

MINUTES

KEY COLONY BEACH TOWNHALL MEETING

on Floodplain Management

Friday, February 23, 2024 – 9:30 am

Key Colony Inn Banquet Room, 700 W. Ocean Drive, Key Colony Beach
& via Zoom Conferencing

1. Welcome & Introduction of Speakers

- a. Building Assistant Karl Bursa welcomed the attendees and started his PowerPoint Presentation.

2. Floodplain Management Updates

- a. Update on New Flood Insurance Rate Maps (FIRMs)
- b. Current Important Floodplain Management Regulations for KCB
- c. Regulatory Changes from FEMA/FDEM to Current Floodplain Regulations
- d. Regulatory Changes for New Flood Maps Upon Adoption
- e. Changes to 2024 FBC

Building Assistant Bursa informed on the purpose of the National Flood Insurance Program and informed on Federal and State regulations. Karl Bursa informed on flood zones, base flood elevations, and differences between the zones for the city. Mr. Bursa explained CRS classifications and related discounts on flood insurance. Building Assistant Bursa spoke on the current CRS audit and the possibility of lowering the current rating which will lead to greater insurance discounts. Karl Bursa further spoke on updated flood maps, new measurement protocols, and explained the meaning of the LiMWA lines (Limits of Moderate Wave Action). Building Assistant Bursa informed of the Counties appeal to the new flood maps, with no decision having been made at this time. Mr. Bursa talked about base flood boundary lines and changes in flood elevation.

Building Assistant Bursa continued his presentation by giving additional data on flood maps and corresponding elevation requirements. Mr. Bursa explained freeboard, electrical, and mechanical elevation requirements for a home and gave requirements for enclosed areas under new construction.

Building Assistant Bursa educated on non-compliant existing structures and improvements over 50%. Mr. Bursa informed on building values to be derived from the Property Appraisers Office and the ability to obtain a private appraisal. Building Assistant Bursa spoke on substantial improvements being tracked for three years and the impact towards the 50% improvement rule. Mr. Bursa informed on class designations and other residential flood proof regulations as well as upcoming regulatory changes, survey requirements, and zone designation changes. Building Assistant Bursa explained the 50-percent rule on damaged properties and how to comply with Federal and State requirements. Mr. Bursa explained the coastal zone changes for the city and for hundreds of structures to be affected. Building Assistant Bursa informed on changes in the Florida Building Code and for the Building Department to give a presentation on the changes at a later date.

3. Questions and Discussion: Building Assistant Bursa invited the public to contact the Building Department for any questions and to stop by City Hall to discuss any concerns.

Building Assistant Bursa answered questions on wet and dry floodproofing and FEMA requirements.

4. The Meeting adjourned at 10:16 am.

Respectfully submitted,
Silvia Gransee
City Clerk

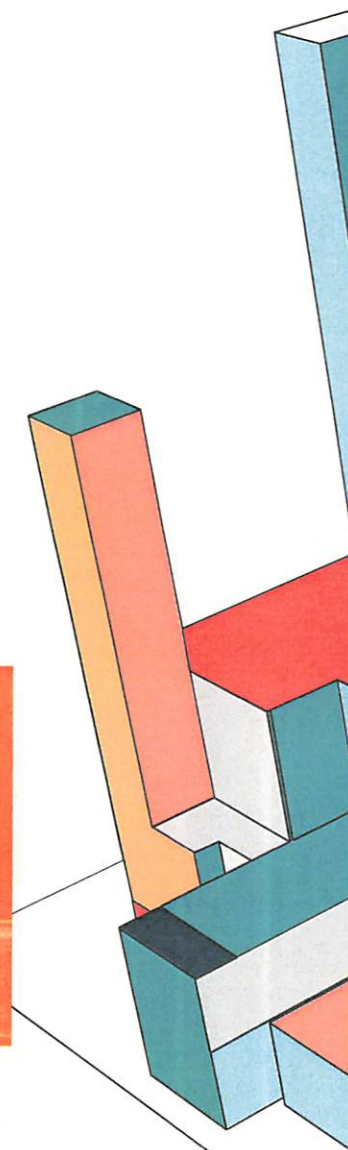
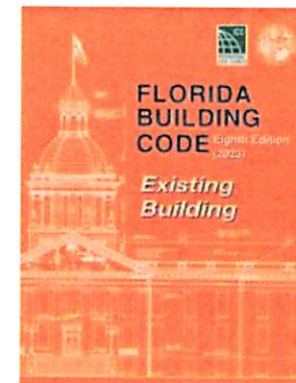
ADOPTED: March 21, 2024
Silvia Gransee
City Clerk

