



City Flood Repair Myths & Facts: What You Need to Know

www.ColumbiaSC.Net/Utilities-Engineering

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Myths Dispelled

Myth: The City is letting some homeowners follow different rules than the rest of the City. That doesn't seem fair.

Fact: This is not true. Every property in the City is subject to the same City of Columbia Floodplain Ordinance and all the standards and rules therein.

The City's ordinance relies on FEMA Flood Insurance Rate Maps (FIRM Map) to determine the elevations that all newly built or substantially improved structures must meet. The current City ordinance requires the elevation to be 2 feet above the base flood elevation (BFE). The BFE is the estimated flood level during a 100 year storm event.

You may have read about "special exemptions" for residents near Lake Katherine being allowed through the end of December. This is not accurate.

FEMA has a process which allows property owners to appeal the BFE levels in the FIRM Maps. Property owners must commission a hydrologic and hydraulic study from a licensed engineer and submit this study to FEMA for consideration. If the study is accepted, FEMA will recognize it as an amendment to the FIRM Map in that area. This amendment is called a Letter of Map Revision (LOMR).

A privately-commissioned LOMR was conducted for properties from the CSX Railroad to the Lake Katherine Dam and was approved by FEMA in 2015. It amends the 2010 Gills Creek FIRM Map. FEMA will be updating the Gills Creek FIRM Map in 2016, at which time the LOMR will no longer be accepted by FEMA.

Any homeowners in this area who obtain their building permit prior to December 30 will fall under the 2010 Gills Creek FIRM Maps, and may choose to build under any FEMA-accepted revisions to those maps. Homeowners who obtain their building permit after this date will be subject to the 2016 FIRM Maps.



Myth: I'm trying to get a building permit after the flood, but there is a lot more paperwork.

Fact: The City Floodplain Management and Zoning staff will be happy to answer any questions you have about the Flood Hazard Permit Application and may be able to assist you in filling it out. The application includes the following forms:

- [Application for a Permit to Develop in a Flood Hazard Area](#) (PDF)
- [Property Owners Forms](#)* (PDF) – includes Application for Substantial Damage/ Substantial Improvement Review and Owner Substantial Damage/ Substantial Improvement Repair/ Reconstruction Affidavit
**Must be notarized*
- [Contractor Forms](#)* (PDF) – includes Contractor Substantial Damage/ Substantial Improvement Affidavit and Estimated Cost of Reconstruction/ Improvement
**Must be notarized*
- [Elevation certificate](#) – a survey certifying the elevation your structure is above the BFE.

Once your Flood Hazard Permit Application is approved, you can move forward with the standard Building Permit process.



Myth: Everyone who had flood damage has to fill out the Flood Hazard Permit Application.

Fact: Depending on your situation, you may not need to fill out the Flood Hazard Permit Application.

- **Green Light.** You do not need to fill out the application if your property is not located in the 100-year floodplain or if you have an [elevation certificate](#) on file showing it is constructed at least 2 feet above [base flood elevation](#).
- **Yellow Light.** If your property is in the 100-year floodplain and you do not have an elevation certification on file, you must complete a Flood Hazard Permit Application, which includes applying for an [elevation certificate](#) and determining if the structure has **Substantial Damages*** or will require **Substantial Improvements***.

*Terms defined by the Federal Emergency Management Agency

- **Red Light.** You will need to complete a Flood Hazard Permit Application. If your property has **Substantial Damages** or will require **Substantial Improvements** to become habitable, it will first have to be brought up to compliance with the City's Flood Damage Prevention Ordinance. This means the first finished floor will need to be at least 2 feet above [base flood elevation](#). You will need to discuss your situation with the Floodplain Manager.



Myth: I can't rebuild until FEMA gives me the go-ahead.

Fact: This is not true. Once you have received your Flood Hazard Permit Application approval and have completed all other requirements to obtain your building permit, you should be able to start rebuilding.

You may want to check with your homeowners or flood insurance agent before you start repairs, though. You will also want to make sure to document any damage to your structure before you start repairs since you will likely need this for any insurance or FEMA claims.



Myth: I have to accept the damage estimate given to me by FEMA or the flood inspector.

Fact: This is not true. You can choose to accept the damage estimate given by FEMA or the flood inspector or you can get a repair estimate from a state-licensed general contractor. The City will accept either estimate for the Flood Hazard Permit Repair and building permit process.



Myth: I'm in the floodway, and my home was damaged. I'll never be able to get a permit to rebuild.

Fact: This depends on your circumstances. The City of Columbia's Floodplain Ordinance does not specifically address rebuilding of an existing structure in the floodway. The City will follow the minimum FEMA standards, which allow for reconstruction in the floodway within the existing footprint of the structure.

Any structures rebuilt or substantially improved in the floodway under this standard will need to comply with all other requirements in the Floodplain Ordinance.

See the [Floodplain Manager Letter: Rebuilding Structures in the Floodway](#) (PDF).



Myth: The City's flood permit repair process is the only process I need to understand for my flood recovery.

Fact: This may not be true. Anyone who might request assistance from FEMA needs to register by December 4th. Visit <http://www.disasterassistance.gov/> or call 1-800-621-FEMA (3362) for more information.

You should also contact your homeowners or flood insurance agent for assistance on any claims you may need to file.

More Facts You Should Know



Flood Insurance

FEMA uses several different codes to indicate the flood risk on the FIRM Maps (See [Knowing the Codes](#)). Flood insurance premiums through the [National Flood Insurance Program](#) (NFIP) are based on these codes. Property owners can find out what area they are in based on the City's [Flood Insurance Rate Maps \(FIRM\)](#). To find out more about current premiums, visit:

- NFIP: [Residential Policy Rates](#)
- NFIP: [Commercial Policy Rates](#)

Flood insurance through NFIP can cover just the building, just the contents, or building and content together. For more details on what is covered, visit [About the National Flood Insurance Program: Coverage from the NFIP](#).



FEMA Disaster Assistance

FEMA has Disaster Recovery personnel representatives at local shelters and distribution sites to start the registration process for those affected by flooding.

To register for FEMA disaster assistance, call 1-800-621-FEMA or visit www.disasterassistance.gov.



FEMA Ineligibility Letters and Appeals

Some disaster survivors affected by the severe storms and flooding in South Carolina may receive a letter from the Federal Emergency Management Agency saying they are ineligible for disaster assistance.

For more details, visit www.fema.gov/news-release/2015/10/15/fema-ineligibility-letters-may-not-be-last-word



Substantial Damage

Substantial Damage means damage of any origin sustained by a structure where the cost of restoring the structure to its before-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

Note: The cost of repairs must include all costs necessary to fully repair the structure to its pre-damaged condition.



Substantial Improvements

Substantial Improvements mean improvements of any origin where the cost of improving the structure would equal or exceed 50 percent of the market value of the structure before the improvements are made.

Note: The cost of improvements must include all costs necessary to fully improve the structure.