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## **COMMISSION MEETING CITY OF ST. PETE BEACH**

155 Corey Avenue  
St. Pete Beach, FL 33706

Tuesday, December 04, 2018  
6:00 PM

Call to Order  
Pledge of Allegiance  
Good of the Order  
Roll Call

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### **REGULAR MEETING**

#### **1. Presentations**

- a. Jake Holehouse, H.H. Insurance, Flood Insurance Advocate for Pinellas County - Flood Map Changes**
- b. Jerry Dabkowski, George F. Young - Corey Avenue Street Rehabilitation Concept**

#### **2. Changes to the Agenda** - Any agenda items to be added, moved, or deleted will be addressed at this time. Added items will be assigned agenda item numbers and moved items should remain with the same item numbers. Notation will be made that those items will be taken out of order. Consent items may be removed for discussion, changes, and/or anticipation of a non-unanimous vote and considered separately on the request of anyone on the Commission or by a majority vote of the City Commission upon request of an audience member.

#### **3. Audience Comments** - Comments shall be limited to 3 minutes per person to issues not on the agenda, 21 minutes in total.

#### **4. Audience Comments 2** - Comments shall be limited to 3 minutes per person to issues not on the agenda, 21 minutes in total.

## **5. City Clerk, City Manager, City Attorney and City Commission Reports**

## **6. Adjournment**

**APPEAL:** In accordance with 286.0105, Florida Statute (Notices of meetings and hearings must advise that a record is required to appeal), if a person decides to appeal any decision made by this committee, board, agency, or commission with respect to any matter considered at this meeting or hearing, he or she will need a record of the proceedings, and that, for such purpose, he or she may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based.

**AMERICANS WITH DISABILITIES ACT (ADA):** In accordance with the Americans with Disabilities Act and Florida Statutes, if any person with a disability defined by the ADA needs special accommodation to participate in this proceeding, then not later than two business days prior to the proceeding, he or she should contact City Hall at (727) 367-2735.

**The public is cordially invited to attend this meeting.  
All agenda material is available for review at City Hall.**

# Flood Insurance Update

Presented By:

Jake Holehouse, MS-RMI, CPCU

# Overview

- National Flood Insurance Program (NFIP) Renewal Update
  - What would an NFIP lapse mean?
- Flood Insurance Map Updates

# NFIP Renewal

- Believe it or not – It has been about 6 years since the Biggert-Waters Act was passed and 5 years since it went to effect. This means that the NFIP is due for a renewal
- For approximately the last year, the NFIP has essentially been running on a month to month basis waiting for a long term extension
- The NFIP is currently authorized to run until November 30<sup>th</sup>

# NFIP Essential Needs

- The essential part of getting the NFIP renewed is a long term bill that provides 5 to 7 years of protection
- The second essential part of getting the NFIP renewed is preserving grandfathering
  - Grandfathering is what allows areas like Feather Sound to have flood rates in the \$1,000 range when the rates should be closer to \$2,500 based on today's and future maps
  - The Senate is in agreement that grandfathering is essential
  - The House has fought grandfathering and tried to remove it from bills multiple times

# Map Updates

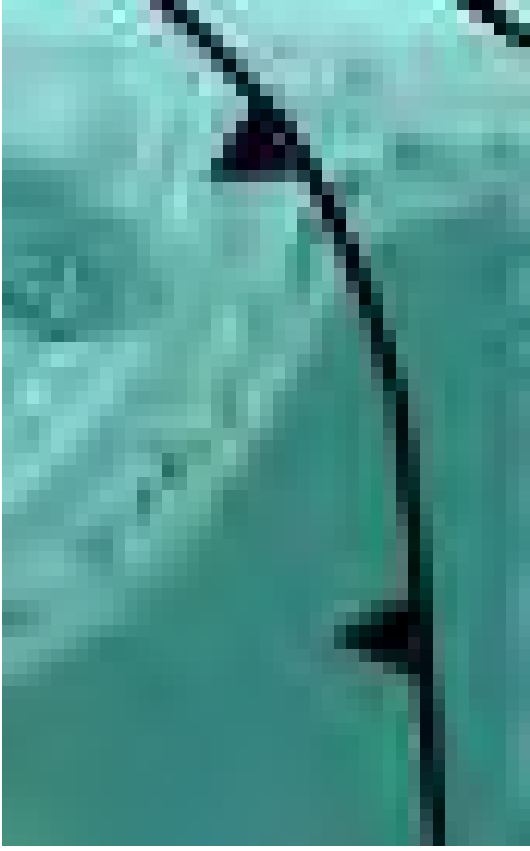
- The new maps are preliminary and not official yet
- The barrier islands won the most and most areas will see rate reductions based on the new flood maps

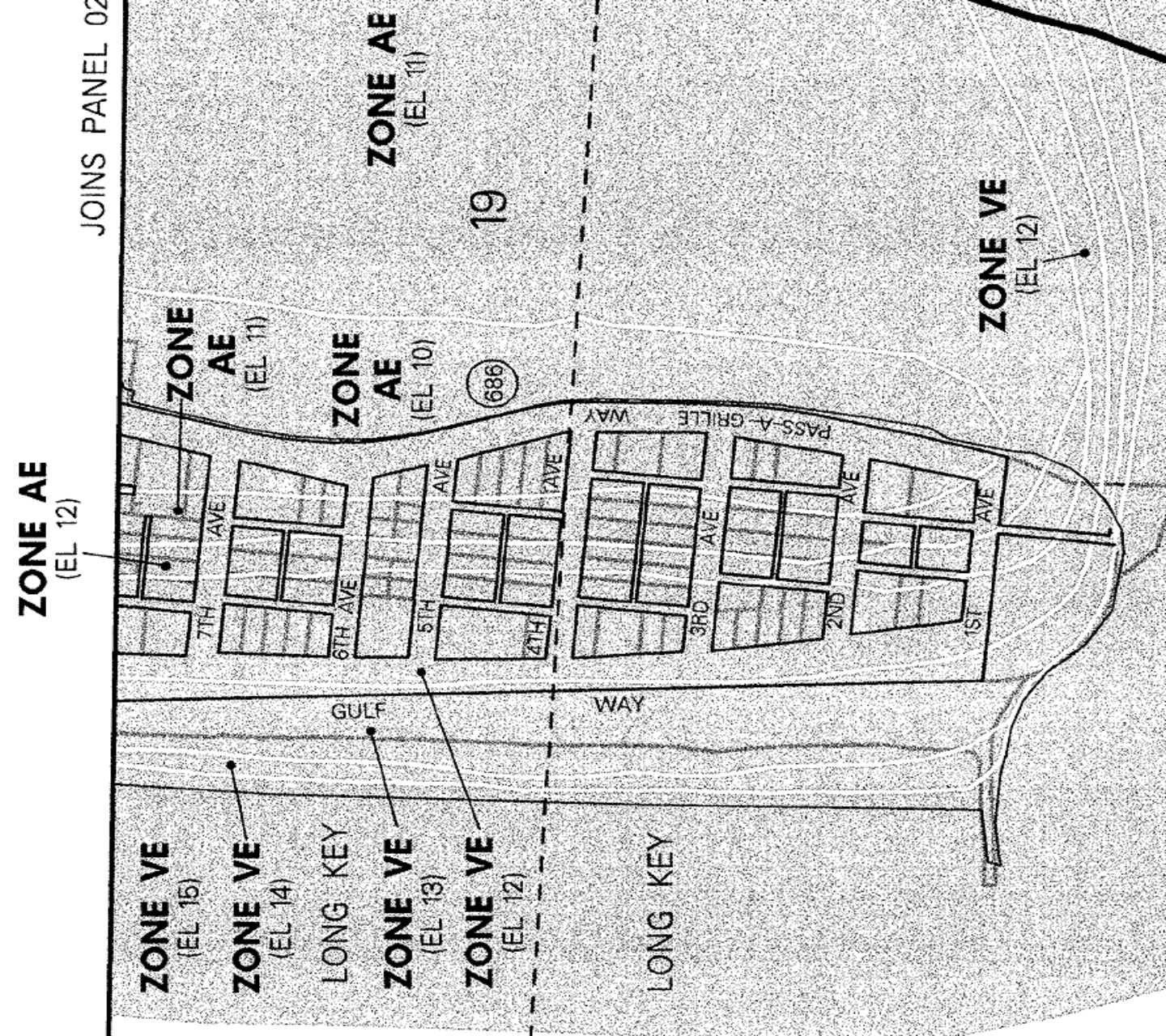
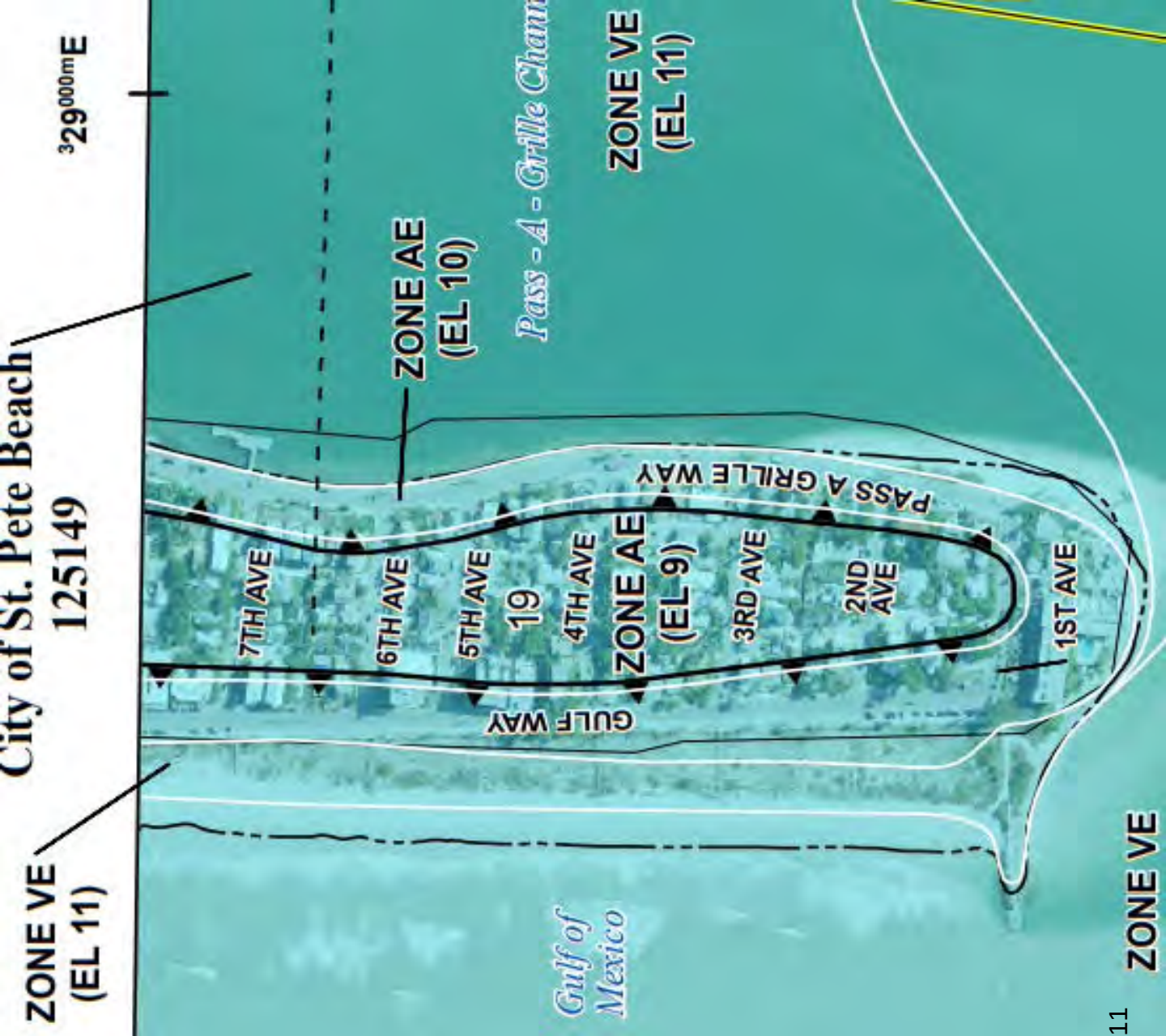
# Things to Keep in Mind

