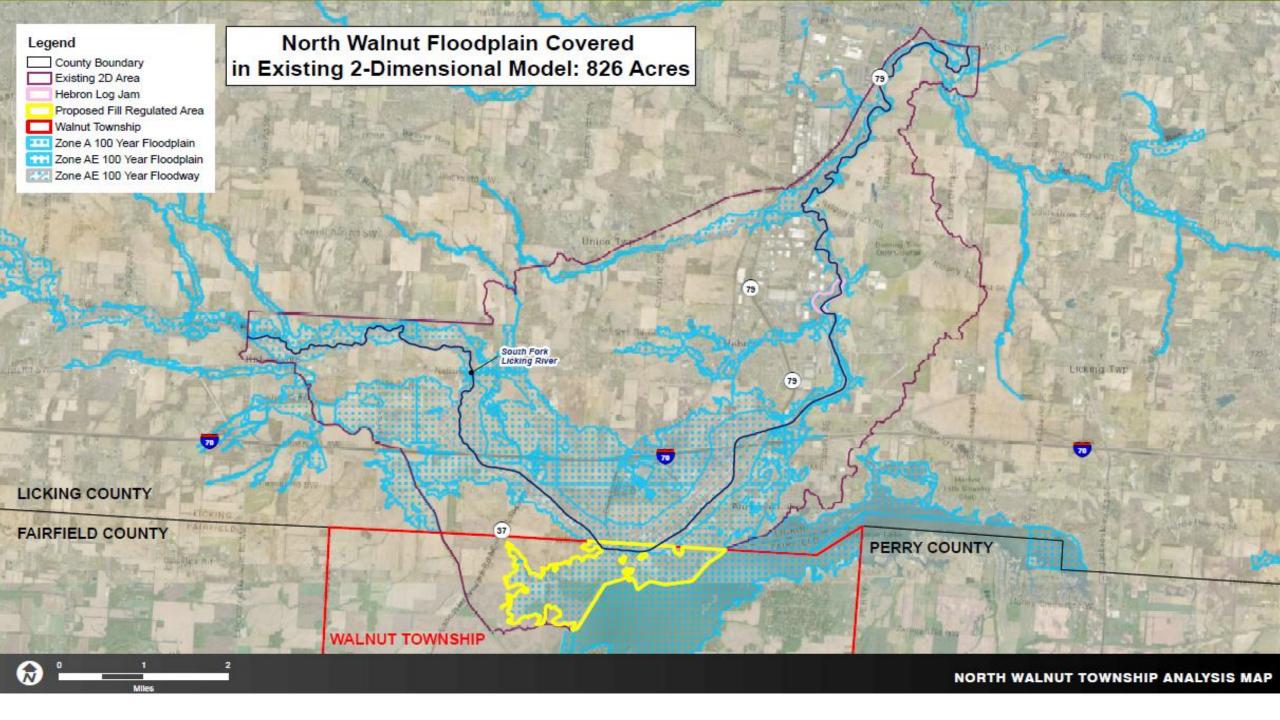


**Presenters: Kari Mackenbach, CFM** 

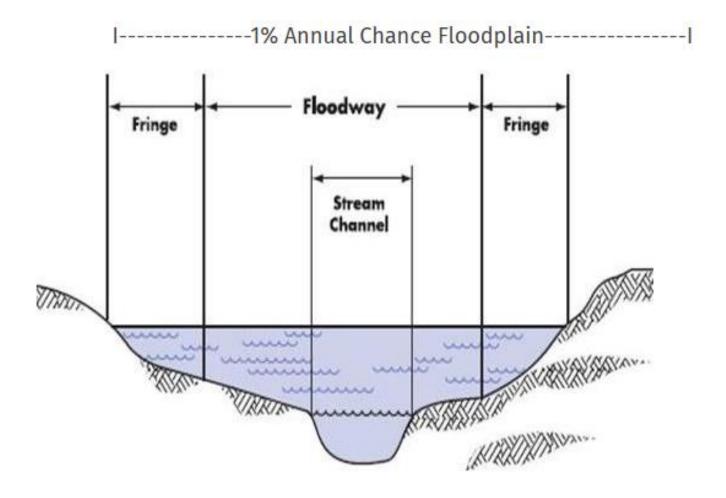








#### Floodplain Defined

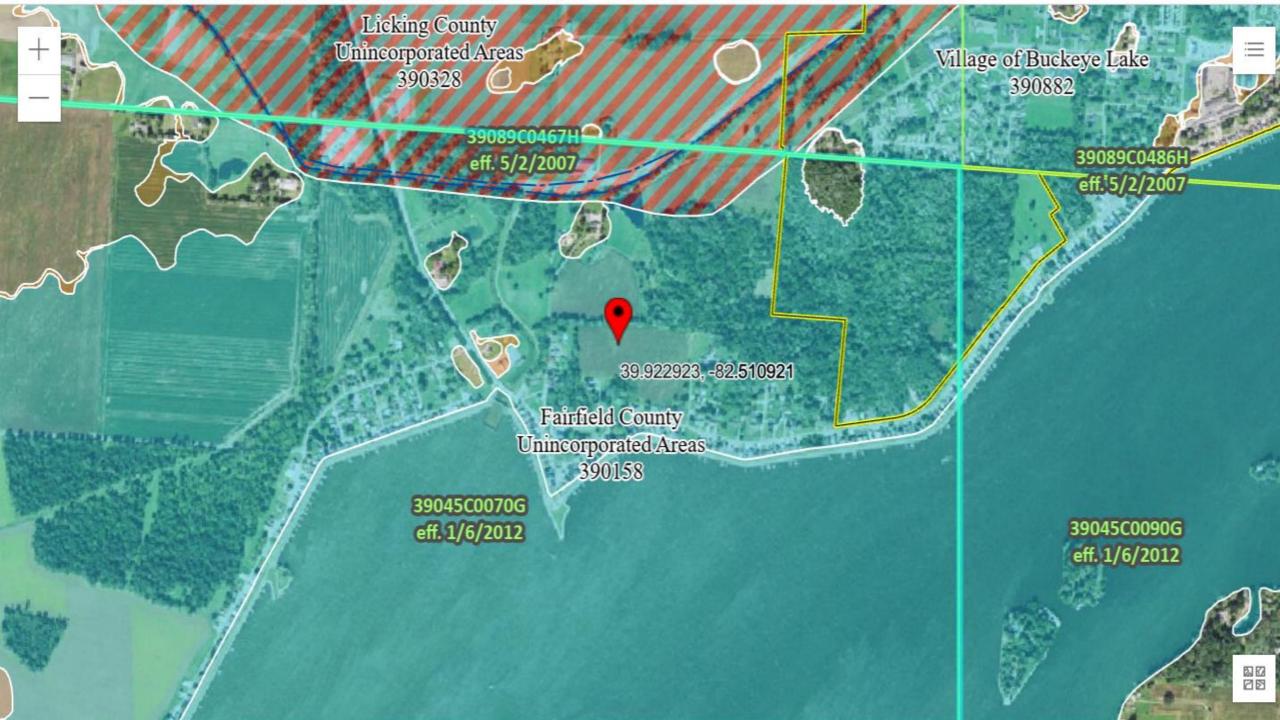




### Flat Floodplains Act Like Bathtubs









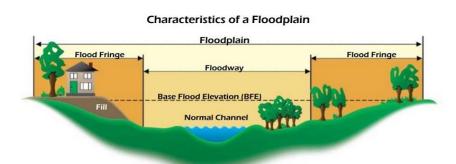
#### 5-YEAR MODEL RUN vs. JULY 14, 2017 PHOTOGRAPHS



## 5-YEAR MODEL RUN vs. JULY 14, 2017 PHOTOGRAPHS



## Minimum NFIP Standards vs. Higher Standards



The National Flood Insurance Program (NFIP) was adopted in 1968 through the passage of the <u>National Flood Insurance</u>

<u>Act</u>. It was created to address the lack of affordable flood insurance, particularly from private insurers, and to shift the burden of flood losses from taxpayers to property owners.



