### TOWN COUNCIL

### STAFF REPORT Department of Growth Management



MEETING DATE:	January 12, 2021
PROJECT:	Consideration of Amendments to the Town of Bluffton Code of Ordinances, Chapter 19 – Flood Damage Protection, Specifically as it Relates to the Updates to the National Floodplain Insurance Program Regulations and FEMA's Re-evaluation of Flood Hazards in the Town of Bluffton Reflected in Updated Flood Insurance Rate Maps – First Reading
PROJECT MANAGER:	Heather Colin, AICP Director of Growth Management

<u>REQUEST:</u> Approve First Reading of an Ordinance to amend the Town of Bluffton Code of Ordinances, Chapter 19 – Flood Damage Protection, Specifically as it Relates to the Updates to the National Floodplain Insurance Program (NFIP) Regulations and FEMA's Reevaluation of Flood Hazards in the Town of Bluffton Reflected in Updated Flood Insurance Rate Maps.

**BACKGROUND:** FEMA recently completed a reevaluation of flood hazards in the community. On June 30, 2017 and August 9, 2019, FEMA provided the Town with preliminary and revised preliminary copies of the Flood Insurance Study (FIS) and FIRM that identify existing flood hazards. Both the required publication and appeals periods have been met and the FIRM for Bluffton will become effective on March 23, 2021.

Because the FIS report establishing the flood hazard determinations has been completed, certain additional requirements must be met under the National Flood Insurance Act of 1968 as *amended no later than March 23, 2021*. The required amendments were outlined by the Flood Mitigation Specialist and are included in attachment 4.

<u>PROPOSED AMENDMENTS:</u> The proposed amendments incorporate the required amendments identified the Flood Mitigation Specialist from the South Carolina Department of Natural Resources and included in attachment 4.

In addition to the minimum amendments required by FEMA for eligibility in the NFIP, staff is proposing that the current requirement of a one foot freeboard be increased to a three foot freeboard for all construction. Freeboard is defined as the factor of safety usually expressed in feet above a flood level for purposes of flood plain management.

The purpose of freeboard is as follows:

- Reduces flood losses in the habitable portion of homes so that citizens can return home faster;
- Benefits citizens as they will receive improved flood insurance rates;

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• Most of Bluffton's construction located in the special hazard flood zones are new construction areas with no unregulated areas affected; and

• With the additional 2 feet of freeboard recommended there should be less drastic height deviations between new and existing construction.

The Town of Bluffton currently has multiple elevation requirements varying from 12 to 16 feet depending on the location. The current base flood elevation (BFE) required on the current maps (FIRM) is 11 to 15 feet. The FIRMs effective March 23, 2021 BFE varies from five to nine feet.

Currently approximately five percent of the land area in Bluffton is located within a special flood zone. Upon the effective date of the FIRM, it will decrease to approximately three percent.

**NEXT STEPS:** Should Town Council approve the First Reading of the Ordinance, a Second Reading is anticipated at the February 9, 2021 Town Council meeting. The revised FIRMs will be effective March 23, 2021.

#### **ATTACHMENTS:**

- 1. Presentation
- 2. Proposed Ordinance
- 3. Correspondence from FEMA dated September 23, 2020
- 4. Audit of Current Regulations
- 5. Maps
- 6. Proposed Motion

Flood Protection Ordinance - First Reading Town Council



Consideration of Amendments to the Town of Bluffton Code of Ordinances, Chapter 19 – Flood Damage Protection, Specifically as it Relates to the Updates to the National Floodplain Insurance Program Regulations and FEMA's Re-evaluation of Flood Hazards in the Town of Bluffton Reflected in Updated Flood Insurance Rate Maps – First Reading

Presentation to Town Council
January 12, 2021
Department of Growth Management
Heather Colin, AICP, Director of Growth Management

### Introduction

- FEMA recently completed a reevaluation of flood hazards in the community.
- On June 30, 2017 and August 9, 2019, FEMA provided the Town with preliminary and revised preliminary copies of the Flood Insurance Study (FIS) and FIRM that identify existing flood hazards.
- Both the required publication and appeals periods have been met and the FIRM for Bluffton will become effective on March 23, 2021.



### Introduction

- Because the FIS report establishing the flood hazard determinations has been completed, certain additional requirements must be met under the National Flood Insurance Act of 1968 as amended no later than March 23, 2021.
- The required amendments were outlined by the Flood Mitigation Specialist and are included in the proposed Ordinance.





- The proposed amendments incorporate the required amendments identified the Flood Mitigation Specialist from the South Carolina Department of Natural Resources; and
- The current 1 foot of freeboard is proposed to increase to 3 feet for all new construction.

## **Freeboard**



• The factor of safety usually expressed in feet above a flood level for purposes of flood plain management.

- The purpose of freeboard is as follows:
  - Reduces flood losses in the habitable portion of homes so that citizens can return home faster;
  - Benefits citizens as they will receive improved flood insurance rates;
  - Most of Bluffton's construction located in the special hazard flood zones are new construction areas with no unregulated areas affected; and
  - With the additional 2 feet of freeboard recommended there should be less drastic height deviations between new and existing construction.



# **QUESTIONS?**

## Proposed Motion



"I move to approve the Proposed Ordinance Amending the Town of Bluffton Code of Ordinances, Chapter 19 – Flood Damage Protection, Specifically as it Relates to the Updates to the National Floodplain Insurance Program Regulations and FEMA's Reevaluation of Flood Hazards in the Town of Bluffton Reflected in Updated Flood Insurance Rate Maps"

#### ORDINANCE NO. 2021 - \_\_\_\_\_

#### TOWN OF BLUFFTON, SOUTH CAROLINA

AN ORDINANCE AMENDING THE TOWN OF BLUFFTON'S MUNICIPAL CODE OF ORDINANCES, CHAPTER 19 - FLOOD DAMAGE PROTECTION, SPECIFICALLY AS IT RELATES TO THE UPDATES TO THE NATIONAL FLOODPLAIN INSURANCE PROGRAM REGULATIONS AND FEMA'S RE-EVALUATION OF FLOOD HAZARDS IN THE TOWN OF BLUFFTON REFLECTED IN UPDATED FLOOD INSURANCE RATE MAPS

WHEREAS, the Town of Bluffton desires to improve the general safety, welfare, health and properties of the citizens of the Town of Bluffton; and,

WHEREAS, to establish the necessary provisions to accomplish the above, the Town of Bluffton has authority to enact resolutions, ordinances, regulations, and procedures pursuant to South Carolina Code of Laws; and,

WHEREAS, on December 18, 1986, the Department of Homeland Security's Federal Emergency Management Agency (FEMA) issued a Flood Insurance Rate Map (FIRM) that identified the SFHAs, the areas subject to inundation by the base (1 percent annual chance) flood in the Community;

WHEREAS, the Town of Bluffton initially adopted a Flood Damage and Prevention Ordinance on August 3, 1993; and

WHEREAS, the Town of Bluffton desires to be in compliance with all flood requirements as promulgated by the Federal Emergency Management Act and the Federal Emergency Management Agency (FEMA); and

WHEREAS, the Town of Bluffton adopted the Flood Damage Prevention Ordinance, effective January 5, 2009 to be in compliance with the National Flood Insurance Program (NFIP); and

WHEREAS, in order to continue the Town's eligibility in the NFIP, the Town must adopt floodplain management regulations that meet the standards of the NFIP regulations by the March 23, 2021, the effective date of the FIRM; and

WHEREAS, the Town of Bluffton Town Council desires to amend the Consideration of Amendments to the Town of Bluffton Code of Ordinances, Chapter 19 – Flood Damage Protection, Specifically as it Relates to the Updates to the National Floodplain Insurance Program Regulations and FEMA's Re-evaluation of Flood Hazards in the Town of Bluffton Reflected in Updated Flood Insurance Rate Maps

NOW, THEREFORE, BE IT ORDERED AND ORDAINED BY THE TOWN COUNCIL OF THE TOWN OF BLUFFTON, SOUTH CAROLINA, in accordance with the foregoing, the Town hereby amends the Code of Ordinances for the Town of Bluffton, Chapter 19, Flood Damage Protection:

SECTION 1. AMENDMENT. The Town of Bluffton hereby amends the Code Ordinances for the Town Of Bluffton, South Carolina by adopting and incorporating amendments to Chapter 19 – Flood Damage Protection, as shown on Exhibit A attached hereto and fully incorporated herein by reference.

SECTION 2. Adoption of the current effective FIS report and FIRM to which the regulations apply and other modifications made by the map revisions.

SECTION 3. REPEAL OF CONFLICTING ORDINANCES. All ordinances or parts of ordinances inconsistent with this Ordinance are hereby repealed to the extent of such inconsistency.

SECTION 4. ORDINANCE IN FULL FOR Ordinance shall take full force and effect	
DONE, RATIFIED AND ENACTED this	_ day of, 2021.
This Ordinance was read and passed at first rea	ding on, 2021.
	Lisa Sulka, Mayor Town of Bluffton, South Carolina
Kimberly Chapman Town Clerk, Town of Bluffton, South Carolina	
Second and Final Reading was held on this Ordi	nance on, 2021.
	Lisa Sulka, Mayor Town of Bluffton, South Carolina

Kimberly Chapman

Town Clerk, Town of Bluffton, South Carolina

This Ordinance was passed at second reading held on, 2021.	
	Lisa Sulka, Mayor Town of Bluffton, South Carolina
Kimberly Chapman Town Clerk, Town of Bluffton, South Carolina	

#### Chapter 19 - FLOOD DAMAGE PREVENTION

#### ARTICLE I. - GENERAL STANDARDS

Sec. 19-1. - Statutory authorization—Municipality.

The Legislature of the State of South Carolina has in SC Code of Laws, Title 5, Chapters 7, 23, and 25 (Articles 5 and 7) and Title 6, Chapter 7, and amendments thereto, delegated the responsibility to local governmental units to adopt regulations designed to promote the public health, safety, and general welfare of its citizenry. Therefore, Town Council of The Town of Bluffton, South Carolina does ordain as follows:

#### Sec. 19-2. - Findings of fact.

The special flood hazard areas of the Town of Bluffton are subject to periodic inundation which could result in loss of life, property, health and safety hazards, disruption of commerce and governmental services, extraordinary public expenditures of flood protection and relief, and impairment of the tax base, all of which adversely affect the public health, safety, and general welfare.

Furthermore, these flood losses may be caused by the cumulative effect of obstructions in floodplains causing increases in flood heights and velocities, and by the occupancy in flood hazard areas by uses vulnerable to floods or hazardous to other lands which are inadequately elevated, floodproofed, or otherwise unprotected from flood damages.

#### Sec. 19-3. - Statement of purpose and objectives.

It is the purpose of this chapter to protect human life and health, minimize property damage, and encourage appropriate construction practices to minimize public and private losses due to flood conditions by requiring that uses vulnerable to floods, including facilities which serve such uses, be protected against flood damage at the time of initial construction. Uses of the floodplain which are dangerous to health, safety, and property due to water or erosion hazards, or which increase flood heights, velocities, or erosion are restricted or prohibited. 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, and control filling, grading, dredging and other development which may increase flood damage or erosion. Additionally, the ordinance prevents or regulates the construction of flood barriers which will unnaturally divert flood waters or which may increase flood hazards to other lands.

The objectives of this ordinance are to protect human life and health, to help maintain a stable tax base by providing for the sound use and development of flood-prone areas in such a manner as to minimize flood blight areas, and to ensure that potential home buyers are notified that property is in a flood area. The provisions of the ordinance are intended to minimize damage to public facilities and utilities such as water and gas mains, electric, telephone, and sewer lines, streets and bridges located in the floodplain, and prolonged business interruptions. Also, an important floodplain management objective of this ordinance is to minimize expenditure of public money for costly flood control projects and rescue and relief efforts associated with flooding.

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. Decisions to alter floodplains, especially floodways and stream channels, should be the result of careful planning processes that evaluate resource conditions and human needs.

#### Sec. 19-4. - Lands to which this chapter applies.

This chapter shall apply to all areas of special flood hazard within the jurisdiction of the Town of Bluffton as identified by the Federal Emergency Management Agency in its Flood Insurance Study, dated March 23, 2021 December 18, 1986, as amended and updated, with accompanying maps and other supporting data that are hereby adopted by reference and declared to be a part of this chapter. Upon annexation any special flood hazard areas identified by the Federal Emergency Management Agency in its Flood Insurance Study for the unincorporated areas of Beaufort County, with accompanying map and other data are adopted by reference and declared part of this chapter.

#### Sec. 19-5. - Establishment of development permit.

A development permit shall be required in conformance with the provisions of this chapter prior to the commencement of any development activities (excluding single family structures that require a building permit and that do not require a development permit).

#### Sec. 19-6. - Compliance.

No structure or land shall hereafter be located, extended, converted, or structurally altered without full compliance with the terms of this chapter and other applicable regulations.

#### Sec. 19-7. - Interpretation.

In the interpretation and application of this chapter all provisions shall be considered as minimum requirements, liberally construed in favor of the governing body, and deemed neither to limit nor repeal any other powers granted under State law. This chapter is not intended to repeal, abrogate, or impair any existing easements, covenants, or deed restrictions. However, where this chapter and another conflict or overlap, whichever imposes the more stringent restrictions shall prevail.

