



Floodplain Management Regulations

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Hurricane Irma Beach Erosion

Ft. Pierce Jetty Park



Hurricane Andrew



Hurricane Harvey- Texas



Hurricane Harvey- Texas



Sandy- Storm Surge

FEMA



- Code of Federal Regulations
- Established NFIP
- Creation of Flood Maps



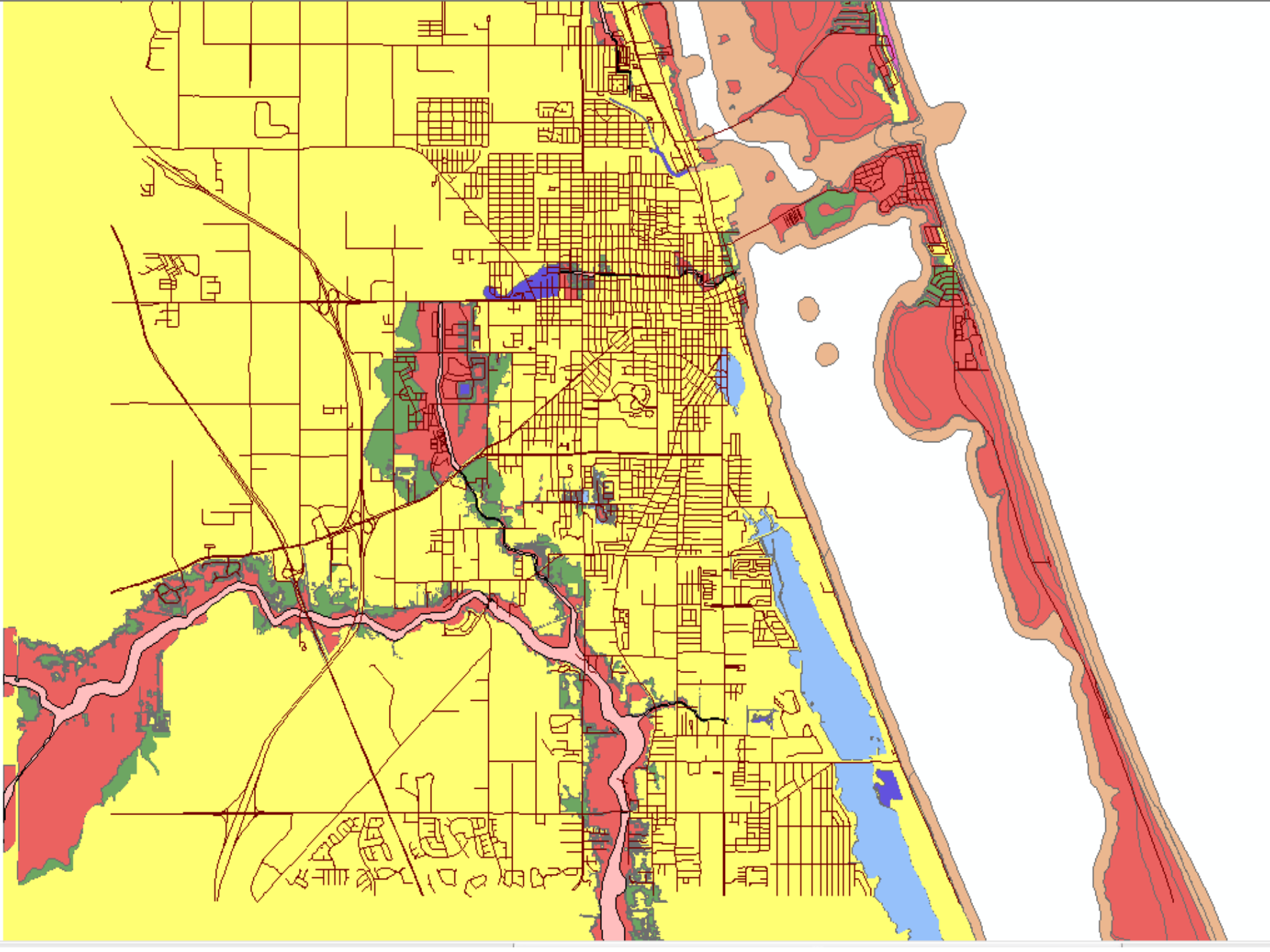
- Provides Flood Insurance Protection and Guidelines for Compliance



- International Building Code as base code
- Provides Florida specific amendments
- Directed by Florida Division of Emergency Management to integrate floodplain management



- Adopted Floodplain management Ordinance for compliance with FEMA, NFIP and to participate in the Community Rating System (CRS) program