National Flood Insurance Program (NFIP)

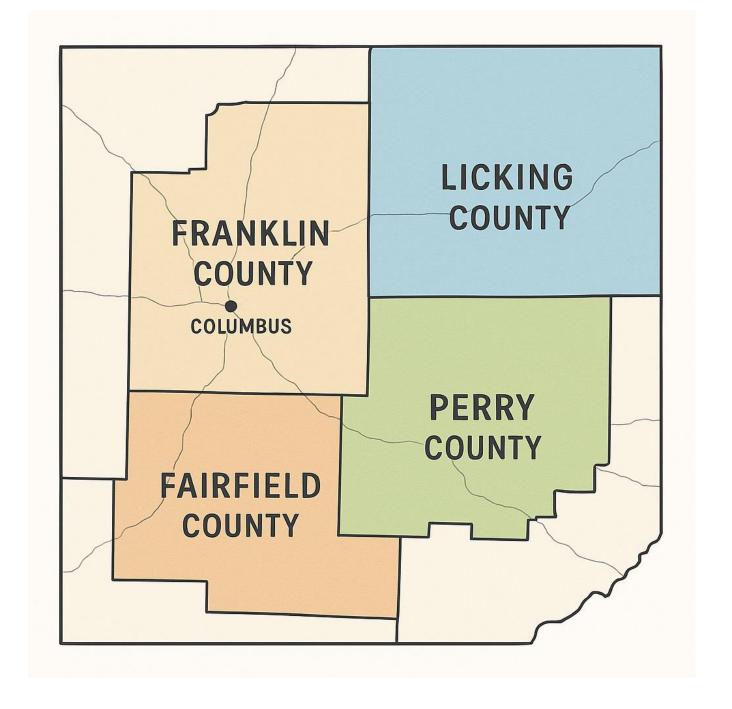
#### Floodplain Management Requirements

A Study Guide and Desk Reference for Local Officials -

**FEMA 480** 



# Central Ohio Comparison of Flood Regulations

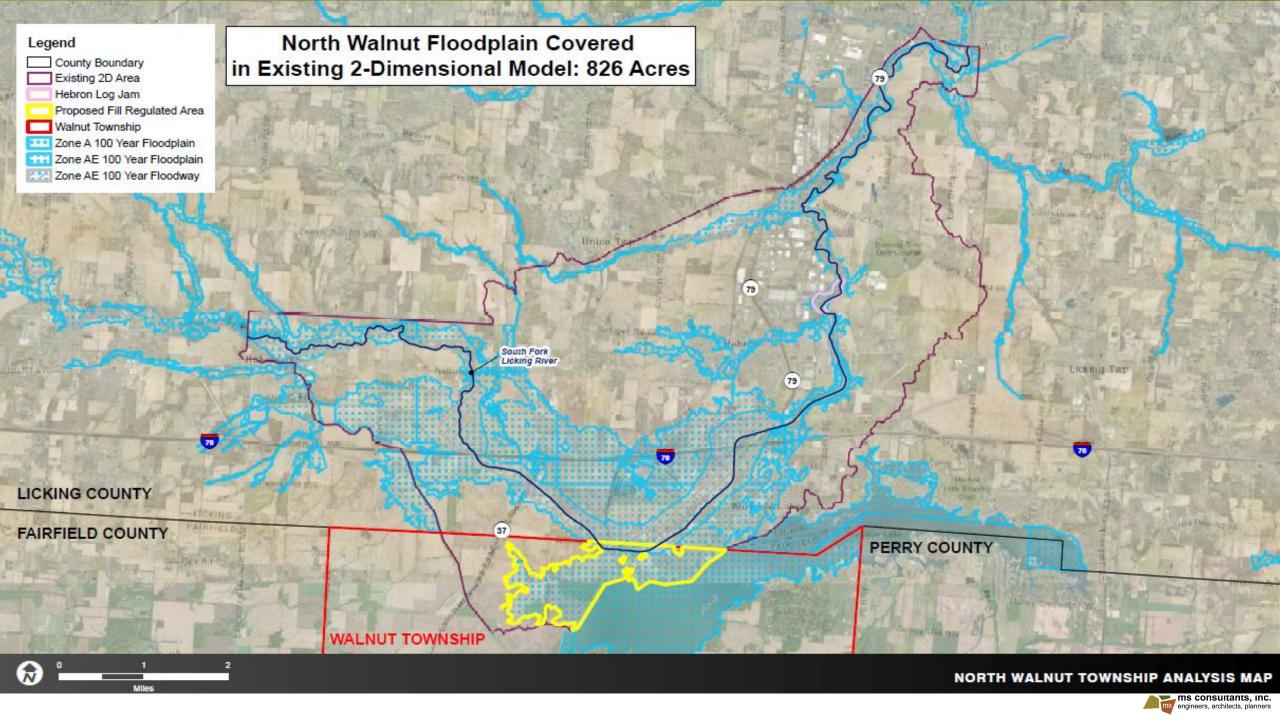


#### **Central Ohio Floodplain Regulations Comparison**

Category	Licking County (2024)	Fairfield County (2024)	Perry County (2021)	Franklin County (2007)
Effective Date	July 14, 2024	June 22, 2012	May 4, 2021	Sept 19, 2007
Mapping Basis	FEMA FIRM + Engineer Studies	FEMA FIRM + Engineer Studies	FEMA FIRM + Engineer Studies	FEMA FIRM + Engineer Studies
Permit Requirement	Required	Required	Required	Required
Stream Buffer Requirement	Required; 30 -100 ft. buffer	Not specified	Not specified	Not specified
Development Standards	BFE + 2 ft, Compensatory Storage, Streambank Buffer	BFE + 1 ft	BFE + 2 ft Per 1309.02S	BFE + 1 ft + Floodway Rise 0.5 Max
Freeboard Requirement	2 ft	1 ft	2 ft	1 ft
Compensatory Storage	Yes	No	No	No
Variance Procedures	Defined with hardship criteria	Defined with hardship criteria	Allow under conditions	Defined with hardship

