

## **Questions from last Stakeholder Meeting**

- 1. How do regulations regarding fill prevent serious issues from developing?
- 2. What are the regulations for placing fill in floodplains and floodways?
- 3. Does the City or County pay attention to fill in the Floodway?

#### **Also**

Clarify which rules apply to fill within the floodplain

and

Where within the floodplain do the different rules apply

## Flood Plain Regs vs Clean Water Act

Flood Plain Regulations live in the National Flood Insurance Program - NFIP

Administered by FEMA through local participating agency

Purpose

Protection and recovery from flooding with

Preserving private property rights

Clean Water Act Regulations live in the Clean Water Act

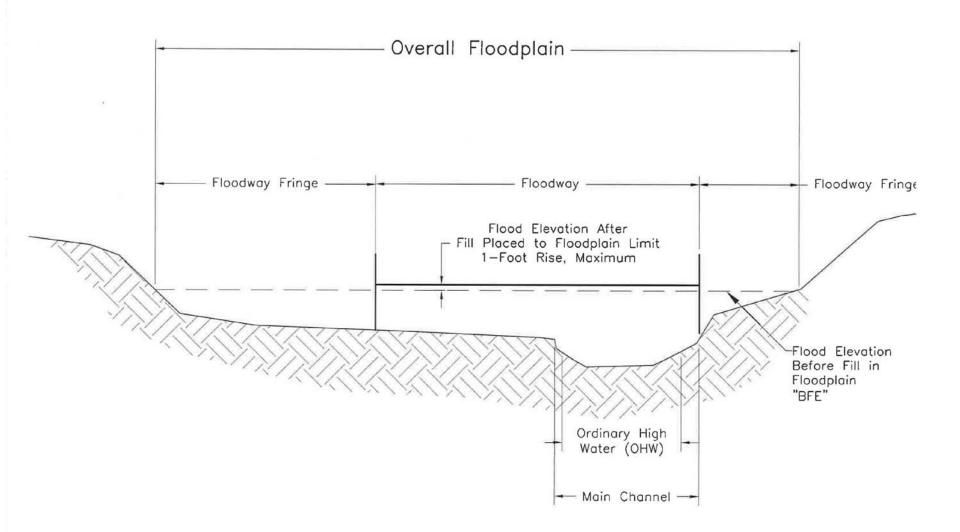
Administered by EPA through Corps of Engineers and state DNR

Purpose

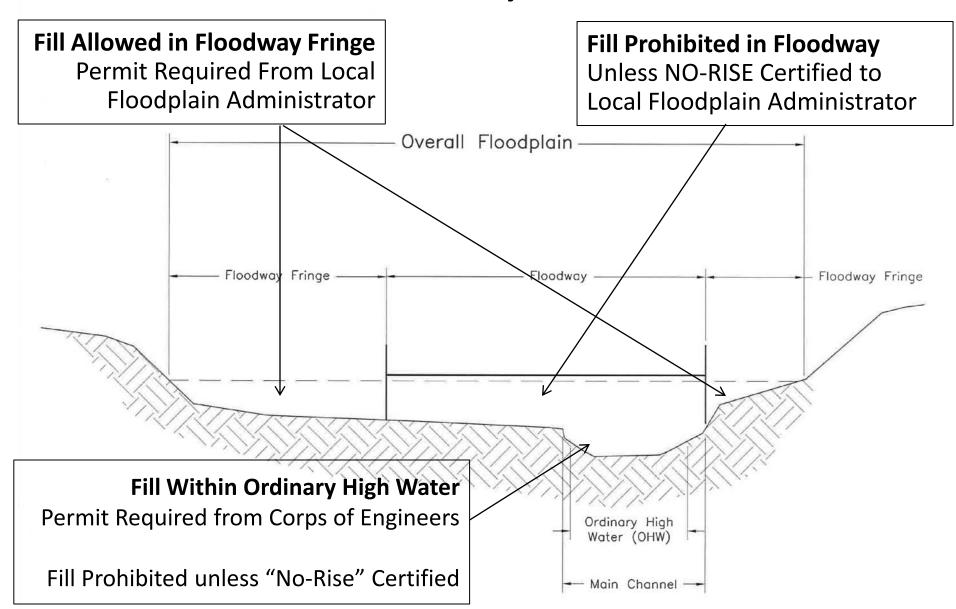
**Ensure Waters of the State are Clean** 