CITY OF KEY COLONY BEACH 2024 FLOODPLAIN TOWNHALL



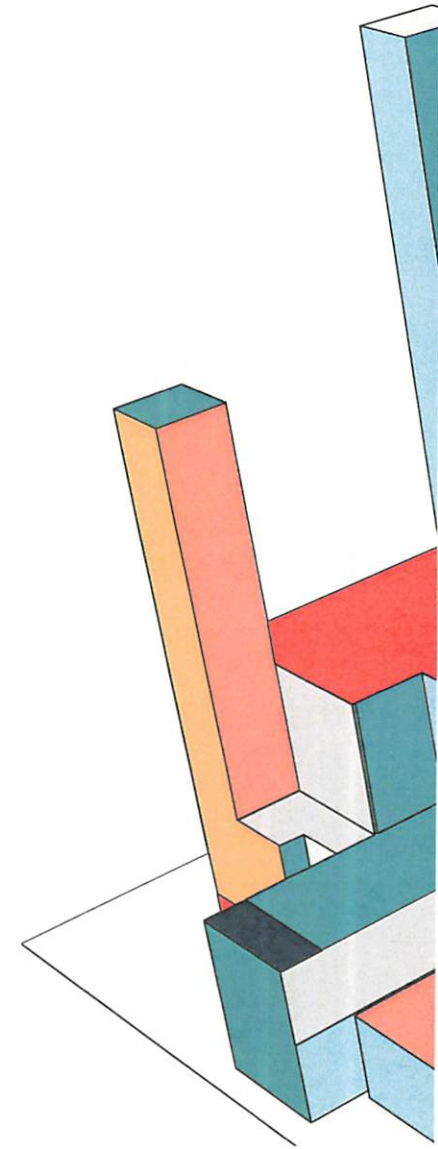
AGENDA

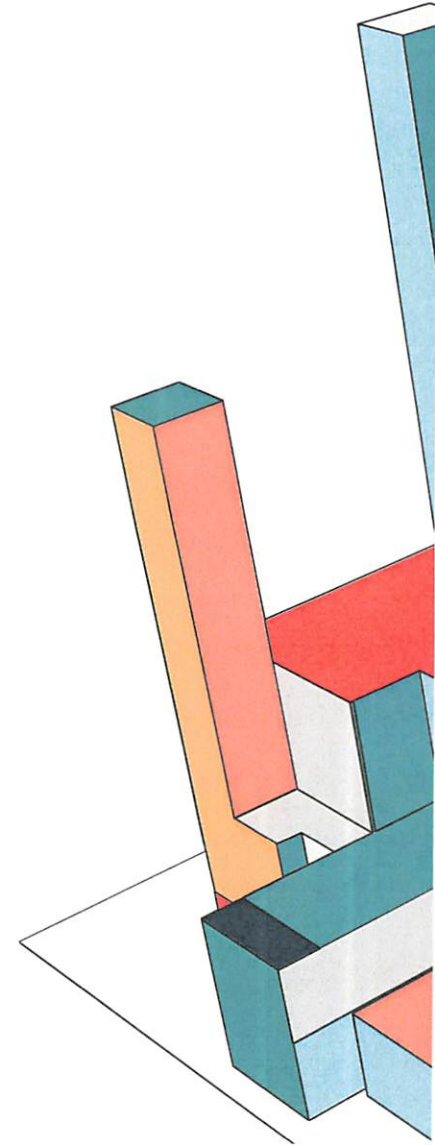
- Introduction
- Update on New Flood Maps
- Current Important Floodplain Management Regulations for KCB
- Regulatory Changes from FEMA/FDEM to Current Floodplain Regulations
- Regulatory Changes For New Flood Maps Upon Adoption
- Changes to 2024 Florida Building Code
- Questions and Discussion



