



Floodplain Management - Higher Standards

Presented by

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Board of Commissioners Briefing

April 1, 2025



OVERVIEW

- Purpose
- Local Ordinance Alignment & Strategy
- Community Rating System Overview
- Discussion



Local Ordinance Alignment & Strategy

Community Assistance Visit (CAV)

- CAV – June 12, 2024
- Full audit of program including but not limited to a review of our Flood Ordinance, an accounting of all notices of violation, a review of case files, elevation certificates, etc.
- Our flood standards are fully contained within our flood ordinance! They are not conflated with other development ordinances.
- Deemed a “Clean CAV” with no violations found
- Buncombe’s flood ordinance is largely based on the State’s model ordinance BUT it also includes (currently) higher standards that exceed the minimum NFIP requirements specifically – a 2-foot freeboard, enhanced protection of utilities/trades



Roy Cooper, Governor

NC Department of Public Safety
EMERGENCY MANAGEMENT

Eddie M. Buffalo Jr., Secretary
William C. Ray, Director

August 26, 2024

The Honorable Brownie Newman, Chairman
Buncombe County Board of Commissioners
46 Valley Street
Asheville, NC 28801

Re: National Flood Insurance Program (NFIP) Community Assistance Visit (CAV)

Dear Chairman Newman:

This letter is to inform you that the Community Assistance Visit (CAV) for Buncombe County conducted on June 12, 2024, has been finalized and our office has determined that no violations were found, and all items reviewed during the visit have been finalized. Currently, the CAV is considered **closed**.

Buncombe County has been enrolled in the regular phase of the National Flood Insurance Program (NFIP) since August 1, 1980, thus making flood insurance and other Federal benefits available throughout the County. Presently there are 267 flood insurance policies in force in Buncombe County.

Participation in the NFIP is voluntary. For a community to maintain compliance in the program it must effectively administer and enforce floodplain management regulations that meet or exceed the minimum standards established by the NFIP as set forth in Title 44, Code of Federal Regulations (CFR), Section 60.3. The overall goal of participation in the NFIP is to reduce the loss of lives and property from flooding. Through this process, we have observed that Ms. Lee is effectively implementing the overall goal of the NFIP which is to reduce the loss of lives and property from flooding in the community.

Please maintain all records pertaining to floodplain management indefinitely. Often agencies purge building permits and other types of zoning/development permits on a regular retention schedule; however, records pertaining to floodplain development should be kept in perpetuity.

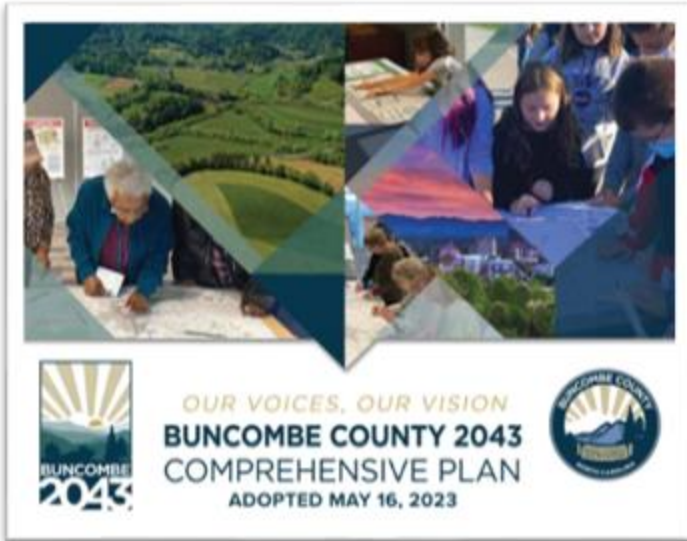


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Local Ordinance Alignment & Strategy

Comprehensive Plan



SECTION: HAZARDS & RESILIENCE

ACTION 2: Employ design standards to increase adaptive capacity and reduce exposure to hazards.

SUB-ACTION: Establish Buncombe County as a participating member of the National Flood Insurance Program's (NFIP) Community Rating System (CRS).

