SPECIAL WORKSHOP
DESTIN CITY COUNCIL
FEBRUARY 17, 2022
ANNEX COUNCIL CHAMBERS
5:30 PM

*****Core Value of the Month - Stewardship*****

CALL TO ORDER

*** INVOCATION**

PLEDGE OF ALLEGIANCE

PUBLIC COMMENTS

WORKSHOP

A. Flood Ordinance

PUBLIC COMMENTS

****** Any invocation that is offered before the official start of the City Council meeting shall be the voluntary offering of a private person, to and for the benefit of the City Council. The views or beliefs expressed by the invocation speaker have not been previously reviewed or approved by the City Council, or the City staff, and the City is not allowed by law to endorse the religious beliefs or views of this, or any other speaker. Persons in attendance at the City Council meeting are invited to stand during the opening invocation and Pledge of Allegiance. However, such invitation shall not be construed as a demand, order, or any other type of command. No person in attendance at the meeting shall be required to participate in any opening invocation that is offered. A person may exit the City Council Chambers and return upon completion of the opening invocation if a person does not wish to participate in or witness the opening invocation.***

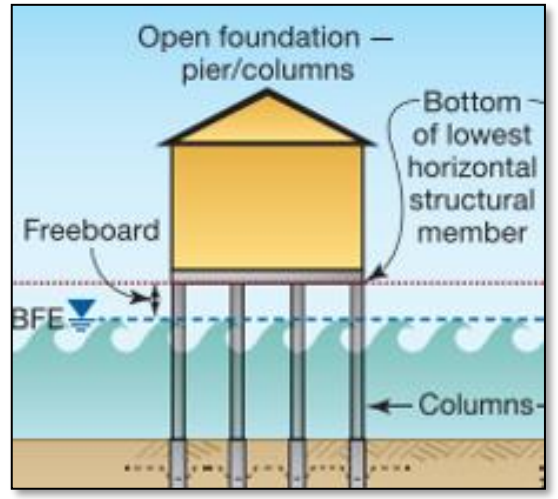
Persons with disabilities who require assistance to participate in City meetings are requested to notify the City Clerk's Office at (850) 837-4242 in advance. Hearing Impaired: TTY: 711. Assistance also available through Human Resources, Title VI Coordinator, at (850) 837-4242.
Personas con discapacidades que necesitan asistencia o personas que necesiten ayuda con un idioma para participar en las reuniones de la ciudad, deberán notificar la oficina de la Secretaria Municipal al (850) 837-4242 antes de la reunión. Discapacidad auditiva: TTY: 711 (Solicitar Espanol CA). La ayuda tambien está disponible por Recursos Humanos, Coordinador del Título VI, al (850) 837-4242.

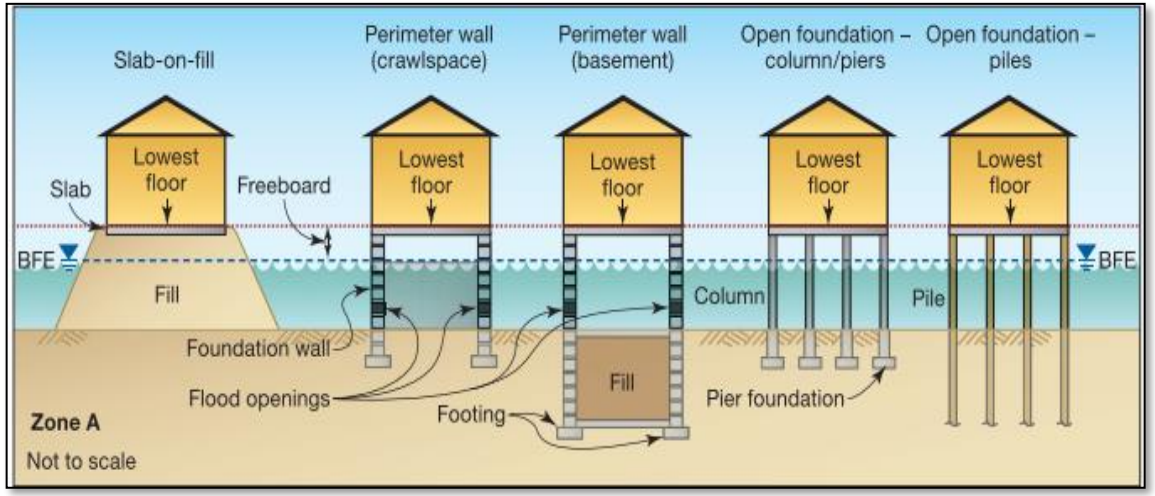
FLOOD ORDINANCE WORKSHOP

Community Development Department
February 17, 2022 @ 5:30

WORKSHOP FOCUS

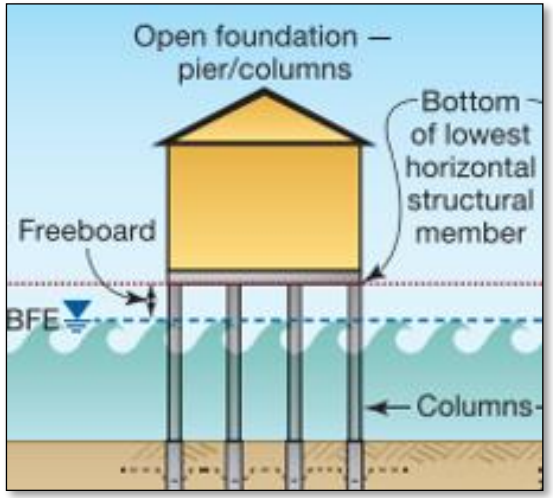
1. How height is measured
2. Current flood design standards
   - FIRM updates & changes
   - Risk Rating 2.0
   - Repetitive Loss
   - Council Directive
3. Proposed flood design standards
4. Impact of new proposed standards

