



# **Higher Standards**

## **Code of Ordinances Amendment**

City Council Presentation  
September 11, 2018



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# Higher Standard Adoption

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# CRS Discount

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NFIP Flood Insurance Policies (Zone A & V): 9,775  
Premiums without CRS discount : \$7,846,033

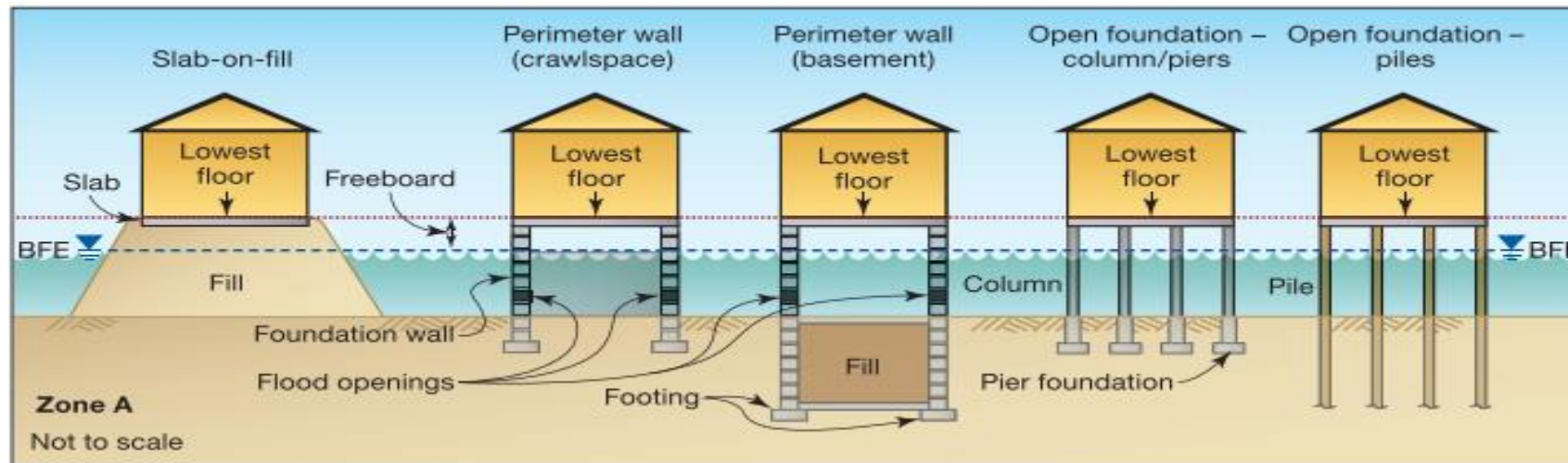
CRS Discount	Premium	Difference
15% (Class 7)	\$6,669,128	\$1,176,905
20% (Class 6)	\$6,276,826	\$1,569,207
25% (Class 5)	\$5,884,525	\$1,961,508

