

**City of Gulfport**  
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## **City of Gulfport receives letter from FEMA on a successful change in Flood Insurance Rate Maps**

Every year prior to Hurricane Season, the City of Gulfport hosts its annual Hurricane Safety Seminar. At these events, guest speakers are invited to speak to residents regarding hurricanes, mitigation, and personal and property safety. In 2009, representatives from the Federal Emergency Management Agency (FEMA), the National Flood Insurance Program (NFIP), and the insurance industry came to speak. During that meeting, residents voiced their concerns regarding flood zone designations in the Pasadena Yacht and Country Club as depicted on FEMA's Flood Insurance Rate Maps (FIRM). As a result of the Seminar, City staff started to investigate the FIRMs for Gulfport and the locations of the "VE" and "AE" Flood Zones as depicted on the FIRMs.

City staff noticed inconsistencies in the locations where FEMA determined where the "VE" and "AE" Flood Zones were located. One area along the City's coastline that was noted was the Pasadena Yacht and Country Club area. The "VE" zones consistently followed the coastline from Clam Bayou to Town Shores. Then the "VE" Zone dipped to the upland areas to include most of the subdivisions of Skimmer Point and Bay Estates, all of Kipp's Colony subdivision, parts of Marina Estates subdivision, and nearly all of Pasadena Point Estates Phase II subdivision. Then the "VE" Zone came back and followed the coastline of the unincorporated area of Pinellas County immediately to the west of the Pasadena Yacht and Country Club.

Staff further investigated and evaluated the location of the flood zones along the entire coastline of the City. The purpose of the investigation was to perform data collection, evaluate marine and land features, perform coastal modeling, and evaluate possible revisions to the FEMA Special Flood Hazard Areas, or flood zones, along City's coastline.

The LOMR application and supporting analysis was submitted to FEMA in August 2010 by the City. During FEMA's technical review process, additional data, flood modeling, and information was requested several times by FEMA engineers. Throughout FEMA's technical review process, City staff, with strong support from the City Manager and Councilmember David Hastings, consistently received application updates from FEMA through Mr. Fluty. Then in July 2011, FEMA was satisfied with the technical review portion of the LOMR application and sent the application to their mapping division to revise the affected FIRMs. Following this 90-day period, FEMA required a 120-day review and comment period whereby the public had the opportunity to comment on the application. If all went well, at the completion time of the review and comment period, the LOMR would become effective.

FEMA sent a letter to the City dated September 8, 2011. The letter informed the City of Gulfport of the proposed flood elevation determinations affecting the FIRMs for the City. This was the beginning of the review and comment period of the LOMR process. Then, FEMA sent a letter dated January 23, 2012 which informed the City that FEMA has not received any valid requests for changes to the modified flood zones as submitted in the LOMR. Therefore, revisions to the "VE" and "AE" Flood Zones as established in the LOMR became effective on January 20, 2012. The LOMR successfully changed the configuration and location of the "VE" and "AE" flood zones on the Flood Insurance Rate Maps for the City of Gulfport.