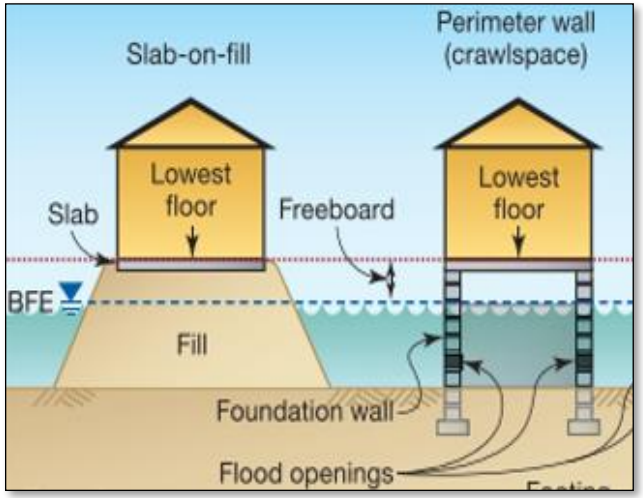




HOW IS HEIGHT MEASURED?

- The Flood Ordinance does **not** impact the overall height of a structure
- Criteria for measuring Building Height within a Special Flood Hazard Area (SFHA) is found in Chapter 13: Glossary – Comprehensive Plan
  - *Building height shall be measured from the highest point of the crown of the road, average grade of the subject property, if it is not in an area that has a Federal Emergency Management Agency (FEMA) Minimum Based Flood Elevation, or FEMA Minimum Base Flood Elevation, whichever is higher, to the cornice line of the building.*
- Currently, 2-foot freeboard is considered in the overall height of a structure located in all SFHAs.