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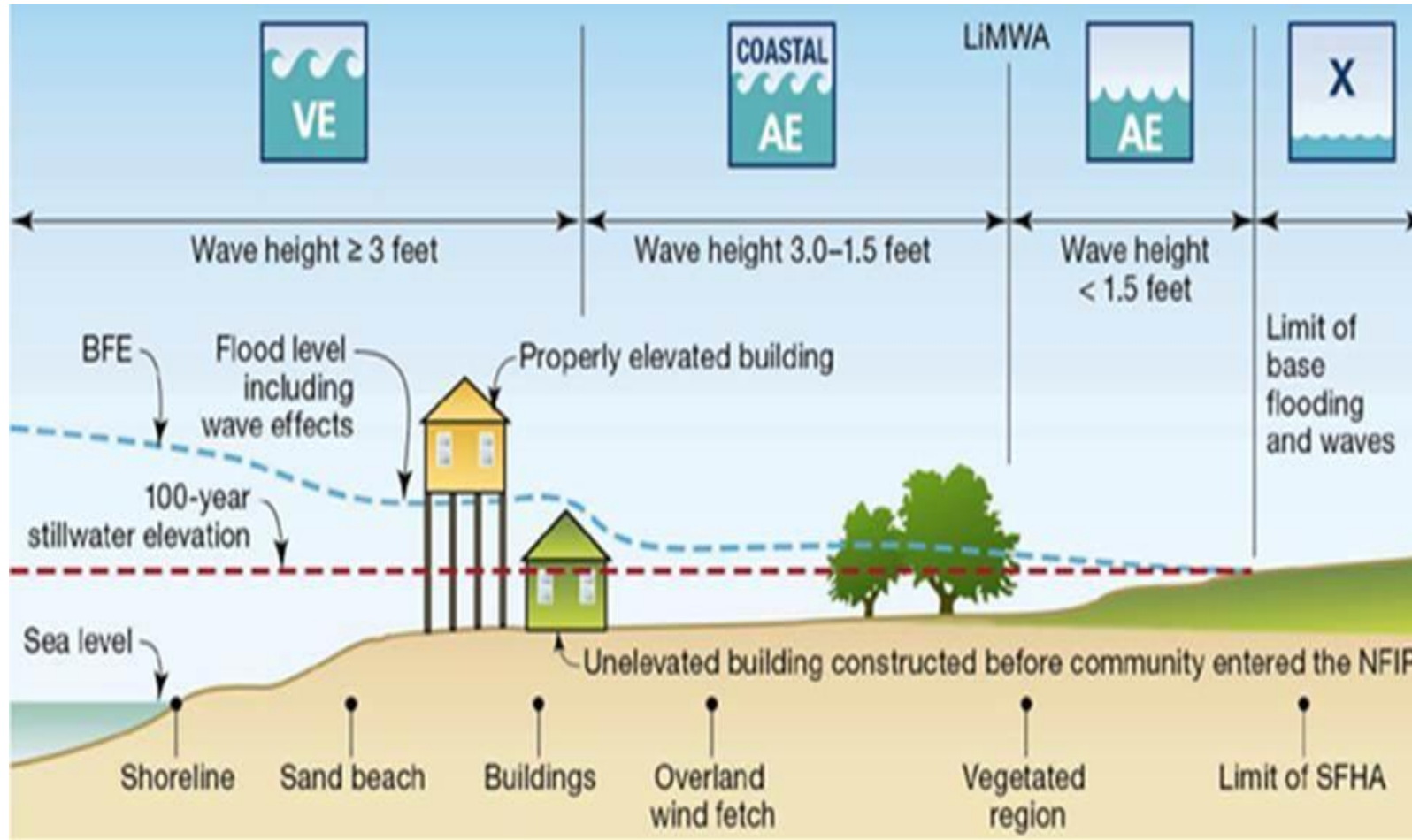
# Proposed Higher Standards

