



**City of Coral Gables
CITY COMMISSION MEETING
October 14, 2025**

ITEM TITLE:

Ordinance on First Reading. Zoning Code Text Amendment.

An Ordinance of the City Commission of Coral Gables, Florida, amending Section 2-101, "Single-family residential (SFR) district," subsection (b), "Height," to incorporate required freeboard and floodplain management standards for residences in flood hazard areas; amending Article 16, "Definitions," of the Code of the City of Coral Gables by amending the definition of freeboard to modify minimum and maximum freeboard requirements within special flood hazard areas; providing for a repealer, severability, codification, and an effective date.

DEPARTMENT HEAD RECOMMENDATION:

Approval.

PLANNING AND ZONING BOARD RECOMMENDATION:

The Planning and Zoning Board at their September 17, 2025, meeting recommended approval (vote: 6-0).

BRIEF HISTORY:

Planning and Zoning staff has prepared a proposed text amendment to Article 16, "Definitions," and Section 2-101, "Single-Family Residential (SFR) District," of the Zoning Code to revise the definition of Freeboard, update flood elevation standards, and incorporate additional floodplain management requirements for properties in Special Flood Hazard Areas (SFHAs). The amendment establishes a tiered, risk-based system: a maximum of five (5) feet of freeboard above the Base Flood Elevation (BFE) in AE and VE flood zones, while maintaining the current three (3) foot maximum in AH and AO zones. Freeboard height would continue to be excluded from zoning height calculations to avoid conflict with permitted building height limits. The amendment also clarifies height measurement in the SFR District, ensuring it is taken from the BFE plus required freeboard.

These revisions were developed in consultation with the Florida Division of Emergency Management (FDEM), the Florida Floodplain Managers Association (FFMA), and by reviewing practices adopted elsewhere in South Florida. The proposed language reflects best practices outlined in the Florida Building Code, ASCE 24: Flood Resistant Design and Construction, and FEMA's National Flood Insurance Program (NFIP). Collectively, the amendments strengthen the City's flood resilience framework, improve consistency between zoning and floodplain regulations, and advance the City's goals of protecting public safety, mitigating flood risk, supporting climate adaptation, and maintaining NFIP compliance and associated insurance benefits.

Planning & Zoning Board

At the September 17, 2025 meeting, the Board reviewed the proposed text amendments. Staff explained that the amendments establish a maximum of five (5) feet of freeboard in high-risk AE and VE flood zones while maintaining three (3) feet in AH zones, and clarified that freeboard height is excluded from zoning height limits. Board members discussed the consistency of the proposed standards with other South Florida municipalities and recognized the benefit for flood protection and insurance ratings. Staff noted that in certain site-specific districts established maximum building heights measured from grade remain applicable and are not altered by the freeboard provisions. Following discussion, the Board recommended approval of the application (vote: 6-0).

The Draft Ordinance is provided as Exhibit A.

PUBLIC NOTIFICATIONS:

Date	Form of Notification
9.05.2025	Legal Advertisement for PZB meeting
9.12.2025	Posted PZB agenda and staff report on city web page
10.7.2025	City Commission meeting agenda posted on City webpage.

FINANCIAL INFORMATION:

No.	Amount	Account No.	Source of Funds
1.	\$0		
2.	\$0		
Total:	\$0		
Fiscal Impact: None			

EXHIBITS:

- A. Draft Ordinance.
- B. 09 17 25 Planning & Zoning Board Staff Report with attachments.
- C. Excerpt of 09 17 25 PZB Meeting Minutes.