<sup>\*</sup>LICKING COUNTY Additional Standard-Development in Riverine Areas without Base Flood Elevations or Floodways Where base flood elevation and floodway boundaries cannot be determined" SECTION - 4.9.D WHICH THEY USE TO DETERMINE BASE FLOOD ELEVATIONS FOR STREAMS WITHOUT ONE, AND THEN APPLY THEIR STANDARDS FOR 4.9.B-DEVELOPMENT IN RIVERINE AREAS WITH BASEFLOOD ELEVATIONS, NOW THAT YOU HAVE ESTABLISHED AN ELEVATION.





# History of Flooding in the South Fork







Granville





# 1,000 Year Plus Rainfalls in Ohio

Date	Location	Description	
August 2023	Northeast Ohio (Akron, Cleveland)	Severe flooding in Summit, Cuyahoga, and Lorian Counties, with over 5 inches of rain in a few hours.	
May 2019	Dayton and Miami Valley	Intense rainfall during the Memorial Day storms, leading to localized flooding, with rainfall totals reaching 1,000-year recurrence interval.	
July 2017	Cincinnati Metro Area	Torrential downpours in Hamilton and surrounding counties, causing road closures and property damage. Nearly 1,000-year event.	
June 2015	Northwest Ohio (Findlay)	Major rainstorm caused the Blanchard River to overflow, leading to flash flooding and damage, with recorded rainfall levels at 1,000-year recurrence intervals.	