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Community Rating System Overview (CRS) At a Glance

- Approximately 1,700 plus communities across the United States
- Provides for flood insurance policy holder discounts based on a point scale for adopting higher standards
- NFIP CRS Coordinator's Manual
- Consistent with Hazard Mitigation Plan and Comprehensive Plan

CRS Credit Points, Classes and Premium Discounts

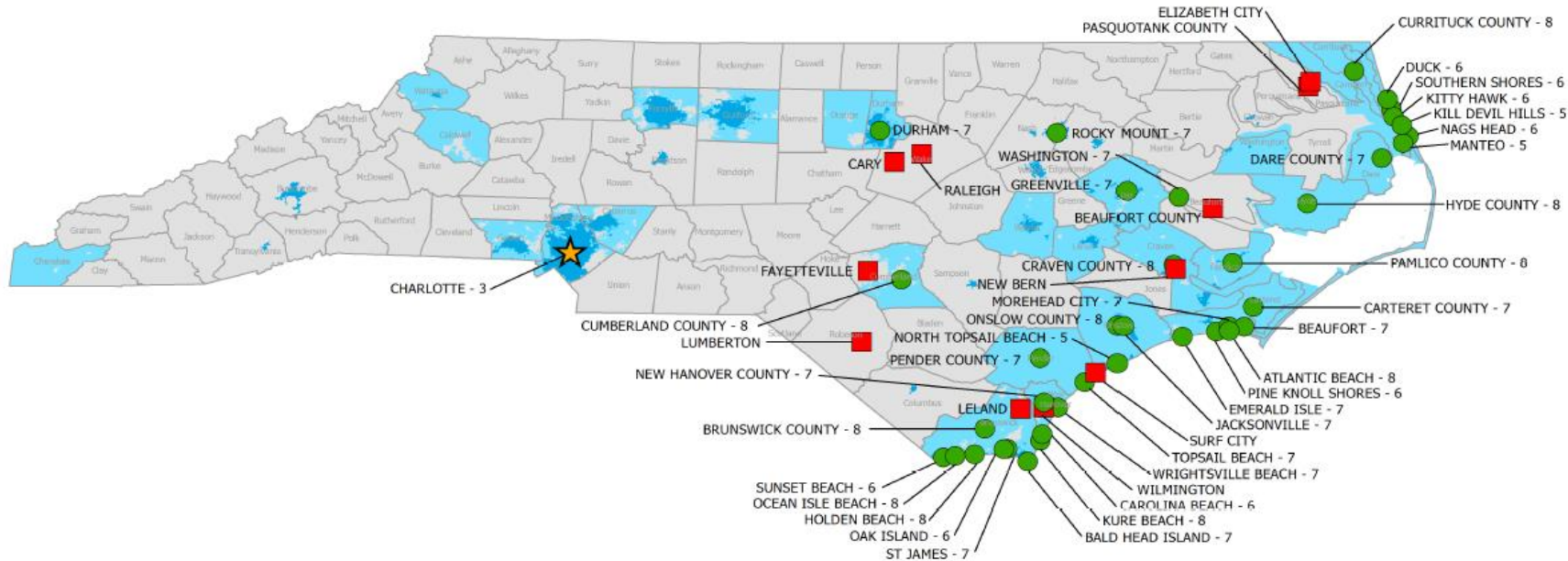
CRS Credit Points	CRS Class	CRS Discount (Premium Reduction)
4,500+	1	45%
4,000 – 4,499	2	40%
3,500 – 3,999	3	35%
3,000 – 3,499	4	30%
2,500 – 2,999	5	25%
2,000 – 2,499	6	20%
1,500 – 1,999	7	15%
1,000 – 1,499	8	10%
500 – 999	9	5%
0 – 499	10	0

* See CRS Coordinator's Manual for additional information.



Community Rating System Overview

CRS in North Carolina



★ Advanced CRS Classes

Top 50 NFIP Communities

- Participating in CRS
- Not Participating in CRS

Other NFIP Communities

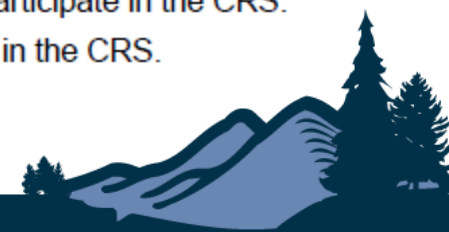
- Participating City/Town/Village
- Participating County
- Not Participating

As of July 2021, 595 communities in North Carolina participate in the National Flood Insurance Program (NFIP).

