

Q & A Flood

Why does the City feel it necessary to make this change to 14 feet or base flood elevation whichever is higher?

Answer: The new preliminary flood maps have been released by FEMA, and they are in alarming contrast with the current maps. The technology on which the new maps are based is different from the technology on which the current maps are based.

Why are the new maps concerning to the Isle of Palms?

Answer: If the Isle of Palms does not make an ordinance change, the results of new preliminary maps, when adopted, will allow construction to occur either at much lower elevations than currently allowed today and, in some cases, would allow construction at grade. New houses could be constructed at elevations that would have sustained major damage during Hurricane Hugo.

What makes the City of Isle of Palms feel as though its determination regarding the elevation of structures is superior to the federal government's determination.

Answer: The City does not feel its determination to be superior, just more conservative with respect to the risk of catastrophic damages. The City of Isle of Palms had Hurricane Hugo in 1989 providing an actual frame of reference for the effects of a catastrophic hurricane on the island. One key frame of reference is the amount of flooding that occurred from storm surge.

If an owner wanted to build a new home to an elevation that would be prone to damage in a storm event, what interest does the City have in preventing this?

Answer: The recovery from a storm is an enormous burden on the City's budget, staff and resources. This burden can be reduced by building structures that are more resilient to storm damage. Additionally, the City has an interest in the safety of its residents and owners of newer, code-compliant homes have an expectation that their home is safe.

Will this ordinance change affect my flood insurance premiums?

Answer: No. This ordinance change would have no effect on your flood insurance premiums. Insurance companies base flood insurance rates on the elevation as determined by the federal flood maps. The City's having a stricter, more conservative elevation will not affect flood insurance premiums, but will facilitate less risky construction when it comes disaster preparedness.

If I have a house that is lower than 14', will this ordinance require that I raise my home to at least 14'.

Answer: No. This ordinance amendment would only affect new construction or substantially improved homes (work having a value of more than 50% of the value of the existing home).

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Why is this ordinance amendment necessary?

Answer: Without this ordinance amendment, over time, the City's resilience to flood losses may be compromised. Some areas on the Isle of Palms which are identified in the preliminary (new) flood maps are not in a flood zone at all meaning properties would not be required to have flood insurance and new homes could be built at grade.

Where can I learn what my current elevation and zone is and compare it to what the preliminary maps show it will be when these maps are adopted?

Answer: A useful tool has been created that allows you to input your address and see the current elevation and zone and what the preliminary or new elevation and zone would be. Here is the link to that tool:

<http://chascogis.maps.arcgis.com/apps/View/index.html?appid=33df503a50284fcf8c4564930741a1b1>

To view the different flood zones, click on the arrow to the right of "FEMA 2016" in the "Layers" box and check either "prelim flood zone" or "current flood zone."

How much study went into determining that 14 feet is a sound number?

Answer: City Council requested that the Planning Commission study the potential effects of the preliminary flood maps. The Commission met six times to research this answer, and they concluded that additional elevation should be considered. The basis for their recommendation of 14 feet is that this elevation is one foot above the flood waters associated with Hurricane Hugo.