

Broadwater Neighborhood

November 18, 2024

Storm Damage: Community Rating System (CRS), The 49% Rule, Post-Disaster Emergency Permits, Mitigation



What is it?

- Voluntary program that incentivizes better floodplain management practices through flood insurance discounts for the community's residents

What is the purpose?

- Promote compliancy to FEMA's and the community's regulations
- Reduce flood risk to homeowners and businesses
- Increase affordability of flood insurance policies

Examples

- Public Information
- Mapping and Regulations
- Flood Damage Reduction
- Warning and Response



FEMA



The Community Rating System (CRS)



CRS Class System

Class Breakdown

- Class Rankings 1 through 10
- Flood insurance premium discounts increase by 5% with each class
- Class 10 receives no discount, a Class 9 receives a 5% discount, Class 8 receives a 10% discount...

The City's Discount

- Acknowledged as Class 5
- St. Petersburg residents can receive up to 25% discount on NFIP policies

CRS Credit Points	CRS Class	CRS Discount (Premium Reduction)
4,500+	1	45%
4,000 – 4,499	2	40%
3,500 – 3,999	3	35%
3,000 – 3,499	4	30%
2,500 – 2,999	5	25%
2,000 – 2,499	6	20%
1,500 – 1,999	7	15%
1,000 – 1,499	8	10%
500 – 999	9	5%
0 – 499	10	0



FEMA's 50% Rule

What is it?

- Regulation of the National Flood Insurance Program (NFIP)
- Repairs or alterations to structure exceeding 50% are deemed substantial and must be brought into compliance with current floodplain, zoning and building regulations

The City's 49% Rule

Higher Regulatory Standard

- This small 1% decrease can be the difference between a 25% and a 20% flood insurance discount
- Helps to further protect our resident's properties and investments



Substantial Damage (post storm)

- Any combination of repair or reconstruction of a structure where the cumulative cost equals or exceeds 49% of the pre-damaged market value of the structure before the improvement or repair is started.

Substantial Improvement (sunny day)

- Any reconstruction, rehabilitation, addition or other improvement to a structure where the cumulative cost equals or exceeds 49% of the market value of the structure before the start of construction of the improvement.

Market Value

- St. Petersburg estimates market value by using the tax assessment value of your structure provided by the Pinellas County Property Appraiser.
- If homeowners disagree with this estimate, they may submit an independent appraisal for the structure performed by a state-licensed appraiser.



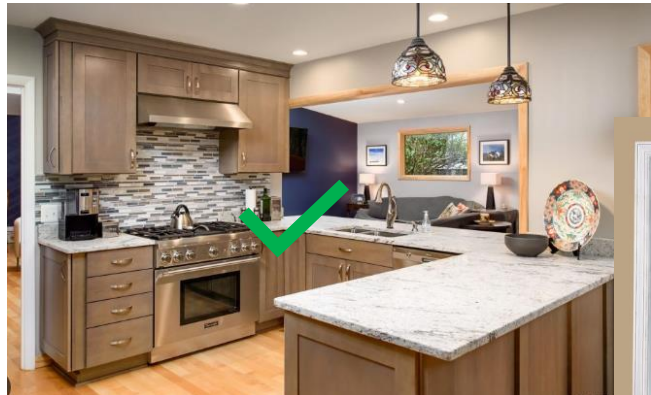
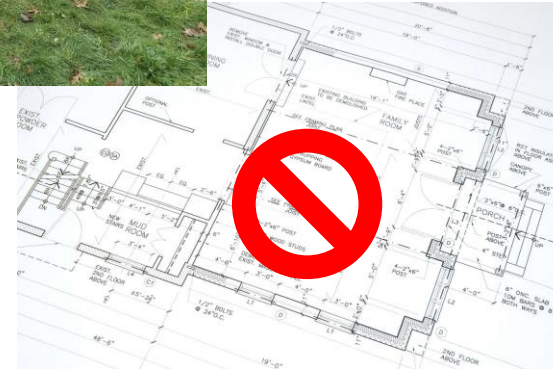
What Is Substantial Damage/Improvement?