NFIP Requirements

- **New structures must be built at or above base flood elevation (BFE).**
- **No development in the floodway that causes an increase in flood level.**
- **New structures within a Coastal High Hazard Area (V Zone) must be built on piles.**
- **Enclosed areas below BFE must be built with breakaway walls.**



Substantial Damage

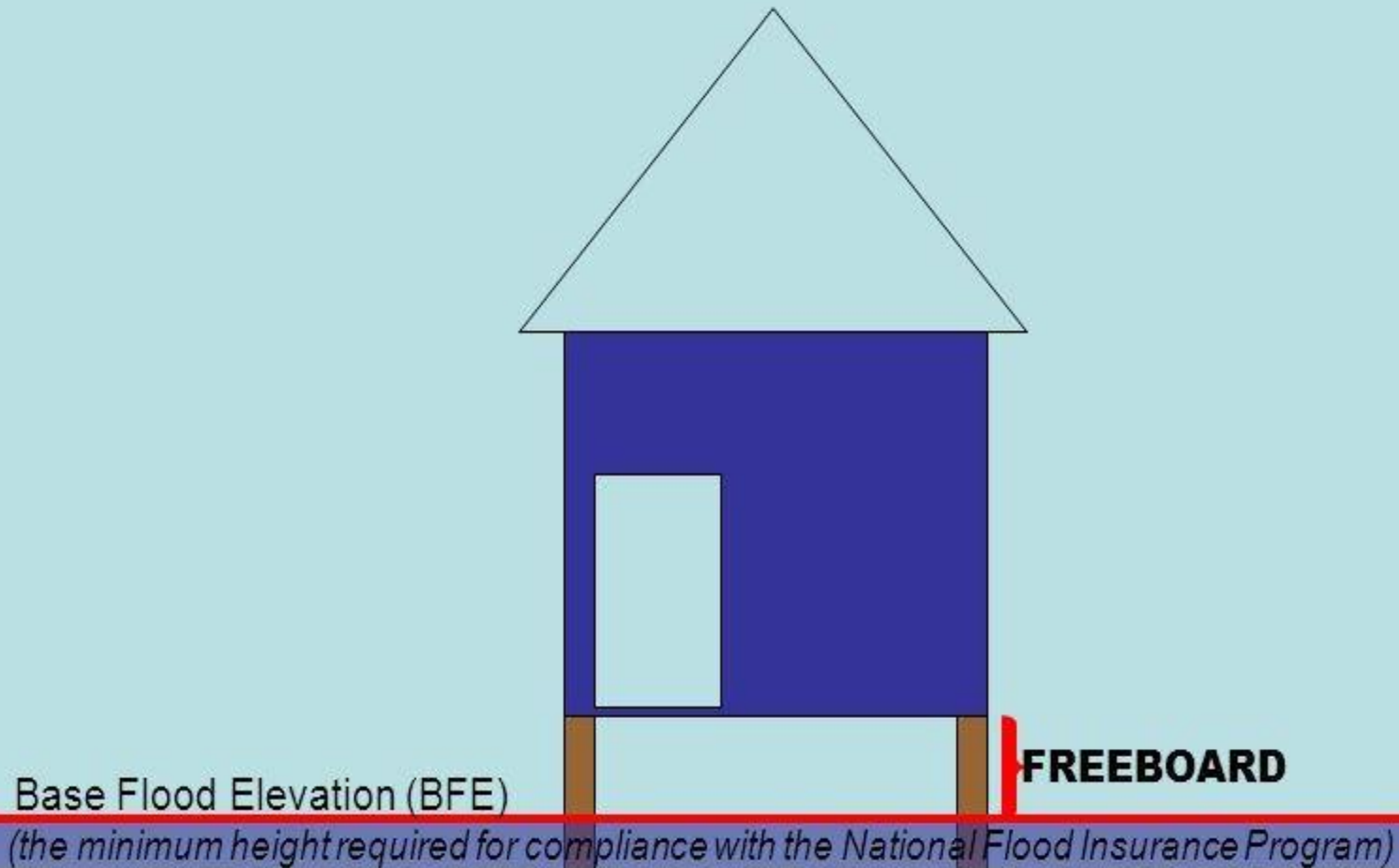
- Damage from any origin whereby the cost of restoring to pre-damaged condition would equal or exceed 50 % of the market value of the structure.
- 5 Year look back.

