



Legislation Text

File #: ID#21-9612, **Version:** 1

SUBJECT/RECOMMENDATION:

Support the recommendation to regulate to the Pinellas County's Restore Act Vulnerability Assessment (VA) where the VA has a higher base flood elevation (BFE) than the adopted FEMA FIRM. (WSO)

SUMMARY:

The new FEMA Flood Insurance Rate Maps (FIRM) were automatically adopted on August 24, 2021. The FIRM were under development since 2012 and implemented very few changes since the initial draft release. Pinellas County and other municipalities submitted comments and objections to the maps. FEMA evaluated the concerns and did not change the draft maps.

The effective maps include a significant decrease in base flood elevation (BFE) on Clearwater Beach and Island Estates. In some places, the BFE is 6 feet lower than the previous BFE and outside of the Special Flood Hazard Area (SFHA). This means those properties would not need to elevate or have additional protection from storms. This problem is not unique to Clearwater Beach; all beach communities have lower BFEs per the new FIRM.

To address this problem, Pinellas County developed the Restore Act Vulnerability Assessment (VA). The VA includes a more accurate BFE based on more recent storms, a 3D model, and newer light detection and radar (LiDAR) imaging data.

The BFE in the VA is similar to the previous FIRM, so development will not be significantly different than requirements prior to August 24, 2021.

As recommended, the City will regulate to the VA in locations where the FIRM's BFE is lower than the VA's BFE. In summary, regulate to the higher BFE of the two approaches, VA or new FIRM. The FIRM will continue to regulate which properties need flood insurance if they have a federally backed mortgage. The FIRM will also continue to delineate the Limit of Moderate Wave Action (LiMWA) and Coastal A Zone. All aspects of the Floodplain Management Ordinance will still apply as proposed including Freeboard, Floodproofing, and Substantial Improvement limitation.

By regulating to the VA, the City will receive additional Community Rating System (CRS) points.

Staff will present a resolution for council consideration at a future meeting after Pinellas County has adopted the VA.