What Is Considered Repair/Alteration?

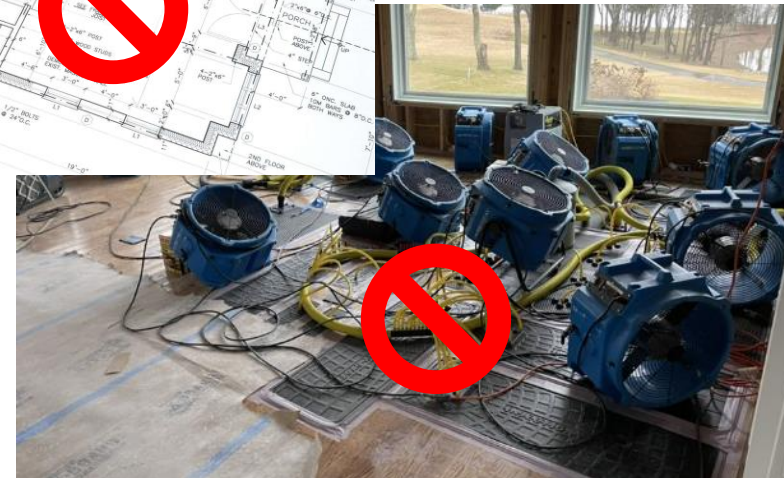
Items include, but are not limited to:

- Drywall
- Floors
- Roof
- Doors/Windows
- Cabinetry
- Interior/exterior finishes
- Equipment
- Fixtures
- Labor



Items NOT included:

- Design and permitting fees
- Removal of demo/debris
- Site improvements





Post Disaster Emergency Permit (PDEP)

Submittal documents for PDEP's

- Completed permit application with a detailed scope of work and job cost breakdown by trade.
- Owner / Contractor Disclosure Statement.
- Floor plan with rooms labeled and dimensions.
- Notice of Commencement



When projects are within 25%, a Substantial Improvement / Damage Review Package is required, providing a detailed cost breakdown with a 5% contingency included. This review is to ensure improvements within the SFHA will not surpass our 49% threshold.

PDEP's are priority permits and are reviewed ahead of others.




Created for tracking and reporting of post storm repairs.




PDEP's may be applied for via our online portal (ePlan) or over the counter in person.





How is St. Pete Different?

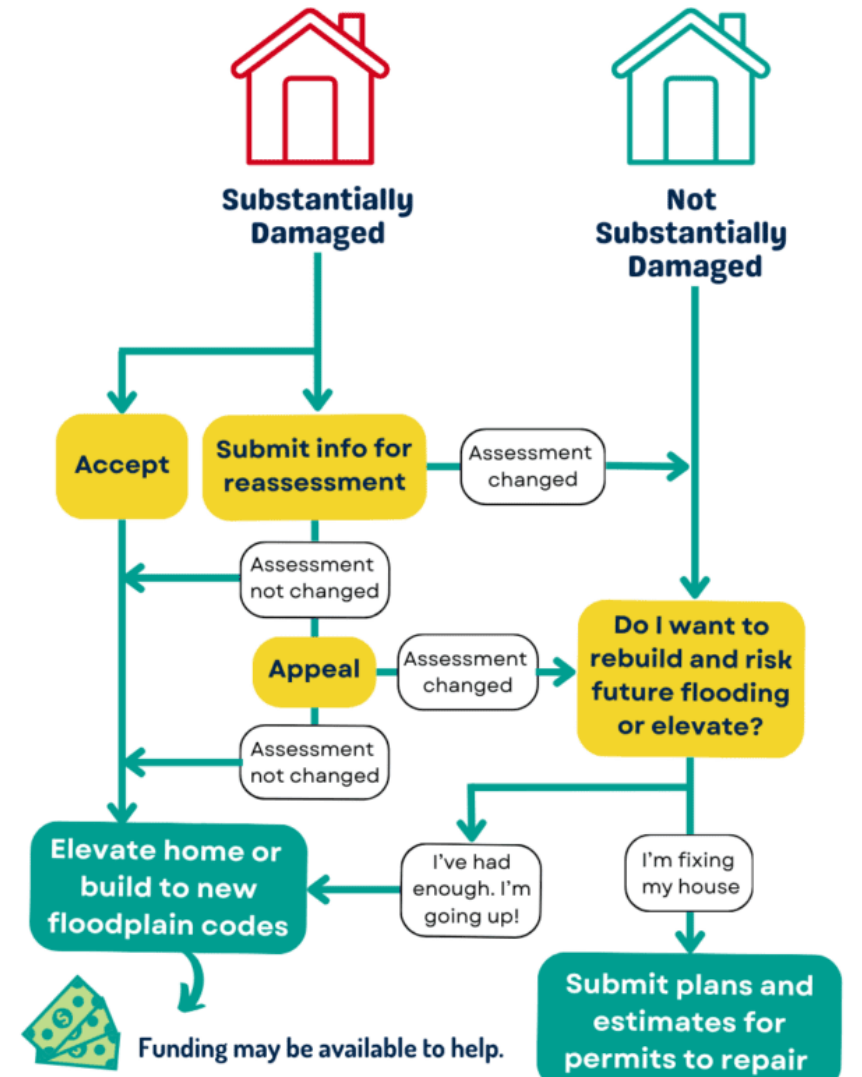
 We are a “one permit system”.

