

# National flood insurance plan: efforts in reducing flood los



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In this report, the City of St. Petersburg has several contingency plans set to reduce the risk of flooding. First and foremost, they advise through a statement of warning. According to the St. Petersburg Florida Code of Ordinance Municode Library (section 16. 40. 050. 1. 6, 2017) states that although the Florida Building Code is considered the minimum. The city informs that larger floods are bound to happen and will.

The city's ordinance code discusses that flood levels may depend on the intervention and or support of natural -vs- man-made causes. The city places emphasis on flooding outside of the zone areas is not impossible and that it could happen and not to assume that it will not. The designated flood zones are based on Global Information Systems (GIS) maps called " Flood Insurance Rate Maps" or (FIRM).

Their requirements can be found on the " Federal Emergency Management Agency" (FEMA) website. (FEMA), reserves the right to require city regulations to be revised as necessary as discussed in " Title 44 Code of Federal Regulations, Sections 59 and 60" (" St. Petersburg Florida Code of Ordinance Municode Library", 2017).

According to (Adamides et al., 2016) the city code statutes of the City of St. Pete uses what is referred to as a " Community Rating System" or (CRS). " Prior to; July 1st, 2010 NFIP CRS Section 553. 73(5) of Florida Statutes are the following"

- a) limitations on use of enclosures below buildings
- b) limitations on use of nonstructural and no compacted earthen fill

- c) limitation on installation of manufactured homes in certain flood hazard areas
- d) requirement to locate buildings at least 10 feet landward of the reach of mean high tide
- e) submission of operations and maintenance plans for dry flood proofed buildings

A broad overview of the scope of the St. Petersburg Florida Code of Ordinance Municode Library states in section 16. 40. 050. 1. 2. That provisions of the section including but not limited to “ subdivision of land; filling, grading, and other site improvements and utility installations; construction, alteration, remodeling, enlargement, improvement, replacement, repair, relocation or demolition of buildings, structures, and facilities that are exempt from the Florida Building Code (“ St. Petersburg Florida Code of Ordinance Municode Library”, 2017)”.

Other methods the City of St. Petersburg educates the populous to help reduce the risk of flooding is by passing out brochures, education of students of all ages and by amending if necessary any city ordinance codes or reform bills. Further education for the citizens of the city is on a detailed web page for the City of St. Petersburg.

There is an in-depth overview of flood information including educational videos found on their website. The website resources also allow the community to access maps, contacts, and educational information on Biggert-Waters act and what it is.

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The City of St. Petersburg also allows access to mitigation strategy plans, the National Flood Insurance Plan or (NFIP) for the city; along with a Community Rating System or (CRS).

Other relevant programs in Pinellas County on flood information, Floodplain Management for the city of St. Petersburg and its ordinance can be found on their main website as well as [www.fema.gov](http://www.fema.gov). As a last measure of prevention, the city also alerts its citizens by the use of a public warning system. (Adamides et al., 2016).

In order to enforce the minimum floodplain management regulations, the City of St. Petersburg employs building codes. Section 16.40.050.1.3 of the St. Petersburg Florida Code of Ordinance Municode Library references this. The code states “ that its purpose is to establish minimum requirements to safeguard the public health, safety, and general welfare of its citizens. It also minimizes public and private losses due to flooding through regulation of development in flood hazard areas” (“ St. Petersburg Florida Code of Ordinance Municode Library”, 2017). The “ St. Petersburg Florida Code of Ordinance Municode Library”, states the following:

1. Minimize unnecessary or prolonged disruption of commerce, access, and public service during times of flooding;
2. Require the use of appropriate practices, at the time of initial construction, in order to prevent or minimize future flood damage;
3. Manage filling, grading, dredging, mining, paving, excavation, drilling operations, storage of equipment or materials, and other development which may increase flood damage or erosion potential;

