios									
			10% (10-yr)		2% (50-yr)		1% (100-yr)		0.2% (500-yr)		Annualized ($/yr)	
	Estimated Value	% of Total	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]
Residential Building and Contents Losses	$948,400,000	69%	$800,000	0%	$1,100,000	0%	$1,500,000	0%	$1,700,000	0%	N/A	N/A
Commercial Building and Contents Losses	$424,900,000	31%	$400,000	0%	$600,000	0%	$800,000	0%	$800,000	0%	N/A	N/A
Other Building and Contents Losses	$2,600,000	0%	$400,000	15%	$600,000	23%	$800,000	31%	$800,000	31%	N/A	N/A
Total Building and Contents Losses	$1,375,900,000	100%	$1,000,000	0%	$1,400,000	0%	$1,900,000	0%	$2,100,000	0%	N/A	100%
Business Disruption	N/A	N/A	$90,000	N/A	$100,000	N/A	$200,000	N/A	$200,000	N/A	N/A	N/A
TOTAL	$1,375,900,000	N/A	$1,900,000	N/A	$1,500,000	N/A	$2,100,000	N/A	$2,300,000	N/A	N/A	N/A

Source: Hazus analysis results stored as the Flood Risk Assessment Dataset in the Flood Risk Database.
[1]Losses shown are rounded to nearest $10,000 for values under $100,000 and to the nearest $100,000 for values over $100,000.
[2]Loss ratio = Dollar Losses ÷ Estimated Value. Loss Ratios are rounded to the nearest integer percent.
[3]Total Building and Contents Losses = Residential Building and Contents Losses + Commercial Building and Contents Losses + Other Building and Contents Losses.
[4]Business Disruption = Inventory Loss + Relocation Cost + Income Loss + Rental Income Loss + Wage Loss + Direct Output Loss.
[5]Total Loss = Total Building and Contents Losses + Business Disruption

- **Areas of Mitigation Interest**
  - Section 2.2.4 of the FRR provides more information regarding areas of mitigation interest, how they are defined for this analysis, and potential mitigation actions that could be considered for each type. The table below summarizes the number of areas of mitigation interest by type.

Type of Mitigation Interest	Number of Areas	Data Source
Dam	0	N/A
Levee	0	N/A
Stream Flow Pinch Points	0	N/A
Significant Land Use Changes	0	N/A
Past Claims Hot Spot	0	N/A
Key Emergency Routes Overtopped	0	N/A
At Risk Critical Facilities	0	N/A
Area of Mitigation Success	0	N/A

  - Areas of Mitigation Interest data was not received from the City of Mount Dora. Data obtained from Lake County and the Lake County GIS website was used to determine mitigation interest points. Based on data available, no Areas of Mitigation Interest were identified in the City of Mount Dora.
  - Past claims data at the community level was not available at the time of this report creation. It was only available at a HUC 8 basin level. As a result, community claims can't accurately be depicted in this report. Should claims data become available, areas with multiple or repetitive claims should be taken into consideration during mitigation planning.
  - Lake County's Local Mitigation Strategy has been adopted by all communities within Lake County. The plan was last revised on November 16, 2011and is valid until February 4, 2016. According to the plan, mitigation projects have been identified for each community within Lake County. To date, flood mitigation projects have been completed in Clermont, Howey-in-the-Hills, and within the Unincorporated Areas of Lake County. During this Risk MAP project, FEMA confirmed that this area has mitigation potential and encouraged the community to continue working with the State Hazard Mitigation Officer to further identify and mitigate high-risk areas and structures.

3.3.8 City of Tavares Summary (CID 120138)

The following pages include Flood Risk data for the City of Tavares.

3.3.8.1 Overview

The City of Tavares is one of 14 towns and cities located within Lake County. The information below provides an overview of the community's floodplain management program information as of the date of this publication.

Community Name	CID	Total Community Population	Percent of Population in Watershed	Total Community Land Area (sq mi)	Percent of Land Area in Watershed	NFIP	CRS Rating	Mitigation Plan
City of Tavares	120138	13,951	N/A	10.8	N/A	Y	7	Y

- Participating in the Lake County Local Mitigation Strategy which expires 2/4/2016
- Past Federal Disaster Declarations for flooding = N/A
- National Flood Insurance Program (NFIP) policy coverage (policies/value) =258 policies totaling approximately $49,435,200.
- NFIP-recognized repetitive loss properties = N/A (Data only available at HUC8 level)
- NFIP-recognized severe repetitive loss properties = N/A (Data only available at HUC8 level)

Data provided below represent community-wide totals. Section 2 of the Flood Risk Report (FRR) provides more information regarding the source and methodology used to develop the information presented below. Datasets used toward the generation of results of this project are described in Section 7 of the FRR and are found in the Flood Risk Database (FRD).

3.3.8.2 Community Analyses and Results

- **Changes Since Last FIRM**
    - Special Flood Hazard Area (SFHA) boundaries within the City of Tavares were updated due to the availability of new LiDAR based topographic data. The updated boundary delineation produced revised flood zone areas. The data in this section reflects the comparison between the effective FIRM and the new analysis in this study.

The table below summarizes the increases, decreases, and net change of SFHAs for the community.

Area of Study	Total Area (mi^2)	Increase (mi^2)	Decrease (mi^2)	Net Change (mi^2)
Within SFHA	2.70	0.12	0.63	-0.51
Within Floodway	N/A	N/A	N/A	N/A

Section 2 of the FRR provides more information regarding the source and methodology used to develop this table.

- **Flood Depth and Analysis Grids**
  - See the FRD for the following depth and analysis grid data (Section 2 of the FRR provides general information regarding the development of and potential uses for this data):
    - Multi-frequency flood depth grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
    - Percent annual chance of flooding grids
    - Percent chance of flooding over a 30-year period grids
    - Water surface elevation grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
  - Additional information and data layers provided within the FRD should be used to further isolate these and other areas where flood mitigation potential is high. The FRD includes data which may be helpful in planning and implementing mitigation strategies. Properties located in areas expected to experience some depth of water should seriously consider mitigation options for implementation.

- **Hazus Estimated Loss Information**
  - The City of Tavares' flood risk analysis uses results from a FEMA-performed Hazus analysis which accounts for newly modeled areas in the Flood Risk Project and newly modeled depths for certain flood events. Additional information and data layers provided within the FRD should be used to further analyze potential losses and areas where they are likely to occur.

	Estimated Potential Losses for Flood Event Scenarios											
	Total Inventory		10% (10-yr)		2% (50-yr)		1% (100-yr)		0.2% (500-yr)		Annualized ($/yr)	
	Estimated Value	% of Total	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]
Residential Building and Contents Losses	$775,200,000	55%	$2,200,000	0%	$7,900,000	1%	$8,600,000	1%	$9,900,000	1%	$400,000	0%
Commercial Building and Contents Losses	$632,900,000	45%	$1,000,000	0%	$2,400,000	0%	$2,600,000	0%	$2,600,000	0%	$200,000	0%
Other Building and Contents Losses	$5,800,000	0%	$900,000	16%	$1,500,000	26%	$1,600,000	28%	$1,700,000	29%	$100,000	2%
Total Building and Contents Losses	$1,413,900,000	100%	$4,100,000	0%	$11,700,000	1%	$12,800,000	1%	$14,300,000	1%	$700,000	0%
Business Disruption	N/A	N/A	$400,000	N/A	$600,000	N/A	$600,000	N/A	$600,000	N/A	$40,000	N/A
TOTAL	$1,413,900,000	N/A	$4,500,000	N/A	$12,300,000	N/A	$13,400,000	N/A	$14,900,000	N/A	$740,000	N/A

Source: Hazus analysis results stored as the Flood Risk Assessment Dataset in the Flood Risk Database.
[1]Losses shown are rounded to nearest $10,000 for values under $100,000 and to the nearest $100,000 for values over $100,000.
[2]Loss ratio = Dollar Losses ÷ Estimated Value. Loss Ratios are rounded to the nearest integer percent.
[3]Total Building and Contents Losses = Residential Building and Contents Losses + Commercial Building and Contents Losses + Other Building and Contents Losses.
[4]Business Disruption = Inventory Loss + Relocation Cost + Income Loss + Rental Income Loss + Wage Loss + Direct Output Loss.
[5]Total Loss = Total Building and Contents Losses + Business Disruption

- **Areas of Mitigation Interest**
  - Section 2.2.4 of the FRR provides more information regarding areas of mitigation interest, how they are defined for this analysis, and potential mitigation actions that could be considered for each type. The table below summarizes the number of areas of mitigation interest by type.

Type of Mitigation Interest	Number of Areas	Data Source
Dam	0	N/A
Levee	0	N/A
Stream Flow Pinch Points	0	N/A
Significant Land Use Changes	0	N/A
Past Claims Hot Spot	0	N/A
Key Emergency Routes Overtopped	0	N/A
At Risk Essential Facilities	1	Lake County
Area of Mitigation Success	0	N/A

  - Areas of Mitigation Interest data was not received from the City of Tavares. Data obtained from Lake County and the Lake County GIS website was used to determine mitigation interest points.
  - Critical Facilities data was obtained from various sources. Lake County Public Works provided a list of the hospital locations within Lake County. A point shapefile was also provided that identified all wastewater treatment facilities and disposal sites in the county. Data regarding location of EMS facilities, Fire Stations and schools was downloaded from the Lake County GIS site. Any of the facilities that were located in Zone AE or Zone A special flood hazard areas have been identified as At Risk Critical Facilities. In addition, any point that was located near, but not in an approximate Zone A area was also noted to be at risk due to possible inaccuracies in the flooding as a result of less detailed approximate modeling. Within the City of Tavares, Tavares Elementary School was identified as being At Risk.
  - Past claims data at the community level was not available at the time of this report creation. It was only available at a HUC 8 basin level. As a result, community claims can't accurately be depicted in this report. Should claims data become available, areas with multiple or repetitive claims should be taken into consideration during mitigation planning.
  - Lake County's Local Mitigation Strategy has been adopted by all communities within Lake County. The plan was last revised on November 16, 2011and is valid until February 4, 2016. According to the plan, mitigation projects have been identified for each community within Lake County. To date, flood mitigation projects have been completed in Clermont, Howey-in-the-Hills, and within the Unincorporated Areas of Lake County. During this Risk MAP project, FEMA confirmed that this area has mitigation potential and encouraged the community to continue working with the State Hazard Mitigation Officer to further identify and mitigate high-risk areas and structures..

