

FEMA MAP ADOPTION AND FLOOD ORDINANCE UPDATES

2021

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Adoption of Flood Insurance Studies and Flood Insurance Rate Maps NFIP.

- ▶ The NFIP requires at a minimum that communities adopt and enforce floodplain management regulations based on flood hazard data provided by FEMA.
- ▶ Communities adopt the FISs and FIRMs in local floodplain management regulations to define the areas in which the regulations apply.
- ▶ Communities may adopt a higher standard or additional flood hazard map and still meet the requirements for participation in the NFIP, provided the map shows the same or larger flood hazard areas as the SFHAs and has the same or higher BFEs shown on FIRMs.

Timeline and Key Points

- ▶ Preliminary maps released and public comment period with public meetings first held in 2015.
 - ▶ Appeals process took place with no significant changes to the preliminary maps.
 - ▶ Deadline set by FEMA to adopt SFHA maps: December 16, 2021.
 - ▶ Required updates to the city's existing floodplain ordinance to meet state and federal minimum standards must also be adopted.
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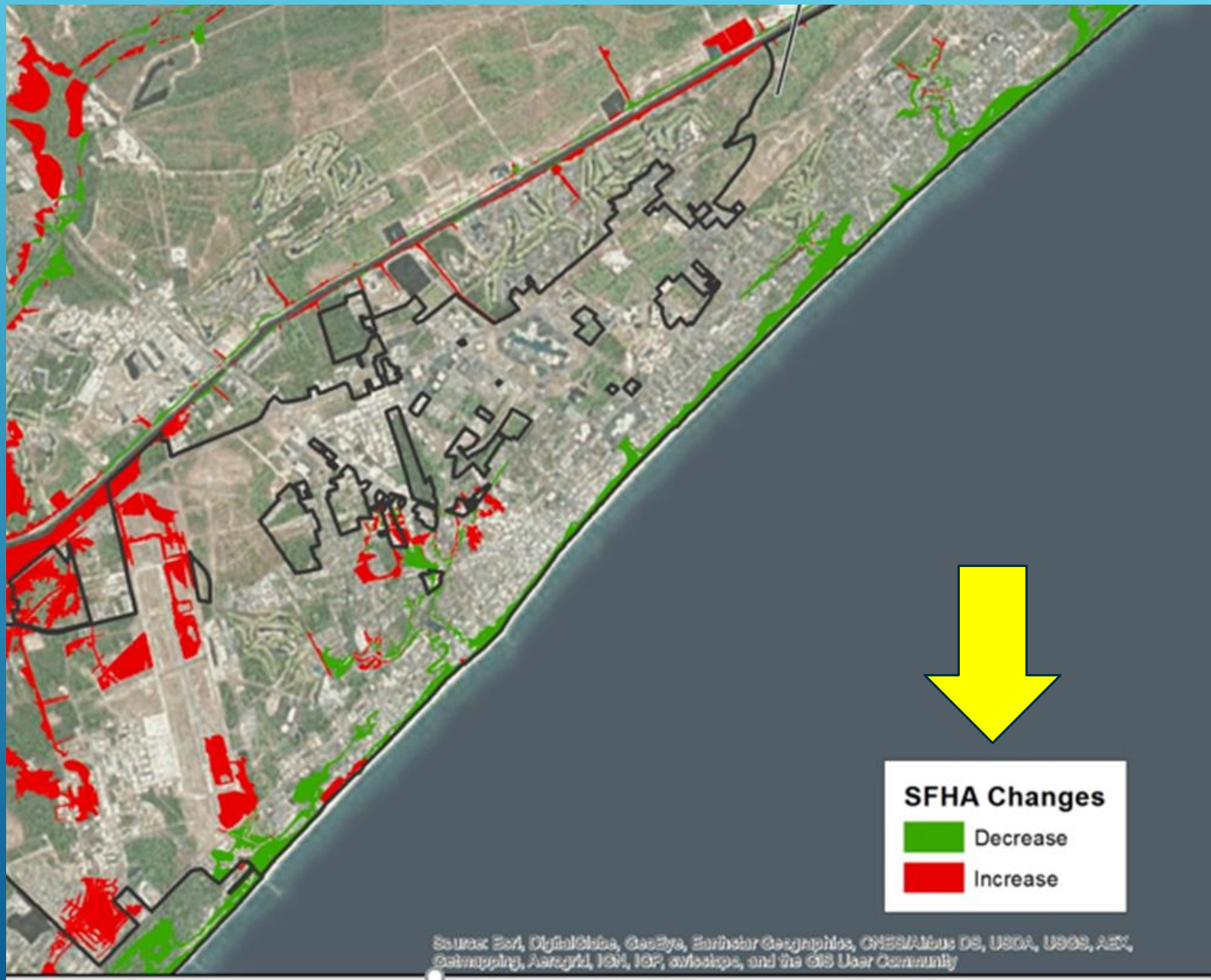
Key difference in 2019 FEMA flood maps VS. previous 1999 version.

