Regular Workshop – September 16, 2013
Agenda Item 7
Consent Agenda

Agenda Item:	Floodplain Management Plan 2013 Annual Report & Community Rating System (CRS) Update
Presenter:	Town Manager and Staff
Summary:	The Town participates in a Community Rating System that provides flood insurance discounts to the Town's residents. One of the requirements to participate in the CRS is to maintain a floodplain management plan and provide an annual report. The 2013 Annual Floodplain Management Plan Report is forwarded as an informational item to the Town Commission in accordance with the Community Rating System requirements for flood insurance discounts.
Attachments:	9-6-13 Memo, Public Works Project Manager to Manager; 2013 Annual Report, Floodplain Management Plan.
Recommended Action:	Approval of the Consent Agenda will confirm delivery of annual report.

MEMORANDUM

Date: September 6, 2013

TO: Dave Bullock, Town Manager

THROUGH: Juan Florensa, Public Works Director

FROM: James Linkogle, Public Works Project Manager

SUBJECT: FLOODPLAIN MANAGEMENT PLAN 2013 ANNUAL REPORT & COMMUNITY RATING SYSTEM (CRS) UPDATE

Attached is the 2013 Floodplain Management Plan Annual Report. As part of the requirements under the Community Rating System (CRS), Activity 510, and as stated in this report, this document must be submitted to the Town Commission for informational purposes and requires no formal action.

Additionally, copies of this Report will be distributed to the following agencies by staff:

- Local newspapers
- ISO/CRS
- State of Florida, DCA, NFIP Coordinator's Office
- FEMA Region IV Office
- Southwest Florida Water Management District
- Sarasota County LMS Working Group
- Manatee County LMS Working Group

/jkl

TOWN OF LONGBOAT KEY

FLOODPLAIN MANAGEMENT PLAN

ANNUAL REPORT
September 2013

◆ Introduction and Background

In the year 2000 the Town of Longboat Key initiated its Floodplain Management Plan. These plans are a requirement for participation by communities in the National Flood Insurance Program. They are reviewed annually by the Insurance Services Office (ISO) to meet the requirements of the Community Rating System (CRS) for flood insurance discounts. The Town of Longboat Key adopted the initial Sarasota and Manatee County Local Mitigation Strategies via Resolution 99-13 on October 4, 1999, as a means of pursuing flood mitigation initiatives and activities. The original Floodplain Management Plan was incorporated and adopted by the Town as part of the original Local Mitigation Strategy (LMS) process.

Updating of the Town of Longboat Key Floodplain Management Plan was required by the NFIP/CRS program, the Disaster Mitigation Act of 2000, and the Florida Administrative Code (Rule 9-G22). Under these requirements, Town staff worked diligently in conjunction with Sarasota and Manatee counties' Local Mitigation Strategy groups. The Town formally adopted these incorporated changes to the LMS via Resolution 04-26 on October 5, 2004. As a result the town maintains its eligibility for post disaster mitigation funding under the Stafford Act.

During the years following the Manatee and Sarasota County Local Mitigation Strategy Working Groups have continued to meet and developed the most recent versions of the LMS for participating municipalities. The Manatee County 2009 updated version was adopted by the Town in March of 2010 via Resolution 2010-14. The Sarasota County LMS was formally adopted by Resolution 2010-39 on October 4th, 2010. Sarasota County was notified by FEMA on April 4th, 2011 of the final approval for the Sarasota County LMS. The participating LMS municipalities of Longboat Key, the City of Sarasota, the City of Venice, and the City of Northport all included copies of their respective revised Floodplain Management Plans as Appendices to the LMS plan.

The LMS documents are very comprehensive and rather large. Hard copies can be made available upon request by contacting:

Town of Longboat Key, 501 Bay Isles Road, Longboat Key, 34228, or by leaving your request and contact information at 941-316-1999.

Both the Manatee and Sarasota County latest versions are available for review and downloading from the respective county websites.
The current approved Manatee County version is available for viewing at:

http://www.mymanatee.org/home/government/departments/building-and-development-services/planning/comprehensive-planning-section/hazard-mitigation.html

The current Sarasota County draft version is available for viewing at:

https://www.scgov.net/AllHazards/Pages/LocalMitigation.aspx

The Sarasota LMS includes the most recent version of the current Town of Longboat Key Floodplain Management Plan as; Annex, Tab E of the Sarasota County LMS, see table of contents.