3.3.9 City of Umatilla Summary (CID 120139)

The following pages include Flood Risk data for the City of Umatilla.

3.3.9.1 Overview

The City of Umatilla is one of 14 towns and cities located within Lake County. The information below provides an overview of the community's floodplain management program information as of the date of this publication.

Community Name	CID	Total Community Population	Percent of Population in Watershed	Total Community Land Area (sq mi)	Percent of Land Area in Watershed	NFIP	CRS Rating	Mitigation Plan
City of Umatilla	120139	3,456	N/A	4.1	N/A	Y	7	Y

- Participating in the Lake County Local Mitigation Strategy which expires 2/4/2016
- Past Federal Disaster Declarations for flooding = N/A
- National Flood Insurance Program (NFIP) policy coverage (policies/value) =22 policies totaling approximately $5,183,300.
- NFIP-recognized repetitive loss properties = N/A (Data only available at HUC8 level)
- NFIP-recognized severe repetitive loss properties = N/A (Data only available at HUC8 level)

Data provided below represent community-wide totals. Section 2 of the Flood Risk Report (FRR) provides more information regarding the source and methodology used to develop the information presented below. Datasets used toward the generation of results of this project are described in Section 7 of the FRR and are found in the Flood Risk Database (FRD).

3.3.9.2 Community Analyses and Results

- **Changes Since Last FIRM**
  - Special Flood Hazard Area (SFHA) boundaries within the City of Umatilla were updated due to the availability of new LiDAR based topographic data. The updated boundary delineation produced revised flood zone areas. The data in this section reflects the comparison between the effective FIRM and the new analysis in this study.

The table below summarizes the increases, decreases, and net change of SFHAs for the community.

Area of Study	Total Area (mi^2)	Increase (mi^2)	Decrease (mi^2)	Net Change (mi^2)
Within SFHA	0.99	0.03	0.09	-0.06
Within Floodway	N/A	N/A	N/A	N/A

Section 2 of the FRR provides more information regarding the source and methodology used to develop this table.

- **Flood Depth and Analysis Grids**
  - See the FRD for the following depth and analysis grid data (Section 2 of the FRR provides general information regarding the development of and potential uses for this data):
    - Multi-frequency flood depth grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
    - Percent annual chance of flooding grids
    - Percent chance of flooding over a 30-year period grids
    - Water surface elevation grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
  - Additional information and data layers provided within the FRD should be used to further isolate these and other areas where flood mitigation potential is high. The FRD includes data which may be helpful in planning and implementing mitigation strategies. Properties located in areas expected to experience some depth of water should seriously consider mitigation options for implementation.

- **Hazus Estimated Loss Information**
  - The City of Umatilla's flood risk analysis uses results from a FEMA-performed Hazus analysis which accounts for newly modeled areas in the Flood Risk Project and newly modeled depths for certain flood events. Additional information and data layers provided within the FRD should be used to further analyze potential losses and areas where they are likely to occur.

	Total Inventory		Estimated Potential Losses for Flood Event Scenarios									
			10% (10-yr)		2% (50-yr)		1% (100-yr)		0.2% (500-yr)		Annualized ($/yr)	
	Estimated Value	% of Total	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]
Residential Building and Contents Losses	$226,000,000	74%	$800,000	0%	$1,100,000	0%	$1,200,000	1%	$1,500,000	1%	$100,000	0%
Commercial Building and Contents Losses	$78,300,000	26%	$80,000	0%	$100,000	0%	$100,000	0%	$200,000	0%	$0	0%
Other Building and Contents Losses	$100,000	0%	$20,000	17%	$20,000	17%	$30,000	25%	$50,000	42%	$0	0%
Total Building and Contents Losses	$304,400,000	100%	$900,000	0%	$1,220,000	0%	$1,330,000	0%	$1,750,000	1%	$100,000	0%
Business Disruption	N/A	N/A	$0	N/A	$0	N/A	$0	N/A	$0	N/A	$0	N/A
TOTAL	$304,400,000	N/A	$900,000	N/A	$1,220,000	N/A	$1,330,000	N/A	$1,750,000	N/A	$100,000	N/A

Source: Hazus analysis results stored as the Flood Risk Assessment Dataset in the Flood Risk Database.
[1]Losses shown are rounded to nearest $10,000 for values under $100,000 and to the nearest $100,000 for values over $100,000.
[2]Loss ratio = Dollar Losses ÷ Estimated Value. Loss Ratios are rounded to the nearest integer percent.
[3]Total Building and Contents Losses = Residential Building and Contents Losses + Commercial Building and Contents Losses + Other Building and Contents Losses.
[4]Business Disruption = Inventory Loss + Relocation Cost + Income Loss + Rental Income Loss + Wage Loss + Direct Output Loss.
[5]Total Loss = Total Building and Contents Losses + Business Disruption

- **Areas of Mitigation Interest**
  - Section 2.2.4 of the FRR provides more information regarding areas of mitigation interest, how they are defined for this analysis, and potential mitigation actions that could be considered for each type. The table below summarizes the number of areas of mitigation interest by type.

Type of Mitigation Interest	Number of Areas	Data Source
Dam	0	N/A
Levee	0	N/A
Stream Flow Pinch Points	0	N/A
Significant Land Use Changes	0	N/A
Past Claims Hot Spot	0	N/A
Key Emergency Routes Overtopped	0	N/A
At Risk Essential Facilities	0	N/A
Area of Mitigation Success	2	City of Umatilla

  - Based on data received from the City of Umatilla and Lake County, no areas of Mitigation Interest were identified. Two Areas of Mitigation Success were noted based on data received from the City.
    - An alleyway between Palmetto Street and Collins Street was paved and drainage improvements added to reduce flooding during severe weather. FEMA Grant funds were used to complete the project in April 2011.
    - To reduce flooding, swales were constructed to drain stormwater into an existing collection system along Cassady Street. FEMA Grant funds were used to complete the project.
  - Past claims data at the community level was not available at the time of this report creation. It was only available at a HUC 8 basin level. As a result, community claims can't accurately be depicted in this report. Should claims data become available, areas with multiple or repetitive claims should be taken into consideration during mitigation planning.
  - Lake County's Local Mitigation Strategy has been adopted by all communities within Lake County. The plan was last revised on November 16, 2011and is valid until February 4, 2016. According to the plan, mitigation projects have been identified for each community within Lake County. To date, flood mitigation projects have been completed in Clermont, Howey-in-the-Hills, and within the Unincorporated Areas of Lake County. During this Risk MAP project, FEMA confirmed that this area has mitigation potential and encouraged the community to continue working with the State Hazard Mitigation Officer to further identify and mitigate high-risk areas and structures..

3.3.10 Town of Astatula Summary (CID 120581)

The following pages include Flood Risk data for the Town of Astatula.

3.3.10.1 Overview

The Town of Astatula is one of 14 towns and cities located within Lake County. The information below provides an overview of the community's floodplain management program information as of the date of this publication.

Community Name	CID	Total Community Population	Percent of Population in Watershed	Total Community Land Area (sq mi)	Percent of Land Area in Watershed	NFIP	CRS Rating	Mitigation Plan
Town of Astatula	120581	1,810	N/A	3.2	N/A	Y	7	Y

- Participating in the Lake County Local Mitigation Strategy which expires 2/4/2016
- Past Federal Disaster Declarations for flooding = N/A
- National Flood Insurance Program (NFIP) policy coverage (policies/value) =3 policies totaling approximately $484,500.
- NFIP-recognized repetitive loss properties = N/A (Data only available at HUC8 level)
- NFIP-recognized severe repetitive loss properties = N/A (Data only available at HUC8 level)

Data provided below represent community-wide totals. Section 2 of the Flood Risk Report (FRR) provides more information regarding the source and methodology used to develop the information presented below. Datasets used toward the generation of results of this project are described in Section 7 of the FRR and are found in the Flood Risk Database (FRD).

3.3.10.2 Community Analyses and Results

- **Changes Since Last FIRM**
    - Special Flood Hazard Area (SFHA) boundaries within the Town of Astatula were updated due to the availability of new LiDAR based topographic data. The updated boundary delineation produced revised flood zone areas. The data in this section reflects the comparison between the effective FIRM and the new analysis in this study.

The table below summarizes the increases, decreases, and net change of SFHAs for the community.

Area of Study	Total Area (mi^2)	Increase (mi^2)	Decrease (mi^2)	Net Change (mi^2)
Within SFHA	0.60	0.05	0.16	-0.11
Within Floodway	N/A	N/A	N/A	N/A

Section 2 of the FRR provides more information regarding the source and methodology used to develop this table.

- **Flood Depth and Analysis Grids**
  - See the FRD for the following depth and analysis grid data (Section 2 of the FRR provides general information regarding the development of and potential uses for this data):
    - Multi-frequency flood depth grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
    - Percent annual chance of flooding grids
    - Percent chance of flooding over a 30-year period grids
    - Water surface elevation grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
  - Additional information and data layers provided within the FRD should be used to further isolate these and other areas where flood mitigation potential is high. The FRD includes data which may be helpful in planning and implementing mitigation strategies. Properties located in areas expected to experience some depth of water should seriously consider mitigation options for implementation.

