



Chapter 15.32

FLOOD AREA CONSTRUCTION REGULATIONS

Congress passed the National Flood Insurance Act in 1968, creating the National Flood Insurance Program (NFIP)

- NFIP is a Federal program enabling property owners to purchase insurance as a protection against flood losses in exchange for community management regulations that reduce future flood damages.
- In order for a citizen to be able to purchase flood insurance, the community in which they live must be a participating member of the NFIP.
- Rapid City is a participating member of the NFIP.
- Chapter 15.32 complies with NFIP Floodplain Management Requirements.

Adoption Requirement



FEMA

- Each time FEMA provides a NFIP participating community with new flood hazard information, the community is required to adopt or amend its floodplain management ordinances based on the new data.
- The newly adopted or amended ordinances must adopt the revised data and meet or exceed the minimum requirements of the NFIP.

What happens if Rapid City does not adopt the new maps and amend existing regulations before the effective date of June 3, 2013?

- The City will be suspended from the NFIP.

If Rapid City is suspended from the NFIP ...

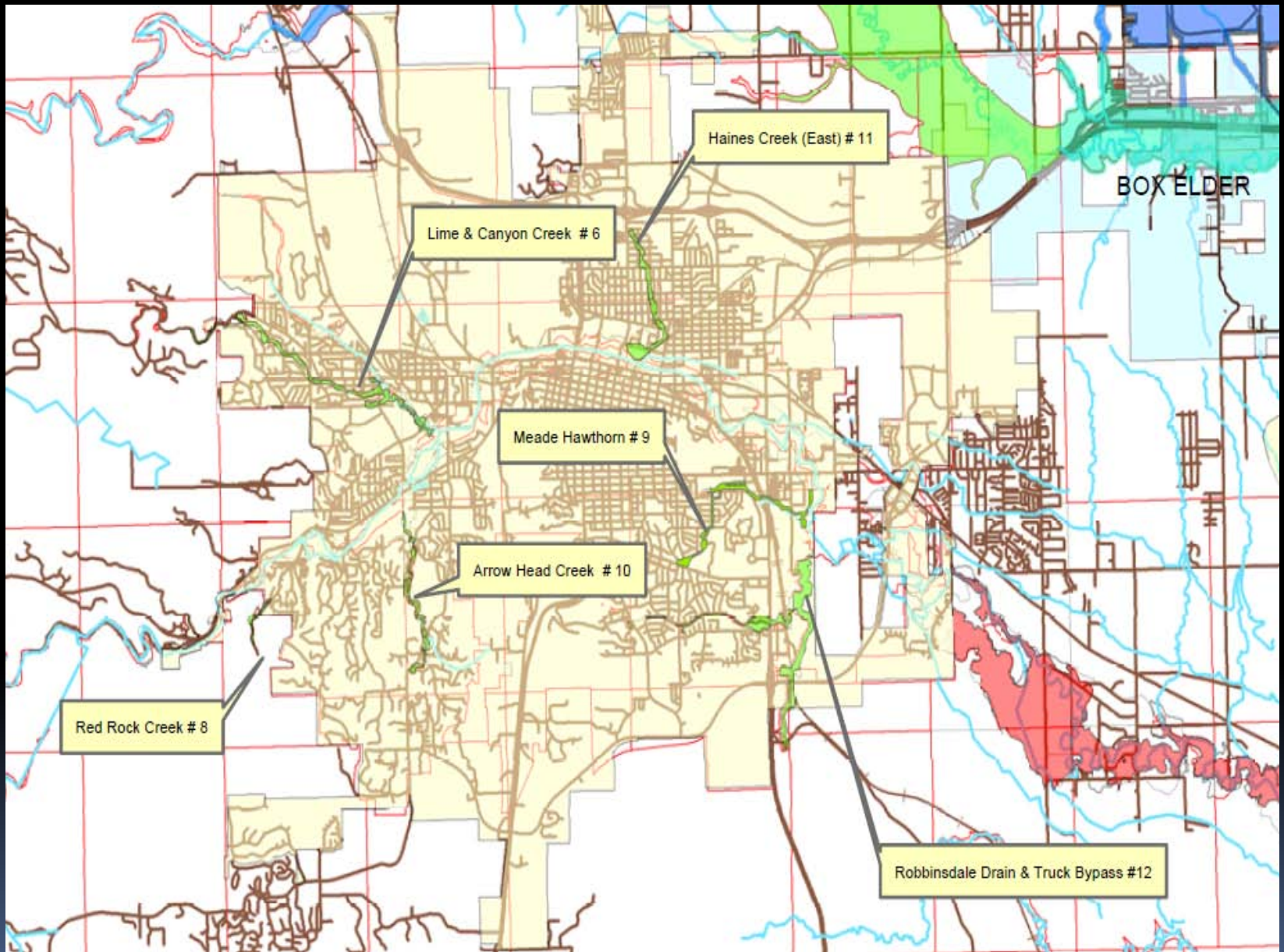
- Property owners will not be able to purchase flood insurance policies
- Federal grants or loans from HUD, EPA or Small Business Administration for development in flood hazard areas will not be available
- Federal mortgage insurance or loan guarantees will not be available (ie – FHA or VA)
- Federal disaster assistance will not be provided for damage caused by a flood