#### Sec. 19-8. - Partial invalidity and severability.

If any part of this chapter is declared invalid, the remainder of the chapter shall not be affected and shall remain in force.

#### Sec. 19-9. - Warning and disclaimer of liability.

The degree of flood protection required by this chapter is considered reasonable for regulatory purposes and is based on scientific and engineering consideration. Larger floods can and will occur on rare occasions. Flood heights may be increased by man-made or natural causes. This chapter does not imply that land outside the areas of special flood hazard or uses permitted within such areas will be free from flooding or flood damages. This chapter shall not create liability on the part of the Town of Bluffton or by any officer or employee thereof for any flood damages that result from reliance on this chapter or any administrative decision lawfully made hereunder.

#### Sec. 19-10. - Penalties for violation.

Violation of the provisions of this chapter or failure to comply with any of its requirements, including violation of conditions and safeguards established in connection with grants of variance or special exceptions, shall constitute a misdemeanor. Any person who violates this chapter or fails to comply with any of its requirements shall, upon conviction thereof, be fined not more that \$500.00 per violation or imprisoned for not more than 30 days, or both. Each day the violation continues shall be considered a separate offense. Nothing herein contained shall prevent the Town of Bluffton from taking such other lawful action as is necessary to prevent or remedy any violation.

#### Secs. 19-11-19-20. - Reserved.

#### Article II. - DEFINITIONS

#### Sec. 19-21. - General.

Unless specifically defined below, words or phrases used in this chapter shall be interpreted so as to give them the meaning they have in common usage and to give this chapter its most reasonable application.

Accessory Structure. Structures that are located on the same parcel of property as the principal structure and the use of which is incidental to the use of the principal structure. Garages, carports and storage sheds are common urban accessory structures. Pole barns, hay sheds and the like qualify as accessory structures on farms, and may or may not be located on the same parcel as the farm dwelling or shop building. Accessory Structures should constitute a minimal investment, may not be used for human habitation, and be designed to have minimal flood damage potential. Examples of accessory structures are detached garages, carports, storage sheds, pole barns, and hay sheds.

Addition (to an existing building). An extension or increase in the floor area or height of a building or structure. Additions to existing buildings shall comply with the requirements for new construction regardless as to whether the addition is a substantial improvement or not. Where a firewall or load-bearing wall is provided between the addition and the existing building, the addition(s) shall be considered a separate building and must comply with the standards for new construction.

Agricultural structure. A structure used solely for agricultural purposes in which the use is exclusively in connection with the production, harvesting, storage, drying, or raising of agricultural commodities, including the raising of livestock. Agricultural structures are not exempt from the provisions of this chapter.

Appeal. A request for a review of the local administrator's interpretation of any provision of this chapter.

Area of shallow flooding. A designated AO or VO Zone on a community's Flood Insurance Rate Map (FIRM) with base flood depths of one to three feet where a clearly defined channel does not exist, where the path of flooding is unpredictable and indeterminate, and where velocity flow may be evident.

Area of special flood hazard. The land in the floodplain within a community subject to a one percent or greater chance of being equaled or exceeded in any given year.

Base flood. The flood having a one percent chance of being equaled or exceeded in any given year.

Basement. Any enclosed area of a building that is below grade on all sides.

Building - any structure built for support, shelter, or enclosure for any occupancy or storage. See structure

Coastal high hazard area. An area of special flood hazard extending from offshore to the inland limit of the primary frontal dune along an open coast and any other area subject to velocity wave action from storms or seismic sources.

Critical development. Development that is critical to the community's public health and safety, is essential to the orderly functioning of a community, store or produce highly volatile, toxic or water-reactive materials, or house occupants that may be insufficiently mobile to avoid loss of life or injury. Examples of critical development include jails, hospitals, schools, fire stations, nursing homes, wastewater treatment facilities, water plants, and gas/oil/propane storage facilities.

Development. Any man-made change to improved or unimproved real estate, including, but not limited to, buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations, or storage of equipment or materials.

Elevated building. A non-basement building built to have the lowest floor elevated above the ground level by means of fill, solid foundation perimeter walls, pilings, columns, piers, or shear walls parallel to the flow of water.

Executive Order 11988 (Floodplain Management). Issued by President Carter in 1977, this order requires that no federally assisted activities be conducted in or have the potential to affect identified special flood hazard areas, unless there is no practicable alternative.

Existing construction. Means, for the purposes of determining rates, structures for which the start of construction commenced before the effective date of the FIRM, or before September 30, 1977, for FIRMs effective before that date.

Existing manufactured home park or manufactured home subdivision. A manufactured home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed before December 18, 1986.

Expansion to an existing manufactured home park or subdivision. The preparation of additional sites by the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including the installation of the utilities, the construction of the streets, and either final site grading or the pouring of concrete slabs).

Flood. A general and temporary condition of partial or complete inundation of normally dry land areas from the overflow of inland or tidal waters, or the unusual and rapid accumulation of runoff of surface waters from any source.

Flood Hazard Boundary Map (FHBM). An official map of a community, issued by the Federal Emergency Management Agency, where the boundaries of the areas of special flood hazard have been defined as Zone A.

Flood Insurance Rate Map (FIRM). An official map of a community, on which the Federal Emergency Management Agency has delineated both the areas of special flood hazard and the risk premium zones applicable to the community.

Flood Insurance Study. The official report provided by the Federal Emergency Management Agency. The report which contains flood profiles, as well as the Flood Boundary Floodway Map and the water surface elevation of the base flood.

Flood-resistant material. Any building material capable of withstanding direct and prolonged contact (minimum 72 hours) with floodwaters without sustaining damage that requires more than low-cost cosmetic repair. Any material that is watersoluble or is not resistant to alkali or acid in water, including normal adhesives for above-grade use, is not flood-resistant. Pressure-treated lumber or naturally decay-resistant lumbers are acceptable flooring materials. Sheet-type flooring coverings that restrict evaporation from below and materials that are impervious, but dimensionally unstable are not acceptable. Materials that absorb or retain water excessively after submergence are not flood-resistant. Please refer to Technical Bulletin 2–93, Flood <u>Damage</u>-Resistant Materials <u>Requirements</u>, for Buildings Located in Special Flood Hazard Areas in Accordance with the National Flood Insurance Program, document number FIA-TB-2, dated 4/93 8/08, and available from the Federal Emergency Management Agency. Class 4 and 5 materials, referenced therein, are acceptable flood-resistant materials.

Floodway. The channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than one foot.

Freeboard. A factor of safety usually expressed in feet above a flood level for purposes of flood plain management. "Freeboard" tends to compensate for the many unknown factors that could contribute to flood heights greater than the height calculated for a selected size flood and floodway conditions, such as wave action, bridge openings, and the hydrological effect of urbanization of the watershed.

Functionally dependent facility use. A facility use which cannot be used perform for its intended purpose unless it is located or carried out in close proximity to water. such as a The term includes only docking facilities, or port facility necessary for the loading and unloading of cargo or passengers, and shipbuilding and ship repair facilities, or seafood processing facilities. The term does not include long-term storage, manufacture, sales, or service facilities.

*Highest adjacent grade.* The highest natural elevation of the ground surface, prior to construction, next to the proposed walls of the structure.

Historic Structure. Any structure that is: (a) listed individually in the National Register of Historic Places (a listing maintained by the U.S. Department of the Interior (DOI)) or preliminarily determined by the Secretary of the Interior as meeting the requirements for individual listing on the National Register; (b) certified or preliminarily determined by the Secretary of the Interior as contributing to the historical significance of a registered historic district or a district preliminarily determined by the Secretary to qualify as a registered historic district; (c) individually listed on a State inventory of historic places; (d) individually listed on a local inventory of historic places in communities with historic preservation programs as determined that have been certified (1) by the Secretary of Interior, or (2) directly by the Secretary of Interior in states without approved programs. Some structures or districts listed on the State or local inventories MAY NOT be "Historic" as cited above but have been included on the inventories because it was believed that the structures or districts have the **potential** for meeting the "Historic" structure criteria of the DOI. In order for these structures to meet NFIP historic structure criteria, it must be demonstrated and evidenced that the South Carolina certified (1) by an approved State Department of Archives and History has individually determined that the structure or district meets DOI historic structure criteria.

Increased Cost of Compliance (ICC). Applies to all new and renewed flood insurance policies effective on and after June 1, 1997. The NFIP shall enable the purchase of insurance to cover the cost of compliance with land use and control measures established under Section 1361. It provides coverage for the payment of a claim to help pay for the cost to comply with State or community floodplain management laws or ordinances after a flood event in which a building has been declared substantially or repetitively damaged.

Limited storage. An area used for storage and intended to be limited to incidental items that can withstand exposure to the elements and have low flood damage potential. Such an area must be of flood resistant or breakaway material, void of utilities except for essential lighting and cannot be temperature controlled. If the area is located below the base flood elevation in an A, AE and A1-A30 zone it must meet the requirements of section 19.52 (1) If the area is located below the base flood elevation in a V, VE and V1-V30 zone it must meet the requirements of section 19.52(2)of this chapter.

Lowest Adjacent Grade (LAG). An elevation of the lowest ground surface that touches any of the exterior walls of a building or proposed building walls.

Lowest Floor. The lowest floor of the lowest enclosed area (including basement). Any unfinished or flood resistant enclosure, usable solely for parking of vehicles, building access, or storage in an area other than a basement area is not considered a building's lowest floor; provided, that such an enclosure is not built so as to render the structure in violation of other provisions the applicable non-elevation

#### design requirements of this ordinance.

Manufactured home. A structure, transportable in one or more sections, which is built on a permanent chassis and designed to be used with or without a permanent foundation when connected to the required utilities. The term "manufactured home" does not include a "recreational vehicle".

Manufactured home park or subdivision. A parcel (or contiguous parcels) of land divided into two or more manufactured home lots for rent or sale.

Mean sea level. The average height of the sea for all stages of the tide. It is used as a reference for establishing various elevations within the floodplain. For purposes of this ordinance, the term is synonymous with National Geodetic Vertical Datum (NGVD). For the purpose of this ordinance, the Nations Geodetic Vertical Datum (NGVD) of 1929, North American Vertical Datum (NAVD) of 1988, or other datum, to which the base flood elevations shown on a community's Flood Insurance Rate Maps (FIRM) are shown.

National Geodetic Vertical Datum (NGVD) of 1929. As corrected in 1929, elevation reference points set by National Geodetic Survey based on mean sea level.

North American Vertical Datum (NAVD) of 1988 - datum point established at Pointe-au-Père on the St. Lawrence River, Quebec Province, Canada, based on the mass or density of the earth. The datum listed as the reference datum on Flood Insurance Rate Maps should be used for Elevation Certificate and floodproofing certificate completion. vertical control, as corrected in 1988, used as the reference datum on Flood Insurance Rate Maps.

New construction. Structure for which the start of construction commenced on or after the effective date of the FEMA maps. (the effective date of the first floodplain management code, ordinance, or standard based upon specific technical base flood elevation data which establishes the area of special flood hazard) or (specific date). The term also includes any subsequent improvements to such structure.

New manufactured home park or subdivision. A manufactured home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete slabs) is completed on or after September 30, 1977. after the effective date on the FEMA maps.

*Primary frontal dune.* A continuous or nearly continuous mound or ridge of sand with relatively steep seaward and landward slopes immediately landward and subject to erosion and overtopping from high tides and waves during coastal storms. The inland limit of the primary frontal dune occurs at the point where there is a distinct change from a relatively steep slope to a relatively mild slope.

Recreational vehicle. A vehicle which is: (a) built on a single chassis; (b) 400 square feet or less when measured at the largest horizontal projection; (c) designed to be self-propelled or permanently towable by a light duty truck; and, (d) designed primarily not for use as a permanent dwelling, but as temporary living guarters for recreational, camping, travel, or seasonal use.

Repetitive loss. A building covered by a contract for flood insurance that has incurred flood-related damages on two occasions during a ten-year period ending on the date of the event for which a second claim is made, in which the cost of repairing the flood damage, on the average, equaled or exceeded 25 percent of the market value of the building at the time of each such flood event.

Section 1316 of the National Flood insurance Act of 1968. The act provides that no new flood insurance shall be provided for any property found by the Federal Emergency Management Agency to have been declared by a state or local authority to be in violation of state or local ordinances.

<u>Stable Natural Vegetation</u>. The first place on the oceanfront where plants such as sea oats hold sand in place.

Start of construction. (For other than new construction or substantial improvements under the Coastal Barrier Resources Act (P.L. 97-348), includes substantial improvement, and means the date the complete building permit application was received, provided the actual start of construction, repair, reconstruction, rehabilitation, addition, or improvement was within 180 days of the permit date. The actual start means the first placement of permanent construction of a structure (including a manufactured home) on a site, such as the pouring of slabs or footings, installation of piles, construction of columns, or any work beyond the stage of excavation or the placement of a manufactured home on a foundation. Permanent construction does not include land preparation, such as clearing, grading, and filling; nor does it include the installation of streets and/or walkways; nor does it include excavation for footings, piers or foundations, or the erection of temporary forms; nor does it include the installation on the property of accessory buildings, such as garages or sheds not occupied as dwelling units or not part of the main structure. For a substantial improvement, the actual start of construction means the first alteration of any wall, ceiling, floor, or other structural part of the building, whether or not that alteration affects the external dimensions of the building.