Floodplain Management Plans provide for a comprehensive summary, evaluation, and opportunity for input from community stakeholders as to what the community's best management practices are to reduce losses to property and infrastructure due to floods. Flood mitigation activities can be categorized in six areas;

- Prevention;
- Natural Resources Protection;
- Emergency Services;
- Structural;
- Property Protection;
- Education.

Florida leads the nation in the number of flood insurance policies with more than 40 percent of the total number of policies written. Over eighty percent of Florida's population lives in the areas most susceptible to the damaging effects or hurricanes or within 10 miles of the coast. Each community within the State of Florida chooses to voluntarily participate in NFIP programs. Benefits for residents include; availability to purchasing federal flood insurance, receiving federally backed mortgages, providing discounts for residential flood insurance policies based on the quality of protection from flooding through a "flood protection rating program" called the Community Rating System (CRS). Our community has remained NFIP compliant since 1975. We have served as leaders in the pursuit of achieving high class ratings in this program. The Town is currently rated as a Class Six community and those citizens with NFIP flood insurance policies receive a 20% discount.

- **Public Involvement**

On an annual basis during the hurricane season the Town provides public information to warn about flood hazards, mitigation and preparedness opportunities, evacuation and reentry plans.

On June 20th 2013, the Town held a specific Hurricane Seminar as an educational and information outreach to citizens, and homeowner, condominium associations. The Town also provided information about wind and other protection and mitigation techniques.

The Town continues to participate with Sarasota and Manatee County hurricane and flood awareness public outreach programs.

The LMS process also provides opportunities for public comment and input.

- **Agency Coordination**

The 2013 Floodplain Management Plan Annual Report will be distributed to the following agencies and local governments for their review and comment:

- Insurance Service Office / Community Rating System Office
- State of Florida, National Flood Insurance Program representative
- FEMA Region IV office
- Southwest Florida Water Management District
- Sarasota County Local Mitigation Strategy Working Group
- Manatee County Local Mitigation Strategy Working Group

- **Action Plan: Annual Review 2013**

The Floodplain Management Plan contains an Action Plan that identifies those mitigation actions appropriate to the community's resources, flood hazards, and vulnerable properties. These are incorporated with the goals and initiatives associated with the Local Mitigation Strategy.

Goals: Operating Principles

Goals have been established to guide the selection of specific flood protection activities that are recommended in this Plan. The primary operating principles in development of these goals are:

- Protect lives and property from the hazards of wind, storm surge, and rainfall.

- Where appropriate, flood damage prevention activities should be used to improve the environment, water quality, economic vitality and stability, and aesthetic quality of the Town.

These Floodplain Management Plan goals are supplemented by relevant goals from the Local Mitigation Strategy (LMS) as well as the Town of Longboat Key Comprehensive Plan.

◆ **Pre- and Post- Disaster Redevelopment Planning**

The projections made by the National Oceanic and Atmospheric Administration for hurricane activity through the next decade indicate more activity is expected in the eastern and western Gulf of Mexico than in years past. This makes the need for both preparedness and post-disaster redevelopment plans even more critical. As exhibited by the 2004 through 2012 Hurricane Seasons, flooding from both the large amounts of rain generated by the storms and especially storm surge, are recognized as the leading cause of deaths related to hurricanes. Flooding from rain and storm surge add significantly to the quantity of property damage above and beyond that caused by wind.

Additionally, recent data from international studies has suggested that due to Global Warming or other natural cyclical events, sea elevation rise has become a topic of critical concern, especially for long range planning purposes for coastal communities such as Longboat Key.

The Town continues to update all of its departmental policies and procedures for pre- and post-disaster planning and operations. One of the primary objectives of this procedure is to prepare and respond to flooding events and coordinate efforts with respective Emergency Operation Centers.

Every year the Town conducts reviews and updates of all of its Emergency Preparedness and response plans including the Continuity of Operations and Continuity of Government. The Town also includes as necessary National Incident Management System training of staff.

In support of the Town's pre- and post- disaster planning, it has included revisions to its Comprehensive Plan approved by the State of Florida.

Included in these revisions are the following that pertain to Floodplain Management Planning:

♦ <u>Conservation / Coastal Elements</u>

<u>OBJECTIVE 3.2</u>
The Town will encourage the reduction of potential damage to structures subject to damage in the Coastal High Hazard Area (CHHA).