- **Hazus Estimated Loss Information**
  - The Town of Astatula's flood risk analysis uses results from a FEMA-performed Hazus analysis which accounts for newly modeled areas in the Flood Risk Project and newly modeled depths for certain flood events. Additional information and data layers provided within the FRD should be used to further analyze potential losses and areas where they are likely to occur.

	Estimated Potential Losses for Flood Event Scenarios											
	Total Inventory		10% (10-yr)		2% (50-yr)		1% (100-yr)		0.2% (500-yr)		Annualized ($/yr)	
	Estimated Value	% of Total	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]
Residential Building and Contents Losses	$65,600,000	83%	$0	0%	$0	0%	$200,000	0%	$200,000	0%	$0	0%
Commercial Building and Contents Losses	$13,200,000	17%	$0	0%	$0	0%	$50,000	0%	$50,000	0%	$0	0%
Other Building and Contents Losses	$40,000	0%	$0	0%	$0	0%	$20,000	50%	$20,000	50%	$0	0%
Total Building and Contents Losses	$78,840,000	100%	$0	0%	$0	0%	$250,000	0%	$300,000	0%	$0	0%
Business Disruption	N/A	N/A	$0	N/A	$0	N/A	$0	N/A	$0	N/A	$0	N/A
TOTAL	$78,840,000	N/A	$0	N/A	$0	N/A	$300,000	N/A	$300,000	N/A	$0	N/A

Source: Hazus analysis results stored as the Flood Risk Assessment Dataset in the Flood Risk Database.
[1]Losses shown are rounded to nearest $10,000 for values under $100,000 and to the nearest $100,000 for values over $100,000.
[2]Loss ratio = Dollar Losses ÷ Estimated Value. Loss Ratios are rounded to the nearest integer percent.
[3]Total Building and Contents Losses = Residential Building and Contents Losses + Commercial Building and Contents Losses + Other Building and Contents Losses.
[4]Business Disruption = Inventory Loss + Relocation Cost + Income Loss + Rental Income Loss + Wage Loss + Direct Output Loss.
[5]Total Loss = Total Building and Contents Losses + Business Disruption

- **Areas of Mitigation Interest**
  - Section 2.2.4 of the FRR provides more information regarding areas of mitigation interest, how they are defined for this analysis, and potential mitigation actions that could be considered for each type. The table below summarizes the number of areas of mitigation interest by type.

Type of Mitigation Interest	Number of Areas	Data Source
Dam	0	N/A
Levee	0	N/A
Stream Flow Pinch Points	0	N/A
Significant Land Use Changes	0	N/A
Past Claims Hot Spot	0	N/A
Key Emergency Routes Overtopped	0	N/A
At Risk Essential Facilities	0	N/A
Area of Mitigation Success	0	N/A

  - Areas of Mitigation Interest data was not received from the Town of Astatula. Data obtained from Lake County and the Lake County GIS website was used to determine mitigation interest points. Based on this data, no Areas of Mitigation Interest were identified.
  - Past claims data at the community level was not available at the time of this report creation. It was only available at a HUC 8 basin level. As a result, community claims can't accurately be depicted in this report. Should claims data become available, areas with multiple or repetitive claims should be taken into consideration during mitigation planning.
  - Lake County's Local Mitigation Strategy has been adopted by all communities within Lake County. The plan was last revised on November 16, 2011and is valid until February 4, 2016. According to the plan, mitigation projects have been identified for each community within Lake County. To date, flood mitigation projects have been completed in Clermont, Howey-in-the-Hills, and within the Unincorporated Areas of Lake County. During this Risk MAP project, FEMA confirmed that this area has mitigation potential and encouraged the community to continue working with the State Hazard Mitigation Officer to further identify and mitigate high-risk areas and structures.

3.3.11 Town of Howey-in-the-Hills Summary (CID 120585)

The following pages include Flood Risk data for the Town of Howey-in-the-Hills.

3.3.11.1 Overview

The Town of Howey-in-the-Hills is one of 14 towns and cities located within Lake County. The information below provides an overview of the community's floodplain management program information as of the date of this publication.

Community Name	CID	Total Community Population	Percent of Population in Watershed	Total Community Land Area (sq mi)	Percent of Land Area in Watershed	NFIP	CRS Rating	Mitigation Plan
Town of Howey-in-the-Hills	120585	1,098	N/A	3.1	N/A	Y	7	Y

- Participating in the Lake County Local Mitigation Strategy which expires 2/4/2016
- Past Federal Disaster Declarations for flooding = N/A
- National Flood Insurance Program (NFIP) policy coverage (policies/value) =14 policies totaling approximately $3,728,300.
- NFIP-recognized repetitive loss properties = N/A (Data only available at HUC8 level)
- NFIP-recognized severe repetitive loss properties = N/A (Data only available at HUC8 level)

Data provided below represent community-wide totals. Section 2 of the Flood Risk Report (FRR) provides more information regarding the source and methodology used to develop the information presented below. Datasets used toward the generation of results of this project are described in Section 7 of the FRR and are found in the Flood Risk Database (FRD).

3.3.11.2 Community Analyses and Results

- **Changes Since Last FIRM**
  - Special Flood Hazard Area (SFHA) boundaries within the Town of Howey-in-the-Hills were updated due to the availability of new LiDAR based topographic data. The updated boundary delineation produced revised flood zone areas. The data in this section reflects the comparison between the effective FIRM and the new analysis in this study.

The table below summarizes the increases, decreases, and net change of SFHAs for the community.

Area of Study	Total Area (mi^2)	Increase (mi^2)	Decrease (mi^2)	Net Change (mi^2)
Within SFHA	0.75	0.08	0.11	-0.03
Within Floodway	N/A	N/A	N/A	N/A

Section 2 of the FRR provides more information regarding the source and methodology used to develop this table.

- **Flood Depth and Analysis Grids**
  - See the FRD for the following depth and analysis grid data (Section 2 of the FRR provides general information regarding the development of and potential uses for this data):
    - Multi-frequency flood depth grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
    - Percent annual chance of flooding grids
    - Percent chance of flooding over a 30-year period grids
    - Water surface elevation grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
  - Additional information and data layers provided within the FRD should be used to further isolate these and other areas where flood mitigation potential is high. The FRD includes data which may be helpful in planning and implementing mitigation strategies. Properties located in areas expected to experience some depth of water should seriously consider mitigation options for implementation.

- **Hazus Estimated Loss Information**
  - Flood risk analysis uses results from a FEMA-performed Hazus analysis which accounts for newly modeled areas in the Flood Risk Project and newly modeled depths for certain flood events. Hazus analysis data is not available for the Town of Howey-in-the-Hills. Therefore, the Estimated Potential Losses for Flood Event Scenarios table has not been included for the community. Additional information and data layers provided within the FRD should be used to further analyze potential losses and areas where they are likely to occur.
- **Areas of Mitigation Interest**
  - Section 2.2.4 of the FRR provides more information regarding areas of mitigation interest, how they are defined for this analysis, and potential mitigation actions that could be considered for each type. The table below summarizes the number of areas of mitigation interest by type.

Type of Mitigation Interest	Number of Areas	Data Source
Dam	0	N/A
Levee	0	N/A
Stream Flow Pinch Points	0	N/A
Significant Land Use Changes	0	N/A
Past Claims Hot Spot	0	N/A
Key Emergency Routes Overtopped	0	N/A
At Risk Essential Facilities	0	N/A
Area of Mitigation Success	0	N/A

  - Areas of Mitigation Interest data was not received from the Town of Howey-in-the-Hills. Data obtained from Lake County and the Lake County GIS website was used to determine mitigation interest points. Based on this data, no Areas of Mitigation Interest were identified within the Town.

- Past claims data at the community level was not available at the time of this report creation. It was only available at a HUC 8 basin level. As a result, community claims can't accurately be depicted in this report. Should claims data become available, areas with multiple or repetitive claims should be taken into consideration during mitigation planning.
- Lake County's Local Mitigation Strategy has been adopted by all communities within Lake County. The plan was last revised on November 16, 2011and is valid until February 4, 2016. According to the plan, mitigation projects have been identified for each community within Lake County. To date, flood mitigation projects have been completed in Clermont, Howey-in-the-Hills, and within the Unincorporated Areas of Lake County. During this Risk MAP project, FEMA confirmed that this area has mitigation potential and encouraged the community to continue working with the State Hazard Mitigation Officer to further identify and mitigate high-risk areas and structures.

3.3.12 Town of Lady Lake Summary (CID 120613)

The following pages include Flood Risk data for the Town of Lady Lake.

3.3.12.1 Overview

The Town of Lady Lake is one of 14 towns and cities located within Lake County. The information below provides an overview of the community's floodplain management program information as of the date of this publication.

Community Name	CID	Total Community Population	Percent of Population in Watershed	Total Community Land Area (sq mi)	Percent of Land Area in Watershed	NFIP	CRS Rating	Mitigation Plan
Town of Lady Lake	120613	13,926	N/A	8.3	N/A	Y	7	Y

- Participating in the Lake County Local Mitigation Strategy which expires 2/4/2016
- Past Federal Disaster Declarations for flooding = N/A
- National Flood Insurance Program (NFIP) policy coverage (policies/value) =151 policies totaling approximately $29,517,100.
- NFIP-recognized repetitive loss properties = N/A (Data only available at HUC8 level)
- NFIP-recognized severe repetitive loss properties = N/A (Data only available at HUC8 level)

Data provided below represent community-wide totals. Section 2 of the Flood Risk Report (FRR) provides more information regarding the source and methodology used to develop the information presented below. Datasets used toward the generation of results of this project are described in Section 7 of the FRR and are found in the Flood Risk Database (FRD).