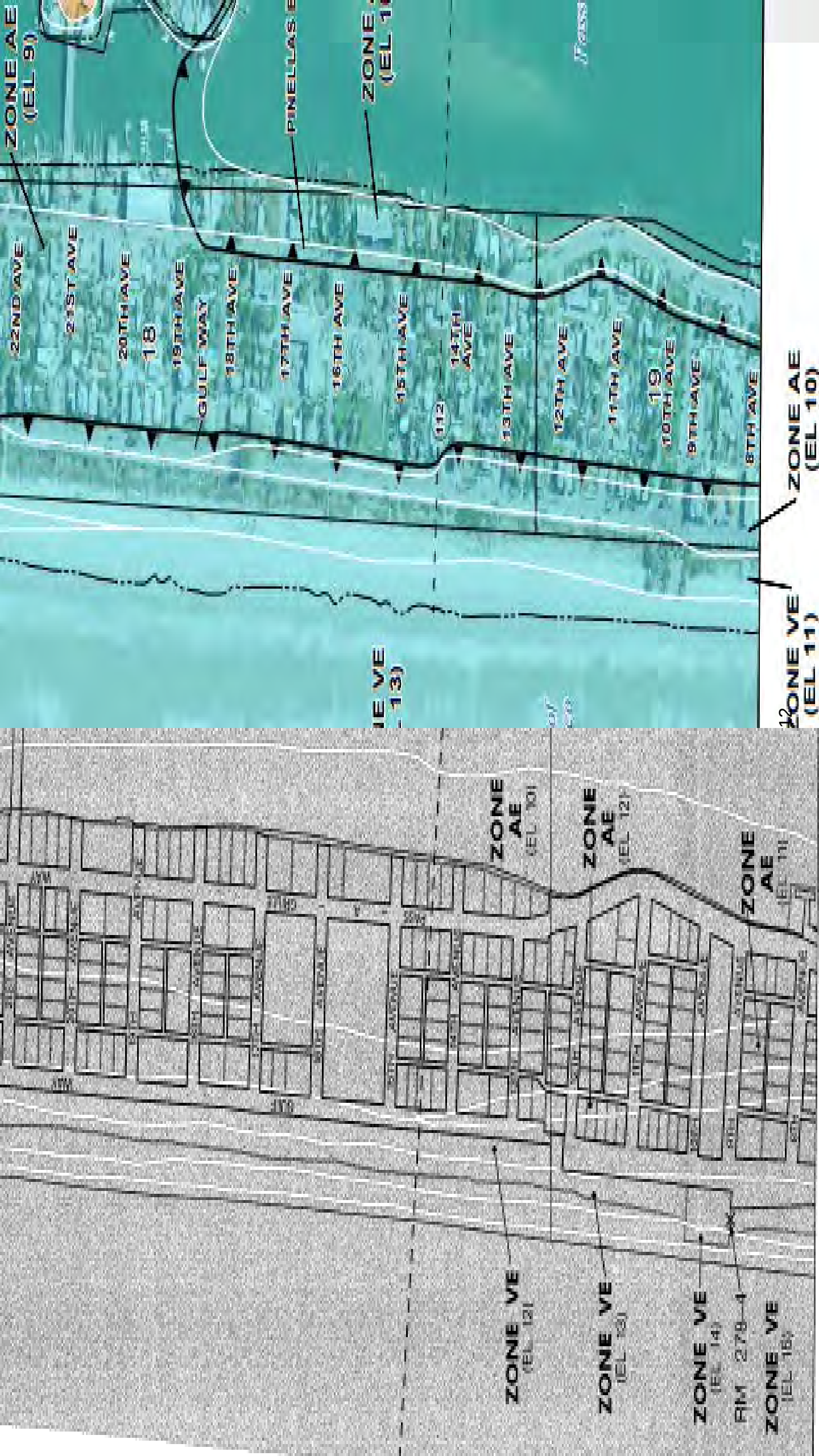
- A Zone or V Zone = Mandatory Flood Purchase for a mortgage
- B, C, X Zone = Non-Mandatory purchase but highly recommended
- Coastal A Zone = Big Win
  - Flood water does not know where the V is versus the A Zone
  - FEMA created the Coastal A Zone as a hybrid between the two zones
  - Insureds will be required to build a home to V Zone standards – Deep Pilings and Breakaway Walls
  - Insureds will pay an A Zone rate – Rates will drop from the \$5,000 to \$6,000 range to the \$400 to \$600
  - HUGE WIN!
- V Zone = Expensive Zone
  - The cost of construction is increased
  - The cost of flood insurance is in the \$5,000 range
- Historical Rating
  - Assuming it sticks (it should)
  - Homes built 1975 or newer can rate back to their original flood zone so even if it changes to a V zone as of now, it is protected to still rate the flood insurance as an A zone

# Reading the Map

- White Lines = Flood Zones
- Blue Area = A or V Zone
- Orange Area = B, C, X Zone
- Black Line with Triangles = Coastal A Zone

