

PUTNAM COUNTY
PLANNING & DEVELOPMENT SERVICES

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08/02/2017

RE: One Foot Freeboard Requirement

Putnam County Builders and Property Owners,

Your project has been approved for construction in accordance with the requirements of the Putnam County Floodplain Ordinance in effect at the time of permit application. Construction of your structure in accordance with these requirements is acceptable; however please be advised that the Putnam County Floodplain Ordinance has since been amended to require that new site built residential structures are constructed such that the lowest enclosed area and equipment servicing the building are elevated to a minimum of one foot above the Base Flood Elevation.

It is to your advantage, and highly recommended that you construct your project in accordance with the elevation requirements of the amended ordinance, as doing so will protect habitable areas to a flood depth of one foot above the Base Flood Elevation, and ensure compliance with the newly amended floodplain ordinance in effect at this time and in the foreseeable future. Additionally, if flood insurance is purchased for the structure, premiums are typically reduced by approximately 45% for structures elevated to one foot above the base flood elevation.

I have attached a copy of the changes to the Floodplain Ordinance for your reference. Feel free to contact me if you have questions or require assistance.

Thank you,

A handwritten signature in blue ink, appearing to read "Donald C. Peckham".

Donald C. Peckham, CFM

Putnam County Floodplain Administrator

386-326-2899

PUTNAM COUNTY ORDINANCE 17 - 19

(CA-17-006)

AN ORDINANCE OF THE COUNTY OF PUTNAM, STATE OF FLORIDA, AMENDING ARTICLE 6 OF THE PUTNAM COUNTY LAND DEVELOPMENT CODE BY ADDING A NEW SECTION 6.05.15.2 OF THE LAND DEVELOPMENT CODE REGARDING ELEVATION REQUIREMENTS FOR SITE-BUILT ONE AND TWO FAMILY DWELLINGS AND MODULAR HOMES INSTALLED OFF-FRAME; PROVIDING FOR SEVERABILITY AND PROVIDING FOR AN EFFECTIVE DATE.

Whereas, Florida Statutes require the County to have a Land Development Code to help implement the Comprehensive plan and control growth; and

Whereas, from time to time the need arises to amend the Land Development Code to better deal with growth management; and

Whereas, the Board of County Commissioners has determined that regulations in the County need to be reviewed and possibly revised; and

Whereas, the Planning Commission has held a hearing on this issue on May 10, 2017 and has recommended that the Board modify the Land Development Code for these uses; and

Whereas, the Board of County Commissioners has held two hearings on this matter as prescribed by law; now

Therefore be it Ordained that the Putnam County Board of County Commissioners amend the Putnam County Land Development Code as follows:

1. Section 6.05.14.04 Terms Defined is hereby amended to include:

MODULAR HOME. Any residential unit constructed to standards promulgated by the Florida Building Commission, away from the installation site, and which bears a Department of Business and Professional Regulation Insignia.

2. Section 6.05.15.2 is hereby added to read:

6.05.15.02 Elevation requirements for site built one and two family dwellings and modular homes installed off-frame.

All site built one and two family dwellings and modular homes installed off-frame and located in flood hazard areas shall be constructed such that:

a. Flood Zone A and AE with Base Flood Elevation- The lowest floor of enclosed

spaces is elevated to a minimum of one foot above the Base Flood Elevation. All construction below this required elevation must be of flood resistant materials.

b. Flood Zone A with undetermined Base Flood Elevation- The lowest floor of enclosed spaces is elevated to a minimum of three feet above the Highest Adjacent Grade. All construction below this required elevation must be of flood resistant materials.

c. Enclosed areas permitted below the required elevation- The lowest floor of enclosed areas used solely for parking of vehicles, building access, or storage may be constructed below the required elevation provided these areas are constructed with flood ventilation openings that comply with the Florida Building Code, Residential. All construction below the required elevation must be of flood resistant materials.

3. Severability: If any portion of this ordinance is for any reason held or declared to be unconstitutional inoperable or void, such holding shall not affect the remaining portions of this ordinance. If this ordinance, or any portion thereof, shall be held to be inapplicable to a person or circumstance, such holding shall not affect its applicability to any other person, property or circumstance.

4. Effective Date: This ordinance shall become effective upon Putnam County's receipt of acknowledgement of filing by the Florida Secretary of State.

DONE, ORDERED AND ADOPTED by the Putnam County Board of County Commissioners this 25th day of July, 2017.

**BOARD OF COUNTY COMMISSIONERS
PUTNAM COUNTY, FLORIDA**

ATTEST:

By


Larry Harvey, Chairman


Tim Smith
Clerk of Court





FLOOD INSURANCE PREMIUM COMPARISONS

Pre- or Post-FIRM ¹	Dwelling Type & # of Floors	Amount of Coverage Build/Content (in thousands)	Deductible Build/Content	Flood Zone	Elevation Difference of Lowest Floor and BFE (Feet)	Cost of Flood Insurance ² (per year)
Pre-	Single Family/ One Floor/ No Basement	\$200/\$80	\$2,000/\$2,000	A1-30, AE, AO, AH, A	Not Needed (Pre-FIRM)	\$2,235
Pre-	Single Family/ Without Enclosure	\$200/\$80	\$2,000/\$2,000	V1-V30, VE	Not Needed (Pre-FIRM)	\$4,620
Pre-	Single Family/ With Enclosure	\$200/\$80	\$2,000/\$2,000	V1-V30, VE	Not Needed (Pre-FIRM)	\$6,308
Pre- or Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	B, C or X	Not Needed	\$1,439 Standard Rates
Pre- or Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	B, C or X	Not Needed	\$343 Preferred Risk Policy (<i>Eligibility Requirements</i>) ³
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	A1-30, AE	+4	\$462
					+3	\$480
					+2	\$570
					+1	\$819
					At BFE	\$1,534
					-1 Below	\$5,623
Post-1981	Single Family/ Without Obstruction	\$200/\$80 ⁴	\$1,000/\$1,000	V1-V30, VE	+4 or more	\$1,830
					+3	\$2,130
					+2	\$2,810
					+1	\$4,206
					At BFE	\$6,258
					-1	\$8,382
Post-1981	Single Family/ With Obstruction	\$200/\$80 ⁴	\$1,000/\$1,000	V1-V30, VE	+4 or more	\$3,674
					+3	\$4,062
					+2	\$4,846
					+1	\$6,322
					At BFE	\$8,058
					-1	\$9,806

¹ Pre-FIRM – Construction on or before December 31, 1974 or before the effective date of the initial FIRM for the community, whichever is later

² Rates as of October 1, 2010 (January 1, 2011 for PRPs), including the Federal Policy Fee and Increased Cost of Compliance Fee

³ Preferred Risk Eligibility: Before January 1, 2011, the building must be in a B, C, or X Zone on the effective date of the policy to be eligible for building/contents coverage or contents-only coverage under the PRP. Starting January 1, 2011, the eligibility period for PRPs is extended. Check the *Flood Insurance Manual* for the eligibility rules for being extended and for loss history.

⁴ Rates based on the building being insured for 75% or more of replacement cost.