4. Manage the alteration of flood hazard areas, watercourses, and shorelines to minimize the impact of development on the natural and beneficial functions of the floodplain;
5. Minimize damage to public and private facilities and utilities such as water and gas mains, electric, telephone and sewer lines, streets and bridges located in floodplains;
6. Help maintain a stable tax base by providing for the sound use and development of flood hazard areas in such a manner as to minimize future flood blight areas;
7. Minimize the need for future expenditure of public funds for flood control projects and response to and recovery from flood events;
8. Meet the requirements of the National Flood Insurance Program for community participation as set forth in the Title 44 Code of Federal Regulations, section 59. 22;
9. Protect human life and health;
10. Minimize the need for rescue and relief efforts associated with flooding and generally undertaken at the expense of the general public;
11. Ensure that property owners are notified yearly the property is in a flood-prone area;
12. Restrict or prohibit uses which are dangerous to health, safety, and property due to water or erosion hazards or which result in damaging increases in erosion or in flood heights or velocities; and
13. Prevent or regulate the construction of flood barriers which will unnaturally divert floodwaters or which may increase flood hazards to other lands.

So what is flood insurance the Biggert-Waters act? According to Harrington a journalist with the Tampa bay Times, it is a Flood Insurance Reform Act of 2012, which “ removed the subsidies on about 20 percent of policies nationwide for homes that were built prior to 1975” (Harrington, 2016).

Harrington writes that Congress after considering the damages that accrued after Hurricane Katrina and Superstorm Sandy they needed to make the NFIP meet yearly criteria.

Congress found that after the storms the program was more than \$23 billion in debt due to claims in those years. Another drawback of the Flood Insurance Reform was that some of its recipients were grandfathered in at low flood insurance rates (Harrington, 2016). Harrington writes that Florida of all the other states was the most affected by the new reforms.

In 2014 in hopes of improving the Flood Insurance Reform Act, Congress decided due to the losses to revise the cost of insurance. This act created a 20% hike in insurance rates. In consideration to the homeowners, the new rates would not be in play until 2016 and the homeowners were allowed extra time to prepare for the rates to go up. This ended with renewals beginning April 1<sup>st</sup>, 2016.

Previously mentioned, GIS maps or FIRMS were drawn up to show Floodplain Zones. They were designated with letters such as “ A”, “ B”, “ C”, “ V”, and “ X”. Special Flood Hazard Areas (SFHAs) or high-risk areas are designated with “ A” and “ V”; whereas low-risk zones are everything else. They are known as Non-Special Flood Hazard Areas (NSFHAs) (Harrington, 2016).

Harrington notes that more than 50% of Florida's 2 million insurance policies are zones designated in the " X" area.

Collected data over the past decades reflects a great deal on the City of St. Petersburg. The NFIP was able to project a 100-year plan. This plan shows coastal flooding inland as far as 10 miles in some areas where others are only a few (Boland, 2017). According to the significant flood events data on FEMA. gov Superstorm Sandy, on the other hand in October of 2012 paid 131, 031 losses in policies with an estimated \$8, 494, 205, 096 in damages with an average loss payment of \$65, 00 Granted Superstorm Sandy minutely affected Florida and the City of St. Petersburg it still did its fair share of damages.

Tropical Storm Debbie who sat on the coast of Florida in June of 2012, did do a great deal of damage. One thousand seven hundred and ninety-two policies were affected, with \$42, 694, 074 in total damages paid out. Each with an average amount of payment at \$24, 000 (" Significant Flood Events | FEMA. gov", 2017). It is with this type of data that the City of St. Petersburg is able to compile projections of future disasters.

According to the Repetitive Loss Area Analysis, Shore Acres represents a repetitive loss area within St. Petersburg which attribute to over 200 affected flood policies. Shore Acres alone attributed to \$13. 7 million in losses that were paid out. Before development in 1923 Shore Acres was designated as costal marshlands. It was later developed in the mid-1950's with land varying from 5 to 6 feet above sea-level (Shore Acres Repetitive Loss Area Analysis, 2016).

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The Repetitive Loss Area Analysis states that Shore Acres along with Belleair Shores and Clearwater Beach attribute to 21.95% of the State of Florida's pay out. The three totaled \$67,976,750.33 in damages alone. These high loss areas in Pinellas County are considered "Hot Spots" for the county and are targeted areas for future mitigation programs (Shore Acres Repetitive Loss Area Analysis, 2016).

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