



Higher Standards

Code of Ordinances Amendment

Planning Commission Presentation
March 6, 2019



Higher Standard Adoption



CRS Discount

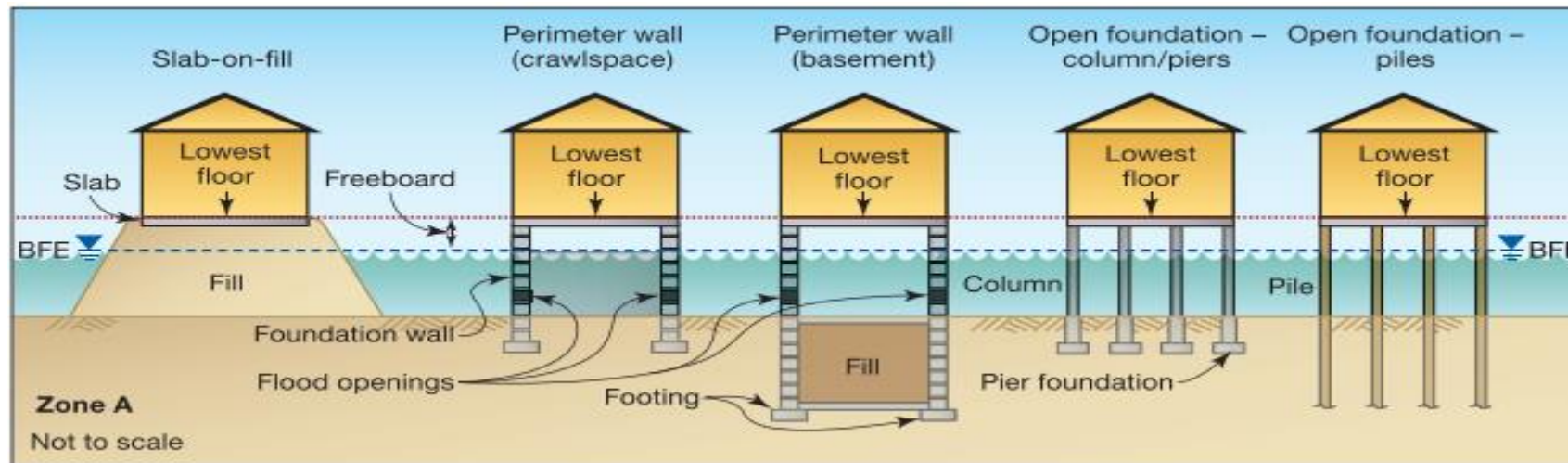
NFIP Flood Insurance Policies (Zone A & V): 9,775
Premiums without CRS discount : \$7,846,032

CRS Discount	Premium	Difference
15% (Class 7)	\$6,669,128	\$1,176,905
20% (Class 6)	\$6,276,826	\$1,569,207
25% (Class 5)	\$5,884,525	\$1,961,508