FLOOD INFO ON KEY COLONY BEACH

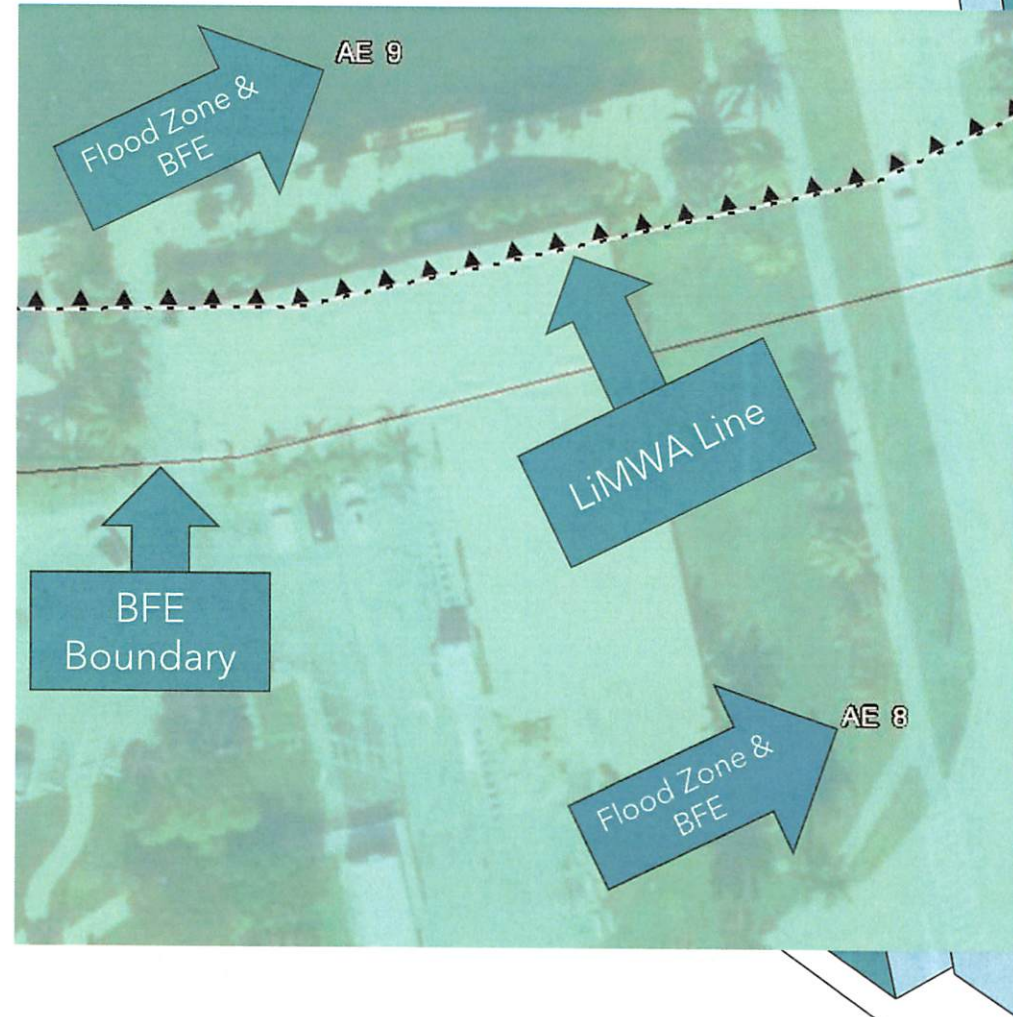
- Key Colony Beach is entirely located in the Special Flood Hazard Area
- There are two flood zones in KCB: AE and VE
- Base Flood Elevations run from 6 feet to 13 feet (all elevations given in NGVD29 datum)
- Currently, 99% of structures in KCB are in AE Flood zones with only 29 structures in VE Flood Zones
- KCB is currently a CRS Class 7-Rated Community which receives a 15% discount on NFIP-backed Flood Insurance as a result
- KCB is currently in a CRS audit with an eye toward upgrading to a CRS Class 5, which would result in a 25% discount on NFIP-backed Flood Insurance





