Memorandum

Meeting Details:	November 18, 2026 – 2:00 p.m. Board of Commissioners Regular Meeting
Prepared For:	Board of Commissioners
Staff Contact:	Marci Forbes
Subject:	2025 National Flood Insurance Program's (NFIP) Community Rating System (CRS) Annual Report

Background

The City of Madeira Beach participates in the Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP) Community Rating System (CRS). As part of the program requirements, an annual report must be submitted to the Board of Commissioners documenting the City's ongoing implementation of floodplain management and mitigation activities.

Participation in CRS program provides significant community benefits, including improved public safety, reduced flood-related damage to structures and infrastructure, decreased economic impacts from flood events, and strengthened community resilience.

Because Pinellas County, the City of Madeira Beach and numerous other local governments participate in the NFIP CRS, eligible residents and businesses may qualify for significant discounts on their NFIP flood insurance premiums. The City of Madeira Beach is currently rated a CRS Class 6 community, resulting in a 20% discount on NFIP flood insurance premiums for eligible policyholders. This rating recognizes the City's proactive efforts to reduce flood risk, enhance public safety, protect community assets, and strengthen long-term resilience.

In addition to providing direct financial benefits to policyholders, continued participation in the CRS program enhances the City's competitiveness for state and federal grant funding opportunities that support projects aimed at reducing the impacts of flooding and other natural hazards. These efforts help safeguard public and private property, reduce future flood losses, improve public safety, and strengthen the long-term resilience of the community.

Report Contents:

The calendar year 2025 annual updates required by the CRS program include the following:

- Pinellas County Local Mitigation Strategy (LMS) Annual Update Report, which includes:
  - Annual LMS Update Memo
  - Completed Annual Compliance Form
  - Pinellas County LMS Working Group Roster
  - Email Invitations to the Municipalities and other members
  - Table A-1 Countywide Outreach
  - Table A-2 Municipal Outreach Matrix
  - Table D-1 Mitigation Initiatives

The LMS is a countywide hazard mitigation plan that includes the County and participating municipalities, as well as several agencies and non-governmental stakeholders. LMS is a plan developed to reduce and/or eliminate the risks associated with natural and man-made hazards. These plans must be in accordance with the Federal Disaster Mitigation Act of 2000. Without an approved LMS, the City of Madeira Beach would be unable to apply for various Federal hazard mitigation grants. The current LMS also serves as the City's Floodplain Management Plan. Participation in the National Flood Insurance Program's Community Rating System requires the adoption of a Floodplain Management Plan.

The Multi-jurisdictional Program for Public Information (PPI) is a step-by-step coordinated approach to flood hazard outreach. The purpose of developing this plan is to improve communication with citizens and to provide information about flood hazards, flood safety, flood insurance, and ways to protect property and floodplain functions to those who can benefit from it.

Fiscal Impact

Continued participation in the NFIP Community Rating System (CRS) Program positions the City to access valuable grant funding for initiatives that reduce flood vulnerability, mitigate the impacts of natural disasters, strengthen long-term community resilience, and safeguard public infrastructure, private property, and residents.

Recommendation(s)

Accept the receipt and filing of the National Flood Insurance Program (NFIP) Community Rating System (CRS) Program Annual Report.

Attachments/Corresponding Documents

FDEM 27-P-22 Pinellas Compliance Letter
Link to LMS Annual Update Report 2024-2025 Flood Resources - Madeira Beach, FL