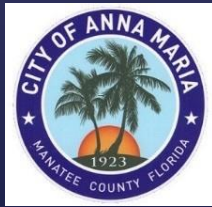


Flood Mitigation and Flood Insurance Premium Reduction in the City of Anna Maria



January 9, 2025

1

OVERVIEW

- Community Rating System
- FEMA and State Funding Options
- Bungalow Mitigation/Elevation

2

COMMUNITY RATING SYSTEM



3

COMMUNITY RATING SYSTEM



Full Discount
Applies
to All Properties
in City Limits

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COMMUNITY RATING SYSTEM

Anna Maria NFIP Policies (as of 1/2/2025)	Policies in Force	Premium	Insurance in Force
A01-30 & AE Zones	549	\$1,012,763	\$164,255,000
A Zones	0	\$0	\$0
AO Zones	0	\$0	\$0
AH Zones	0	\$0	\$0
AR Zones	0	\$0	\$0
A99 Zones	0	\$0	\$0
V01-30 & VE Zones	8	\$58,291	\$2,506,000
V Zones	0	\$0	\$0
D Zones	0	\$0	\$0
B, C & X Zone			
Standard	0	\$0	\$0
Preferred	0	\$0	\$0
Total	557	\$1,071,054	\$166,761,000

- Class 6 **↑5**
- 20% Discount (NFIP Policies) **↑25%**
- \$268,000 **↑\$335k** in Premium Discounts

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COMMUNITY RATING SYSTEM

POLICIES AS OF JAN 2025	<i>CURRENT</i>	<i>OCT 1, 2026</i>	GOALS:		
			<i>~OCT 2026</i>	<i>~OCT 2028</i>	
CRS CLASS	6	5	4	2	1
% DISCOUNT	20	25	30	40	45
PREMIUM DISCOUNT	\$268,000	\$335,000	\$402,000	\$536,000	\$602,000

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CRS CLASS 1 – How?

CONSERVATION
& OPEN SPACE

STORMWATER
MANAGEMENT

NATURAL FUNCTIONS/
HABIT PRESERVATION

FLOOD
INSURANCE
PROMOTION

PPI/COMMUNITY
PARTICIPATION


PLANNING

FREEBOARD
AND COASTAL
REGULATIONS

FLOOD
PROTECTION
PROJECTS

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FEMA & STATE FUNDING OPPORTUNITIES





**Hazard Mitigation Assistance
Program and Policy Guide**

Hazard Mitigation Grant Program, Hazard Mitigation Grant Program Post Fire,
Building Resilient Infrastructure and Communities, and Flood Mitigation
Assistance

Effective July 30, 2024
Version 2.0

Federal Enterprise Architecture (FEA) Number: FP-200-21-0005

 **FEMA**



**ELEVATE
FLORIDA**

The Florida Division of Emergency
Management is excited to announce
Florida's first statewide Residential
Mitigation program, Elevate Florida.

The goal of this program is to
enhance community resilience by
mitigating private residences
against natural hazards.

Elevation
Physically raising an existing structure
utilizing a variety of methods

Mitigation Reconstruction
Construction of an improved, elevated
building where an existing building has
been partially or completely demolished or
destroyed

Acquisition
A local community purchases a structure
from voluntary sellers and/or demolished

Stage 1
(1-4 months)
Application
Submittal

Stage 2
(1-4 months)
Application
Review

Stage 3
(2-3 months)
Approval and
Contracting

Stage 4
(6-12 months)
Construction
and Closeout

Next Steps

More information about how and when to apply is coming soon.
Subscribe to receive future communications by selecting all Residential Mitigation
Communications at <https://www.FloridaDisaster.org/Subscription/Topic/>.

You can prepare for the application by compiling the following information:

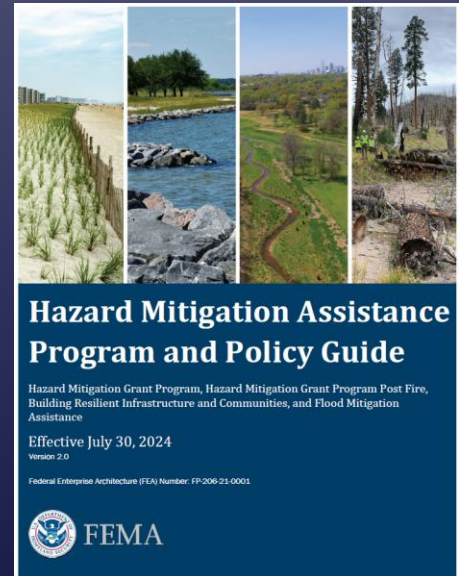
- Photos of any flooding inside or outside of the home (if available)
- Photos of high-water marks and photos measuring the height of the marks
- Insurance claim payouts or assistance documentation (if available)
- Receipts or estimates for repairs from previous events
- Records and receipts for any disaster-related assistance received
- A list of aesthetic alterations to the home and year completed (if home is over 45 years old)
 - Window/door replacement
 - Roof replacement
 - Remodeling
 - Painting or re-siding
 - Additions, decks, landings or garages
 - Any historic use of structure

FloridaDisaster.org/ResidentialMitigation FloridaDisaster.org/ResidentialMitigation

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FEMA GRANTS

- Hazard Mitigation Assistance Program (HMGP)
- Building Resilient Infrastructure and Communities (BRIC)
- Flood Mitigation Assistance (FMA)

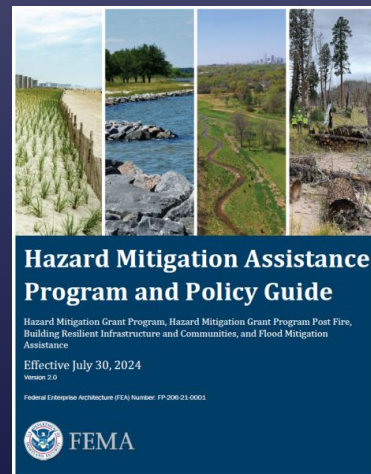


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FEMA GRANTS — ELIGIBLE PROJECTS

