

EXECUTIVE BRIEF WORK SESSION

AGENDA DATE: November 6, 2020

DEPARTMENT: Community Sustainability

TITLE:

Discussion of 2020 FEMA Flood Zone Maps for Lake Worth Beach

SUMMARY:

Preliminary FEMA Flood Maps were published in February 2020 for the region. The formal adoption of the new maps will have a number of consequences including more properties will be required to have flood insurance and new structures will be required to have finished floor elevations as high as 11'-0" NAVD. Federal regulations have required that the City implement the new maps and rules even though they have not been formally adopted.

BACKGROUND AND JUSTIFICATION:

The last flood zone maps adopted and in effect for Lake Worth Beach are from 2016. Over the past several years, FEMA (Federal Emergency Management Agency) has been evaluating the entire coast line of Florida. This study included new wave run up analysis with current topography. The 2016 maps were still using the data from the 1970's. The new maps include anticipated 100-year and 500-year flood occurrence projections. The new data is based upon the latest studies, and the City has been required to enforce the new elevation requirements of the 2020 maps prior to their formal adoption.

The new maps extend the 100-year flood zone to the east all the way to Federal Highway in many areas. The 500-year flood zone will extend almost to Dixie Highway. The most significant impact of the new maps is the required finished floor elevations that new structures and expansions for existing structures must meet. In addition, the Florida Building Code has incorporated a one-foot freeboard elevation requirement. In the 2020 Florida Building Code, effective December 31st, 2020, there will be additional requirements. The result is that both new buildings and expansions of existing buildings will be required to be substantially higher than they are currently and have historically been.

Another significant consequence of the map changes will be the limitation being placed on existing structures in terms of improvements, upgrades and changes. Existing buildings will be limited to improvements that do not exceed fifty percent (50%) of the building's value. If improvements exceed this threshold, then the entire building will need to be raised to the new required flood elevation height. The improvements will need to be tracked for a five- year period. If the total value of the improvements reaches 50% of the structure's value, the structure will need to be elevated. Contributing historic structures are afforded some exemptions from these requirements including variances from the required finished floor elevations that must be approved by the Historic Resources Preservation Board.

Finally, many additional properties will be required to have flood insurance, which will add to the cost of owning a property in flood zones. Most homeowner insurance policies do not include either storm surge or flooding from rain protections as standard coverage.

The future of development and investment within the City will be changing. Regulatory requirements from both the Federal and state levels that address the local impacts of sea-level rise and climate change will continue to have both a financial and visual impact on the city and its many existing structures east of Federal Highway. Local governments in both Monroe and Miami-Dade Counties already have begun the process of modifying local code and land development regulations to adapt to the changing climatic and environmental conditions.

DIRECTION:

Information only

ATTACHMENT(S):

Fiscal Impact Analysis – N/A

2020 maps

2016 maps

Presentation