

# **TOWN OF LOXAHATCHEE GROVES**

155 F Road Loxahatchee Groves, FL 33470



## **AGENDA MEMO**

**TO: Town Council of Town of Loxahatchee Groves**

**FROM: Francine Ramaglia, Town Manager**

**DATE: May 21, 2024**

**SUBJECT: Discussion on Floodplain and FEMA Requirements**

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### **Background:**

The Town adopted the FEMA floodplain requirements in 2017. In short, floodplain management regulations are what enable the Town to not only mitigate the risk of flooding but also is the mechanism that enables the Town to be included in FEMA reimbursements for disasters. All properties, including bona fide ag properties, are subject to the regulations. Should the Town not comply or activity withdraws, there are considerable impacts to both the Town and its residents including but not limited to:

- Flood insurance unavailable to residents
- Limited and more costly options for lending & mortgages
- No mortgage insurance
- Not only no funding available from FEMA, also no funding available from other Federal agency programs.

FEMA has issued guidance recently relative to agricultural structures, including a sample ordinance, that we are currently evaluating (included in this package). Further, we anticipate that the Floodplain Management for the Town will change significantly based on the results of the Resilient Florida grant project such that we will be looking more towards managing watersheds identified by the project rather than single properties as we do now under the model ordinance adopted by the Town in 2017.

**Recommendation:** Receive and File.