Of these communities, 95 (or 16%) participate in the Community Rating System (CRS).

Of the top 50 North Carolina communities (in terms of flood insurance policies-in-force), 39 participate in the CRS.

The remaining 11 communities present an outreach opportunity for encouraging participation in the CRS.



Community Rating System Overview

Sample Scoring

OSI1 = 250 points, for regulations that set aside all of the regulatory floodplain in a subdivision as open space

OSI2 = 150 points, for regulations that REQUIRE each lot in a new subdivision to provide a building site that is on natural high ground, out of the regulatory floodplain

OSI3 = 65 points, for regulations that require that, TO THE EXTENT POSSIBLE, each lot in a new subdivision provide a building site that is on natural high ground, out of the regulatory floodplain, or that otherwise does not adversely affect natural floodplain functions

OSI4 = 70 points, for having regulations that provide for transfers of development rights or density bonuses to encourage staying out of the regulatory floodplain. This credit can be up to 50 points if the bonus allows increased density within the same development

OSI5 = 25 points, for regulations that allow cluster development through PUDs or other means

OSI6 = 25 points, for a program that provides tax incentives to keep land open

OSI7 = 10 points, if the community's land use plan recommends open space use or low-density development of flood-prone areas

432 Elements

- a. Development limitations (DL): Up to 1,330 points for prohibiting fill, buildings, and/or storage of materials in the SFHA.
- b. Freeboard (FRB): Up to 500 points for a freeboard requirement.
- c. Foundation protection (FDN): Up to 80 points for engineered foundations.
- d. Cumulative substantial improvements (CSI): Up to 90 points for counting improvements cumulatively.
- e. Lower substantial improvements (LSI): Up to 20 points for a substantial improvement threshold lower than 50%.
- f. Protection of critical facilities (PCF): Up to 80 points for protecting facilities that are critical to the community.
- g. Enclosure limits (ENL): Up to 390 points for limiting enclosures below the base flood elevation.
- h. Building code (BC): Up to 100 points for adopting and enforcing the International Code Series.
- i. Local drainage protection (LDP): Up to 120 points for ensuring that new buildings are protected from shallow flooding.
- j. Manufactured home parks (MHP): Up to 15 points for removing the elevation exemption for manufactured homes placed in existing manufactured home parks.
- k. Coastal A Zones (CAZ): Up to 500 points for enforcing V-Zone rules inland from the V-Zone boundary.
- l. Special flood-related hazards regulations (SHR): Up to 100 points for enforcing appropriate construction standards in areas subject to a special flood-related hazard.
- m. Tsunami hazard regulations (TSR): Up to 50 points for enforcing appropriate construction standards in areas subject to a tsunami.
- n. Coastal erosion hazard regulations (CER): Up to 370 points for enforcing appropriate construction standards and setbacks in areas subject to significant coastal erosion.
- o. Other higher standard (OHS): Up to 100 points for other regulations.
- p. State-mandated regulatory standards (SMS): Up to 20 bonus points if a regulatory standard is required by the state.
- q. Regulations administration (RA): Up to 67 points for having trained staff and administrative procedures that meet specified standards.



Community Rating System Overview

Process

- Joining the CRS is a multi-step, highly involved process
- Requirements:
 - Additional staff: Current CFM staff are limited to three (3) FTE's including the Planning Director. **Due to extreme regulatory/permitting volume, we are currently augmenting with contract staff resources.**
 - Audit: Requires a new Community Assistance Visit, and more frequent audits specific to the CRS program.
 - Public Engagement: Will require community outreach, Planning Board and Board of Commissioners involvement.
 - Less autonomy: Staff will need to work closely with the State NCEM Flood Mapping Division to coordinate the next mapping cycle, model ordinance, and alignment of our customized CRS program.
- Staff recommends a tiered entry into the program. The current focus has been and remains on recovery efforts including support for the HMGP program.



Discussion