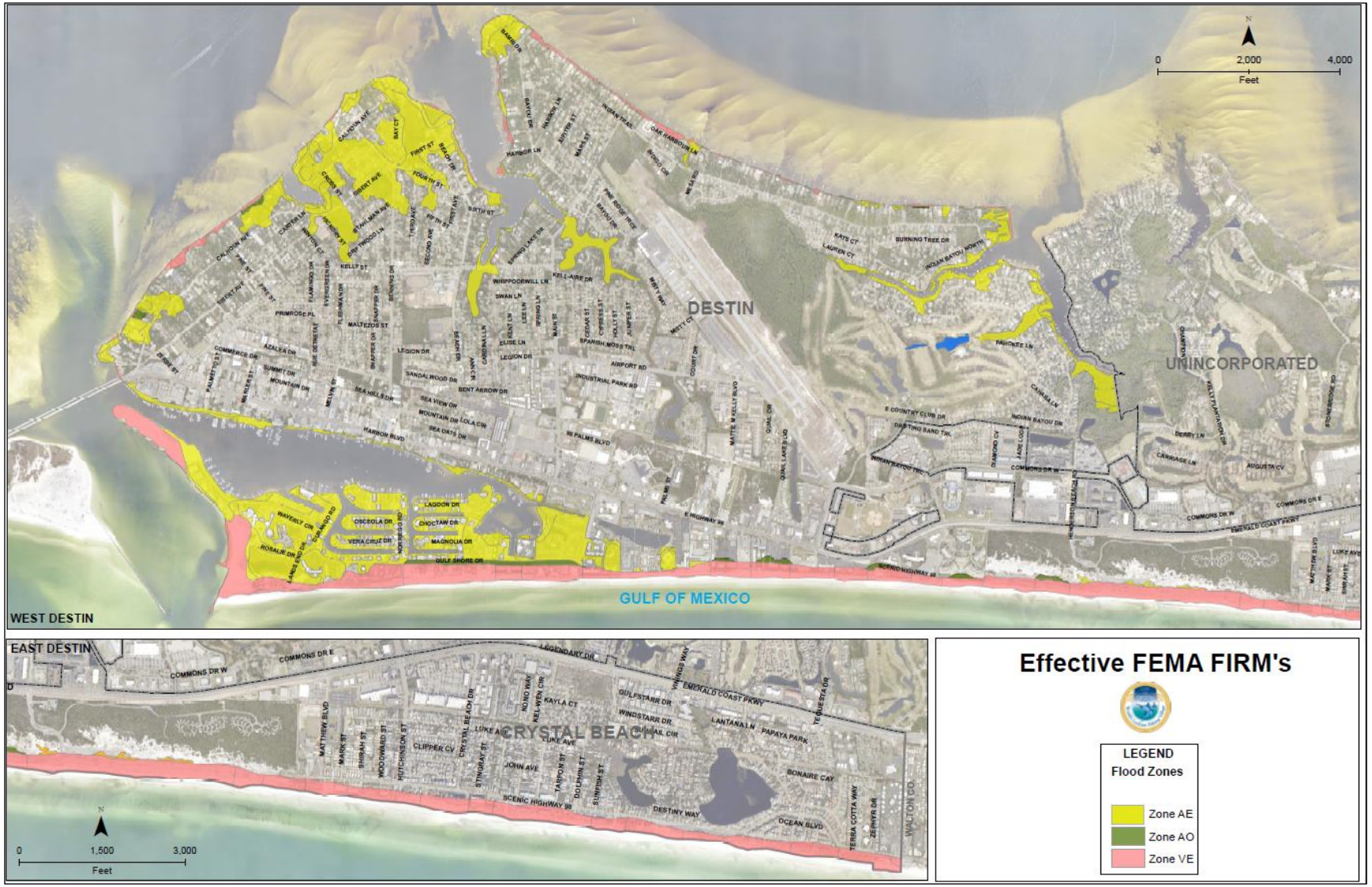


CURRENT FLOOD DESIGN STANDARDS

There are three flood zones identified on City's effective FIRM

- AE Flood Zones
- VE Flood Zones
- AO Flood Zones

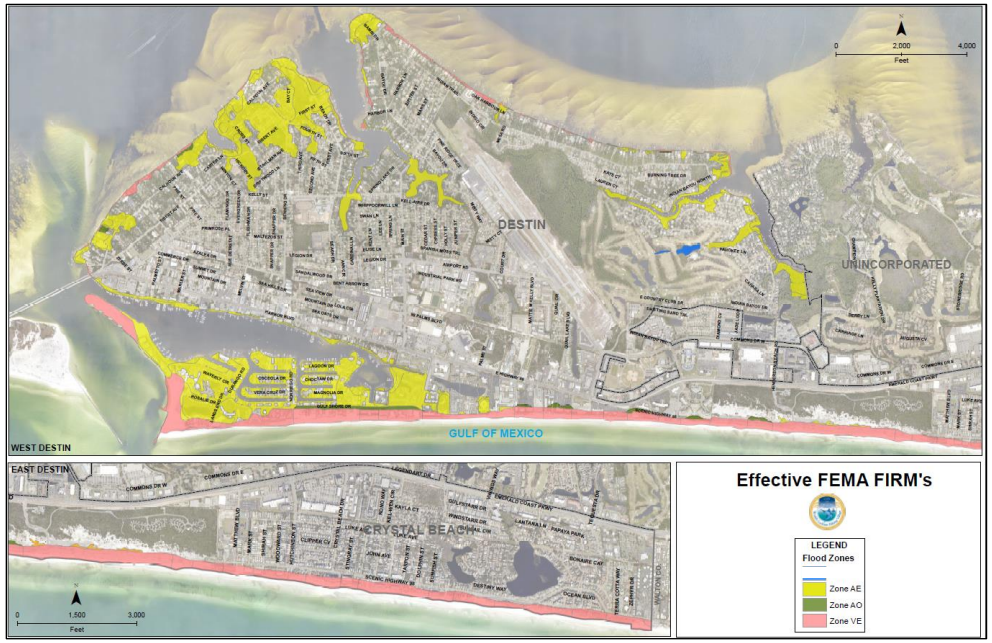
In each designated flood zone, there are specific flood design standards that apply.



CURRENT FLOOD DESIGN STANDARDS

Below lists Design Standards that are the <u>same</u> for <u>both</u> VE and AE Flood Zones:

- Enclosed areas below Design Flood Elevation (DFE) shall be used solely for parking, building access, and storage ONLY.
- Building access and storage below DFE can be no more than 200 square feet and only 70 square feet can be used for storage.
- Areas below DFE shall be outfitted with flood openings/vents
- Enclosed area used for parking shall be enclosed with lattice, screening, or material that permits unobstructed flow of flood waters.
- Non-conversion agreement is required.