Structure. A walled and roofed building, a manufactured home, including a gas or liquid storage tank, or other man-made facility or infrastructure that is principally above ground.

Substantial damage. Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. Such repairs may be undertaken successively and their costs counted cumulatively. Please refer to the definition of "substantial improvement".

Substantial improvement. Any repair, reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the start of construction of the improvement. This term includes structures that have incurred <u>repetitive loss or</u> substantial damage, regardless of the actual repair work performed. The term does not, however, include either:

- (a) Any project of improvement to a structure to correct existing violations of State or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions (does not include American with Disabilities Act compliance standards); or,
- (b) Any alteration of a historic structure, provided that the alteration will not preclude the structure's continued designation as a historic structure.
- (c) Permits shall be cumulative for a period of five years. If the improvement project is conducted in phases, the total of all costs associated with each phase, beginning with the issuance of the first permit, shall be utilized to determine whether "substantial improvement" will occur.

Substantially improved existing manufactured home park or subdivision. Where the repair, reconstruction, rehabilitation or improvement of the streets, utilities and pads equals or exceeds 50 percent of the value of the streets, utilities and pads before the repair, reconstruction, or improvement commenced.

Variance. A grant of relief from a term or terms of this chapter.

*Violation.* The failure of a structure or other development to be fully compliant with these regulations.

Secs. 19-22-19-30. - Reserved.

Article III. - ADMINISTRATION

Sec. 19-31. - Designation of local administrator.

The <u>building official Town Manager</u> or his/her designee is hereby appointed to administer and implement the provisions of this chapter as they apply to vertical construction. The Town Manager shall appoint a designee(s) to administer and implement all other provisions of this chapter.

Sec. 19-32. - Adoption of Letter of Map Revisions (LOMR).

<u>All</u> LOMRs that are issued in the areas identified in Section 19.4 of this ordinance are hereby adopted.

Sec. 19-33. Reserved - Designation of party responsible for biennial report.

The building official is hereby designated as the party responsible to submit the biennial report to FEMA.

#### Sec. 19-34. - Development permit and certification requirements.

- (1) Development permit. Application for a development permit shall be made to the local administrator following the standards and procedures outlined elsewhere in the Town of Bluffton ordinances on forms furnished by him or her prior to any development activities. The development permit may include, but not be limited to, plans in duplicate drawn to scale showing: the nature, location, dimensions, and elevations of the area in question; existing or proposed structures; and the location of fill materials, storage areas, and drainage facilities. Specifically, the following information is required relative to flood damage prevention:
  - (a) A plot plan that shows the 100-year floodplain contour or a statement that the entire lot is within the floodplain must be provided by the development permit applicant when the lot is within or appears to be within the floodplain as mapped by the Federal Emergency Management Agency or the floodplain identified pursuant to either the Duties and Responsibilities of the local floodplain administrators of Article III.D.11or the Standards for Subdivision Proposals of section 19.52(13)<del>12</del> and the Standards for streams without Estimated Base Flood Elevations and for Floodways of Article IV.C. The plot plan must be prepared by or under the direct supervision of a registered land surveyor or professional engineer and certified by it. The plot plan must show the floodway, if any, as identified by the Federal Emergency Management Agency or the floodway identified pursuant to either the duties or responsibilities of the local administrators of Article 2 or section 19.35the standards for subdivision proposals of Article IV.B.12 and the standards for streams without estimated base flood elevations and for floodways of section 19.52 (14).
  - (b) Where base flood elevation data is provided as set forth in section 19-4 or the duties and responsibilities of the local administrators of section 19-35(11) the application for a development permit within the flood hazard area shall show:
    - 1. The elevation (in relation to mean sea level) of the lowest floor of all new and substantially improved structures, and

- 2. If the structure will be floodproofed in accordance with the non-residential construction requirements of <u>section 19-51(2)</u> the elevation (in relation to mean sea level) to which the structure will be floodproofed.
- (c) Where base flood elevation data is not provided. If no base flood elevation data is provided as set forth in section 19-4 or the duties and responsibilities of the local administrators of section 19-35(11), then the provisions in the standards for streams without estimated base flood elevations and/or floodways of section 19-35(11) must be met.
- (d) Alteration of watercourse. Where any watercourse will be altered or relocated as a result of proposed development, the application for a development permit shall include a description of the extent of watercourse alteration or relocation, an engineering report on the study to demonstrate that the effects of the proposed project on the flood- carrying capacity of the altered or relocated watercourse and the effects to properties located both upstream and downstream; is maintained and, a map showing the location of the proposed watercourse alteration or relocation.

#### (2) Certifications.

- (a) Floodproofing certification. When a structure is floodproofed, the applicant shall provide certification from a registered, professional engineer or architect that the non-residential, floodproofed structure meets the floodproofing criteria in the non-residential construction requirements of <a href="section 19-52">section 19-52</a>(14).
- (b) Certification during construction. A lowest floor elevation or floodproofing certification is required after the lowest floor is completed. As soon as possible after completion of the lowest floor and before any further vertical construction commences, or floodproofing by whatever construction means, whichever is applicable, it shall be the duty of the permit holder to submit to the local administrator a certification of the elevation of the lowest floor, or floodproofed elevation, whichever is applicable, as built, in relation to mean sea level. Said certification shall be prepared by or under the direct supervision of a registered land surveyor or professional engineer and certified by it. Any work done prior to submission of the certification shall be at the permit holder's risk. The local administrator shall review the floor elevation survey data submitted. The permit holder immediately and prior to further progressive work being permitted to proceed shall correct deficiencies detected by such review. Failure to submit the survey or failure to make said corrections required hereby shall be cause to issue a stop-work order for the project.

- (c) *V-Zone certification*. When a structure is located in Zones V, VE, or V1-30, certification shall be provided from a registered professional engineer or architect, separate from submitted plans, that new construction or substantial improvement meets the criteria for the coastal high hazard areas outlined in section 19-35(8)d.
- (d) As-built certification. Upon completion of the development a registered professional engineer, land surveyor or architect, in accordance with SC law, shall certify according to the requirements of  $\underline{\text{section } 19\text{-}34}(2)(a)-(c)$  that the development is built in accordance with the submitted plans and previous pre-development certifications.

#### Sec. 19-35. - Duties and responsibilities of the local administrators.

Duties of the local administrators or their designees shall include, but not be limited to:

- (1) *Permit review*. Review all development permits to assure that the requirements of this chapter have been satisfied.
- (2) Requirement of Federal and/or state permits. Advise permittee that additional federal or State permits may be required, and if specific federal or State permits are known, require that copies of such permits be provided and maintained on file with the development permit.
- (3) Watercourse alterations.
  - a. Notify adjacent communities and the South Carolina Department of Natural Resources, Land Resources and Conservation Districts Division, State Coordinator for the National Flood Insurance Program, prior to any alteration or relocation of a watercourse, and submit evidence of such notification to the Federal Emergency Management Agency.
  - b. In addition to the notifications required watercourse alterations per\_section 19-35(3)a., written reports of maintenance records must be maintained to show that maintenance has been provided within the altered or relocated portion of said watercourse so that the flood-carrying capacity is not diminished. This maintenance must consist of a comprehensive program of periodic inspections, and routine channel clearing and dredging, or other related functions. The assurance shall consist of a description of maintenance activities, frequency of performance, and the local official responsible for maintenance performance. Records shall be kept on file for FEMA inspection.
  - c. If the proposed project will impact the configuration of the watercourse, floodway, or base flood elevation for which a detailed Flood Insurance Study

has been developed, the applicant shall apply for and must receive approval for a Conditional Letter of Map Revision with the Federal Emergency Management Agency prior to the start of actual construction.

- d. Within 60 days of completion of an alteration of a watercourse, referenced in the certification requirements of section 19-34(2) the applicant shall submit as-built certification, by a registered professional engineer, to the Federal Emergency Management Agency.
- (4) *Floodway encroachments*. Prevent encroachments within floodways unless the certification and flood hazard reduction provisions of section 19-52(5) are met.
- (5) *Development proposals*. Require development proposals for proposed developments prior to signing off on and CLOMRs or LOMRs.
- (6) Adjoining floodplains. Cooperate with neighboring communities with respect to the management of adjoining floodplains and/or flood-related erosion areas in order to prevent aggravation of existing hazards.
- (7) Notifying adjacent communities. Notify adjacent communities prior to permitting substantial commercial developments and large subdivisions to be undertaken in areas of special flood hazard and/or flood-related erosion hazards.
- (8) Certification requirements.
  - a. Obtain and review actual elevation (in relation to mean sea level) of the lowest floor of all new or substantially improved structures, in accordance with administrative procedures outlined in <a href="mailto:section19-34">section 19-34</a>(2)(b-d) or the coastal high hazard area requirements outlined in <a href="mailto:section19-34">section 19-34</a>(a).
  - b. Obtain the actual elevation (in relation to mean sea level) to which the new or substantially improved structures have been floodproofed, in accordance with the floodproofing certification outlined in section 19-34(2)(a).
  - c. When floodproofing is utilized for a particular structure, obtain certifications from a registered professional engineer or architect in accordance with the non-residential construction requirements outlined in section 19-52(2).
  - d. A registered professional engineer or architect shall certify that the design, specifications and plans for construction are in compliance with the provisions contained in the coastal high hazard area requirements outlined in sections 19-34(a) of this chapter.
- (9) *Map interpretation*. Where interpretation is needed as to the exact location of boundaries of the areas of special flood hazard (for example, where there appears

to be a conflict between a mapped boundary and actual field conditions), make the necessary interpretation. The person contesting the location of the boundary shall be given a reasonable opportunity to appeal the interpretation as provided in this article to the construction board of adjustments and appeals.

- (10) *Prevailing authority*. Where a map boundary showing an area of special flood hazard and field elevations disagree, the base flood elevations for flood protection elevations (as found on an elevation profile, floodway data table, etc.) shall prevail. The correct information should be submitted to FEMA as per the map maintenance activity requirements outlined in section 19-52(7)b.
- (11) Use of best available data. When base flood elevation data or floodway data has not been provided in accordance with section 19-4, obtain, review, and reasonably utilize best available base flood elevation data and floodway data available from a federal, State, or other source, including data developed pursuant to the standards for subdivision proposals outlined in section 19-52(13)section in order to administer the provisions of this chapter. Data from preliminary, draft, and final Flood Insurance Studies constitutes best available data from a federal, state, or other source. Data must be developed using hydraulic models meeting the minimum requirement of NFIP approved model. If an appeal is pending on the study in accordance with 44 CFR Ch. 1, Part 67.5 and 67.6, the data does not have to be used.
- (12) Special flood hazard area/topographic boundaries conflict. When the exact location of boundaries of the areas special flood hazards conflict with the current, natural topography information at the site the property owner may apply and be approved for a Letter of Map Amendment (LOMA) by FEMA. The local administrator in the permit file will maintain a copy of the Letter of Map Amendment issued from FEMA.
- (13) *On-Site inspections*. Make on-site inspections of projects in accordance with the administrative procedures outlined in section 19-36(4).
- (14) *Administrative notices*. Serve notices of violations, issue stop-work orders, revoke permits and take corrective actions in accordance with the administrative procedures in <u>section 19-36</u>.
- (15) Records maintenance. Maintain all records pertaining to the administration of this chapter and make these records available for public inspection.
- (16) Annexations and detachments. Notify the South Carolina Department of Natural Resources Land, Water and Conservation Division, within six months, of any annexations or detachments that include special flood hazard areas. The community must incorporate applicable maps from surrounding jurisdictions into this chapter within 90 days of date of the annexation.
- (17) Federally funded development. The President issued Executive Order 11988, Floodplain Management May 1977. E.O. 11988 directs federal agencies to assert a

leadership role in reducing flood losses and losses to environmental values served by floodplains. Proposed developments must go through an eight-step review process. Evidence of compliance with the executive order must be submitted as part of the permit review process.

- (18) Substantial damage determination. Perform an assessment of damage from any origin to the structure using FEMA's Residential Substantial Damage Estimator (RSDE) procedures to determine if the damage equals or exceeds 50 percent of the market value of the structure before the damage occurred.
- (19) Substantial improvement determination. Perform an assessment of permit applications for improvements or repairs to be made to a building or structure equals or exceeds 50 percent of the market value of the structure before the improvement or repair is started. Cost of work counted for determining if and when substantial improvement to a structure occurs shall be cumulative for a period of five years. If the improvement project is conducted in phases the total of all cost associated with each phase, beginning with the issuance of the first permit, shall be utilized to determine whether "substantial improvement" will occur.
  - a. Methods of market value determination. The market values shall be determined by one of the following methods:
    - 1. The current assessed building value as determined by the county's assessor's office or,
    - 2. One or more certified appraisals from a registered professional licensed appraiser in accordance with the laws of South Carolina. The appraisal shall indicate actual replacement value of the building or structure in its pre-improvement condition, less depreciation for functionality and obsolescence and site improvements. The Marshall & Swift Residential Cost Handbook shall be used to determine costs for buildings or structures.
    - 3. Real Estate contract within 6 months prior to the date of the application for a permit.