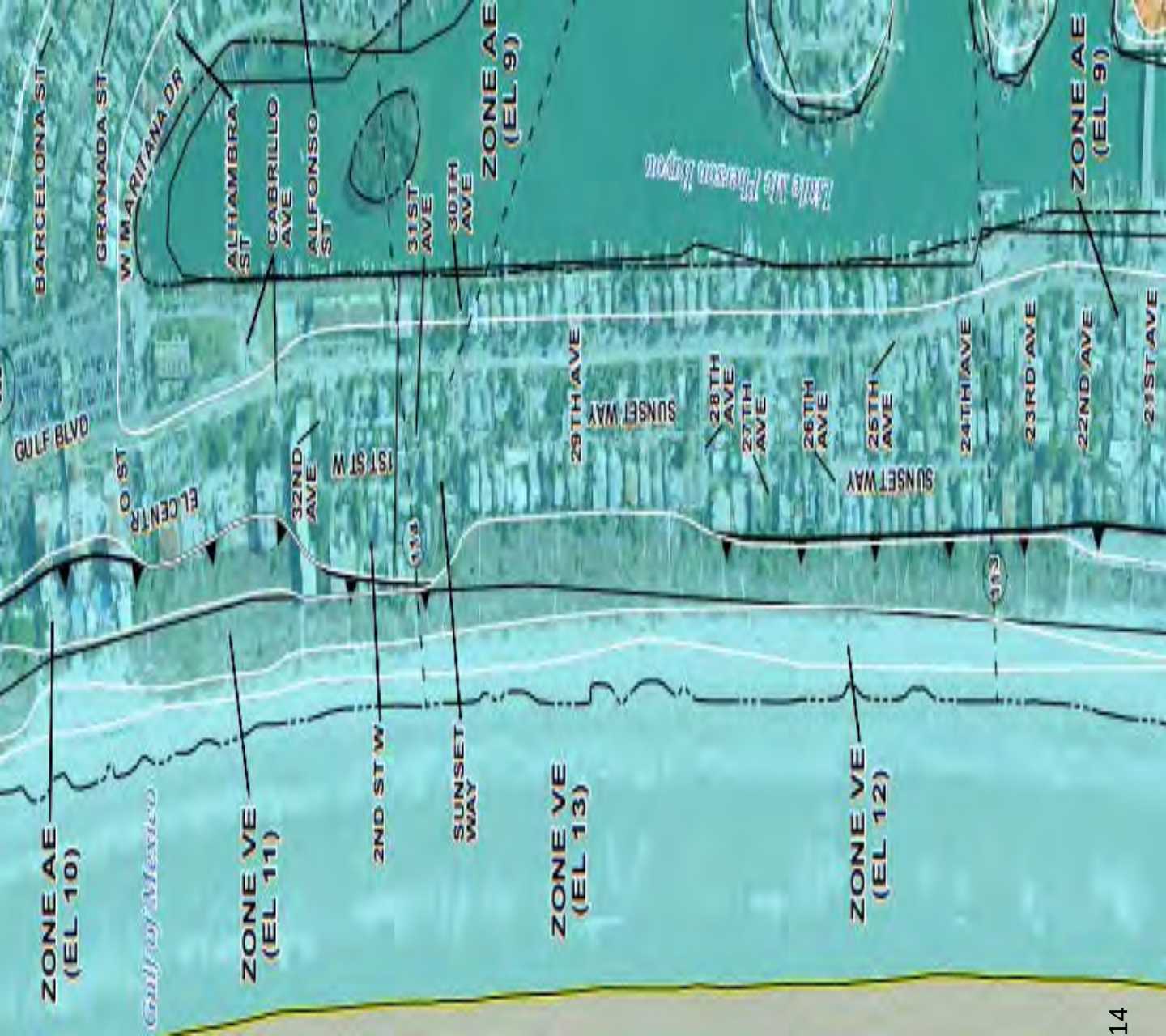
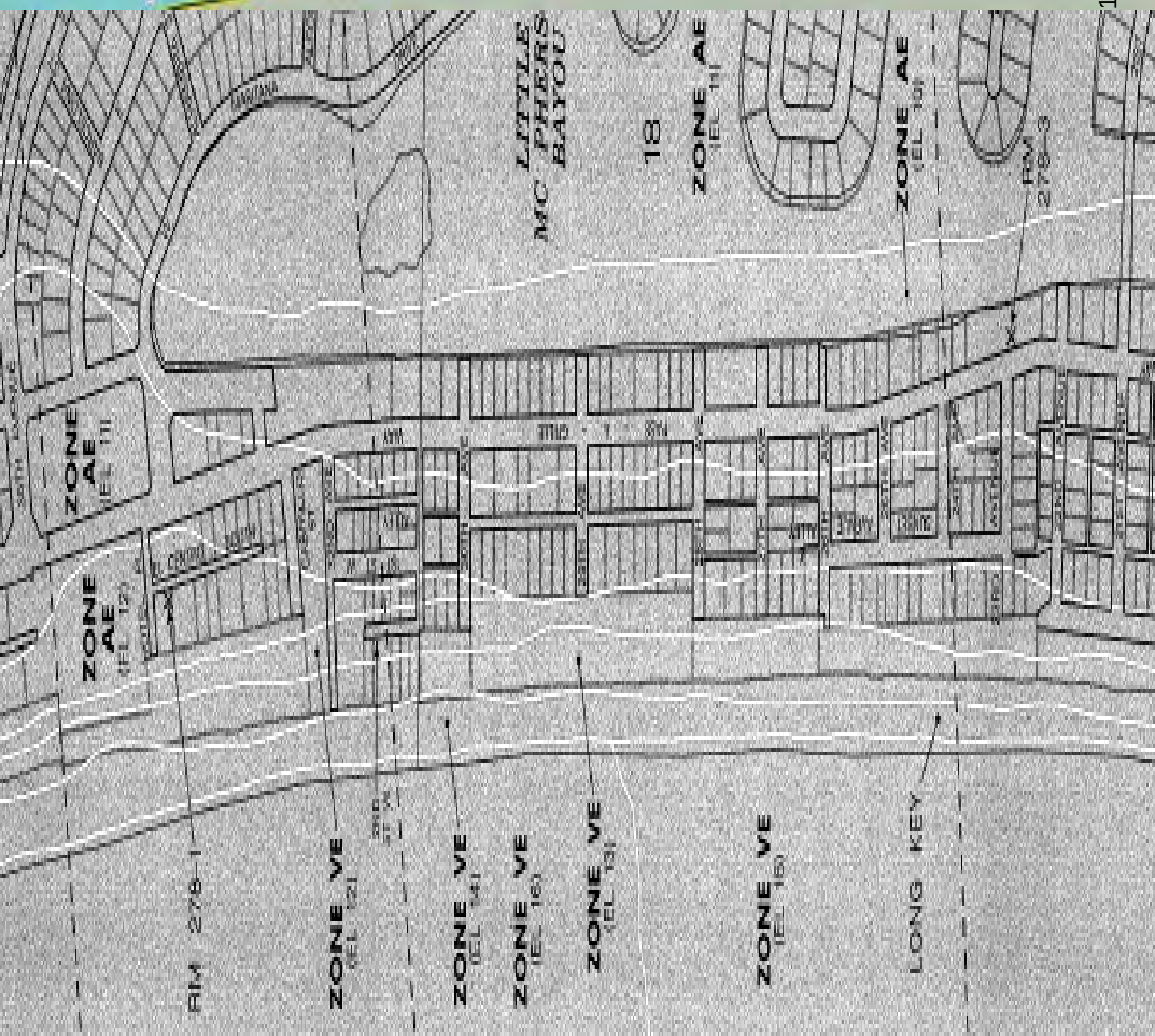






# Rate Change – Non Elevated A Zone

- Assuming the front door of the house is currently at 9 Feet
- Current Base Flood Elevation – 12 Feet
  - \$250,000 Building
  - \$100,000 Contents
  - Premium - \$3,146
- New Base Flood Elevation – 9 Feet
  - \$250,000 Building
  - \$100,000 Contents
  - Premium - \$1,380



# Rate Changes – Elevated V zone to Elevation A Zone

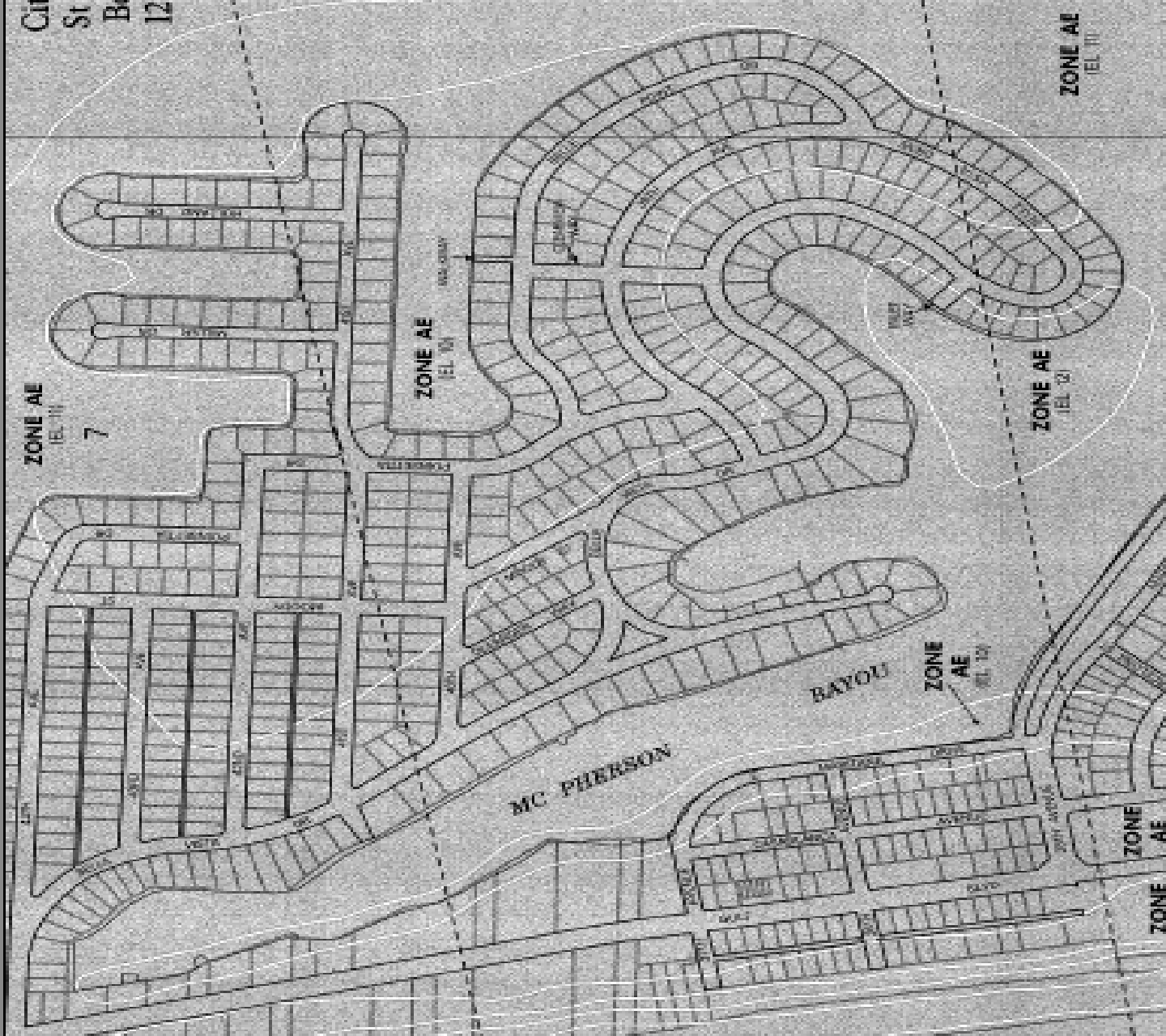
- NFIP Based Rates
- V Zone
  - \$250,000 Building
  - \$100,000 Contents
  - Premium - \$12,188
- A Zone
  - \$250,000 Building
  - \$100,000 Contents
  - Premium - \$450

