

Amending Part III of the Pinellas County Code, Land Development Code, Chapter 158 Floodplain Management

October 12, 2021 BCC Agenda Item #7
Agenda File #21-1903A

- FEMA began the Flood Insurance Rate Map (FIRM) update in 2012 – 9 years ago.
- New FIRM Maps went into effect on August 24th, 2021.
- Compared to the previous maps, the updated FEMA/FIRM Maps have higher flood elevations along Tampa Bay and lower flood elevations along the entire Gulf and Intracoastal Waterway.
- The County’s Vulnerability Assessment Flood Map was updated last year using more recent data than FEMA.
- The County map is generally 1 foot higher than the new FEMA Map throughout the County.
- Cities with increasing FIRM requirements along Tampa Bay, will (likely) adopt the new FEMA/FIRM Maps.
- Most of the cities intend to use whichever standard is higher, FEMA OR the County’s Vulnerability Assessment; some with additional freeboard, others without. (see attached)
- The data and alternatives were discussed with multiple stakeholders including
 - Cities,
 - Development Community Advisory Group,
 - Chambers of Commerce; and
 - Pinellas and Pasco Central Realtor Organizations.
- The proposed ordinance amendments include using the higher of the FEMA and the County Vulnerability Assessment (100-year flood) plus current adopted freeboard as the minimum elevation requirement and applying VE zone requirements in the Coastal A zone (FEMA recommended) for the unincorporated area.

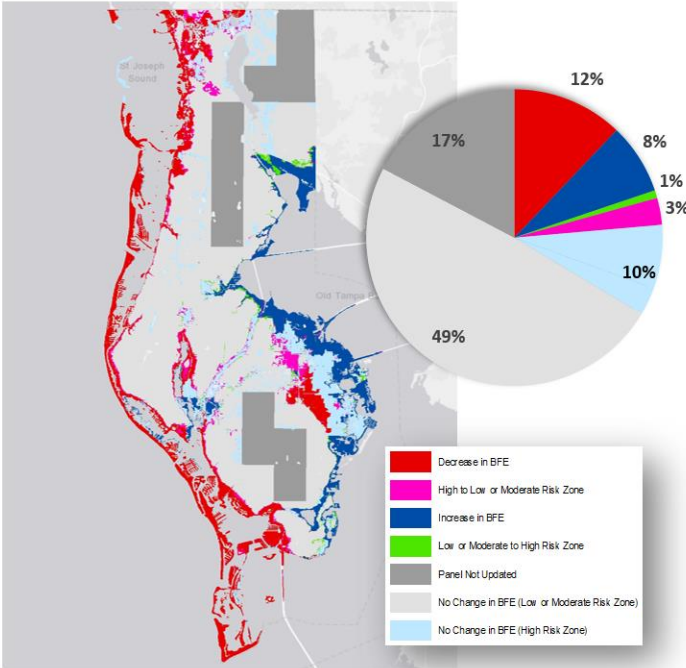
Matrix of Input from Cities on 2021 FIRM

Community	Freeboard Elevation (Ft)	Elevation Recommendation	Coastal A Zone
Belleair	1	Feedback not received	Feedback not received
Belleair Beach	1	Undecided	Undecided
Belleair Bluffs	2	Higher of FEMA plus current freeboard OR Pinellas County Vulnerability Study elevation without freeboard	VE zone requirements in CAZ for residential only (modified FEMA recommendation)
Belleair Shore	1	Higher of FEMA OR Pinellas County Vulnerability Study elevation plus current freeboard	VE zone requirements for residential properties in CAZ and in all flood zones on barrier islands. (modified FEMA recommendation)
Clearwater	2	Higher of FEMA OR Pinellas County Vulnerability Study elevation plus current freeboard	VE Zone requirements in CAZ (FEMA Recommended)
Dunedin	1	FEMA data and current freeboard	FBC minimum requirements
Gulfport	1	Higher of FEMA OR Pinellas County Vulnerability Study elevation plus additional freeboard	Use VE Zone requirements in CAZ (FEMA Recommended)
Indian Rocks Beach	1	New FEMA data and current freeboard	Use VE Zone requirements in CAZ (FEMA Recommended)
Indian Shores	4	Higher of FEMA OR Pinellas County Vulnerability Study elevation plus current freeboard	VE Zone requirements in CAZ (FEMA Recommended)
Kenneth City	1	Feedback not received	Feedback not received
Largo	1	Higher of FEMA data plus current freeboard OR County 2070 Vulnerability Assessment without freeboard	VE Zone requirements in CAZ (FEMA Recommended)

Community	Freeboard Elevation (Ft)	Elevation Recommendation	Coastal A Zone
Madeira Beach	2	Higher of FEMA OR Pinellas County Vulnerability Study elevation plus additional freeboard	VE zone requirements for residential properties in CAZ and modified FEMA recommendation in all flood zones
North Redington Beach	1	New FEMA data and current freeboard	Current FBC minimum requirements
Oldsmar	1	New FEMA data and current freeboard - Will not reduce BFEs	VE Zone requirements in CAZ (FEMA Recommended)
Pinellas Park	1	Feedback not received	Feedback not received
Redington Beach	1	New FEMA data and current freeboard	New FEMA data and current freeboard
Redington Shores	3 (Residential) 2 (other)	Higher of FEMA OR Pinellas County Vulnerability Study elevation plus current freeboard	VE Zone requirements in CAZ (FEMA Recommended)
Safety Harbor	1	New FEMA data and current freeboard - Will not reduce BFEs	Current FBC minimum requirements.
Seminole	1	Feedback not received	Feedback not received
South Pasadena	2	Higher of FEMA OR Pinellas County Vulnerability Study elevation plus current freeboard	VE Zone requirements in CAZ (FEMA Recommended)
St. Pete Beach	1	Higher of FEMA OR Pinellas County Vulnerability Study elevation plus current freeboard	VE zone requirements in CAZ for residential only (modified FEMA recommendation)
St. Petersburg	1	New FEMA data and current freeboard	Current FBC minimum requirements.
Tarpon Springs	1	New FEMA data and current freeboard	Current FBC minimum requirements.
Treasure Island	2	Higher of FEMA OR Pinellas County Vulnerability Study elevation plus additional freeboard	VE Zone requirements in CAZ (FEMA Recommended)

Community	Freeboard Elevation (Ft)	Elevation Recommendation	Coastal A Zone
*Pinellas County	2 in CAZ/VE if parallel to wave. 1 (A zones); 1 or 1.5 (X Zones)	Recommended: Higher of the FEMA and County 100-year flood elevation (Vulnerability Assessment) plus current freeboard.	Recommended: VE zone requirements in the Coastal A zone (FEMA recommended)

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



The updated FEMA Flood Insurance Rate Map (FIRM) has higher flood elevations along Tampa Bay and lower flood elevations along the entire Gulf and intracoastal than the current map. The County’s Vulnerability flood map is generally a foot higher than the current FEMA map and used more recent data for analysis. Most stakeholders identified the County Vulnerability Study to be a more accurate representation of the current 100-year coastal flood risk.

In October flood insurance rates are expected to be based on actuary rates not the maps. The new pricing methodology is called Risk Rating 2.0 (RR 2.0).

Based on feedback from city managers, chambers, realtors and other stakeholders, Pinellas County staff will be recommending the Board of County Commissioners use the higher of the FEMA and County Vulnerability Assessment (100 year flood) plus the current freeboard as the minimum elevation requirement and applying VE zone requirements in the Coastal A zone (FEMA recommended) for our unincorporated jurisdiction.

The higher standards only apply to new construction or redevelopment and improvements of greater than 50% of the value of an existing structure.