#### Sec. 19-36. - Administrative procedures.

(1) Inspections of work in progress. As the work pursuant to a permit progresses, the local administrator shall make as many inspections of the work as may be necessary to ensure that the work is being done according to the provisions of the local ordinance and the terms of the permit. In exercising this power, the administrator has a right, upon presentation of proper credentials, to enter on any

premises within the territorial jurisdiction at any reasonable hour for the purposes of inspection or other enforcement action.

- (2) Stop-work orders. Whenever a building or part thereof is being constructed, reconstructed, altered, or repaired in violation of this chapter, the administrator may order the work to be immediately stopped. The stop-work order shall be in writing and directed to the person doing the work. The stop-work order shall state the specific work to be stopped, the specific reasons for the stoppage, and the conditions under which the work may be resumed. Violation of a stop-work order constitutes a misdemeanor.
- (3) Revocation of permits. The local administrator or his designee may revoke and require the return of the development permit by notifying the permit holder in writing, stating the reason for the revocation. Permits shall be revoked for any substantial departure from the approved application, plans, or specifications; for refusal or failure to comply with the requirements of State or local laws; or for false statements or misrepresentations made in securing the permit. Any permit mistakenly issued in violation of an applicable State or local law may also be revoked.
- (4) *Periodic inspections*. The local administrator and each member of his inspections department shall have a right, upon presentation of proper credentials, to enter on any premises within the territorial jurisdiction of the department at any reasonable hour for the purposes of inspection or other enforcement action.
- (5) Violations to be corrected. When the local administrator finds violations of applicable State and local laws, it shall be his duty to notify the owner or occupant of the building of the violation. The owner or occupant shall immediately remedy each of the violations of law on the property he owns.
- (6) Actions in event of failure to take corrective action. If the owner of a building or property shall fail to take prompt corrective action, the administrator shall give him written notice, by certified or registered mail to his last known address or by personal service, that:
  - a. The building or property is in violation of the chapter,
  - b. A hearing will be held before the local administrator at a designated place and time, not later than ten days after the date of the notice, at which time the owner shall be entitled to be heard in person or by counsel and to present arguments and evidence pertaining to the matter, and
  - c. Following the hearing, the local administrator may issue such order to alter, vacate, or demolish the building; or to remove fill as appears appropriate.

- (7) Order to take corrective action. If, upon a hearing held pursuant to the notice prescribed above, the administrator shall find that the building or development is in violation of the chapter, he shall make an order in writing to the owner, requiring the owner to remedy the violation within such period, not less than 60 days, the administrator may prescribe; provided that where the administrator finds that there is imminent danger to life or other property, he may order that corrective action be taken in such lesser period as may be feasible.
- (8) Appeal. Any owner who has received an order to take corrective action may appeal from the order to the Construction Board of Adjustments and Appeals by giving notice of appeal in writing to the administrator and the clerk within ten days following issuance of the final order. In the absence of an appeal, the order of the administrator shall be final. The Construction Board of Adjustments and Appeals shall hear an appeal within a reasonable time and may affirm, modify and affirm, or revoke the order.
- (9) Failure to comply with order. If the owner of a building or property fails to comply with an order to take corrective action from which no appeal has been taken, or fails to comply with an order of the governing body following an appeal, he shall be guilty of a misdemeanor and shall be punished in the discretion of the court.
- (10) Denial of flood insurance under the NFIP. If a structure is declared in violation of this chapter and the violation is not remedied then the local administrator shall notify the Federal Emergency Management Agency to initiate a Section 1316 of the National Flood insurance Act of 1968 action against the structure upon the finding that the violator refuses to bring the violation into compliance with the ordinance. Once a violation has been remedied the local administrator shall notify FEMA of the remedy and ask that the Section 1316 be rescinded.
- (11) The following documents are incorporated by reference and may be used by the local administrator or his designee to provide further guidance and interpretation of this chapter as found on FEMA's website at www.fema.gov:
  - a. FEMA 55 Coastal Construction Manual
  - b. All FEMA Technical Bulletins
  - c. All FEMA Floodplain Management Bulletins
  - d. FEMA 348 Protecting Building Utilities from Flood Damage
  - e. FEMA 499 Home Builder's Guide To Coastal Construction Technical Fact Sheets

#### ARTICLE IV. - PROVISIONS FOR FLOOD HAZARD REDUCTION

#### Sec. 19-51. - General standards.

Development may not occur in the floodplain where alternative locations exist due to the inherent hazards and risks involved. Before a permit is issued, the applicant shall demonstrate that new structures cannot be located out of the floodplain and that encroachments onto the floodplain are minimized. In all areas of special flood hazard the following provisions are required:

- (1) Reasonably safe from flooding Review all permit applications to determine whether proposed building sites will be reasonably safe from flooding.
- (1) Anchoring. All new construction and substantial improvements shall be anchored to prevent flotation, collapse, or lateral movement of the structure,
- (2) Flood resistant materials and equipment. All new construction and substantial improvements shall be constructed with flood resistant materials and utility equipment resistant to flood damage in accordance with Technical Bulletin 2, Flood Damage-Resistant Materials Requirements, dated 8/08, and available from the Federal Emergency Management Agency.
- (3) *Minimize flood damage*. All new construction or substantial improvements shall be constructed by methods and practices that minimize flood damages,
- (4) *Critical development*. All new construction shall be elevated to the 500-year flood elevation or be elevated to the highest known historical flood elevation (where records are available), whichever is greater. If no data exists establishing the 500-year flood elevation or the highest known historical flood elevation, the applicant shall provide a hydrologic and hydraulic engineering analysis that generates 500-year flood elevation data,
- (5) Utilities Electrical, ventilation, plumbing, heating and air conditioning equipment (including ductwork), and other service facilities shall be designed and/or located so as to prevent water from entering or accumulating within the components during conditions of the base flood plus three (3) feet. This requirement does not preclude the installation of outdoor faucets for shower heads, sinks, hoses, etc., as long as cut off devices and back flow devices are installed to prevent contamination to the service components and thereby minimize any flood damages to the building,
- (6) Water supply systems. All new and replacement water supply systems shall be designed to minimize or eliminate infiltration of floodwaters into the system,
- (7) Sanitary sewage systems. New and replacement sanitary sewage systems shall be designed to minimize or eliminate infiltration of floodwaters into the

systems and discharges from the systems into floodwaters, on-site waste disposal systems shall be located and constructed to avoid impairment to them or contamination from them during flooding,

- (8) Gas or liquid storage tanks. All gas or liquid storage tanks, either located above ground or buried, shall be anchored to prevent flotation or lateral movement resulting from hydrodynamic and hydrostatic loads.
- (9) Alteration, repair, reconstruction, or improvements. Any alteration, repair, reconstruction, or improvement to a structure that is in compliance with the provisions of this chapter, shall meet the requirements of "new construction" as contained in this chapter. This includes post-FIRM development and structures.
- (10) Non-conforming buildings or uses. Non-conforming buildings or uses may not be enlarged, replaced, or rebuilt unless such enlargement or reconstruction is accomplished in conformance with the provisions of this chapter. Provided, however, nothing in this chapter shall prevent the repair, reconstruction, or replacement of an existing building or structure located totally or partially within the floodway, provided that the bulk of the building or structure below base flood elevation in the floodway is not increased and provided that such repair, reconstruction, or replacement meets all of the other requirements of this chapter,
- (11) Americans with Disabilities Act (ADA). A building must meet the specific standards for floodplain construction outlined in section 19-52, as well as any applicable ADA requirements. The ADA is not justification for issuing a variance or otherwise waiving these requirements. Also, the cost of improvements required to meet the ADA provisions shall be included in the costs of the improvements for calculating substantial improvement.

#### Sec. 19-52. - Specific standards.

In all areas of special flood hazard (Zones A, AE, AH, AO and A1-30) where base flood elevation data has been provided, as set forth in section 19-4 or outlined in the duties and responsibilities of the local administrator section 19-35 the following provisions are required:

#### (1) Residential Construction.

<u>a)</u> New construction or substantial improvement of any residential structure (including manufactured homes) shall have the lowest floor elevated no lower than one (1) foot above the center line of the adjacent roadway or three (3) feet above the base flood elevation whichever is higher. No basements are permitted. Should solid foundation perimeter walls be used to elevate a structure, openings sufficient to facilitate the unimpeded movements of floodwaters shall be provided in accordance with the elevated buildings requirements in section 19.52(4).

#### (2) Non-Residential Construction.

- a) New construction or substantial improvement of any commercial, industrial, or non-residential structure (including manufactured homes) shall have the lowest floor elevated no lower than one (1) foot above the center line adjacent roadway or <a href="three">three</a> (3) feet, above the level of the base flood elevation whichever is higher. Should solid foundation perimeter walls be used to elevate a structure, openings sufficient to facilitate the unimpeded movements of floodwaters shall be provided in accordance with the elevated buildings requirements in Article IV B.4. No basements are permitted. Structures located in A-zones may be floodproofed in lieu of elevation provided that all areas of the structure below the required elevation are watertight with walls substantially impermeable to the passage of water, using structural components having the capability of resisting hydrostatic and hydrodynamic loads and the effect of buoyancy.
- b) A registered, professional engineer or architect shall certify that the standards of this subsection are satisfied. Such certifications shall be provided to the official as set forth in the floodproofing certification requirements in Article III.D.2.a. A variance may be considered for wet-floodproofing agricultural structures in accordance with the criteria outlined in Article V.D of this ordinance. Agricultural structures not meeting the criteria of Article V.D must meet the non-residential construction standards and all other applicable provisions of this ordinance. Structures that are floodproofed are required to have an approved maintenance plan with an annual exercise. The local administrator must approve the maintenance plan and notification of the annual exercise shall be provided to it.

#### (3) Manufactured homes.

- a. Manufactured homes that are placed or substantially improved on sites outside a manufactured home park or subdivision, in a new manufactured home park or sub-division, in an expansion to an existing manufactured home park or subdivision, or in an existing manufactured home park or subdivision on which a manufactured home has incurred "substantial damage" as the result of a flood, must be elevated on a permanent foundation such that the lowest floor of the manufactured home is elevated no lower than one foot above the centerline of the adjacent roadway or three (3) feet one foot above the base flood elevation whichever is higher and be securely anchored to an adequately anchored foundation system to resist flotation, collapse, and lateral movement.
- b. Manufactured homes that are to be placed or substantially improved on sites in an existing manufactured home park or subdivision that are not subject to the provisions for residential construction in section 19-52(1) of this chapter must be elevated so that the lowest floor of the manufactured home is elevated no lower than one foot above the centerline of the

adjacent roadway or three (3) feet one foot above the base flood elevation whichever is higher, and be securely anchored to an adequately anchored foundation to resist flotation, collapse, and lateral movement.

- c. Manufactured homes shall be anchored to prevent flotation, collapse, or lateral movement. For the purpose of this requirement, manufactured homes must be anchored to resist flotation, collapse, or lateral movement in accordance with Section 19-425.39 of the South Carolina Manufactured Housing Board Regulations, effective date May 25, 1990, as amended. Additionally, when the elevation requirement would be met by an elevation of the chassis at least 36 inches or less above the grade at the sight, reinforced piers or other foundation elements of at least equivalent strength shall support the chassis. When the elevation of the chassis is above 36 inches in height an engineering certification is required.
- (4) Elevated buildings. New construction or substantial improvements of elevated buildings that include fully enclosed areas that are usable solely for the parking of vehicles, building access, or limited storage in an area other than a basement, and which are subject to flooding shall be designed to preclude finished space and be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters.
  - a. Designs for complying with this requirement must either be certified by a professional engineer or architect or meet the following minimum criteria:
  - 1. Provide a minimum of two openings on opposite walls having a total net area of not less than one square inch for every square foot of enclosed area subject to flooding,
  - 2. The bottom of all openings shall be no higher than one foot <u>above the higher of the interior or exterior grade immediately under the opening above grade</u>,
  - 3. Openings may be equipped with screens, louvers, valves, or other coverings or devices provided they permit the automatic flow of floodwaters in both directions; and, Only the portions of the openings that are below the base flood elevation (BFE) can be counted towards the required net opening area.
  - 4. Fill placed around foundation walls must be graded so that the grade inside the enclosed area is equal to or higher than the adjacent grade outside the building on at least one side of the building.
  - b. Hazardous velocities. Hydrodynamic pressure must be considered in the design of any foundation system where velocity waters or the potential for debris flow exists. If flood velocities are excessive (greater than five feet per second), foundation systems other than solid foundations walls should be considered so that obstructions to damaging flood flows are minimized.

