

Voluntary Increase in Freeboard

Despite the recommendation from Planning and Zoning to increase the required freeboard to 3 feet, Commissioners voted at the October 18 meeting to increase freeboard to 2 feet assuming that an increase to three feet could be made in the future if it seemed warranted. However, another increase in required freeboard within the next few years seems unlikely. The amount of freeboard should be viewed as a long-term standard. While catastrophic losses are unlikely, they do occur, even to new properties. Substantial damage to a property designed to the standard just enacted could become a complete rebuild to satisfy a higher new freeboard standard.

An additional freeboard option is proposed for consideration. Owners could be offered a voluntary option to increase freeboard with a corresponding increase in maximum height so that owners can choose to increase flood protection for their properties and take advantage of any additional reduction in insurance premiums.

New, substantially damaged, or substantially improved properties would require elevation to base flood elevation plus 2 feet of freeboard but could be elevated up to 1 additional foot. Maximum height for such properties would be increased by the amount of optional freeboard chosen.

The Charter and Code Committee would be asked to consider and make recommendations on this proposed option.