

# TOWN OF PALM BEACH

Information for Town Council Meeting on: December 11, 2019

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To: Mayor and Town Council

Via: Kirk Blouin, Town Manager

Via: Josh Martin, Director of Planning, Zoning & Building

From: Wayne Bergman, Asst. Director of Planning, Zoning & Building

Re: Annual Flood Report

Date: November 26, 2019

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FEMA Elevation Certificates - On-Going - The Town of Palm Beach continues to require Elevation Certificates on all new construction and substantial improvement / substantial damage projects that occur on the Island. The Town's PZB Building Division staff review these certificates for accuracy and completeness and maintain them in individual property files. These certificates are made available to the public, with copies produced as requested. The FEMA form for the certificates was recently updated, which provides additional information on the flood-resilience of buildings and structures.

FEMA FIRM (Flood Insurance Rate Maps) – On-Going – The Town maintains copies of all FIRM maps relative to the Town of Palm Beach, beginning with 1982 Index Maps. Letters are prepared by Building staff upon request documenting the current flood zones of subject properties. The Town maintains a log book to record all requests for this type of information and maintains copies of all requests for information and letters provided by the Town. The current FIRM maps become effective October 5, 2017.

Repetitive Loss Notifications – Annually – The Town each year mails notices to the ninety one (91) properties that have experienced repetitive losses from flood events and those properties that are adjacent properties to the repetitive loss properties. These properties are scattered throughout the Island. The notices inform the residents to call Town Hall with any questions regarding the past flood damage and property losses, what factors contribute to flood damage and property losses, how to prevent the flood damage and property losses, and that the Town can provide the residents with information on the National Flood Insurance Program, which included FEMA flood mitigation grants. To date, eight (8) of the repetitive loss properties have been mitigated (brought into FEMA compliance).

Outreach Projects – On-Going – The Town provides a number of flood prevention and flood insurance related documents through the offices within Town Hall and on the Town's website. This information includes generalities on flood hazards, flood safety, flood insurance, map determinations, elevation certificates, flood warning system, property protection measures, floodplain development permit requirements, substantial improvement requirements, and drainage system maintenance. This information includes a comprehensive Palm Beach County Hurricane Guide. The Town annually mails flood information to all real estate, insurance, and

lender offices within the Town. Town PZB staff routinely participate in training and education presentation with real estate offices and business associations on the dangers of flooding, flood protection and prevention, and FEMA regulations for renovations and new construction. Annual mailings also target repetitive loss properties as identified by FEMA. The Town's website also has links to the Palm Beach County website and their CRS webpages. The Town also provides a "Residents' Guidelines for the Hurricane Season", which is updated each year. Emergency contact numbers, information on the Public Safety Public Alert System, personal evacuation plans, and emergency medical service instructions are contained in this pamphlet. In addition, this year and next have and will include a number of public symposiums and meetings related to code reform – one of the modules will focus on FEMA regulations and the built environment.

Palm Beach County Local Mitigation Strategy (LMS) – On-Going – The Town of Palm Beach routinely approves a Resolution which adopts the most updated Palm Beach County LMS, which through the emergency planning process, is updated every few years. The Town Council approved Resolution No. 2-2015, on January 13, 2015, approving and adopting the 2015 Revised Palm Beach County LMS. And the Town Council will hopefully adopt the 2020 version of the Palm Beach County LMS later this year.

Floodplain Management Ordinance – Completed – The Town Council approved the Town's version of the Florida Model Floodplain Management Ordinance prepared by the Florida Department of Emergency Management, which was necessary to properly implement the 2014 and 2017 Florida Building Codes and to have the Town's local regulations compliment FEMA regulations. Ordinance No. 16-2017 was adopted on August 9, 2017.

2017 Florida Building Code – The PZB Building Division follows and enforces the strict prescriptive requirements of the building code relating to flood prevention and floor elevations, found in the current 2017 Florida Building Code, 6<sup>th</sup> edition. This current code contains regulations that implement the ASCE-24 minimum floor elevations for all types of new and renovated buildings. Typically, the lowest building floor elevations are required to be either one to two feet above the Base Flood Elevation on any Town property, based upon the flood zone and type of building.

ISO Building Code Effectiveness Grading Schedule – Complete – The Town received ratings of a class 3 for both residential and commercial buildings on June 21, 2019. This grading is performed every three years. This rating shows a commitment to appropriate building code enforcement, as municipalities that have well-enforced, up-to-date codes demonstrate better loss experience, and the Town residents property insurance rates reflect this commitment. The new class 3 score represents an improvement over the last grading.

ISO Community Rating System (CRS) Five-Year Verification - Underway - The Town is beginning the five-year Verification audit by ISO. The Town currently has earned a CRS Class 7 under the FEMA National Flood Insurance Program. This rating enables a Palm Beach resident with a property located in the Special Flood Hazard Area to take advantage of a 15% premium discount on the purchase of flood insurance, and all other residents to receive a 5% premium discount. Staff and an outside consultant are preparing the massive volume of reports, studies, maps, photographs, and FEMA forms necessary to address the Verification criteria. A preliminary teleconference with ISO is scheduled for December 17, 2019. The verification audit should run about two months and hopefully will be complete by the end of February, 2020.

Flood Insurance Policies In Force And Flood Insurance Premiums – Updated for 2019 – A search of FEMA documents shows there are about ~~7,380~~7,422 flood insurance policies in force in the Town of Palm Beach. The combined total premiums and fees of all policies this year is ~~\$5,832,150~~5,518,556. The total flood insurance in force this year stands at \$1,962,195,800.