

side the mapped SFHA, you are not doing future occupants any favors by ignoring the known flood hazard.

REGULATING APPROXIMATE A ZONES

The second occasion where you may vary from the data provided by FEMA is in approximate A Zones. Approximate A Zones are those areas not studied by the detailed hydrologic/hydraulic methods. These areas are shown as “unnumbered A zones” on the FIRM and “approximate 100-year flood zones” on the Flood Boundary Floodway Map. The FIS will not contain specific base flood elevations for approximate study areas nor will there be a floodway/fringe designation on the FBFM.

44 CFR 60.3(b) *When the Administrator has designated areas of special flood hazards (A zones) by the publication of a community's FHBM or FIRM, but has neither produced water surface elevation data nor identified a floodway or coastal high hazard area, the community shall...*

(3) *Require that all new subdivision proposals and other proposed developments (including proposals for manufactured home parks and subdivisions) greater than 50 lots or 5 acres, whichever is the lesser, include within such proposals base flood elevation data;*

(4) *Obtain, review and reasonably utilize any base flood elevation and floodway data available from a Federal, State, or other source, including data developed pursuant to paragraph (b)(3) of this section, as criteria for requiring that new construction, substantial improvements, or other development in Zone A on the community's FHBM or FIRM meet the standards ...*

Regulating development in approximate or unnumbered A Zones is one of the tougher jobs you'll face, especially in counties that have large areas of such zones. 44 CFR Section 60.3(b)(4) requires that you make every effort to use any flood data available in order to achieve a reasonable measure of flood protection. Further, many states and local ordinances require a base flood elevation before a permit can be issued for any development.

Here are some tips in obtaining data needed for unnumbered A Zones. Whichever method you use, be sure to record on the permit records where the flood elevation came from. This will help you be consistent with future development in the same area.

- ◆ Check with your state NFIP coordinator. Some states have regulations or guidance on how to obtain regulatory data. Some have repositories of data or may help conduct a new study.
- ◆ Check with local flood control, sanitary or watershed districts. Like state agencies, they may have their own programs for developing new flood data.

- ◆ If a body of water forms a boundary between two communities, the community on the other side may have a detailed study. Such base flood data are valid for both sides of a body of water.
- ◆ Ask the U.S. Army Corps of Engineers, U.S. Department of Agriculture/Natural Resources Conservation Service, or U.S. Geological Survey if they have knowledge of any flood studies, unpublished reports, or any data that may pertain to the area in question.
- ◆ If the property is along a stream that is near state highway structures such as bridges or culverts, the state highway department may have done a flood study to properly size the structure.
- ◆ If the property is on a river with a power-generating dam, the dam owner may have had to conduct a study for federal licensing.
- ◆ See if your engineer or the developer will conduct a study to calculate BFEs.

Data obtained from one of these other sources should be used as long as they:

- ◆ Reasonably reflect flooding conditions expected during the base flood,
- ◆ Are not known to be technically incorrect, and
- ◆ Represent the best data available.

The FEMA publication *Managing Floodplain Development in Approximate Zone A Areas: A Guide for Obtaining and Developing Base (100-Year) Flood Elevations* provides information on a number of methodologies for developing BFEs in approximate A zones. These methodologies range from detailed methods that produce BFEs and perform floodway analyses similar to those developed for a Flood Insurance Study to simplified methods that can be used in isolated areas where more costly studies cannot be justified.

If your community has approximate A Zones that are likely to be developed, you should get a copy of this document and have your engineer review it. You can also download FEMA's Quick-2 software for computing flood elevations from the FEMA flood hazard mapping website.

Small developments

If the project is an isolated building, such as a single-family home in an undeveloped area or a subdivision or other development that does not meet the thresholds in 44 CFR Section 60.3(b)(3), you still must ensure that the building is protected from flood damages by meeting the requirements of 44 CFR 60.3(a)(3). This paragraph requires you to determine if the site is reasonably safe from flooding and, if it is not, that you ensure the building is constructed with methods and practices that minimize flood damages and meets other construction requirements. In nearly all cases the only way to do this is to require that the building be elevated to above an elevation that you determine.

There are several possible ways of establishing this elevation:

- ◆ Walk the site with the property owner and find a site on high ground for the building. Sometimes by this method alone you can determine a safe building site or establish a safe building elevation, particularly in the floodplain of a small stream. Sometimes detailed topographic maps are available that may help.
- ◆ Use historical records or the flood of record (the highest known flood level for the area). It may be that a recent flood was close to the base flood. If records of the recent flood can be used, base your regulatory flood elevations on them (or add a foot or two to the historical flood levels to provide a margin of error). Before you do this, get a second opinion from your state NFIP coordinator, FEMA Regional Office or other agency that is familiar with the flood data you want to use.
- ◆ Require protection to a set elevation such as at least five feet above grade. Only use this approach if you feel confident that the five feet of elevation will provide adequate flood protection to the building.
- ◆ Require the permit applicant to develop a base flood elevation or develop one yourself using one of the methods in the FEMA publication *Managing Floodplain Development in Approximate Zone A Areas: A Guide for Obtaining and Developing Base (100-Year) Flood Elevations*. This will usually require the services of an engineer, but will be worth the additional expense if it is the only way to make sure the building is protected from flood damage. There are several methods of determining BFEs at varying costs and levels of detail.

The first three methods are not as good as requiring protection to a BFE. However, they may be more appropriate for small isolated projects where the costs of developing BFE information will be high relative to the cost of the building. The third approach will result in lower flood insurance rates than if the building had no protection, but the rates are not as favorable as they would be if a BFE were calculated. Examples of the possible rates are discussed in Unit 9, Section B.