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





# Coastal Zones/LiMWA







# LiMWA Map





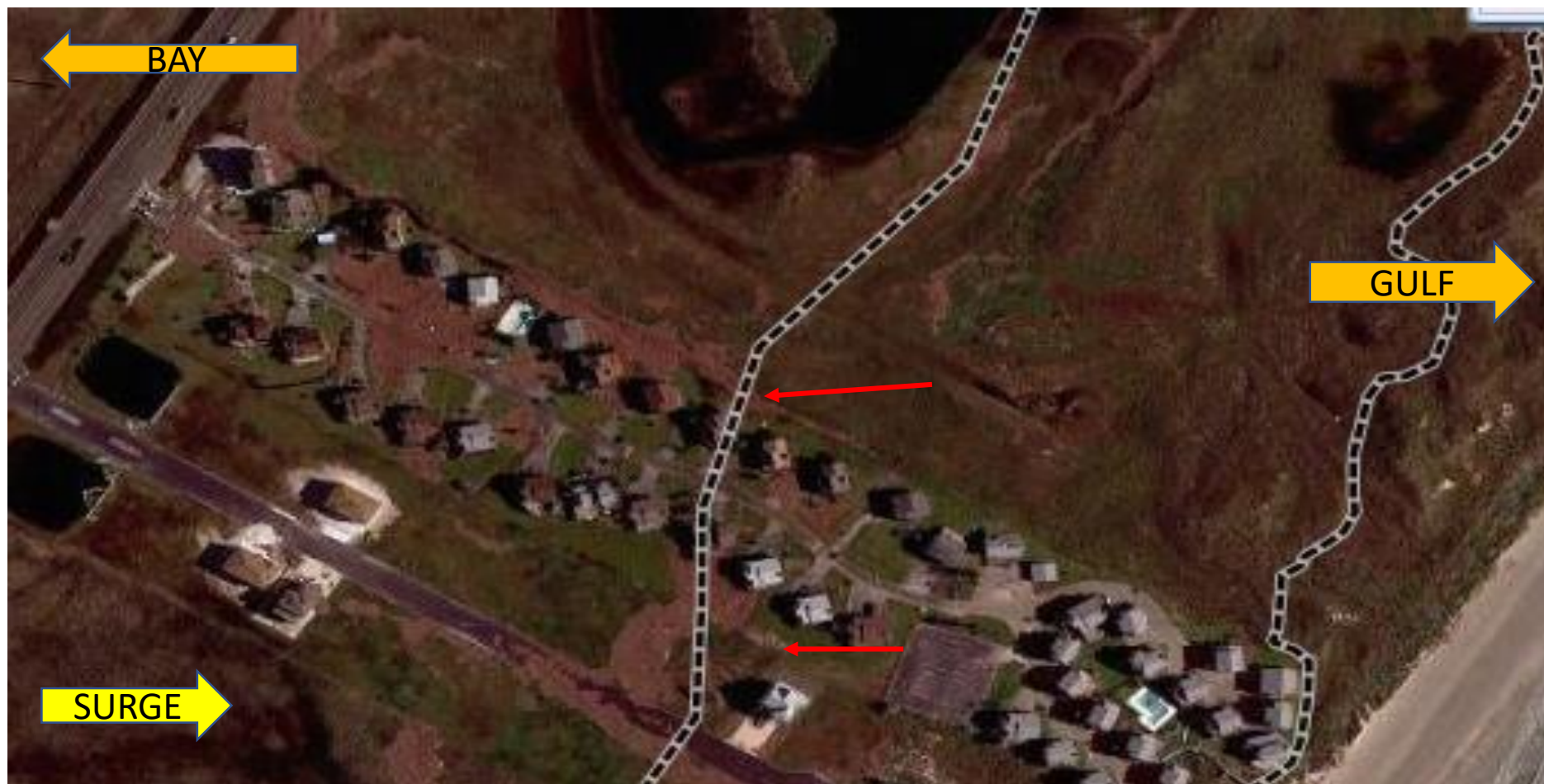


# Debris Line - LiMWA





# Debris Line - LiMWA







# Erosion and Scour

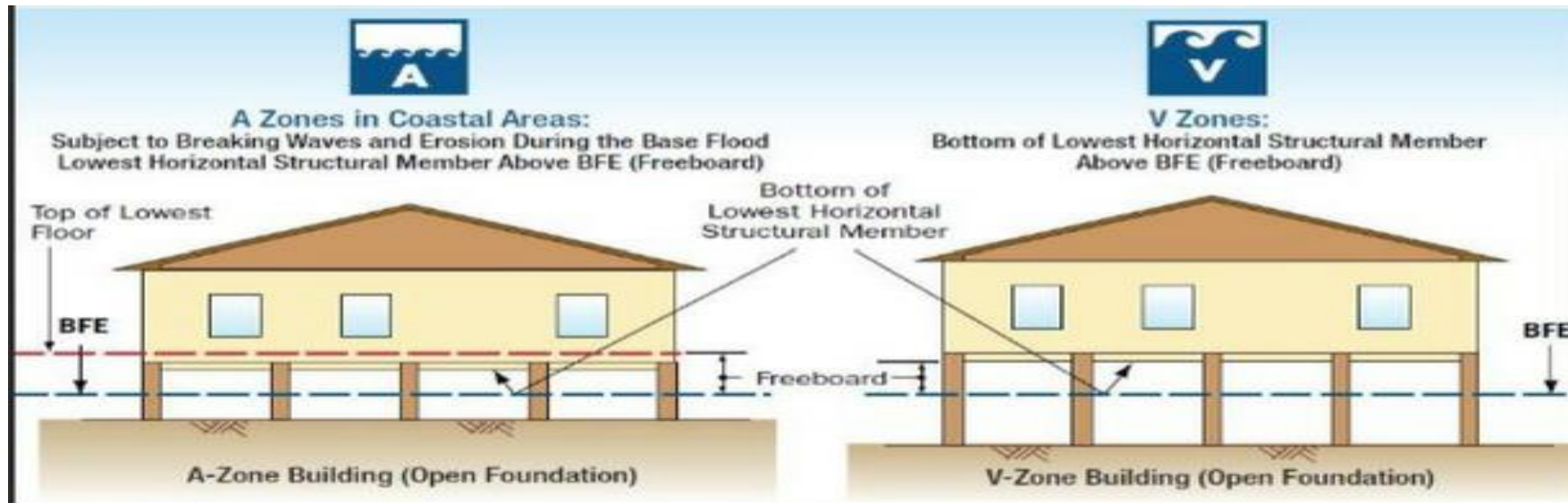
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# Freeboard

- 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 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





# Non-Conversion Agreement

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- 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

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- 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.**

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