

**The Florida Senate**  
**BILL ANALYSIS AND FISCAL IMPACT STATEMENT**

(This document is based on the provisions contained in the legislation as of the latest date listed below.)

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Prepared By: The Professional Staff of the Committee on Environment and Natural Resources

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BILL: SB 1018

INTRODUCER: Senator Trumbull

SUBJECT: Flood Damage Prevention

DATE: March 24, 2023

REVISED: \_\_\_\_\_

	ANALYST	STAFF DIRECTOR	REFERENCE	ACTION
1.	<u>Hunter</u>	<u>Ryon</u>	<u>CA</u>	<b>Favorable</b>
2.	<u>Barriero</u>	<u>Rogers</u>	<u>EN</u>	<b>Favorable</b>
3.	_____	_____	<u>RC</u>	_____

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**I. Summary:**

SB 1018, which may be cited as the Flood Damage Prevention Act of 2023, provides that voluntary freeboard may not be used in the calculation of the maximum allowable height in the applicable zoning district for certain new and substantially improved structures. The bill provides that the maximum voluntary freeboard is nine feet within coastal high-hazard areas and four feet in all other areas. Freeboard, in the context of flood elevation requirements, generally refers to elevating a building's lowest floor above the base flood elevation and is usually expressed in terms of feet. Voluntary freeboard means the additional height above the freeboard required by the floodplain management regulations and the Florida Building Code.

The bill authorizes a local government to adopt by ordinance minimum freeboard requirements or a maximum voluntary freeboard that exceeds the requirements in the bill or the Florida Building Code.

In addition, the bill directs the Florida Building Commission to develop and adopt minimum freeboard requirements by November 1, 2023, and incorporate such requirements into the next edition of the Florida Building Code. Beginning January 2028, and every 5 years thereafter, the commission must review the freeboard requirements in the Florida Building Code and make recommendations to the Legislature regarding any necessary revisions to such requirements.

## II. Present Situation:

### The Florida Building Code

In 1974, Florida passed legislation requiring all local governments to adopt and enforce a minimum building code that would ensure that Florida's minimum standards were met.<sup>1</sup> Local governments could choose from four separate model codes. The state's role was limited to adopting all or relevant parts of new editions of the four model codes. Local governments could amend and enforce their local codes as they saw fit.<sup>2</sup>

In 1992, Hurricane Andrew destroyed many structures that were built according to code, demonstrating that Florida's system of local codes was flawed. The Governor appointed a study commission to review the system of local codes and make recommendations for its modernization. The 1998 Legislature adopted the study commission's recommendations for a single state building code and enhanced the oversight role of the state over local code enforcement. The 2000 Legislature authorized implementation of the Building Code, and that first edition replaced all local codes on March 1, 2002.<sup>3</sup>

The Building Code is updated every three years.<sup>4</sup> The current edition of the Building Code is the seventh edition, which is referred to as the 2020 Florida Building Code. The next edition of the Building Code will take effect on December 31, 2023.<sup>5</sup>

Chapter 553, part IV, F.S., is known as the Florida Building Codes Act. The purpose and intent of the act is to provide a mechanism for the uniform adoption, updating, interpretation, and enforcement of a single, unified state building code. The Building Code must be applied, administered, and enforced uniformly and consistently from jurisdiction to jurisdiction.<sup>6</sup>

Local governments may adopt amendments (though not more than once every six months) to the technical provisions of the Building Code that apply solely within the jurisdiction of such government and that provide for more stringent requirements than those specified in the Building Code.<sup>7</sup> A local government must determine there is a need to strengthen the requirements of the Building Code based on a review of local conditions.<sup>8</sup> Such amendments may not introduce a new subject not addressed in the Building Code.<sup>9</sup> Most technical amendments sunset upon adoption of the newest edition of the Building Code, unless adopted into the Building Code.<sup>10</sup>

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<sup>1</sup> Dep't of Community Affairs, *The Florida Building Commission Report to the 2006 Legislature*, 4 (2006), available at [http://www.floridabuilding.org/fbc/publications/2006\\_Legislature\\_Rpt\\_rev2.pdf](http://www.floridabuilding.org/fbc/publications/2006_Legislature_Rpt_rev2.pdf) (last visited Mar. 17, 2023).

<sup>2</sup> *Id.*

<sup>3</sup> *Id.*; Dep't of Business and Professional Regulation, *Building Code Information System*, <https://floridabuilding.org/c/default.aspx> (last visited Mar 21, 2023).