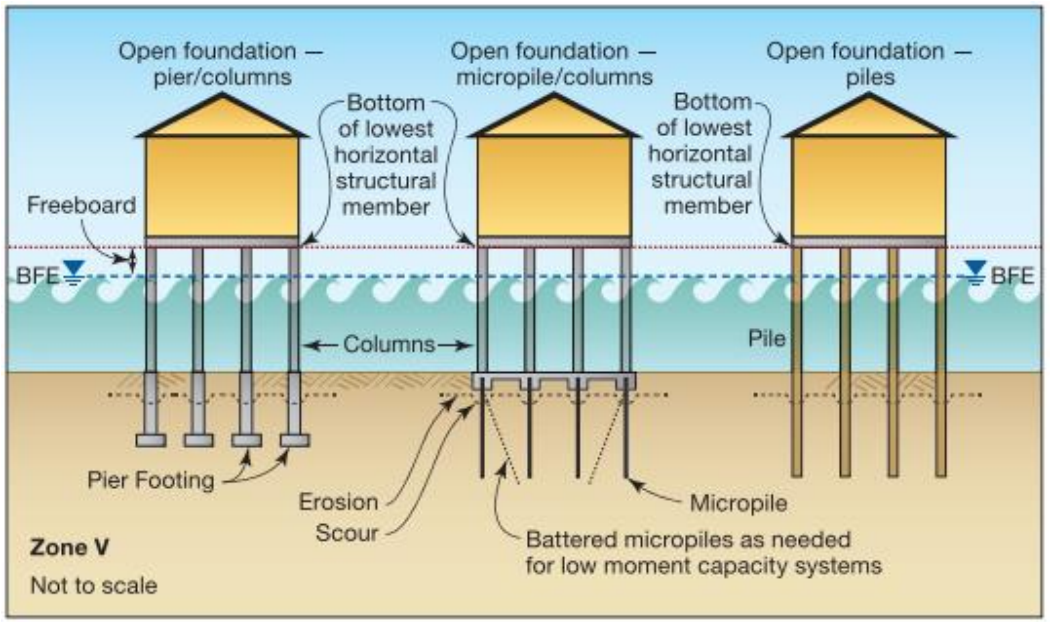


CURRENT FLOOD DESIGN STANDARDS

Design standards that are <u>different</u> for VE and AE Flood Zones, specifically where flood elevation is measured and the use of fill.

<u>VE Zones:</u>

- Building or structures shall be elevated so that the **<u>bottom of the lowest horizontal member shall be above the base flood elevation (BFE) plus 2 feet or design flood elevation</u>** (DFE), whichever is highest.
- Use of fill material for structural support is prohibited.

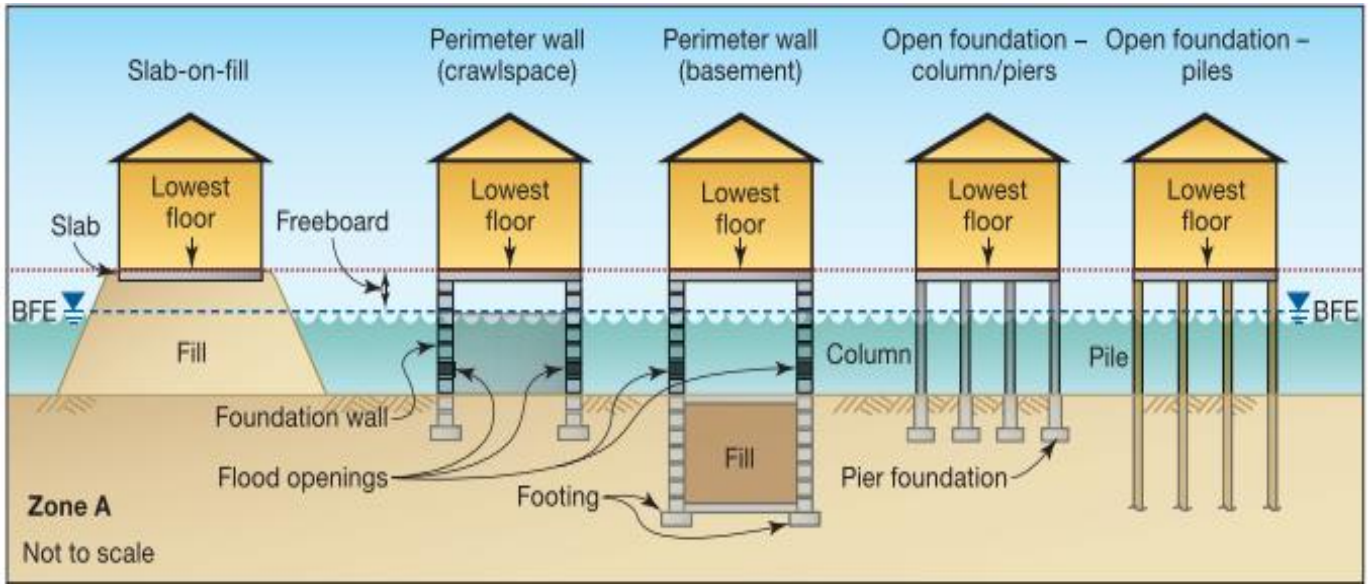


CURRENT FLOOD DESIGN STANDARDS

Design standards that are <u>different</u> for VE and AE Flood Zones, specifically where flood elevation is measured and the use of fill.

