



## Legislation Text

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**TO:** Mayor and City Commission

**FROM:** Cale Curtis, City Manager

**DATE:** July 14, 2021

AN ORDINANCE AMENDING THE CODE OF THE CITY OF MARGATE, FLORIDA, AMENDING CHAPTER 17- FLOODPLAIN MANAGEMENT; PROVIDING CRITERIA FOR ACCESSORY STRUCTURES IN FLOOD HAZARD AREAS; PROVIDING FOR SPECIFICATION OF ELEVATION OF MANUFACTURED HOMES IN FLOOD HAZARD AREAS; PROVIDING FOR SEVERABILITY; PROVIDING FOR CODIFICATION; PROVIDING FOR AN EFFECTIVE DATE.

### BACKGROUND:

In 1968 Congress passed the National Flood Insurance Act and this act created the National Flood Insurance Program (NFIP). Participation in the NFIP is a condition for communities to receive Federal disaster assistance. In addition, buildings located in Special Flood Hazard Areas (SFHA) are required to have flood insurance coverage as a condition of receiving Federal financial assistance or loans from federally insured or regulated lenders. The Community Rating System (CRS) is part of the NFIP that provides a reduction in flood insurance premium rates for communities that exceed the minimum requirements. There are 10 CRS classes. Class 1 gives the greatest flood insurance premium discount and Class 10 allows zero discount. Margate is currently a CRS class 7 community, and residents in the SFHA receive 15% discount on flood insurance; other residents receive a 5% discount.

The City of Margate currently has two flood zones that are classified as the Special Flood Hazard Area (SFHA) and these are the AH and AE Flood zones. Of the 26,600 addresses in Margate, 1,584 (or about 6%) are within the flood zones. The attached map illustrates the AH and AE flood zones in the City of Margate.

In 2020 the CRS was amended to establish minimum requirements for communities to qualify or maintain class ratings of 8 or better. To maintain the City's class 7 rating our floodplain management regulations must be amended to better protect owners and occupants of manufactured homes in the SFHA, by requiring that the lowest floors are at or above the base flood elevation (BFE) plus 1 foot. The other amendment that the City must comply with is to allow permits for wet floodproofed accessory structures that do not exceed 600 SF and are below the BFE.

Every five years the City of Margate is required to undertake a verification exercise with FEMA to review the current CRS rating classification and determine whether this rating is justified or if it needs adjustment. This year the City is due for a verification visit which is scheduled for August 10<sup>th</sup>. It is desirable that the revised Flood Plain Management Ordinance is adopted prior to the verification visit to ensure that the 2020 CRS amendments do not prevent City from maintaining its Class 7 rating.

The mandatory Section changes made to the current Ordinance were as follows:

- (1) Section 17-10: Allow wet proofed accessory structures

(2) Section 17-13: Require manufactured homes at BFE plus 1 foot.

In addition, the Ordinance was strengthened by including consideration of crown of road heights for determination of minimum finished floor elevations for single-family and duplex residential structures (Section 17-10).

The Board of Adjustment (BOA) in the old code was replaced by a Floodplain Administrative Committee in the revised code, who will be appointed by the City Manager (Section 17-7). Grammar, punctuation, and formatting changes were made throughout the Ordinance to improve clarity.

The revised Floodplain Ordinance is attached for approval on first reading.

**RECOMMENDATION:**

This item was approved on First Reading at the July 7, 2021, Regular City Commission meeting. Staff recommends approval on Second Reading.

**FISCAL IMPACT:**

There is no fiscal impact to the City.

**CONTACT PERSON:**

DEES Assistant Director - Engineering; Randy L. Daniel, P.E., PMP, CFM