Policy 3.2.1
The Town will encourage the relocation, removal, or replacement of existing non-compliant structures in V-Zones, or seaward of the CCCL to safer locations.

Policy 3.2.2
The Town will encourage owners to take advantage of buy-out programs for structures subject to repetitive damage in the V-Zones.

Policy 3.2.3
The Town will encourage residents to retrofit their homes with storm resistant materials.

Policy 3.2.4
The Town will enforce applicable Federal Emergency Management Agency (FEMA), FDEP and the FBC requirements for the safety of structures.

Policy 3.2.5
The Town will require all future building setbacks, fronting the Town's north and south passes, to be equal to or greater than those setbacks required for construction along the Gulf of Mexico.

Policy 3.2.6
Existing structures not conforming to minimum flood elevation that suffer in excess of 50% damage will be demolished. Permits to rebuild will be issued only if the design meets current applicable local, state, and federal regulations.

OBJECTIVE 3.3
The Town will enforce policies related to reconstruction in the designated Coastal High Hazard Area (CHHA) following a catastrophic disaster that will reduce the danger to human life, the exposure of property damage from future natural hazards, as well as eliminate non-conformities to the extent practicable.

Policy 3.3.1
In the event of a hurricane or storm event that requires post-disaster redevelopment actions, the Town will implement its short-term post-disaster redevelopment plan.

Policy 3.3.2
In the event of a hurricane or storm, the short-term recovery effort will be accelerated by emergency permits to repair and clean up damage to private and public structures and utilities that are potential public health, safety or welfare hazards, to the extent allowable by law.

Policy 3.3.3

It is the policy of the Town that during long-term reconstruction following a catastrophic storm event, all reconstructed structures will be brought into compliance with the Florida Building Code, FEMA requirements and local flood control regulations to the greatest extent practicable while still allowing original density and building cubic volume as described in Policy 3.3.4.

Policy 3.3.4
Legally nonconforming structures, buildings and uses that are substantially damaged by natural disaster or involuntary action by more than 50% in accordance with the Town Code, may be reconstructed to the same building cubic content and number of units in existence prior to the casualty, subject to conditions in the Town Code.

Policy 3.3.5
The Town will monitor the development of Sarasota County's long-term post-disaster redevelopment plan. The Town will also monitor Manatee County's efforts to develop post-disaster redevelopment plans.

OBJECTIVE 3.4
The Town will limit public expenditures and subsidies in the Coastal High Hazard Area (CHHA) to the population capacity established by the permitted density of the adopted Future Land Use Map and direct concentrations of people away from designated V-zones or storm breach areas.

Policy 3.4.1
Use of funds from the recreation and open space acquisition fee will be prioritized to acquire, enhance, or protect properties that serve the public interest, and are adjacent to or in close proximity to existing open space areas or within the FEMA V-Zone and must be consistent with the criteria identified in Recreation and Open Space Policy 1.2.2.

Policy 3.4.2
Public expenditures that subsidize development in the Coastal High Hazard Area (CHHA) will be limited through the implementation of Objective 1.2 (and its associated policies) of the Capital Improvements Element.

- Future Land Use Element

  - Policy 1.2.1 Proposals for development within the floodplains will be approved only if significant alteration of the functions of the floodplain will not occur (i.e., no increase in flood hazards should be permitted) and if the proposed development is consistent with the regulations of the appropriate agencies regulating development within floodplain areas.

◆ Current Activities

■ Preventive Strategies

- Development Review: The Town continues to enforce FEMA regulations and standards through its building and zoning departments and local ordinances.

  - ➢ STATUS: Town Staff is in the final review process of the current revised Model Flood Ordinance recommended by the State of Florida for concurrence with the 2010 Florida Building Code. This Town Ordinance, No. 2013-25 will replace the current Town Code Chapter 154, Flood Protection Ordinance, and be brought before the Commission during the fall of 2013 for final adoption. This adoption process will be concurrent with the NFIP compliance review and formal adoption of the FEMA Digital Flood Insurance Rate Map scheduled for the spring of 2014. The Town adopts per Chapter 150.01, Town Code of Ordinances, the current version of the Florida Building Code with Amendments. The Town has currently adopted the 2010 Florida Building Code which includes provisions for National Flood Insurance Program (NFIP) and may be required to include administrative changes to this ordinance as well to be in full compliance.