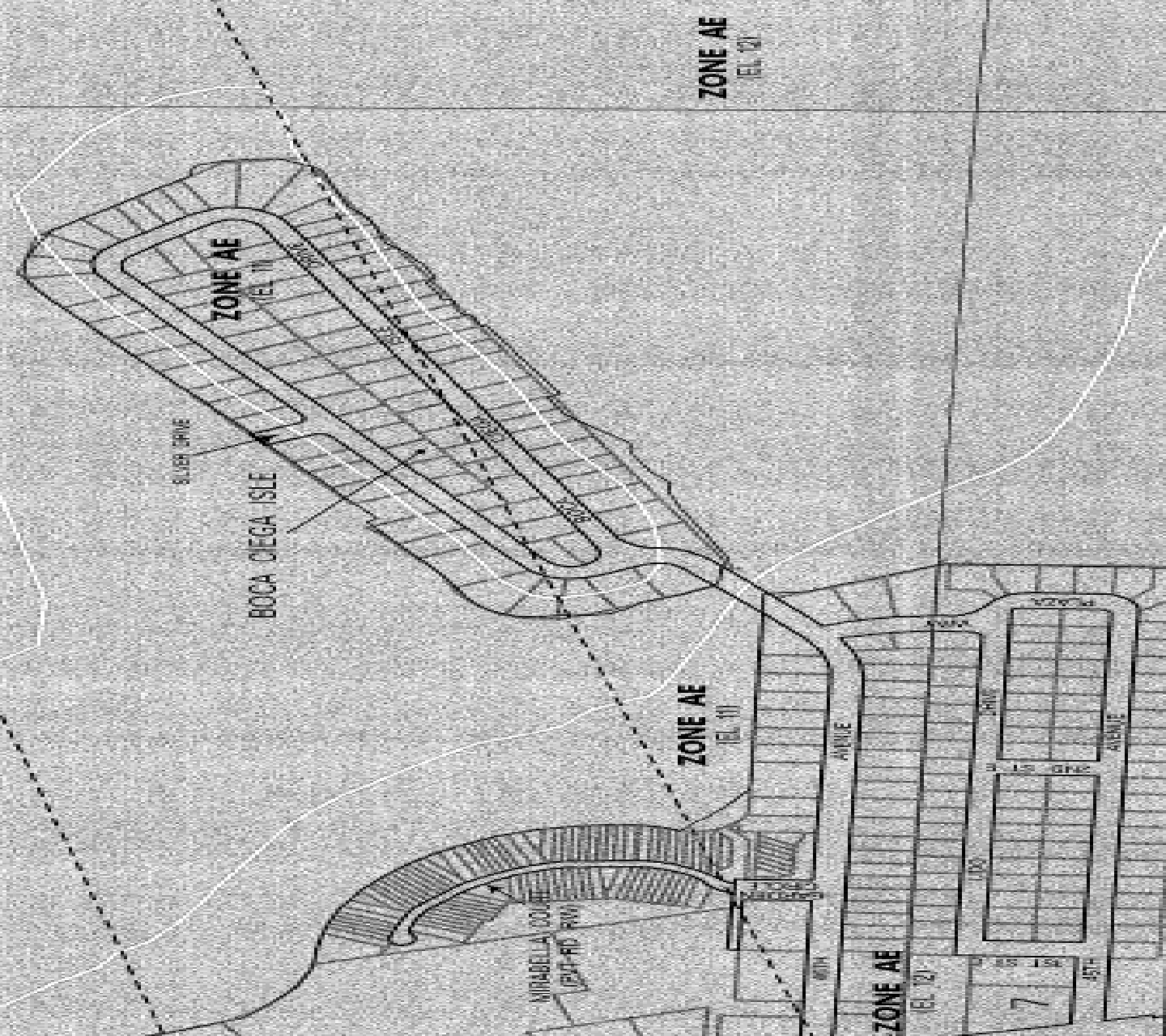


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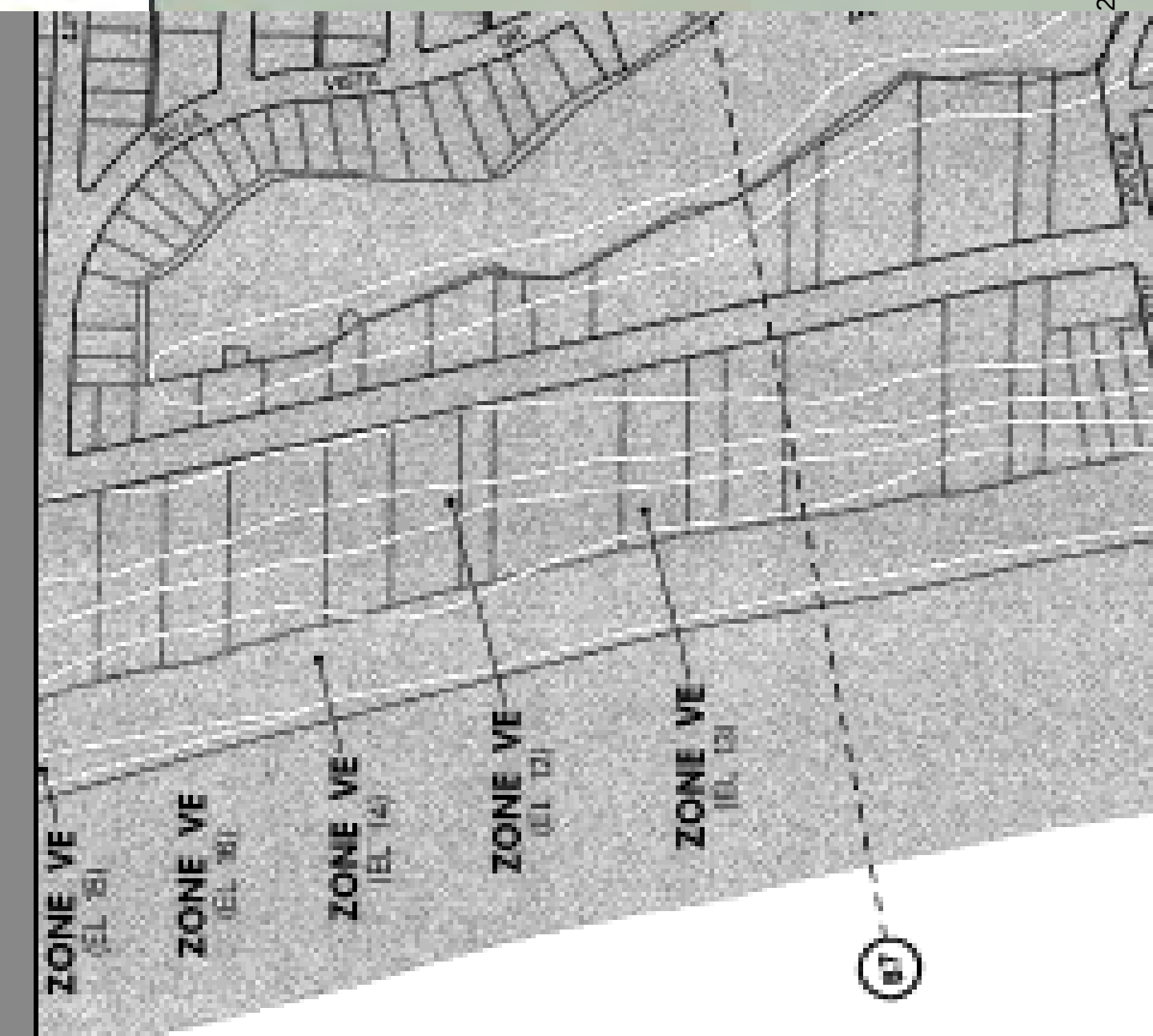
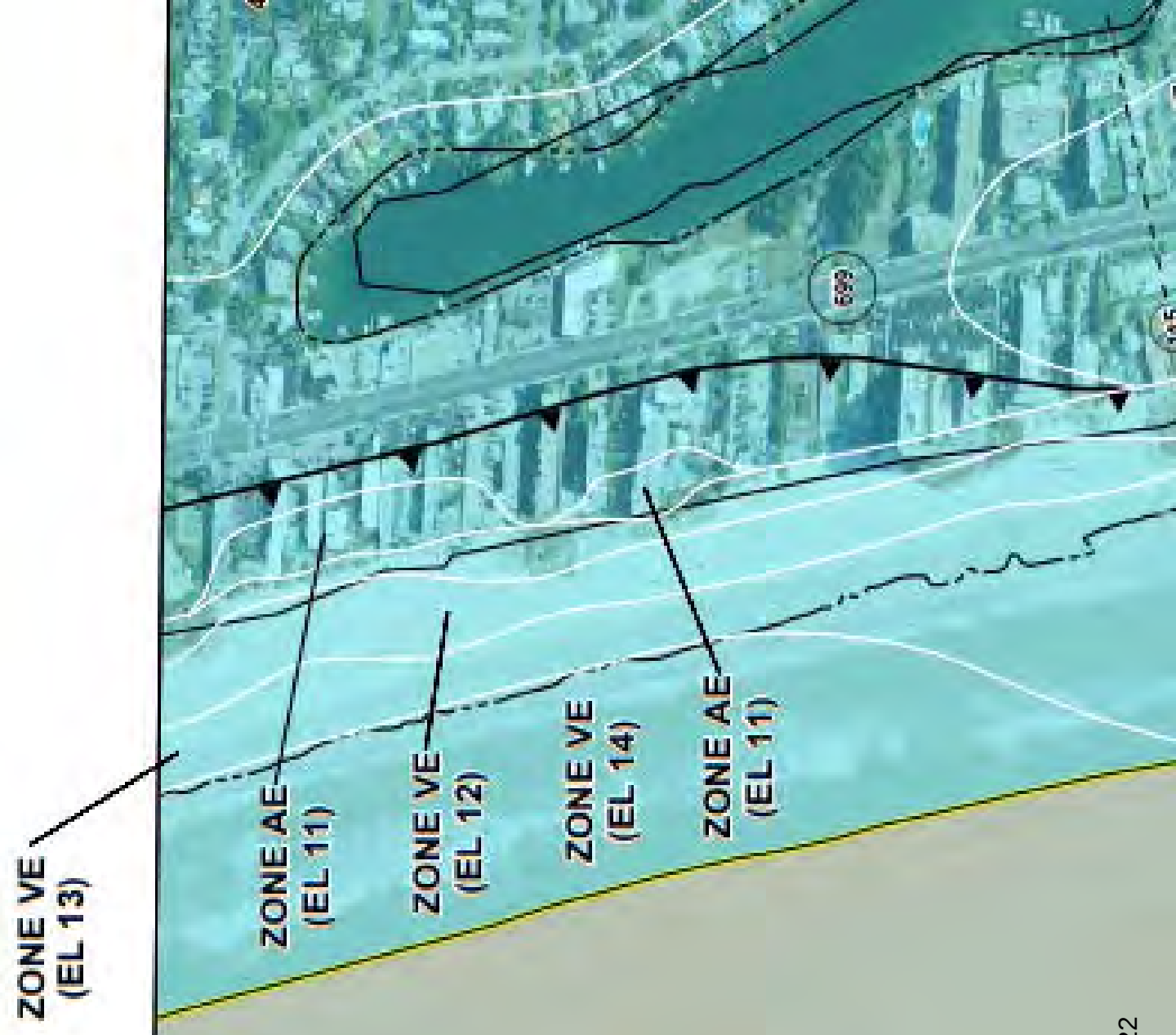