<sup>4</sup> See Florida Building Commission, *Florida Building Codes and Effective Dates*, available at [https://www.floridabuilding.org/fbc/Publications/2023\\_Effective\\_Dates.pdf](https://www.floridabuilding.org/fbc/Publications/2023_Effective_Dates.pdf).

<sup>5</sup> *Id.*

<sup>6</sup> Section 553.72(1), F.S.

<sup>7</sup> Section 553.73(4)(b), F.S.

<sup>8</sup> Section 553.73(4)(b)1., F.S.

<sup>9</sup> Section 553.73(4)(b)3., F.S.

<sup>10</sup> Section 553.73(4)(e), F.S.

The Florida Building Commission (commission) was statutorily created to implement the Building Code.<sup>11</sup> The commission, which is housed within the Department of Business and Professional Regulation, is a 19-member technical body made up of design professionals, contractors, and government experts in various disciplines covered by the Building Code.<sup>12</sup> The commission reviews International Codes published by the International Code Council,<sup>13</sup> the National Electric Code, and other nationally adopted model codes during its triennial update of the Building Code.<sup>14</sup>

### **Local Enforcement of the Florida Building Code**

Local governments have the power to inspect all buildings, structures, and facilities within their jurisdiction in protection of the public's health, safety, and welfare.<sup>15</sup> Every local government must enforce the Building Code and issue building permits.<sup>16</sup> It is unlawful for a person, firm, or corporation to construct, erect, alter, repair, secure, or demolish any building without first obtaining a permit from the local government enforcing agency or from such persons as may, by resolution or regulation, be directed to issue such permit.<sup>17</sup> Any construction work that requires a building permit also requires plans and inspections to ensure the work complies with the Building Code, including certain building, electrical, plumbing, mechanical, and gas inspections.<sup>18</sup> Construction work may not be done beyond a certain point until it passes an inspection.<sup>19</sup>

### **National Flood Insurance Program**

The National Flood Insurance Program (NFIP) was created by the passage of the National Flood Insurance Act of 1968.<sup>20</sup> The NFIP is administered by the Federal Emergency Management Agency (FEMA) and provides homeowners, business owners, and renters in flood-prone areas the ability to purchase flood insurance protection from the federal government.<sup>21</sup> The general purpose of the NFIP is both to offer primary flood insurance to properties with significant flood risk and to reduce flood risk through the adoption of floodplain management standards. Participation in the NFIP is voluntary.<sup>22</sup> Within participating communities, the federal

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<sup>11</sup> See section 553.74(1), F.S.

<sup>12</sup> *Id.*

<sup>13</sup> The International Code Council (ICC) is an association that develops model codes and standards used in the design, building, and compliance process to construct safe, sustainable, affordable and resilient structures. ICC, *About the ICC*, <https://www.iccsafe.org/about/who-we-are/> (last visited March 21, 2023).

<sup>14</sup> Section 553.73(3), F.S.

<sup>15</sup> Section 553.72(2), F.S.

<sup>16</sup> Sections 125.01(1)(bb), 125.56(1), and 553.80(1), F.S.

<sup>17</sup> Sections 125.56(4)(a) and 553.79(1), F.S.

<sup>18</sup> Int'l Code Council, *2020 Florida Building Code: 7th Edition*, section 110, available at [https://codes.iccsafe.org/content/FLBC2020P1/chapter-1-scope-and-administration#FLBC2020P1\\_Ch01\\_SubCh02](https://codes.iccsafe.org/content/FLBC2020P1/chapter-1-scope-and-administration#FLBC2020P1_Ch01_SubCh02).

<sup>19</sup> *Id.*

<sup>20</sup> FEMA, *50 Years of the NFIP*, available at [https://www.fema.gov/sites/default/files/2020-05/NFIP\\_50th\\_Final\\_8.5x11\\_Regional\\_Printable.pdf](https://www.fema.gov/sites/default/files/2020-05/NFIP_50th_Final_8.5x11_Regional_Printable.pdf).