- ▶ Large decrease in number of properties located in FEMA regulatory flood zones.
 - ▶ Majority of the oceanfront is completely out of the regulatory flood zone.
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Horry County SFHA Changes by Community (Parcels)

CID	Community Name	Parcels Added to SFHA	Parcels Removed from SFHA	Net Change (-remove/+added)
450222	Town of Atlantic Beach	0	87	-87
450105	Town of Aynor	0	0	0
450232	Town of Briarcliffe Acres	187	392	-205
450106	City of Conway	936	330	606
450104	Horry County	12359	20635	-8276
450108	City of Loris	936	123	813
450109	City of Myrtle Beach	2961	18681	-15720
450110	City of North Myrtle Beach	2068	14422	-12354
450111	Town of Surfside Beach	257	1180	-923
	TOTALS	19704	55850	-36146

FEMA FLOOD MAP CHANGES



Enforce higher standards for single family residential oceanfront properties:

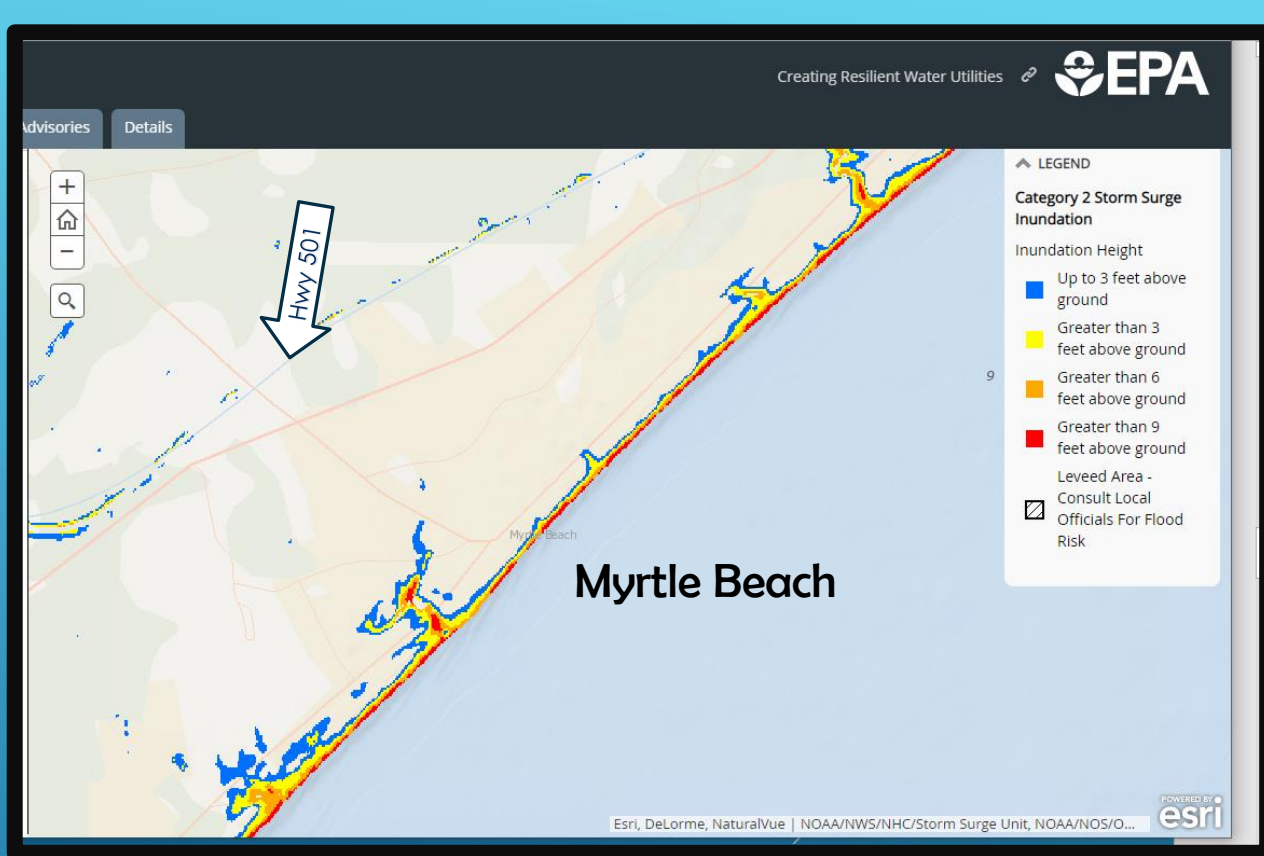
- ▶ **Require first living floor to be elevated 8ft from adjacent grade or meet flood zone regulations (whichever is higher). The area below the elevated floor must be free of obstructions with enclosures only for parking, storage, and building access as set forth in the VE flood zone regulations.**
- ▶ **Adopt Coastal A zones. This is a requirement from the International Building Code already adopted and enforced by the city.**

