

## What You Should Know:

# Proposed Changes to the City's Floodplain Ordinance

### Why is the City updating its floodplain ordinance?

The City participates in the **National Flood Insurance Program (NFIP)**. As part of this participation, our program is to be audited by the South Carolina Department of Natural Resources (S.C. DNR), which oversees the **NFIP** in South Carolina on behalf of the Federal Emergency Management Agency (FEMA).

S.C. DNR is requiring that the City update its ordinance to meet current minimum FEMA standards for floodplain management.

### Why does it benefit the City and its property owners to meet the minimum FEMA floodplain standard?

Meeting the minimum FEMA standard will allow the City to continue participating in the **NFIP**. **This participation can mean real savings on flood insurance for property owners in City limits.**

Participation in the **NFIP** also means the City is working towards reducing the risk and consequences of serious flooding—which can be devastating when it happens.

### What is not changing?

1. New construction must still be built with the bottom of the lowest finished floor at **least 2 feet above the Base Flood Elevation (BFE)**.
2. Only **historic** permanent structures may be considered for a variance from the minimum FEMA floodplain standards. In exceptional circumstances, temporary structures may also be considered for a variance.

### What **IS** changing?

1. **Variance Applications:** All variance applications will go before the Building Board of Adjustments & Appeals for consideration.
2. **Bonding for Variances with a Conditional Letter of Map Revision (CLOMR):** If a variance is granted AND a CLOMR is required, the property owner will need to bond the project for at least 15% of the total cost of the project before work can start.
3. **Zone A Projects:** Any projects proposed for Zone A areas will need a CLOMR and Letter of Map Revision (LOMR).
4. **No Basements in Floodplain:** No basements will be allowed for new construction in floodplain areas. For existing buildings with basements below BFE, if a project involves a significant improvement to the structure, the basement must be abandoned as part of the project.

### Helpful Acronyms

**BFE** – Base Flood Elevation; the estimated height of water during a 100 year flood

**CLOMR** – Conditional Letter of Map Revision

**FEMA** – Federal Emergency Management Agency

**LOMR** – Letter of Map Revision

**NFIP** – National Flood Insurance Program

**S.C. DNR** – South Carolina Department of Natural Resources