New FIRM Process

- In 2003 Congress appropriated funds and directed FEMA to update the nation's FIRMs
- July 21, 2004 – Meeting attended by FEMA,USACE and City to determine study needs and obtain data
- 2005-2010 USACE performed hydrologic and hydraulic analyses and FEMA produced preliminary FIRM
- May 4, 2010 –Preliminary Maps Issued to Community
- 30-day Community Comment Period
- June 9, 2010 FEMA Meeting/Open House (Postcards sent to residents)
- March 10, 2011 – FEMA response to comments
- June 21, 2011 - Preliminary FIRM published in the Federal Register
- July 7 & 14, 2011 – Preliminary FIRM published in local newspapers
- August 3, 2011 – FEMA Meeting/Open House (Postcards sent to residents)
- July 7, 2011 thru October 12, 2011 - 90-dayAppeal Period
- October 11, 2011 – City provided FEMA appeals received from community
- December 3, 2012 – FIRMs completed, effective June 3, 2013

CHANGES to the special flood hazard area on the new FIRM affect 800+ city property owners – half were added and half were removed.

- Some major areas of town which are affected:
 - South Canyon Creek Tributary – Capital, Pierre and 48th Street areas
 - Red Rock Canyon Tributary – Red Rock Canyon Road areas
 - Arrowhead Creek – Sheridan Lake Road areas
 - Robbinsdale Drain Tributary – Nebraska, E Centennial, Wisconsin Street areas
 - Meade Hawthorne Tributary – E Meade, E Flormann Street areas
 - Truck Bypass Tributary – north of Catron , west of Hwy 79 and east of 5th Street
 - Haines Ave Tributary – Lemmon, Wood Ave areas



Flood Insurance Implications

- If a property is mapped into a special flood hazard area and the owner has a mortgage through a federally regulated or insured lender,
- *flood insurance will be required when the FIRM becomes effective*



Community Rating System (CRS)

- City 's Floodplain Management Practices exceed the minimum requirements of the NFIP
- CRS Communities receive reduced flood insurance premiums
- City recently obtained a Class 7 rating
- Premium discount increased from 10% to 15% effective May 1, 2013

Revisions to 15.32

- Substantially Damaged or Substantially Improved Structures
- Nonconforming Uses
- Floodplain Development Permit and Certifications
- New sections added

Substantially Damaged or Substantially Improved Structures

- Cost to restore or improvements which exceed 50% of the market value of structure
- The VALUE of a structure has been revised to reflect the current Market Value of the structure.
- Previously the VALUE of the structure was determined at the time it was put into the floodplain.

Nonconforming Uses

- Ordinary maintenance repairs – including painting, decorating, replacement of doors and windows, shingles – are NOT considered modifications or additions.
- Previously these items were included when determining if a structure has received improvements totally 50% of it's VALUE.

Floodplain Development Permit and Certifications

- In compliance with NFIP requirements:
 - Permit procedure and review process has been updated
 - Certification documentation is required prior to or upon the completion of construction within the floodplain

New sections added

- Enclosure requirements
- Recreational vehicle definition and requirements
- Temporary structures definition and requirements

DFIRM Example

http://gis.rcgov.org/dfirm/ - Windows Internet Explorer

http://gis.rcgov.org/dfirm/

File Edit View Favorites Tools Help

Google Search More >> Sign In

Staff RapidMap Launch http://gis.rcgov.org/dfirm/ http://gis.rcgov.org/dfi...

Help | RapidMap

Pennington County DFIRMs

Find parcel by last name | Find parcel by TaxID 1:2,604 Go

Results

Map Contents

- Property Changes (100 year only)
 - Added by DFIRMs
 - Removed by DFIRMs
 - In both FIRMs and DFIRMs
- DFIRMs
 - Permanent Benchmarks
 - General Structures
 - GIS Roads
 - FEMA Transportation
 - Base Flood Elevations
 - Cross Sections
 - Digitized FIRMs - 100 year zone
 - FIRM Panels
 - GIS Stream Lines
 - Water Lines
 - LOMRs
 - Floodway
 - Water Areas
 - Cities
- Flood Hazard Area
 - Flood Hazard Area
- Base Layers
 - AddressPoints
 - Tax Parcels
- Rapid City Aerial Photos
 - Rapid City Aerials
- County Aerial Photos
 - County Aerials

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Done Internet | Protected Mode: On 100%

Red – Added by DFIRM

Green – Removed by DFIRM

