

June 16, 2004

BOAF-ICC
Panhandle Chapter



Flood Zones and the Community Rating System

National Flood Insurance Program

The National Flood Insurance Program (NFIP) is implemented by the Federal Emergency Management Agency (FEMA) to provide federally backed flood insurance to property owners. The Community Rating System (CRS) provides incentives to communities that further regulate floodplain development. Each community participating in the NFIP and CRS receives a rating (from 1-10) based on the completion of activities that are designed to prevent or reduce flood loss. Residents of the community receive discounts on their flood insurance proportional to that rating. Bay County began participating in the NFIP in 1981 and was accepted into the CRS in 1992. Bay County currently has a CRS rating of 8. Therefore, residents receive a 10% discount on

- flood insurance.
- Examples of CRS activities:
- Maintain copies of elevation certificates for all buildings in flood zones.
 - Provide information on locations of flood zones and base flood elevations to property owners and real estate agents
 - Maintain reference material on floods and flood insurance in the public library
 - Advise residents about flood hazards, flood insurance and flood protection measures
 - Preserve open space areas in floodplains
 - Adopt regulations which protect future development at higher standards
 - Make floodplain maps more useful and readily available



Property destruction from Hurricane Opal

- Adopt and implement a floodplain management plan
- The Bay County Flood Damage Prevention Ordinance provides guidelines for building in special flood hazard areas. Basic guidelines include: obtaining a building permit for all development activities, elevating new residential construction 1-ft above base flood elevation including electrical wiring, plumbing, and ductwork, anchoring all structures and manufactured homes, upgrading nonconforming structures, and locating septic sys-

Retrofitting

While current regulations protect newly constructed buildings, many structures suffer from repeated flood damage. Retrofitting protects existing buildings that are subject to flooding. FEMA recognizes the following six methods of per-

- manently retrofitting an existing structure to prevent flood damage.
- 1) Elevating the structure and associated utilities
 - 2) Wet floodproofing,
 - 3) Dry floodproofing

- 4) Relocation of the building to an area that is not flood prone
 - 5) Construction of levees and floodwalls
 - 6) Demolition of the structure
- Appropriate measures will vary individually depending on

Viewing Maps Online:

Flood Insurance Rate Maps are available in electronic format at

[Http://www.pcbaygis.com](http://www.pcbaygis.com)

To view flood zones, click on **INTERACTIVE MAPS** then **Launch Map Viewer**. Activate the "Flood Zones" layer by clicking on the "Emergency Planning" folder then checking the adjacent checkbox.

As shown in the legend, there are generally five different zones. Special flood hazard areas include the A, AE, and VE zone. Special flood hazard areas are defined as those areas recognized by FEMA as being located in the 100-year floodplain, having a 1% chance of flooding in any given year.

A zones are located in the 100-year floodplain but do not have a base flood elevation established by FEMA. Therefore, the local building official must establish the base flood elevation

AE zones are also located in the 100-year flood plain and have a base flood elevation established by FEMA

VE zones are subject to flooding at the 100-year frequency as well as damage from wave action

X zones are located outside of