- c. Enclosures below BFE.
- 1. Access to the enclosed area shall be the minimum necessary to allow for parking of vehicles (garage door) or limited storage of maintenance equipment used in connection with the premises (standard exterior door) or entry to the living area (stairway or elevator).
- 2. The interior portion of such enclosed area shall not be partitioned or finished into separate rooms, except to enclose a storage areas which meet the requirements of <a href="section 19-52">section 19-52</a>(4) and must be void of utilities except for essential lighting as required, and cannot be temperature controlled.
- 3. One wet location switch and/or outlet connected to a ground fault interrupt breaker may be installed below the required lowest floor elevation specified in the specific standards outlined in section 19-52(1)—(3).
- 4. All construction materials below the required lowest floor elevation specified in the specific standards outlined in section 19-52(1)—(3) should be of flood resistant materials.
- (5) Floodways. Located within areas of special flood hazard established in section 19-4, are areas designated as floodways. The floodway is an extremely hazardous area due to the velocity of floodwaters that carry debris and potential projectiles and has erosion potential. The following provisions shall apply within such areas:
  - a. No encroachments, including fill, new construction, substantial improvements, additions, and other developments shall be permitted unless it has been demonstrated through hydrologic and hydraulic analyses performed in accordance with standard engineering practice that the proposed encroachment would not result in any increase in the flood levels during the occurrence of the base flood. Such certification and technical data shall be presented to the local administrator. A Conditional Letter of Map Revision (CLOMAR) has been approved by FEMA. A letter of Map Revision must be obtained upon completion of the proposed development.
    - b. If section 19-52(5)a. is satisfied, all new construction and substantial improvements shall comply with all applicable flood hazard reduction provisions of Article IV.
    - c. Stream crossings for any purpose (i.e. timber harvesting operations), if temporary, shall be permitted in accordance with floodway requirements of section 19–52(5) and the temporary development provisions of section 16–52(11). Otherwise, the development shall comply with all applicable flood hazard reduction provisions of Article IV.
    - <u>c.</u> <del>d.</del> No manufactured homes shall be permitted, except in an existing manufactured home park or subdivision. A replacement manufactured home may be placed on a lot in an existing manufactured home park or

subdivision provided the anchoring and the elevation standards of <u>section</u> <u>19-52(3)</u> are met <u>and the encroachment standards of Article IV.B.5(a)</u> are met.

<u>d.e.</u> Permissible uses within floodways may include: general farming, pasture, outdoor plant nurseries, horticulture, forestry, wildlife sanctuary, game farm, and other similar agricultural, wildlife, and related uses. Also, lawns, gardens, play areas, picnic grounds, and hiking and horseback riding trails are acceptable uses, provided that they do not employ structures or fill. Substantial development of a permissible use may require a no-impact certification. The uses listed in this subsection are permissible only if and to the extent that they do not cause any increase in base flood elevations or changes to the floodway configuration.

#### 6. Recreational Vehicles

- a) A recreational vehicle is ready for highway use if it is:
  - (1) on wheels or jacking system
  - (2) <u>attached to the site only by quick-disconnect type utilities and security devices; and</u>
  - (3) has no permanently attached additions
- b) Recreational vehicles placed on sites shall either be:
  - (1) on site for fewer than 180 consecutive days; or
  - (2) <u>be fully licensed and ready for highway use, or</u>

    <u>meet</u> the development permit and certification requirements of

    <u>Article III.D, general standards outlined in Article IV.A, and</u>

    manufactured homes standards in Article IV.B.3 and B.4.
- (7) Map maintenance activities. The National Flood Insurance Program requires flood data to be reviewed and approved by FEMA. This ensures that flood maps, studies and other data identified in <a href="mailto:section19-4">section 19-4</a> accurately represent flooding conditions so appropriate floodplain management criteria are based on current data, the following map maintenance activities are identified:
  - a. Requirement to Submit New Technical Data

- 1. For all development proposals that impact floodway delineations or base flood elevations, the community shall ensure that technical data reflecting such changes be submitted to FEMA within six months of the date such information becomes available. These development proposals include:
  - (i) Floodway encroachments that increase or decrease base flood elevations or alter floodway boundaries;
  - (ii) Fill sites to be used for the placement of proposed structures where the applicant desires to remove the site from the special flood hazard area;
  - (iii) Alteration of watercourses that result in a relocation or elimination of the special flood hazard area, including the placement of culverts; and
  - (iv) Subdivision or large scale development proposals requiring the establishment of base flood elevations in accordance with section 19-52(13)f.
- 2. It is the responsibility of the applicant to have technical data, required in accordance with <a href="section 19-52">section 19-52</a>(7), prepared in a format required for a Conditional Letter of Map Revision or Letter of Map Revision, and submitted to FEMA. Submittal and processing fees for these map revisions shall also be the responsibility of the applicant.
- 3. The Floodplain Administrator shall require a Conditional Letter of Map Revision prior to the issuance of a floodplain development permit for:
- 4. Proposed floodway encroachments that increase the base flood elevation; and
- 5. Proposed development which increases the base flood elevation by more than one foot in areas where FEMA has provided base flood elevations but no floodway.
- 6. Floodplain development permits issued by the Floodplain Administrator shall be conditioned upon the applicant obtaining a Letter of Map Revision from FEMA for any development proposal subject to section 19-52(7).
- 7. Conditional Letter of Map revisions (CLOMR) and/or Letters of Map Revision (LOMR) must go through the variance process outlined in Article V.
- b. Right to submit new technical data. The floodplain administrator may request changes to any of the information shown on an effective map that does not impact floodplain or floodway delineations or base flood elevations, such as labeling or planimetric details. Such a submission shall include

appropriate supporting documentation made in writing by the local jurisdiction and may be submitted at any time.

- (8) Accessory structures.
  - a. A detached accessory structure or garage, the cost of which is greater than \$3,000.00, must comply with the requirements as outlined in FEMA's Technical Bulletin 7-93 Wet Floodproofing Requirements or be elevated in accordance with section 19-52(1) and (4) or dry floodproofed in accordance with section 19-52(2).
  - b. When accessory structures of \$3,000.00 or less are to be placed in the floodplain, the following additional criteria shall be met:
  - 1. Accessory structures shall not be used for human habitation (including work, sleeping, living, cooking or restroom areas),
  - 2. Accessory structures shall be designed to have low flood damage potential,
  - 3. Accessory structures shall be constructed and placed on the building site so as to offer the minimum resistance to the flow of floodwaters,
  - 4. Accessory structures shall be firmly anchored to prevent flotation, collapse or lateral movement of the structure,
  - 5. Service facilities such as electrical and heating equipment shall be installed in accordance with <u>section 19-51(5)</u>; and
  - 6. Openings to relieve hydrostatic pressure during a flood shall be provided below base flood elevation in conformance with section 19-52(4)a.
  - 7. Accessory structures shall be built with flood resistance materials in accordance with Technical Bulletin 2, Flood Damage-Resistant Materials Requirements, dated 8/08, and available from the Federal Emergency Management Agency. Class 4 and 5 materials, referenced therein, are acceptable flood-resistant materials.
- (9) Swimming pool utility equipment rooms. If the building cannot be built at or above the BFE, because of functionality of the equipment then a structure to house the utilities for the pool may be built below the BFE with the following provisions:
  - a. Meet the requirements for accessory structures in section 19-52(8).

- b. The utilities must be anchored to prevent flotation and shall be designed to prevent water from entering or accumulating within the components during conditions of the base flood.
- c. A variance may be granted to allow wet floodproofing of the structure.

# (10) Elevators.

- a. Install a float switch system or another system that provides the same level of safety is necessary for all elevators where there is a potential for the elevator cab to descend below the BFE during a flood per FEMA's Technical Bulletin 4-93 Elevator Installation for Buildings Located in Special Flood Hazard Areas.
- b. All equipment that may have to be installed below the BFE such as counter weight roller guides, compensation cable and pulleys, and oil buffers for traction elevators and the jack assembly for a hydraulic elevator must be constructed using flood-resistant materials where possible per FEMA's Technical Bulletin 4-93 Elevator Installation for Buildings Located in Special Flood Hazard Areas.

# (11) Reserved.

- (11) Temporary development. Certain types of structures (e.g. fruit stands, construction site offices, portable toilets, etc.) may be situated temporarily on flood-prone property without having to comply with the elevation or floodproofing criteria of section 19-52(1) and (2), respectively, provided that the following criteria are met:
  - a. All applicants must submit to the local administrator or his designee, prior to the issuance of the development permit, a written plan for the removal of any temporary structures or development in the event of a hurricane or flash flood warning notification. The plan shall be reviewed and approved in writing, and must include the following information:
  - 1. A specified time period for which the temporary use will be permitted,
  - 2. The name, address and phone number of the individual responsible for the removal of temporary structures or development;
  - 3. The time frame prior to the event at which any structures will be removed (i.e. minimum of 72 hours before landfall of a hurricane or immediately upon flood warning notification);
  - 4. A copy of the contract or other suitable instrument with a trucking company to insure the availability of removal equipment when needed,

- 5. Designation, accompanied by documentation, of a location outside the floodplain to which any temporary structure will be moved;
- 6. A determination of permanent structures which would be adversely affected by increased flooding upstream or downstream, and a method for covering this liability, such as a performance bond; and,
- 7. A plan to restore the area to its natural condition once the temporary permit expires or the temporary use is terminated, whichever is first.
- b. The structure is mobile, or can be made so, and is capable of being removed from the site with a maximum of four hours warning.
- c. The structure will not remain on the property for more than 180 days.
- (12) Fill. An applicant shall demonstrate that fill is the only alternative to raising the building to meet the residential and non-residential construction requirements of section 19-52(1) and (2), and that the amount of fill used will not affect the flood storage capacity or adversely affect adjacent properties. The following provisions shall apply to all fill placed in the special flood hazard area:
  - a. Fill may not be placed in the floodway unless it is in accordance with the requirements in section 19-52(5)a.,
  - b. Fill may not be placed in tidal or non-tidal wetlands without the required State and federal permits,
  - c. Fill must consist of soil and rock materials only. A registered professional geotechnical engineer may use dredged material as fill only upon certification of suitability. Landfills, rubble fills, dumps, and sanitary fills are not permitted in the floodplain,
  - d. Fill used to support structures must comply with ASTM Standard D-698, and its suitability to support structures certified by a registered, professional engineer,
  - e. Fill slopes shall be no greater than two horizontal to one vertical. Flatter slopes may be required where velocities may result in erosion; and,
  - f. The use of fill shall not increase flooding or cause drainage problems on neighboring properties;
  - g. Fill may not be used for structural support in the coastal high hazard (V Zone) areas;

- h. Will meet the requirements of FEMA Technical Bulletin 10-01, Ensuring That Structures Built On Fill In Or Near Special Flood Hazard Areas Are Reasonable Safe From Flooding.
- (13) Standards for subdivision proposals.
  - a. All subdivision proposals shall be consistent with the need to minimize flood damage and are subject to all applicable standards in these regulations;
  - b. All subdivision proposals shall have public utilities and facilities such as sewer, gas, electrical, and water systems located and constructed to minimize flood damage;
  - c. All subdivision proposals shall have adequate drainage provided to reduce exposure to flood damage; and
  - d. In all areas of special flood hazard where base flood elevation data are not available, the applicant shall provide a hydrologic and hydraulic engineering analysis that generates base flood elevations for all subdivision proposals and other proposed developments containing at least 50 lots or five acres, whichever is less.
  - e. If the areas of special flood hazard is identified as an area of open space and is deeded as such then a hydrologic and hydraulic engineering analysis that generates base flood elevations for the subdivision proposal would not be required.
  - f. The applicant shall meet the requirement to submit technical data to FEMA in section 19-52(7) when a hydrologic and hydraulic analysis is completed that generates base flood elevations.

## (14) Recreational vehicles.

- a. A recreational vehicle is ready for highway use if it is:
- 1. On wheels or jacking systems;
- 2. Attached to the site only by quick-disconnect type utilities and security devices; and
  - 3. Has no permanently attached additions.
  - b. Recreational vehicles placed on site shall either be:
  - 1. On site for fewer than 180 consecutive days; and,

- 2. Be fully licensed and ready for highway use, or meet the development permit and certification requirements of section 19–34, general standards outlined in section 19–51, and manufactured homes standards in section 19–52(3).
- 14. <u>Standards for Streams without Established Base Flood Elevations and Floodways</u> Located within the areas of special flood hazard (Zones A and V) established in section 19.4, are small streams where no base flood data has been provided and where no floodways have been identified. The following provisions apply within such areas:
  - 1. In all areas of special flood hazard where base flood elevation data are not available, the applicant shall provide a hydrologic and hydraulic engineering analysis that generates base flood elevations for all subdivision proposals and other proposed developments containing at least 50 lots or 5 acres, whichever is less.
  - 2. No encroachments, including fill, new construction, substantial improvements and new development shall be permitted within 100 feet of the stream bank unless certification with supporting technical data by a registered professional engineer is provided demonstrating that such encroachments shall not result in any increase in flood levels during the occurrence of the base flood discharge.
  - 3. If sections 19.52(1) or (2) are satisfied and base flood elevation data is available from other sources, all new construction and substantial improvements within such areas shall comply with all applicable flood hazard ordinance provisions of Article IV and shall be elevated or flood proofed in accordance with elevations established in accordance with section 19.34.
  - 4. Data from preliminary, draft, and final Flood Insurance Studies constitutes best available data. Refer to FEMA Floodplain

    Management Technical Bulletin 1-98 Use of Flood Insurance Study

    (FIS) Data as Available Data. If an appeal is pending on the study in accordance with 44 CFR Ch. 1, Part 67.5 and 67.6, the data does not have to be used.
  - 5. When base flood elevation (BFE) data is not available from a federal, state, or other source one of the following methods may be used to determine a BFE For further information regarding the methods for determining BFEs listed below, refer to FEMA's manual Managing Floodplain Development in Approximate Zone A Areas:

- a) Contour Interpolation
  - (1) <u>Superimpose approximate Zone A boundaries onto a topographic map and estimate a BFE.</u>
  - (2) Add one-half of the contour interval of the topographic map that is used to the BFE.
- b) Data Extrapolation A BFE can be determined if a site within 500 feet upstream of a reach of a stream reach for which a 100-year profile has been computed by detailed methods, and the floodplain and channel bottom slope characteristics are relatively similar to the downstream reaches. No hydraulic structures shall be present.
- c) <u>Hydrologic and Hydraulic Calculations- Perform hydrologic</u> <u>and hydraulic calculations to determine BFEs using FEMA</u> <u>approved methods and software.</u>
- 15. Standards for Streams with Established Base Flood Elevations but without Floodways Along rivers and streams where Base Flood Elevation (BFE) data is provided but no floodway is identified for a Special Flood Hazard Area on the FIRM or in the FIS.
  - 1. No encroachments including fill, new construction, substantial improvements, or other development shall be permitted unless certification with supporting technical data by a registered professional engineer is provided demonstrating that the cumulative effect of the proposed development, when combined with all other existing and anticipated development, will not increase the water surface elevation of the base flood more than one foot at any point within the community.
- 16. Standards for Areas of Shallow Flooding (AO Zones) Located within the areas of special flood hazard established in section 19.4, are areas designated as shallow flooding. The following provisions shall apply within such areas:
  - i. All new construction and substantial improvements of residential structures shall have the lowest floor elevated to at least as high as the depth number specified on the Flood Insurance Rate Map, in feet, above the highest adjacent grade. If no depth number is specified, the lowest floor shall be elevated at least three (3) feet above the highest adjacent grade.