No Explicit Connection Between the 2 Regulations

## **Flood Plain Cross Section Schematic**



## Fill Allowed Where, Who Governs?



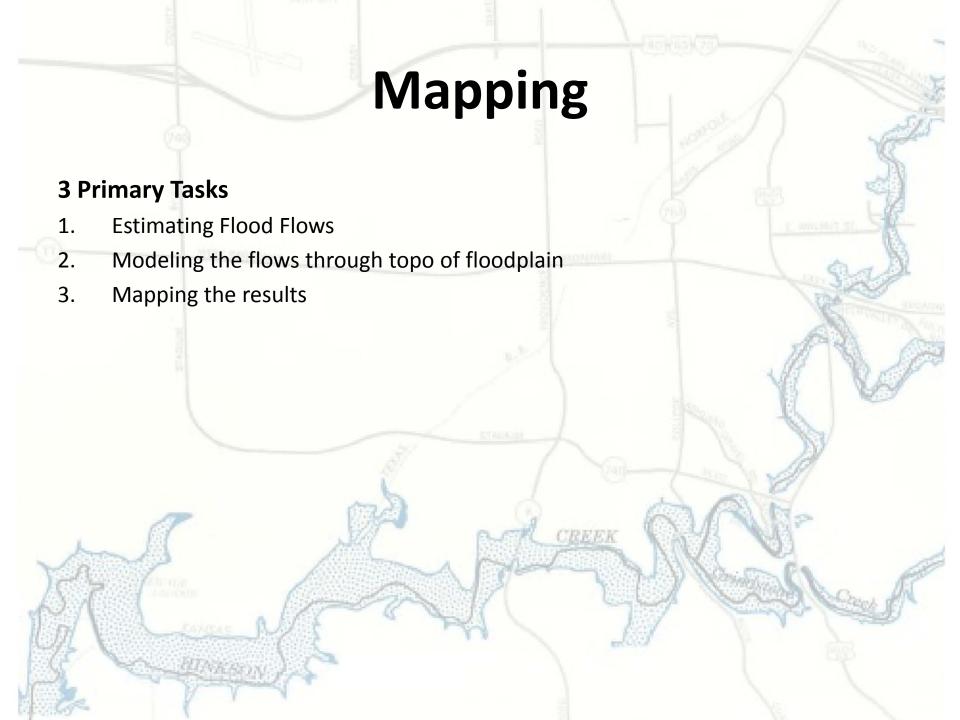
### **Back to the first 3 Questions**

#### Fill in the Floodplain and Floodway are handled through the NFIP

#### **Basic components to NFIP**

- 1. Mapping producing the maps to aid regulation and insurance
- 2. Regulations stipulating what one can and can't do in a flood plain
- 3. Insurance providing flood insurance for folks

Plus, promoting mitigation, which involves doing things to prevent flooding and preventing losses due to flooding.



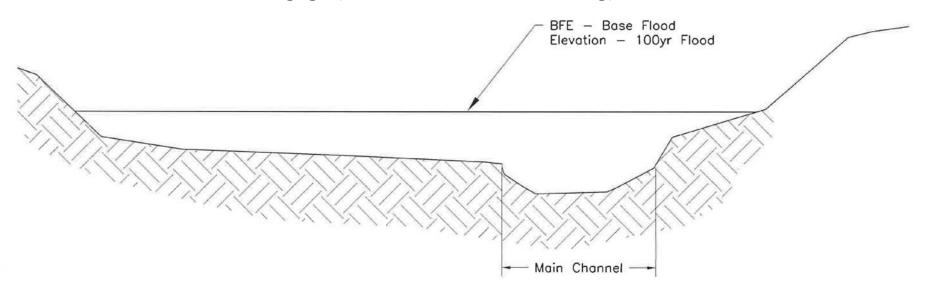
# Modeling Flows in Floodplain

#### First the Base Flood Elevations are Established

BFE = 100-year flood = 1% flood

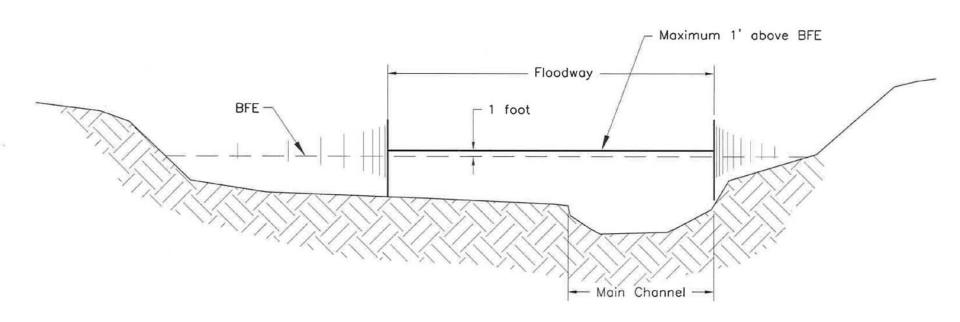
1% chance of happening in a given year

a 100yr flood has 26% chance of happening during a 30-yr mortgage (5% chance of fire occurring)



### Then the Floodway is Established

Floodway = the **idealized** (in modeling) encroachment on the floodplain from each side that will cause 1 foot of rise of 100-yr flood