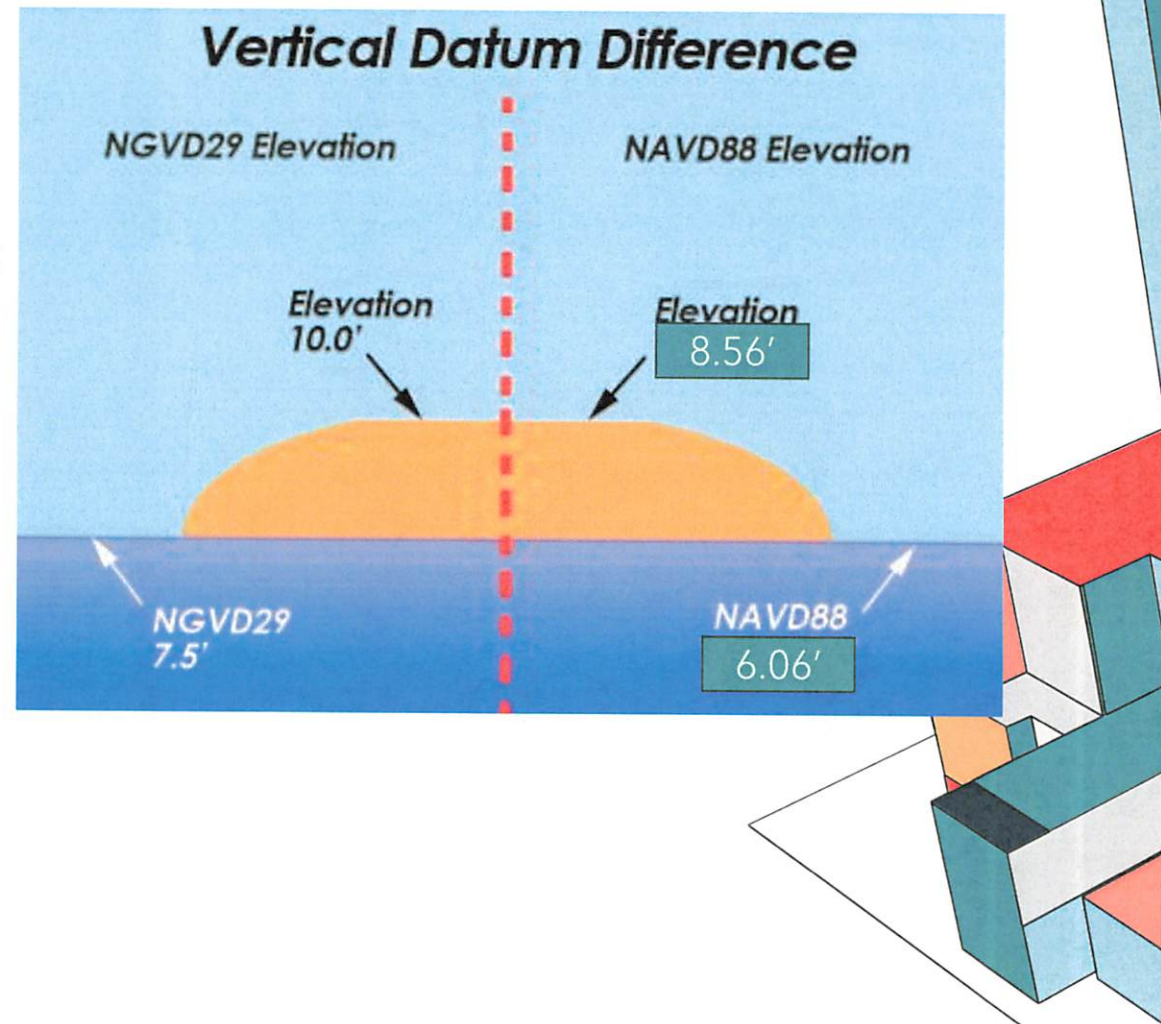
UPDATE ON NEW FLOOD MAPS

- FEMA Released Preliminary Maps in 2019
- New maps are rendered in NAVD88 versus existing maps in NGVD29
- Maps include the 'Limits of Moderate Wave Action' or "LiMWA" line
- Maps were appealed in June of 2021 by Monroe County on behalf of itself and all municipalities in the Keys
- Appeal ruling expected late-spring/early summer
- Once concluded, municipalities must issue a Letter of Final Determination adopting the revised maps