<sup>21</sup> Benefits.gov, National Flood Insurance Program (NFIP), available at <https://www.benefits.gov/benefit/435> (last visited March 10, 2023)

<sup>22</sup> FEMA, *Participation in the NFIP*, <https://www.fema.gov/glossary/participation-nfip#:~:text=Participation%20in%20the%20National%20Flood%20Insurance%20Program%20%28NFIP%29,of%20intent%20to%20participate%20and%20cooperate%20with%20FEMA%3B> (last visited Mar. 21, 2023).

government makes flood insurance available throughout the community.<sup>23</sup> To join, a community must:

- Complete an application;
- Adopt a resolution of intent to participate and cooperate with FEMA; and
- Adopt and submit a floodplain management ordinance that meets or exceeds the minimum NFIP criteria.<sup>24</sup>

In coordination with participating communities, FEMA develops flood maps called Flood Insurance Rate Maps (FIRMs) that depict the community's flood risk and floodplain.<sup>25</sup> While FEMA is largely responsible for the creation of the FIRM, the community itself must pass the map into its local regulations in order for the map to be effective.<sup>26</sup> An area of specific focus on the FIRM is the Special Flood Hazard Area (SFHA).<sup>27</sup> The SFHA is intended to distinguish the flood risk zones that have a chance of flooding during a 1-in-100 year flood or greater frequency. This means that properties in the SFHA have a risk of 1 percent or greater risk of flooding every year<sup>28</sup> (and at least a 26 percent chance of flooding over the course of a 30-year mortgage).<sup>29</sup> In a community that participates in the NFIP, owners of properties in the mapped SFHA are required to purchase flood insurance as a condition of receiving a federally backed mortgage.<sup>30</sup>

Key conditions of the NFIP minimum floodplain management standards include, among things, that communities:

- Require permits for development in the SFHA;
- Require elevation of the lowest floor of all new residential buildings in the SFHA to or above the base flood elevation;
- Restrict development in floodways to prevent increasing the risk of flooding; and
- Require certain construction materials and methods that minimize future flood damage.<sup>31</sup>

### **Base Flood Elevation**

A base flood is a flood that has a one percent chance of occurring during any given year.<sup>32</sup> The base flood elevation (BFE) is how high floodwater is likely to rise during a one-percent-annual-chance flood event (base flood).<sup>33</sup> BFEs are measured from a reference point called

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<sup>23</sup> *Id.*

<sup>24</sup> *Id.*

<sup>25</sup> See Congressional Research Service, *Introduction to the National Flood Insurance Program*, 3 (2023), available at <https://crsreports.congress.gov/product/pdf/R/R44593>.

<sup>26</sup> *Id.*

<sup>27</sup> *Id.*

<sup>28</sup> *Id.*

<sup>29</sup> FEMA, *Coastal Hazards & Flood Mapping: A Visual Guide*, 6, available at [https://www.fema.gov/sites/default/files/documents/fema\\_coastal-glossary.pdf](https://www.fema.gov/sites/default/files/documents/fema_coastal-glossary.pdf).

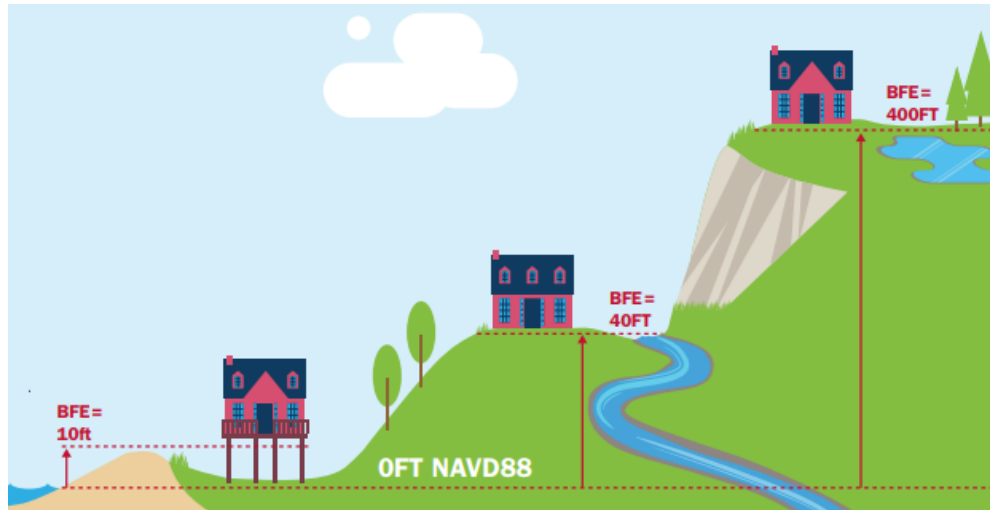
<sup>30</sup> Congressional Research Service, *Introduction to the National Flood Insurance Program* at 10. Such lenders include federal agency lenders, such as the Department of Veterans Affairs, government-sponsored enterprises Fannie Mae, Freddie Mac, and federally regulated lending institutions, such as banks covered by the Federal Deposit Insurance Corporation (FDIC) or the Office of the Comptroller of the Currency. *Id.*

<sup>31</sup> Congressional Research Service, *Introduction to the National Flood Insurance Program*, 6 (2023), available at <https://crsreports.congress.gov/product/pdf/R/R44593>.