#### To Dredge or Not to Dredge...

#### **The Geomorphic Effects of River Dredging**

<u>https://therivermanagementblog.wordpress.com/2013/03/18/thegeomorphic-effects-of-river-dredging/gement Blog</u>

#### **Understanding Dredging and Other River Management Options**

https://www.uvm.edu/seagrant/news/understanding-dredging-and-other-

river-management-options





Process for Advancing Standards for More Sustainable Development





# Benefits To Upgrading Standards

- Flood Risk Reduction
- Resiliency of the Natural System
- Faster recovery after flood events = improved economic recovery
- More sustainable development & community
- Potential for lower Flood Insurance Premium



# Discussion of Sustainable Standards

- A Zone Freeboard
- Access (ingress-egress)
- Coastal A Zones
- Compensatory Storage
- Critical Development
- Cumulative Substantial
   Damage/Substantial Improvement
- Floodway Rise
- Foundation Design

- Freeboard
- Future Conditions Mapping
- Materials Storage
- No Adverse Impact (NAI)
- Setbacks (Buffers)
- Stormwater Management
- Subdivision Regulations
- Use Restrictions
- Fill



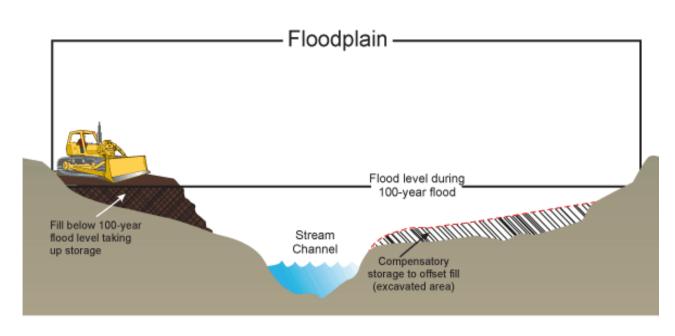
#### A Zone Freeboard

 Where no detailed 100-year flood elevation data are available in approximate A Zones, elevation of a structure's lowest floor at least 2' above the highest adjacent natural grade (HAG) touching the structure to ensure some positive drainage away from the structure

 May provide additional flood protection beyond using best available data or methods of estimating BFEs



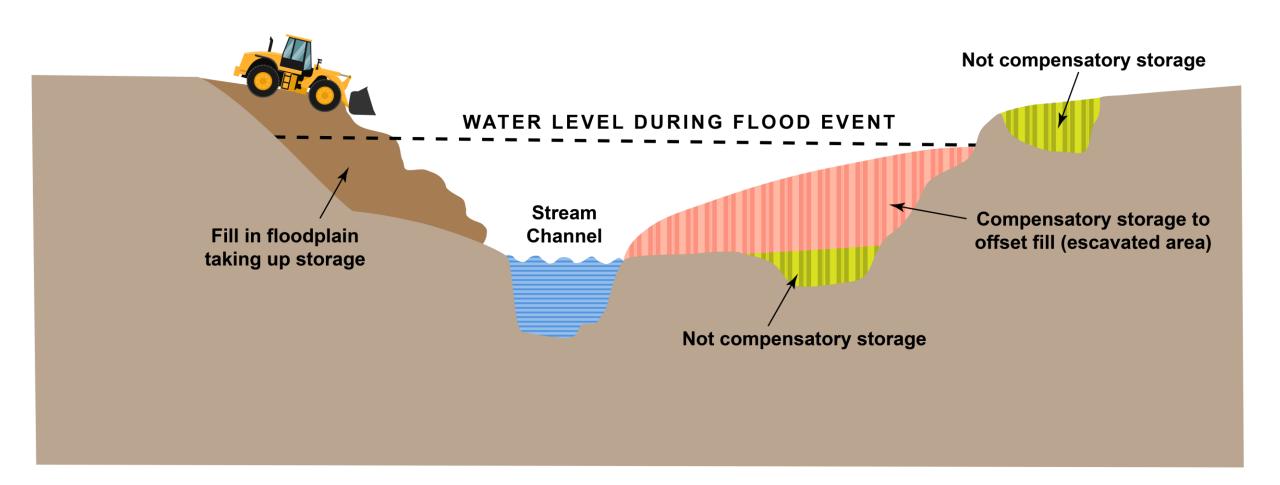
## **Compensatory Storage**



- Compensates for the loss of floodplain storage caused by filling or developing in the floodplain
- Requires the compensation for filling or other construction in the floodplain by removal of an equal amount of material from the floodplain near the proposed development
  - Sometimes referred to a "cut & fill"



