



**CITY OF RIVIERA BEACH STAFF REPORT  
APPLICATION: ORDINANCE 4175  
FLOODPLAIN MANAGEMENT**

**AN ORDINANCE OF THE CITY COUNCIL OF THE CITY OF RIVIERA BEACH, PALM BEACH COUNTY, FLORIDA, AMENDING CHAPTER 25 OF THE CITY'S CODE OF ORDINANCES ENTITLED "FLOODPLAIN MANAGEMENT", IN ORDER TO SPECIFY ELEVATION OF MANUFACTURED HOMES IN FLOOD HAZARD AREAS; TO PROVIDE CRITERIA FOR ACCESSORY STRUCTURES IN FLOOD HAZARD AREAS; TO REPEAL CHAPTER 25 EXHIBIT A; PROVIDING FOR APPLICABILITY, CONFLICTS, SEVERABILITY AND CODIFICATION; AND PROVIDING FOR AN EFFECTIVE DATE.**

---

**A. Applicant:** City of Riviera Beach

**B. Request:** The application is a proposed Ordinance to revise Chapter 25, Floodplain Management to update definitions, reduce redundant language, add requirements for the elevation of manufactured homes.

**C. Location:** N/A

**D. Property Description and Uses:** N/A

**E. Adjacent Property Description and Uses:** N/A

**F. Background:**

The City of Riviera Beach has been reviewing several documents which relate to flooding and development over the past several months. The Development Services Department (Department) is in the process of updating the Coastal Element of the Comprehensive Plan, relative to perils of flooding most specifically. The Federal Emergency Management Agency (FEMA) recently released updated flood risk maps for the community. These maps are not yet adopted.

Most homeowner insurance policies do not cover flood damage. The National Flood Insurance Program (NFIP) is managed by the Federal Emergency Management Agency (FEMA) to provide flood insurance to property owners, renters and businesses. Flood insurance is only available to properties located within NFIP participating communities.

"The Best Waterfront City in Which to Live, Work And Play."



NFIP participating communities are required to adopt and enforce floodplain management regulations that help mitigate the effects of flooding. The City of Riviera Beach participates in the NFIP and also participates in the NFIP's Community Rating System (CRS).

The CRS program is a voluntary program that provides discounts on flood insurance rates to property owners based upon the community's CRS rating. CRS communities are rated from 1 to 10 based upon floodplain management activities in the community that exceed the NFIP minimums. A 5% discount is given for each point a community is rated below a 10. The City of Riviera Beach has a current CRS rating of 9 which relates to a 5% discount for properties within the city. There are currently 5,038 flood insurance policies within the city with \$1,547,766 in total annual premiums.

The NFIP has recently established new minimum requirements for communities to qualify for a CRS rating of 8 or better. Amending a community's floodplain management regulations requiring all manufactured homes installed or replaced in a special flood hazard area must be elevated so that the lowest floor is above the base flood elevation plus 1 foot.

The City of Riviera Beach is currently in the CRS recertification process through the Insurance Services Organization (ISO) and needs to revise our floodplain management regulations in order to improve our CRS rating which will provide greater discounts for property owners within the city. Each point improvement in the city's CRS rating translates to approximately \$66,000.00 in flood insurance premium savings for property owners within the city.

Other minor amendments to the floodplain management regulations include; amending some definitions and repealing Exhibit A. "Technical Amendments to the Florida Building Code". The repeal of Exhibit A. is necessary because amendments within the exhibit have become redundant as they are now contained within the new edition of the Florida Building Code.

#### **G. Staff Analysis:**

The Code of Ordinances is intended to guide development in the community. It is also intended to be a document that changes and is amended over time as deemed necessary by the City's leaders. Development Services staff have advanced this proposed amendment to the Land Development Code Chapter 25, Floodplain Management to incorporate the amendments being suggested by the NFIP as part of the CRS ISO process, and also to build in elevation requirements for manufactured homes, eliminate redundant language, and update definitions. The amendment is beneficial to the community as it improves our floodplain management regulations and will help the City earn a lower rating in the CRS program which will result in reduced flood insurance premiums for residents.

#### **H. Recommendation:**

Staff recommends approval of the Ordinance of the City Council of the City of Riviera Beach, Palm Beach County, Florida, amending Chapter 25 of the city's Code



of Ordinances entitled “Floodplain Management”, in order to specify elevation of manufactured homes in flood hazard areas; to provide criteria for accessory structures in flood hazard areas; to repeal Chapter 25 Exhibit A; providing for applicability, conflicts, severability and codification; and providing for an effective date.

"The Best Waterfront City in Which to Live, Work And Play."