<sup>32</sup> FEMA, *Coastal Hazards & Flood Mapping: A Visual Guide*, 6, available at [https://www.fema.gov/sites/default/files/documents/fema\\_coastal-glossary.pdf](https://www.fema.gov/sites/default/files/documents/fema_coastal-glossary.pdf).

<sup>33</sup> *Id.*

NAVD88, which is approximately equal to sea level, and vary widely across geographies.<sup>34</sup> The BFE represents the minimum elevation of construction allowed by the NFIP.<sup>35</sup>



*Base Flood Elevation*<sup>36</sup>

## Freeboard

Freeboard, usually expressed in feet above flood level, is an additional amount of height above the BFE used as a factor of safety in determining the level at which a structure's lowest floor must be elevated or flood-proofed to be in accordance with state or community floodplain management regulations.<sup>37</sup> Freeboard helps to compensate for many unknown factors that could contribute to flooding and results in significantly lower flood insurance rates due to lower flood risk.<sup>38</sup> Freeboard is not required by NFIP eligibility standards, but FEMA encourages communities to adopt at least one foot of freeboard.<sup>39</sup>

The Building Code requires all buildings located in a flood hazard area to be built an additional one foot higher.<sup>40</sup> However, many Florida communities adopt requirements for additional elevation above the minimum in the Building Code, ranging from two to five feet above the BFE. Local freeboard requirements are incorporated via technical amendments to the Building Code.<sup>41</sup> Florida Statutes specifically authorizes counties and municipalities to adopt administrative or technical amendment to the Building Code relating to flood resistance in order

<sup>34</sup> *Id.*

<sup>35</sup> See FEMA, *Residential Buildings with Basements*, <https://www.fema.gov/floodplain-management/manage-risk/residential-buildings-basements#:~:text=Since%201971%2C%20the%20National%20Flood%20Insurance%20Program%20%28NFIP%29,Zones%20only%29%20to%20the%20Base%20Flood%20Elevation%20%28BFE%29> (last visited Mar. 21, 2023).

<sup>36</sup> FEMA, *Coastal Hazards & Flood Mapping: A Visual Guide*, 6, available at [https://www.fema.gov/sites/default/files/documents/fema\\_coastal-glossary.pdf](https://www.fema.gov/sites/default/files/documents/fema_coastal-glossary.pdf).

<sup>37</sup> FEMA, *Freeboard*, <https://www.fema.gov/glossary/freeboard> (last visited Mar. 21, 2023).

<sup>38</sup> *Id.*

<sup>39</sup> *Id.*

<sup>40</sup> Int'l Code Council, *2020 Florida Building Code: 7th Edition*, section R322.2.1, available at [https://codes.iccsafe.org/content/FLBC2020P1/chapter-1-scope-and-administration#FLBC2020P1\\_Ch01\\_SubCh02](https://codes.iccsafe.org/content/FLBC2020P1/chapter-1-scope-and-administration#FLBC2020P1_Ch01_SubCh02).

<sup>41</sup> Wilton Manors, FL. Ordinance No. 2020-004 s. 2, 5-26-20, City of Miami Beach Flood Plain Management, Sec. 54-35. – Definitions.

to implement the NFIP or other incentives.<sup>42</sup> Flood-related local amendments that require a design flood elevation above the BFE are not subject to sunset upon adoption of the newest edition of the Building Code.<sup>43</sup>

### III. Effect of Proposed Changes:

**Section 1** provides that this act may be cited as the “Flood Damage Prevention Act of 2023.”

**Section 2** creates s. 553.845, F.S., regarding flood damage prevention. The bill includes the following findings:

- The state is vulnerable to the adverse effects of flooding resulting from the frequency and intensity of rainfall and an increase in storm surge and sea level rise. These adverse effects pose a significant risk to existing and future structures in the state.
- Public and private investments in our communities are important for economic growth, and protecting all structures from flooding is essential to maintaining resilient communities.
- The mitigation of property damage constitutes a valid and recognized objective of the Florida Building Code.
- It is important to develop a consistent, statewide approach to minimizing flooding in the state to mitigate property damage and encourage continued investment in our communities.
- Minimum freeboard requirements are critical to addressing the devastating effects of flooding, and delaying the adoption and implementation of such requirements constitutes a threat to the health, safety, and welfare of the state.

