

# Attachment "A"



**To:** Yenier Vega, CFM, CGC

**From:** David Stroud, CFM

**Date:** 2/8/2016

**Subject:** Floodplain Ordinance Revisions

Based on my review of the existing Flood Damage Prevention Ordinance for the Town of Cutler Bay, the following credit can be earned for changes to the Town's Flood Damage Prevention Ordinance to better protect the health and safety of the residents and reduce damage to insurable buildings. An additional benefit is increase credits under FEMA's Community Rating System (CRS) program and further reduce the cost of flood insurance for policy holders.

Excluding new and substantially improved critical facilities from the 500-year floodplain receives credit under CRS Activity 430 Higher Regulatory Standards. This higher regulatory standard exists in your current ordinance Section B. Specific Standards for all A-Zones (10) *Critical Facilities*. Additional clarification should be added to indicate that this regulation also applies to all X-Zones. This modification to this regulation change will earn approximately **80 points**.

Providing freeboard in areas where FEMA has not provided a Base Flood Elevation (BFE) also earns credit under CRS Activity 430 Higher Regulatory Standards. The new amendment (Ordinance 16 – Floodplain Management Revisions) as drafted by the Public Works Department will allow for residential and commercial buildings to be elevated to 12" above the crown of road, back of curb or top of sidewalk, etc. to allow for flood protection to new construction or substantial improvements. This amendment to the current Flood Damage Prevention Ordinance will earn approximately **40 points**.

Making sure that the lower level of elevated buildings are not enclosed (Enclosure Limits) receives credit under CRS Activity 430 Higher Regulatory Standards. Changing the ordinance to ensure that in AE-Zones and VE-Zones that any elevated building be clear and free of obstructions below the elevated floor protects the integrity of that structure and can reduce damage to adjoining structures due to wave action. Therefore Sections B and F have been modified to prohibit any enclosures below the elevated flood of a building. This amendment to the current Flood Damage Prevention Ordinance will earn approximately **240 points**.

If you have any questions, please let me know.

David Stroud, CFM  
Emergency & Hazard Mitigation Lead  
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