3.3.12.2 Community Analyses and Results

- **Changes Since Last FIRM**
  - Special Flood Hazard Area (SFHA) boundaries within the Town of Lady Lake were updated due to the availability of new LiDAR based topographic data. The updated boundary delineation produced revised flood zone areas. The data in this section reflects the comparison between the effective FIRM and the new analysis in this study.

The table below summarizes the increases, decreases, and net change of SFHAs for the community.

Area of Study	Total Area (mi^2)	Increase (mi^2)	Decrease (mi^2)	Net Change (mi^2)
Within SFHA	0.62	0.09	0.15	-0.06
Within Floodway	N/A	N/A	N/A	N/A

Section 2 of the FRR provides more information regarding the source and methodology used to develop this table.

- **Flood Depth and Analysis Grids**
  - See the FRD for the following depth and analysis grid data (Section 2 of the FRR provides general information regarding the development of and potential uses for this data):
    - Multi-frequency flood depth grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
    - Percent annual chance of flooding grids
    - Percent chance of flooding over a 30-year period grids
    - Water surface elevation grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
  - Additional information and data layers provided within the FRD should be used to further isolate these and other areas where flood mitigation potential is high. The FRD includes data which may be helpful in planning and implementing mitigation strategies. Properties located in areas expected to experience some depth of water should seriously consider mitigation options for implementation.

- **Hazus Estimated Loss Information**
  - The Town of Lady Lake's flood risk analysis uses results from a FEMA-performed Hazus analysis which accounts for newly modeled areas in the Flood Risk Project and newly modeled depths for certain flood events. Additional information and data layers provided within the FRD should be used to further analyze potential losses and areas where they are likely to occur.

	Total Inventory		Estimated Potential Losses for Flood Event Scenarios									
			10% (10-yr)		2% (50-yr)		1% (100-yr)		0.2% (500-yr)		Annualized ($/yr)	
	Estimated Value	% of Total	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]	Dollar Losses[1]	Loss Ratio[2]
Residential Building and Contents Losses	$964,200,000	80%	$400,000	0%	$1,100,000	0%	$1,000,000	0%	$1,800,000	0%	$60,000	0%
Commercial Building and Contents Losses	$247,400,000	20%	$100,000	0%	$200,000	0%	$200,000	0%	$200,000	0%	$10,000	0%
Other Building and Contents Losses	$200,000	0%	$40,000	17%	$60,000	26%	$60,000	26%	$60,000	26%	$10,000	4%
Total Building and Contents Losses	$1,211,800,000	100%	$600,000	0%	$1,300,000	0%	$1,300,000	0%	$2,100,000	0%	$80,000	0%
Business Disruption	N/A	N/A	$20,000	N/A	$30,000	N/A	$600,000	N/A	$600,000	N/A	$0	N/A
TOTAL	$1,211,800,000	N/A	$600,000	N/A	$1,300,000	N/A	$1,900,000	N/A	$2,700,000	N/A	$80,000	N/A

Source: Hazus analysis results stored as the Flood Risk Assessment Dataset in the Flood Risk Database.
[1]Losses shown are rounded to nearest $10,000 for values under $100,000 and to the nearest $100,000 for values over $100,000.
[2]Loss ratio = Dollar Losses ÷ Estimated Value. Loss Ratios are rounded to the nearest integer percent.
[3]Total Building and Contents Losses = Residential Building and Contents Losses + Commercial Building and Contents Losses + Other Building and Contents Losses.
[4]Business Disruption = Inventory Loss + Relocation Cost + Income Loss + Rental Income Loss + Wage Loss + Direct Output Loss.
[5]Total Loss = Total Building and Contents Losses + Business Disruption

- **Areas of Mitigation Interest**
  - Section 2.2.4 of the FRR provides more information regarding areas of mitigation interest, how they are defined for this analysis, and potential mitigation actions that could be considered for each type. The table below summarizes the number of areas of mitigation interest by type.

Type of Mitigation Interest	Number of Areas	Data Source
Dam	0	N/A
Levee	0	N/A
Stream Flow Pinch Points	0	N/A
Significant Land Use Changes	0	N/A
Past Claims Hot Spot	0	N/A
Key Emergency Routes Overtopped	0	N/A
At Risk Essential Facilities	4	Lake County; Town of Lady lake
Area of Mitigation Success	0	N/A

  - Critical Facilities data was obtained from various sources. The Town of Lady Lake provided a critical facilities GIS shapefile. In addition, the Lake County Public Works provided a list of the hospital locations within Lake County. A point shapefile was also provided by Lake County that identified all wastewater treatment facilities and disposal sites in the county. Data regarding location of EMS facilities, Fire Stations and schools was downloaded from the Lake County GIS site. Any of the facilities that were located in Zone AE or Zone A special flood hazard areas have been identified as At Risk Critical Facilities. In addition, any point that was located near, but not in an approximate Zone A area was also noted to be at risk due to possible inaccuracies in the flooding as a result of less detailed approximate modeling. Based on the above mentioned data, two sewage lift stations, one fire station, and a privately owned wastewater treatment facility (Recreation Plantation RV Park) were identified as being At Risk.
  - Past claims data at the community level was not available at the time of this report creation. It was only available at a HUC 8 basin level. As a result, community claims can't accurately be depicted in this report. Should claims data become available, areas with multiple or repetitive claims should be taken into consideration during mitigation planning.
  - Lake County's Local Mitigation Strategy has been adopted by all communities within Lake County. The plan was last revised on November 16, 2011and is valid until February 4, 2016. According to the plan, mitigation projects have been identified for each community within Lake County. To date, flood mitigation projects have been completed in Clermont, Howey-in-the-Hills, and within the Unincorporated Areas of Lake County. During this Risk MAP project, FEMA confirmed that this area has mitigation potential and encouraged the community to continue working with the State Hazard Mitigation Officer to further identify and mitigate high-risk areas and structures.

3.3.13 Town of Minneola Summary (CID 120412)

The following pages include Flood Risk data for the Town of Minneola.

3.3.13.1 Overview

The Town of Minneola is one of 14 towns and cities located within Lake County. The information below provides an overview of the community's floodplain management program information as of the date of this publication.

Community Name	CID	Total Community Population	Percent of Population in Watershed	Total Community Land Area (sq mi)	Percent of Land Area in Watershed	NFIP	CRS Rating	Mitigation Plan
Town of Minneola	120412	9,403	N/A	10.6	N/A	Y	7	Y

- Participating in the Lake County Local Mitigation Strategy which expires 2/4/2016
- Past Federal Disaster Declarations for flooding = N/A
- National Flood Insurance Program (NFIP) policy coverage (policies/value) =53 policies totaling approximately $11,406,600.
- NFIP-recognized repetitive loss properties = N/A (Data only available at HUC8 level)
- NFIP-recognized severe repetitive loss properties = N/A (Data only available at HUC8 level)

Data provided below represent community-wide totals. Section 2 of the Flood Risk Report (FRR) provides more information regarding the source and methodology used to develop the information presented below. Datasets used toward the generation of results of this project are described in Section 7 of the FRR and are found in the Flood Risk Database (FRD).

3.3.13.2 Community Analyses and Results

- **Changes Since Last FIRM**
  - Special Flood Hazard Area (SFHA) boundaries within the Town of Minneola were updated due to the availability of new LiDAR based topographic data. The updated boundary delineation produced revised flood zone areas. The data in this section reflects the comparison between the effective FIRM and the new analysis in this study.

The table below summarizes the increases, decreases, and net change of SFHAs for the community.

Area of Study	Total Area (mi^2)	Increase (mi^2)	Decrease (mi^2)	Net Change (mi^2)
Within SFHA	0.59	0.10	0.04	0.06
Within Floodway	N/A	N/A	N/A	N/A

Section 2 of the FRR provides more information regarding the source and methodology used to develop this table.

- **Flood Depth and Analysis Grids**
  - See the FRD for the following depth and analysis grid data (Section 2 of the FRR provides general information regarding the development of and potential uses for this data):
    - Multi-frequency flood depth grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
    - Percent annual chance of flooding grids
    - Percent chance of flooding over a 30-year period grids
    - Water surface elevation grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
  - Additional information and data layers provided within the FRD should be used to further isolate these and other areas where flood mitigation potential is high. The FRD includes data which may be helpful in planning and implementing mitigation strategies. Properties located in areas expected to experience some depth of water should seriously consider mitigation options for implementation.

- **Hazus Estimated Loss Information**
  - Flood risk analysis uses results from a FEMA-performed Hazus analysis which accounts for newly modeled areas in the Flood Risk Project and newly modeled depths for certain flood events. Hazus analysis data is not available for the Town of Minneola. Therefore, the Estimated Potential Losses for Flood Event Scenarios table has not been included for the community. Additional information and data layers provided within the FRD should be used to further analyze potential losses and areas where they are likely to occur.
- **Areas of Mitigation Interest**
  - Section 2.2.4 of the FRR provides more information regarding areas of mitigation interest, how they are defined for this analysis, and potential mitigation actions that could be considered for each type. The table below summarizes the number of areas of mitigation interest by type.

Type of Mitigation Interest	Number of Areas	Data Source
Dam	0	N/A
Levee	0	N/A
Stream Flow Pinch Points	0	N/A
Significant Land Use Changes	0	N/A
Past Claims Hot Spot	0	N/A
Key Emergency Routes Overtopped	0	N/A
At Risk Essential Facilities	0	N/A
Area of Mitigation Success	0	N/A

  - Areas of Mitigation Interest data was not received from the Town of Minneola. Data obtained from Lake County and the Lake County GIS website was used to determine mitigation interest points. Based on this data, no Areas of Mitigation Interest were identified within the Town of Minneola.

