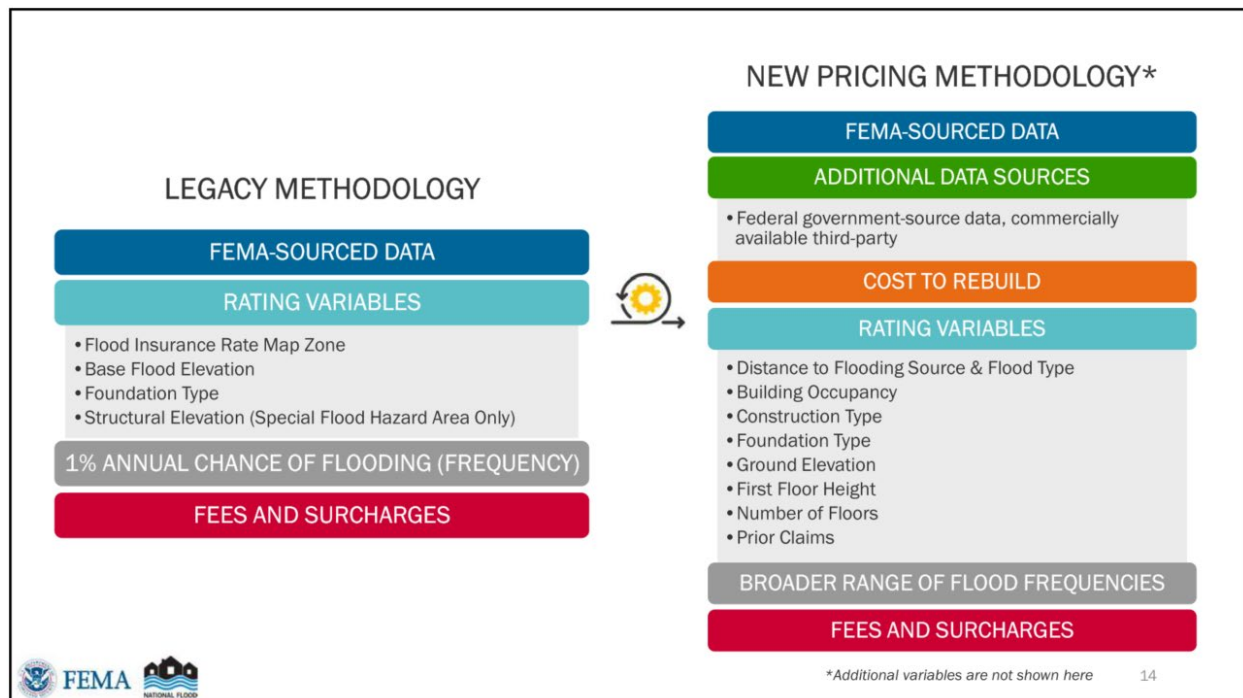


# Pinellas County Flood Insurance Rate Map (FIRM) Update and Available Flood Risk Data

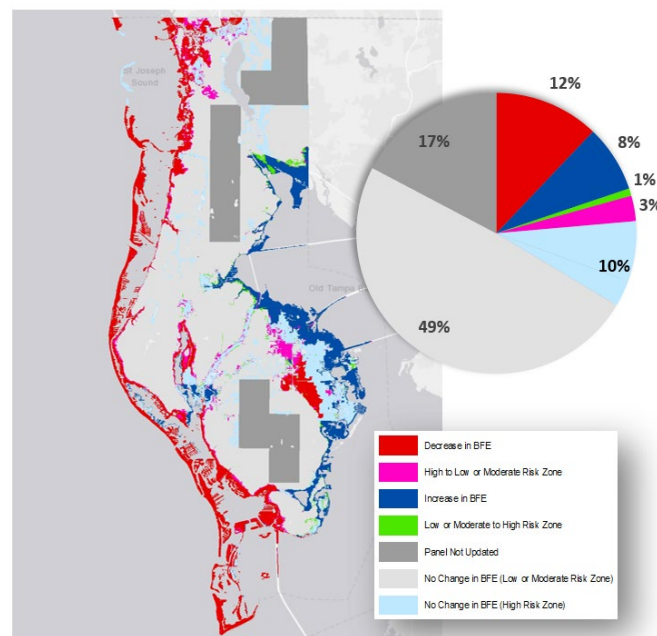
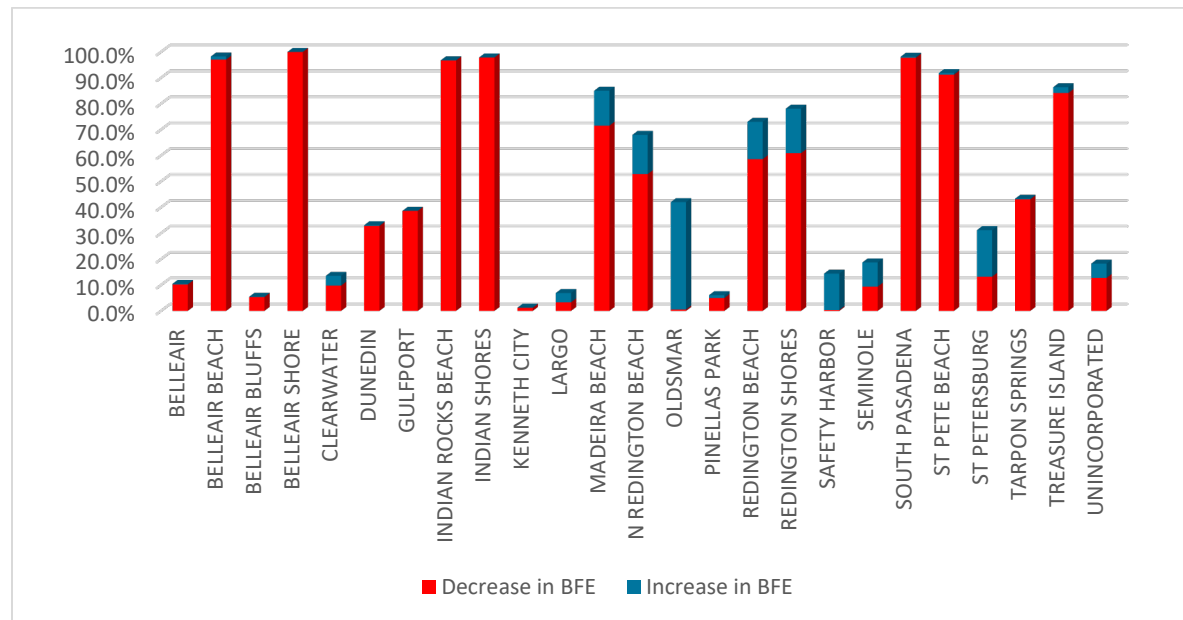
## Key Points

- Flood risk changes over time, so flood data and maps are updated periodically.
- The updated FEMA Flood Insurance Rate Map update significantly changes the flood elevations around the county. The new map has higher flood elevations along Tampa Bay and lower flood elevations along the entire Gulf and intracoastal than the current FEMA map.