    The Town adopted Ordinance 06-09, Reconstruction of Non-conformities, to require that all structures be brought into compliance with the State of Florida Building Code, FEMA requirements, and local flood control regulations.

  - ➢ RECOMMENDATIONS: Continue to monitor status of Florida adoption of International Codes. Continue with the public outreach and education programs for understanding of all applicable local, state and federal codes.

- Long Range Planning: The Town has adopted by Resolution 2011-13 a Vision Plan.

  - ➢ STATUS: The Town of Longboat Key has contracted with the Urban Land Institute (ULI) to provide the Town with analysis and recommendations from experienced industry professionals as to the current planning strategies and how the Town might best plan for the next 20 years. The Town is seeking a long-term, "big picture" perspective, but also desires specific ideas and an implementation plan that can be acted upon in the near future. The ULI Advisory Panel will conduct a week-long visit to Longboat Key in October 2013. A ULI Report will be forthcoming after the Advisory Panel visit.

- RECOMMENDATIONS: Follow through with the adopted Vision Plan and ULI Report. Investigate opportunities for conserving open space within the Town's boundaries through its land use and zoning regulations.

- Local Mitigation Strategy (LMS): The Town continues to participate in the LMS process for hazard mitigation initiatives and projects.

  - STATUS: Staff continues participation in scheduled meetings with both Sarasota and Manatee counties. The LMS Working Group includes the area jurisdictions of the cities of Sarasota, Northport, Venice, The Town of Longboat Key, Sarasota County, and the Southwest Florida Water Management District. One purpose of the LMS is to provide consistency of flood-plain management issues within participating communities. Additionally the LMS provides participating communities in the Community Rating System, a platform for coordinating Public Outreach and information on the updating of the FEMA Flood Insurance Rate Maps and Risk Map Analysis initiative.

  - RECOMMENDATIONS: Continue Town involvement with coordination between the two county LMS plans. Continue participation in LMS Working Groups with reaching identified goals and objectives.

- Community Rating System (CRS): The Town continues to participate in the NFIP/CRS program.

  - STATUS: Staff completed the 5-Year CRS Verification process in 2009 and received a confirmation letter providing results on June 19, 2010. The Town is maintaining its current rating of a Class 6. This provides for a 20% discount to all eligible NFIP flood insurance policy holders. Staff is currently in the process of completing the required annual recertification for 2013.

  - RECOMMENDATIONS: Staff continues to maintain Town's CRS rating and required activities.

Property Protection

- Education of Repetitive Loss Property owners: Annual outreach through Town newsletter.

  - STATUS: The 2013 Annual Summer Newsletter was mailed in June to all residents within the Zip Code. Information included flood awareness, flood safety, property protection methods, and hurricane preparedness and response information.

An educational outreach letter was mailed to each repetitive loss property, and adjacent properties of like construction and elevation, in August 2013. Included was information on changes in Biggert/Waters National Flood Insurance Reform Act of 2012, authorizing funding of Grant programs for Repetitive Loss and Severe Repetitive Loss properties. The Grant submission deadline has been extended to October 1st, 2013.

- RECOMMENDATIONS: Continue to improve the Town's formal outreach program to inform Repetitive Loss property owners of options for mitigation and funding. Continue to catalogue information on administrative policy and procedures as published by FEMA. Continue to inform citizens who inquire on updated information about the Biggert-Waters Flood Insurance Reform Act of 2012.

- Enforcing New Construction and Renovation Standards
  Continuously enforce the current 2010 Florida Building Code edition as adopted by State Statute.

  - STATUS: Building inspectors and plans examiners continue their review of the current Florida Building Code (FBC) and any Amendments.

  - RECOMMENDATIONS: Educate contractors and the public as to any changes in the FBC and Amendments with emphasis on flood protection techniques and requirements.

- Conduct public outreach programs.

  - STATUS: The Town held a public forum on June 20th 2013, at Town Hall to discuss Hurricane Awareness Program, including flood protection.

  - RECOMMENDATIONS: Continue to hold public forums and investigate opportunities for additional public outreach and utilize the local press to educate the public.

Natural Resource Protection

- Sarasota Bay Estuary Program
  The Town is a member and provides financial support to the Sarasota Bay Estuary Program to enhance the preservation and/or creation of the local floodplains and wetlands.