- Past claims data at the community level was not available at the time of this report creation. It was only available at a HUC 8 basin level. As a result, community claims can't accurately be depicted in this report. Should claims data become available, areas with multiple or repetitive claims should be taken into consideration during mitigation planning.
- Lake County's Local Mitigation Strategy has been adopted by all communities within Lake County. The plan was last revised on November 16, 2011and is valid until February 4, 2016. According to the plan, mitigation projects have been identified for each community within Lake County. To date, flood mitigation projects have been completed in Clermont, Howey-in-the-Hills, and within the Unincorporated Areas of Lake County. During this Risk MAP project, FEMA confirmed that this area has mitigation potential and encouraged the community to continue working with the State Hazard Mitigation Officer to further identify and mitigate high-risk areas and structures.

3.3.14 Town of Montverde Summary (CID 120614)

The following pages include Flood Risk data for the Town of Montverde.

3.3.14.1 Overview

The Town of Montverde is one of 14 towns and cities located within Lake County. The information below provides an overview of the community's floodplain management program information as of the date of this publication.

Community Name	CID	Total Community Population	Percent of Population in Watershed	Total Community Land Area (sq mi)	Percent of Land Area in Watershed	NFIP	CRS Rating	Mitigation Plan
Town of Montverde	120614	1,463	N/A	1.8	N/A	Y	7	Y

- Participating in the Lake County Local Mitigation Strategy which expires 2/4/2016
- Past Federal Disaster Declarations for flooding = N/A
- National Flood Insurance Program (NFIP) policy coverage (policies/value) =32 policies totaling approximately $10,234,800.
- NFIP-recognized repetitive loss properties = N/A (Data only available at HUC8 level)
- NFIP-recognized severe repetitive loss properties = N/A (Data only available at HUC8 level)

Data provided below represent community-wide totals. Section 2 of the Flood Risk Report (FRR) provides more information regarding the source and methodology used to develop the information presented below. Datasets used toward the generation of results of this project are described in Section 7 of the FRR and are found in the Flood Risk Database (FRD).

3.3.14.2 Community Analyses and Results

- **Changes Since Last FIRM**
  - Special Flood Hazard Area (SFHA) boundaries within the Town of Montverde were updated due to the availability of new LiDAR based topographic data. The updated boundary delineation produced revised flood zone areas. The data in this section reflects the comparison between the effective FIRM and the new analysis in this study.

The table below summarizes the increases, decreases, and net change of SFHAs for the community.

Area of Study	Total Area (mi^2)	Increase (mi^2)	Decrease (mi^2)	Net Change (mi^2)
Within SFHA	0.43	0.03	0.05	-0.02
Within Floodway	N/A	N/A	N/A	N/A

Section 2 of the FRR provides more information regarding the source and methodology used to develop this table.

- **Flood Depth and Analysis Grids**
  - See the FRD for the following depth and analysis grid data (Section 2 of the FRR provides general information regarding the development of and potential uses for this data):
    - Multi-frequency flood depth grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
    - Percent annual chance of flooding grids
    - Percent chance of flooding over a 30-year period grids
    - Water surface elevation grids (10-, 4-, 2-, 1-, and 0.2-percent-annual-chance flood events)
  - Additional information and data layers provided within the FRD should be used to further isolate these and other areas where flood mitigation potential is high. The FRD includes data which may be helpful in planning and implementing mitigation strategies. Properties located in areas expected to experience some depth of water should seriously consider mitigation options for implementation.

- **Hazus Estimated Loss Information**
  - Flood risk analysis uses results from a FEMA-performed Hazus analysis which accounts for newly modeled areas in the Flood Risk Project and newly modeled depths for certain flood events. Hazus analysis data is not available for the Town of Montverde. Therefore, the Estimated Potential Losses for Flood Event Scenarios table has not been included for the community. Additional information and data layers provided within the FRD should be used to further analyze potential losses and areas where they are likely to occur.
- **Areas of Mitigation Interest**
  - Section 2.2.4 of the FRR provides more information regarding areas of mitigation interest, how they are defined for this analysis, and potential mitigation actions that could be considered for each type. The table below summarizes the number of areas of mitigation interest by type.

Type of Mitigation Interest	Number of Areas	Data Source
Dam	0	N/A
Levee	0	N/A
Stream Flow Pinch Points	0	N/A
Significant Land Use Changes	0	N/A
Past Claims Hot Spot	0	N/A
Key Emergency Routes Overtopped	0	N/A
At Risk Essential Facilities	0	N/A
Area of Mitigation Success	0	N/A

  - Areas of Mitigation Interest data was not received from the Town of Montverde. Data obtained from Lake County and the Lake County GIS website was used to determine mitigation interest points. Based on this data, no Areas of Mitigation Interest were identified within the Town of Montverde.

- Past claims data at the community level was not available at the time of this report creation. It was only available at a HUC 8 basin level. As a result, community claims can't accurately be depicted in this report. Should claims data become available, areas with multiple or repetitive claims should be taken into consideration during mitigation planning.
- Lake County's Local Mitigation Strategy has been adopted by all communities within Lake County. The plan was last revised on November 16, 2011and is valid until February 4, 2016. According to the plan, mitigation projects have been identified for each community within Lake County. To date, flood mitigation projects have been completed in Clermont, Howey-in-the-Hills, and within the Unincorporated Areas of Lake County. During this Risk MAP project, FEMA confirmed that this area has mitigation potential and encouraged the community to continue working with the State Hazard Mitigation Officer to further identify and mitigate high-risk areas and structures.

4 Actions to Reduce Flood Risk

In order to fully leverage the Flood Risk Datasets and Products created for this Flood Risk Project, local stakeholders should consider many different flood risk mitigation tactics, including, but not limited the items shown in the sub-sections below.

Before Mitigation and After Mitigation





Communities will need to prioritize projects as part of the planning process. FEMA can then help route federal mitigation dollars to fund these projects.

4.1 Types of Mitigation Actions

Mitigation provides a critical foundation on which to reduce loss of life and property by avoiding or lessening the impact of hazard events. This creates safer communities and facilitates resiliency by enabling communities to return to normal function as quickly as possible after a hazard event. Once a community understands its flood risk, it is in a better position to identify potential mitigation actions that can reduce the risk to its people and property.

The mitigation plan requirements in 44 CFR Part 201 encourage communities to understand their vulnerability to hazards and take actions to minimize vulnerability and promote resilience. Flood mitigation actions generally fall into the following categories:

4.1.1 Preventative Measures

Preventative measures are intended to keep flood hazards from getting worse. They can reduce future vulnerability to flooding, especially in areas where development has not yet occurred or where capital improvements have not been substantial. Examples include:

- Comprehensive land use planning
- Zoning regulations
- Subdivision regulations
- Open space preservation
- Building codes
- Floodplain development regulations
- Stormwater management
- Purchase development rights or conservation easements
- Participation in the NFIP Community Rating System (CRS)

NFIP's CRS is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from community actions meeting the three goals of the CRS: to reduce flood losses, to facilitate accurate insurance rating, and to promote the awareness of flood insurance.

For CRS participating communities, flood insurance premium rates are discounted in increments of 5%; i.e., a Class 1 community would receive a 45% premium discount, while a Class 9 community would receive a 5% discount. (A Class 10 is not participating in the CRS and receives no discount.)

4.1.2 Property Protection Measures

Property protection measures protect existing buildings by modifying the building to withstand floods, or by removing buildings from hazardous locations. Examples include:

- Building relocation
- Acquisition and clearance
- Building elevation
- Barrier installation
- Building retrofit

4.1.3 Natural Resource Protection Activities

Natural resource protection activities reduce the impact of floods by preserving or restoring natural areas such as floodplains, wetlands, and dunes and their natural functions. Examples include:

- Wetland protection
- Habitat protection
- Erosion and sedimentation control
- Best management practices (BMP)
- Prevention of stream dumping activities (anti-litter campaigns)
- Improved forestry practices such as reforesting or selective timbering (extraction)

4.1.4 Structural Mitigation Projects

Structural mitigation projects lessen the impact of floods by modifying the environmental natural progression of the flooding event. Structural protection such as upgrading dams/levees for already existing development and critical facilities may be a realistic alternative. However, citizens should be made aware of their residual risk. Examples include:

- Reservoirs, retention, and detention basins
- Levees, floodwalls, and coastal shoreline protection structures
- Channel modifications
- Channel maintenance

4.1.5 Public Education and Awareness Activities

Public education and awareness activities advise residents, business owners, potential property buyers, and visitors about floods, hazardous areas, and mitigation techniques they can use to reduce the flood risk to themselves and their property. Examples include:

- Readily available and readable updated maps
- Outreach projects
- Libraries
- Technical assistance

For more information regarding hazard mitigation techniques, best practices, and potential grant funding sources, visit www.fema.gov or contact your local floodplain manager, emergency manager, or State Hazard Mitigation Officer.

- Real estate disclosure
- Environmental education
- Risk information via the nightly news

4.1.6 Emergency Service Measures

Although not typically considered a mitigation technique, emergency service measures minimize the impact of flooding on people and property. These are actions commonly taken immediately prior to, during, or in response to a hazard event. Examples include:

- Hazard warning system
- Emergency response plan
- COOP and COG planning
- Critical facilities protection
- Health and safety maintenance
- Post flood recovery planning

In Section 3, specific AoMIs were identified. Table 4.1 below identifies possible mitigation actions for each AoMI to consider.

