


COUNCIL COMMUNICATION

	Number:	21-108	Meeting:	March 8, 2021
	Agenda Item:	52	Roll Call:	21-0408
	Submitted by:	Steven L. Naber, P.E., City Engineer		

AGENDA HEADING:

Amending Chapter 50 of the Municipal Code regarding Floodplain Development Regulation Changes.

SYNOPSIS:

Recommend approval of amendments to Chapter 50 of the Municipal Code regarding Floodplain Development Regulation Changes. In response to a new addendum to the Community Rating System (CRS) Program that took effect on January 1, 2021, the City of Des Moines is required to amend its floodplain development regulations in order to maintain its class rating and continue rewarding residents with flood insurance premium discounts.

FISCAL IMPACT: NONE

ADDITIONAL INFORMATION:

- The City belongs to the CRS Program, an incentive program managed by the Federal Emergency Management Agency (FEMA), that recognizes and encourages community floodplain management practices that exceed minimum federal requirements. As a result, flood insurance premium rates are discounted. Currently, the City is a Class 7 community, which results in a 15% insurance premium reduction for qualifying properties.
- On January 1, 2021, the CRS Program implemented a new prerequisite stating that communities must adopt a one (1) foot “freeboard” requirement. Freeboard is a term used to define the difference in height between the base flood elevation (or ponding depth) and the lowest floor elevation.
- At its regular City council meeting on September 14, 2020, the City formally adopted amendments to Chapter 50 that included a freeboard requirement of three (3) feet. However, that requirement did not apply to one (1) specific flood zone designation (Flood Zone ‘AO’). The City has one (1) area of approximately 22-acres in the Highland Park Neighborhood (in what is known as the Hamilton Drain Watershed) that is within a Flood Zone ‘AO’.
- Current regulations state that any building in Flood Zone ‘AO’ that is newly constructed, reconstructed, or substantially improved be elevated with its lowest floor at least two (2) feet above existing grade. With the new freeboard requirement, the code must be amended to increase this value from two (2) feet to three (3) feet.

- Failure to implement the proposed amendments will result in a CRS class reduction for the City. The direct impact would reduce flood insurance cost savings from 15% to 5%.
- Other proposed revisions Chapter 50 include the following:
 - Clarification on how utilities, machinery, and/or equipment serving buildings must be elevated or floodproofed.
 - Updating references and definitions that are no longer valid or applicable.

PREVIOUS COUNCIL ACTION(S):

Date: September 14, 2020

Roll Call Number: [20-1484](#)

Action: [Amending](#) Sections 50-26, 50-32.05, 50-34 and 50-35 relating to floodplain development regulations. Moved by Gatto that the ordinance do now pass, #15,919. Motion Carried 7-0.

BOARD/COMMISSION ACTION(S): NONE

ANTICIPATED ACTIONS AND FUTURE COMMITMENTS:

As part of the amendments made to Chapter 50 on September 14, 2020, the City has positioned itself to increase its CRS class rating and improve the flood insurance premium savings for its residents from 15% to 25%. The class increase cannot be authorized until the regulations for the new CRS prerequisite are formally adopted in the City municipal code.

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