- The New Pinellas County flood map developed as part of the Vulnerability assessment is generally a foot higher than the current FEMA map
- Both the FEMA and County maps are coastal studies and only effect coastal properties.
- Currently flood insurance rates are based on the FEMA map, but this will change in October. Rates will be based on actuary rates that take variables, like distance to water, whether a property is on a barrier island, first floor elevation, type of foundation, and building value into account.
- The new pricing methodology is called Risk Rating 2.0 (RR 2.0)



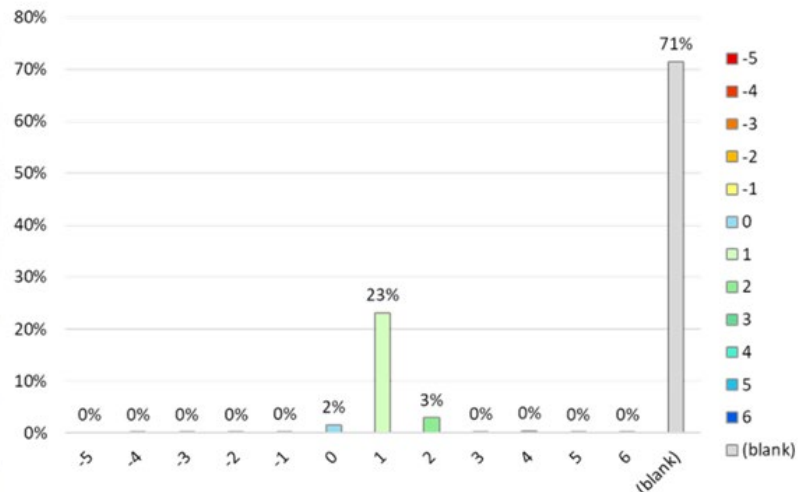
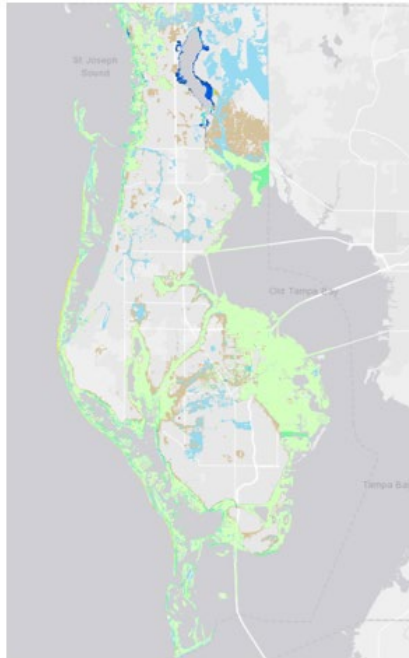
## FEMA Map Change Overview

