

## FloodPlain Management and Detention Requirements

Greenwood City and County are participants in the Federal Flood Insurance Program administered by the Federal Emergency Management Agency as required by the Federal government in order for residents and businesses to be eligible for federally backed loans. This means that banks and institutions offering mortgage and business loans that are backed by Federal VA, FHA, and similar agencies are required to verify that the county is a participant and that the subject property is not located in proximity to an established flood zone unless Flood Insurance is purchased to cover the property. Further, flood insurance is only available through the National Flood Insurance Program, and is only available in participating counties. The federal site, <http://www.fema.gov><http://www.fema.gov/doc/library/nfipdescrip.doc>, offers a more in-depth description of the program.

As a participating members, the City and County are required to review each building permit application for proximity to flood prone areas identified by FEMA on the adopted flood maps published by the agency. In general, construction within the identified 100 year floodplain is prohibited unless appropriate action is taken by the landowner to prove to FEMA that the property is improperly included. Additionally, the City and County must require an elevation certificate from the owner's surveyor be filed with the department for any proposed construction in proximity to a designated floodplain. As a general condition, this applies to all lakefront property owners on Lake Greenwood, and also for properties bordering Sample Branch, Rocky Creek, Coronaca Creek, Turner Branch, Wilson Creek, Hard Labor Creek, and a number of other streams in the County.

Floodplains may not be modified by developers or landowners unless a plan is developed and approved that offsets any fill in the floodplain with new floodplain storage areas to hold any displaced water. Additionally, the plan must be submitted to FEMA for approval as a modification to the existing floodplain map before a permit will be issued. Greenwood requires that all land modifications that increase runoff be offset by detention or other means to limit the increase in flows through the established streams. On projects where an individual SCDHEC grading permit is obtained, the County requirement does not apply unless a specific problem is identified and not addressed by the State permit.