Table 4-1. Mitigation Actions for Areas of Mitigation Interest

AoMI	*Possible Actions to Reduce Flood Risk*
Dams	*Engineering assessment* *Dam upgrades and strengthening* *Emergency Action Plan* *Dam removal* *Easement creation in impoundment and downstream inundation areas*
Levees (accredited and non-accredited) and significant levee-like structures	*Generally same as dams above* *Purchase of flood insurance for at-risk structures*
Stream Flow Pinch Point *Undersized culverts or bridge openings*	*Engineering analysis* *Replacement of structure pre- and post-disaster*
Past Claims and IA/PA Hot Spots	*Acquisition* *Elevation* *Relocation* *Floodproofing*
Major Land Use Changes (past 5 years or next 5 years)	*Higher regulatory standard* *Stormwater BMPs* *Transfer of Development rights* *Compensatory storage and equal conveyance standards*
Key Emergency Routes Overtopped During Frequent Flooding Events	*Elevation* *Creation of alternate routes* *Design as low water crossing*

AoMI	*Possible Actions to Reduce Flood Risk*
Areas of Significant Riverine Erosion	*Relocation of buildings and infrastructure* *Regulations and planning* *Natural vegetation*
Drainage or Stormwater- Based Flood Hazard Areas, or Areas Not Identified as Floodprone on the FIRM But Known to be Inundated	*Identification of all flood hazard areas*
Areas of Mitigation Success	*N/A*

4.2 Identifying Specific Actions for Your Community

As many mitigation actions are possible to lessen the impact of floods, how can a community decide which ones are appropriate to implement? There are many ways to identify specific actions most appropriate for a community. Some factors to consider may include the following:

Refer to FEMA Mitigation Planning How To Guide #3 (FEMA 386-3) "Developing the Mitigation Plan - Identifying Mitigation Actions and Implementation Strategies" for more information on how to identify specific mitigation actions to address hazard risk in your community.

- **Site characteristics.** Does the site present unique challenges (e.g., significant slopes or erosion potential)?
- **Flood characteristics.** Are the flood waters affecting the site fast or slow moving? Is there debris associated with the flow? How deep is the flooding?
- **Social acceptance.** Will the mitigation action be acceptable to the public? Does it cause social or cultural problems?
- **Technical feasibility.** Is the mitigation action technically feasible (e.g., making a building watertight to a reasonable depth)?
- **Administrative feasibility.** Is there administrative capability to implement the mitigation action?
- **Legal.** Does the mitigation action meet all applicable codes, regulations, and laws? Public officials may have a legal responsibility to act and inform citizens if a known hazard has been identified.
- **Economic.** Is the mitigation action affordable? Is it eligible under grant or other funding programs? Can it be completed within existing budgets?
- **Environmental.** Does the mitigation action cause adverse impacts on the environment or can they be mitigated? Is it the most appropriate action among the possible alternatives?

FEMA in collaboration with the American Planning Association has released the publication, "Integrating Hazard Mitigation into Local Planning." This guide explains how hazard mitigation can be incorporated into several different types of local planning programs. For more information go to www.planning.org. or http://www.fema.gov/library.

Your local Hazard Mitigation Plan is a valuable place to identify and prioritize possible mitigation actions. The plan includes a mitigation strategy with mitigation actions that were developed through a public

and open process. You can then add to or modify those actions based on what is learned during the course of the Risk MAP project and the information provided within this FRR.

4.3 Mitigation Programs and Assistance

Not all mitigation activities require funding (e.g., local policy actions such as strengthening a flood damage prevention ordinance), and those that do are not limited to outside funding sources (e.g., inclusion in local capital improvements plan, etc.). For those mitigation actions that require assistance through funding or technical expertise, several state and federal agencies have flood hazard mitigation grant programs and offer technical assistance. These programs may be funded at different levels over time or may be activated under special circumstances such as after a presidential disaster declaration.



Communities can link hazard mitigation plans and actions to the right FEMA grant programs to fund flood risk reduction. More information about FEMA HMA programs can be found at http://www.fema.gov/government/grant/hma/index.shtm.

4.3.1 FEMA Mitigation Programs and Assistance

FEMA awards many mitigation grants each year to states and communities to undertake mitigation projects to prevent future loss of life and property resulting from hazard impacts, including flooding. The FEMA Hazard Mitigation Assistance (HMA) programs provide grants for mitigation through the programs listed in Table 4.2 below.

Table 4-2. FEMA Hazard Mitigation Assistance Programs

Mitigation Grant Program	Authorization	Purpose
Hazard Mitigation Grant Program (HMGP)	Robert T. Stafford Disaster Relief and Emergency Assistance Act	Activated after a presidential disaster declaration; provides funds on a sliding scale formula based on a percentage of the total federal assistance for a disaster for long-term mitigation measures to reduce vulnerability to natural hazards
Flood Mitigation Assistance (FMA)	National Flood Insurance Reform Act	Reduce or eliminate claims against the NFIP
Pre-Disaster Mitigation (PDM)	Disaster Mitigation Act	National competitive program focused on mitigation project and planning activities that address multiple natural hazards
Repetitive Flood Claims (RFC)	Bunning-Bereuter-Blumenauer Flood Insurance Reform Act	Reduce flood claims against the NFIP through flood mitigation; properties must be currently NFIP insured and have had at least one NFIP claim
Severe Repetitive Loss (SRL)	Bunning-Bereuter-Blumenauer Flood Insurance Reform Act	Reduce or eliminate the long-term risk of flood damage to SRL residential structures currently insured under the NFIP

The HMGP and PDM programs offer funding for mitigation planning and project activities that address multiple natural hazard events. The FMA, RFC, and SRL programs focus funding efforts on reducing claims against the NFIP. Funding under the HMA programs is subject to availability of annual appropriations, and HMGP funding is also subject to the amount of FEMA disaster recovery assistance provided under a presidential major disaster declaration.

FEMA's HMA grants are awarded to eligible states, tribes, and territories (applicant) that, in turn, provide sub-grants to local governments and communities (sub-applicant). The applicant selects and prioritizes sub-applications developed and submitted to them by sub-applicants and submits them to FEMA for funding consideration. Prospective sub-applicants should consult the office designated as their applicant for further information regarding specific program and application requirements. Contact information for the FEMA Regional Offices and State Hazard Mitigation Officers (SHMO) is available on the FEMA website (www.fema.gov).

4.3.2 Additional Mitigation Programs and Assistance

Several additional agencies including USACE, Natural Resource Conservation Service (NRCS), U.S. Geological Survey (USGS), and others have specialists on staff and can offer further information on flood hazard mitigation. The State NFIP Coordinator and SHMO are state-level sources of information and assistance, which vary among different states.

The Silver Jackets program, active in several states, is a partnership of USACE, FEMA, and state agencies. The Silver Jackets program provides a state-based strategy for an interagency approach to planning and implementing measures for risk reduction.

5 Acronyms and Definitions

5.1 Acronyms

A

AAL	Average Annualized Loss
ALR	Annualized Loss Ratio
AoMI	*Areas of Mitigation Interest*

B

BCA	Benefit-Cost Analysis
BFE	Base Flood Elevation
BMP	Best Management Practices

C

CFR	Code of Federal Regulations
CHHA	Coastal High Hazard Areas
COG	Continuity of Government Plan
COOP	Continuity of Operations Plan
CRS	Community Rating System
CSLF	Changes Since Last FIRM

D

DHS	Department of Homeland Security
DMA 2000	Disaster Mitigation Act of 2000

E

EAP	Emergency Action Plan
EOP	Emergency Operations Plan

F

FEMA	Federal Emergency Management Agency
FIRM	Flood Insurance Rate Map
FIS	Flood Insurance Study
FMA	Flood Mitigation Assistance
FRD	Flood Risk Database
FRM	Flood Risk Map
FRR	Flood Risk Report
FY	Fiscal Year

G

GIS	Geographic Information System

H

HMA	Hazard Mitigation Assistance
HMGP	Hazard Mitigation Grant Program

I

IA	Individual Assistance

N

NFIA	National Flood Insurance Act
NFIP	National Flood Insurance Program
NRCS	Natural Resource Conservation Service

P

PA	Public Assistance
PDM	Pre-Disaster Mitigation
PFD	Primary Frontal Dune
PMF	Probable Maximum Flood

R

RFC	Repetitive Flood Claims
Risk MAP	Mapping, Assessment, and Planning

S

SFHA	Special Flood Hazard Area
SHMO	State Hazard Mitigation Officer
SRL	Severe Repetitive Loss

U

USACE	U.S. Army Corps of Engineers
USGS	U.S. Geological Survey

5.2 Definitions

0.2-percent-annual-chance flood – The flood elevation that has a 0.2-percent chance of being equaled or exceeded each year. Sometimes referred to as the 500-year flood.

1-percent-annual-chance flood – The flood elevation that has a 1-percent chance of being equaled or exceeded each year. Sometimes referred to as the 100-year flood.

Annualized Loss Ratio (ALR) – Expresses the annualized loss as a fraction of the value of the local inventory (total value/annualized loss).

Average Annualized Loss (AAL) – The estimated long-term weighted average value of losses to property in any single year in a specified geographic area.

Base Flood Elevation (BFE) – Elevation of the 1-percent-annual-chance flood. This elevation is the basis of the insurance and floodplain management requirements of the NFIP.

Berm – A small levee, typically built from earth.

Cfs – Cubic feet per second, the unit by which discharges are measured (a cubic foot of water is about 7.5 gallons).

Coastal High Hazard Area (CHHA)—Portion of the SFHA extending from offshore to the inland limit of a primary frontal dune along an open coast or any other area subject to high velocity wave action from storms or seismic sources.

Consequence (of flood) – The estimated damages associated with a given flood occurrence.

Crest – The peak stage or elevation reached or expected to be reached by the floodwaters of a specific flood at a given location.