- BFEs for most of the municipalities in the county are going down.
- New and redevelopment that build to lower elevations may be impacted by higher flood insurance rates under the new rating methodology.
- The Cities of Oldsmar and Safety Harbor, conversely, have primarily increased in BFE. Some jurisdictions have a combination of increasing and decreasing BFEs. Conversely, the County vulnerability study is generally one foot higher than the effective FIRM across the county (Figure 5).



## Pinellas County Vulnerability Assessment Flood Map Overview

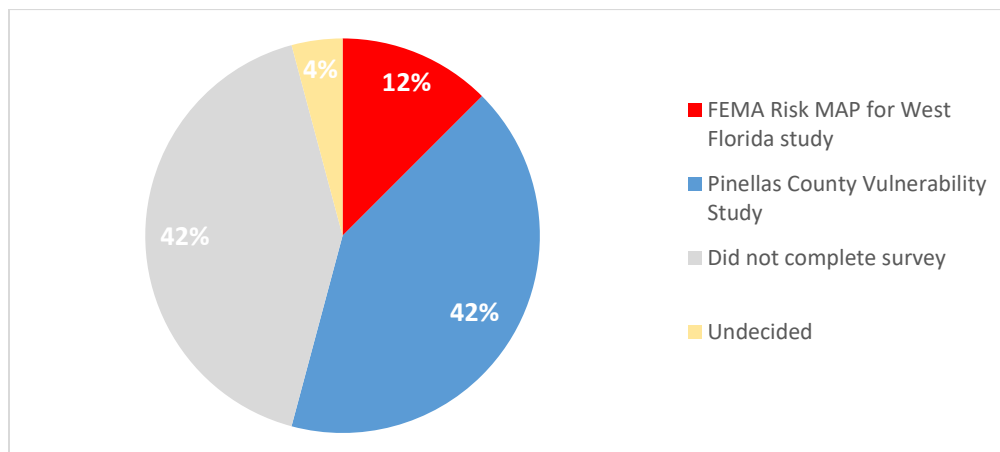
- This study used more up to date data than the FEMA study.
- Flood elevations are generally one foot higher than the current FEMA map in coastal areas countywide.
- If adopted as best available data, we would be building about one foot higher the areas shown in green on the map below.
- Building higher will likely result in lower flood insurance premiums and will make the structure more resilient to flooding.



## City Input Overview

### Map

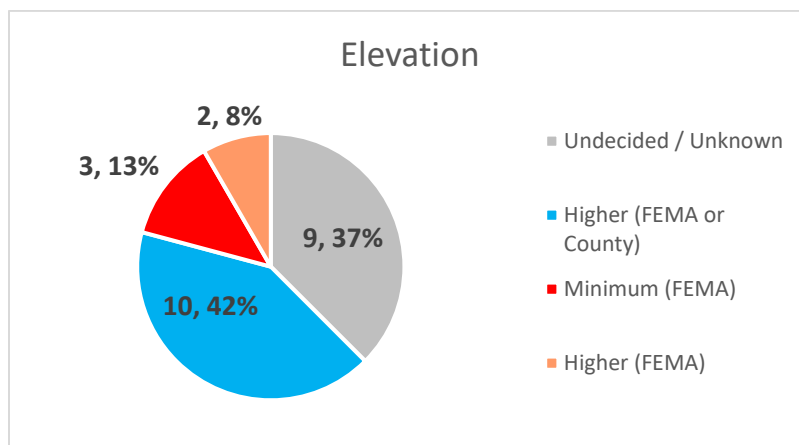
- Most cities identified the County Vulnerability Study to be a more accurate representation of the current 100-year coastal flood risk



