

# **Clearwater Neighborhoods Coalition meeting January 5th 2026**

## **Vulnerability Assessment and Community rating score**

Presented by Melody Yin and Sarah Gessler

The City of Clearwater currently has a rating of 5 and is currently working on getting a rating of 4. A lower score equates to a better discount on flood insurance. With a **5** you currently get a 25% discount. 4 we'll get a 30% discount on flood insurance. Even though our community is above the floodplain, we could be affected by Alligator Creek, and you may be required to have flood insurance. These ratings could have considerable discounts on the insurance.

The City of Clearwater has released a summary of its vulnerability assessment. This is a major project that analyzes the city's risk from sea level rise, flooding and extreme heat. The summary condenses 200 pages of technical data into a more readable 9-page document. The document can be viewed at

Contact [sustainability@myclearwater.com](mailto:sustainability@myclearwater.com)

## **Municipal electric utility discussion**

Presented by council member Lina Teixeira

The contract with Duke Energy has expired. The City of Clearwater is in discussions with Duke Energy regarding the city of Clearwater taking over the management of our electricity. The City of Clearwater has spent \$500,000 on a feasibility study and is still waiting for the results

Duke Energy is in the top three of the most expensive electricity in the country. 30 plus cities in Florida manage their own electricity and are listed in the bottom third of cost to the consumer. The City of Clearwater would purchase electricity from the grid same as Duke Energy. Duke owns and maintains the infrastructure. The city would take over the infrastructure and management. At what cost we do not know.

In summary there is still no contract at this time. What the City of Clearwater will do is still not decided.

**Neighborhoods day is March 28th, 2026. The neighborhood can get up to \$300**

**For community wide issues please see the attached contact list**

**To request a speaker for your next neighborhood meeting go to the following website**  
[myclearwater.com/request a speaker](http://myclearwater.com/request-a-speaker)