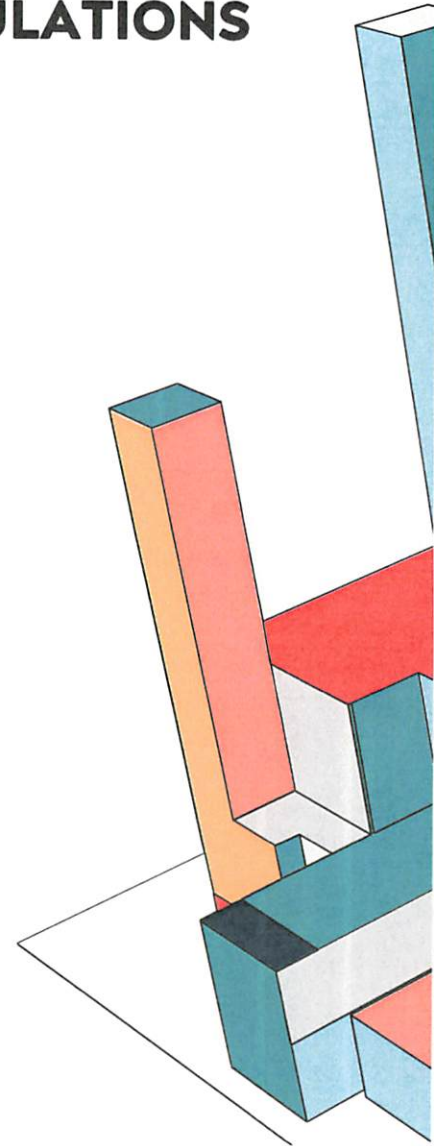
UPDATE ON NEW FLOOD MAPS

- NGVD29 v. NAVD 88
- KCB Conversion Reference is minus 1.44 feet.
- Example: A property with a current grade of 5' NGVD29 would have a new grade of 3.56' NAVD88
- Any new building would need to be elevated to the Design Flood Elevation (Base Flood +3 feet).
- A hypothetical BFE of 10 feet would mean the structure must have a Finished Floor of 13 feet or 9.44 feet above the existing grade in this case



CURRENT IMPORTANT FLOODPLAIN MANAGEMENT REGULATIONS FOR KCB

- 3-Foot Freeboard requirement for all new construction
- All electrical and mechanical equipment must be elevated above DFE
- Enclosed areas below DFE must;
 - Be unpartitioned space with no separate rooms, doors, or barriers
 - Can only be used for LIMITED storage, parking of vehicles, or building access
 - Cannot be climate controlled
 - Must be vented in the amount of 1 square inch per square foot of enclosed space
 - Cannot be used for human habitation
 - No plumbing or electric may service enclosed space other than basic lighting
 - Absolutely no appliances are permitted in enclosed space below DFE



CURRENT IMPORTANT FLOODPLAIN MANAGEMENT REGULATIONS FOR KCB

- Existing structures that are noncompliant with current regulations are required to comply with current regulations if improved over 50% of their market value
- Market Value is taken from the Monroe County Property Appraiser's Office 'Market Improvement Value' field on the MCPA website.

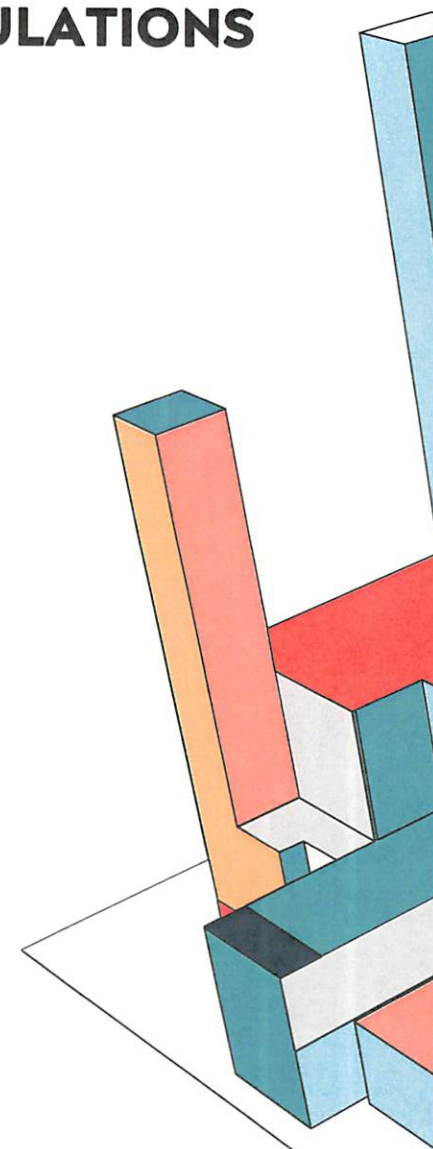
Valuation

	2023 Certified Values	2022 Certified Values	2021 Certified Values	2020 Certified Values
Market Improvement Value	\$1,052,907	\$1,052,907	\$1,052,907	\$1,052,907
Market Misc Value	\$147,489	\$147,489	\$147,489	\$147,489
Market Land Value	\$496,125	\$496,125	\$496,125	\$496,125
Just Market Value	\$1,696,521	\$1,696,521	\$1,696,521	\$1,696,521
Total Assessed Value	\$1,696,521	\$1,696,521	\$1,696,521	\$1,696,521
School Exempt Value	(\$1,696,521)	(\$1,696,521)	(\$1,696,521)	(\$1,696,521)
School Taxable Value	\$0	\$0	\$0	\$0