Purpose of Higher Standards:

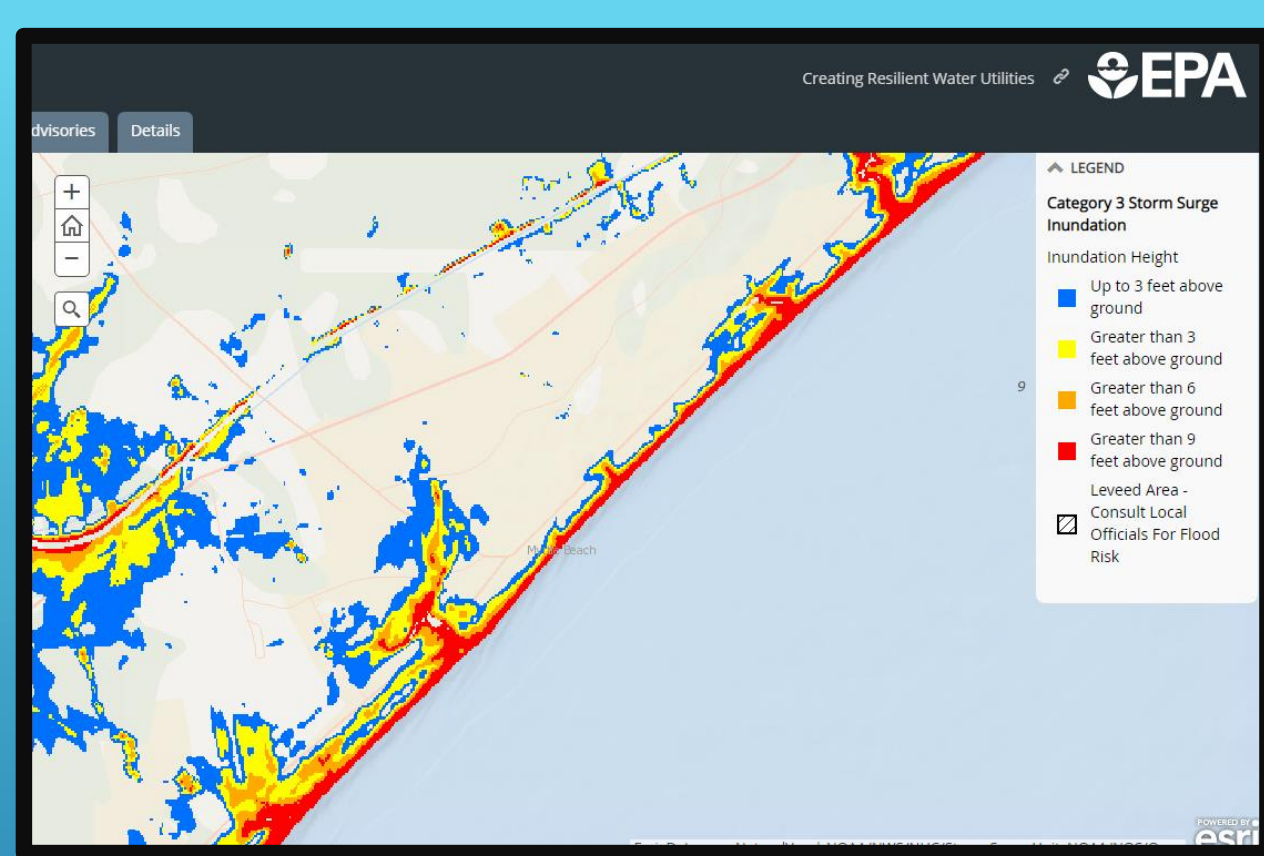
- ▶ **Sets uniform standards on the oceanfront for all residential properties to be elevated.**
- ▶ **Protects homeowners from flood damage due to velocity of waves from hurricanes.**
- ▶ **Properties that are not located in a FEMA mapped regulatory flood zone are not required to carry flood insurance and are not eligible for all of the available flood grant assistance programs.**
- ▶ **Increases Community Rating System points and lowers homeowner's flood insurance premiums.**

