



# ENVIRONMENTAL HEALTH

## GUADALUPE COUNTY

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### REGULATIONS FOR FLOODPLAIN DEVELOPMENT – COMMUNITY RATING SYSTEM (CRS)

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#### **Introduction**

Guadalupe County participates in the Community Rating System (CRS) and the National Flood Insurance Program (NFIP). The CRS program is an incentive program that encourages communities to adopt floodplain management activities exceeding the minimum NFIP requirements.

CRS has three goals, which are: reduce flood losses, facilitate accurate insurance ratings and promote the awareness of flood insurance. In return for a community's adoption of standards that go above and beyond the minimum NFIP requirements, flood insurance premium rates for residents within the participating community are discounted. The discounts are designed to reflect the reduced flood risk to property owners resulting from the community's floodplain management activities, and the amount of the discount varies according to the community's level of effort.

NFIP program makes flood insurance available to property owners in participating communities. In return, local governments must adopt ordinances to manage development within 100-year floodplains to prevent increased flooding and minimize future flood damage. Floodway and Flood Insurance Rate Maps (FIRM) published by the Federal Emergency Management Agency (FEMA) are used to delineate the 100-year floodplain and identify regulated land.

#### **Floodplain Functions**

Floodplains perform important natural functions, including temporary storage of floodwaters, moderations of peak flows, maintenance of water quality, groundwater recharge, and prevent erosion. Floodplains also provide habitat for wildlife, recreational opportunities, and artistic benefits. The characteristics of floodplains and associated wetlands should be preserved and enhanced.

#### **Floodplain Zones**

Flood zones are geographic areas that the FEMA has defined according to varying levels of flood risk. These zones are depicted on a community's FIRM and each zone reflects the severity or type of flooding in the area. Guadalupe County may have one or more floodplain zones. Floodplains consist of the 100-year floodplain, floodway and floodplain fringe along rivers, creeks, and streams. The floodway carries the higher velocity water, while the floodplain fringe is subject to shallower flooding from lower velocity water. They are designated as "A" zones on the FIRM.

#### **Permits**

The NFIP requires Guadalupe County to issue permits for all development in the 100-year floodplain. Development is broadly defined to include any man-made change to land, including grading, filling, dredging, extraction, storage, subdivision of land, and the construction or improvement of structures. Proposed development must not increase flooding or create a dangerous situation during flooding, especially on another person's property. If a structure is involved, it must be constructed to minimize damage during flooding.

#### **Substantial Improvement (SI) or Substantial Damage (SD)**

Guadalupe County being a participant in the NFIP must determine whether proposed work qualifies as a substantial improvement or repair of substantial damage. If work on the building constitutes SI/SD, then structures must be brought into compliance with NFIP requirements for new construction, including the requirement that lowest floor be elevated one foot above the base flood elevation.

Substantial improvement means any 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.

Substantial damage means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damage condition would equal or exceed 50 percent of the market value of the structure before damaged occurred.

### **Elevation of Structures**

Damage to new and substantially improved floodplain structures is minimized by elevating the lowest floor of occupied areas one foot above the level of the 100-year flood. Enclosed areas below this are strictly limited in use and are vented to allow flooding without significant damage. Minor additions in floodplains must also be elevated. This requirement applies to all electrical devices (heat pumps, furnaces, air conditioners, hot water heaters, etc.) plumbing devices (toilets, sinks, tubs, showers, etc.) and gas appliances. All structures must be firmly anchored to foundations to prevent floatation and lateral movement.

Additional freeboard elevation will help defer repair costs when flood waters exceed minimum structural elevation levels. Freeboard is an extra amount of elevation above the 100- year flood elevation added for an extra measure of protection. It helps account for uncertainties such as floods greater than the 100-year flood, errors in measurement, sea level rise, and subsidence, and it lends additional protection to structures.

### **Water Equalizing Vents**

Enclose areas below the level of the 100-year flood must be vented to allow water to move freely to equalize pressure on both sides of the wall. One square inch of vent opening; is required for every square foot of area enclosed below flood level. The vents must be within one foot of grade. Areas below flood level can only be used for parking of vehicles and limited storage.

### **Elevation Certificates**

To verify that a building has been properly elevated, Guadalupe County requires two elevation certificates, one at time of permitting and the other at time of completion of structure by a professional engineer or surveyor. This form is part of the permit record and must be submitted before the building may be occupied legally.

### **Accessory Buildings**

Small accessory buildings (garages and sheds) 300 square feet and under need not be fully elevated as long as they have water equalizing vents. Larger accessory buildings may be allowed without elevation provided certain conditions are met and are built with flood damage resistant material.

### **Floodways**

Floodways should be reserved to carry deeper, high velocity waters during the 100-year flood. Ordinances do not allow fill in the floodway. Any project in a floodway must be reviewed to determine if the project will increase flood heights. An engineering analysis, No-Rise Certification, must be conducted before a permit can be issued. A No-Rise Certification must be supported by technical data and signed by a registered professional engineer. Any development that impedes floodwaters or causes any increase in water surface elevations during the 100-year flood is prohibited. Floodways are subject to change.

### **Manufactured Homes and Recreational Vehicles**

Manufactured homes have the same elevation requirements as other new construction. Foundation pilings or columns must be reinforced and the structure must be firmly anchored to prevent floatation or movement. Recreational vehicles are allowed on flood-prone sites without full elevation if licensed, highway ready, and in place for no more than 180 days.