

**City of Coral Gables City Commission Meeting**  
**Agenda Item F-3**  
**March 9, 2021**  
**City Commission Chambers**  
**405 Biltmore Way, Coral Gables, FL**

**City Commission**

**Mayor Raul Valdes-Fauli**

**Vice Mayor Vince Lago**

**Commissioner Pat Keon**

**Commissioner Michael Mena**

**Commissioner Jorge Fors**

**City Staff**

**City Manager, Peter Iglesias**

**City Attorney, Miriam Ramos**

**City Clerk, Billy Urquia**

**Economic Development Director, Julian Perez**

**Public Speaker(s)**

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Agenda Item F-3 [2:07 p.m.]

An Ordinance of the City of Coral Gables, Florida, repealing and replacing chapter 113 “Flood Damage Prevention” of the City of Coral Gables Code; to adopt flood hazard maps, to designate a Floodplain Administrator, to adopt procedures and criteria for development in flood hazard areas, to adopt amendments to the Florida Building Code, and for other purposes; providing for applicability; severability; and an effective date.

Mayor Valdes-Fauli: Okay, F-3, ordinance on first reading.

City Attorney Ramos: F-3 is an ordinance of the City Commission of Coral Gables, Florida, repealing and replacing Chapter 113 “Flood Damage Prevention” of the City of Coral Gables Code; to adopt flood hazard insurance maps to des -- flood hazard maps to designate a Floodplain Administrator, to adopt procedures and criteria for development in flood hazard areas, to adopt amendments to the Florida Building Code, and for other purposes; providing for applicability; severability; and an effective date. I believe Mr. Perez will be presenting this item.

Economic Development Director Perez: Mr. Mayor, members of the Commission, Madam Attorney, Mr. City Manager, Julian Perez, Economic Development Director. The item before you is an update to the flood regulations of the City of Coral Gables. So, the purpose of this ordinance is to update the City floodplain management regulations to comply with Section 553.735 of the Florida Statutes and the Florida Building Code in order to protect all properties from flooding and or enhance the City's community rating system. So, basically there are three major components here that we're trying to meet. Number one is Section 553.735 of the Florida Statutes, and also the Florida Building Code and the community rating system. And that's a process that we're going through right now through the recertification. As you recall -- and I think it was mentioned at the last meeting by the Manager -- that we have a rating of five. That means a 25 percent discount on our flood policies. So, the proposed ordinance is based on the model ordinance developed by the State of Florida Division of Emergency Management and approved by the FEMA Region 4. That's where we fall under, Region 4. And this was a document that was prepared a few years ago to put together an ordinance that was kind of uniform throughout the State of Florida. So, all of the communities throughout the State of Florida that participates in the National Flood Insurance Program had to update their floodplain regulations. So, this is the exercise that we're going through. In addition to that, the Florida Division of Emergency Management, the state flood management office, approved this ordinance already in draft form, so that's the first step. The first step is the actual update, working with the State, the State reviews the draft and now comes back to you on first reading. And this was done on February 16 of 2021. So, if you go through your staff report that we provided you, we provided you with a very detailed explanation of how this

ordinance works under the National Flood Insurance Program, as well as, you know, the ordinances that we have passed in the -- in previous years. In addition to that, it is also consistent with Chapter 163 and 166 of the Florida Statute. The 163 is the one that we are guided -- that guides our comprehensive plan and our land development regulations, so it's a very comprehensive ordinance and that we look forward to your approval. If there's any question at this time, I'll be more than happy to address those questions.

Mayor Valdes-Fauli: Thank you.

Vice Mayor Lago: Thank you, Julian.

Mayor Valdes-Fauli: Any questions?

Vice Mayor Lago: No, I just want to hear from the Manager. We had a long discussion about this a few days ago, and I want to have him provide some background. I think, obviously, this is just something that we have to approve. I mean, we have really limited, limited choices here.

City Manager Iglesias: We've had...

Vice Mayor Lago: I wanted to hear a little bit from the Manager.

City Manager Iglesias: Vice Mayor, our ordinance has not been revised for quite some time.

Vice Mayor Lago: Yep.

City Manager Iglesias: We've had numerous Code changes and numerous changes, as far as FEMA is concerned. We have some new flood maps that are being issued and now are under the review process. So, this is a comprehensive change based on the State -- what the State

recommended. However, we actually found some things within the State recommendation that we did not agree with from a technical basis, and we actually corrected those. And so, it's a very comprehensive change. This will allow us to obtain -- to maximize our rating and provide the lowest possible insurance costs for our City. We don't have to do this, but if we don't do it, we cannot get flood insurance.

Vice Mayor Lago: No, we have to do it.

City Manager Iglesias: That's the bottom line.

Vice Mayor Lago: There's no choice.

City Manager Iglesias: That's the bottom line. Because the government really acts as a Lloyd's of London. They actually provide the secondary coverage to those areas because those areas, on their own, the coverage would be extremely expensive, if not prohibitive. So, this is something that we must do, and also it helps our residents with lower premiums.

Vice Mayor Lago: Yes, sir.

Economic Development Director Perez: And if I may add something to it. It's very important that we have it in place because come October 1st of this year, we're going into a new system, which is risk based too. And so, we need to have this document in place.

Vice Mayor Lago: And when do -- and Julian, when do -- Mr. Perez, when do the new maps come out, the new floodplain maps? The new floodplain maps. These masks, I apologize. When do the new floodplain maps come out?

Economic Development Director Perez: Oh, the preliminary -- very good question. The preliminary maps came out on February 25th. We have now 10 -- 30 days to provide nontechnical input to the mapping section of FEMA. And what I mean by nontechnical is we need to review those panels and make sure that the roads are correct, that we're not missing any address, that the numbers associated with the panels and all that are correct. And then thereafter, then there will be a meeting where the FEMA representative, their consultants, to begin to -- to begin the discussion regarding more of the technical aspect of these maps and the changes.

City Manager Iglesias: FEMA has been discussing a risk-based model for some time...

Vice Mayor Lago: Yep.

City Manager Iglesias: Years now. It's coming, and which means that some of these -- some of the floodplain -- some of the flood...

Vice Mayor Lago: There's some big...

City Manager Iglesias: Insurance policies are going to go up.

Vice Mayor Lago: We've had -- there's been very big concerns. There's a lot of people nervous in regard to it. And I've talked to this with Hermes before, about viability of certain areas of the community. I don't think the City of Coral Gables has anything to worry about, but there are certain areas -- I don't want to name the municipalities -- that have some serious low-lying areas where this could be potentially a concern after these maps are updated and finalized. So, I think it's important not only for the insurance purposes, but also for drainage purposes and really for our community to rest easy so they understand what is the proposed future expectations in regard to flooding in our community.

City Manager Iglesias: And we have a presentation today at 3 o'clock, a time certain, from the Corp of Engineers looking at certain measures to mitigate storm surge, which will help us from that perspective. So, a number of things are coming that really makes this ordinance and what we're doing critical.

Vice Mayor Lago: Thank you.

Economic Development Director Perez: You're quite welcome.

Mayor Valdes-Fauli: Thank you. Do I hear a motion?

Vice Mayor Lago: So moved.

Commissioner Keon: Second.

Mayor Valdes-Fauli: Will you call the roll, please?

Vice Mayor Lago: Yes.

Commissioner Mena: Yes.

Commissioner Fors: Yes.

Commissioner Keon: Yes.

Mayor Valdes-Fauli: Yes.

(Vote: 5-0)