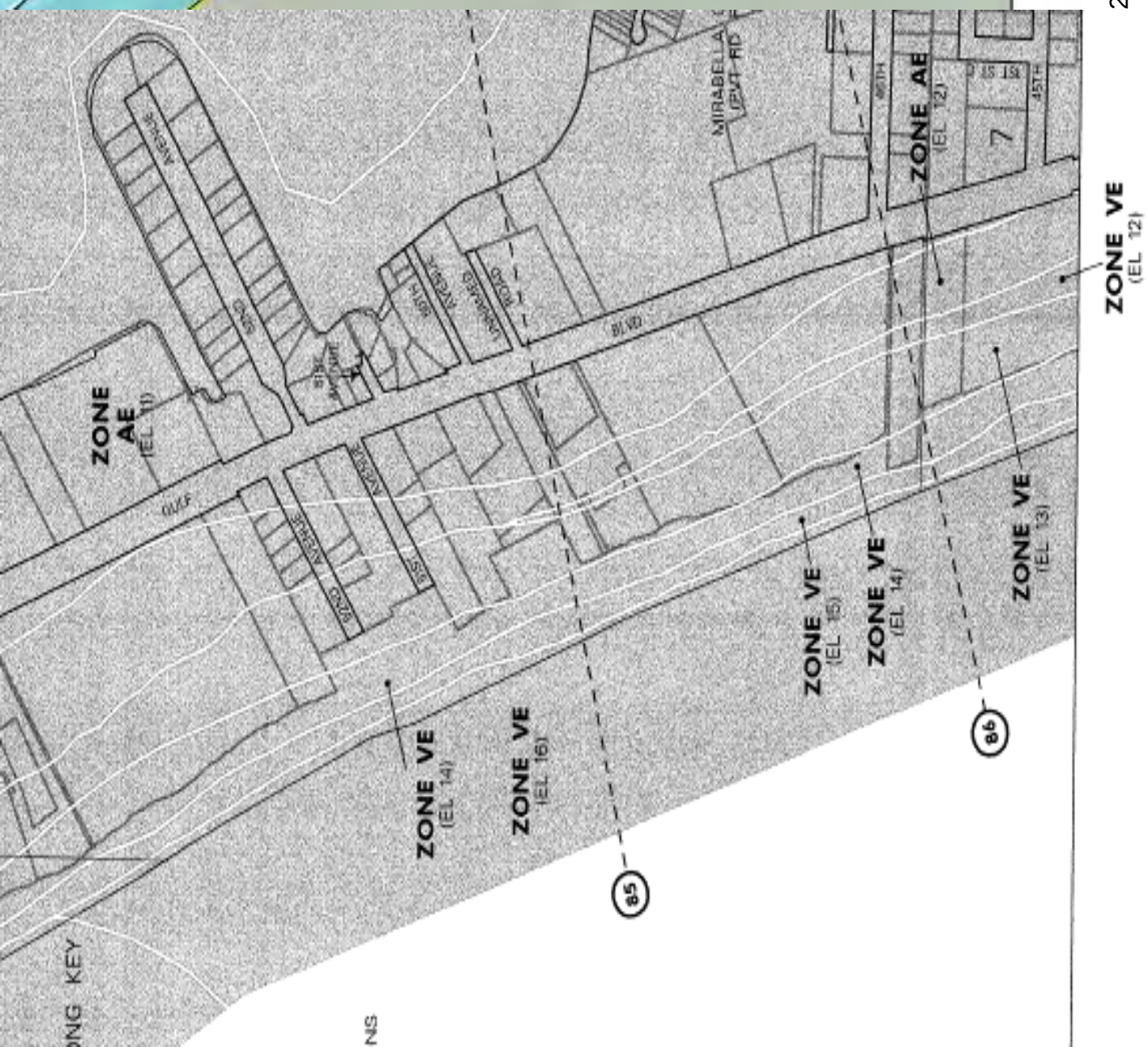




# Rate Change – Elevated A Zone

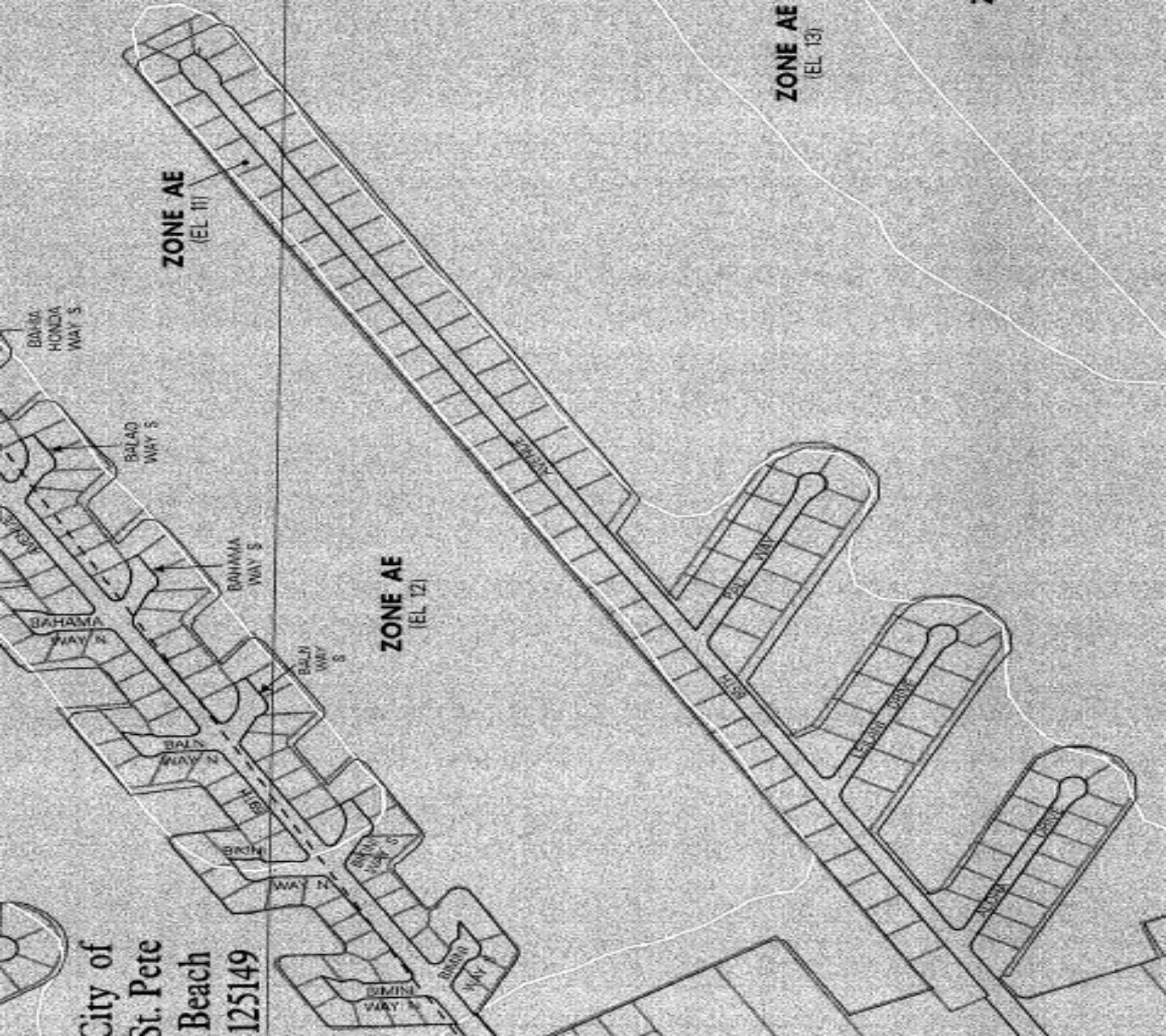
- Assuming the front door of the house is currently at 12 Feet
- Current Base Flood Elevation – 12 Feet
  - \$250,000 Building
  - \$100,000 Contents
  - Premium - \$1,444
- New Base Flood Elevation – 10 Feet
  - \$250,000 Building
  - \$100,000 Contents
  - Premium - \$533