Historical Assessments

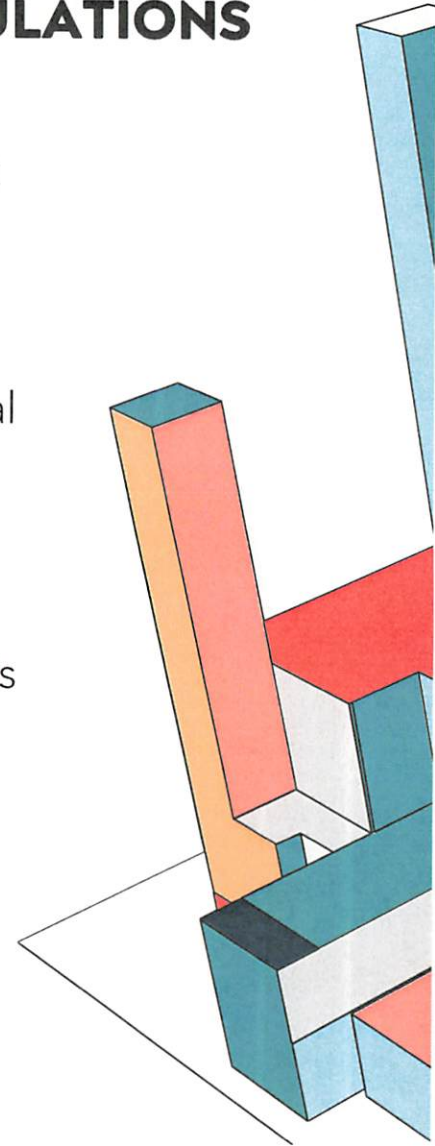
Year	Land Value	Building Value	Yard Item Value	Just (Market) Value	Assessed Value	Exempt Value	Taxable Value	Maximum Portability
2022	\$496,125	\$1,052,907	\$147,489	\$1,696,521	\$1,696,521	\$1,696,521	\$0	\$0

- An Applicant who disagrees with this assessment is permitted to seek a private appraisal. **PLEASE NOTE:** This appraisal must be accepted by the Building Official in order to be used.



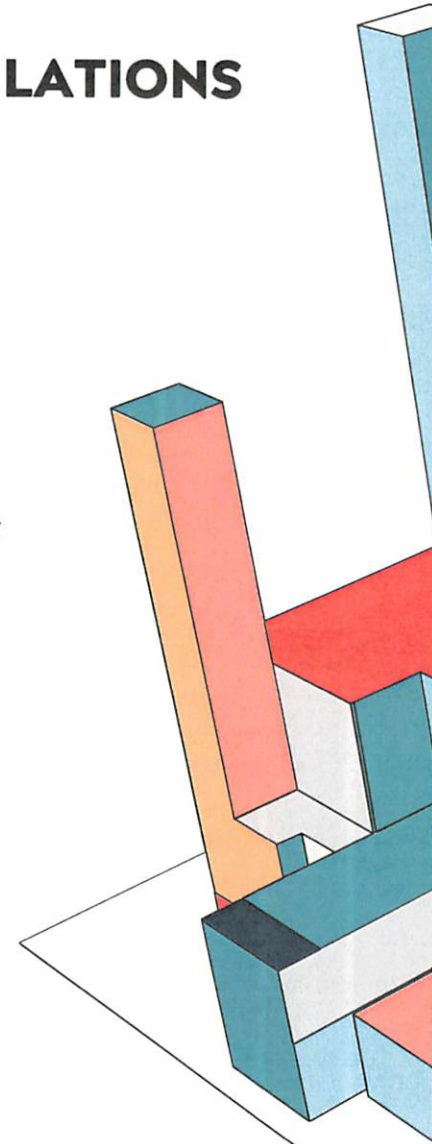
CURRENT IMPORTANT FLOODPLAIN MANAGEMENT REGULATIONS FOR KCB

- Key Colony Beach tracks all permits toward the Substantial Improvement threshold for 3 calendar years from the issuance of the earliest permit
- Key Colony Beach tracks all permits toward the Substantial Damage threshold for 10 calendar years from the storm event. PLEASE NOTE: Damage from storm events that requires repair counts toward Substantial Improvement math as well.
- Substantially improved or damaged structures must be elevated where possible or demolished and replaced with compliant structures
- Roughly 45% of structures in KCB that do not comply with NFIP standards for Base Flood Elevation. There are an additional 15-20% that are noncompliant with the State of Florida's minimum BFE+1 foot requirement



