

## CRS / LMS and Flood Plain Management

The City of Belleair Bluffs is currently a participant in the Community Rating System (CRS).

The Community Rating System is an incentive program that encourages community floodplain management activities that exceed the minimum National Flood Insurance Program's (NFIP) requirements. Flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the cities actions meeting three main goals of the CRS.

1. Reduce flood losses
2. Facilitate accurate insurance rating
3. Promote the awareness of flood insurance

The NFIP's Community Rating System recognizes the City of Belleair Bluffs for efforts that go beyond the minimum standards of the NFIP by reducing the cities flood insurance premiums for our residents. We are currently recognized as a class 7, which results in a 15% discount on flood insurance premiums for residents in a SFHA (Special Flood Hazard Area) and a 5% discount on flood insurance premiums for those residents not in a SFHA.

### Local Mitigation Strategy (LMS)

The purpose of the Local Mitigation Strategy is to establish an ongoing process that will make hazard mitigation part of the daily function of the entire city, including public, private, and residential sectors.

The LMS is a plan that serves as a bridge between local government's comprehensive management plans, the county comprehensive emergency management plan, land development regulations, and relevant ordinances and codes such as those for floodplain management. This strategy integrates mitigation initiatives established through various policies, programs, and regulations into a single standalone document.

In addition to preparing residents for the potential impacts of various types of hazards the LMS plays an important role in the cities CRS program.

[For City of Belleair Bluffs Maps please see the links on the home page](#)

[Belleair Bluffs Flood Insurance Rate Map \(FIRM\)](#)

[Belleair Bluffs Special Flood Hazard Area](#)

[Also, find links to FEMA Flood Map Service Center](#)

[FEMA Flood Insurance Rate Map](#)

[Evacuation Level Lookup](#)

[Pinellas County Emergency Management](#)

[Pinellas County Hurricane Guide](#)

[Pinellas County Local Mitigation Strategy](#)

