



THE BELLEAIR BEACH BREEZE

November 2013

City of Belleair Beach

Mayor

Rob Baldwin

Vice Mayor

Leslie Notaro

Councilmembers

Jeril S. Cohen

David Dumville

Mitch Krach

John Pietrowski

Wanda Schwerer

City Manager

Nancy G. Gonzalez

City Clerk

Patricia A. Gentry, CMC

Finance Officer

Melanie Neumann

City Attorney

Paul J. Marino

Community Services

Allen Godfrey

Administrative Assistant

Pamela J. Nightingale

Community Services Staff

Howard Chavis, Supervisor

Jana Mastilovic

Community Improvement Officer

John Ouimette

Upcoming City Council Meetings

**November 4, 2013 5:00 pm
Workshop**

**November 4, 2013 -6:00 pm
Regular Council Meeting**

City of Belleair Beach
444 Causeway Boulevard
Belleair Beach FL 33786
727.595.4646
727.593.1409 FAX

Hours: 8:00 am to 4:30 pm M-F

VOTE!



Please remember to return your mail ballot today! It must be received by November 5th in order to be counted.

The question:

Shall section 6.03 of the Belleair Beach City Charter pertaining to the board of adjustment be amended by adding the appointment of a special magistrate by the city council to adjudicate requests for variances and other duties assigned by the city code to the board of adjustment under certain circumstances?

Yes

No

Why?

To get permission from the City to build outside Ordinance prescribed boundaries, residents may apply for a variance. This application is heard by the Board of Adjustment for approval or denial.

The City has had difficulty seating a voting quorum to hear these requests in a timely fashion and the Mail Ballot Election if approved, will allow a Magistrate to hear the variance request should the City not be able to seat a voting quorum.

If you still have questions, please contact Patti Gentry, City Clerk for more information at 727.595.4646 ext 124.

Buoys

Pinellas County is taking over the maintenance of the buoys in the Gulf and intracoastal waterway.

The County has a larger work force and the equipment to do the job more efficiently.

The gentleman in charge at this time is Brian John, Pinellas County Watershed Management Water and Navigation Section.

You can contact Brian at (727) 453-3385 if you have problems with a buoy or see a stray one.



FREQUENTLY ASKED FLOOD INCREASE QUESTIONS AND ANSWERS

1.) Are Real Estate agents legally bound to inform buyers of the likelihood for substantial flood insurance rate increases? I purchased two months ago and was unaware.

A.) That is question for a realtor. From an insurance standpoint, we did not have full information from FEMA as to the effect this would have on different homes until late July into early August. If you bought your house in June, 2013 it is not unusual that you had no idea about these flood insurance changes - HoleHouse Insurance.



2.) Are there any incentives to rebuild to current requirements?

A.) If rebuilt after a loss, they will be required to meet current state and local building requirements. I'm not aware of any incentives to build back to standard or to "repair" a current structure so that it gets "credits" for flood insurance. There will be premium savings if a current structure is "raised" above the Base Flood Elevation that could eventually surpass the cost of doing so, depending on what that cost is - AIA Insurance.

3.) If you are not required to purchase flood insurance, but have for 5 years. Will you be affected?

A.) If you are not required by your mortgage to purchase flood insurance that means you are probably in a preferred risk flood zone. This means that you have a substantially less expensive premium compared to the high risk, special hazard flood zone. You will have the standard rate increases that happen every year but you will not see a substantial premium jump. One piece of great news is that if your flood zone changes into a high risk flood zone, you will be able to keep your preferred rate plus a 20% surcharge - Holehouse Insurance.

4.) Why doesn't FEMA allow dry flood proofing in residential as they do in non-residential as an alternative to elevating above BFE?

A.) This is an excellent question. The only answers we have been able to get have been "opinions". The real reason may be buried in a Congressional archive somewhere - AIA Insurance.

5.) I read that if you do not supply an elevation certificate you will be assigned the tentative rate for 1 year. What is this rate and how does it compare to full rate?

