

# Mexico Beach Floodplain Ordinance Review and Recommendations

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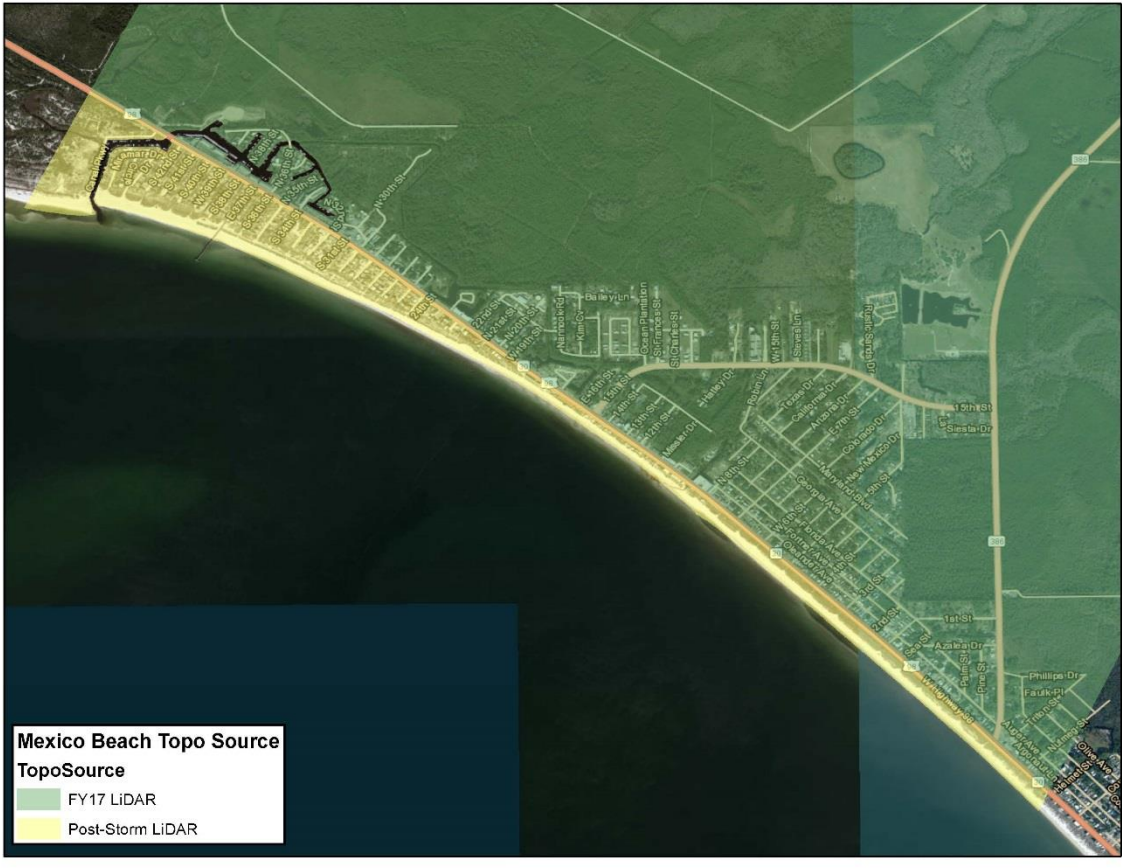
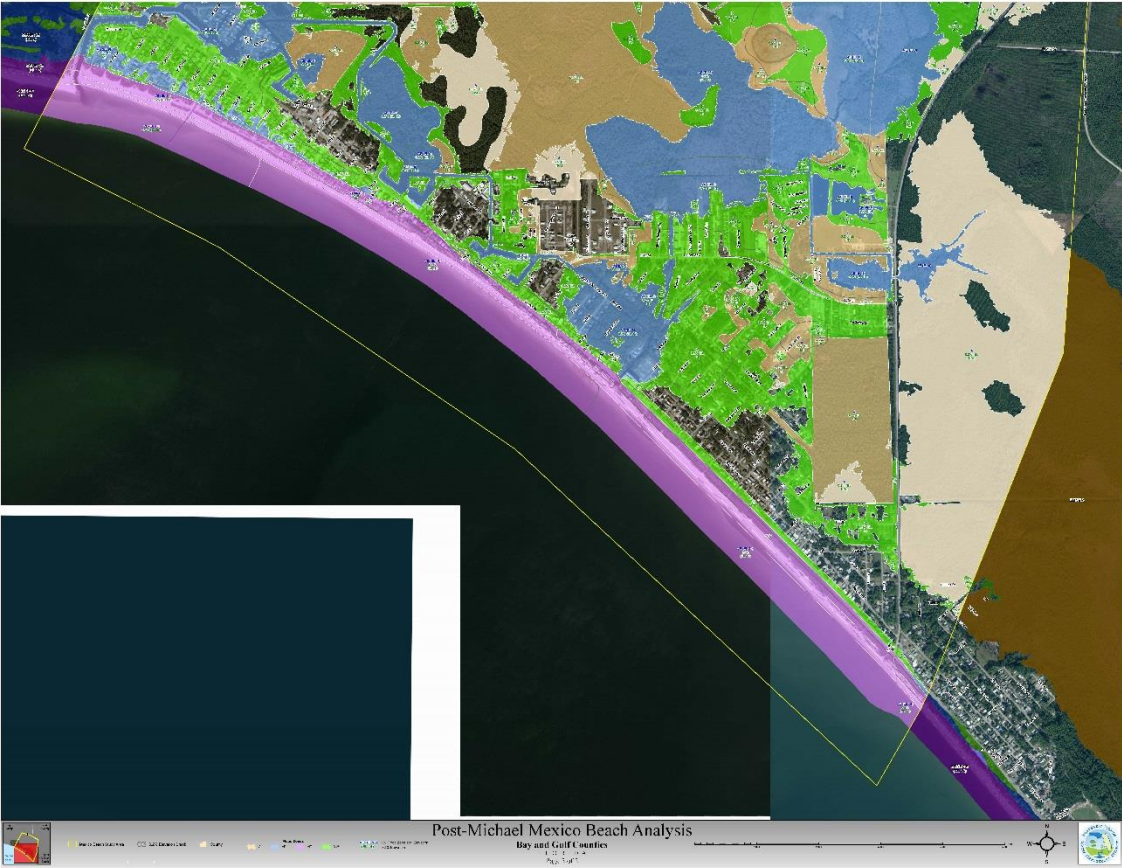
JANUARY 15<sup>TH</sup>, 2019