#### **Not Compensatory Storage**





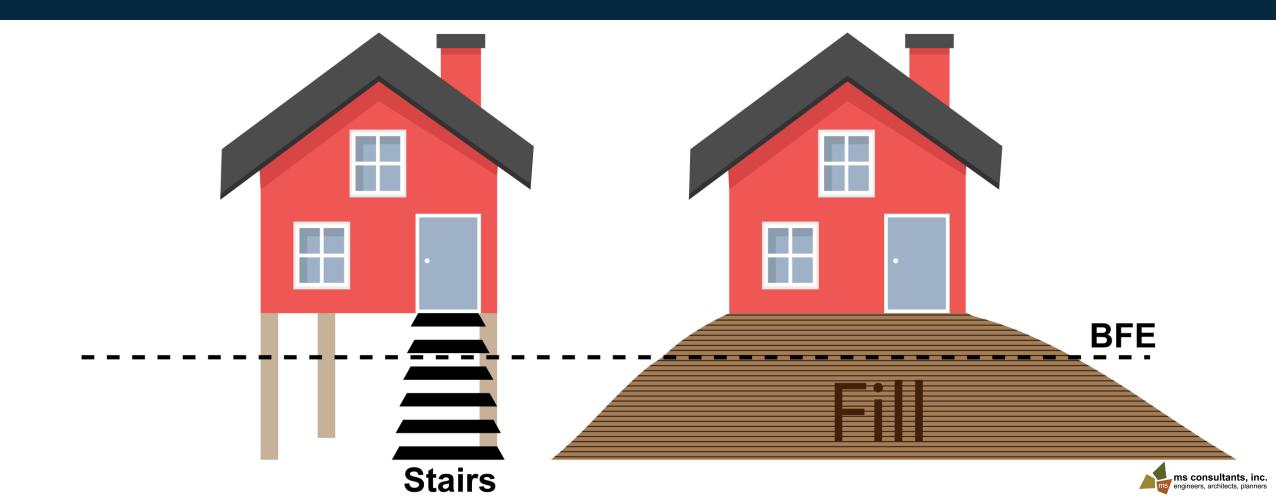
#### Fill

- Provide guidelines for the placement of fill in SFHAs
  - Minimum NFIP regulations are silent on fill
- NFIP Technical Bulletin 10 <u>Reasonably</u> <u>Safe from Flooding Requirement for</u> <u>Building on Filled Land</u> (March 2023) contains fill guidance

