

Item

Ordinance 1044 Floodplain Development Standards

Responsible Staff Contact

Clara Chaffin

Recommendation

Approve Ordinance 1044 on first reading.

Executive Summary

The City of Douglas participates in FEMA’s National Flood Insurance Program (NFIP) and has held a Class 8 in the Community Rating System (CRS) for over a decade. A Class 8 rating provides a 10% premium reduction on mandatory flood insurance for individuals within the City limits. Every year, the City is evaluated on a number of Activities from the CRS Coordinators Manual verifying that the City is continuing to perform activities to meet NFIP. Every 5 years, the City undergoes a more strenuous CRS Cycle Visit where a CRS Coordinator takes a deep dive into the work that the City does and measures it against the latest CRS Coordinators Manual.

This year, the City submitted over 100 documents on four different Activities (see Background). Of over 100 documents submitted, only 5 required resubmittals.

The latest CRS Coordinators Manual (2017 Edition with 2021 Addendum) was edited to require adopted municipal codes to specifically state that all equipment be a minimum of 12-inches above the Base Flood Elevation. Ordinance 1044 makes this edit in three sections including Construction Materials and Methods, Residential Construction and Standards for Manufacturing Housing.

Approval of this Ordinance is necessary to qualify for Activity 430 Higher Regulator Standards FRB Freeboard.

Background

The **Community Rating System** (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management practices that exceed the minimum requirements of the National Flood Insurance Program (NFIP). Over 1,500 communities participate nationwide.

In CRS communities, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community’s efforts that address the three goals of the program:

1. Reduce and avoid flood damage to insurable property.
2. Strengthen and support the insurance aspects of the National Flood Insurance Program.
3. Foster comprehensive floodplain management.

Discounts on Flood Insurance Premiums for CRS Communities: Flood insurance premium discounts in CRS communities range from 5% to 45% and are discounted in increments of 5%. A Class 10



community is not participating in the CRS and receives no discount. A Class 9 community receives a 5% discount for all policies, a Class 8 community receives a 10% discount, and so on 5% incrementally all the way to a Class 1 community, which receives a 45% premium discount.

Classifications are based on the community’s CRS credit points obtained in 19 creditable activities. The CRS activities are organized in four categories:

1. Public Information
2. Mapping and Regulations
3. Flood Damage Reduction
4. Warning and Response

Under the National Flood Insurance Program’s pricing approach, the CRS discount is applied to the full-risk premium for all NFIP policies in the Regular Program in a participating community, including policies outside of the Special Flood Hazard Area (SFHA).

The table below shows the credit points earned, classification awarded and premium reductions.

CRS Credit Points, Classes and Premium Discounts

CRS Credit Points	CRS Class	CRS Discount (Premium Reduction)
4,500+	1	45%
4,000 – 4,499	2	40%
3,500 – 3,999	3	35%
3,000 – 3,499	4	30%
2,500 – 2,999	5	25%
2,000 – 2,499	6	20%
1,500 – 1,999	7	15%
1,000 – 1,499	8	10%
500 – 999	9	5%
0 – 499	10	0



Activities the City participates in include:

Activity 200 Procedures

- 211 Program Prerequisites
- 230 Verification & Program Data Table

Activity 300 Public Information Activities

- 310 Elevation Certificates
 - CCMP Construction certificate management procedures
 - ECPO Maintaining Elevation Certificates for post-FIRM buildings
 - ECPR Maintaining Elevation Certificates for pre-FIRM b
- 320 Map Information Services
 - MI1 Basic FIRM information
 - MI2 Additional FIRM information
 - MI3 Problems not shown on FIRM
 - MI5 Special flood-related hazards
 - MI6 Historical flood information
 - MI7 Natural floodplain functions
- 330 Outreach Projects
 - OP Outreach projects
 - FRP Flood response preparations
- 350 Flood Protection Information
 - LIB Flood protection library
 - LPD Locally pertinent documents
 - WEB Flood protection website

Activity 400 Mapping & Regulations

- 420 Open Space Preservation
 - Activity Ordinances
 - Activity Maps

- OSP Open space preservation
- NFOS Natural functions open space
- OSI Open space incentives
- LZ Low-density zoning

- 430 Higher Regulator Standards
 - Activity Ordinances
 - Activity Maps
 - DL Development limitations
 - FRB Freeboard
 - FDN Foundation protection
 - LSI Lower substantial improvements threshold
 - PCF Protection of critical facilities
 - BC Building code
 - LDP Local drainage protection
 - MHP Manufactured home parks
 - SHR Special flood-related hazards regulations
 - OHS Other higher standards

Activity 500 Flood Damage Reduction

- 510 Floodplain Management Planning
 - FMP Floodplain management planning
- 540 Drainage System Maintenance
 - CDR Channel debris removal
 - PSM Problem site maintenance
 - CIP Capital improvement program
 - SDR Stream dumping regulations
 - SBM Storage basin maintenance



Alignment to Strategic Doing (SD) and/or Other Plans

<u>SD25 Commitment</u>	n/a
<u>SD25 Outcome</u>	Preserve Natural Pristine Resources for All Generations (PNPR)
<u>SD25 Strategy</u>	n/a
<u>SD25 KPI</u>	n/a
<u>2014 Master Plan</u>	Goal B4. Plan for and mitigate natural hazards. Policy B4-1. Minimize public and private losses due to flood conditions through zoning, building codes, and other regulations and floodplain management strategies. The flood hazard areas of the community are subject to periodic inundation, which can result in loss of life and property, health and safety hazards, disruption of commerce and governmental services. Policy B4-2. Regulate areas subject to natural hazards, such as flood zones, according to City, State, and Federal law. The City will administer and enforce flood plain regulations under the direction of the Federal Emergency Management Association. Policy B4-3. Continue to make every effort to provide adequate and interlocking floodway and greenspace corridors through the utilization of utility easements, topographical elements and zoning regulations.
<u>2015 Downtown Master Plan</u>	n/a

Budget/Fiscal Impact

<u>Fund/Department</u>	10-5100-2115
<u>Project/Line Item(s)</u>	Publishing/Advertising
<u>Budgeted Amount</u>	\$40,000
<u>Anticipated Amount</u>	\$500

Action Requested/Recommended Motion

I move to approve Ordinance 1044 as presented on first reading.

Reviewed/Approved

- | | |
|---|---|
| <input checked="" type="checkbox"/> Community Development | <input checked="" type="checkbox"/> Legal |
| <input checked="" type="checkbox"/> Law Enforcement | <input checked="" type="checkbox"/> Finance |
| <input checked="" type="checkbox"/> City Manager | <input checked="" type="checkbox"/> HR |
| <input checked="" type="checkbox"/> Public Works | <input type="checkbox"/> City Clerk |