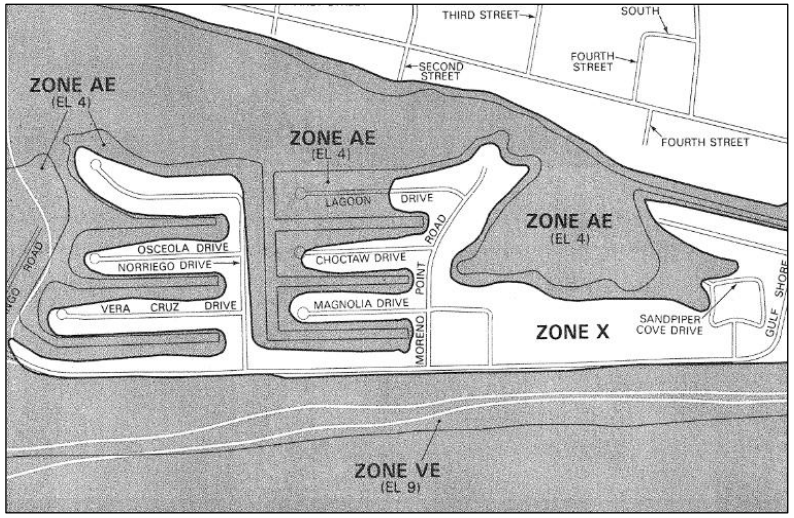
<u>AE Flood Zones:</u>

- Building or structures in flood hazard areas (AE zone) **<u>shall have the lowest floors elevated to or above the BFE plus 2 feet, or DFE</u>** whichever is highest.
- Structural fill is permitted.

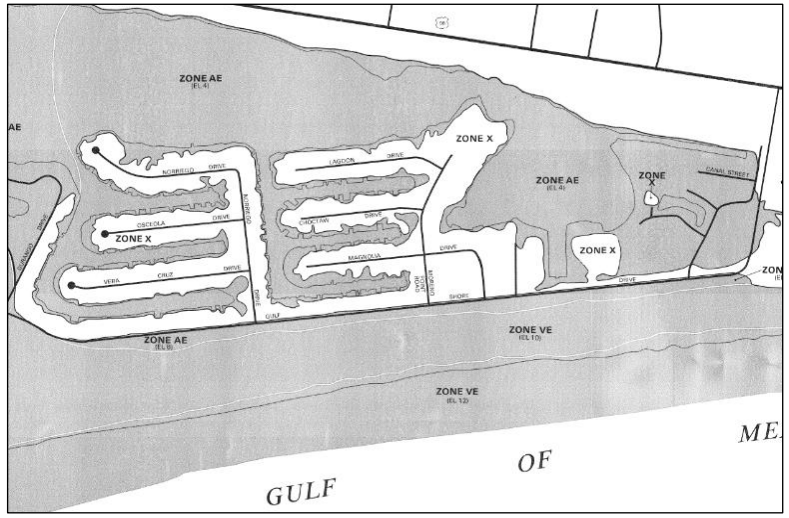


FIRM CHANGES & IMPACTS

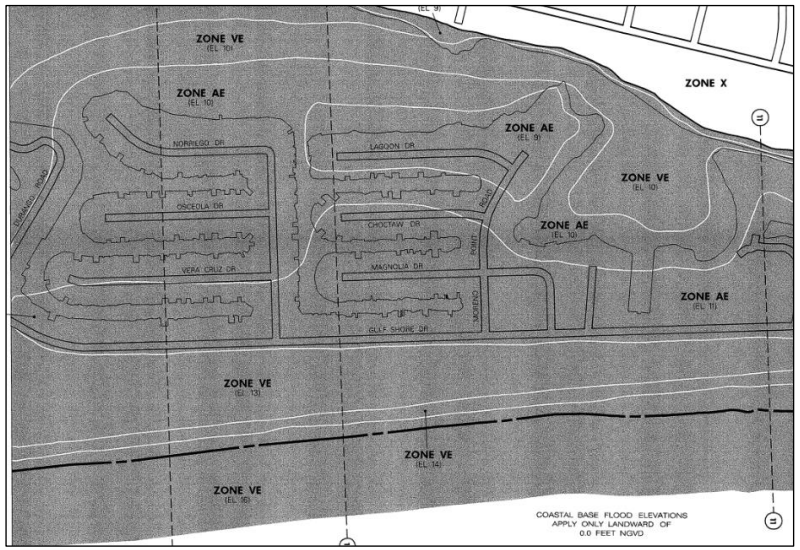
- There have been 4 FIRM updates since 1992
- Flood Zones and Base Flood Elevations have changed with each revision
- Revision can negatively impact construction by creating nonconformity with current flood design standards requiring substantial improvement or substantial damage (SI/SD) review per Flood Ordinance.
- Revisions may negatively impact design and construction uniformity



