

## **CITY OF CORAL GABLES, FLORIDA**

### **ORDINANCE NO. 2025-**

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.

**WHEREAS**, the City of Coral Gables is committed to protecting public safety, property, and the long-term sustainability of its built environment in the face of increasing flood risks and climate change impacts; and

**WHEREAS**, the City of Coral Gables is committed to protecting public safety, property, and the long-term resilience of its built environment amid increasing flood risks and climate change impacts; and

**WHEREAS**, Chapter 113, "Flood Damage Prevention," of the Code of the City of Coral Gables establishes the City's regulatory framework for managing flood-prone areas, aiming to reduce future flood losses and related public costs; and

**WHEREAS**, the definition of "Freeboard" set forth in Article 16 supports and strengthens the objectives of Chapter 113 by requiring additional elevation above the base flood elevation to address factors such as wave action, blockage of infrastructure, and watershed urbanization; and

**WHEREAS**, the Federal Emergency Management Agency (FEMA) recommends the incorporation of freeboard as a best practice in floodplain management to provide an added margin of safety in flood-prone areas; and

**WHEREAS**, increasing freeboard allowances in high-risk flood zones such as AE and VE reduces structural vulnerability, enhances life safety, and may lower flood insurance premiums under the National Flood Insurance Program (NFIP); and

**WHEREAS**, the revised definition of freeboard establishes a maximum of five (5) feet above the base flood elevation in AE and VE flood zones, which present the highest

flood risk, while maintaining a maximum of three (3) feet in other Special Flood Hazard Areas, such as AH and AO; and

**WHEREAS**, height attributed to freeboard shall not count against the maximum permitted building height within zoning districts, thereby enabling resilient design without compromising the City’s architectural character or scale; and

**WHEREAS**, Section 2-101, “Single-Family Residential (SFR) District,” Subsection (b), “Height,” is amended to incorporate required freeboard and floodplain management standards for residences located within flood hazard areas; and

**WHEREAS**, after notice of public hearing duly published and notified a public hearing was held before the Planning and Zoning Board/Local Planning Agency of the City of Coral Gables on September 17, 2025, at which hearing all interested persons were afforded the opportunity to be heard and these text amendments were recommended for approved (vote: 6 - 0);

**WHEREAS**, the City Commission held a public hearing on October 14, 2025 at which hearing all interested persons were afforded an opportunity to be heard, and the item was approved on first reading (vote: \_ to \_); and,

**WHEREAS**, after notice was duly published, a public hearing for Second Reading was held before the City Commission, at which hearing all interested parties were afforded the opportunity to be heard, and the item was approved on second reading.

**NOW THEREFORE BE IT RESOLVED BY THE COMMISSION OF THE CITY OF CORAL GABLES THAT:**

**SECTION 1.** The foregoing “**WHEREAS**” clauses are hereby ratified and confirmed as being true and correct and are hereby made a specific part of this Ordinance upon adoption hereof.

**SECTION 2.** The Code of the City of Coral Gables is hereby amended as follows<sup>1</sup>.

**Section 2-101. Single-Family Residential (SFR) District.**

8. Height. The maximum permitted height shall be as per Section 2-100, Residential Districts Table, and as follows:

- a. Two (2) stories or twenty-five (25) feet, measured from finished floor to the tie-beam on the top floor. Finished floor may be elevated up to thirty (30) inches above the established grade.
- b. Height of residences in flood hazard areas. Two (2) stories or twenty-five (25) feet, measured from the required base flood elevation, plus required freeboard, as defined in this Code, to the tie-beam on the top floor, and shall be reviewed by the Board of

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<sup>1</sup> Deletions are indicated by ~~striketrough~~. Insertions are indicated by underline.

Architects. Residences must meet the requirements of Chapter 113, "Flood Damage Prevention," of the Code of the City of Coral Gables, the Florida Building Code, and the Federal Emergency Management Agency (FEMA) requirements. That portion of a single-family residence located above the garage in the coastal flood hazard district may in no case be more than one (1) story in height, and may be one (1) story in height, subject to the following conditions and restrictions:

- i. That the elevation of the garage floor shall not be more than six (6) inches above grade.
- ii. That the area of the garage shall not exceed a gross floor area of greater than six-hundred sixty (660) square feet or one-third (1/3) of the ground area of the main building on the premises, whichever is greater, including any service or storage, or access area located within the garage.

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## **Article 16. Definitions**

**Freeboard** means the additional height above a flood level for purpose of floodplain management. Freeboard compensates for many unknown factors, such as wave action, blockage of bridge or culvert openings, and hydrological effect of urbanization of the watershed, which could contribute to flood heights greater than the heights calculated for a selected frequency flood and floodway conditions. All new construction and substantial improvements to existing construction shall meet the minimum freeboard requirement of one (1) foot above the base flood elevation (BFE), or the minimum elevation required by the Florida Building Code and ASCE 24, whichever is greater. In all Special Flood Hazard Areas, the maximum freeboard requirement shall be Up to three (3) feet above the BFE. However, in the more hazardous AE and VE flood zones, the maximum freeboard requirement shall be up to five (5) feet above the BFE. ~~The height attributed to of~~ freeboard shall not count against the maximum height for construction in the applicable zoning district.

**SECTION 3.** All ordinances or parts of ordinances inconsistent or in conflict with the provisions of this Ordinance are hereby repealed.

**SECTION 4.** If any section, part of section, paragraph, clause, phrase or word of this Ordinance is declared invalid, the remaining provisions of this Ordinance shall not be affected.

**SECTION 5.** It is the intention of the Commission of the City of Coral Gables, Florida, that the provisions of this Ordinance shall become and be made part of the Code of the City of Coral Gables, Florida; and that the sections of this "ordinance" may be changed to "section", "article", or such other appropriate word or phrase in order to accomplish such intentions.

**SECTION 6.** If the Code of the City of Coral Gables Tables of Contents or other reference portions is affected by these provisions, then changes are approved as a part of this Ordinance.

**SECTION 7.** This Ordinance shall become effective upon the date of its passage and adoption herein.

PASSED AND ADOPTED THIS \_\_\_\_ OF \_\_\_\_, A.D., 2025.

APPROVED:

VINCE LAGO  
MAYOR

ATTEST:

APPROVED AS TO FORM  
AND LEGAL SUFFICIENCY:

BILLY Y. URQUIA  
CITY CLERK

CRISTINA SUAREZ  
CITY ATTORNEY