

LARGO REMOVES 'LOOK-BACK' PERIOD TO HELP STORM VICTIMS

BY: Carlos Moncada

LARGO -- City officials have approved an ordinance change that will help some residents with repairing homes damaged by last year's hurricanes.

The city commission on April 15 voted 6-0 to remove the five-year "look-back" period from Largo's floodplain management ordinance, with the aim of making it easier for flood victims to rebuild.

The action comes amid an upcoming federal audit of Largo's floodplain management practices.

Each local government has its own look-back period. It requires the cost of past building improvements to be calculated cumulatively over one or several years — and applied toward current repair costs.

As a result, many homeowners in designated



Televised Meeting: Photo: The City of Largo

flood zones often end up exceeding the Federal Emergency Management Agency's 50% rule. That costly rule states that if a home sustained damage to more than half of its market value, it must be elevated, relocated or demolished and rebuilt to meet current flood regulations.

In a report to the commission, city staff members stated the look-back period "significantly affects homeowners' ability to make necessary storm-related repairs under the 50% FEMA Rule."

"I think people that are unlucky enough to have done improvements and now get hit by a storm shouldn't be penalized because they invested under the [50%] limits in the last five years," Mayor Woody Brown said at an earlier work session.

A city consultant, Tetra Tech, has so far identified about 1,200 city properties, including mobile homes, that were damaged or destroyed by hurricanes Helene or Milton last fall, city officials said.

Largo's five-year look-back period is one of the longest among Pinellas County's 24 municipalities. Most others range from one to five years. Some communities, such as St. Petersburg, have no look-back period at all.

A bill before the Florida Legislature would replace the hodgepodge of local rules with a uniform statewide one-year look-back period for interpreting the 50% rule, according to city officials.

Besides removal of the lookback, the commission



Photo: The City of Largo

approved several other revisions to the floodplain ordinance as requested by Florida's Division of Emergency Management (FDEM). The changes aim to help ensure the ordinance, last updated in



Photo: The City of Largo

2019, complies with Florida's building code and the National Flood Insurance Program (NFIP).

"That will allow us to be in alignment with how we have processed building permits and also what we told the community how we are going to proceed," Cheryl Reed, Largo's community development director, said of the changes.

The NFIP, administered by FEMA, makes discounted, federally backed flood insurance available to communities that agree to adopt and enforce floodplain management regulations to reduce future flood damage.

During a first reading on the ordinance changes on April 1, Commissioner Chris Johnson said that the city eventually will need to do something about certain properties that continually flood.

"I do think that's something we can't ignore or kick down the road forever," he said.

The floodplain ordinance, and how the city administers it, will be the subject of an April 29 audit by federal and state officials as well as consultants for the city.

Such audits verify that a community's floodplain management program is compliant, allowing it to remain in the NFIP and avoid negative consequences like ineligibility for flood insurance or federal disaster funding.



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