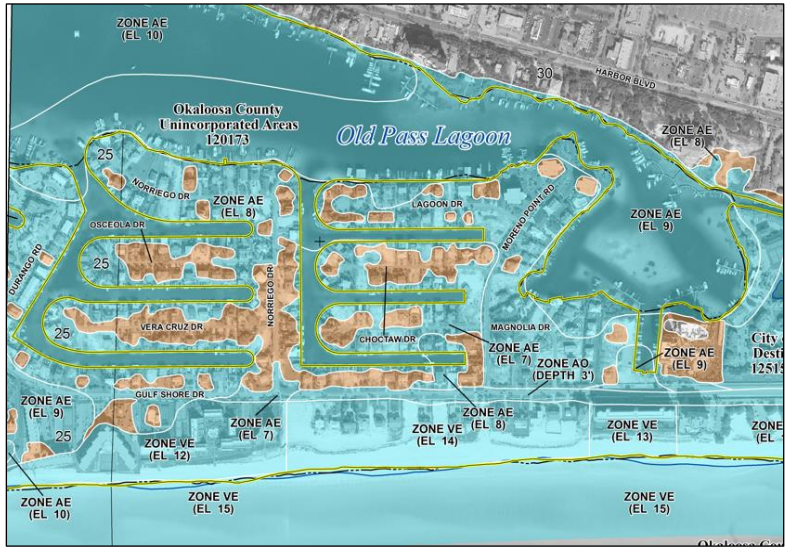
FIRM Effective: January 2, 1992



FIRM Effective: February 5, 1997



FIRM Effective: December 6, 2002



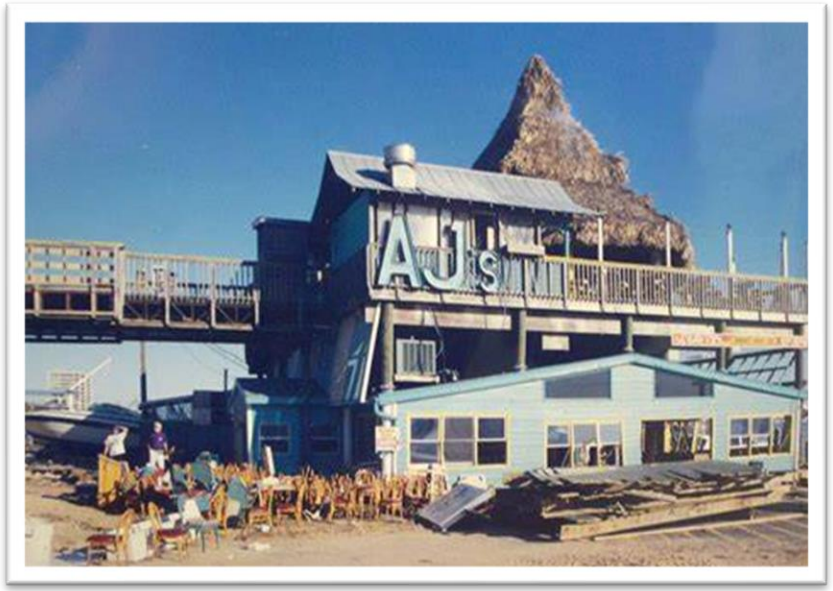
FIRM Effective: March 9, 2021

WHAT IS RISK RATING 2.0?

- Risk Rating 2.0 applies to new NFIP policies and renewal policies effective October 1, 2021
- NFIP is moving away from premiums based primarily on a building's elevation and its location inside or outside of a high-risk flood zone.
- NFIP premiums will more accurately reflect associated risk (i.e., storm surge)
- Risk Rating 2.0 methodology considers:
  - Proximity to the risk
  - Other sources of flooding (i.e., storm surge)
  - Amount of impervious surface
  - Cost to rebuild

REPETITIVE LOSS STATISTICS

- From 1995 – 2020, there have been ~ 365 NFIP claims city wide
- Out of 365 claims – 201 were on Holiday Isle
- Totaling $19.7 million
- This accounts for 55% of the overall repetitive loss claims



COUNCIL DIRECTIVE

- The new FEMA Flood Insurance Rate Map (FIRM) became effective March 2021
- The City Flood Ordinance is required as part of the National Flood Insurance Program (NFIP) Community Rating System (CRS)
- The City has been part of the CRS program since 1980s
- ***City Council directed staff to determine how the new FIRM will affect development in Destin and to bring any proposed changes to the Flood Ordinance to City Council for consideration.***
- Proposed changes were presented to the Local Planning Agency (LPA).
  - The LPA recommended a workshop.

FLOOD DESIGN STANDARD COMPARISION

CURRENT FLOOD REGULATIONS

VE Flood Zone

- 2-foot freeboard
- Piling Construction
- Elevation measured from Lowest Horizontal Member
- Enclose no more than 200 SF below Design Flood Elevation (DFE)
- Structural fill is *prohibited*

AE Flood Zone

- 2-foot freeboard
- Elevation measured from top of Lowest Floor
- Enclose no more than 200 SF below DFE
- Structural fill is *permitted*

Coastal A Zone (CAZ)

- Not Defined

PROPOSED FLOOD REGULATIONS

VE Flood Zone & Coastal A Zone (CAZ) *

- 2-foot freeboard
- Piling Construction
- Elevation measured from Lowest Horizontal Member
- Enclose no more than 200 SF below Design Flood Elevation (DFE)
- Structural fill is *prohibited*

AE Flood Zone (Non-Coastal A Zone)

- 1-foot freeboard *
- Elevation measured from top of Lowest Floor
- May utilize engineered flood vents for enclosed areas below DFE *
- Structural fill is *permitted*