A.) This rate is a case by case basis. A tentative rate means that we do not have enough information to supply a rate because we don't have an elevation certificate yet. The problem with this is that if you have a claim, you are required by FEMA to get an elevation certificate prior to being paid for your claim. FEMA will then adjust your coverage to the rate that you paid. Essentially meaning that although you believe you purchased \$250,000 of coverage you could have your coverage adjusted down as low as \$11,000 and that is all the coverage you would have on the flood policy - Holehouse Insurance.

Continued from page 3—FREQUENTLY ASKED FLOOD INCREASE QUESTIONS AND ANSWERS

6.) I bought a home in April (AE flood zone). Is my premium subsidized? Base elevation: 8' minus 3'.

A.) You are currently paying the Subsidized rate which will go away at your April 2014 renewal. At that time, your premium will be based on the full Actuarial rate which could be significantly more than your initial premium of April 2013. To renew, you will need an Elevation Certificate and based on that, the actuarial rate will be determined - AIA Insurance.

7.) Given that the BW-12 act passed in 2012, why do you suppose many people only seem to be learning of its impact now? Including our members of congress who represent this area.

A.) Great question. Next. FEMA did not finish interpreting the bill until the end of July and into August so even as agents we did not have full knowledge about the bill to be able to give information to customers - Holehouse Insurance.

8.) Is it true that flood claim adjusters are paid on commission, based on claim size?

A.) Write your own companies (Wright Flood, Bankers, etc) are paid a small percentage of the claims they adjust (1.5% the last I heard). Individual adjusters working for these companies are normally salaried or paid on a fee per claim basis. The exception to this is, of course, public adjusters. They will typically charge the insured 20-40% of the claim amount - AIA Insurance.

9.) How can \$15,000 premiums be justified as actuarially correct for \$250,000 coverage on a house that is 60 years old and has never flooded?

A.) Insurance is rated on what can happen not what has happened. Just because the house has not flooded in the past 60 days does not take away the probability that flooding can happen - Holehouse Insurance.

The following links will take you to form letter templates you can use to contact your Florida Representatives.

Template Letters For Residential Policy Holders

U.S. Congressman C.W. Bill Young http://www.cityofbelleairbeach.com/?attachment_id=2707

U.S. Congresswoman Kathy Castor http://www.cityofbelleairbeach.com/?attachment_id=2708

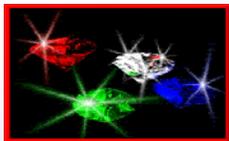
U.S. Senator Bill Nelson http://www.cityofbelleairbeach.com/?attachment_id=2706

U.S. Senator Marco Rubio http://www.cityofbelleairbeach.com/?attachment_id=2709

U.S. State Representative Gus Bilirakis http://www.cityofbelleairbeach.com/?attachment_id=2710

This Information was provided by the Tampa Bay Beaches Chamber of Commerce.





John's Gems

Community Improvement Officer—John Duimette

NO NO'S



Sec. 22-33. - Prohibited conditions; declaration of nuisance.

The existence of any of the following specific conditions or conduct is hereby declared to constitute a public nuisance. For purposes of this article, a public nuisance includes, but is not limited to, the following actions or omissions:

- (1) Failure to maintain property in accordance with the standards set forth in section 22-34 of this article;
- (2) A condition or use that causes a substantial diminution of value of property in the vicinity of the condition or use;
- (3) Any accumulation of weeds, debris, trash, litter, junk, unused building materials or other building debris, untended growth of vegetation, or any other refuse of any nature;
- (4) Any condition that provides harborage for rats, mice, snakes, other vermin or pests or furnishes a breeding place for flies, mosquitoes, or wood-destroying insects, except on pristine lots and in preserve areas;
- (5) All unnecessary or unauthorized noises and annoying vibrations, including animal noises;

To read the rest of the City Ordinance, please click <http://www.municode>



Did you know...

Standard time and time zones originated with the railroads and their need to keep precise schedules so that trains wouldn't run into each other. Without time zones, local time would vary by a minute every few miles to the east or west making scheduling of TV programs, buses, trains, deliveries, or appointments very difficult.

With rapid communications by telegraph and then telephone, people needed better timekeeping than local time in each town could provide.