Dam – An artificial barrier that has the ability to impound water, wastewater, or any liquid-borne material, for the purpose of storage or control of water.

Design flood event – The greater of the following two flood events: (1) the base flood, affecting those areas identified as SFHAs on a community's FIRM; or (2) the flood corresponding to the area designated as a flood hazard area on a community's flood hazard map or otherwise legally designated.

Erosion – Process by which floodwaters lower the ground surface in an area by removing upper layers of soil.

Essential facilities – Facilities that, if damaged, would present an immediate threat to life, public health, and safety. As categorized in Hazus, essential facilities include hospitals, emergency operations centers, police stations, fire stations, and schools.

Flood – A general and temporary condition of partial or complete inundation of normally dry land areas from (1) the overflow of inland or tidal waters or (2) the unusual and rapid accumulation or runoff of surface waters from any source.

Flood Insurance Rate Map (FIRM) – An official map of a community, on which FEMA has delineated both the SFHAs and the risk premium zones applicable to the community. See also Digital Flood Insurance Rate Map.

Flood Insurance Study (FIS) Report – Contains an examination, evaluation, and determination of the flood hazards of a community, and if appropriate, the corresponding water-surface elevations.

Flood risk – Probability multiplied by consequence; the degree of probability that a loss or injury may occur as a result of flooding. This is sometimes referred to as flood vulnerability.

Flood vulnerability – Probability multiplied by consequence; the degree of probability that a loss or injury may occur as a result of flooding. This is sometimes referred to as flood risk.

Flood-borne debris impact – Floodwater moving at a moderate or high velocity can carry flood-borne debris that can impact buildings and damage walls and foundations.

Floodwall – A long, narrow concrete or masonry wall built to protect land from flooding.

Floodway (regulatory) – The channel of a river or other watercourse and that portion of the adjacent floodplain that must remain unobstructed to permit passage of the base flood without cumulatively increasing the water surface elevation more than a designated height (usually 1 foot).
Floodway fringe – The portion of the SFHA that is outside of the floodway.

Freeboard – A factor of safety usually expressed in feet above a flood level for purposes of flood plain management. "Freeboard" tends to compensate for the many unknown factors that could contribute to flood heights greater than the height calculated for a selected size flood and floodway conditions, such as wave action, bridge openings, and the hydrological effect of urbanization of the watershed (44CFR§59.1).

Hazus – A GIS-based risk assessment methodology and software application created by FEMA and the National Institute of Building Sciences for analyzing potential losses from floods, hurricane winds and storm surge, and earthquakes.

High velocity flow – Typically comprised of floodwaters moving faster than 5 feet per second.

Levee – A human-made structure, usually an earthen embankment, designed and constructed in accordance with sound engineering practices to contain, control, or divert the flow of water so as to provide protection from temporary flooding. (44CFR§59.1)

Loss ratio – Expresses loss as a fraction of the value of the local inventory (total value/loss).

Mudflow – Mudslide (i.e., mudflow) describes a condition where there is a river, flow or inundation of liquid mud down a hillside usually as a result of a dual condition of loss of brush cover, and the subsequent accumulation of water on the ground preceded by a period of unusually heavy or sustained rain. A mudslide (i.e., mudflow) may occur as a distinct phenomenon while a landslide is in progress, and will be recognized as such by the Administrator only if the mudflow, and not the landslide, is the proximate cause of damage that occurs. (44CFR§59.1)

Primary frontal dune (PFD)—A continuous or nearly continuous mound or ridge of sand with relatively steep seaward and landward slopes immediately landward and adjacent to the beach and subject to erosion and overtopping from high tides and waves during major coastal storms. The inland limit of the primary frontal dune occurs at the point where there is a distinct change from a relatively steep slope to a relatively mild slope.

Probability (of flood) – The likelihood that a flood will occur in a given area.

Risk MAP – Risk Mapping, Assessment, and Planning, a FEMA strategy to work collaboratively with state, local, and tribal entities to deliver quality flood data that increases public awareness and leads to action that reduces risk to life and property.

Riverine – Of or produced by a river. Riverine floodplains have readily identifiable channels.

Special Flood Hazard Area (SFHA) – Portion of the floodplain subject to inundation by the 1-percent-annual or base flood.

Stafford Act – Robert T. Stafford Disaster Relief and Emergency Assistance Act, PL 100-707, signed into law November 23, 1988; amended the Disaster Relief Act of 1974, PL 93-288. This Act constitutes the statutory authority for most federal disaster response activities especially as they pertain to FEMA and FEMA programs.

Stillwater –Projected elevation that flood waters would assume, referenced to National Geodetic Vertical Datum of 1929, North American Vertical Datum of 1988, or other datum, in the absence of waves resulting from wind or seismic effects.

Stream Flow Constrictions – A point where a human-made structure constricts the flow of a river or stream.

6 Additional Resources

ASCE 7 – National design standard issued by the American Society of Civil Engineers (ASCE), *Minimum Design Loads for Buildings and Other Structures*, which gives current requirements for dead, live, soil, flood, wind, snow, rain, ice, and earthquake loads, and their combinations, suitable for inclusion in building codes and other documents.

ASCE 24-05 – National design standard issued by the ASCE, *Flood Resistant Design and Construction*, which outlines the requirements for flood resistant design and construction of structures in flood hazard areas.

National Flood Insurance Program (NFIP), Federal Emergency Management Agency (FEMA), www.floodsmart.gov

FEMA, www.fema.gov

ASCE, 2010. *So, You Live Behind a Levee!* Reston, VA.

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FEMA, 2002b. *Integrating Manmade Hazards into Mitigation Planning*, FEMA 386-7. Washington, DC, September 2002.

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FEMA, 2003b. *Bringing the Plan to Life: Implementing the Hazard Mitigation Plan*, FEMA 386-4. Washington, DC, August 2003.

FEMA, 2004a. *Design Guide for Improving School Safety in Earthquakes, Floods, and High Winds*, FEMA 424. Washington, DC, January 2004.

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FEMA, 2006c. "*Designing for Flood Levels Above the BFE," Hurricane Katrina Recovery Advisory 8, Hurricane Katrina in the Gulf Coast: Building Performance Observations, Recommendations, and Technical Guidance*, FEMA 549, Appendix E. Washington, DC, July 2006.

FEMA, 2007a. *Property Acquisition Handbook for Local Communities*, FEMA 317. Washington, DC, September 2007.

FEMA, 2007b. *Public Assistance Guide*, FEMA 322. Washington, DC, June 2007.

FEMA, 2007c. *Using Benefit-Cost Review in Mitigation Planning*, FEMA 386-5. Washington, DC, May 2007.

FEMA, 2007d. *Design Guide for Improving Critical Facility Safety from Flooding and High Winds: Providing Protection to People and Buildings*, FEMA 543. Washington, DC, January 2007.

FEMA, 2007e. *Selecting Appropriate Mitigation Measures for Floodprone Structures*, FEMA 551. Washington, DC, March 2007.

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USGS National Assessment of Shoreline Change Project. http://coastal.er.usgs.gov/shoreline-change/

7 Data Used to Develop Flood Risk Products

GIS base map information was acquired from the following sources:

- Lake County Flood Insurance Study
- Lake County Emergency Management Division
- Lake County Public Works, Stormwater Section
- Lake County GIS Department
- Town of Lady Lake Planning Department
- Town of Leesburg Environmental Services
- City of Umatilla Clerk's Office
- State of Florida Division of Emergency Management

Mitigation Plans and AoMI information were acquired from local community input as well as significant input from the Lake County Department of Public Works.

CITY OF MOUNT DORA

Leisure Services
900 N. Donnelly St.
Mount Dora, FL 32757
352-735-7183
Fax: 352-735-3681
E-mail: parksandrec@cityofmountdora.com

DATE: **May 19, 2026**

TO: **Honorable Mayor and City Council Members**

FROM: **Vince Sandersfeld, City Manager**

SUBJECT: Request Adoption of **Resolution No. 2026-18,** Naming the Frank Brown Sports Complex Football Field (Johnny James "Tonk" Copeland Football Field)

Introduction:

This is a request for City Council to adopt Resolution No. 2026-18, naming the football field at the Frank Brown Sports Complex in honor of Johnny James "Tonk" Copeland.

Discussion:

Resolution No. 2021-123, approved on November 15, 2021, established the City's policy and criteria for naming City facilities. The policy prohibits names that are already in use, names that are discriminatory or derogatory, and the use of company names, corporate logos, insignias, brands, or direct advertising text. The policy also permits City facilities to be named in honor of an individual when the honoree has a significant tie to Mount Dora and has made a significant contribution to the history, progress, development, or culture of the City during his or her lifetime. The policy further requires that the individual be deceased for at least six (6) months, have been a resident of the City of Mount Dora at the time the significant contributions were made, and ideally have a direct association with the facility being named.

Johnny James "Tonk" Copeland was a lifelong Mount Dora resident who dedicated his life to serving local youth and families through athletics, mentorship, and civic involvement. During the 1980s and 1990s, Mr. Copeland opened community game rooms that provided safe and welcoming gathering spaces, while also organizing men's baseball, women's softball, youth football, cheerleading, and recreational basketball programs.

Mr. Copeland founded the East Town Raiders football program and later established the Mount Dora Wildcats youth football organization, now known as the Mount Dora Hurricanes. These programs helped create lasting athletic traditions and expanded opportunities for youth participation in the Mount Dora community.

Mr. Copeland was also committed to ensuring that financial hardship or lack of resources did not prevent children from participating. He consistently helped provide equipment, transportation, and broader community experiences, including college visits and participation in the Bethune-Cookman University Homecoming Parade, encouraging young people to envision greater opportunities for their futures.
Based on Mr. Copeland's lifelong ties to Mount Dora, his direct association with youth athletics, and his significant contributions to the City's recreational and community life, naming the Frank Brown Sports Complex football field in his honor is consistent with the City's facility naming policy.