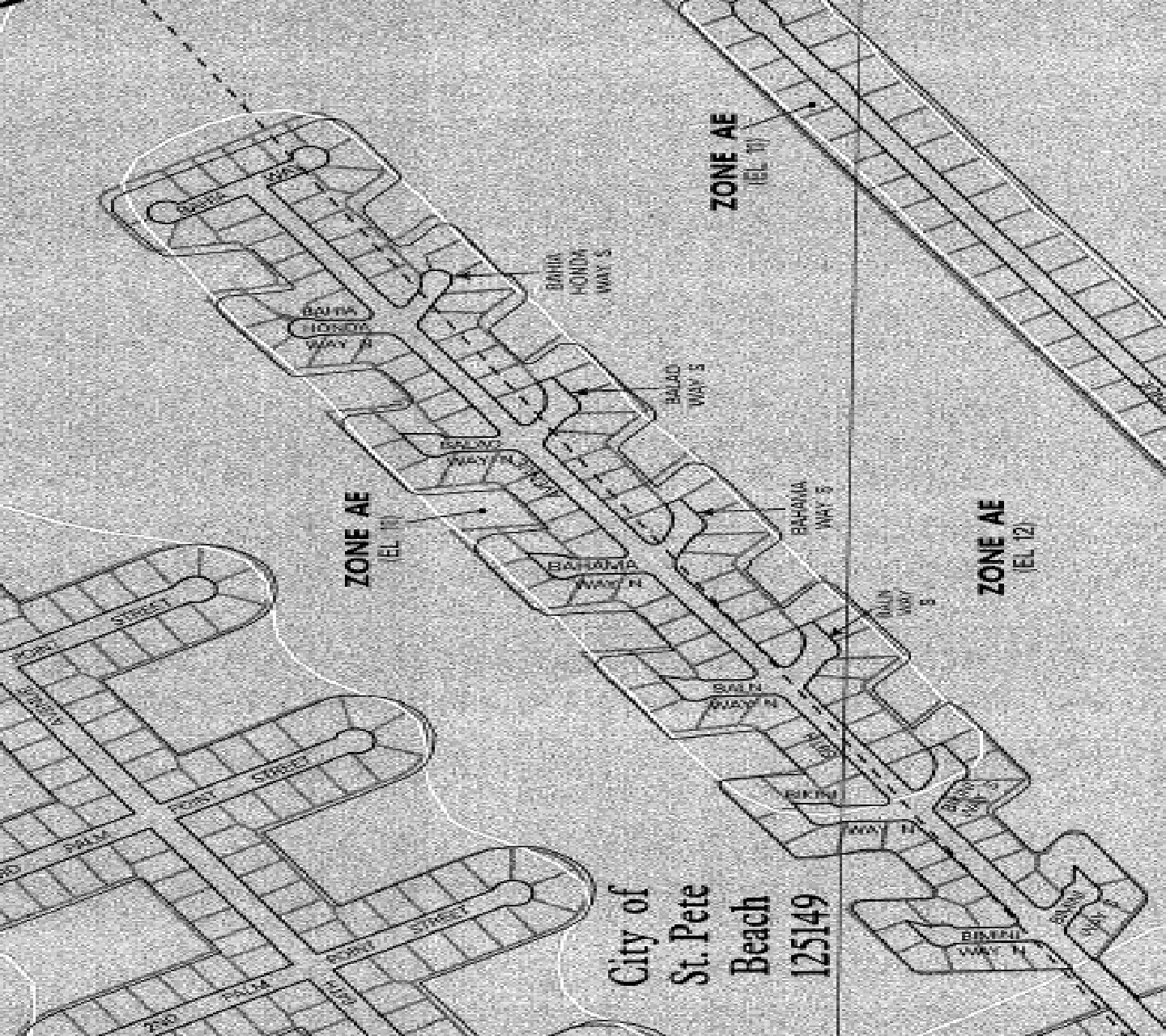
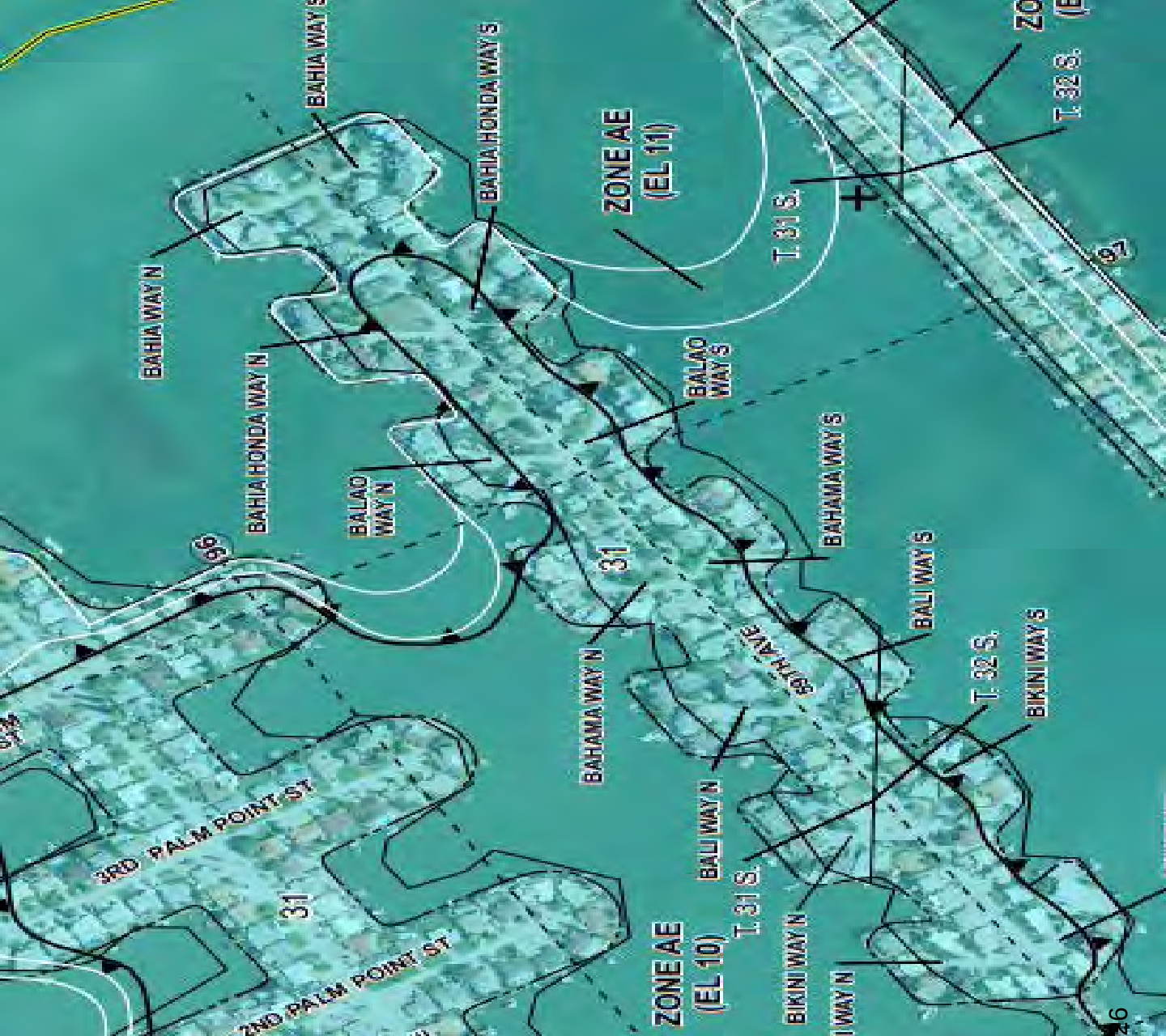




# Rate Changes – Condo Master Policy - Elevated V zone to Elevation A Zone

- NFIP Based Rates
- V Zone
  - Premium - \$74,588
- A Zone
  - \$9,862
- 20 Units
  - Current Per Unit Cost - \$3,729 annually
  - New Per Unit Cost - \$493 annually