A poll conducted by the U.S. Department of Transportation indicated that Americans liked Daylight Saving Time because "there is more light in the evenings / can do more in the evenings."

Indeed, some say that the primary reason that Daylight Saving Time is a part of many societies is simply because people like to enjoy long summer evenings, and that reasons such as energy conservation are merely rationalizations.

Baby Boomers and Social Media

According to a Nielsen study, "State of the Media: The Social Media Report", 55 + consumers are leading the way on mobile social. The number of Internet users 55 and older viewing social sites over mobile devices "grew by 109 percent over the year before," according to Nielsen. Almost "40% of social users view these sites on their mobile phones," per the Nielsen report.

Boomers are no longer swarming college campuses where many staked their idealistic claims on the future. We've grown up and apart, geographically and mentally.

Online social networks offer rich potential for connecting, learning, engaging and changing the status quo, much as our colleges offered us in youth. The Internet creates the campus experience for us today, a mélange teeming with ideas, insights and camaraderie.

It's through our expanding online networks that we can debate the issues we once deliberated late at night in dorm rooms throughout the nation's college campuses. We can find closeness with contemporaries we'll never meet face-to-face. We can remain intimate and current with far-flung children and grandchildren and use the network to assure intergenerational transfer of our values. We can organize our thoughts and plan actions through distributed teams. We can link, tweet and write articulate blog arguments to improve "collective mentalities" around the worth of elders.

Nielsen reports that Americans spend more time on Facebook than on any other website.



No More Texting...

It's official. No more texting and driving in the state of Florida.

Gov. Rick Scott was in South Florida on Tuesday, October 1, 2013 signed SB 52, legislation championed by Sen. Nancy Detert (R-Venice) for the last four years.

Under the new law, Florida will join a large majority of states in prohibiting texting while driving. As a secondary offense, however, drivers must stopped for a separate alleged traffic violation before being ticketed for texting while driving.

In Florida, over 4,500 accidents last year were attributed to drivers being distracted by their cell phones or other electronic communication devices. Two hundred and fifty-five of those crashes were directly linked to texting, although law enforcement officials say that the actual number of crashes caused by texting is probably much higher.

However, some advocates, such as Steve Augello from Spring Hill, said the new law doesn't go far enough and will continue working to strengthen the law.



United States Thanksgiving

In a 1789 proclamation, President George Washington called on the people of the United States to acknowledge God for affording them "an opportunity peaceably to establish a form of government for their safety and happiness" by observing a day of thanksgiving. Devoting a day to "public thanksgiving and prayer," as Washington called it, became a yearly tradition in many communities.

Thanksgiving became a national holiday in 1863. In that year, during the Civil War, Abraham Lincoln made his Thanksgiving Day Proclamation. He asked his fellow citizens to "to set apart and observe the last Thursday of November next as a day of thanksgiving and praise . . ."

It was not until 1941 that Congress designated the fourth Thursday in November as Thanksgiving Day, thus creating a federal holiday.



Sweet Potato Casserole

A Southern favorite you can make ahead of time and is a treat for that sweet tooth.

- 3 cups mashed sweet potatoes
- 1 cup brown sugar
- 2 eggs, lightly beaten
- 1 teaspoon vanilla
- 1/2 cup milk
- 1/2 cup melted butter

Topping:

- 1/2 cup brown sugar
- 1/3 cup flour
- 1/3 cup melted butter
- 1 cup chopped pecans



Combine first 6 ingredients. Pour into a buttered 1 1/2 to 2-quart casserole dish. Mix remaining ingredients together and sprinkle over top. Bake at 350° for 30 to 40 minutes, until hot and browned.

Serves 6 to 8.

Hurricanes in November

Major storms and hurricanes in the U.S. are rare in November.

When Hurricane Michelle became a major hurricane with winds of 135 mph on Nov. 3, 2001, it was the first major Atlantic Basin hurricane in November since Hurricane Lenny in 1999 and only the sixth major hurricane in any November since 1900.

November hurricanes that hit the USA are even rarer than major November hurricanes. Only four hurricanes have hit the USA in November since 1900 and these were all were category 1 storms that hit Florida. While Michelle's tropical storm force winds (39 to 73 mph) hit Florida, its eye didn't cross the coast which means the storm "brushed" but didn't hit the USA.