The naming of the Frank Brown Sports Complex football field recommendation to be considered by the City's Parks and Recreation board at their regally scheduled meeting on May 18, 2026. Staff will present the discussion and action at the May 19th City County meeting.

Budget Impact:
There is no anticipated budget impact beyond nominal costs associated with administrative implementation and field signage. Any such costs will be managed within existing budgeted resources unless otherwise directed by City Council.

Strategic Impact:
This action supports the City's Strategic Plan by strengthening community identity, recognizing local history and culture, and enhancing the public value of City recreational facilities. The action also aligns with Objective 1.4 of Goal 1, Economic Development, by reinforcing a consistent community brand image, and Objective 3.1 of Goal 3, Fiscal Resources, by preserving opportunities for public and private partnerships to support priority projects.

Recommendation:
City Council adopt Resolution No. 2026-18, naming the football field at the Frank Brown Sports Complex the Johnny James "Tonk" Copeland Football Field.

Attachment(s):
1. Resolution No. 2026-18 Naming the Frank Brown Football Field

Prepared by: Jennifer Schwarz, Deputy Director of Parks and Recreation
Reviewed by:

Troy Shonk, Parks & Recreation Director	Approved - 5/11/2026
City Attorney, City Attorney	Approved - 5/13/2026
Jeanann Hand, City Clerk	Approved - 5/13/2026
Vince Sandersfeld, City Manager	Final Approval - 5/13/2026

RESOLUTION NO. 2026-18

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF MOUNT DORA, FLORIDA DECLARING THE FOOTBALL FIELD LOCATED AT THE FRANK BROWN SPORTS COMPLEX TO BE NAMED IN HONOR OF JOHNNY JAMES "TONK" COPELAND; PROVIDING FOR AUTHORITY TO THE CITY MANAGER FOR IMPLEMENTING ADMINISTRATIVE ACTIONS; PROVIDING FOR AUTHORITY TO THE MAYOR TO EXECUTE; PROVIDING FOR A SAVINGS PROVISION; AND PROVIDING FOR SCRIVENER'S ERRORS, CONFLICTS, SEVERABILITY, AND EFFECTIVE DATE.

WHEREAS, the City of Mount Dora owns and operates the Frank Brown Sports Complex located at 1245 Pine Avenue, Mount Dora, Florida, and the football field at the complex has served generations of youth and families by providing recreational opportunities, athletic development, mentorship, and community engagement; and

WHEREAS, Johnny James "Tonk" Copeland was a lifelong resident of Mount Dora who dedicated his life to serving the youth and families of the community through athletics, mentorship, and civic involvement. Mr. Copeland and his wife, raised eight children, all of whom participated in sports, inspiring his lifelong commitment to creating opportunities for youth throughout the community; and

WHEREAS, during the 1980s and 1990s, Mr. Copeland opened community game rooms that provided safe and welcoming spaces for youth and adults to gather, fostering fellowship, mentorship, and positive community interaction, while also organizing men's baseball teams, women's softball teams, youth football programs, cheerleading teams, and recreational basketball leagues that promoted teamwork, discipline, and personal growth; and

WHEREAS, Mr. Copeland founded the East Town Raiders football program and later established the Mount Dora Wildcats youth football organization, now known as the Mount Dora Hurricanes, creating lasting athletic traditions within the City of Mount Dora; and

WHEREAS, Mr. Copeland was committed to ensuring that no child was excluded from participation due to financial hardship or lack of resources, consistently finding ways to provide equipment, transportation, and opportunities for youth to participate in athletics and community experiences, including college visits and participation in the Bethune-Cookman University Homecoming Parade, inspiring children to envision greater opportunities for their futures; and

WHEREAS, the City Council of the City of Mount Dora finds it fitting and proper to honor the legacy, dedication, and lasting contributions of Johnny James "Tonk" Copeland by naming the football field at the Frank Brown Sports Complex in his honor.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY OF MOUNT DORA, FLORIDA, AS FOLLOWS:

SECTION 1. Legislative Findings and Intent. The City of Mount Dora has complied with all requirements and procedures of Florida law in processing this Resolution. The above recitals are hereby adopted.

SECTION 2. Facility Naming. The football field located at the Frank Brown Sports Complex, 1245 Pine Avenue, Mount Dora, Florida, shall upon the effective date of this Resolution be named the Johnny James "Tonk" Copeland Football Field.

SECTION 3. Implementing Administrative Actions. The City Manager is hereby authorized and directed to take such actions as may be deemed necessary and appropriate in order to implement the provisions of this Resolution. The City Manager may, as deemed appropriate, necessary, and convenient, delegate the powers of implementation as herein set forth to such City employees as deemed effectual and prudent.

SECTION 4. Savings Clause. All prior actions of the City of Mount Dora pertaining to the naming of the facility, as well as any and all matters relating thereto, are hereby ratified and affirmed consistent with the provisions of this Resolution.

SECTION 5. Scrivener's Errors. Typographical errors and other matters of a similar nature that do not affect the intent of this Resolution, as determined by the City Clerk and City Attorney, may be corrected.

SECTION 6. Conflicts. All Resolutions or parts of Resolutions in conflict with any of the provisions of this Resolution are hereby repealed.

SECTION 7. Severability. If any Section or portion of a Section of this Resolution proves to be invalid, unlawful, or unconstitutional, it shall not be held to invalidate or impair the validity, force, or effect of any other Section or part of this Resolution.

SECTION 8. Effective Date. This Resolution shall become effective immediately upon its passage and adoption.

(The rest of this page is left blank intentionally.)

PASSED AND ADOPTED this 19th day of May, 2026.

JAMES L. HOMICH
MAYOR of the City of Mount Dora, Florida

ATTEST:

_____
Jeanann Hand, City Clerk

For the use and reliance of City of Mount Dora only. Approved as to form and legality.

_____
Patrick Brackins, City Attorney

510 N. Baker St.
Mount Dora, FL 32757
352-735-7126

DATE: **May 19, 2026**

TO: **Honorable Mayor and City Council Members**

FROM: **Vince Sandersfeld, City Manager**

SUBJECT: Lobbyist Update

Introduction:
Gray Robinson, P.A. represents the City of Mount Dora in activities related to the legislative process in Tallahassee, Florida. Their work includes identification of legislative priorities, formulation of strategy, research, communication with elected officials, and reporting the status of current work in progress.

Discussion:
Gray Robinson, P.A. supports the City of Mount Dora in respect to Legislative items and appropriations. Attached is the April 2026 Monthly Report.

Budget Impact:
Lobbyist Activities are funded in GL account 421-1910-536.31-11

Strategic Impact:
The contract with Gray Robinson, P.A. allows for cooperation from State, County, and surrounding communities toward the Innovation District and future infrastructure through grants and legislative processes.

STRATEGIC INITIATIVE 5:
Invest in Fiscal and Human Resources; Building a resilient foundation for enhanced financial performance and organizational excellence.

Goal 13
Identify and seek alternative funding sources.

Recommendation:
Informational Item.

Attachment(s):

1. Mount Dora April 2026 Report

Prepared by: Jeanann Hand, City Clerk
Reviewed by:
Vince Sandersfeld, City Manager Final Approval - 5/5/2026

April 30, 2026

City of Mount Dora
April Activity Report

During the last week of April, the Florida Legislature returned to Tallahassee for a special session called by Governor DeSantis to address congressional redistricting. The scope of the session was later expanded to include artificial intelligence (AI) policy and vaccine exemptions.

On AI and vaccine policy, the House declined to take up proposals to expand vaccine exemptions for K–12 students or to regulate artificial intelligence, maintaining its positions from the regular session. Speaker Perez pointed to public health concerns, including declining vaccination rates and recent measles cases, as justification for opposing broader vaccine exemptions, and noted that AI regulation is more appropriately addressed at the federal level.

The Senate, by contrast, approved an AI regulatory bill along with a related public records bill. It did not take up vaccine exemption legislation during the special session, despite having passed a similar proposal during regular session.

The proposed "medical freedom" legislation would have expanded vaccine exemptions, allowed over-the-counter sales of ivermectin, and limited liability for pharmacies. The AI bill focused on establishing statewide standards related to data privacy, youth protections, and classroom use of AI.

The most significant action of the special session centered on congressional redistricting. The Legislature approved a new congressional map as part of an effort to redraw districts mid-decade. The plan is expected to increase Republican representation in Florida's U.S. House delegation by up to four seats. During debate, several legislators raised concerns about potential legal challenges and compliance with the state constitution's anti-gerrymandering provisions.

On Wednesday, the House passed the redistricting bill by a vote of 83–28, the only bill to pass both chambers. The Senate later passed it in the afternoon by a vote of 21–17.

Legislators will return to Tallahassee May 12-15 for a Special Session on the Budget. We anticipate a vote on the final budget to occur the week following Memorial Day. On Wednesday, Governor DeSantis mentioned the likelihood of a Special Session on Property Taxes to occur sometime in June. The Governor has not released a formal plan to date but did mention that he is now leaning towards a phased-out approach. As we gather more intelligence on that, we will be in touch.

Communications

- Special Session and Budget updates
- Provided End of Session Report with legislation impacting local governments, including bills that passed and failed
- Correspondence regarding HB 1329

- Provided update on legislative appropriation request

Next Steps

- Continue to monitor and share relevant grant opportunities
- Maintain engagement with key legislators regarding 2026 legislative priorities
- Continue to provide updates on the state budget, property tax proposals, and related issues

Ryan Matthews/Angela Drzewiecki