  - STATUS: Continuing to support wetland protection in Sarasota Bay.

  - RECOMMENDATIONS: Continue curent support.

- Town Wetlands Protection and Restoration

  - Durante Park, Phase Four project
  - Sisters Key Restoration Project
  - Lyons Lane Restoration Project

  - STATUS: The wetland mitigation project on Sister Keys Completed in August 2008 has completed the five-year permit required monitoring and maintenance program.

  - RECOMMENDATIONS: Continue to monitor restoration projects efforts in all Parks and on Sisters Key.

- Beach Renourishment Projects
  The Town continues to monitor and plan for island-wide major beach renourishment projects, which provide additional shoreline and dune protection.

  - STATUS: Most recent island wide Beach Restoration was completed in July 2006. Two Permeable Adjustable Groins were constructed at the Islander Club in 2009-10. An Interim renourishment was completed for the North end, Reach 1, of the island in July of 2011. Permits have been received for the next renourishment cycle yet to be scheduled. Permit applications have been submitted to install structures on the North end of the island to mitigate for beach losses adjacent to the Longboat Pass inlet.

  - RECOMMENDATIONS: Continue to maintain and monitor existing beach conditions and plan for future renourishment projects. Provide recommendations to update the 2008 Beach Comprehensive Management Plan.

Police and Fire Departments Emergency Services

- Enhance the early-warning systems
  To provide the earliest warning of weather conditions to all residents, commercial owners, and Town employees.

  - STATUS: Installation was completed in July 2006 of the "Code Red" automatic phone notification system, and the Town is now promoting participation through the Town's website and local newspapers. The Town updates on an annual basis the Town of Longboat Key Hurricane Plan.

- RECOMMENDATIONS: Investigate further opportunities for improvements to communications and coordination. Coordinate with Sarasota and Manatee Counties' EOC communication systems.

- Enhancement of the evacuation program for Special Needs residents.

  - STATUS: The Special Needs Evacuation lists are updated annually on the county and local levels.

  - RECOMMENDATIONS: Maintain lists on an annual basis.

- Continued Participation in Manatee County Disaster Preparedness Planning Committee (DPPC)

  - STATUS: Participation is ongoing.

  - RECOMMENDATIONS: None.

Structural Projects/Capital Improvements

- Town-wide stormwater system improvements

  - STATUS: Current studies completed. The problem areas identified in the study have been mitigated.

  - RECOMMENDATIONS: Continue permitted maintenance requirements.

- Continue comprehensive 5-year Public Works projects for Water and Wastewater facilities.

  - STATUS: Construction process underway for continued and scheduled improvements to harden water and sewer plants.

  - RECOMMENDATIONS: Complete improvements as identified through the design phase. Continue to fund and complete projects.

Public Information

- Floodplain Management Plan Updates and Evaluations

  - STATUS: In progress.

  - RECOMMENDATIONS: Staff continues to utilize the LMS as a platform and process for future review of the Town's Floodplain Management Plan. Review and plan for the required modifications and adoptions per new policy included in the current version of the CRS Coordinator Manual per scheduled implementation in 2013.

- Public Education Program-

  - STATUS: Ongoing.

  - RECOMMENDATIONS: Maintain current activities and investigate other venues for educating the public and construction industry on best management practices concerning Floodplain Management.

◆ Summary: Monitoring and Evaluation

The Floodplain Management Plan will be maintained by personnel from the Planning, Zoning and Building Department and the Public Works Department. In addition, these departments are responsible for maintaining the status of all other activities under the Community Rating System (CRS). Other appropriate Town departments will be contacted on an as-needed basis for input regarding other specific responsibilities related to this plan. The Annual Report will provide an overview of the plan and of progress made toward implementing the identified action items during the previous 12 months.

For credit under CRS, this Annual Report must be distributed to the media and be made available to the public. Copies of the Report will be provided to all local newspapers that cover the Key, and the Report and any current Plan Updates will be made available for review at Town Hall, Town Clerk's Office, 501 Bay Isles Road, Longboat Key. Also, a notice of the Report's availability will be posted on the Town's website.

This Annual Report will be submitted as a Consent Agenda item at the regularly scheduled Town Commission Workshop meeting on September 16, 2013.

End of Agenda Item