

TOWNHALL MEETING MINUTES

Monday, January 9th, 2023 – 9:30 A.M.

City Hall Annex Trailer & Virtually via Zoom Conferencing

1. Welcome & Introduction: City Administrator Dave Turner welcomed everyone to the Townhall meeting. **Present:** City Administrator Dave Turner, City Clerk Silvia Gransee, Building Official Gerald Leggett, Building Assistant Trish McLeod, City Attorney Dirk Smits, City Attorney Ryan Benninger, City Attorney Janette Smith (virtual), Administrative Assistant Christine McLeod.

Public Attendance: 19

Virtual Attendance: 15

2. Map Changes & Flood Insurance: City Administrator Dave Turner addressed the changes to insurance requirements and explained the new law of purchasing flood insurance to obtain wind insurance.

City Administrator Turner explained the purpose behind the proposed flood map changes, differences in flood zones, and changes in designations and heights. City Administrator Turner continued explaining building codes and requirements on building height. A brief discussion followed on locations on flood lines and flood zones in Key Colony Beach. Building Official Leggett explained that these changes in flood maps are made at a higher level and not a local change.

3. The Benefits of Flood Insurance: Building Official Leggett reported on the benefits on Flood Insurance and explained the corresponding heights to flood zone designations.

4. Community Rating System (CRS): City Administrator Dave Turner and Building Official Lenny Leggett explained the CRS system. The City Administrator explained the points system and how points are accumulated for deductions in insurance rates. A discussion followed on possible future developments on flood insurance increases and rebuilding requirements. City Administrator Turner gave an additional hand-out on Draft FEMA flood hazard information map changes. Further discussion followed on the 50% rule on rebuilding damaged homes. Building Official Leggett detailed how improvements effect the 50% rule on a substantially damaged structure. Discussion followed on what qualifies for improvements on structures.

5. Flood Insurance Requirements for Recipients of Federal Disaster Assistance: Building Official Lenny Leggett explained the flood insurance requirements.

6. Residential Condominium Buildings: Summary of Coverage.

7. Repetitive Loss: City Administrator Turner referred to the FEMA fact sheet to help understand repetitive loss.

8. Substantial Damage Determination (50% Rule): Building Official Leggett explained the substantial damage determination rule including state specific rules and Key Colony Beach Ordinances.

9. Future Flood Zone Designations for R2B Zone (Clara, Coral, Sadowski, 7th Street) & Basic Intro to understanding Flood Zones and Building Heights: Building Official Leggett reported on the proposed changes in flood zone designations, flood maps, and the importance of the LiMWA zone. City Administrator Turner explained the meaning of specific flood zones. A brief discussion followed on the proposed changes and whether they are adopted at this point. Building Official Leggett explained that the adoption will take some time in Spring or Summer on the federal level. Further discussion followed on increases in flood insurance. A resident recalled his experiences with insurance deductibles and reimbursements.

City Administrator Turner continued explaining the building code and how it applies to Key Colony Beach.

City Administrator Turner addressed questions that arose on occupancy with the proposed building height changes. City Administrator Turner explained square footage, setbacks, and current occupancy limitations in an example, and addressed the question of parking under the house.

City Administrator Turner explained property owner's rights which are mandated by the State and how it effects the right to build. The City Administrator further talked on hopefully not having to rebuilt but stated that the Keys are an area of critical concern federally regulated.

A brief discussion followed on the Storm Water Project including, benefits, costs, and confirmation of no additional taxes due to the project.

Additional discussion followed on flooding on 7th Street and the possible cause.

A resident asked the question on how improvements are being tracked regarding the 50% rule. The Building Official and City Administrator explained that improvements are tracked through building permits.

City Administrator Turner stated he will follow up with the street flooding on 7th Street.

City Administrator Dave Turner confirmed that the vote on the building heights will be at the next Commission meeting on January 19th, 2023. The City Administrator confirmed that this will be the second and final reading, and that comments for the vote should be addressed to the Commission at the Commission meeting. City Clerk Gransee confirmed that residents will have an opportunity to address the Commission prior to the vote, and that all correspondence sent is being shared with the Commission.

City Attorney Smits answered questions on property owner rights and clarified that he does not give advice to the Commission.

City Clerk Gransee confirmed that the minutes from the first reading are available online.

10. Update on Legislative Changes for Flood Insurance: addressed in the beginning of the meeting.

11. Residents Questions & Comments: Residents questions and comments were addressed throughout the Townhall meeting.

The meeting adjourned at 10:28 a.m.

*Respectfully submitted,
Silvia Gransee
City Clerk*

ADOPTED: January 19, 2023
Silvia Gransee, City Clerk