

TEXT AMENDMENT CASE: #17-09-GCPL-04839: FLOOD DAMAGE PREVENTION ORDINANCE



GUILFORD COUNTY
PLANNING AND DEVELOPMENT
BOARD OF COMISSIONERS MEETING 11/02/2017

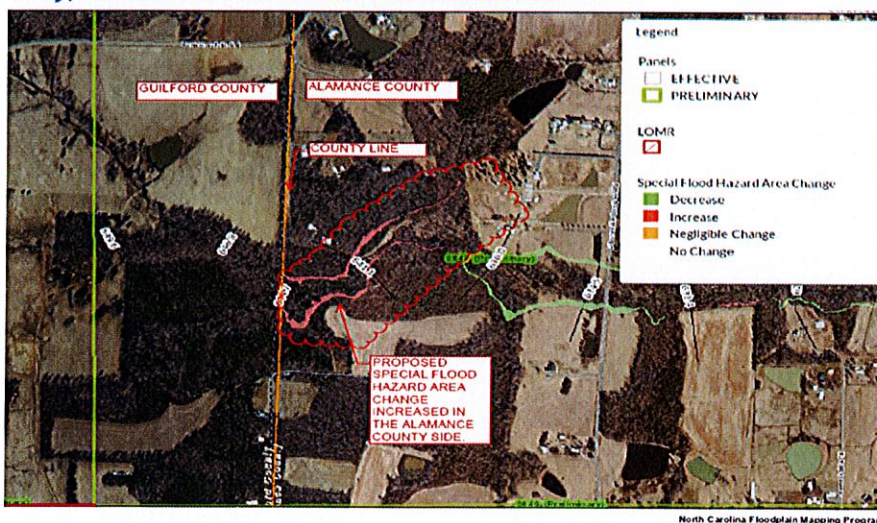
Reasons for Adopting 2017 NC Model Flood Damage Prevention Ordinance

- ▶ These proposed revisions reflect updated flood map panels and regulations from the Federal Emergency Management Agency (FEMA). Further, these updates to the Flood Damage Prevention Ordinance are **required by FEMA** in order for Guilford County to **remain eligible in the National Flood Insurance Program**.
- ▶ Lower Flood Insurance Rates
- ▶ Community Rating System (CRS) Activity Points ability for community wide insurance discounts

The following Communities must adopt 2017 NC Model Flood Damage Prevention Ordinance by November 11, 2017 due to the Alamance County Map updates

County	Community	Planning Board	Adoption/Public Hearing	Number of panels revised (does not include Index)
Alamance	Alamance County (Unin)	Early-Aug	Sept. 18th	81
	Alamance, Village of Burlington			5
	Elon			20
	Gibsonville			6
	Graham			4
	Green Level			11
	Guilford Co.	October 11 th	November 2 nd (BOC)	4
	Haw River			12
	Mebane			9
	Ossipee			10
	Sweepsonville			3
				4

These changes stop at the county border so very few, if any, Guilford residents are affected.



Standard Flood Hazard





COMMUNITY RATING SYSTEM

A Voluntary Community Program



Another way to reduce the cost of a flood policy!



NFIP Statewide vs. Coastal Comparison



	STATEWIDE	COASTAL COMMUNITIES
NFIP COVERAGE	\$31.5 Billion	\$22.5 Billion
NFIP PREMIUMS	\$89.6 Million	\$64 Million
NFIP CLAIMS (Since 1978)	\$780 Million	\$464 Million
CRS COMMUNITIES	74	38
CRS ANNUAL SAVINGS	\$7,306,065	\$5,997,851 (82%)



Top 10 CRS Community Savings



COMMUNITY	CRS CLASS	NUMBER OF POLICIES	ANNUAL SAVINGS
Dare County	8	10,233	\$596,692
Ocean Isle Beach	8	3,034	\$563,174
Nags Head	6	3,732	\$537,140
Carolina Beach	7	3,847	\$407,872
Oak Island	8	3,412	\$403,035
Holden Beach	8	1,967	\$370,805
Kill Devil Hills	7	4,560	\$331,230
Topsail Beach	6	1,181	\$295,406
Carteret County	8	4,253	\$246,222
Wrightsville Beach	8	2,763	\$235,810



Top 5 Savings Lost – Communities Not in CRS



COMMUNITY	NUMBER OF POLICIES	POTENTIAL ANNUAL SAVINGS (Class 8)
Town of Surf City	2,138	\$265,976
Brunswick County	4,519	\$191,929
Beaufort County	2,376	\$147,462
Bald Head Island	996	\$110,105
Onslow County	1,994	\$100,917



CRS Premium Discounts



<u>Class</u>	<u>Points</u>	<u>SFHA Discount</u>	<u>Non-SFHA Discount</u>
9	500-999	5%	5%
8	1000-1499	10%	5%
7	1500-1999	15%	5%
6	2000-2499	20%	10%
5	2500-2999	25%	10%
4	3000-3499	30%	10%
3	3500-3999	35%	10%
2	4000-4499	40%	10%
1	4500+	45%	10%

TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2016 (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
North Carolina (continued)							
370076	Cumberland County	10/1/96	10/1/10	8	10	5	C
370078	Currituck County	10/1/93	05/1/08	8	10	5	C
375348	Dare County	10/1/91	05/1/08	8	10	5	C
370632	Duck, Town of	10/1/11	10/1/11	7	15	5	C
370086	Durham, City of	05/1/14	05/1/14	8	10	5	C
370085	Durham County	10/1/92	10/1/08	8	10	5	C
370062	Edenton, Town of	10/1/93	10/1/13	8	10	5	C
370047	Emerald Isle, Town of	10/1/93	10/1/03	7	15	5	C
370190	Farmville, Town of	10/1/04	05/1/12	6	20	10	C
375349	Forsyth County	10/1/93	05/1/08	8	10	5	C
370099	Gaston County	10/1/11	10/1/11	9	5	5	C
370255	Goldboro, City of	10/1/93	05/1/03	8	10	5	C
375351	Greensboro, City of	05/1/09	05/1/09	8	10	5	C
370191	Greenville, City of	10/1/92	10/1/07	7	15	5	C
370192	Grifton, Town of	10/1/04	05/1/08	5	25	10	C
370111	Guilford County	10/1/93	10/1/08	8	10	5	C

Summary of Proposed Ordinance Changes

2-1. DEFINITIONS

- ▶ Add new definitions based on the new manual for Communities eligible for Community Rating System (CRS) points in order to improve Guilford County CRS classification.
- ▶ Add new reference to NCGS 130A-290 (Solid Waste Management).
- ▶ Add Zones AH, AO, and A99 to the Special Flood Hazard Areas.
- ▶ Significant new definitions include LETTER OF MAP CHANGE (LOMC); FLOODWAY ENCROACHMENT ANALYSIS; and FLOOD-RESISTANT MATERIAL
- ▶ Add additional definitions also are added and existing definitions are revised to reflect the NC Department of Public Safety's 2017 Model Flood Damage Prevention Ordinance.

3-3.5 FLOODPLAIN DEVELOPMENT PERMIT

- ▶ Reference to the mean sea level elevation is changed to North American Vertical Datum of 1988 (NAVD 1988).
- ▶ Add new Flood Zone designations AE, A, AH, AO, and A99 are added.
- ▶ New reference to Floodproofing Certificate (FEMA Form 81-65 086-0-34) and requiring 3-Elevation Certificates.
- ▶ Add condition that no fill material or other development shall encroach into the floodway or non-encroachment area of any watercourse unless the requirements of Section 7-5.15 Standards for Riverine Floodplains with BFE but Without Established Floodways or Non-Encroachment Areas have been met.

Continued...

Summary of Proposed Ordinance Changes

7-5 FLOOD DAMAGE PREVENTION

- ▶ Add Section 7-5.18 Standards for Areas of Shallow Flooding (Zone AH) which is the only significant new section. Since several communities, as a result of this round of mapping, now have a designated Zone AH, we added that verbiage based on the model ordinance.
- ▶ Add other new sections due to the language within these sections for the following reasons:
 - Reason #1. Clarity - The NC Department of Public Safety gets a lot of questions about the interpretation of the ordinance. Throughout this process, State has discussed (internally and with FEMA), researched, and put together the best guidance for these questions; and
 - Reason #2. Communities eligible for CRS points - In order to improve Guilford County's CRS classification under the new Manual, new higher standards are added.

8-3.3 ORDER OF CORRECTIVE ACTION

- ▶ Add a New Corrective Procedures Section.

9-5.9 FLOOD HAZARD APPEALS

- ▶ Add new variances conditions for the repair or rehabilitation of historic structures and functionally dependent facilities.
- ▶ Add new additional duties for the Floodplain Hazard Administrator.
- ▶ Reference to the mean sea level elevation is changed to North American Vertical Datum of 1988 (NAVD 1988).

Number of Elevation Certificates

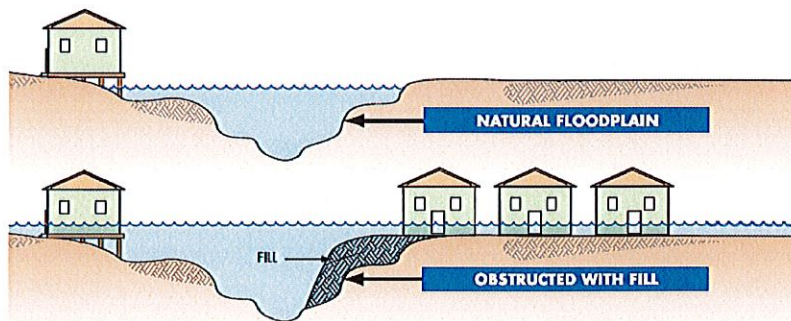
- ▶ **1** - EC required prior to start of construction
- ▶ **2** - EC required after the reference level is established (at the time of the foundation survey)
- ▶ **3** - EC required prior to issuing the C.O.



3 is the Magic Number!

Fill

Prohibit in floodways and non-encroachment areas and prohibit or limit fill in the floodplain fringe.



Fill and Grading:

- Fill is prohibited in the SFHA, including construction of buildings on fill. This includes not approving Conditional Letters or Letters of Map Revision - Based on Fill (CLOMR-F or LOMR-F). (maximum 280 CRS points possible)

QUESTIONS?

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