<b>FEMA</b>	<b>Vulnerability Study</b>	<b>Undecided / Unknown</b>
Indian Rocks Beach	Belleair Bluffs	Belleair
Oldsmar	Clearwater	Belleair Beach
Tarpon Springs	Gulfport	Belleair Shore
	Indian Shores	Dunedin
	Largo	Kenneth City
	Madeira Beach	North Redington Beach
	Redington Shores	Pinellas Park
	Safety Harbor	Redington Beach
	South Pasadena	Seminole
	Treasure Island	St. Pete Beach
		St. Petersburg

## Elevation

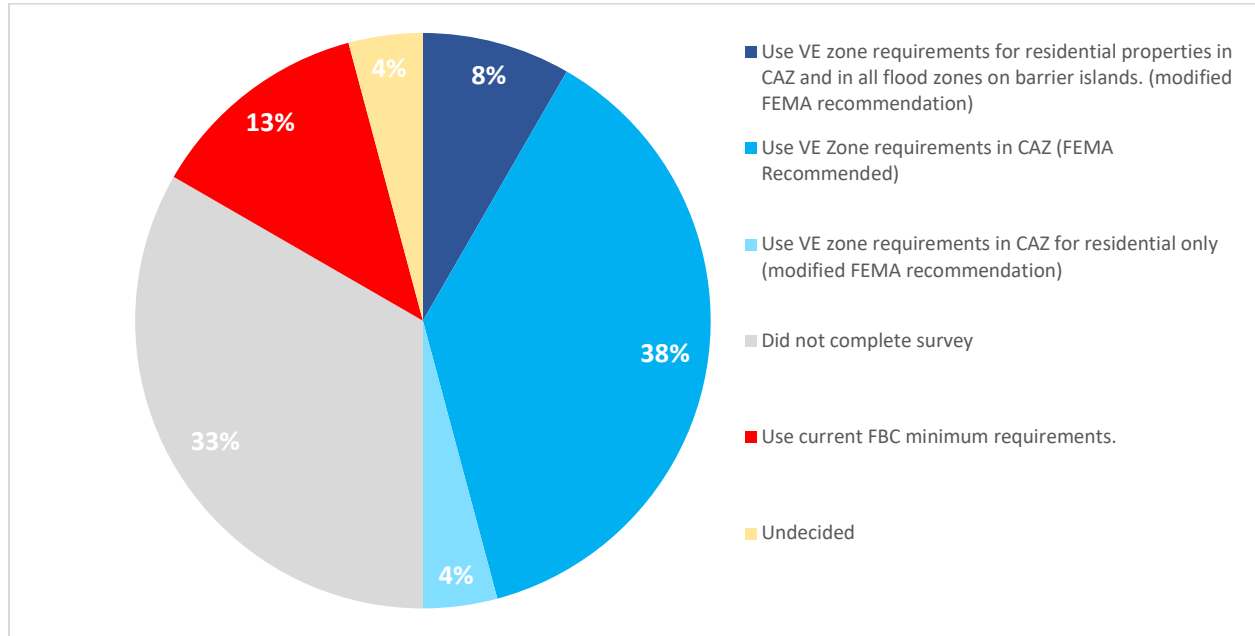
- Most cities will use the higher flood elevation for floodplain management purposes to ensure affordable flood insurance and increased flood protection
- Adoption of a higher standard will only be applicable to new and redevelopment as it occurs over time.



<b>Minimum</b>	<b>Higher</b>	<b>Undecided / Unknown</b>
Indian Rocks Beach	Belleair Bluffs	Belleair
Oldsmar*	Belleair Shore	Belleair Beach
Safety Harbor*	Clearwater	Dunedin
St. Petersburg	Gulfport	Kenneth City
Tarpon Springs	Indian Shores	North Redington Beach
	Largo	Pinellas Park
	Madeira Beach	Redington Beach
	Redington Shores	Seminole
	South Pasadena	St. Pete Beach
	Treasure Island	

