

# **ITEM SUMMARY**

**MEETING DATE:** September 14, 2022

FROM: Scott H. Wood, Building Official

SUBJECT: Ordinance 2022-28 Amending Floodplain Management Ordinance

## BACKGROUND

The ordinance is mandated by the State Floodplain Management Office (SFMO) for cities participating in the National Flood Insurance Program (NFIP). The NFIP is managed by FEMA and is delivered to the public through a network of more than 50 insurance carriers as well as FEMA directly.

Through the NFIP the City is given a rating through the Community Rating System (CRS), currently a Class 9.

Class 6 through 9 communities undergo a verification visit every five years by ISO/CRS to determine compliance, and improvements, if any. The proposed amendments are to ensure that our Floodplain Ordinance is up to the current standard required by the SFMO.

The City has had many iterations of a Floodplain ordinance, the most recent being adopted in 2016 when the State Model Floodplain Ordinance was adopted.

There are only a few minor changes proposed to the current Ordinance.

- Accessory structures in the regulatory floodway shall comply with the ordinance
- Newly installed manufactured homes shall be at an elevation of one foot above Base Flood Elevation, as determined by the current floodplain maps provided by FEMA
- Changes to the way Market Value is calculated, where land value is no longer included in the calculation

The proposed changes were sent to us by the SFMO, reviewed by staff and legal, and is recommended for approval.

## ANALYSIS

Approval of this ordinance will provide for higher building elevations and improve our CRS rating from a Class 9 to a Class 8, providing an additional decrease in flood insurance premiums from 5% to 10%. This approval of this ordinance is mandatory if we wish to continue to participate in the NFIP and CRS.

## FINANCIAL INFORMATION

N/A.

#### LEGAL

Ordinance 2022-28 was prepared in accordance with all applicable state statutes and City Code Requirements and has been reviewed by the State Floodplain Management Office and the City Attorney.

#### STAFF RECOMMENDATION

*Approval* of amending Chapter 4, Article III to comply with the requirements of the State Floodplain Management Office (SFMO) through the adoption of Ordinance 2022-19.