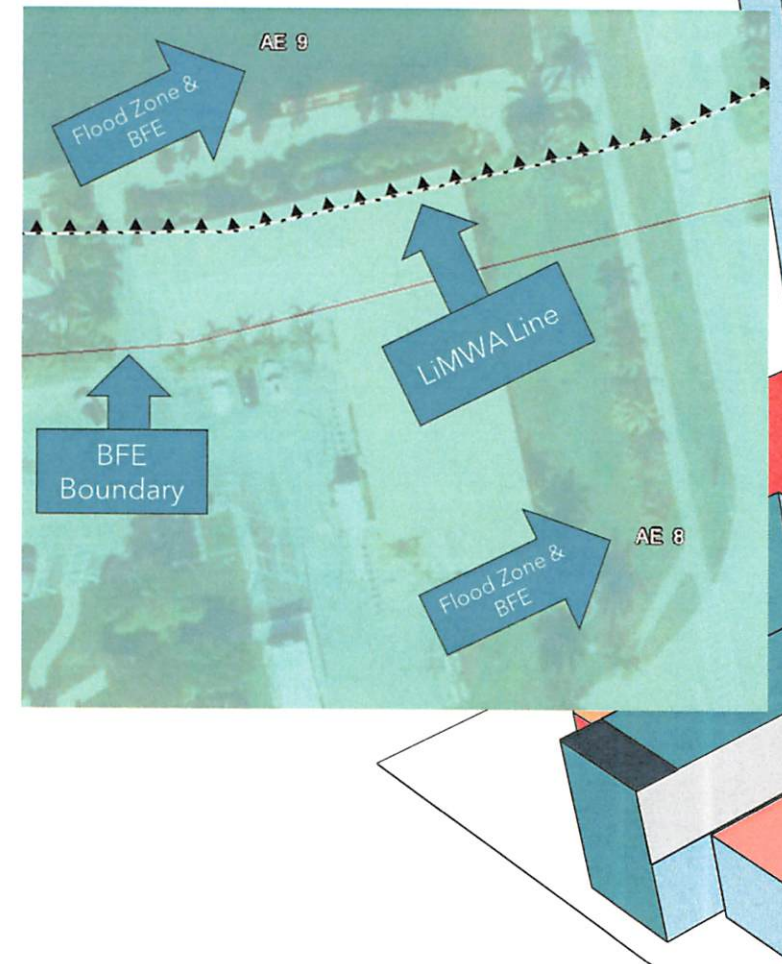
RECENT CHANGES TO FLOODPLAIN MANAGEMENT REGULATIONS

- Key Colony Beach allowed a 20% adjustment to the MCPA's Market Improvement Value. FEMA and FDEM deemed this not in compliance with SI/SD regulations and required this practice be discontinued
- Class IV buildings (Hospitals, Emergency Shelters, Fire Stations, Police Offices) are required to comply with 1:500 Flood Elevation or BFE +2 feet, whichever is higher
- For Class IV Buildings, "Best Available Data" must be used. In this case, if Preliminary Map Data is available and it shows an increase in BFE for the property, the Community must use that data; and the building must be designed to comply with said data
- Floodproofing is not permitted in Coastal High Hazard Areas (Zone V or Coastal A)



REGULATORY CHANGES TO FLOODPLAIN MANAGEMENT REGULATIONS UPON ADOPTION OF NEW FIRMS

- All surveys will be required to render elevations in NAVD88 datum
- Limits of Moderate Wave Action (LiMWA) line becomes regulatory
- For properties on the seaward side of the line or where the line touches the structure, new and substantially improved/damaged structure are required to comply with VE Zone Construction
- All height is measured to lowest horizontal structural member (LHSM)
- Special engineering requirements for foundations and slabs
- All walls below DFE must be breakaway construction
- VE/Coastal A construction certificate required