 We are permit to permit. We do not have a cumulative or look back period.

 Building and FEMA are covered in the same review.

 We are one of the few building departments in Pinellas County that offer over the counter review for same day permits.

 We have stayed open for business as usual to provide support for our residents.



 Funding may be available to help.

Homeowners may be eligible for funding to help meet requirements to elevate or rebuild. FEMA and other agencies may open funding programs to County residents whose primary residence flooded or who must or wish to bring their homes into compliance with current floodplain requirements. Visit pinellas.gov/sdsi and DisasterAssistance.gov for more information.

Submit plans and estimates for permits to repair

Remember you still have to spend less than 49% of your home's value.

 For more information visit pinellas.gov/sdsi or call 727-464-3888.



WHY WE MUST COMPLY



- Removal from Community Rating System causing a dramatic increase in insurance premiums (25%)
- Suspended from NFIP making our resident's ineligible to obtain flood insurance
- Loss of disaster assistance from FEMA
- Loss of grant/funding opportunities such as FMA, HMPG, BRIC
- Homeowners could lose access to federally regulated mortgages and face foreclosure



Compliance and Mitigation

The 49% Rule prohibits improvements/repairs for damage to a structure in the SFHA exceeding 49% of its market value unless the entire structure is brought into full compliance with current zoning, building, and floodplain management regulations.

Mitigation Examples

- Relocate outside floodplain
- Elevate
- Demolish / Build New
- Floodproofing (non-residential only)
- Build second story, vacate first





Flood Mitigation Assistance (FMA)

- Helps reimburse for cost of mitigation
- Can cover up to 100% of mitigation costs

FMA Swift Current

- Branch of FMA offering a faster option for mitigation with shorter deadlines

Small Business Administration (SBA) Loans

- Provides low interest loans to replace or repair property/assets damaged by disaster



Increased Cost of Compliance (ICC)

- Helps cover up to \$30k for bringing structure into compliance



Mitigation Assistance

FEMA FMA Information

<https://www.fema.gov/grants/mitigation>

FEMA Disaster Assistance

<https://www.disasterassistance.gov/DAC-RI/location-search>

SBA Loan

<https://www.sba.gov/about-sba/sba-locations/headquarters-offices/office-disaster-recovery-resilience>

Pinellas County Property Appraiser

[Pinellas County Property Appraiser \(pcpao.gov\)](http://pcpao.gov)

The 49% Rule Information

www.stpete.org/rule49

Permit application on-line

<https://stpe-egov.aspgov.com/Click2GovBP/index.html>

ICC Information

<https://www.floodsmart.gov>

Resources

THANK YOU



Planning & Development Services
1 4th Street N
StormRecoveryPermits@stpete.org
www.stpete.org/rule49