

City of Key Colony Beach
Townhall Meeting Minutes
December 12, 2022 – 09:37 AM
City Hall Annex and virtually via Zoom conferencing

1. Welcome and Introduction: City Administrator Turner welcomed all attending to the Townhall meeting.

City Administrator Turner reminded all attendees that Commissioners cannot be asked questions and all questions must be directed to himself or the Building Official.

2. Map Changes and Flood Insurance: City Administrator Dave Turner explained the purpose behind the meeting for an explanation on upcoming flood map changes and direct correlation to map changes in Key Colony Beach. The City Administrator continued explaining the Community Rating System (CRS) and the connection to flood insurance rates. City Administrator Dave Turner described rules for substantial damaged homes and how homes in the R2B zone are affected. The City Administrator explained that the areas in the R2B zone include Clara Boulevard, Coral Lane, Sadowski Causeway, and 7th Street. City Administrator Turner continued describing the meaning of the LiMWA line and where it is located in Key Colony Beach. The City Administrator talked about how the proposed changes can affect obtaining mortgages, insurance costs, and developers and builders.

City Administrator Turner further talked about how to reduce flood insurance rates through mitigation which effects the Community Rating System (CRS).

The City Administrator reported on who is part of the CRS committee for the city and what goal the committee is trying to accomplish.

City Administrator Turner explained the location of the existing City Hall in the new flood zones.

3. The Benefits on Flood Insurance: Building Official Leggett reported on the Benefits of Flood Insurance.

City Administrator Turner further explained coverages and reimbursement of flood insurance in case of disaster.

A resident recalled his experience on flood insurance, repetitive loss and how it affected his insurance rates. The Resident continued recalling his personal experience with FEMA and his insurance company. Further conversation followed.

Building Official Leggett continued his report on the benefits of flood insurance and federal disaster assistance.

4.-6 Community Rating System (CRS): City Administrator Turner continued talking about the Community Rating System, the purpose, and how the discount is achieved on flood insurance. The City Administrator further described what information is shared to the purpose of lowering the CRS rating.

City Administrator Turner explained Stormwater management in the city and the monies that were appropriated for the 10th Street Stormwater project. The City Administrator continued explaining achievable points for stormwater in the CRS rating scale.

City Administrator Dave Turner reported that an updated CRS rating will be given after the audit in the Spring.

7. Repetitive Loss NFIP: Building Official Leggett reported on Repetitive Loss Properties and important information given by the National Flood Insurance Program.

8. Substantial Damage Determination (50% Rule): City Administrator Dave Turner asked the attending residents to read up on the information provided in the agenda packet and keep it for their record.

Building Official Leggett further informed on Substantial Damage Determination and the 50% Rule.

9. Future Flood Zone Designations for R2B Zones: City Administrator Turner reported on the proposed changes in flood maps. The City Administrator explained the different zone designations and where the major changes are proposed to occur. City Administrator Turner further talked about building heights and why higher elevations are trying to be achieved. City Administrator Turner further talked about building code requirements for Key Colony Beach and why uniform requirements for the city are being sought. The City Administrator further explained how the proposed 40-foot building height was calculated and the comparison of best value of a property in different zones.

City Administrator Turner shared a short video of a storm surge from FEMA which explained the different zones and designations.

10. Residents Questions & Comments:

A resident asked on when the proposed flood maps would be implemented which City Administrator Turner and Building Official Leggett anticipated to be late spring. Resident Tom DiFransico asked on clarification on language in the LDR's as well as the number of stories on buildings related to height. City Administrator Turner clarified the meaning on livable space and explained the zoning requirements for the city.

A resident (virtual) asked how the market value is established for the 50% rule. Building Official Leggett explained how the value is established via the Property Appraisers office and encouraged private appraisals instead.

There were no further questions online or in the audience.

The Townhall meeting adjourned at 10:49 a.m.

Respectfully submitted,

Silvia Gransee

City Clerk

ADOPTED: January 19, 2023

Silvia Gransee, City Clerk