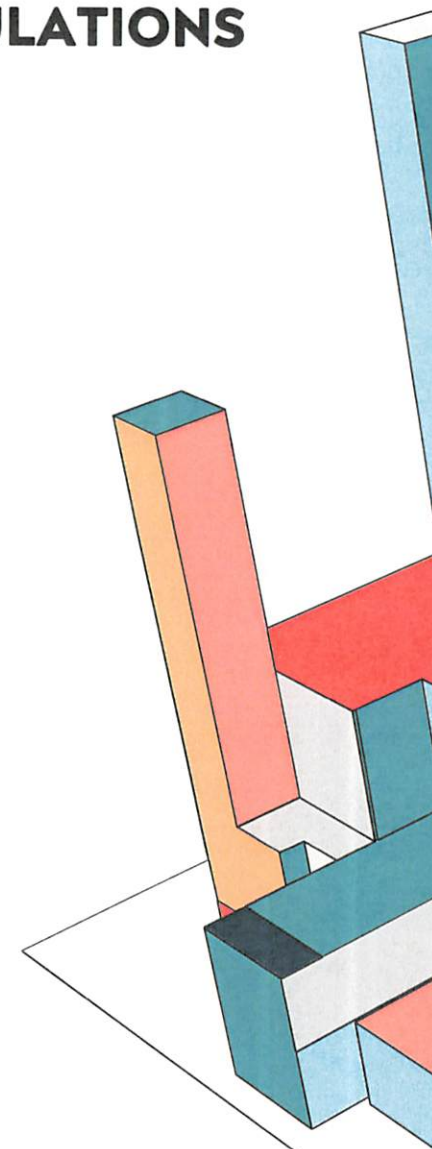
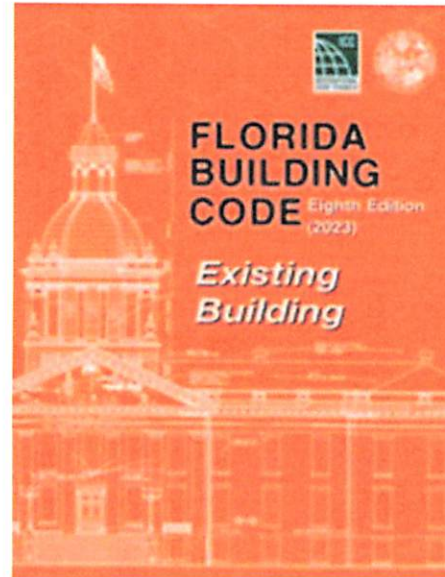
WHY IS THIS IMPORTANT?

- As currently shown, the Preliminary Map will move all of Coral Lane, Clara Boulevard, 15th Circle, and substantial portions of Sadowski Causeway, 7th, and 8th Streets into the Coastal A Zone.
- Hundreds of structures will be rendered noncompliant upon adoption of the new maps
- New construction or Substantial Improvements will be required to comply with the aforementioned higher regulatory standards.



RECENT CHANGES TO FLOODPLAIN MANAGEMENT REGULATIONS IN THE FLORIDA BUILDING CODE

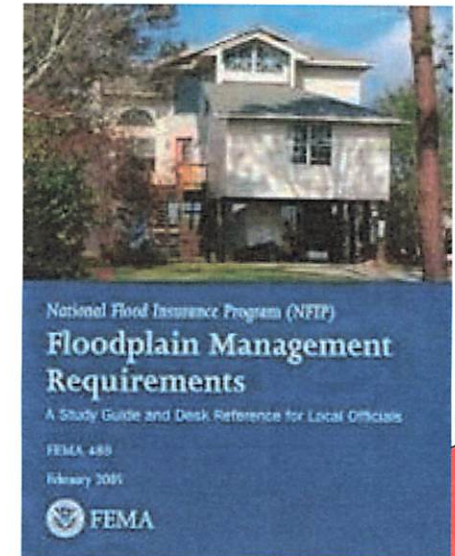
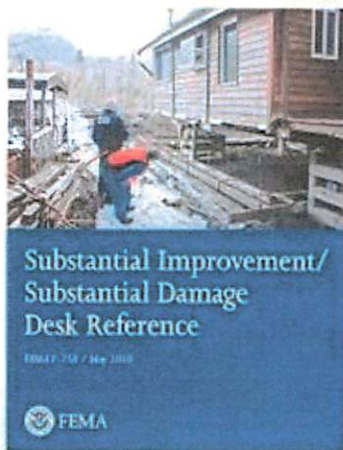
- Several changes have been made to the Florida Building Code regarding Floodplain Management Regulations.
- Staff has reached out the Florida Building Commission and the State Floodplain Office for clarification on interpretations of certain elements of the code.
- Staff will update the City Administrator with their findings once an answer has been received.





QUESTIONS?

- Please contact the Building Department or stop by the City Hall trailers to discuss your property!
- We will be happy to help you



THANK YOU

Karl W. Bursa, AICP, CFM

City of Key Colony Beach

Building Assistant & CRS Coordinator

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