

**City of Belleair Beach**  
**FLOOD FACTS**  
**April 2022**

**The City of Belleair Beach is located entirely in a Special Flood Hazard Area. The Flood Insurance Rate Map (FIRM) identifies the entire City as an AE Zone and VE Zone. THESE AREAS ARE PRONE TO FLOODING**

*National Flood Insurance Program policies issued or renewed for properties in the Special Flood Hazard Areas of Belleair Beach receive a 20% premium discount. According to the Federal Emergency Management Agency, this discount is the result of the City's qualifying as Class 6 in the National Flood Insurance Program's Community Rating System. The City has achieved this rating through activities such as maintenance of drainage facilities, regulation of stormwater discharge and distribution of this information as part of the Community Outreach Program.*

#### **Are you insured?**

For many people, their home and its contents represent their greatest investment. Property losses due to flooding are not covered under most standard homeowner insurance policies. You can protect your home and its contents with flood insurance through the National Flood Insurance Program (NFIP).

The NFIP is a federal program established by Congress in 1968 that enables property owners to buy flood insurance at reasonable rates in participating communities. In return, participating communities carry out flood management measures designed to protect life and property from future flooding. The Federal Emergency Management Agency (FEMA), through its Federal Insurance Administration, administers the NFIP.

Flood insurance is required for properties in the Special Flood Hazard Area in the City of Belleair Beach for any federally backed mortgage. To find out more about flood insurance for your property and its contents, contact your insurance agent. There is a waiting period before a flood insurance policy takes effect, so don't wait until a storm threatens before you secure the flood insurance you need.

#### **Assistance is Available**

One of the reasons Belleair Beach is recognized for its good floodplain management policies is that the City provides public information regarding flood hazards, flood insurance, and flood protection and mitigation measures designed to correct existing deficiencies in flood prone construction. Staff provides site visits and advice to residents. Call 727-595-4646.

#### **Funding Sources for Repetitive Loss Properties**

The Federal Emergency Management Agency (FEMA) now has five grant programs and one insurance benefit. More information on the programs can be found at the noted websites: Hazard Mitigation Grant Program (HMGP) [www.fema.gov/grants/mitigation](http://www.fema.gov/grants/mitigation) Flood Mitigation Assistance (FMA) [www.fema.gov/grants/mitigation/floods](http://www.fema.gov/grants/mitigation/floods)

Pre-Disaster Mitigation (PDM) [www.fema.gov/grants/mitigation/pre-disaster](http://www.fema.gov/grants/mitigation/pre-disaster)  
Repetitive Flood Claims (RFC) [www.fema.gov/grants/mitigation](http://www.fema.gov/grants/mitigation)  
Severe Repetitive Loss (SRL) [www.fema.gov/grants/mitigation](http://www.fema.gov/grants/mitigation)  
Increased Cost of Compliance (ICC) [fema.gov/increased-cost-compliance-coverage](http://fema.gov/increased-cost-compliance-coverage)

#### **Flood Insurance Rate Maps**

FEMA's current Flood Insurance Rate Map for Pinellas County went into effect on August 24, 2021. Many policyholders have found their insurance agents have incorrectly identified their property in a flood zone. If you think the flood zone identified by your insurance agent is in question, please contact the Belleair Beach Community Center at 727-595-4646. We may be able to provide you with a determination of the proper zone. The City of Belleair Beach is the community's primary source of information regarding Flood Insurance Rate Maps. Since all of Belleair Beach is in a Special Flood Hazard Area it is important to know the base flood elevation of the property and the flood insurance purchase requirements, if applicable. Contact the City of Belleair Beach at City Hall if you have questions regarding Flood Insurance Rate Maps or need copies of elevation certificates for structures inside the Special Flood Hazard Area. The City also provides other additional information including special flood hazards, past flooding information as well as other flood problems.

A new flood insurance rating methodology called Risk Rating 2.0 went into effect on October 1, 2021. 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. New policies beginning Oct. 1, 2021, will be subject to the new rating methodology. Also beginning Oct. 1, existing policyholders eligible for renewal will be able to take advantage of immediate decreases in their premiums.