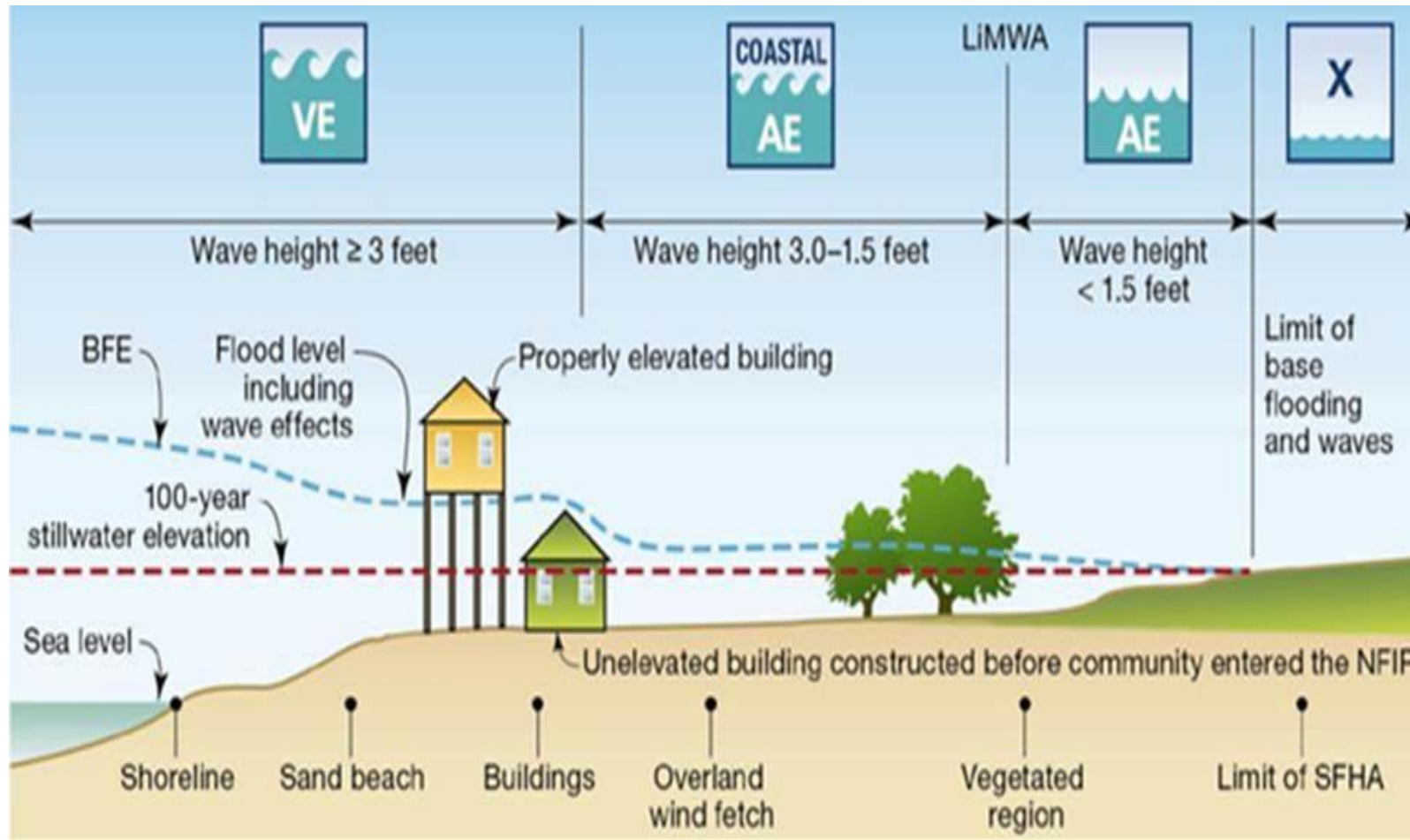
Proposed Higher Standards

- LiMWA – Limit of Moderate Wave Action
- Freeboard
- Non- Conversion Agreement





Coastal Zones/LiMWA





LiMWA Map



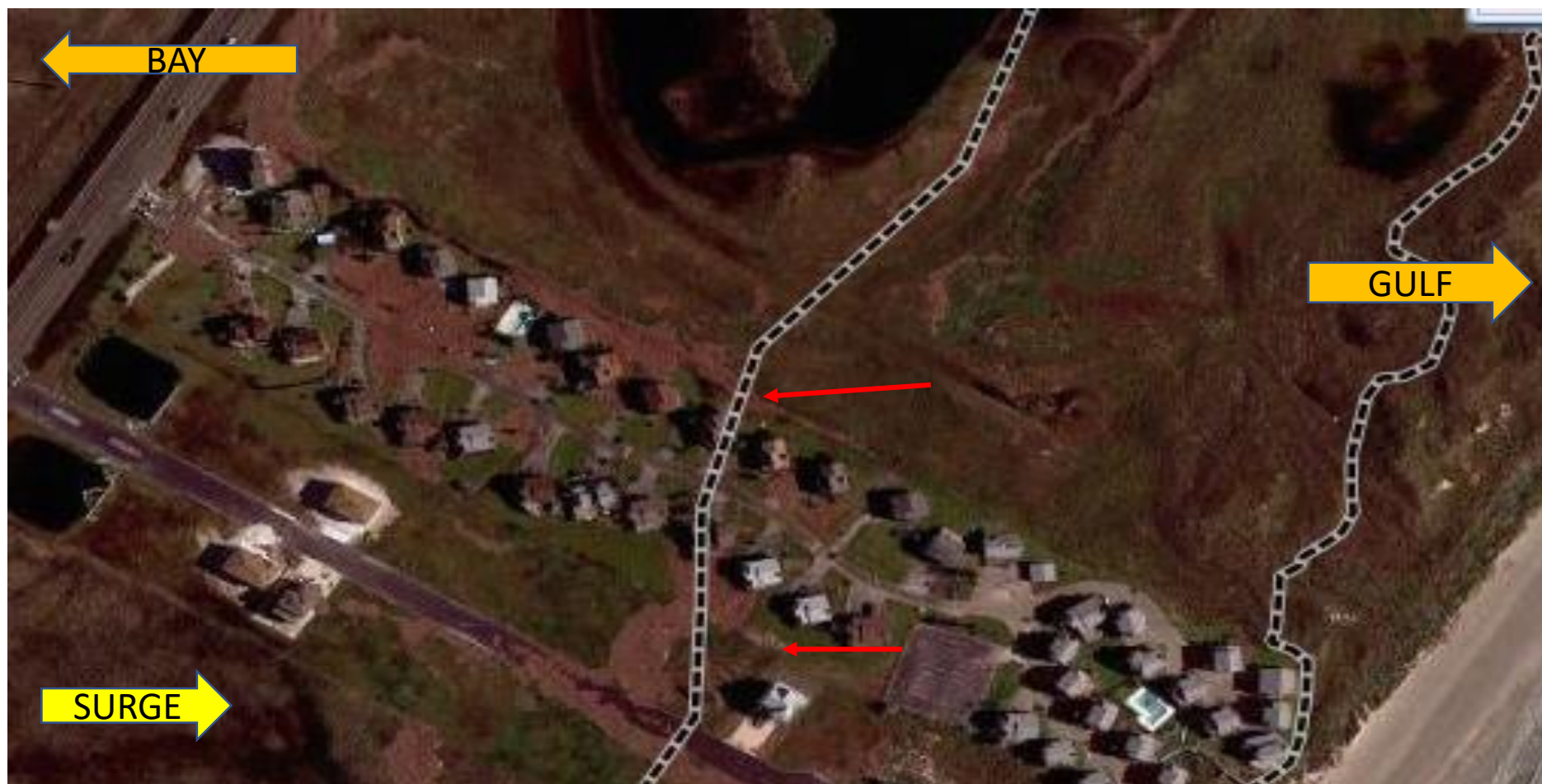


Debris Line - LiMWA





Debris Line - LiMWA





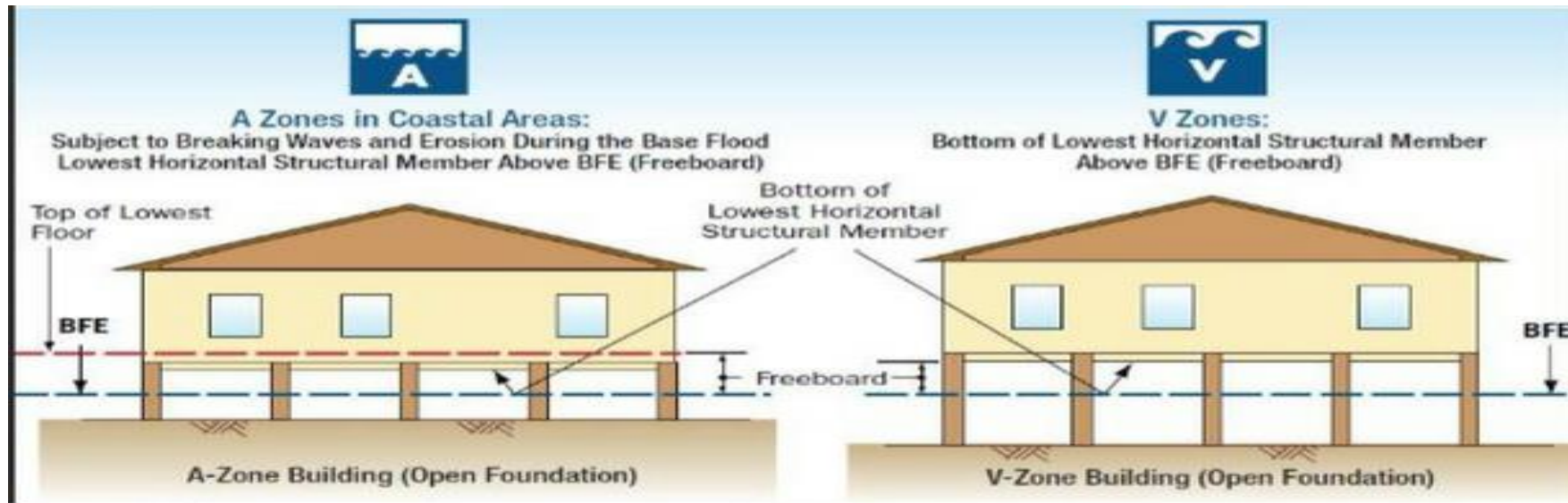
Erosion and Scour





Freeboard

- Staff is proposing 1 foot of freeboard.
- What does this mean for new construction and additions?
 - Example - If the base flood elevation for your lot is 10' the construction requirement will be 11'.





Freeboard

In reviewing 518 elevation certificate for single-family structures constructed on the island from 2000 to current we found that:

- 235 or 45% of the structures were constructed with 1' or greater of freeboard.
- 274 or 54% of the structures had less than 1' of freeboard or were built at minimum compliance.
- 9 structures were constructed below base flood elevation



Freeboard Insurance Savings

