



LEGISLATION SUMMARY

O-15-23

Building Height and Elevation Limit - Exception for FEMA Flood Zones in Annapolis

Background:

To participate in the National Flood Insurance Program, Annapolis must adopt and enforce floodplain management regulations that meet or exceed minimum federal standards set by the Federal Emergency Management Agency (FEMA).

Annapolis' City Dock area is in a FEMA Zone AE. That means FEMA requires new structures in the City Dock section of Historic Annapolis to be seven feet above sea level. City Dock is currently just short of three feet above sea level.

Through its City Dock Resiliency Project and Sustainable Annapolis plans, the City is working to comply with FEMA requirements and address continued City Dock flooding by installing flood barriers and devices around City Dock to protect the Historic District.

However, the City's building height and elevation code needs to be updated to allow those City Dock changes.

FEMA defines Zone AE as an area that's estimated to have a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Actual City Dock flooding has been as much as 50 days per year, and is anticipated to be flooded 365 days per year by 2065, according to Annapolis city research.

Summary:

O-15-23 exempts the City Dock area (laid out in the attached FEMA Zone AE map of City Dock) from the requirement to measure new structures from the existing grade prior to construction. This will enable Historic District property owners to meet FEMA requirements by elevating their ground level to avoid flooding and qualify for federal flood insurance. It also sets criteria for measuring elevation increases in the flood zone.

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