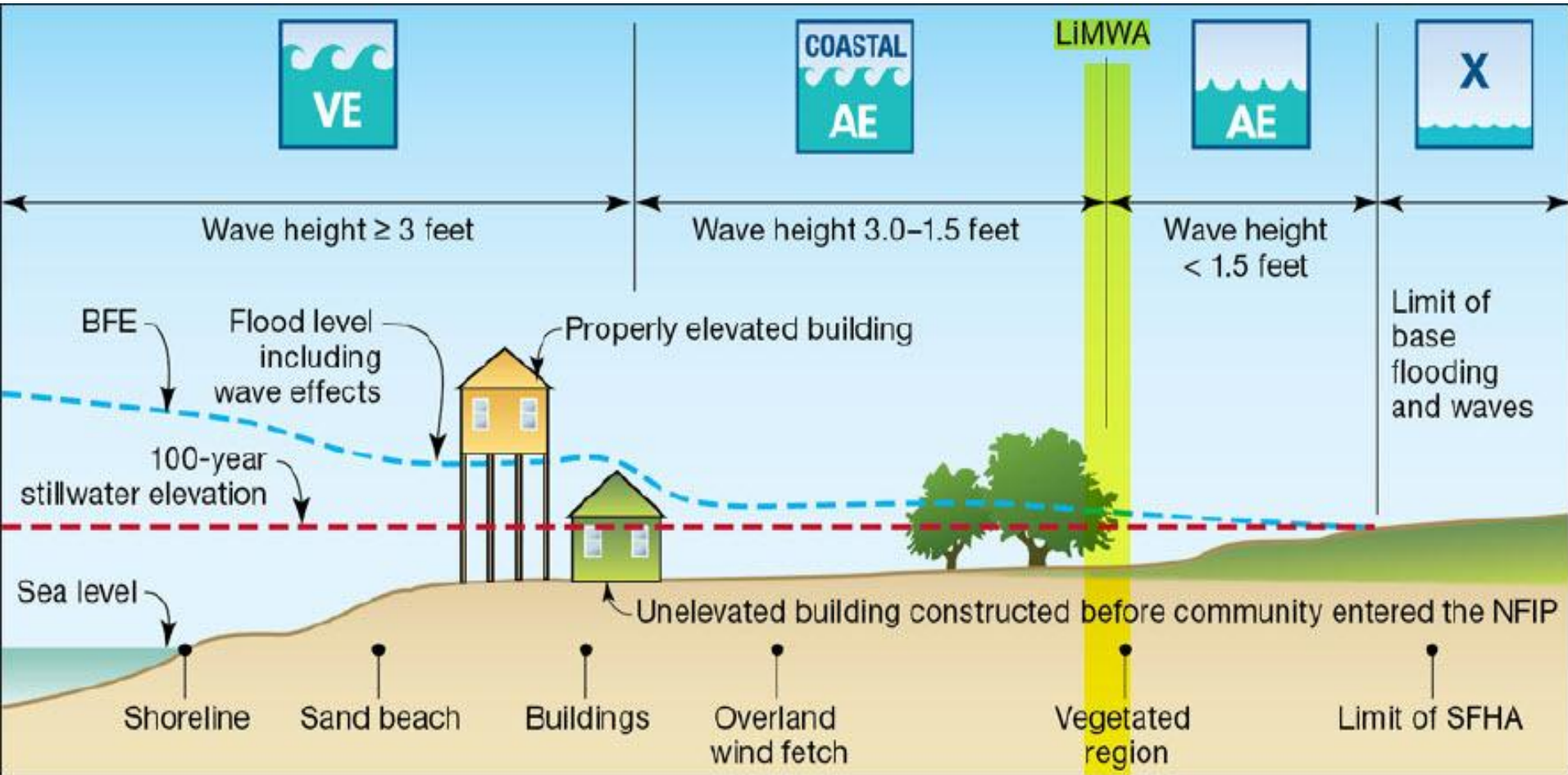


Existing Structures

- Buildings substantially damaged or substantially improved must be elevated to or above BFE; or,
- Commercial structures may be floodproofed to above BFE; or,
- Must be demolished.

