



FEMA

April 1, 2020

Henry Schubert  
Largo City Manager  
201 Highland  
Largo, Florida 33779-0296

Dear Mr. Schubert:

The purpose of this letter is to provide you with the results of the National Flood Insurance Program (NFIP) Community Rating System (CRS) field verification findings based on your 5-year cycle verification. The field verification report is enclosed for your records.

Congratulations! The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that Largo will increase to a Class 6 in the National Flood Insurance Program (NFIP) Community Rating System (CRS). The floodplain management activities implemented by your community qualify it for a 20 percent discount on flood insurance premiums for NFIP policies issued or renewed in Special Flood Hazard Areas on or after May 1, 2020. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage.

Please note that Preferred Risk Policies, applicable in Zones B, C, and X on your community's NFIP Flood Insurance Rate Map, are not eligible for the CRS discount. Standard rated flood insurance policies in Zones B, C, X, D, AR, and A99 are limited to a CRS discount of ten percent in Class 1–6 communities and five percent in Class 7–9 communities. The rates for the above-mentioned policies already reflect significant premium reductions.

The CRS rating for your community will automatically be renewed annually as long as there are no NFIP noncompliance actions, so a notification letter will not be sent every year. This annual renewal will take place as long as your community continues to implement the CRS activities you certify in your annual recertification documentation. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established 5-year cycle. In the interim, FEMA will periodically send the *NFIP/CRS Update* newsletter and other notices to your CRS Coordinator to keep your community informed.

I commend you on your community actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, property protection, and protects the natural functions of floodplains, and reduces flood insurance premiums.

If you have any questions or need additional information, please contact the FEMA Region IV Office, CRS Coordinator, Roy McClure, by telephone at (770) 220–8835.

Sincerely,

A handwritten signature in black ink that reads "William H. Lesser".

William H. Lesser, CRS Coordinator  
Federal Insurance and Mitigation Administration

Enclosure

cc: Robert Hatton, CRS Coordinator





COMMUNITY  
RATING  
SYSTEM

VERIFICATION  
REPORT

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City of Largo, FL

Verified Class 6

NFIP Number: 125122

Cycle

Date of Verification Visit: May 14, 2019

This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning credits under the Community Rating System (CRS) for the above named community.

A total of 2393 credit points are verified which results in a recommendation that the community improve from a CRS Class 7 to a CRS Class 6. The community has met the Class 6 prerequisite with a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 3/3. The following is a summary of our findings with the total CRS credit points for each activity listed in parenthesis:

**Activity 310 – Elevation Certificates:** The Community Development Department maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. (24 points)

**Activity 320 – Map Information Service:** Credit is provided for furnishing inquirers with basic flood zone information from the community's latest Flood Insurance Rate Map (FIRM). Credit is also provided for the community furnishing information about problems not shown on the FIRM, historical flood information, and natural floodplain functions. The service is publicized annually and records are maintained. (90 points)

**Activity 330 – Outreach Projects:** Credit is provided for informational material that include brochures displayed at public buildings, general outreach projects that include the Annual Hurricane Expo, multi-media post messages, and brochures mailed to the community, and priority audience messages that include brochures mailed to the Special Flood Hazard and Repetitive Loss Areas. These projects are disseminated annually. (200 points)

**Activity 350 – Flood Protection Information:** Documents relating to floodplain management are available in the reference section of the Pinellas County Public Library. Credit is also provided for floodplain information displayed on the community's website. (68 points)

**Activity 360 – Flood Protection Assistance:** Credit is provided for offering one-on-one advice regarding property protection and making site visits before providing advice. (55 points)

**Activity 420 – Open Space Preservation:** Credit is provided for preserving approximately 45 percent of the Special Flood Hazard Area (SFHA) as open space and preserving open space land in a natural state. (699 points)

**Activity 430 – Higher Regulatory Standards:** Credit is provided for enforcing regulations that require freeboard for new and substantial improvement construction, foundation protection, cumulative substantial improvement, lower substantial improvement and local drainage protection. Credit is also provided for the enforcement of building codes, a BCEGS Classification of 3/3, state mandated regulatory standards, and regulations administration. (265 points)

**Activity 440 – Flood Data Maintenance:** Credit is provided for maintaining and using digitized maps in the day to day management of the floodplain. Credit is also provided for establishing and maintaining a system of benchmarks and maintaining copies of all previous FIRMs and Flood Insurance Study Reports. (161 points)

**Activity 450 – Stormwater Management:** The community enforces regulations for stormwater management, low impact development, soil and erosion control, and water quality. (159 points)

**Section 502 – Repetitive Loss Category:** Based on the updates made to the NFIP Report of Repetitive Losses as of August 31, 2018, the City of Largo, FL has 13 repetitive loss properties and is a Category B community for CRS purposes. All requirements for a Category B community have been met. (No credit points are applicable to this section)

**Activity 510 – Floodplain Management Planning:** Credit is provided for the adoption and implementation of the Pinellas County Local Mitigation Strategy, adopted on September 15, 2015. A progress report must be submitted on an annual basis. An update to the credited plan will be due by October 1, 2020. (278 points)

**Activity 520 – Acquisition and Relocation:** Credit is provided for acquiring and relocating 4 buildings from the community's regulatory floodplain. (24 points)

**Activity 540 – Drainage System Maintenance:** Credit is provided for listing problem sites that are inspected more frequently, and for implementing an ongoing Capital Improvements Program. (80 points)

**Activity 610 – Flood Warning and Response:** Credit is provided for a program that provides timely identification of impending flood threats, disseminates warnings to appropriate floodplain residents, and coordinates flood response activities. (290 points)

**Activity 710 – County Growth Adjustment:** All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The growth rate for Pinellas County is 1.04.

Attached is the Community Calculations Worksheet that lists the verified credit points for the Community Rating System.

**CEO Name / Address:**

Henry Schubert  
City Manager  
201 Highland Avenue  
Largo, Florida 33779

**CRS Coordinator Name / Address:**

Robert Hatton, CBO, CFM  
Building Official  
201 Highland Avenue  
Largo, Florida 33779  
(727) 586-7488 ext. 7417

Date Report Prepared: December 17, 2019

**720 COMMUNITY CREDIT CALCULATIONS (Cycle):**

**CALCULATION SECTION :**

Verified Activity Calculations:	Credit
c310      24	24
c320      90	90
c330      200	200
c340	
c350      68	68
c360      55	55
c370	
c410                      x CGA      =	
c420      672      x CGA      1.04      =	699
c430      255      x CGA      1.04      =	265
c440      155      x CGA      1.04      =	161
c450      153      x CGA      1.04      =	159
c510      278	278
c520      24	24
c530	
c540      80	80
c610      290	290
c620	
c630	

**Community Classification Calculation:**

cT = total of above	cT = <u>2393</u>
Community Classification (from Table 110-1):	Class = <u>6</u>

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