The bill provides that the maximum voluntary freeboard for all new construction and substantial improvements to existing construction, whether residential, commercial, industrial, or nonresidential, is four feet. The bill defines “freeboard” as the additional height, usually expressed as a factor of safety in feet, above the base flood elevation in determining the level at which a structure’s lowest floor or the bottom of the lowest horizontal structural member must be elevated in accordance with floodplain management regulations and the Florida Building Code. If a base flood elevation is not determined for a structure that is not located in a special flood hazard area as designated by a Flood Insurance Rate Map issued by the Federal Emergency Management Agency, the term “freeboard” means the highest adjacent grade at the foundation of a structure. “Voluntary freeboard” means the additional height above the freeboard required by floodplain management regulations and the Florida Building Code. If freeboard is not required by floodplain management regulations and the Florida Building Code, the term “voluntary freeboard” means the additional height above the highest adjacent grade at the foundation of a structure.

Within a coastal high-hazard area, the maximum voluntary freeboard for all new construction and substantial improvements to existing construction, whether residential, commercial, industrial, or nonresidential, is nine feet. The bill defines “coastal high-hazard area” as a special flood hazard area along the coast, as delineated by a Flood Insurance Rate Map issued by the Federal Emergency Management Agency, that has additional hazards due to wind and wave action.

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<sup>42</sup> Section 553.73 (5) F.S.

<sup>43</sup> *Id.*

The bill provides that for all new construction of a residential structure and “substantial improvements” to an existing residential structure, including a manufactured home, or an existing commercial, industrial, or nonresidential structure, voluntary freeboard may not be used in the calculation of the “maximum allowable height” for the structure. The bill defines “maximum allowable height” as the maximum height allowed for a structure in the applicable zoning district. “Substantial improvement” means any repair, reconstruction, rehabilitation, or improvement of a structure when the actual cost of the improvement or repair of the structure to its pre-damage condition equals or exceeds 50 percent of the market value of the structure either before the improvement or repair is started or, if the structure has been damaged and is being restored, before the damage occurred.

The bill authorizes a local government to adopt by ordinance a minimum freeboard requirement or a maximum voluntary freeboard that exceeds the requirements in the Florida Building Code or established in this section.

The bill directs the commission to develop and adopt by rule minimum freeboard requirements by November 1, 2023, which must take immediate effect, and incorporate such requirements into the next edition of the Florida Building Code. The bill also provides that, beginning in January 2028, and every five years thereafter, the commission must review the freeboard requirements in the Florida Building Code and make recommendations to the Legislature regarding any necessary revisions to such requirements.

**Section 3** provides an effective date of July 1, 2023.

#### **IV. Constitutional Issues:**

A. Municipality/County Mandates Restrictions:

None.

B. Public Records/Open Meetings Issues:

None.

C. Trust Funds Restrictions:

None.

D. State Tax or Fee Increases:

None.

#### **V. Fiscal Impact Statement:**

A. Tax/Fee Issues:

None.

**B. Private Sector Impact:**

Building owners who incorporate voluntary freeboard may receive flood insurance discounts and reduce their exposure to flood events.

**C. Government Sector Impact:**

The Florida Building Commission may incur costs to develop adopt new freeboard requirements. However, these costs can likely be absorbed with existing resources.

**VI. Technical Deficiencies:**

None.

**VII. Related Issues:**

The bill provides that, for all new construction of residential structures and substantial improvements to certain existing structures, voluntary freeboard may not be used in the calculation of the maximum allowable height for the structure. However, this provision would be inapplicable to new commercial, industrial, and nonresidential structures.

**VIII. Statutes Affected:**

This bill creates section 553.845 of the Florida Statutes.

**IX. Additional Information:****A. Committee Substitute – Statement of Changes:**

(Summarizing differences between the Committee Substitute and the prior version of the bill.)

None.

**B. Amendments:**

None.