Upcoming FBC Change

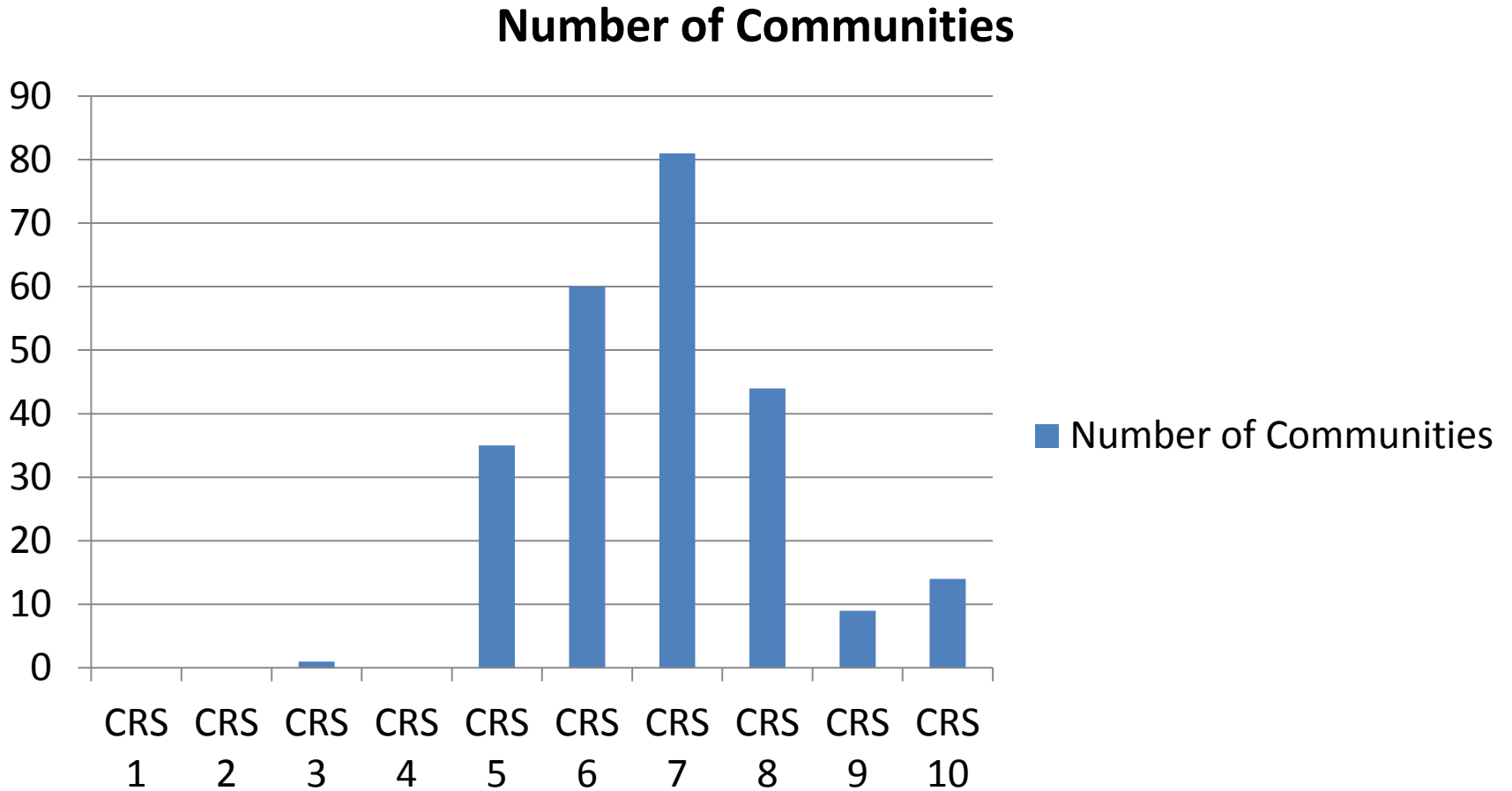




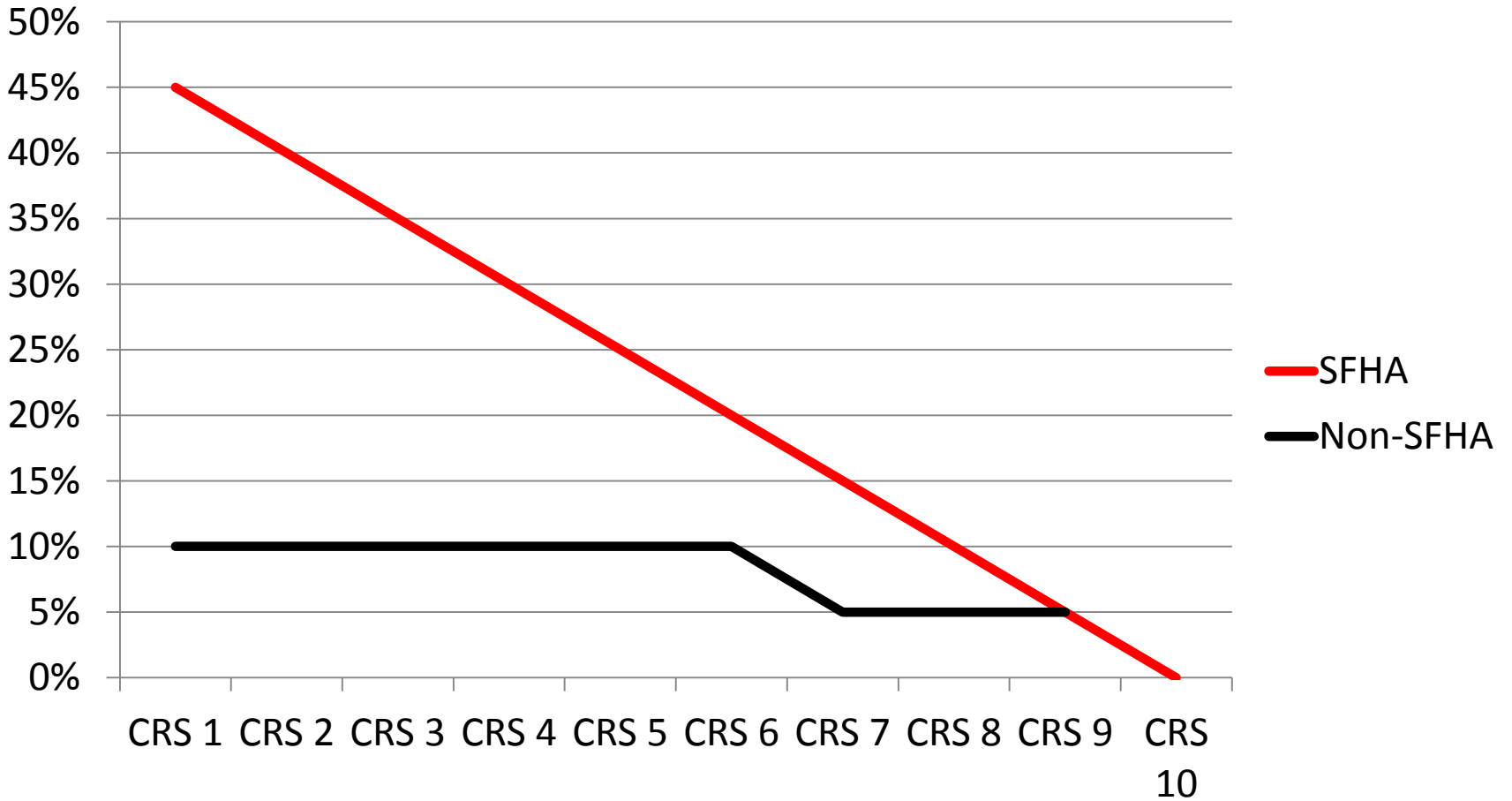
Community Rating System (CRS)

- **Voluntary incentive program that provides discounts on flood insurance premiums.**
- **CRS Rating 1(Best) – 10(Worst) provides a premium discount up to 45%.**
- **Fort Pierce CRS Class 6, providing a 20% discount for SFHA policies & 10% discount for Non-SFHA policies.**
- **A total savings of an estimated \$411,000 for property owners in Fort Pierce.**

CRS Ratings- 244 Total Communities



CRS Savings



Why Have Flood Insurance?

- **Guaranteed coverage for flood loss.**
 - No FEMA assistance the disaster is not declared.
- **Provides additional “Increased Compliance Cost (ICC)” benefit providing an additional \$30,000 to elevate, relocate or demolish.**



CRS Regulations

- **Voluntary regulations that are more restrictive.**
- **Can make rebuilding more challenging for some.**
- **Direct impact on the amount of savings provided to property owners.**

200

NO
TRESPASSING

Financial Impacts

- **Current rating of 6 provides a discount of \$411,810 to Fort Pierce property owners.**
- **A rating of 7, like Martin County & Vero would reduce savings to \$306,663.**
- **A rating of 8, like Port St. Lucie would reduce savings to \$205,903.**
- **A rating of 10 would eliminate all savings.**

NFIP Regulations



- Mandatory Compliance!
- Probation-
 - \$50 fee added to all insurance policies.
 - 1 Year to comply
- Suspension-
 - Flood insurance will not be available.
 - No Federal disaster assistance for damage caused by flood.
 - No Federally backed grants or loans- HUD, EPA and SBA.
 - No Federally backed mortgage loans or mortgage insurance- Fannie Mae or Freddie Mac.

Summary

- **The intent is to protect lives and reduce flood loss.**
- **The Building Department must enforce the NFIP and Building Code provisions.**
- **CRS Coordinator is needed to maintain and improve the CRS Rating.**