#### **Flood Safety Measures**

Belleair Beach residents can protect themselves from the flood hazard in our City by taking measures to ensure the safety of life and property before, during and after a flood occurs. Safety precautions that can minimize the losses in such events include:

***Before the storm.*** Know Pinellas County's flood warning procedures. Many of these procedures are outlined in this brochure. Plan your evacuation in advance. Know when, where, and how you are going to evacuate prior to a storm. Pinellas County has posted all primary evacuation routes with blue and white signs. Evacuation time for Belleair Beach could take hours. Because the City's

evacuation routes are prone to flooding early in a storm, the time required to evacuate may be longer. Your evacuation plan should provide for your pets, your personal hurricane supplies (food, medicine, etc.) and insurance considerations. If you evacuate, take proper identification and important personal papers and documents with you. If you live in an area that is particularly vulnerable to flooding you may want to keep plywood, plastic sheeting, lumber and other materials in stock to help prepare your property for the storm and to aid in emergency repairs afterwards.

***Preparation for evacuation*** Keep a battery powered radio tuned in to local stations, and if an evacuation order is given, comply with it. Even if the evacuation order turns out to be unnecessary, leaving the area is better than risking the potential loss of life by staying. Emergency Services works with local fire departments and Pinellas Suncoast Transit Authority to provide evacuation assistance at the time of evacuation to those requiring special assistance that are enrolled in their Registration Program. If you are physically impaired or require special assistance to evacuate, contact **Pinellas County Emergency Management, 10750 Ulmerton Rd., Bldg. 1, Suite 267, Largo, FL 33778/727-464-3800. Register Online at: [www.pinellascounty.org/emergency/special\\_needs.htm](http://www.pinellascounty.org/emergency/special_needs.htm)**. This program puts you in the 911 database as an individual needing evacuation assistance. Don't wait for a storm to strike.

When preparing your home prior to evacuation it is advisable to turn off all the electricity, except for the power to your refrigerator. Also, fill your tubs, sinks and any available containers with water in case fresh water is not available after the storm. Shut off your water line to prevent any contaminated water from backing up into your house. If possible, board up your windows to protect them from flying debris. Move as many valuables as possible to upper floors or higher elevations. Elevate furniture if possible. Permanent property protection measures such as structural elevation and flood proofing are non-emergency improvements designed to minimize potential flood damage.

***After the storm.*** The City will be working as quickly as possible after the storm to ensure a speedy and safe return to your homes. Often more people are injured after a storm due to unsafe buildings, downed power lines, contaminated water and other unsafe conditions than are injured in the storm itself. Carefully check for structural damage prior to entering a building. Use caution when reentering the structure. Turn on electricity one breaker at a time and watch for smoke or sparks.

**Flood Warning Systems**

The Pinellas County Emergency Operations Center (EOC) works with cities, the National Weather Service and the National Hurricane Center to monitor flood and storm threats and advise the community accordingly. Potential flood alerts are issued over local television stations that cooperate in providing early warnings in regular and special news coverage. They include WFLA-TV, Channel 8; WTVT-TV, Channel 13; WTSP-TV, Channel 10; and Bay News 9, Channel 9. Areas affected by the potential storm surge will be identified in the broadcast and will keep viewers advised on evacuation. For a listing of evacuation centers or other information on flood warnings, write to: Pinellas County Emergency Management, 10750 Ulmerton Rd., Bldg. 1, Suite 267, Largo, FL 33778 or visit their website at [www.pinellascounty.org/emergency](http://www.pinellascounty.org/emergency). The most current list of Shelters can be found at: [www.pinellascounty.org/emergency/shelters.htm](http://www.pinellascounty.org/emergency/shelters.htm)

**Flood Threat**

Flooding in Belleair Beach can be caused by heavy rainfall that occurs in short periods of time, as is common during summer thunderstorms, and by tidal surges that accompany coastal storms, tropical storms and hurricanes. Hurricane tidal surges are the City's greatest threat and can cause flooding up to 24 hours before the "eye" of the storm reaches the coast. The table below indicates storm surge levels of various categories of hurricanes.

Category	Wind Speed	Storm Surge
1	74-95 mph	4 - 5 ft.
2	96-110 mph	6 - 8 ft.
3	111-129 mph	9 - 12 ft.
4	130-156 mph	13 - 18 ft.
5	157+ mph	18+ ft.

Because of the City's low land elevations and proximity to the Gulf of Mexico the flood threat is significant. Due to this threat FEMA has identified the entire City as a Special Flood Hazard Area on the Flood Insurance Rate Maps. These maps establish base flood elevations for development within these areas with the lowest permitted habitable flood levels ranging from 8 to 13 feet above sea level.