- ii. All new construction and substantial improvements of non-residential structures shall:
  - 1. Have the lowest floor elevated to at least as high as the depth number specified on the Flood Insurance Rate Map, in feet, above the highest adjacent grade. If no depth number is specified, the lowest floor shall be elevated at least three (3) feet above the highest adjacent grade; or,
  - 2. Be completely flood-proofed together with attendant utility and sanitary facilities to or above that level so that any space below that level is watertight with walls substantially impermeable to the passage of water and with structural components having the capability of resisting hydrostatic and hydrodynamic loads and effects of buoyancy. Certification is required as stated in section 19.34(2).
- iii. All structures on slopes must have drainage paths around them to guide water away from the structures.
- 17. Coastal High Hazard Areas (V-Zones) Located within the areas of special flood hazard established in section 19.4or section 19.35(2) are areas designated as coastal high hazard areas. These areas have special flood hazards associated with wave wash. The following provisions shall apply within such areas:
  - i. All new construction and substantial improvements shall be located landward of the reach of mean high tide, first line of stable natural vegetation and comply with all applicable Department of Health and Environmental Control (DHEC) Ocean and Coastal Resource Management (OCRM) setback requirements.
  - ii. All new construction and substantial improvements shall be elevated so that the bottom of the lowest supporting horizontal structural member (excluding pilings or columns) of the lowest floor is located no lower than three (3) feet above the base flood elevation.
  - iii. All buildings or structures shall be securely anchored on pilings or columns, extending vertically below a grade of sufficient depth and the zone of potential scour, and securely anchored to the subsoil strata.

- iv. All pilings and columns and the attached structures shall be anchored to resist flotation, collapse, lateral movement and scour due to the effect of wind and water loads acting simultaneously on all building components.
- v. A registered professional engineer or architect shall certify that the design, specifications and plans for construction are in compliance with the provisions contained in Article IV Section 19.52of this ordinance.
- vi. There shall be no fill used as structural support. Non-compacted fill may be used around the perimeter of a building for landscaping/aesthetic purposes provided the fill will wash out from storm surge, thereby rendering the building free of obstruction prior to generating excessive loading forces, ramping effects, or wave deflection. Only beach compatible sand may be used. The local floodplain administrator shall approve design plans for landscaping/ aesthetic fill only after the applicant has provided an analysis by an engineer, architect, and/or soil scientist that demonstrates that the following factors have been fully considered:
  - 1. <u>Particle composition of fill material does not have a tendency for excessive natural compaction,</u>
  - 2. <u>Volume and distribution of fill will not cause wave deflection to adjacent properties; and</u>
    - 3. Slope of fill will not cause wave run-up or ramping.
- vii. There shall be no alteration of sand dunes that would increase potential flood damage.
- viii. All new construction and substantial improvements have the space below the lowest floor either free of obstruction or constructed with non-supporting breakaway walls, open wood lattice-work, or insect screening intended to collapse under wind and water loads without causing collapse, displacement, or other structural damage to the elevated portion of the building or supporting foundation system. For the purpose of this section, a breakaway wall shall have a design safe loading resistance of not less than 10 and no more than 20 pounds per square foot. Breakaway wall enclosures shall not exceed 299 square feet. Only flood resistant materials shall be used

below the required flood elevation specified in Article IV.B. One wet location switch and/or outlet connected to a ground fault interrupt breaker may be installed below the required lowest floor elevation specified in Article IV section 19.52(1)

Use of breakaway walls which exceed a design safe loading resistance of 20 pounds per square foot may be permitted only if a registered professional engineer or architect certifies that the designs proposed meet the following conditions:

- a) <u>Breakaway wall collapse shall result from water load less</u> than that which would occur during the base flood.
- b) The elevated portion of the building and supporting foundation system shall not be subject to collapse, displacement, or other structural damage due to the effects of wind and water loads acting simultaneously on all building components (structural and nonstructural). The water loading shall be those values associated with the base flood. The wind loading values shall be those required by applicable IBC International Building Code.
- c) Such enclosed space shall be useable solely for parking of vehicles, building access, or storage. Such space shall not be used for human habitation, finished or partitioned into multiple rooms, or temperature controlled.
- 9. No manufactured homes shall be permitted except in an existing manufactured home park or subdivision. A replacement manufactured home may be placed on a lot in an existing manufactured home park or subdivision provided the anchoring and elevation standards of Article IV section 19.52(3).
- 10. <u>Recreational vehicles shall be permitted in Coastal High Hazard</u>
  <u>Areas provided that they meet the Recreational Vehicle criteria of Article IV section 19.52.</u>
- 11. Accessory structures, below the required lowest floor elevation specified in Article IV section 19.52(1) are prohibited except for the following:
  - a) Swimming Pools

- (1) They are installed at-grade or elevated so long as the pool will not act as an obstruction
- (2) They must be structurally independent of the building and its foundation.
- (3) They may be placed beneath a coastal building only if the top of the pool and any accompanying decking or walkway are flush with the existing grade and only if the lower area remains unenclosed.
- (4) As part of the certification process for V-zone buildings the design professional must consider the effects that any of these elements will have on the building in question and any nearby buildings.
- b) Access Stairs Attached to or Beneath an Elevated Building:
  - (1) Must be constructed of flood-resistant materials.
  - (2) Must be constructed as open staircases so they do not block flow under the structure in accordance with Article IV section 19.52(2).

#### c) Decks

- (1) If the deck is structurally attached to a building then the bottom of the lowest horizontal member must be at or above the elevation of the building's lowest horizontal member.
- (2) If the deck is to be built below the BFE then it must be structurally independent of the main building and must not cause an obstruction.
- (3) If an at-grade, structurally independent deck is proposed then a design professional must evaluate the design to determine if it will adversely affect the building and nearby buildings.

- 12. <u>Parking areas should be located on a stable grade under or landward of a structure.</u> Any parking surface shall consist of gravel or aggregate.
- 13. Electrical, ventilation, plumbing, heating and air conditioning equipment (including ductwork), and other service facilities shall be designed and/or located so as to prevent water from entering or accumulating within the components during conditions of base flood event plus three (3) feet. This requirement does not exclude the installation of outdoor faucets for shower heads, sinks, hoses, etc., as long as cut off devices and back flow prevention devices are installed to prevent contamination to the service components and thereby minimize any flood damages to the building. *No* utilities or components shall be attached to breakaway walls.

Secs. 19-53-19-60. - Reserved.

ARTICLE V. - VARIANCE PROCEDURES

Sec. 19-61. - Establishment of appeal board.

The Construction Board of Adjustments and Appeals (appeal board) as established by the Town of Bluffton shall hear and decide requests for variances from the requirements of this chapter.

Sec. 19-62. - Right to appeal.

Any person aggrieved by the decision of the appeal board or any taxpayer may appeal such decision to the Court.

Sec. 19-63. - Historic structures.

Variances may be issued for the repair or rehabilitation of historic structures upon the determination that the proposed repair or rehabilitation will not preclude the structure's continued designation as a historic structure and the variance is the minimum necessary to preserve the historic character and design of the structure.

# Sec. 19-64.-Functionally Dependent Uses.

Variances may be issued for development necessary for the conduct of a functionally dependent use, provided the criteria of this Article are met, no reasonable alternative exist, and the development is protected by methods that minimize flood damage and create no additional threat to public safety.

# Sec. 19-64. - Agricultural structures.

Variances may be issued to wet floodproof an agricultural structure in accordance with Technical Bulletin 7-93, Wet Floodproofing Requirements for Structures Located in Special Flood Hazard Areas in accordance with the National Flood Insurance Program, document number FIA-TB-7, dated 12/93, and available from the Federal Emergency Management Agency. In order to minimize flood damages during the base flood and the threat to public health and safety, the structure must meet all of the conditions and considerations of section 19-68, this section, and the following standards:

- (1) Use of the structure must be limited to agricultural purposes as listed below:
  - a. Pole frame buildings with open or closed sides used exclusively for the storage of farm machinery and equipment;
  - b. Steel grain bins and steel frame corncribs;
  - c. General-purpose barns for the temporary feeding of livestock that are open on at least one side;
  - d. For livestock confinement buildings, poultry houses, dairy operations, and similar livestock operations, variances may not be issued for structures that were substantially damaged. New construction or substantial improvement of such structures must meet the elevation requirements of section 19-52(1) of this chapter; and,
  - e. Detached garages and storage sheds solely used for parking and limited storage in connection with agricultural uses only, which are no greater than 400 square feet in area.
- (2) The agricultural structure must be built or rebuilt, in the case of an existing building that is substantially damaged, with flood-resistant materials for the exterior and interior building components and elements below the base flood elevation,
- (3) The agricultural structure must be adequately anchored to prevent flotation, collapse, or lateral movement. All of the structure's components must be capable of resisting specific flood-related forces including hydrostatic, buoyancy, hydrodynamic, and debris impact forces. Where flood velocities exceed five feet per second, fast-flowing floodwaters can exert considerable pressure on the building's enclosure walls or foundation walls,
- (4) The agricultural structure must meet the venting requirement of section 19-52(4) of this chapter,

- (5) Any mechanical, electrical, or other utility equipment must be located above the base flood elevation so that they are contained within a watertight, floodproofed enclosure that is capable of resisting damage during flood conditions in accordance with section 19-51(5) of this chapter,
- (6) The agricultural structure must comply with the floodway encroachment provisions of section 19-52(5) of this chapter; and,
- (7) Major equipment, machinery, or other contents must be protected. Such protection may include protective watertight floodproofed areas within the building, the use of equipment hoists for readily elevating contents, permanently elevating contents on pedestals or shelves above the base flood elevation, or determining that property owners can safely remove contents without risk to lives and that the contents will be located to a specified site out of the floodplain in accordance with the temporary development provisions of section 19-52(11).

#### Sec. 19-65. - Considerations.

In passing upon such applications, the appeal board shall consider all technical evaluations, all relevant factors, all standards specified in other sections of this chapter, and:

- (1) The danger that materials may be swept onto other lands to the injury of others;
- (2) The danger to life and property due to flooding or erosion damage, and the safety of access to the property in times of flood for ordinary and emergency vehicles;
- (3) The susceptibility of the proposed facility and its contents to flood damage and the effect of such damage on the individual owner;
- (4) The importance of the services provided by the proposed facility to the community;
- (5) The necessity to the facility of a waterfront location, where applicable;
- (6) The availability of alternative locations, not subject to flooding or erosion damage, for the proposed use;
- (7) The compatibility of the proposed use with existing and anticipated development, and the relationship of the proposed use to the comprehensive plan and floodplain management program for that area;
- (8) The expected heights, velocity, duration, rate of rise, and sediment transport of the floodwaters and the effects of wave action, if applicable, expected at the site;

- (9) The costs of providing governmental services during and after flood conditions including maintenance and repair of public utilities and facilities such as sewer, gas, electrical and water systems, and streets and bridges; and,
- (10) Agricultural structures must be located in wide, expansive floodplain areas, where no other alternative location for the agricultural structure exists. The applicant must demonstrate that the entire farm acreage, consisting of a contiguous parcel of land on which the structure is to be located, must be in the special flood hazard area and no other alternative locations for the structure are available.

## Sec. 19-66. - Findings.

Findings listed above shall be submitted to the appeal board, in writing, and included in the application for a variance. Additionally, comments from the Department of Natural Resources, Land, Water and Conservation Division, State Coordinator's Office, may be taken into account and included in the permit file.