*\*FEMA data is higher*

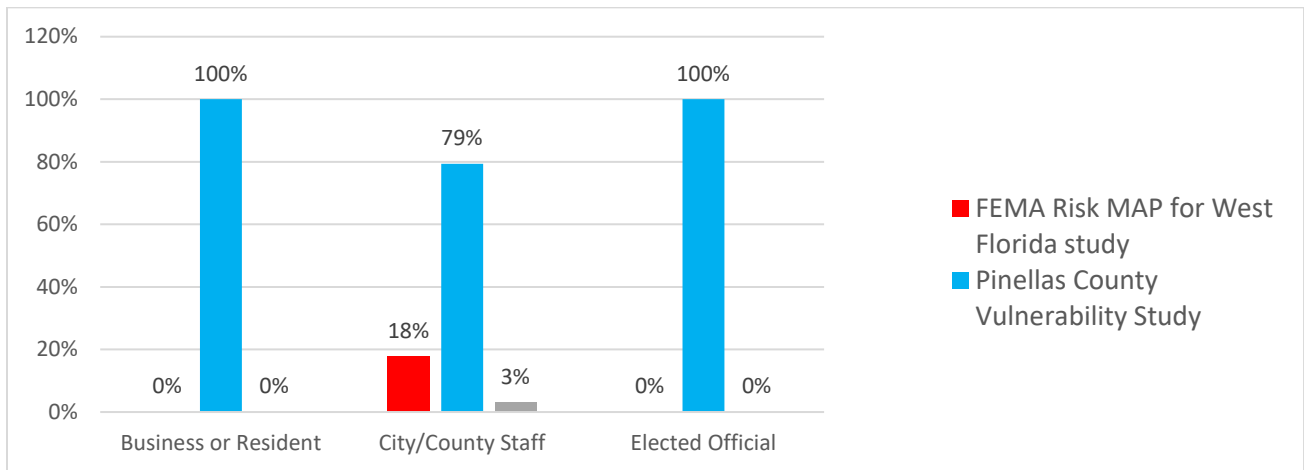
## Coastal A Zones (Foundation Type)



Minimum	Higher	Undecided / Unknown
Safety Harbor	Belleair Bluffs	Belleair
St. Petersburg	Belleair Shore	Belleair Beach
Tarpon Springs	Clearwater	Dunedin
	Gulfport	Kenneth City
	Indian Rocks Beach	North Redington Beach
	Indian Shores	Pinellas Park
	Largo	Redington Beach
	Madeira Beach	Seminole
	Oldsmar	St. Pete Beach
	Redington Shores	
	South Pasadena	
	Treasure Island	

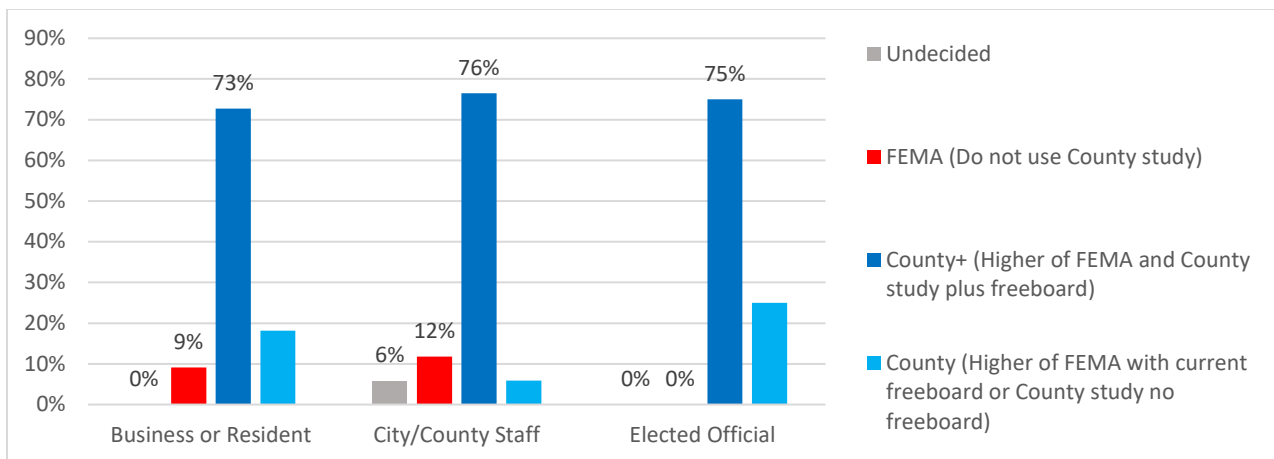
## Stakeholder Input Overview

- Most stakeholders identified the County Vulnerability Study to be a more accurate representation of the current 100-year coastal flood risk



- Most stakeholders think communities should use the higher flood elevation and stronger foundations in the Coastal A zones or on the barrier islands for floodplain management purposes to ensure affordable flood insurance and increased flood protection
- The Pinellas Realtor Organization (PRO) submitted a letter of support for using the County study:
  - Both maps believe that there are properties throughout the county that are susceptible to flooding. We hope the county can come up with a solution that would make the most vulnerable areas more resilient while also steering more affordable flood insurance to as many properties as possible. We believe this could be done by increase **freeboard above BFE based on whichever map, FEMA, or Vulnerability Assessment, is higher.***

### Stakeholder Feedback for Elevation Requirement that is best floodplain management practice



Stakeholder Feedback for Best floodplain management practice for Coastal A Zones

