

## FLOODPLAIN MANAGEMENT

Floodplains are an important asset to the community. They perform vital natural functions such as temporary storage of floodwaters, moderation of peak flood flows, maintenance of water quality, groundwater recharge, prevention of erosion, and habitat for diverse natural wildlife populations, recreational opportunities, and aesthetic quality. These functions are best served if floodplains are kept in their natural state. Wherever possible, the natural characteristics of floodplains and their associated wetlands and water bodies should be preserved and enhanced.

Spartanburg County's Flood Damage Prevention Ordinance was enacted to protect human life and health, minimize property damage and encourage appropriate construction practices to minimize public and private losses due to flood conditions. These provisions attempt to control the alteration of natural floodplains, stream channels, and natural protective barriers which are involved in the accommodation of flood waters.

### **TURN AROUND, DON'T DROWN (TADD)**

During floods, more people die trying to walk or drive through floodwaters than any other cause. To read about other flood safety tips click on the following links:

- Flood Safety – <http://tadd.weather.gov/>

### **Frequently Asked Questions**

- **What is a Special Flood Hazard Area (SFHA)?**

In support of the National Flood Insurance Program (NFIP), FEMA has undertaken a massive effort of flood hazard identification and mapping to produce Flood Hazard Boundary Maps, Flood Insurance Rate Maps, and Flood Boundary and Floodway Maps. Several areas of flood hazards are commonly identified on these maps. One of these areas is the Special Flood Hazard Area (SFHA), which is defined as an area of land that would be inundated by a flood having a 1% chance of occurring in any given year (previously referred to as the base flood or 100-year flood).

The 1% annual chance standard was chosen after considering various alternatives. The standard constitutes a reasonable compromise between the need for building restrictions to minimize potential loss of life and property and the economic benefits to be derived from floodplain development. Development may take place within the SFHA, provided that development complies with local floodplain management ordinances, which must meet the minimum Federal requirements. Flood insurance is required for insurable structures within the SFHA to protect federally funded or federally backed investments and assistance used for acquisition and/or construction purposes within communities participating in the NFIP.

- **What is the "100-year flood"?**

The term "100-year flood" is misleading. It is not the flood that will occur once every 100 years. Rather, it is the flood elevation that has a 1% chance of being equaled or exceeded each year. Thus, the 100-year flood could occur more than once in a relatively short period of time. The 1% chance flood which is the standard used by most Federal and State agencies, is used by the NFIP as the standard for floodplain management and to determine the need for flood insurance. A structure located within a special flood hazard area shown on an NFIP map has a 26% chance of suffering flood damage during the term of a 30 year mortgage.

- **What is a Base Flood Elevation (BFE)?**

A Base Flood Elevation (BFE) is the height of the base flood, in feet, in relation to the National Geodetic Vertical Datum of 1929 or the North American Vertical Datum of 1988, above the average ocean surface.

- **How can I determine if my property is in a Special Flood Hazard Area?**

FEMA publishes maps indicating a community's flood hazard areas and the degree of risk in those areas. Flood insurance maps are on file at Spartanburg County Engineering and on the Spartanburg County website. A property owner may consult these maps as a first step in determining if the property is in a special flood hazard area (SFHA). For a specific determination, Spartanburg County residents should contact the County Engineering at (864-595-5340) to determine if property located in the unincorporated areas of the County is within the 1% SFHA. You will need to provide a tax parcel number and may request the information in person or by fax, e-mail or regular mail.

In addition, maps may be viewed online by accessing the "Flood Maps" link on the FEMA website at <http://www.fema.gov/hazard/flood/>.

- **The map shows that my lot is in the mapped floodplain, but the ground my house is on is higher. I believe I shouldn't be shown in the floodplain. What are FEMA's requirements to remove land or a building from the 1% annual chance flood hazard area?**

To be removed, the floodplain shown on the Flood Insurance Rate Map, a structure must be on land that is not subject to flooding by the 1% annual chance flood. Remember, more severe floods can and do happen, so even if your home is found to be on high ground, it may still be damaged by an extreme flood event. If your lot or building site is on natural ground that is higher than the Base Flood Elevation shown on the FIRM, then you may request a Letter of Map Amendment (LOMA). To support your request, you will have to get a surveyor to determine the elevation of the ground next to your building and complete an application form. If the ground is higher than the Base Flood Elevation, then FEMA will issue a LOMA. With a LOMA, your lender may choose to not require flood insurance. If your home was built on fill that was placed after the FIRM was prepared, you may request a Letter of Map Revision Based on Fill (LOMR-F).

- **I have lived here forever and have never been flooded. Why do I need flood insurance?**

The flood hazards shown on NFIP maps are based on the best information available at the time the maps were prepared. In many areas, hydraulic and hydrologic studies were conducted to reflect the long-term projection of flood risk. Because of the infrequent occurrence of flood events and the relatively short history of the NFIP, Special Flood Hazard Areas (SFHAs) are not based only on the past flooding occurrences. The fact that a flood hasn't occurred within memory doesn't mean one won't happen soon.

The 100-year flood is a relatively rare event (1% chance in any given year), but structures located in the floodplain have a significant chance (26%) of suffering flood damage during the term of a 30-year mortgage. For these reasons, flood insurance is required as a condition of receiving Federal or federally-backed financial assistance.

- **What elevation is used when rating a structure for a flood insurance policy?**

The difference between the lowest floor elevation (including basement) of your structure and the 1% annual chance flood elevation is used to determine the insurance rating.

Note: Buildings and structures are insurable. The National Flood Insurance Program does not insure land.

- **Who can prepare an Elevation Certificate?**

Elevation Certificates must be prepared and certified by a land surveyor, engineer, or architect who is authorized by commonwealth, state, or local law to certify elevation information. Community officials who are authorized by local law or ordinance to provide floodplain management information may also sign the certificate. Elevations must be certified by a licensed engineer or surveyor if the elevation certificate is intended to support an application for a Letter of Map Amendment or a Letter of Map Revision based on Fill.

#### **Related Links**

- For general information, flood hazard maps, or to see if your home is located in a designated flood plain hazard, visit <http://www.fema.gov/hazard/flood/>.
- The South Carolina Department of Natural Resources has additional information on their Flood Mitigation Program page. Visit <http://www.dnr.sc.gov/water/flood/>
- National Flood Insurance Program (FEMA). Visit <http://www.fema.gov/business/nfip/>