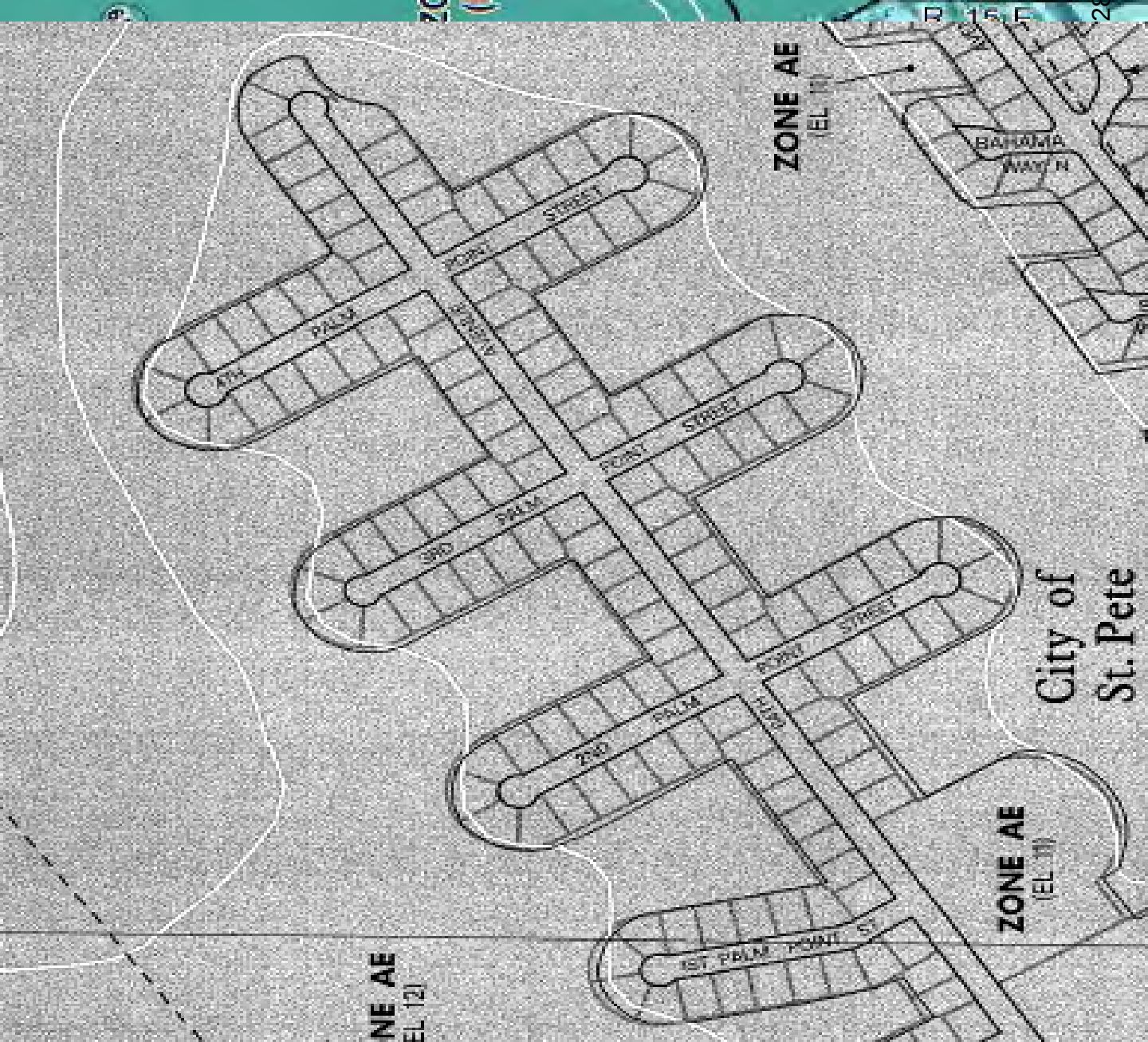


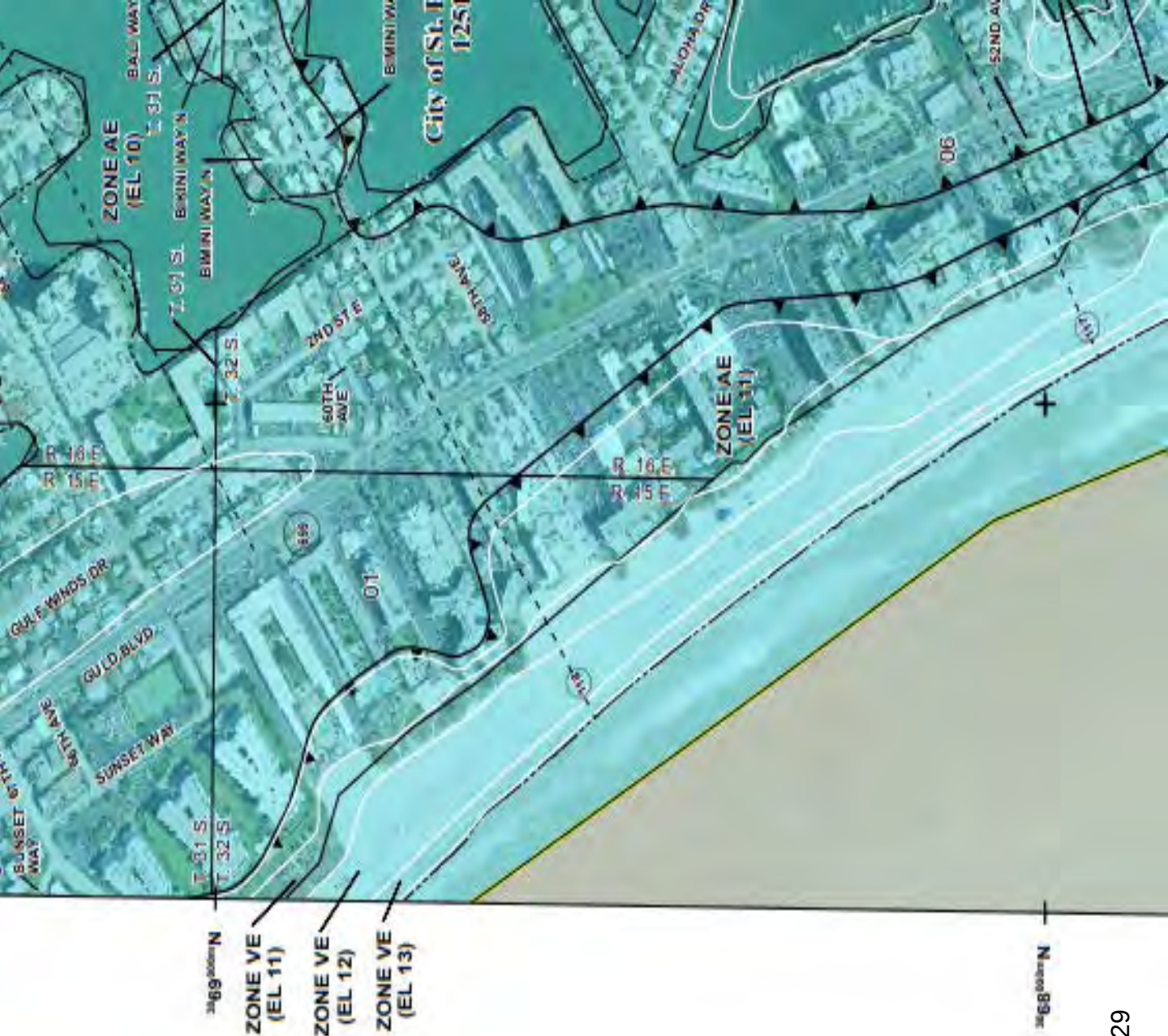
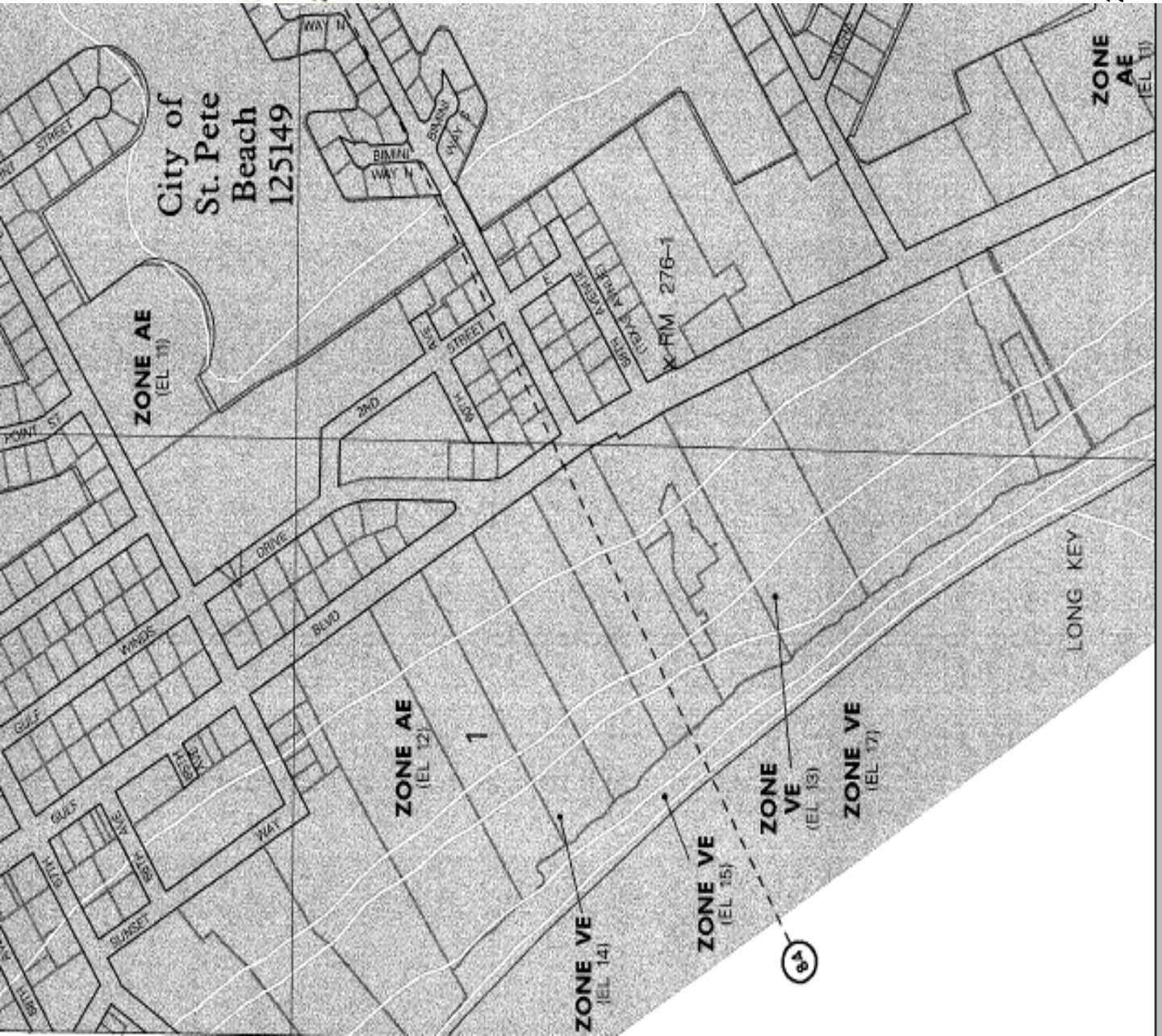
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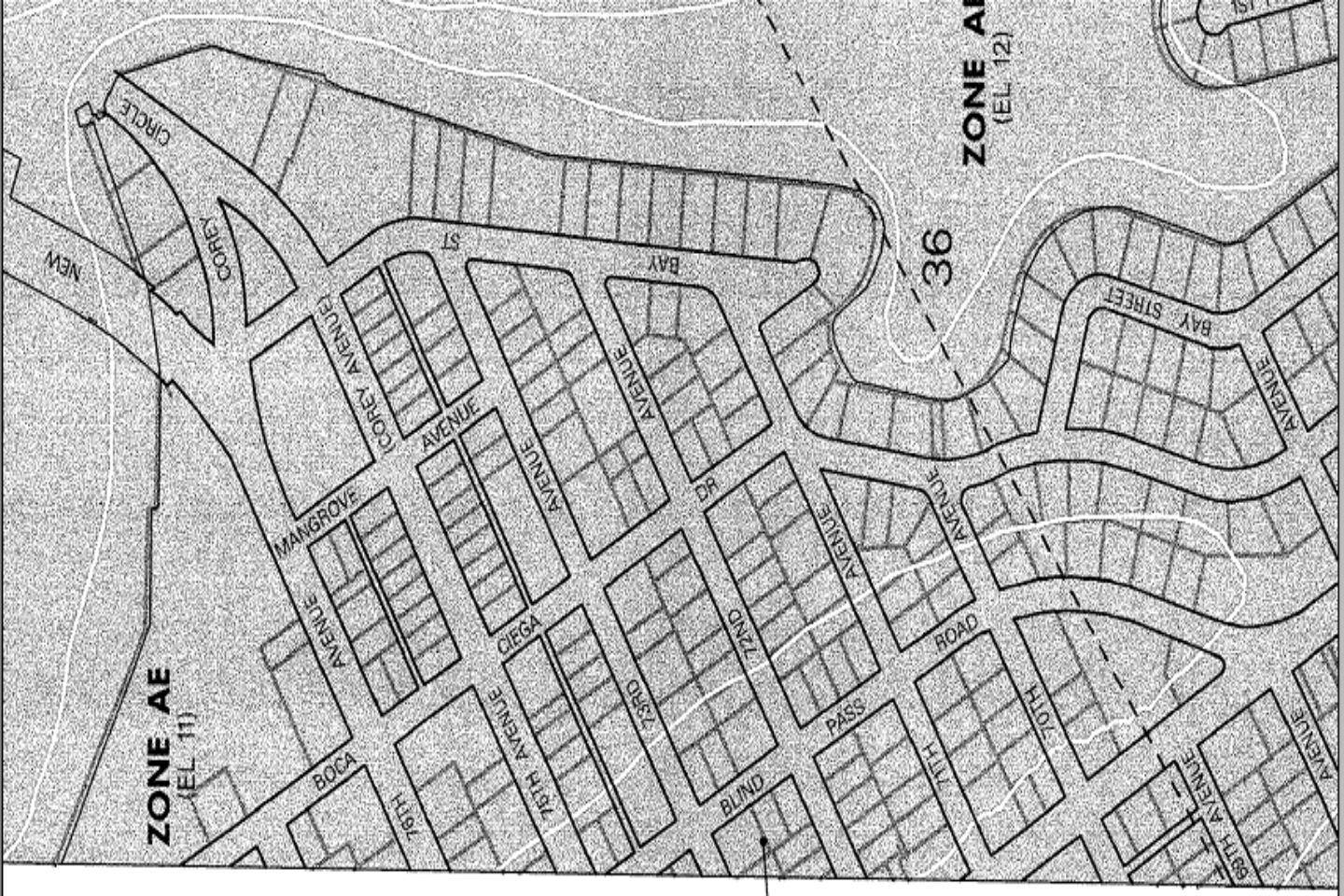
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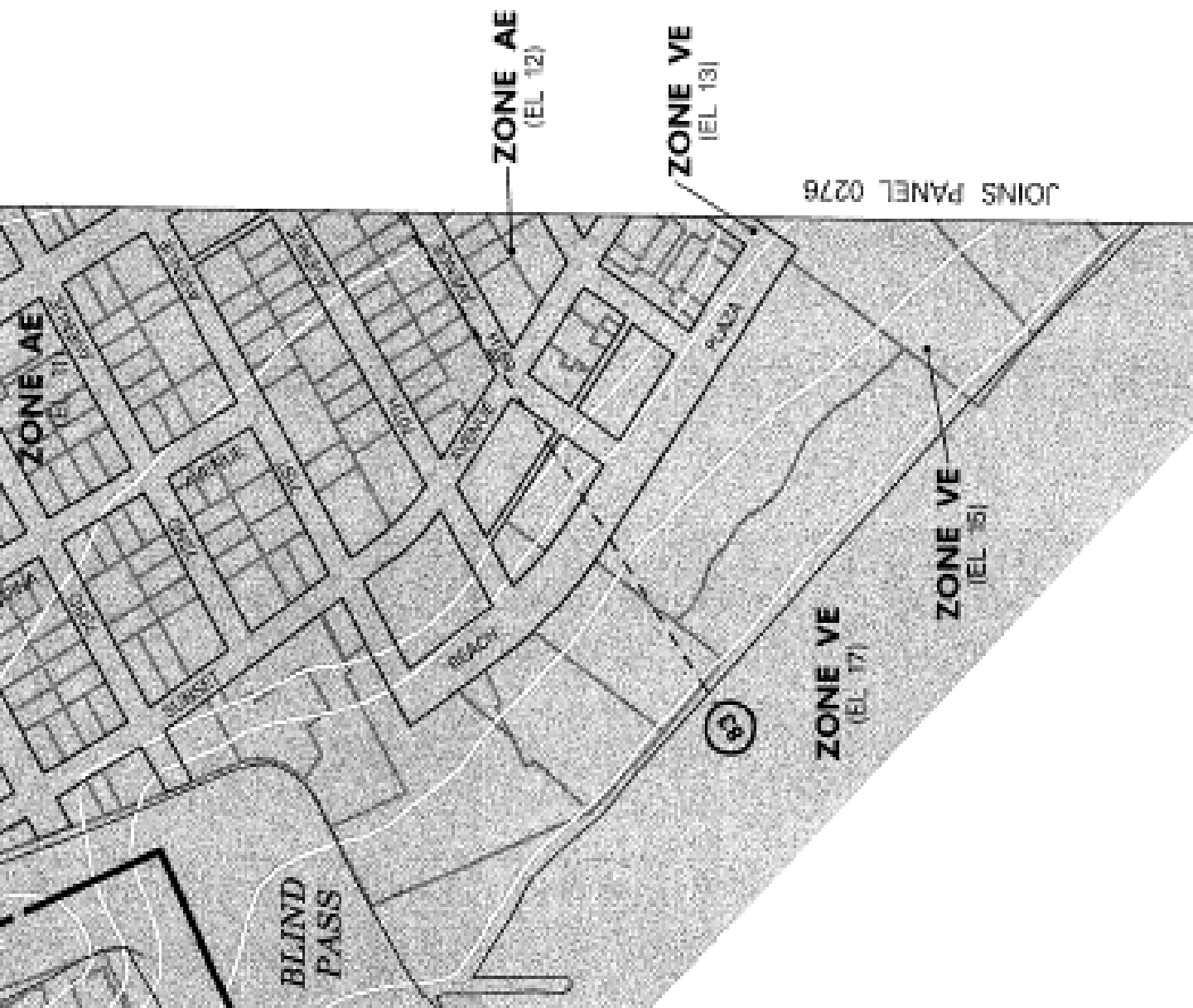
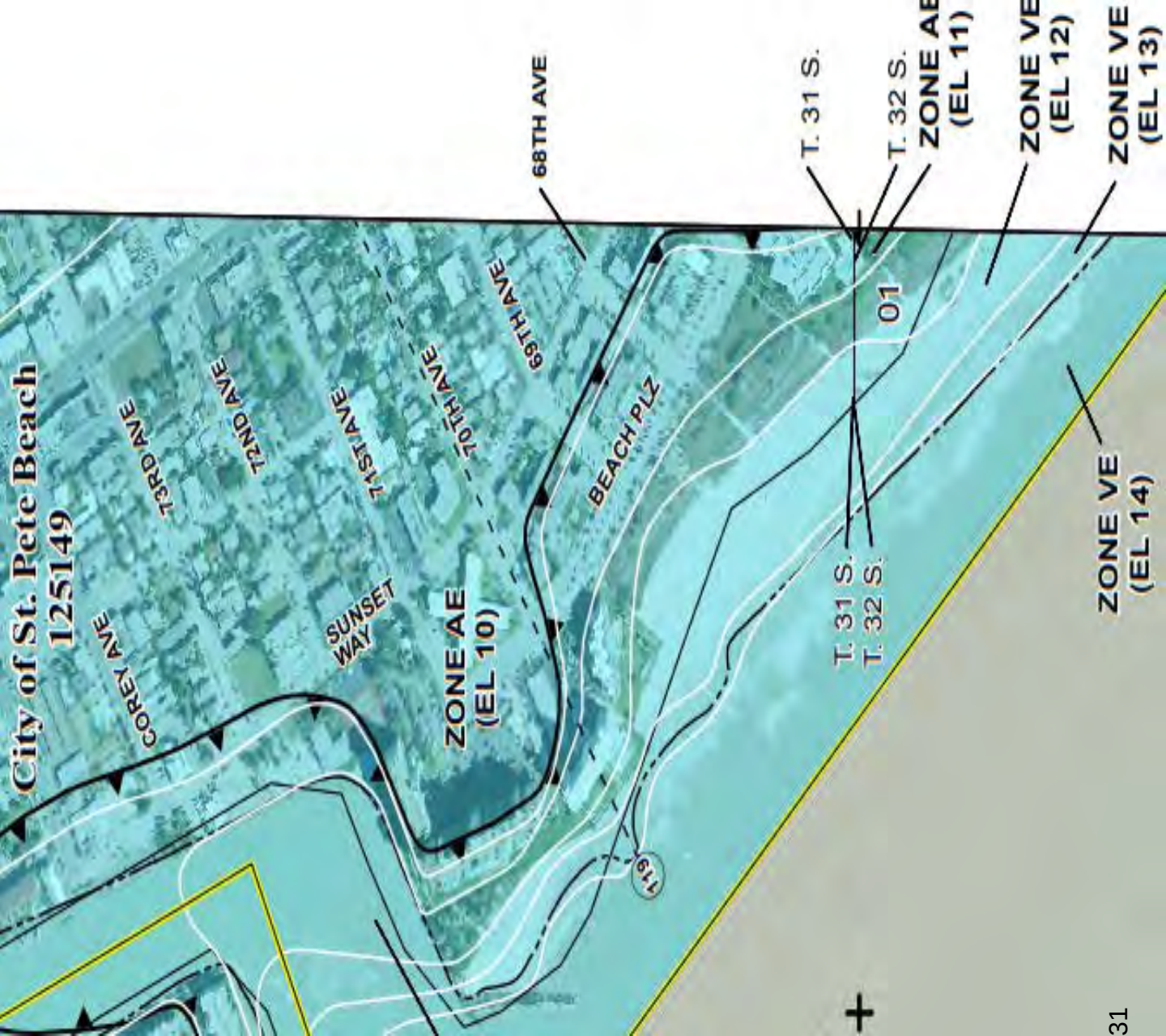
(EL 11)







ZONE AE  
(EL 12)



JOINS PANEL 0276





# Summary

- Overall approximately 95% of St. Pete Beach will see a benefit from the new flood maps
- District 1 – 100% good
- District 2 – 75% good
- District 3 – 95% good
- District 4 - 100% good

# COREY AVENUE CONCEPTS

## Boca Ciega Drive To Gulf Blvd.



# SUNRISE TO SUNSET

*Corey Avenue* <sup>35</sup> *District*



 George F. Young, Inc.  
*Turning Vision Into Reality Since 1919*

December 11, 2018



**BOCA CIEGA DRIVE**

**BLIND PASS ROAD**

**GULF BLVD**

**COREY AVENUE IMPROVEMENTS CONCEPT**



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# Corey Avenue Considerations

- Update ADA Ramps
- Bulb-outs
- Parking Dimensions / Angles
- Landscape Concepts
- Electrical Tie-in
- Access
- Curb to Curb Concepts
- Pavement (Green Initiatives)
- Plantings
- Specialty Items (Arch)
- Irrigation
- Workshop / Commission Approval<sup>37</sup>

## COREY AVENUE IMPROVEMENTS CONCEPT



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# Corey Avenue Vision

## COREY AVENUE IMPROVEMENTS CONCEPT

