

## **Residential and Commercial Contractors**

Oconee County's participation in the National Flood Insurance Program (NFIP) enables our citizens to purchase flood insurance. Our ability to purchase flood insurance makes it possible for lending institutions to loan money for development on properties located within or adjacent to Special Flood Hazard Areas. In order to operate under the NFIP, the County must adopt and enforce an Ordinance designed to control development in floodplain areas and must utilize Flood Insurance Rate Maps prepared by the Federal Emergency Management Agency (FEMA).

The following information is designed to provide you with general guidance for construction projects located in the vicinity of mapped floodplain areas. This guidance is not intended to cover all requirements and you are encouraged to contact the Oconee County Floodplain Administrator for consultation regarding a proposed construction project.

### **1% Special Flood Hazard Area (SFHA)**

Under the NFIP, the County is required to manage development in or near the 1% SFHA, or what used to be called the "100 yr" floodplain. The 1% SFHA is a portion of land that has a 1% chance of flooding in any given year and is shown on the FEMA Flood Insurance Rate Maps (FIRM). If a stream has been modeled, a "100-yr" flood elevation will be shown at various locations on the FIRM and is identified as the Base Flood Elevation (BFE).

Important! A proposed construction project must use BFE's on the current FIRM or, if the stream has not been modeled, the "best available data." This may or may not be the BFE shown on a subdivision plan.

If purchasing property or building near a flood prone area, you should contact the Floodplain

Administrator to determine if your project may be impacted by the new study.

## **Oconee County Floods Ordinance**

The Oconee County Flood Damage Prevention Ordinance (Ordinance) has been approved by FEMA and is used to administer our floodplain program ([Link to Ordinance](#)).

The Ordinance addresses many floodplain management issues including but not limited to the following:

- Floodplain Development Permits
- Floodplain Encroachments
- Structure Elevation
- Flood proofing (Non-residential structures only)
- Manufactured Homes

- Accessory Structures
- Subdivision Proposals
- Floodplain Development Permit

A Floodplain Development Permit will be required as necessary in order to insure that the proposed structure meets Ordinance requirements. The following factors are among those considered by the Planning Department in issuing the development permit, if required:

- Type of project (residential, commercial or manufactured home)
- Proposed basement
- Structure location - inside or outside the 1% SFHA
- Flood zone type and location
- Applicable Base Flood Elevation(s)
- Topography

#### Site access and grading Application Process

- Contact Planning Department to determine if a permit is required
- Obtain application form and instructions (Link to form and instructions)
- Complete application as directed by Floodplain Administrator or designee
- Floodplain permit, if required, must be issued prior to building permit

#### Points to Remember

- Determine floodplain requirements early to avoid project delays. The Ordinance requires flood protection of structures including electrical and mechanical units.
- The lowest floor of residential structures (including basement floor) must be elevated at least three feet above the BFE.
- Mechanical and electrical systems must be elevated or designed to prevent flood water from entering components to an elevation at least three feet above the BFE.
- Commercial structures may be elevated or flood proofed to achieve the required protection.
- Encroachments or construction within the 1% SFHA require additional measures and certifications. No unauthorized fill allowed in the floodplain.
- Floodplain permits for major site development will be managed through a separate review process.
- For additional information, see the following SC Dept. of Natural Resources website □ <http://www.dnr.sc.gov/water/flood/>

## **Inspections**

An initial floodplain inspection will be set up approximately 2 weeks after permit issuance and follow up inspections will be scheduled as required to confirm compliance with the Ordinance. When the approved floodplain inspection has been completed, subsequent building inspections, including the permanent power inspection, may be scheduled. The Planning Department will try to determine floodplain ordinance compliance early in the construction process to minimize any disruption to the project. In some cases, a FEMA Elevation Certificate on the completed structure may be required before the Certificate of Occupancy is issued.

## **Flood Insurance**

The most important reason to construct outside the 1% SFHA is to protect life and property. Over a typical 30 yr mortgage period, a structure located inside the 1% SFHA has a 26% chance of flooding. However, there are economic reasons to construct outside the flood hazard area as mapped in the most current FIRM.

This is a typical scenario for obtaining a loan for a structure located within or immediately adjacent to a 1% SFHA.

- The lending institution or their flood service contractor makes a determination on whether or not the structure is located in the 1% SFHA.
- A Standard Flood Hazard Determination Form is completed indicating the flood zone for the structure. Zone A or AE indicates the structure is located in the 1% SFHA while Zone X indicates it is outside the flood hazard area.
- If the structure is determined to be inside the flood zone, flood insurance must be in place as a requirement of the loan. The lending institution can obtain flood insurance on behalf of the borrower if the borrower fails to get flood insurance within a specified period of time.
- The lending institution has the option to require flood insurance for the loan regardless of whether or not the structure is inside the 1% SFHA.
- Obviously, structures located in floodplain areas may encounter issues that could affect closing and future marketability. Even structures located outside the mapped floodplain areas (Zone X) may flood and flood insurance is still recommended. However, reduced rate insurance premiums apply to structures in Zone X.
- The FEMA website [www.floodsmart.gov](http://www.floodsmart.gov) contains a wealth of information on flood risk and insurance.