Examples of savings on a residential structure with \$1,000 deductible and \$250,000 building coverage.

Zone V		Annual Savings	30-Year Savings	Zone A		Annual Savings	30-Year Savings
	1'	\$2,575 (22%)	\$77,250		1'	\$537 (51%)	\$16,110
	2'	\$4,900 (41%)	\$147,000		2'	\$700 (66%)	\$21,000
	3'	\$6,775 (56%)	\$203,250		3'	\$748 (71%)	\$22,440



Cost of fill

- The average cost for 1' of fill on a 2,000 square foot single family home is \$5,000.
- Elevating an additional 1' to 2' would be an average cost of \$7,500.

This average is based upon the feedback from local builders.



Foundations

- A 2,000 square foot slab-on grade home with 1' of elevation has an average foundation cost of \$13,000.

- \$8,000 for foundation
- \$5,000 for 1' of elevation

Finished Floor →



→ Fill



Foundation

Split level foundations

- A 2,000 square foot split level single-family home has an average foundation cost of \$10,000.

Garage below
BFE with
flood vents



Finished Floor

BFE



Foundations

- A 2,000 square foot pier and beam single-family home with decorative façade has an average foundation cost of \$10,000.





Non-Conversion Agreement

- What is a Non-Conversion Agreement?
 - Agreement used when community determines that areas below the first floor could convert to non-conforming
 - What does this mean for new construction?
 - Agreement signed by owner when applying for Certificate of Occupancy once structure has passed final inspections.
 - Agreement states that owner will not convert or alter constructed and approved structure.
 - Enclosing the area would require a permit and can only be used for parking, access or storage.
 - Agreement filed with recorded property deed.
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Outreach

- Coastal Bend Home Builders Association
- Island Strategic Action Committee
- North Beach Community Association
- Building Code Board of Appeals
- Planning Commission

Feedback was favorable for adoption of the Higher Standards.
