

PALM BEACH COUNTY
BOARD OF COUNTY COMMISSIONERS
WORKSHOP SUMMARY

Meeting Date: September 30, 2025
Department: Planning, Zoning & Building, Public Safety & Water Resources Manager

I. EXECUTIVE BRIEF

Title: Community Rating System (CRS) Overview and Flood Zone Review:

Summary: Based on previous Palm Beach County (PBC) Board of County Commission (BCC) direction, this item is being brought back to provide a detailed overview of the Community Rating System (CRS), and the implications of PBC’s CRS score on insurance rates. In addition to the scoring aspect, staff will provide an overview of the resiliency and other benefits that are correlated to a higher score. The review of agricultural structures within the X Flood Zone will also be presented. An update on the acquisition of new Light Detection and Ranging (LiDAR) data will be presented. The BCC will be asked to provide direction on floodplain management provisions. Countywide (RM)

Background and Policy Issues: The National Flood Insurance Program (NFIP), overseen by the Federal Emergency Management Agency (FEMA), provides federally backed flood insurance within communities that enact and enforce floodplain regulations. The CRS is a voluntary incentive program that recognizes and encourages floodplain management practices that exceed the minimum requirements of the NFIP.

In CRS communities, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from efforts that address the three goals of the program:

- Reduce and avoid flood damage to insurable property
- Strengthen and support the insurance aspects of the NFIP
- Foster comprehensive floodplain management

PBC is responsible for administrating and enforcing State, Local, and Federal floodplain regulations and seeks to ensure the residents of the County are afforded cost effective resiliency and also achieve and maintain the maximum practicable insurance discounts for their structures. These activities ensure the availability of Federal Deposit Insurance Corporation (FDIC) insured mortgages, disaster relief grants, and mitigation loans in unincorporated PBC.

Recommended By: [Signature] 7/9/2025
Department Director Date
Approved by: [Signature] 9-23-25
County Administrator Date

II. FISCAL IMPACT ANALYSIS

A. Five Year Summary of Fiscal Impact:

Fiscal Years	2025	2026	2027	2028	2029
Capital Expenditures	0	0	0	0	0
Operating Costs	0	0	0	0	0
External Revenues	0	0	0	0	0
Program Income(County)	0	0	0	0	0
In-Kind Match(County)	0	0	0	0	0
NET FISCAL IMPACT	0	0	0	0	0
#ADDITIONAL FTE	0	0	0	0	0
POSITIONS (CUMULATIVE	0	0	0	0	0

Is Item Included in Current Budget? Yes___ No__X__

Is this item using Federal Funds? Yes___ No__X__

Is this item using State Funds? Yes___ No__X__

Budget Account No:

Fund	Dept	Unit
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B. Recommended Sources of Funds/Summary of Fiscal Impact:

There is no fiscal impact to this agenda item. If there is a change to the fiscal impact, a new agenda item will be presented to the Board.

C. Departmental Fiscal Review:

Alchamag

III. REVIEW COMMENTS:

A. OFMB Fiscal and/or Contract Dev. and Control Comments:

Shirley A. [Signature] 7/10/2025
OFMB
KK-7/9

Control Comments:

B. Legal Sufficiency


Assistant County Attorney

C. Other Department Review

Department Director

(THIS SUMMARY IS NOT TO BE USED AS A BASIS FOR PAYMENT.)