



---

**Meeting Name:** Town Council  
**Meeting Date:** September 27, 2023  
**Prepared By:** Davila, F. CFM  
**Item Title:** Ordinance # 769 – Amending Chapter 7 Floodplain Regulations (2<sup>nd</sup> Reading)

---

## **DISCUSSION:**

The Town participates in the (Community Rating System) CRS program. The Community Rating System is a voluntary incentive program that recognizes and encourages community floodplain management practices that exceed the minimum requirements of the National Flood Insurance Program (NFIP). In CRS communities, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community's efforts that address the goals of the program.

The Town has an annual audit to verify that all activities in the CRS Program are being performed. The audit/recertification is necessary to maintain our current rating of "5" which provides a 25% discount on flood insurance to our residents that live in the Special Flood Hazard Area (SFHA) and a 10% discount to those outside of the SFHA.

In order for the Town to continue its compliance with the CRS program, the Florida Department of Emergency Management, Office of Floodplain Management, Bureau of Mitigation, requires the adoption of the following amendments:

1. Market Value: Amending the definition to use actual cash value as primary method.
2. Manufactured Homes: Remove 36-inch option (CRS class 8 prerequisite).

Ordinance No. 769 proposes to adopt the amendments stated above and also codifies within Chapter 7.- Floodplain Regulations the provisions that were adopted through Ordinance No. 687 (adopted on August 10, 2016) to amend the Florida Building Code (FBC), Building. The amendments to the Florida Building Code are:

1. When interpreting the FBC, using the definitions stated in Section 7-12 for substantial improvement and substantial damage for both new buildings and existing buildings.
2. When interpreting the FBC, the minimum elevation requirements shall be base flood elevation plus eighteen inches (18') or design flood elevation, whichever is higher, for both sections of the FBC Building and Residential.

The proposed amendments are required for compliance with the CRS Class 8 Prerequisite and must be adopted prior to the Town's 5-year Cycle visit. If the community does not adopt language to be compliant with the CRS Class 8 Prerequisite, then the community will be subject to retrograde in the program.

**RECOMMENDATION:**

Make a motion to approve Ordinance No. 769 – Amending Chapter 7 of the Floodplain Regulations on second reading.