Even though our biggest worries seem to be over, keep those hurricane supplies stocked and error on the safe side. Keep in mind that Mother Nature is not reading any calendars.



Out 'n About



Theater

Craig Ferguson
Cedric the Entertainer
La Cage Aux Folles

Ruth Eckerd Hall
Mahaffey Theater
Eight O'Clock Theatre

November 18, 2013 - 7:30 pm
November 8, 2013 - 8 pm
November 1-17, 2013 - 8 pm

Concerts



John Legend
Harry Connik Jr.
Big Bad Voodoo Daddy
Cyndi Lauper
Celtic Thunder
Bret Michaels
Roger McGuinn
Diane Schuur

Ruth Eckerd Hall
Ruth Eckerd Hall
Palladium
Ruth Eckerd Hall
Ruth Eckerd Hall
Palladium
Largo Cultural Center
Largo Cultural Center

November 4, 2013 - 7:30 pm
November 5, 2013 - 8 pm
November 6, 2013 - 7:30 pm
November 8, 2013 - 7:30 pm
November 9, 2013 - 7:30 pm
November 15, 2013 - 8 pm
November 22, 2013 - 8 pm
November 24, 2013 - 7 pm



Events/Crafts/Exhibits

26th Annual Sponge Docks Seafood Festival
Christmas Under the Oaks A&C Festival 38th
Mad Beach Pet Fest
Holiday Lights in the Garden
Farm City Day
Clearwater Farmer's Market

Dodecanese Blvd, Tarpon Blvd.
Clearwater
Madeira Beach
Botanical Gardens
Heritage Village
Downtown Clearwater

Nov. 9 & 10, 2013
November 10, 2013
November 16 & 17, 2013
Nov. 29 - Jan. 1, 2013 - 5:30- 9:30 pm
November 16, 2013 - 10 am - 2 pm
Wednesdays 9 am - 2 pm

Are You Safe?

Child Safety and Protection Month



For many people, November stands for Thanksgiving and colder weather as we all start to feel the hustle and bustle of the holidays. However, November also holds the key to protecting future generations, because it is National Child Safety and Protection month! Accident prevention and the physical well being of your children are a natural worry for any parent. Parents should be concerned with dangers around the home and hazards on the play ground. However, what about hidden dangers? What about things that may not be physical and obvious?

Social Media Sites being one of the major ones. It's tough to monitor your child's internet habits 100% of time, but the dangers are quite real for them. There are 4 major dangers to using a social media site.

Over sharing information. When creating a profile page, most websites will ask for personal information such as home addresses, birthdays, and phone numbers. Giving this information can be very dangerous and will be made public to anyone who visits a user's profile page, especially if privacy settings are not set correctly.

He's not who you think he is. Social networking sites make it very easy to pretend to be someone else. Even if an individual may be friends with someone on the site, anyone can take control of a user's account if he or she can obtain the user's password.

Location-based services. Location-based services can be one of the most dangerous features provided by social networking sites. It exposes the profile user's location and whereabouts.

Posting photos. The Internet makes it easy to obtain photos and use the images in any way a person may choose. Posting inappropriate photos that may be deemed as fun, cute, or sexy, can end up where one least expects it. Photo tampering is a big threat when it comes to posting photos online.

When discussing social networking safety with your child, encourage him or her to always use discretion when posting any type of photo, location status, and message.

Tell your child to ask him or herself these four questions before posting to the world: "Think Before They Post"

- Should I share this? Will the information you share put yourself or someone else in danger?
- Do people really need to know where I am and who I am with? -Is it a good idea to let everyone know my exact location?
- Am I selecting friends online that I can trust? -Always keep in mind that it's not just about what you post, but how others may use that content.
- Is the information I am sharing transparent? - Before sharing information to the public, does your post give out too much personal information?

Having a discussion with your teen about social networking sites can ease some anxiety about your child's safety. Social networking sites help us stay connected to family and friends. However, it's important to make sure your child knows how to be safe while online. Encourage them to enjoy the sites but to be safe at all times.