



2023 Floodplain Management Progress Report

As we enter the second month of the 2023 Hurricane Season, as usual, we are off to a mild start. The Atlantic hurricane season runs from June 1 to November 30 with the peak period from early August through the end of October. The Atlantic basin includes the entire Atlantic Ocean, Caribbean Sea, and Gulf of Mexico. As of July 18, 2023, we have had four named storms (Tropical Storms Arlene, Bret, Cindy, and Don) with no major impact to the Florida coast.

The Sand Key Nourishment Project which includes Belleair Beach was last completed in 2018. Nourishment is critical for both tourism and property protection purposes. Many of our repetitive loss properties are beachfront and nourishment of the beaches is a critical component in protecting these properties from additional losses.

The City continues to provide floodplain information to residents, potential homebuyers, insurance agents, realtors, builders, and financial institutions. The Biggert-Waters Act caused a major concern to many of our residents who for years received subsidized rates on their flood insurance. On August 12, 2015, Senator Jeff Brandes issued a letter to Insurance Commissioner Kevin McCarty requesting that he review the rates of the National Flood Insurance Program (NFIP) offered through the Federal Emergency Management Agency (FEMA) to determine if those rates are excessive, arbitrary, or unfairly discriminatory. The rate increases of no more than 18% per year are a component of the federal Homeowner Flood Insurance Affordability Act of 2014.

As of April 1, 2023, FEMA has fully implemented the National Flood Insurance Program's (NFIP) pricing methodology called Risk Rating 2.0. The methodology leverages industry best practices and cutting-edge technology to enable FEMA to deliver rates that are actuarially sound, equitable, easier to understand and better reflect a property's flood risk. National Flood Insurance Program policyholders can contact their insurance company or insurance agent to learn more about what Risk Rating 2.0-Equity in Action means to them. The rating methodology was implemented in phases from Oct. 1, 2021 through April 1, 2023.

We continue to require Flood Elevation Certificates for all new construction as well as for all substantial improvements. We ask new owners of existing improved properties to provide us with a copy of their Elevation Certificate if a new one has been obtained, or for a copy of their survey if they have had one completed as part of the property purchase. Elevation Certificates for many properties in the City are available on the City's website www.cityofbelleairbeach.com.

We continue to maintain a map at City Hall available to property owners, renters, and prospective property owners. It shows all pre and post FIRM buildings, repetitive loss properties, and known flood prone areas, as well as essential City infrastructure. New Flood Insurance Rating Maps (FIRMs) became effective on August 24, 2021.

We maintain literature on floodplain management topics in the entry foyer and provide a listing of literature on our website. We further confirmed that information is provided at the Largo Library. We also provide the website addresses for FEMA and the County Emergency Management Office on our website, in addition to the FIRMs for the City and other pertinent Flood Insurance Program information.

Belleair Beach completed its five-year Community Rating System verification process in 2021 maintaining a Class 6 certification which provides a 20% discount on flood insurance to residents. In May of 2023, the City was recertified as a Class 6 community. The materials submitted were reviewed by an ISO/CRS Resource Specialist and resulted in a correctness rate of 100%.