# Data Used for Analysis

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- ❖ Draft Best Available Data (Maps) – includes 2017 and post-Michael topography
- ❖ Recorded storm surge – Recorded Michael and Bay County Projected surge
- ❖ LIMWA (limit of moderate wave action)
- ❖ Recorded USGS observed high water marks
- ❖ Identification of the most vulnerable areas within the City

# Draft Best Available Data





# Recommendations for Floodplain Ordinance

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- ❖ Use Draft Best Available Data (Maps) to establish flood zones and flood elevations within the City limits.
- ❖ For A, AE, and shaded X zones, minimum finish floor shall be 1.5 feet above the X (0.2%) flood elevation.
- ❖ Development impacts (including fill) to the 100 year floodplain shall be required to mitigate.
- ❖ No changes are recommended within the VE zone.

# Impacts to Property Owners

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- ❖ Who will the proposed changes apply to? → Only impacts new construction and structures with SDE's greater or equal to 50%
- ❖ Will directly reduce insurance premiums to individual property owners who are affected
- ❖ Protects citizens and structures in smaller, more frequent storms



# Benefits to Community

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- ❖ Indirectly benefits property owners through the CRS program by lowering premiums for citizens City-wide.
- ❖ Requiring freeboard and other mitigation/resiliency measures opens up incentivized funding sources for the City through FEMA, CDBG, State and County.
- ❖ New rules will protect citizens and property equally across A, Ae, and shaded X zones.

# Additional Recommendations to City Development Requirements

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- ❖ All finish floor elevations for residential and commercial development must be a minimum of 12 inches higher than the crown of the adjacent street providing access or 12 inches above the curb, which ever is greater.
- ❖ For all development in floodzones landward of the CCCL line maximum building height shall be measured from the required minimum finish floor elevation.