- Planning
- Stormwater
- Elevation
- Relocation
- Acquisition
- Floodproofing

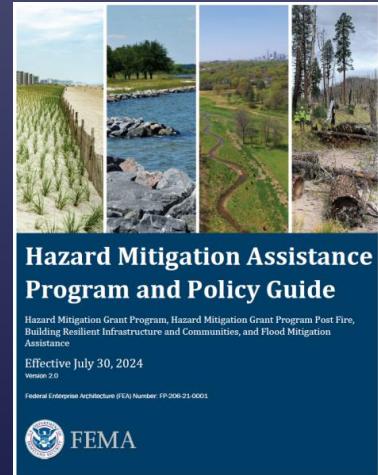
**24 to
36-Month
Timeline**



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FEMA GRANTS — FUNDING

- HMGP, BRIC, FMA:
75% federal funding/
25% non-federal match
- FMA:
Repetitive Loss: 90%
Severe Rep. Loss: 100%

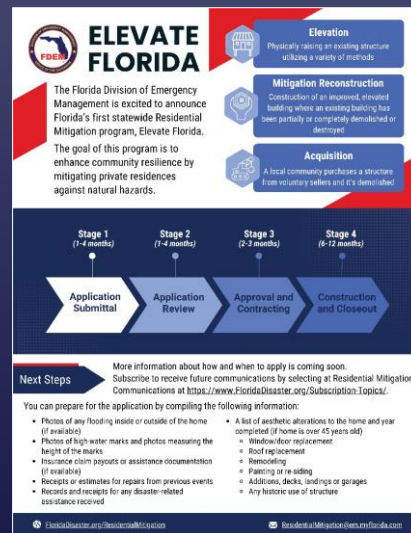


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STATE GRANTS — ELEVATE FLORIDA

- Elevation
- Mitigation Reconstruction
- Acquisition
- Application by Owner

12-Month Timeline



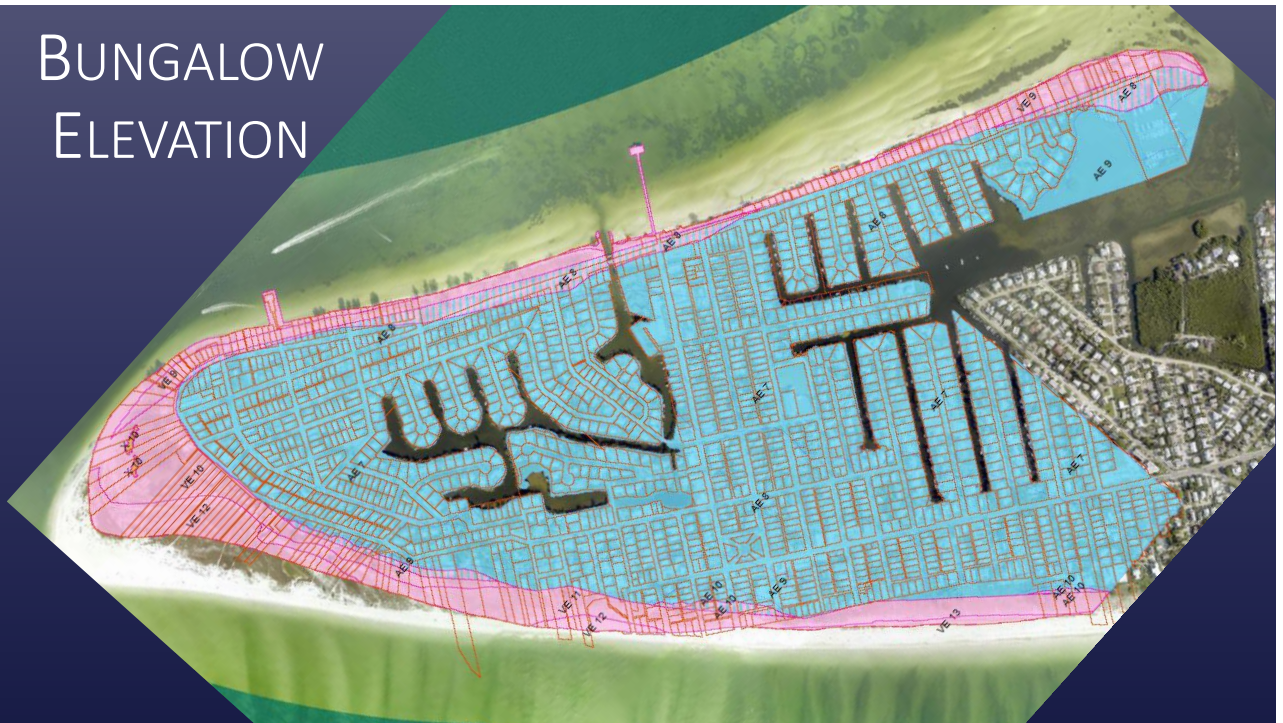
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BUNGALOW ELEVATION



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BUNGALOW ELEVATION



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BUNGALOW ELEVATION

- Current Regulations
 - Substantial Damage/Improvement (50% Rule)
 - State Code: BFE+1'
 - FEMA BFE: 7' – 13'
 - City Code: Minimum 12'
- Potential Regulation
 - Lower to 9'/10' for Bungalows

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NEXT STEPS

- Express Interest:
AMplanner@CityofAnnaMaria.com
- City: Develop Strategy
- Public Meetings

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QUESTIONS:

AMplanner@
CityofAnnaMaria.com