The potential for flood losses in Belleair Beach always exists when tropical storms and hurricanes hit the area. Some storms, such as the No-Name Storm in March 1993, produced coastal flooding that resulted in significant property damage. Residents need to respect this hazard and be prepared to deal with it accordingly.

**Property Protection**

Every year flooding causes more property damage in the United States than any other type of natural disaster. While recent construction practices and regulations have made new homes less prone to flooding, many existing structures remain susceptible. Throughout the country there is a growing interest from property owners to develop practical and cost-effective methods for reducing or eliminating exposure to flooding. Retrofitting is a unique approach to reduce flooding because the property itself remains subject to flooding while the building is modified to prevent or minimize flooding of habitable space. There are several approaches to retrofitting:

1. Elevation of the structure above flood protection levels
2. Construction of barriers (floodwalls, berms, etc.)
3. Dry flood proofing (watertight floor and wall systems)
4. Wet flood proofing (constructing the flood prone areas to permit the entry and passage of flood water and removing or relocating items of value to higher elevation levels)

In the event of pending flood threats, it is always advisable to take the following emergency actions:

1. Sandbagging to reduce erosion and scouring
2. Elevate furniture above flood protection levels
3. Create floodway openings in non-habitable areas such as garage doors
4. Seal off sewer lines to the dwelling to prevent the backflow of sewer waters

Publications and assistance in property protection are available at the Belleair Beach Community Center.

**Floodplain Management**

The City has adopted Stormwater Management Regulations issued by FEMA and the Florida Department of Economic Development which require new construction and substantial remodeling to meet stringent standards. These regulations are intended to increase the survivability of structures, reduce the cost of repair and reconstruction after a storm event and ensure the property owners and renters will have access to reasonably priced flood insurance.

**Drainage System Maintenance**

The City has an ongoing stormwater management system improvement plan. The city has been installing check valves at the drainage outfalls to prevent high tide backflow and upgrading our piping and catch basins. This will reduce the amount and duration of road and yard flooding during the rainy season and at high tides. The City regulations prohibit dumping throughout the drainage system. Every year the City inspects and performs maintenance of the drainage ditches, catch basins and culverts that comprise the stormwater drainage system in

the City. All facets of the City's drainage system are inspected and maintained at least once a year to ensure this system will function when heavy rains occur. If you see any areas that need additional maintenance or experience any localized drainage problems, please notify the City of Belleair Beach at 727-595-4646.

**Permit Requirements**

With Belleair Beach's participation in the NFIP, the City administers flood management regulations and measures designed to minimize the potential of flood losses in the City. Any development in Belleair Beach requires a permit from the Pinellas County Building Department. Through this process, the City ensures development is taking place according to flood regulations. Regulations include required elevations of living floor areas, flood proofing of certain construction, limitations on placement of fill and prohibitions of certain substantial improvements, additions or reconstruction.

In accordance with NFIP standards the City of Belleair Beach requires that if the cost of any reconstruction, rehabilitation, or addition or other improvements to a building equals or exceeds 50% of the buildings market value, such work be considered a substantial improvement. The existing building is then required to meet the same standards as a new building. For residential structures, these requirements typically mean raising the living area of the building to the base flood elevation.

The City's substantial improvement requirements are enforced through the development and building permitting process. Applicants for remodeling or repair of "nonconforming" structures (i.e. buildings which are not elevated to or above the base flood elevation) are required to submit a cost estimate of the improvement and, if necessary, an appraised value of the existing structure to determine if the work constitutes a substantial improvement. With these requirements the City ensures that over time more of the older non-conforming structures in the City will be elevated to the base flood elevation and protected from potential flood damage.

The permitting review process may seem cumbersome at times, but it is necessary to allow the City to participate in the NFIP, making flood insurance available to City residents who want to protect their property from flood damage. Development that occurs without permits threatens the City's continued participation in the NFIP and the ability for residents to obtain flood insurance. If you see development occurring without permits, protect your rights and contact the City immediately.

*For more information on related subjects, visit the following Websites:*

- Federal Emergency Management Agency/National Flood Insurance Program at [www.fema.gov](http://www.fema.gov)

- Pinellas County Emergency Management at [www.pinellascounty.org/emergency](http://www.pinellascounty.org/emergency)
- Florida Department of Emergency Management at [www.floridadisaster.org](http://www.floridadisaster.org)