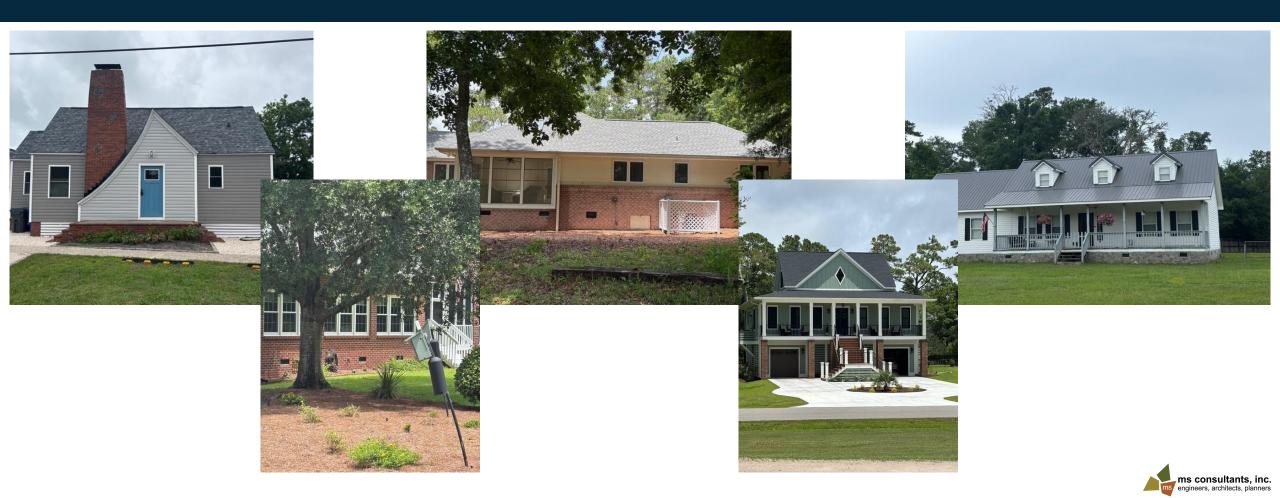




## There is Another Way...

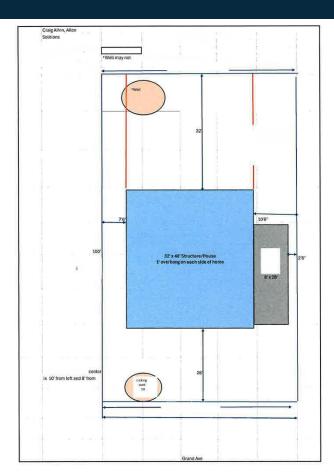


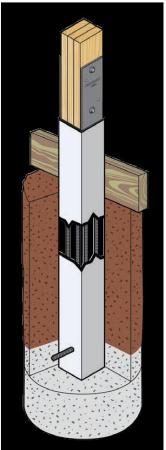
# Wilmington, NC

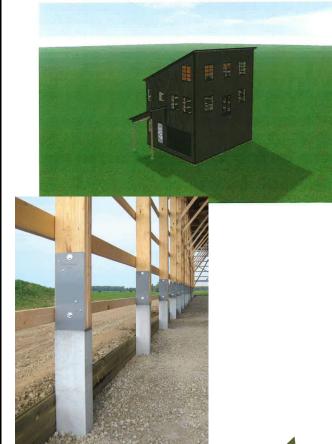


# Local Example of Elevated Home

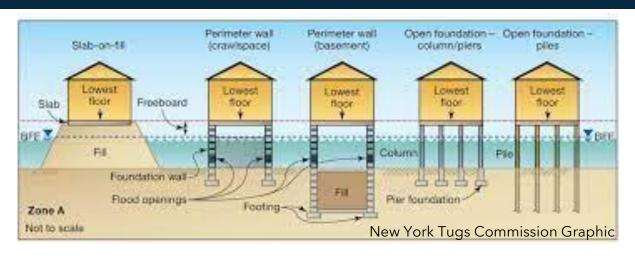
- Product is called Perma-Column
- New Build 2024
- Walnut Township
- Built within the 100-year floodplain







## **Building with Perma-Columns**



#### Pros:

- Lower cost for small to mid-sized homes.
- Keeps wood framing above flood level.
- Resistant to rot and water damage.

Additional cost for construction in floodplain:

- Foundation System: \$10,000 \$20,000
- Site Prep (minimal grading): \$5,000 \$10,000
- Engineering (anchoring, uplift protection): \$5,000
   \$15,000
- Perma-columns: \$197 \$362 for 5' precast units

#### Cons:

- Less suitable for large or heavy structures.
- Require more complex engineering for code compliance



Please note: Costs are an estimate

### **Building on Engineered Fill**

#### Additional cost for construction in floodplain:

- Site Preparation & Fill: \$20,000 \$30,000
- Foundation (elevated slab): \$20,000 \$50,000

#### Pros:

- Creates a level yard and driveway
- Compatible with slab-on-grade foundations

#### Cons:

- High cost for large elevation changes
- Requires large volumes of fill in high flood zones
- Risk of erosion or settlement over time if not properly engineered
- May increase flood insurance premiums if not properly elevated
- Doesn't solve ingress and egress issue when in the floodplain



Please note: Costs are an estimate



# Wrap-Up & Questions

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<u>Kmackenbach@msconsultants.com</u> 614-420-5936

