

Floodplain Ordinance Update – Primer for Residents & Businesses

City of Doral | October 2025

The City of Doral is updating its **Floodplain Management Ordinance (Chapter 23 of the City Code)** to stay aligned with new **Florida law (SB 180, 2025)** and to protect our community's continued eligibility in the **National Flood Insurance Program (NFIP)**.

What Changed?

- **Substantial Improvements:**
 - The State of Florida no longer allows cities to “add up” renovation costs over time to determine flood compliance.
 - From now on, each **project** is evaluated on its own cost compared to the market value of the building.
 - “Project” is now clearly defined in City Code as the **complete scope of work submitted in a single application**, even if multiple permits are involved.

Why Does It Matter?

- Keeps the City compliant with **State law, FEMA rules, and the Florida Building Code**.
- Ensures **residents remain eligible for flood insurance coverage** through the NFIP.
- Doral currently participates in FEMA's **Community Rating System (CRS)**, holding a **Class 6 rating**, which saves property owners in Special Flood Hazard Areas **20% on their flood insurance premiums**.
- The State's removal of cumulative tracking may affect CRS scoring in the future, but City staff will continue to monitor and advocate for residents.

Bottom Line

This update is about **compliance, clarity, and community protection**. It helps streamline plan review, provides certainty to homeowners and contractors, and ensures Doral continues to safeguard residents against flood risk while protecting access to affordable insurance.