# Sec. 19-67. - Floodways.

Variances shall not be issued within any designated floodway if any increase in flood levels during the base flood discharge would result unless a CLOMR is obtained prior to issuance of the variance. In order to insure the project is built in compliance with the CLOMR for which the variance is granted the applicant must provide a bond for 100 percent of the cost to perform the development.

#### Sec. 19-68. - Conditions.

Upon consideration of the factors listed above and the purposes of this chapter, the appeal board may attach such conditions to the granting of variances as it deems necessary to further the purposes of this chapter. The following conditions shall apply to all variances:

- (1) Variances may not be issued when the variance will make the structure in violation of other federal, State, or local laws, regulations, or ordinances.
- (2) Variances shall only be issued upon a determination that the variance is the minimum necessary, considering the flood hazard, to afford relief.
- (3) Variances shall only be issued upon a showing of good and sufficient cause, a determination that failure to grant the variance would result in exceptional hardship, and a determination that the granting of a variance will not result in increased flood heights, additional threats to public safety, extraordinary public expense, create nuisance, cause fraud on or victimization of the public, or conflict with existing local laws or ordinances.

- (4) Any applicant to whom a variance is granted shall be given written notice specifying the difference between the base flood elevation and the elevation to which the structure is to be built and a written statement that the cost of flood insurance will be commensurate with the increased risk resulting from the reduced lowest floor elevation. Such notification shall be maintained with a record of all variance actions.
- (5) The local administrator shall maintain the records of all appeal actions and report any variances to the Federal Emergency Management Agency upon request.
- (6) Variances shall not be issued for unpermitted development or other development that is not in compliance with the provisions of this chapter. Violations must be corrected in accordance with section 19-36(5) of this chapter.

Secs. 19-69—19-75. - Reserved.

ARTICLE VI. - LEGAL STATUS PROVISIONS

# Sec. 19-76. - Effect on rights and liabilities under the chapter.

This chapter in part comes forward by re-enactment of some of the provisions of the flood damage prevention ordinance enacted September 30, 1977, as amended, and it is not the intention to repeal but rather to re-enact and continue to enforce without interruption of such existing provisions, so that all rights and liabilities that have accrued there under are reserved and may be enforced. The enactment of this chapter shall not affect any action, suit or proceeding instituted or pending. All provisions of the flood damage prevention ordinance of Town of Bluffton enacted on September 30, 1977, as amended, which are not reenacted herein, are repealed.

#### Sec. 19-77. - Effect upon outstanding building permits.

Nothing herein contained shall require any change in the plans, construction, size or designated use of any building, structure or part thereof for which a building permit has been granted by the chief building official inspector or his authorized agents before the time of passage of this chapter; provided, however, that when construction is not begun under such outstanding permit within a period of 60 days subsequent to passage of this chapter, construction or use shall be in conformity with the provisions of this chapter.



# Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:

September 23, 2020

The Honorable Lisa Sulka Mayor, Town of Bluffton 20 Bridge Street Bluffton, South Carolina 29910 Community: Town of Bluffton, Beaufort County, South Carolina

Community No.: 450251

Map Panels Affected: See FIRM Index

## Dear Mayor Sulka:

This is to formally notify you of the final flood hazard determination for the Town of Bluffton, Beaufort County, South Carolina and Incorporated Areas in compliance with Title 44, Chapter I, Part 67, Section 67.11, Code of Federal Regulations (CFR). This section requires that notice of final flood elevations shall be sent to the Chief Executive Officer of the community, all individual appellants, and the State Coordinating Agency, and shall be published in the *Federal Register*. The flood hazard determinations for you community may include addition of and/or modification to Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Areas (SFHAs), zone designations, and regulatory floodways. SFHAs are the areas subject to inundation by the flood having a 1-percent change of being equaled or exceeded in any given year (base flood).

On December 18, 1986, the Department of Homeland Security's Federal Emergency Management Agency (FEMA) issued a Flood Insurance Rate Map (FIRM) that identified the SFHAs, the areas subject to inundation by the base (1-percent-annual-chance) flood, in your community. Recently, FEMA completed a re-evaluation of flood hazards in your community. On June 30, 2017 and August 9, 2019, FEMA provided you with Preliminary and revised Preliminary copies of the Flood Insurance Study (FIS) report and FIRM that identify existing flood hazards in your community. A notification of the proposed flood hazard determinations for your community was published in *The Beaufort Gazette* and *The Island Packet* on June 5, 2018 and June 12, 2018, and in the *Federal Register*, at Part 67, Volume 83, Page 14471 on April 4, 2018.

The statutory 90-day appeal period, which was initiated on the second newspaper publication date cited above, has ended. FEMA did not receive any appeals of the proposed flood hazard determinations during that time. Accordingly, the flood hazard determinations for your community are considered final. The flood hazard determinations will be published in the *Federal Register* as soon as possible. The FIRM for your community will become effective on March 23, 2021. Before the effective date, FEMA will send you final printed copies of the FIRM and FIS report.

Because the FIS report establishing the flood hazard determinations for your community has been completed, certain additional requirements must be met under Section 1361 of the National Flood Insurance Act of 1968, as amended, within 6 months from the date of this letter. Prior to March 23, 2021, your community is required, as a condition of continued eligibility in the National Flood Insurance Program (NFIP), to adopt or show evidence of adoption of floodplain management regulations that meet the standards of Paragraph 60.3(d and e) of the NFIP regulations (44 CFR 59, etc.) by the effective date of

the FIRM. These standards are the minimum requirements and do not supersede any State or local requirements of a more stringent nature.

It must be emphasized that all the standards specified in Paragraph 60.3(d and e) of the NFIP regulations must be enacted in a legally enforceable document. This includes adoption of the current effective FIS report and FIRM to which the regulations apply and other modifications made by this map revision. Some of the standards should already have been enacted by your community in order to establish initial eligibility in the NFIP. Your community can meet any additional requirements by taking one of the following actions:

- 1. Amending existing regulations to incorporate any additional requirements of Paragraph 60.3(d and e);
- 2. Adopting all the standards of Paragraph 60.3(d and e) into one new, comprehensive set of regulations; or
- 3. Showing evidence that regulations have previously been adopted that meet or exceed the minimum requirements of Paragraph 60.3(d and e).

Communities that fail to enact the necessary floodplain management regulations will be suspended from participation in the NFIP and subject to the prohibitions contained in Section 202(a) of the Flood Disaster Protection Act of 1973 (Public Law 93-234) as amended.

In addition to your community using the FIS report and FIRM to manage development in the floodplain, FEMA will use the FIS report and FIRM to establish appropriate flood insurance rates. On the effective date of the revised FIRM, actuarial rates for flood insurance will be charged for all new structures and substantial improvements to existing structures located in the identified SFHAs. These rates may be higher if structures are not built in compliance with the floodplain management standards of the NFIP. The actuarial flood insurance rates increase as the lowest elevations (including basement) of new structures decrease in relation to the BFEs established for your community. This is an important consideration for new construction because building at a higher elevation can greatly reduce the cost of flood insurance.

To assist your community in maintaining the FIRM, we have enclosed a Summary of Map Actions (SOMA) to document previous Letter of Map Change (LOMC) actions (i.e., Letters of Map Amendment [LOMAs], Letters of Map Revision [LOMRs]) that will be superseded when the revised FIRM panels referenced above become effective. Information on LOMCs is presented in the following four categories: (1) LOMCs for which results have been included on the revised FIRM panels; (2) LOMCs for which results could not be shown on the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lots or structures involved were outside the SFHA as shown on the FIRM; (3) LOMCs for which results have not been included on the revised FIRM panels because the flood hazard information on which the original determinations were based are being superseded by new flood hazard information; and (4) LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures cannot be revalidated through an administrative process like the LOMCs in Category 2 above. LOMCs in Category 2 will be revalidated through a single letter that reaffirms the validity of a previously issued LOMC; the letter will be sent to your community shortly before the effective date of the revised FIRM and will become effective 1 day after the revised FIRM becomes effective. For the LOMCs listed in Category 4, we will review the data previously submitted for the LOMA or LOMR request and issue a new determination for the affected properties after the revised FIRM becomes effective.

The FIRM and FIS report for your community have been prepared in our countywide format, which means that flood hazard information for all jurisdictions within Beaufort County has been combined into one FIRM and FIS report. When the FIRM and FIS report are printed and distributed, your community will receive only those panels that present flood hazard information for your community. We will provide complete sets of the FIRM panels to county officials, where they will be available for review by your community.

The FIRM panels have been computer-generated. Once the FIRM and FIS report are printed and distributed, the digital files containing the flood hazard data for the entire county can be provided to your community for use in a computer mapping system. These files can be used in conjunction with other thematic data for floodplain management purposes, insurance purchase and rating requirements, and many other planning applications. Copies of the digital files or paper copies of the FIRM panels may be obtained by calling our FEMA Mapping and Insurance eXchange (FMIX), toll free, at 1-877-FEMA MAP (1-877-336-2627). In addition, your community may be eligible for additional credits under our Community Rating System if you implement your activities using digital mapping files.

If your community is encountering difficulties in enacting the necessary floodplain management measures required to continue participation in the NFIP, we urge you to call the Director, Mitigation Division of FEMA, Region IV, in Atlanta, Georgia, at (770) 220-5200 for assistance. Additional information and resources your community may find helpful regarding the NFIP and floodplain management, such as *The National Flood Insurance Program Code of Federal Regulations, Answers to Questions About the National Flood Insurance Program, Frequently Asked Questions Regarding the Effects that Revised Flood Hazards have on Existing Structures, Use of Flood Insurance Study (FIS) Data as Available Data, and National Flood Insurance Program Elevation Certificate and Instructions,* can be found on our website at http://www.floodmaps.fema.gov/lfd. Paper copies of these documents may also be obtained by calling our FMIX.

Sincerely,

Luis Rodriguez, P.E., Director Engineering and Modeling Division Federal Insurance and Mitigation Administration

Enclosure: Final SOMA

cc: Community Map Repository

Mr. Richard Spruce, Building Official, Town of Bluffton

Community No: 450251

## FINAL SUMMARY OF MAPACTIONS

Community: BLUFFTON, TOWN OF

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the effects of the enclosed revised FIRM panels(s) on previously issued Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs), Letter of Map Revision based on Fill (LOMR-Fs), and Letters of Map Amendment (LOMAs)) that will be affected when the revised FIRM becomes effective on March 23, 2021.

# 1. LOMCs Incorporated

The modifications effected by the LOMCs listed below will be reflected on the revised FIRM. In addition, these LOMCs will remain in effect until the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
LOMR	14-04-5124P	04/13/2015	PALMETTO BLUFF	4500250080D 4500250110D	45013C0405G 45013C0408G 45013C0412G 45013C0416G
LOMR	15-04-2707P	06/05/2015	PALMETTO BLUFF	4500250110D	45013C0408G

## 2. LOMCs Not Incorporated

The modifications effected by the LOMCs listed below will not be reflected on the revised FIRM panels or will not be reflected on the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lot(s) or structure(s) involved were outside the Special Flood Hazard Area, as shown on the FIRM. These LOMCs will remain in effect until the revised FIRM becomes effective. These LOMCs will be revalidated free of charge 1 day after the revised FIRM becomes effective through a single revalidation letter that reaffirms the validity of the previous LOMCs.



# FINAL SUMMARY OF MAPACTIONS

Community: BLUFFTON, TOWN OF Community No: 450251

# 2A. LOMCs on Revised Panels

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
LOMR-F	07-04-5095A	09/20/2007	THE HERITAGE AT NEW RIVERSIDE, PHASE 1B, LOTS 59-66 & 71-85 & PHASE 1C, LOTS 119-130 & 133-144	4500250050D	45013C0405G
LOMR-F	09-04-1246A	03/06/2009	THE HAVEN AT NEW RIVERSIDE, BLOCK 2, LOTS 228, 229 & 230 9, 10 & 11 BAYBRIDGE COURT	4500250080D	45013C0405G
LOMR-F	19-04-5016A	08/08/2019	HERITAGE, PHASE 3, LOTS 3023- 3029 22, 20, 18, 16, 14, 15 & 17 STEPPING STONE WAY	4500250050D	45013C0385G
LOMR-F	20-04-0016A	01/27/2020	THE HERITAGE PHASE 3, LOTS 3020 -3022, 3030-3032, 3047 & 3048 STEPPING STONE WAY & LAKEWAY DRIVE  4500250050		45013C0385G
LOMR-F	20-04-4188A	07/13/2020	THE HERITAGE, PHASE 3, LOTS 3033, 3045, 3046 25 STEPPING STONE WAY; 106 & 108 LAKEWAY DRIVE	4500250050D	45013C0385G
LOMR-F	20-04-4189A	08/05/2020	THE HERITAGE, PHASE 5, LOTS 5014 -5019 122, 126, 143, 139, 135, 131 OLD MILL CROSSING	4500250050D	45013C0385G
LOMR-F	20-04-4403A	08/18/2020	CYPRESS RIDGE PH 12, LOTS 2501- 2514, 2518-2523; PHA 13, LOTS 2601, 2636, 2638; PH 16, LTS 1631-1633		45013C0265G
LOMR-F	20-04-4467A	08/21/2020	CYPRESS RIDGE, PHASE 16, LOTS 1629, 1630; PHASE 13, LOTS 2635, 2637 HULSTON LANDING ROAD	4500250050D	45013C0265G

# 2B. LOMCs on Unrevised Panels

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
			NO CASES RECORDED		

## FINAL SUMMARY OF MAPACTIONS

Community: BLUFFTON, TOWN OF Community No: 450251

### 3. LOMCs Superseded

The modifications effected by the LOMCs listed below have not been reflected on the Final revised FIRM panels because they are being superseded by new or revised flood hazard information or the information available was not sufficient to make a determination. The reason each is being superseded is noted below. These LOMCs will no longer be in effect when the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Reason Determination Will be Superseded
			NO CASES RECORDED	

- 1. Insufficient information available to make a determination.
- 2. Lowest Adjacent Grade and Lowest Finished Floor are below the proposed Base Flood Elevation.
- 3. Lowest Ground Elevation is below the proposed Base Flood Elevation.
- 4. Revised hydrologic and hydraulic analyses.
- 5. Revised topographic information.
- 6. Superseded by another LOMC.

