

TOWN OF WAXHAW FLOODPLAIN ADMINISTRATION RESOURCES/GUIDELINES

This ordinance requires all activities in the floodplain be subject to a permit review process to ensure any development complies with Local, State and Federal Regulations, and includes stringent inspection procedures and permanent record keeping.

Why can't we build in the floodplain?

Actually, development is not expressly forbidden by the ordinance, it is simply held to a higher degree of care to ensure any activities are not harmful to neighboring properties, and any structures are better able to withstand flooding events, thereby mitigating the effects to life and property. Additionally, all the design requirements for development in the floodplain are also included in the State Building Code in Appendix G.

House Document(HD) 465 concluded in 1966 that, "flooding causes more damage than all other hazards combined", and further declared, "Floods are an act of God. Flood damages result from acts of man."

Statistically speaking, over the life of a 30 year mortgage, there is a 26% chance of sustaining flood damage, and while proximity to the floodplain increases these risks, approximately 25% of flood related insurance claims are outside of mapped flood zones. If this alarms you, ask your insurance agent about a Preferred Risk Policy Today!

As a protective factor of safety the Town Ordinance generally prescribes residences built in the floodplain be elevated a minimum of two (2) feet above the identified base flood elevation. Non-residential structures shall either be elevated or waterproofed to one (1) foot above the identified base flood elevation.



Hours: Monday-Friday
8:00 a.m. - 5:00 p.m.



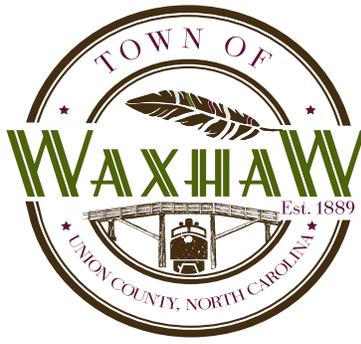
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How can I determine if my property is in a floodplain?

Fortunately, the State of North Carolina has one of the best and most advanced floodplain mapping resources in the Country. Simply connect to fris.nc.gov, select North Carolina, type in the address of concern, click on any part of the property to determine what flood zone it lies in.

What if my property is in a floodplain and I want to develop it?

Upon applying for a building permit through our Planning and Zoning Department, the location of the lot in the floodplain will be verified, and a [Floodplain Development/Zoning Permit](#) will be provided to you for submittal to the Town Floodplain Administrator for review.

Can I fill out this application myself?

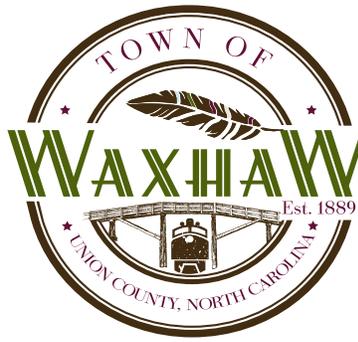
Yes, although you may need information from your builder to detail the site plan and set the planned structure elevations.

Is that all?

No, any development proposed in the floodplain requires an **Elevation Certificate** ([FEMA FORM 81-31](#)) or **Flood Proofing Certificate** ([FEMA Form 81-65](#)). These forms are official documents and must be signed by a licensed Professional Engineer, or Professional Land Surveyor and are kept as a permanent record of activities in the floodplain.

Furthermore, there are two distinct flood zones that are identified by FEMA that determine the level of design required to mitigate potential impacts from any development. The figure below helps to define these two zones. The FLOODWAY is the area directly adjacent to the normal stream channel that must be reserved in order to pass the base flood (100 year) discharge. Any development in the FLOODWAY requires and applicant to provide evidence that “**no impact**” will occur as a result, or obtain a [Conditional Letter of Map Revision \(CLOMR\)](#) from FEMA. This requires a detailed study by a Professional Engineer