* Denotes change

IMPACTS OF PROPOSED CHANGES

*Refer to Staff Recommendations

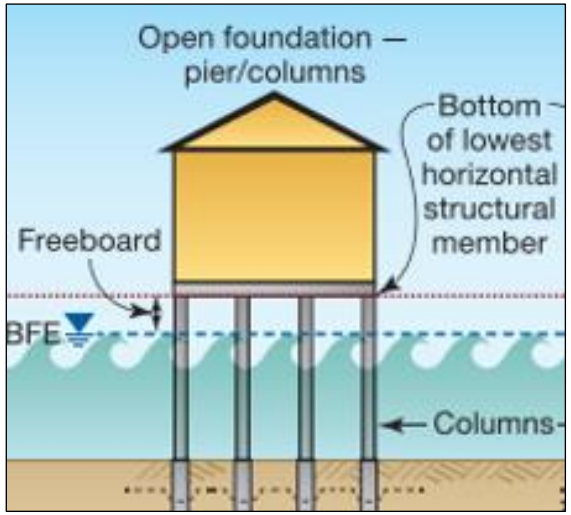
1. FEMA flood elevation in designated AE zones on Holiday Isle (i.e., Coastal A Zone) will be taken from the bottom of the Lowest Horizontal Structural Member rather than Finished Floor Elevation (FFE)

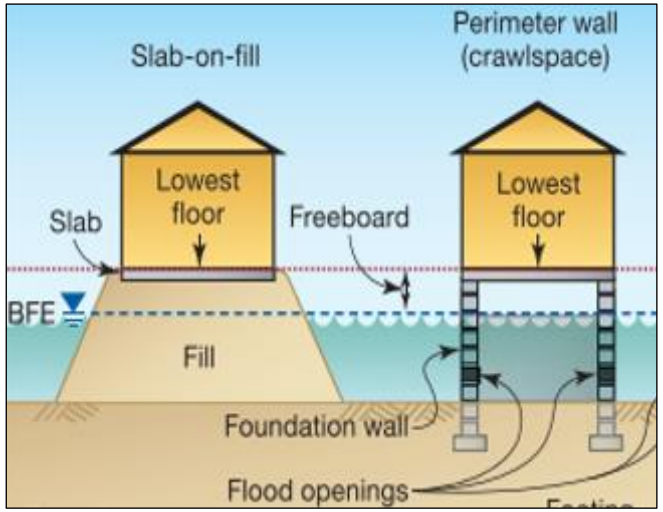
- Will the proposed changes to Flood Ordinance affect the overall height of a structure?

  NO *– how height is measured is defined in the City Comprehensive Plan.*

- Will the proposed changes to the Flood Ordinance affect habitable space?

  ****YES*** *– the elevation for structures located on Holiday Isle or a designated Coastal A Zone will be measured from the bottom of the lowest structural horizontal member.*

