

MARTIN COUNTY ►
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APRIL 13, 2021
PUBLIC HEARING
BOARD OF COUNTY
COMMISSIONERS

REGULATORY AMENDMENTS

- FLOOD PROTECTION
- BUILDING AND HOUSING



PROGRAMS

- ▶ National Flood Insurance Program (NFIP)
 - ❖ Administered by Federal Emergency Management Agency (FEMA)
 - ❖ Aims to reduce impact of flooding
 - ❖ Provides flood insurance to property owners
 - ❖ Reduces cost and adverse consequences of flooding



PROGRAMS

▶ Community Rating System (CRS)

- ❖ Voluntary incentive program
- ❖ Recognizes and encourages flood protection activities exceeding NFIP requirements
- ❖ Recertification every 5 years
- ❖ Class 6 currently provides discounts
 - 20% inside Special Flood Hazard Area
 - 10% outside Special Flood Hazard Area

Rate Class	Discount for SFHA*	Discount for Non-SFHA**
1	45%	10%
2	40%	10%
3	35%	10%
4	30%	10%
5	25%	10%
6	20%	10%
7	15%	5%
8	10%	5%
9	5%	5%
10	0	0



BACKGROUND

- ▶ Flood Insurance Rate Maps (FIRM)
 - ❖ Prepared by Federal Emergency Management Agency (FEMA)
 - ❖ Based on Flood Insurance Rate Studies
 - ❖ Adopted February 19, 2020
 - ❖ Used by communities to set minimum building requirements
 - ❖ Use by lenders to determine flood insurance requirements.



BACKGROUND

▶ Flood Zones

- ❖ Special Flood Hazard Areas (SFHA) are high-risk
 - Have a 1 in 4 chance of flooding during a 30-year mortgage
 - Shown as zones beginning with the letter A or V
 - Have a base flood elevation (elevation water is anticipated to rise during the 100-year flood)
 - Requires flood insurance if mortgaged from federally regulated or insured lenders
- ❖ Non-Special Flood Hazard Areas are moderate-to-low risk
 - Risk of flooding is reduced, but not completely removed
 - Shown as zones beginning with the letter B, C, or X, or as shaded X





BACKGROUND

- ▶ Current regulations and codes within SFHA
 - ❖ Finished floor elevation one-foot above base flood elevation
 - ❖ Limit value of improvements over 5 years to 50% of current structures value (prohibits substantial improvement without retrofitting)
 - ❖ Addresses construction techniques for coastal high-risk areas (V Zones)



BACKGROUND

- ▶ Retrofitting opportunities and terms
 - ❖ Elevation is raising the structure
 - ❖ Relocation is moving the structure
 - ❖ Demolition is razing the structure
 - ❖ Floodproofing
 - Wet floodproofing is making uninhabited areas resistant when water enters the structure
 - Dry floodproofing is sealing the exterior walls to protect it from flooding



PROPOSED AMENDMENTS

- ▶ Article 4, Division 10 – Flood Protection (Land Development Regulations)
 - ❖ Clarifies the language in general
 - ❖ Clarifies the processes to
 - distinguish between development orders, permits, and Floodplain Approvals
 - establish a Flood Protection Review Committee to consider and grant variances
 - mirror Article 10 appeals procedures
 - ❖ Requires the construction techniques used in the coastal high-risk area (V Zone) to be applied to the Coastal A Zone



PROPOSED AMENDMENTS

- ▶ Division 10 – Flood Protection
 - ❖ Authorizes variances for agricultural structures
 - Exclusively agricultural use
 - Wet floodproofed
 - ❖ Allows accessory structures below base flood elevations
 - Used only for storage and parking
 - Less than 600 sf and one-story and with flood openings if outside V and Coastal A Zones
 - Less than 100 sf and not lower than any elevated structures if inside V and Coastal A Zones
 - Anchored with flood damage-resistant materials
 - All mechanical, plumbing, and electrical systems are one foot above base flood elevation



AMENDMENTS

- ▶ Division 10 – Flood Protection
 - ❖ Requires bottom of manufactured home to be set one foot above the base flood elevation



AMENDMENTS

- ▶ Chapter 21 – Building and Housing Regulations (Code of Ordinances)
 - ❖ Removes redundancies with latest Florida Building Code
 - Elevation requirements
 - Permits issued on basis of affidavit
 - Variances in SFHAs
 - ❖ Requires the construction techniques used in the coastal high-risk area (V Zone) be applied to the Coastal A Zone



ISSUES AND RECOMMENDATION

▶ Issues

- ❖ FEMA requirement to maintain Class 6 CRS rating
- ❖ Failure to adopt will result in Class 8 CRS rating

▶ Staff recommendation

Recommend approval of the ordinance regarding Flood Protection; amending the Land Development Regulations, Article 4 - Site Development Standards Division 10 - Flood Protection and amending the Code of Ordinances, Chapter 21 - Building and Housing

Regulations.
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10	5%	5%
	0	5%
		0