Increase Resiliency/ Decrease Risk

- ▶ This higher standard of flood zone regulations will help to provide an unparalleled quality of life for our residents.
 - ▶ Supports neighborhood enrichment by increasing property protection measures.
 - ▶ Supports economic development by decreasing flood insurance premiums and less recovery time with less damage after a major disaster.
 - ▶ Supports crime reduction that could potentially take place in the event of a major disaster event.
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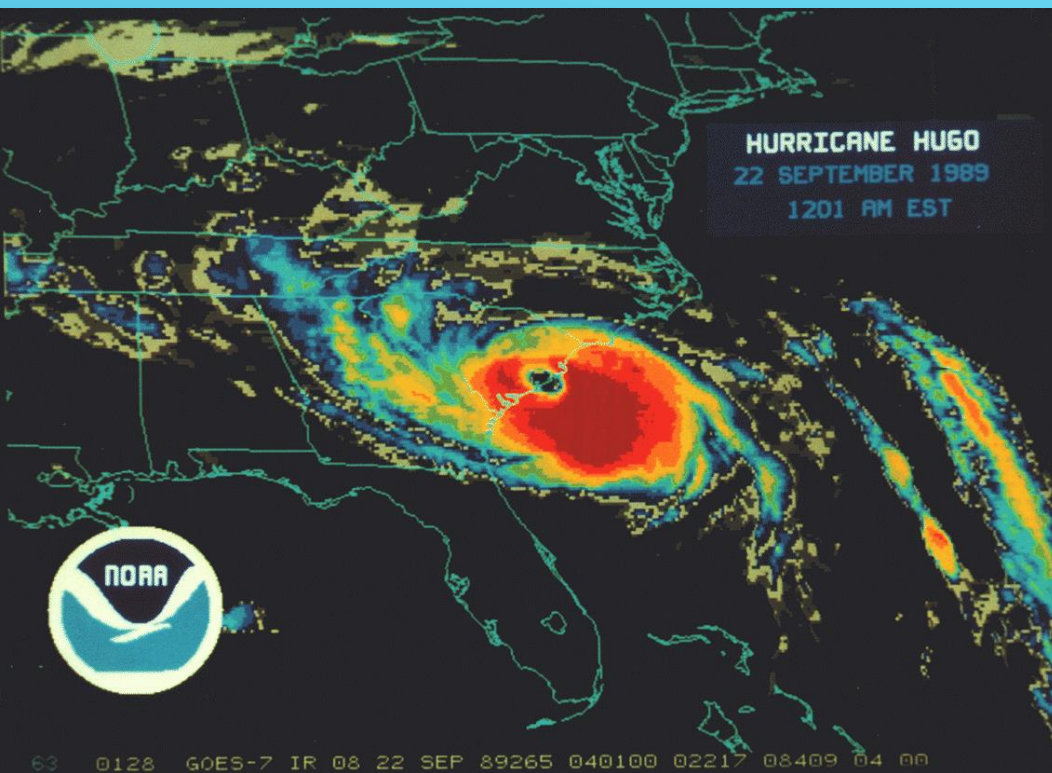
CATEGORY 2 HURRICANE STORM SURGE



CATEGORY 3 HURRICANE STORM SURGE



HURRICANE HAZEL 1954



HURRICANE HUGO 1989





***FAMILY KINGDOM
EXPERIENCING FLOODING DURING HURRICANE MATTHEW***



2015 OCEAN ISLE FLOODING
FROM HURRICANE JOAQUIN.



TEXAS STORM SURGE DAMAGE FROM
HURRICANE IKE 2008.

More Mitigation Measures, More Savings



**One dollar invested in mitigation =
six dollars U.S. saves in future costs**



House for sale:

Beach front property

Lots of land

Unobstructed view of the ocean

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