Larger developments

You are encouraged to discuss the flood hazard as early as possible in discussions with subdividers and developers of large areas. If a subdivision or planned unit development will be partially in the floodplain, there may be ways to avoid building in the flood hazard area, which can save the developer the cost of a flood study.

44 CFR 60.3(b)(3): *[Communities must] Require that all new subdivision proposals and other proposed development (including proposals for manufactured home parks and subdivisions) greater than 50 lots or 5 acres, whichever is the lesser, include within such proposals BFE data.*

Any subdivision or other large development that meets this threshold must be evaluated to determine if the proposed site is in an approximate A Zone and whether BFEs are required. If BFEs are required, the developer must conduct the required study (the community, state or other agency may provide assistance). While the study must provide BFEs, you may want to require a floodway delineation and inclusion of other data needed to ensure that the building sites will be reasonably safe from flooding.

BFE data are required for the affected lots in the subdivisions shown in Figure 5-2 and Figure 5-3. Figure 5-2 shows a 76-lot subdivision with several lots clearly affected by an approximate Zone A area. The subdivision depicted in Figure 5-3 is only 12 lots, but BFEs are required because the subdivision covers more than five acres and clearly shows buildable sites affected by an approximate Zone A area.

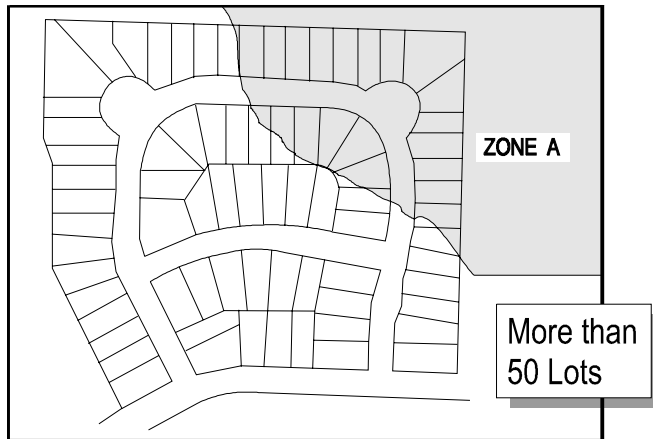


Figure 5-2: Proposed 76-lot subdivision

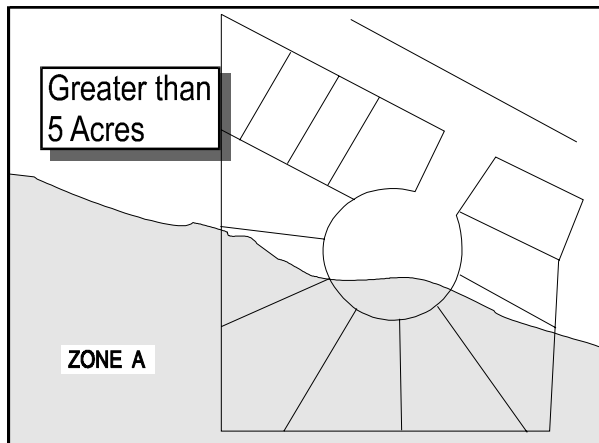


Figure 5-3: Proposed 6.7-acre subdivision

In Figure 5-4, the entire approximate Zone A area is to be left as open space. If the planned subdivision shows the floodplain is contained entirely within an open space lot, it may not be necessary to conduct a detailed engineering analysis to develop BFE data.

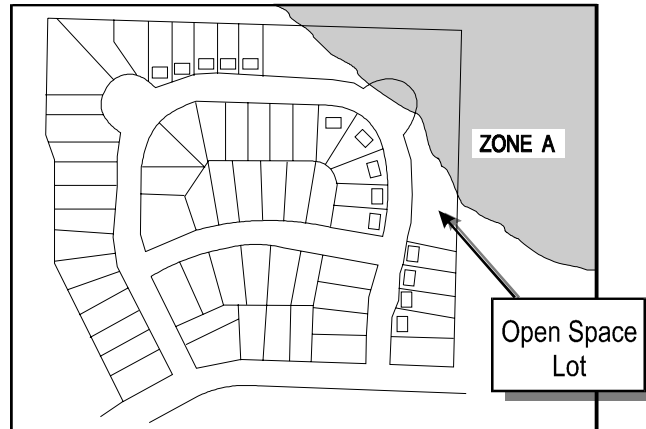


Figure 5-4: Proposed 76-lot subdivision

44 CFR 65.3: *As soon as practicable, but not later than six months after the date such information becomes available, a community shall notify the Administrator of [map] changes by submitting technical or scientific data in accordance with this part.*

When a developer prepares a detailed flood study in an approximate A Zone, you must submit the new flood information to FEMA within six months. The community can pass that cost on to the developer by requiring that he or she submit a request for a Letter of Map Revision as a condition of approving the development.



CRS credit is provided if BFEs, floodways and related regulatory data are provided in areas not mapped by the NFIP. This credit can be found in Activity 410, Section 411, of the *CRS Coordinator's Manual* or the *CRS Application*.

DRAFT REVISED NFIP DATA

The third situation where a community may vary from the official FEMA data is when FEMA has sent some preliminary data to the community for review. Communities are required to “reasonably utilize” the data from a draft or preliminary FIRM or flood insurance study.

Four scenarios are possible: