

Andrew Orr

From: Patrick Baggett <pbaggett@fullserviceins.com>
Sent: Monday, November 11, 2019 1:34 PM
Subject: Flood Fringe Overlay Comments

ATTENTION COF staff: This email originated from outside the City of Franklin. Please use discretion when clicking on attachments & links from unknown senders or suspicious emails.

Good afternoon

I regret that I will not be able to attend tomorrow's public comments regarding the Zoning Ordinance. I am out of town on business that I could not move due to a regularly scheduled Board Meeting in Columbus, OH. I know we will have a few residents attend to speak on this item and I will be at the second and third reading. If my little one Ruthie is not sick, my brave and beautiful wife will be commenting on my behalf.

I want to ask that the Board of Mayor and Aldermen and City Staff review the recommendations I have previously sent via email and adopt these common sense changes to provide the opportunity for existing residents who reside in the flood fringe overlay some additional property liberties that are presently not provided for within the City Zoning Ordinance. (I have included this at bottom of email)

I have heard a few comments back on my initial email and most relate to insurance premiums or FEMA.

- "We can't do this because it will impact citizen insurance premiums."
- "We don't want to risk our status with FEMA."
- And a few others in the same vein.

Citizen flood insurance premiums are based on what is called a CRS (Community Rating System) Score. If you fall between 500-999 points you are a Class 9 with a 5% flood insurance premium discount. If you fall within 1000-1500 points you are a Class 8 with a 10% discount... and so on all the way to a Class 1. <https://www.fema.gov/national-flood-insurance-program-community-rating-system>

As you can see below, Williamson County has the same CRS score (8) that we do and they **DO NOT** have the Cumulative Substantial Improvement Window of 10 years OR the 3ft Freeboard requirement I have recommended.

City of Franklin Community Rating: 8 (1182 CRS points)

- 3ft Free Board 2ft higher than 500-year Flood Level*
- 10-year Cumulative Substantial Improvement window

Williamson County Community Rating: 8 (1152 CRS points)

- 1ft Free Board = 500-year flood level*
- 5 Year Cumulative Substantial Improvement window

*Based on CRS Credit for Higher Regulatory Standards https://www.fema.gov/media-library-data/20130726-1555-20490-7239/crs_credit_higher_standards.pdf

If the City makes these changes it would be a reduction of 240 points. (my est) This would move us from a Class 8 to a 9 resulting in the loss of a 5% flood insurance discount. **We would still maintain a 5% discount for being a Class 9.** On an average flood insurance policy of \$2,000/year this comes out to be roughly \$100/year premium changes or roughly **\$8/month**. The overall benefits to the citizen and existing homeowner would far outweigh this nominal cost change with no deterioration in life safety standards and no increased factors that could contribute to future flood levels across the city. (if this just applies to existing homes)

Finally, it is also important to note that 1Ft of Freeboard is equivalent to the **500-year flood level**. So, presently ,the City of Franklin is requiring homes within flood fringe overlay to be built 2 feet higher than the 500-year flood level. Regardless as to if May 2010 was a 75-year flood, 100-year flood, 300-year flood or 500-year flood as I have heard it debated on the Board, this change would put the base floor of residences at the 500-year level and at the minimum standards set by the Tennessee Floodplain Managers Association.

Thank you for your service to our community and for LISTENING to this one citizen who is just looking to try and make things a little better for friends, neighbors and myself who reside in the flood fringe overlay.

Thank you!

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*Please note that coverage cannot be amended or bound by e-mail until confirmed in writing or by phone from an FSI licensed agent

Good Morning City Elected Officials and City Staff,

I have thought through some recommendations for Zoning Ordinance that isn't presently included in Staff recommendations relating to the Flood Zone. These items could be altered with ease and would positively impact homeowners in the flood zone without impacting our status with NFIP.