# Regulations

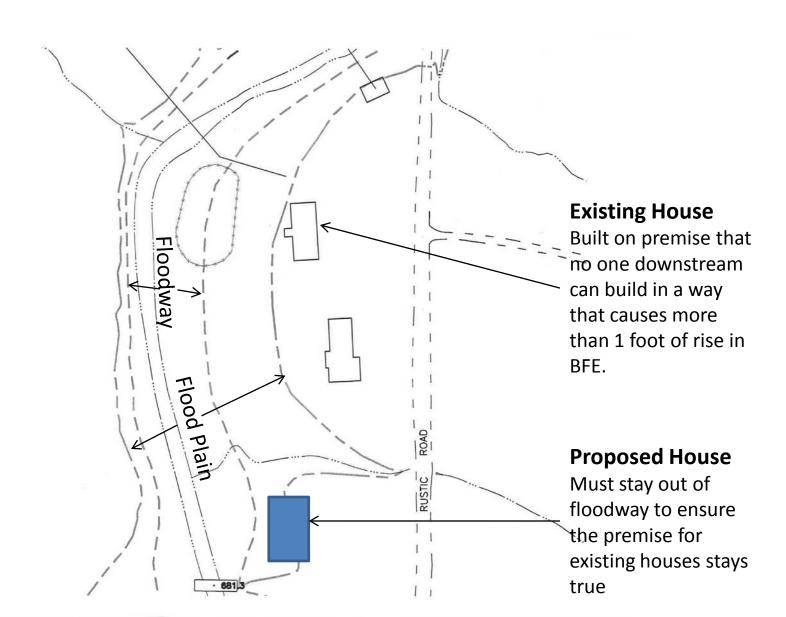
## **Two Main Requirements**

- Build Above BFE
  - Columbia Requires 2' above BFE» (FEMA Requires 1" above)
- Stay out of the Floodway
  - If building in the Floodway is necessary,
     Certify "NO-Rise" in BFE

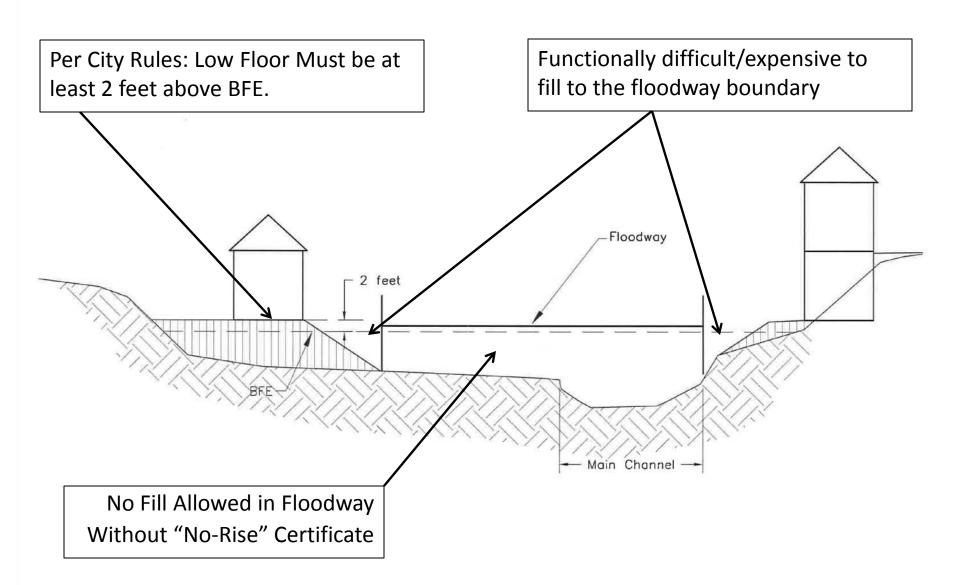
i.e. Structures like bridges need "no-rise"

## **Floodway Purpose**

a way of keeping everyone on same page



## Development in Flood Plain



### **Questions from last Stakeholder Meeting**

- 1. How do regulations regarding fill prevent serious issues from developing?
  - A. Make sure folks build high enough
  - B. Make sure there is no more than 1 foot of rise in BFE by keeping folks out of floodway
- 2. What are the regulations for placing fill in floodplains and floodways?
  - A. Fill in Flood Plain is Allowed
  - B. Fill in Floodway NOT Allowed
- 3. Does the City or County pay attention to fill in the Floodway?

Absolutely!

In order to participate in the NFIP, the City and the County agree to enact and enforce regulations to keep this from happening.



# **Estimating Flows**

- Best available information
  - Stream gauge on creek being modeled
    - Gauge on Hinkson near Providence is spotty but valuable
  - Stream guages from other, similar creeks
  - Other information
    - Soils and ground cover information
    - Rain gauge data
      - Caution! 100-year storm does not produce 100-year flood