

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



City of Anna Maria

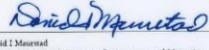
successfully participates in the

National Flood Insurance Program
Community Rating System

The community has undertaken a series of meaningful activities to protect its citizens from losses caused by flooding and has significantly exceeded the requirements for NFIP participation and effective floodplain management.



October 1, 2020


David I. Moniz
Deputy Associate Administrator for Insurance and Mitigation
Federal Insurance and Mitigation Administration
Federal Emergency Management Agency

3

COMMUNITY RATING SYSTEM



Full Discount
Applies
to All Properties
in City Limits

4

2

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

5

COMMUNITY RATING SYSTEM

POLICIES AS OF JAN 2025	CURRENT	OCT 1, 2026	GOALS: ~Oct 2026	~Oct 2028	
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

11

CRS CLASS 1 – HOW?

CONSERVATION
& OPEN SPACE

STORMWATER
MANAGEMENT

NATURAL FUNCTIONS/
HABITAT PRESERVATION

FLOOD
INSURANCE
PROMOTION

PPI/COMMUNITY
PARTICIPATION

PLANNING

FREEBOARD
AND COASTAL
REGULATIONS

FLOOD
PROTECTION
PROJECTS

12

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-206-21-0001



13

FEMA GRANTS

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



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-200-21-0001



14

FEMA GRANTS – ELIGIBLE PROJECTS

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

24 to
36-Month
Timeline



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

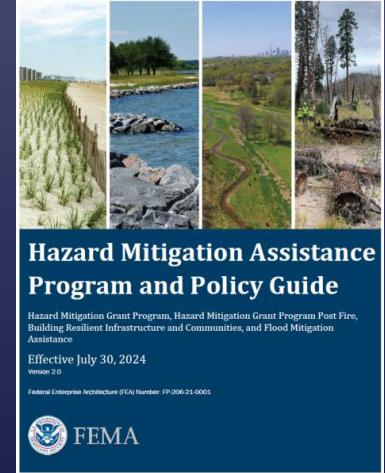
Federal Enterprise Architecture (FEA) Number: FP-200-21-0001



15

FEMA GRANTS – FUNDING

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

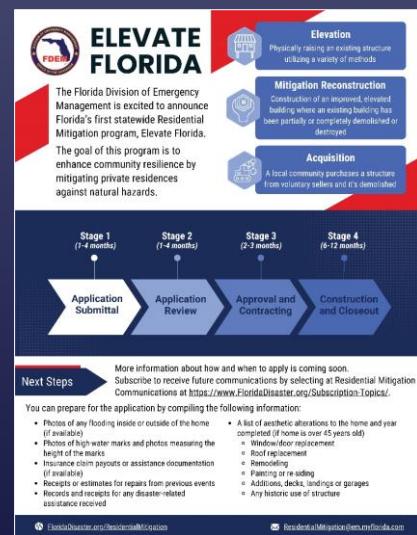


16

STATE GRANTS – ELEVATE FLORIDA

- Elevation
 - Mitigation Reconstruction
 - Acquisition
 - Application by Owner

12-Month Timeline



17

BUNGALOW ELEVATION



18

BUNGALOW ELEVATION



20

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

21

NEXT STEPS

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

22

QUESTIONS:

AMplanner@
CityofAnnaMaria.com