



The Mitigation Minute

July - Sept. 2011



FEMA



DNR

www.dnr.sc.gov

What We Do:

The four positions in our office are funded almost exclusively with federal dollars. We are the liaison between the National Flood Insurance Program (NFIP), administered by FEMA, and local municipalities across **the state, with the task of executing FEMA's mission, only on the state level, and for flood mitigation.**

FEMA's defined mission is to support citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

We are housed within the SC Department of Natural Resources (DNR) though, so we also function as a liaison between the DNR and the general public. **DNR's mission is to serve as the principal advocate for and steward of South Carolina's natural resources.**

Our program aims to reduce the risk of flood to life and property throughout the state by providing accurate Flood Insurance Rate Maps, technical assistance to local governments, grant funds to supplement flood prevention activities, educating citizens on the levels of risk, and working with other emergency preparedness entities to coordinate response efforts.

In our pursuit of this goal, we assist both FEMA and DNR in preparing citizens for flood-related emergencies, mitigating flood hazards and **losses, and by protecting people, property, and our state's natural resources.**

The technical services we provide range from issues of Letters of Map Change and Elevation Certificates to ordinance compliance and enforcement. We also work with FEMA to address questions regarding flood insurance rates, through the NFIP, and the Community Rating System (CRS), though we do not sell insurance, nor do we administer the CRS program.

In this unique partnership with FEMA and the DNR, your community, enrolled in the NFIP, also plays a role.

Your Role:

In exchange for the NFIP offering reasonably price, federally-backed flood insurance in your community (as well as a host of other federal benefits such as infrastructure grants, disaster assistance, federally backed loans etc.) the community is required to adopt and enforce a **Flood Damage Prevention Ordinance. That's it, that's your end of the deal!**

The Flood Prevention Ordinance that is adopted, is only applicable to the Special Flood Hazard Areas (SFHA) in that community. Additional regulations set forth by the community apply to areas outside of the SFHA. Any development (see definition on next page) within the SFHA is required to be permitted, again, a function of the local Floodplain Administrator or building official.

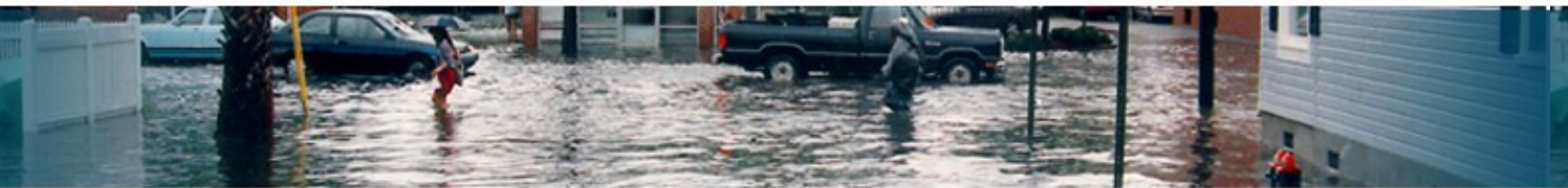
If your community has not joined the NFIP, or if a community in your county has not joined and you'd like assistance with their membership, please give us a call! Together, we'll protect life, property and our natural resources.

FYI:

You don't have to have a Presidential disaster declaration in your community to qualify for financial assistance. Mitigation grants are available, and the sign-up period runs until November 1st, so take advantage of the opportunity and apply if you have properties that meet the criteria...see the next page for more information.



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Grant Funding Available:

Limited federal funding is now available for communities through the Flood Mitigation Assistance (FMA), Severe Repetitive Loss (SRL), and Repetitive Flood Claims (RFC) Programs. These grant programs aid eligible applicants with the implementation of flood mitigation measures to reduce or eliminate long-term risk of flood damage to buildings, manufactured homes, and other structures insurable under the National Flood Insurance Program (NFIP) community. All applicants must have a FEMA approved mitigation plan that has been updated within the last five years. The deadline for the submission of applications is **November 1, 2011**. For more information please contact Andy Brandenburg at 803-755-9298 or brandenburga@dnr.sc.gov.

CFM Corner:

Well, I didn't have any submissions for the **CFM Corner** this quarter, so I thought I'd put in some information that we have had questions about. Remember though, that this section is for technical information that is pertinent to your responsibilities as Floodplain Administrators, and if something comes up, send it in because the rest of the state may benefit.

Something that we get asked time and again is, **what is the official definition of development?** According to the Code of Federal Regulations, Title 44—Emergency Management and Assistance, Chapter I - Federal Emergency Management Agency, **Development means any man-made change to improved or unimproved real estate, including but not limited to buildings and other structures, mining, dredging, filling, grading, paving, excavation or drilling operations or storage of equipment or materials.**

Another question we get, even though we don't sell flood insurance, is **what are the coverage limits on residential dwellings?** Under the regular NFIP Program, coverage limits are as follows:

Single-family Dwelling	\$250,000
Two—Four-family Dwelling	\$250,000
Other Residential	\$250,000
Non-Residential	\$500,000

The Contents coverage for Residential and Non-Residential is \$100k and \$500k respectively.

Thank you to the counties, and communities therein, of Union, Cherokee, Chester, Chesterfield, Newberry and Anderson for adopting your ordinances by the map effective date and enabling our office to maintain 100% compliance !

Counties with maps going effective before the next newsletter:

Marion County Map Effective Date October 18, 2011

The participating communities within the above listed county will need to update and re-adopt their Flood Prevention Ordinance with the new map effective date and FEMA required language (which changed within the last few months). This office has revised the state model ordinance in the last month, so if you've used the model in the past, and wish to use it again, please prepare the ordinance for re-adoption using **Version 9**. This version has been emailed to the affected communities, but if you need a copy, call or email us.

Remember that we request that the ordinance be reviewed here before it goes to council for readings, and that a true or certified copy must be sent to us **before** the map effective date.

Our goal is to have these compliant and adopted at least one month prior to the map effective date. Your cooperation is appreciated!

Training:

The **Managing Floodplain Development Through the NFIP** training was held from August 22nd-25th with 23 participants, and the CFM exam was administered to 15 individuals on August 30th.

Please see the website for the latest postings of trainings being offered at https://www.dnr.sc.gov/flood/flood_train_info

**2011 Hurricane Season
June 1st –November 30th**