#### 4. LOMCs To Be Redetermined

The LOMCs in Category 2 above will be revalidated through a single revalidation letter that reaffirms the validity of the determination in the previously issued LOMC. For LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures is no longer valid, the LOMC cannot be revalidated through this administrative process. Therefore, we will review the data previously submitted for the LOMC requests listed below and if appropriate issue a new determination for the affected properties after the effective date of the revised FIRM.

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
			NO CASES RECORDED		

# LOCAL FLOODPLAIN ORDINANCE REVIEW

Date:	4/6/2018	_	Ordinance Reviewed Under:				
			○ MAP MO	OD	CAP-SSSE		
		Co	mmunity Information				
Co.	mmunity:	Town of Bluffton  Beaufort	CID:	450251			
Floodplain 1	Manager:	Richard Spruce	Title: Chief Building	Offical			
	CEO:	Lisa Sulka Community Contact	Title: Mayor : Richard Spruce				
Applicable	Floodplain l	Designations	Community Not Mapped				
	Zone A Zone AE Zone A1-30	Zone A99 Zone AH Zone AO	Zone VE		✓ Zone X  ☐ Zone B  ☐ Zone C		
		STATE	REVIEWER INFORMATION				
Name: Title: Address:		ation Specialist ably Street, Columbia, S	Date: SC 29202	4/6/2018			
Telephone:	(803) 734-4	012 Fax:	(803) 734-3457	Email:	artzj@dnr.sc.gov		

Itam Description	I	Action		Ordinance Section/Comments	
Item Description	Addition	Update	Delete		
Article II		<b>✓</b>		Update definitions of accessory structure, existing structure (with initial FIRM date of 12/18/1986), Mean Sea Level, North American Vertical Datum, New constructin (add date of initial ordinance). Refer to the model ordinance for language.	
Article II	<b>✓</b>			Add the following definitions: Stable Natural Vegetation. Refer to the model ordinance for language.	
Article III.C.			✓	Delete this language. Biennial reports are no longer required.	
Article III.E.2.		✓		Update language using Article III.D.2. of the model ordinance.	
Article III.E.5.			✓	Can be removed.	
Article III.E. 19.		✓		Update language using Article III.D.18. of the model ordinance.	
Article IV.A.		✓		Add "Reasonably Safe From Flooding Language"*. Refer to Article IV.A.1. of the model ordinance.	

#### LOCAL FLOODPLAIN ORDINANCE REVIEW

Article IV.B.3.	✓			Add language regarding an evacuation plan for manufactured home parks. Refer to Article IV.B.3.d) of the model ordinance.
Article IV.B.5.c)			✓	Remove all language regarding temporary development.
Article IV.B.6.a)(7)			✓	Can be removed.
Article IV.B.7.b).		✓		This language has been updated. Refer to Article IV.B.8.b) of the model ordinance.
Article IV.B. 11.			✓	Remove all language regarding temporary development.
Article IV. B.13.e)			✓	Can be removed.
Article IV.B.13.d)		<b>✓</b>		This language has been moved. Refer to Article IV.C.1. of the model ordinance.
Missing from ordinance, add as applicable to new maps.		<b>✓</b>		Article IV.C., Article IV.D., Article IV.E., Article IV.F.

## Comments

These are suggested changes based on the differences between the Town's ordinance and the December 2015 version of the SC Flood Damage Prevention model ordinance. The required changes are noted with a "\*".

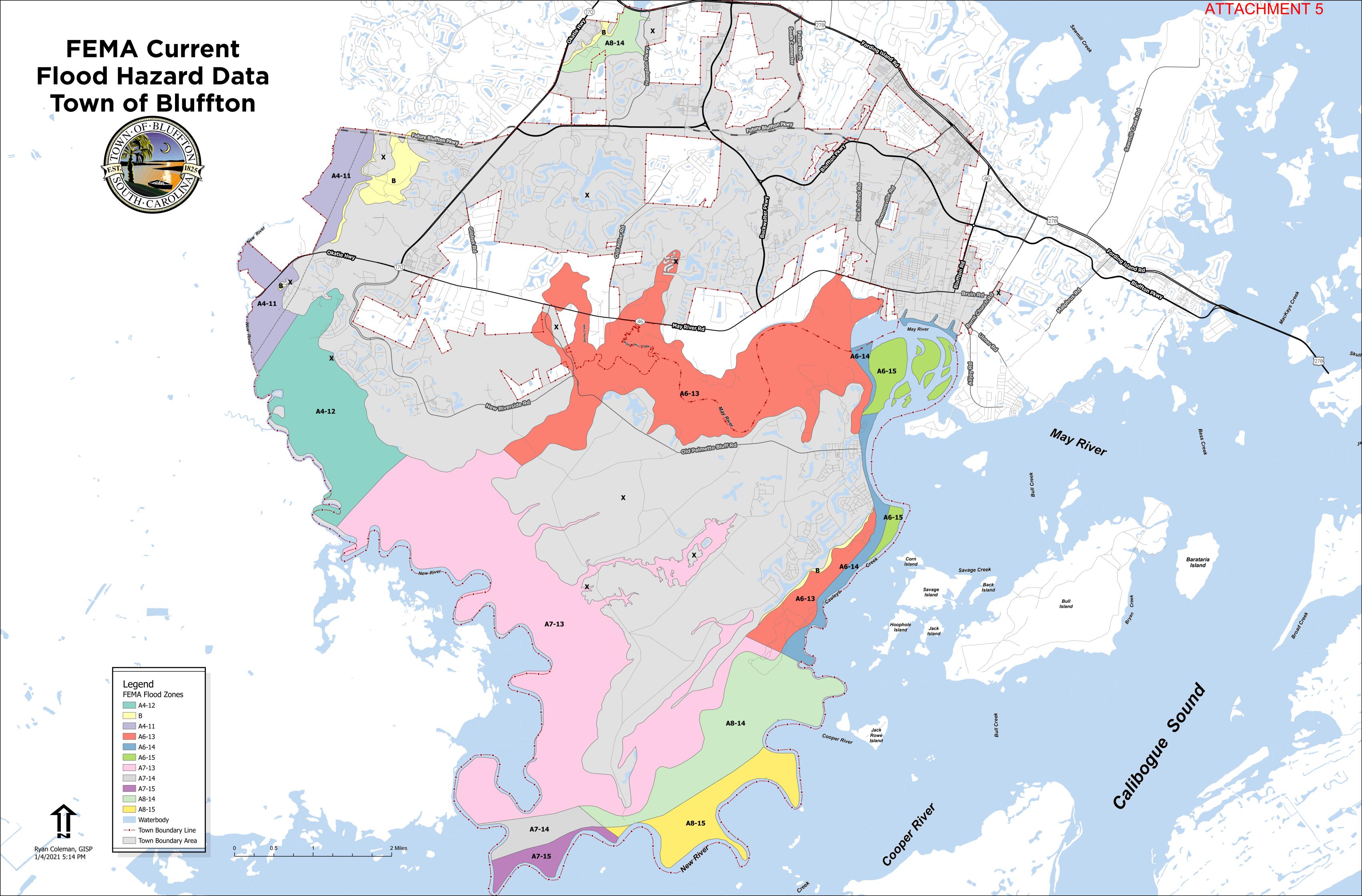
Please submit a **certified true copy that includes a Town seal** to this office. This office will review the updated ordinance to ensure the needed updates are correct prior to the ordinance going before Council.

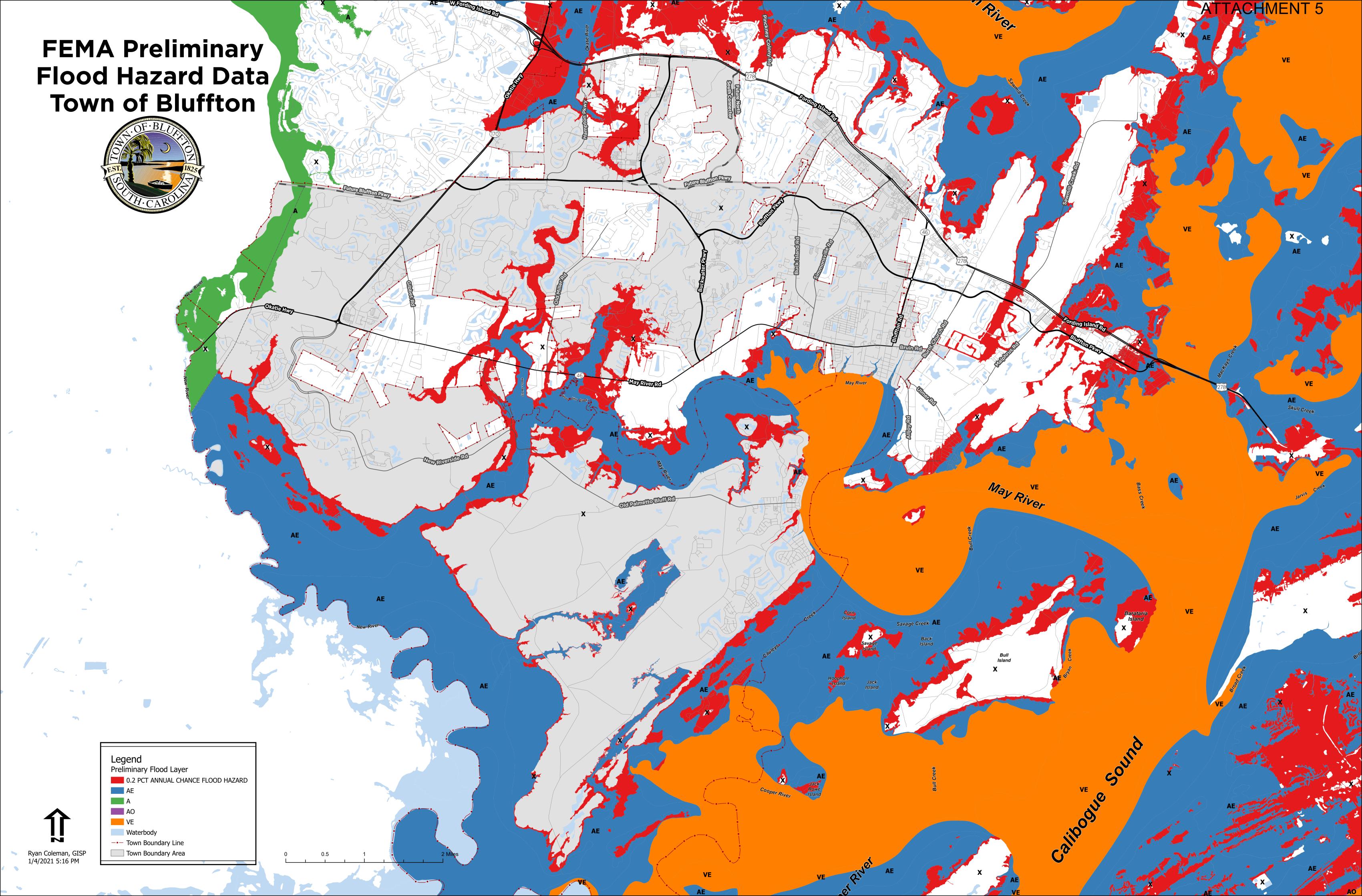
SCDNR Flood Mitigation Program
Page 2 of 3

**Reviewers Initials:** \_\_\_\_\_

# LOCAL FLOODPLAIN ORDINANCE REVIEW

SCDNR Flood Mitigation Program
Page 3 of 3





## Attachment 6

## **Proposed Motion**

Consideration of Amendments to the Town of Bluffton Code of Ordinances, Chapter 19 – Flood Damage Protection, Specifically as it Relates to the Updates to the National Floodplain Insurance Program Regulations and FEMA's Re-evaluation of Flood Hazards in the Town of Bluffton Reflected in Updated Flood Insurance Rate Maps

"I move to approve the Proposed Ordinance Amending the Town of Bluffton Code of Ordinances, Chapter 19 – Flood Damage Protection, Specifically as it Relates to the Updates to the National Floodplain Insurance Program Regulations and FEMA's Reevaluation of Flood Hazards in the Town of Bluffton Reflected in Updated Flood Insurance Rate Maps"