

NEWS

City Council approves quick fix to allow homeowners to build higher in the wake of Ian in Naples



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Naples City Council has relaxed its rules to allow homes to be built a few feet higher in the wake of Hurricane Ian.

At least, some homes.

Council voted unanimously Wednesday to approve a resolution that will allow some residents to build –or rebuild – higher, based on new flood maps that have yet to be adopted.

"Perfect. Now, that gives some relief to our community," said Mayor Teresa Heitmann after the vote.

In some areas of the city, the new flood maps will raise required elevations for homes by a few feet.

While owners could have built to higher-than-required elevations without the city's action, the height of their homes would have been capped based on their current flood elevation requirements. So, in effect, they'd end up with a shorter, or smaller house.

An example: At a maximum height of 30 feet, a two-story home, with a required elevation of 8 feet, but a proposed elevation of 10 feet, would have lost 2 feet in actual, or livable, height.

In most cases, the city measures maximum height from what's known as the design flood elevation – or the base flood elevation, plus 1 foot.

The base flood elevation is the lowest elevation at which a finished floor can be set based on the adopted flood maps.

The flood maps, known officially as Flood Insurance Rate Maps, are produced by the Federal Emergency Management Agency, or FEMA. Not only do the maps set construction standards for property in flood-prone areas to reduce risk and protect residents and property owners, but they determine the premiums for flood insurance rates.

While flood insurance isn't required by the state, mortgage lenders will often require it in high-risk areas designated by the maps. They often prove controversial.

The proposed 2019 maps haven't been adopted in Collier County yet due to appeals.

So, the much older – and outdated maps – are still in play, not just in the city, but all over the county.

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Property owners and architect no longer in limbo

In hurricane-ravaged Naples, the quandary put many property owners and their architects in limbo, as they considered next steps in rebuilding or fortifying their homes after Ian, given the storm's unprecedented flooding in the city from a record storm surge.

Jim Gilliam, with Seaside Custom Builders, applauded City Council's decision, describing the fix as a "big deal."

"Most of all, it's clearer for the architects, who are now going to be guiding us and the customers about what can be built," he said.

The decision, he said, will allow property owners in the building, or rebuilding process to get ahead of the game, so they are compliant with the new maps, when their elevations go up.

"In the new map, half of the city has gone higher in elevation, which based on Ian, is a good thing," he said.

However, he said, there is a looming problem. Many properties have dropped in elevation in the new maps, and they are some of the city's most vulnerable ones, blocks from the beach in Old Naples, as evidenced by Ian's crushing blow, Gilliam said.

The newest maps don't take Ian into account, he said, and that could spell trouble.

City Council isn't allowing property owners to build to the proposed elevations if they're lower than what's currently required.

That would defeat the purpose of relaxing the rules, City Manager Jay Boodheshwar advised.

"This is a matter of timing," he told Council.

Council could take further action on elevations and height limits

If and when the new maps are adopted, City Council discussed the idea of mandating all property owners to build to the maps that require the highest elevation, 2012 or 2019.

However, Councilman Paul Perry said that decision should be left to another day, with a lot more thought and input needed, from staff and the community.

"I'm not sure I know the right answer today," he said.

Others on the Council agreed.

At this time, the city is without a floodplain coordinator, or manager, confounding the issues.

Perry made the motion to approve the short-term remedy, which he described as the "right course of action" for now.

In agreement, Councilman Terry Hutchison swiftly seconded the motion.

As for the larger issue, Boodheshwar said it's better for Council to wait on addressing it, as there's no need to rush it.

The new maps may not be adopted until June, or even later.

So, a two-step decision is "extremely wise," Boodheshwar said.

With the Legislature calling a special session to deal with the property insurance crisis, only made worse by hurricanes Ian and Nicole, the maps might be part of the discussions, related to flood insurance, creating a bit more uncertainty, he said.

"I suspect there is going to be a conversation about these 2019 maps," Boodheshwar said. "So we don't know what's to come."