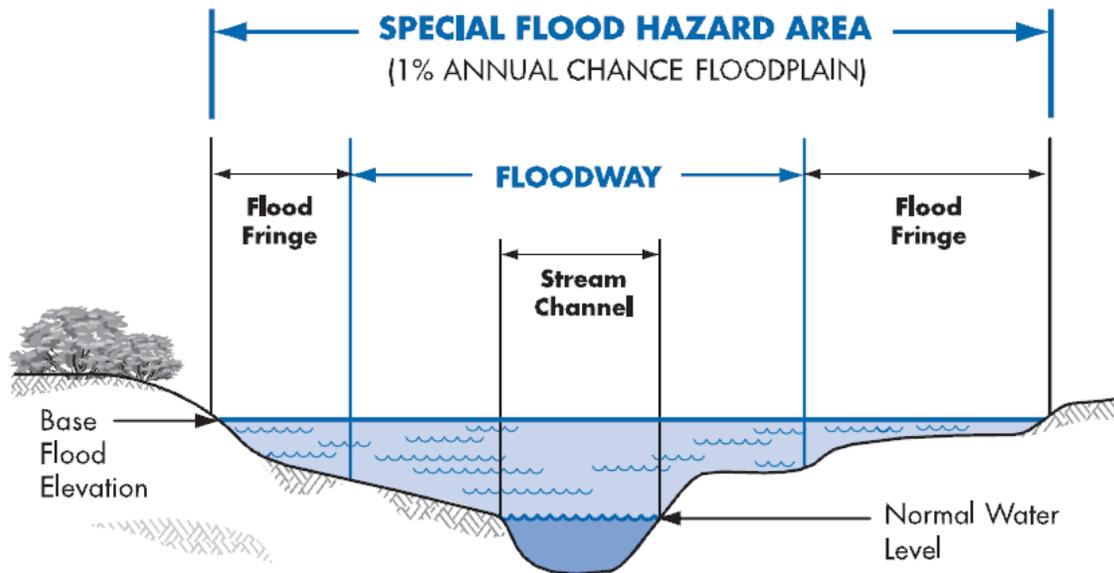




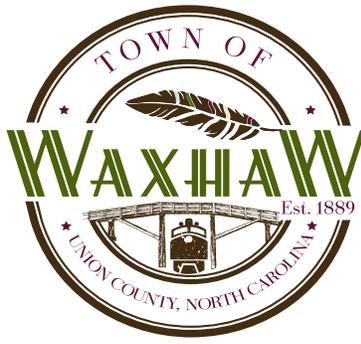
to make sure the project either won't increase flooding, or that any increases do not impact structures on other properties.

On either side of the FLOODWAY, is the FLOODPLAIN or FLOOD FRINGE, an area identified on the FEMA FIRM map as Zone A/ Zone AE. This is the area beyond the FLOODWAY that can be expected to be inundated by the 1% annual chance (100 year) event up to the base flood elevation. For an "AE" zone that elevation has already been determined and provided for use with the required Elevation Certificate, or Flood Proofing Certificate. For an "A" Zone, the elevation has not yet been determined and other means of establishing the proper elevation must be used.

Understanding the Riverine Floodplain



Being able to identify what zone your development is in is the first step in the process to determine what options are available for securing a permit. The following is a list of activities in the floodplain that require a local permit:



Activities in SFHAs that Require Local Permits and Approvals

- Construction of new buildings
- Additions to existing buildings
- Substantial improvements of existing buildings
- Renovation of existing building interiors
- Repair of substantially damaged buildings
- Placement of manufactured (mobile) homes
- Subdivision of land
- Construction or placement of temporary buildings and accessory structures
- Construction of agricultural buildings
- Construction of roads, bridges and culverts
- Placement of fill, grading, excavation, mining and dredging
- Alteration of stream channels



You need local floodplain development permits for these and **ANY** land-disturbing activities in SFHAs.

Keep in mind, even small buildings like storage sheds, and propane storage tanks are considered development and are subject to permitting in the floodplain to ensure they do not break away from their foundation and cause damage or blockage downstream during a major event. To avoid potential liability it is best to check with the local Floodplain Administrator prior to making any modifications to a property in the floodplain.