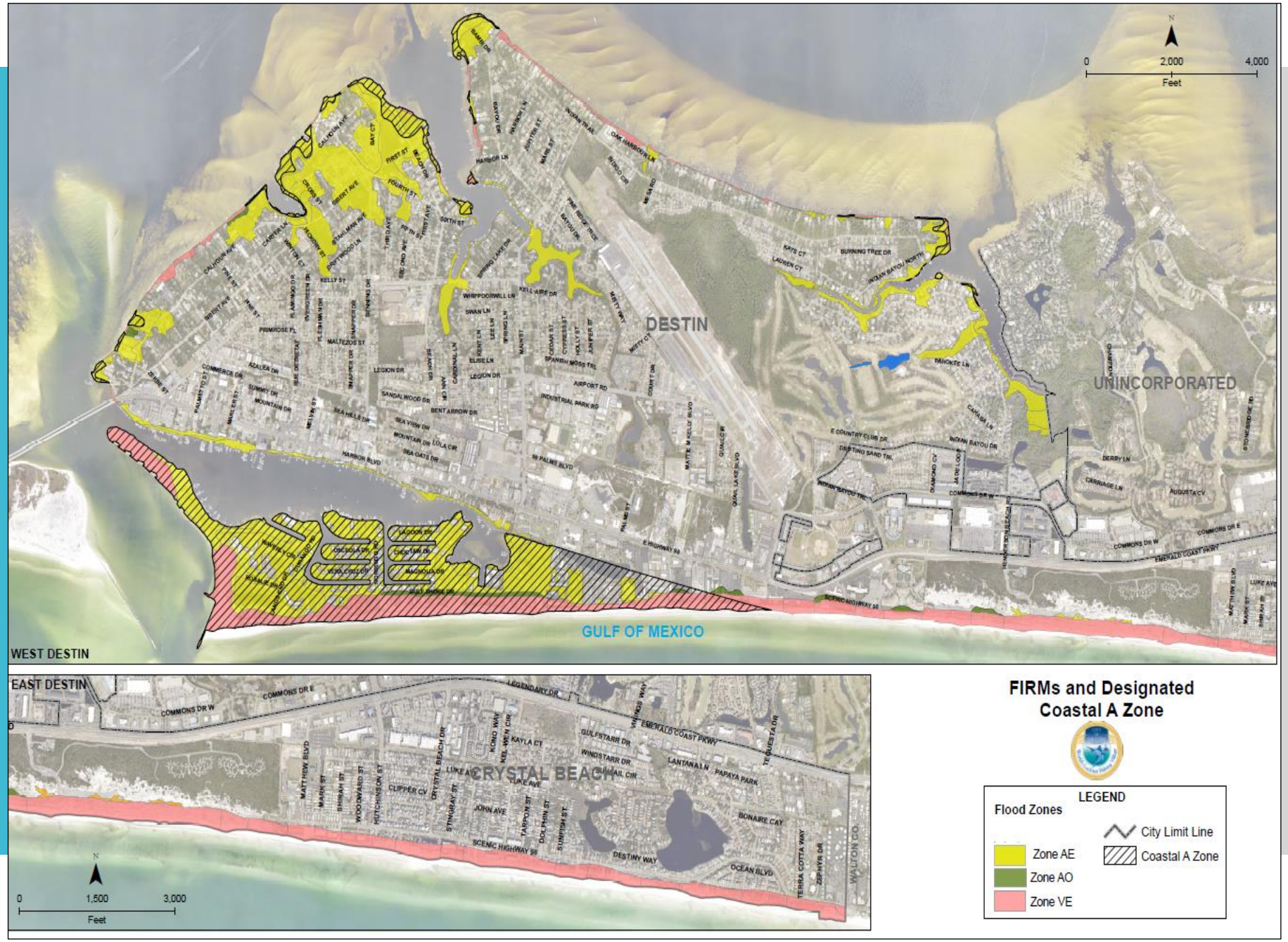




IMPACTS OF PROPOSED CHANGES

2. Will prohibit slab on grade construction on Holiday Isle
3. Provides for higher flood design standards in a Coastal High Hazard Area
    - *Protects homes and investment*
    - *More resilient post natural disaster*
    - *Potential lower insurance premiums*
    - *Potential CRS rating increase*
4. Provides uniform flood design standards on Holiday Isle
    - *Piling construction*
    - *Enclose no more than 200 SF below Design Flood Elevation (DFE)*
    - *Structural fill is prohibited*
5. Non-Coastal AE zones utilize the Florida Building Code (FBC) 1-foot freeboard design standard and may have enclosed area for parking per FBC and ASC24.

PROPOSED COASTAL A ZONE (CAZ)

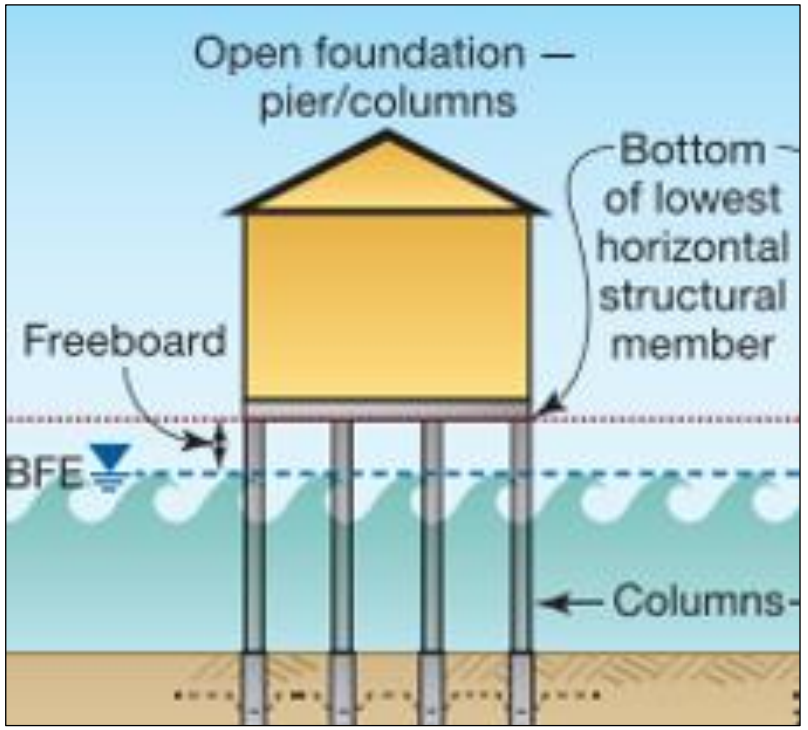


STAFF RECOMENDATIONS

HEIGHT MEASURMENT

- Modify the definition of "Building Height" in the Comprehensive Plan to measure height in SFHA from FEMA base flood elevation (BFE) to <u>FEMA BFE + freeboard.</u>
  - This will exclude freeboard in the overall height measurement for structures located in a SFHA

WHERE HEIGHT IS MEASURED FROM CURRENTLY



PROPOSED HEIGHT TO BE MEASURED FROM HERE

STAFF RECOMENDATIONS

FLOOD ORDINANCE

- No change to VE Flood Zone design standards

- Designate Coastal A Zone
  - Provides for higher design standards in a Coastal High Hazard Area
  - Potential increase in CRS ratings and reduction in insurance premiums

- Coastal A and VE Flood Zone design standards will be the same
  - 2-foot freeboard
  - Piling construction
  - Elevation measured from Lowest Horizontal Member
  - Enclose no more than 200 SF below Design Flood Elevation (DFE)
  - Structural fill is prohibited

- 1 foot freeboard in **Non- Coastal** AE Flood Zone per Florida Building Code (FBC)

- Enclosed space below DFE in **Non-Coastal** AE Flood Zones utilize engineered flood vents
  - Parking and storage only
  - Will allow structures located in a Non – Coastal AE Flood Zone more than 250 SF of enclosed space below base flood elevation.

QUESTIONS & COMMENTS