

FLOODPLAIN MANAGEMENT PROGRESS REPORT

August 1, 2017

As we enter the third month of the 2017 Hurricane Season, as predicted, we are off to a slow 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 Atlanta basin includes the entire Atlantic Ocean, Caribbean Sea and Gulf of Mexico. On July 31, 2017, Tropical Storm Emily became the fifth named storm of the Atlantic Hurricane season. Emily moved ashore along central Florida's Gulf Coast at approximately 10:45 P.M. on Anna Maria Island, near Bradenton, with estimated maximum sustained winds at 45 mph. Other than a few reports of damage in Manatee County, Emily produced soaking rain in parts of central and southern Florida. Emily then moved over the Atlantic Ocean and had no further impact in the United States.

The next Sand Key Nourishment Project which includes Belleair Beach is tentatively scheduled to take place late in 2017. The 8.7 – mile beach fill project in 2012 placed 1.25 million cubic yards of sand on 8.7 miles of shoreline and extended from just south of Sand Key to North Redington Beach. 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. This request follows continued rate increases of no more than 18% per year as a component of the federal Homeowner Flood Insurance Affordability Act of 2014. A surcharge was added to all new and renewed policies to offset the subsidized policies and achieve the financial sustainability goals of BW-12. A policy for a primary residence will include a \$25.00 surcharge. All other policies will include a \$250.00 surcharge. This surcharge will be included on all policies, including full-risk-rated policies and Preferred Risk Policies.

We continue to require Flood Elevation Certificates on 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.

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 FIRM maps for the city and other pertinent Flood Insurance Program information.

The City went through its five-year Community Rating System recertification in March of 2016. The City currently maintains its Class 7 certification which provides a 15% discount on flood insurance to residents. The City is waiting for a formal notice from FEMA advising the City of a lower rating to Class 6. Beginning October 1, 2017, the City will have a discount of 20% on their flood insurance coverage. This discount will

remain in effect until the 2021 CRS recertification process has been approved. Due to the revisions to the National Flood Insurance Program, the Community Rating System recertification points have significantly changed causing several cities to lose their current Class to a higher Class increasing the cost of flood insurance.