Please consider these recommendations and reach out to me directly with any specific questions you have. As of now, I do not believe this will be included in a Staff recommendation and so I wanted to vocalize directly to BOMA to consider. My Personal Cell Phone: 615-955-0411

Presently, the proposed Zoning Ordinance will continue and expand restrictive Flood Zone regulations that go well above and beyond basic life safety consideration and moves to excessively restrict property owners who reside and wish to do business in these areas. The new Zoning Ordinance continues to impose excessive requirements over and above what is mandated and I wish to make a few recommendations that I believe will provide some relief to those who reside and do business in the Flood Fringe Overlay.

The following 3 recommended changes will do much to relieve property owners and City Staff from having to navigate and adhere to constricting regulations that are proposed within the new Zoning Ordinance while still maintaining more than adequate consideration for life safety and respecting the aesthetic of our community that is found in the Flood Fringe Overlay.

I ask you to consider the following:

1. Move the monitoring period for substantial improvement expenditures from 10 years (present and proposed) to a 5 year period. This means a homeowner will have the ability to spend up to 50% of the home value on renovations/improvements/additions within a 5 year window rather than a longer 10 year window which presently constrains a homeowner from making improvements as needed.
 - This change accomplishes the following:
 - Keeps the more affordable homes that are in flood zone just that- more affordable.
 - Encourages maintenance and routine re-investment in property.
 - People who invest and buy homes in floodplain deserve the ability to maintain and improve their existing property over a reasonable amount of time (5 years).
2. Change 3ft freeboard requirement to a 1ft freeboard requirement. Tennessee Floodplain Managers Assn recommends 1ft minimum freeboard requirement in model Ordinance.
 - This change accomplishes the following:
 - We would continue to meet the life safety recommendations displayed within the Tennessee Floodplain Managers Association model flood ordinance language.
 - Since the City has entered into agreements to paying/lend partial funds to raise select homes for select flood zone residents, this change would help the rest of the property owners who did not receive that benefit from local and Federal government and might encourage property owners to raise and then further improve their homes.
 - Aesthetically, raising a home 5-6 feet in some cases causes a real deterioration of the neighborhood aesthetic and neighboring property values could fall as a result.
 - If life safety isn't significantly improved by the 2ft of ADDITIONAL freeboard presently included, we must ask ourselves is this a necessary regulation and constraint on property owners? Though the cost to raise two more feet may not be significantly more for a homeowner, the practical implications of this for small additions, decks and porches is significant cost and an esthetic hurdle.
3. Historic and other residential structures within the Entry Corridor Overlay and Central Franklin Overlay District should be exempt from the freeboard requirements in order to maintain the aesthetic of the Entry Corridors and Central Franklin Overlay that this Zoning Ordinance revision seeks to achieve. Do we want to drive into downtown Franklin with one side of 96 raised 5-6 feet without seriously considering the WHY behind these regulations?

Most arguments against implementing these recommendations revolve around Life Safety and Community Rating Flood Insurance Premiums (<https://www.fema.gov/national-flood-insurance-program-community-rating-system>). Clearly, it is self-evident that life safety is important to those who live within a flood zone. We do enjoy our lives and want to be as safe as possible in our homes. However, there is an optimum level of regulation that maximizes life safety that intersects with the least amount of property owner restrictions and I believe presently we are beyond that intersection within the City of Franklin. Regarding the Community Rating Insurance Premiums, the above changes can be made and with relative certainty it would not significantly impact the premiums paid by City of Franklin Citizens. At the absolute most, it would be a 3-5% variance from what is presently paid. On the average flood insurance policy that is around \$80-\$100/year. However the relief from this regulation would positively impact property values in a way that would far exceed this nominal change to ordinance.

These changes are well within the authority to be made by BOMA and do not put our community's eligibility with the NFIP at risk. These standards are simply PREFERENCE set by City Staff that have been adopted by BOMA that exceed minimum standards set in various model ordinances and recommended minimum standards in our State and Nationally.

Thank you for your consideration of these changes.

Finally, a big thank you to City Staff for always being willing to listen. We are so fortunate to have such a wonderful City Hall full with Staff that are open to citizen suggestions.

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