

## D. ENCROACHMENTS

Once a permit application is received and the proposed project is ready for review, the next job is to ensure that the project will not impose flood problems on other properties.

***Basic rule #3: Development must not increase the flood hazard on other properties.***

This is more of a concern in riverine situations where a project may dam or divert flowing water onto other properties or increase flood flows downstream. To prevent this, communities adopt floodways to designate those areas where flood flows are most sensitive to changes brought by development.

Communities must regulate development in these floodways to ensure that there are no increases in upstream flood elevations. For streams and other watercourses where FEMA has provided BFEs, but no floodway has been designated, the community must review developments on a case-by-case basis to ensure that these increases do not occur.

### REGULATORY FLOODWAYS

**44 CFR 59.1 Definitions:** *"Regulatory floodway" means the channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height.*

As explained in Unit 3, Section B, the floodway is the central portion of a riverine floodplain needed to carry the deeper, faster moving water. Buildings, structures and other development activities—such as fill—placed within the floodway are more likely to obstruct flood flows, causing the water to slow down and back up, resulting in higher flood elevations.

A floodway is included with most riverine Flood Insurance Studies and will generally be shown on the Flood Insurance Rate Map (FIRM). Some of the older Flood Insurance Studies will have a separate floodway map. The community officially adopts its “regulatory floodway” in its floodplain management ordinance.

### ENCROACHMENT REVIEW

All projects in the regulatory floodway must undergo an encroachment review to determine their effect on flood flows and ensure that they do not cause problems. Development projects in the flood fringe by definition do not increase flood heights above the allowable level, so encroachment reviews are not needed.

**44 CFR 60.3(d)(3):** *[In the regulatory floodway, communities must] Prohibit encroachments, including fill, new construction, substantial improvements, and other development within the adopted regulatory floodway unless it has been demonstrated through hydrologic and hydraulic analyses performed in accordance with standard engineering practice that the proposed encroachment would not result in any increase in flood levels within the community during the occurrence of the base flood discharge.*

The objective of this requirement and the floodplain management ordinance to ensure that the floodway is reserved to do its natural job: carrying floodwater. The preferred approach is to avoid all development there.

Once your community adopts its floodway, you must fulfill the requirements of 44 CFR 60.3(d). The key concern is that each project proposed in the floodway must receive an encroachment review, i.e., an analysis to determine if the project will increase flood heights. You may also want to require that this review determine if the project will cause increased flooding downstream. Note that the regulations call for preventing ANY increase in flood heights. This doesn't mean you can allow a foot or a tenth of a foot – it means zero increase. If you do not limit the increase to zero, small increases in flood heights from individual developments will cumulatively have significant impacts on flood stages and flood damages. Under NFIP minimum requirements, it is assumed that there will be no cumulative effects since the permissible rise for any single encroachment is zero.

Projects, such as filling, grading or construction of a new building, must be reviewed to determine whether they will obstruct flood flows and cause an increase in flood heights upstream or adjacent to the project site.

Projects, such as such as grading, large excavations, channel improvements, and bridge and culvert replacements, should also be reviewed to determine whether they will remove an existing obstruction, resulting in increases in flood flows downstream.

Your community may conduct the encroachment review, or you may require the developer to conduct it. Most local permit officials are not qualified to make an encroachment review, so most require that this be done by an engineer at the developer's expense.

As the permit reviewer, it is the community's job to ensure that an activity will not cause a problem. You have two options for doing this: For every project you could require the applicant's engineer to certify that there will be no rise in flood heights or you can make the determination for minor projects.

**Encroachment certification:** To ensure that the encroachment review is done right, you may want to require the developer to provide an encroachment certification. This is often called a "no-rise" certification because it certifies that the development project will not affect flood heights. An example of a form developed by the North Carolina state coordinating agency is shown in Figure 5-5.

The certification must be supported by technical data, which should be based on the same computer model used to develop the floodway shown on the community's map.

<b>“NO-RISE” CERTIFICATION</b>
<p>This is to certify that I am a duly qualified registered professional engineer licensed to practice in the State of _____</p>
<p>It is further to certify that the attached technical data supports the fact that proposed _____ (Name of Development) will not impact the 100-year flood elevations, floodway elevations, or floodway widths on _____ (Name of Stream) at published sections in the Flood Insurance Study for _____ (Name of Community) dated _____ (Study Date) and will not impact the 100-year flood elevations, floodway elevations, or floodway widths at unpublished cross-sections in the vicinity of the proposed development.</p>
<p>Attached are the following documents that support my findings:</p> <p>_____</p> <p>_____</p>
<p>Date: _____</p>
<p>Signature: _____</p>
<p>Title: _____ {SEAL}</p>

Figure 5-5: Example no-rise certification

Although your community is required to review and approve the encroachment review, you may request technical assistance and review from the FEMA Regional Office or state NFIP Coordinator. If this alternative is chosen, you must review the technical submittal package and verify that all supporting data are included in the package before sending it to FEMA.

**Minor projects:** Some projects are too small to warrant an engineering study and the certification. Many of these can be determined using logic and common sense: a sign post or telephone pole will not block flood flows. Barbed wire farm fences that will be pushed over or ripped out early in the flood may also be permitted without a certification; however, larger more massive fences could be an obstruction to flood flows and may require an engineering study and certification. A driveway, road or parking lot at grade (without any filling) won't cause an obstruction, either.

Building additions, accessory buildings, and similar small projects can be located in the conveyance shadow. This is the area upstream and downstream of an existing building or other obstruction to flood flows. Flood water is already flowing around the larger obstruction, so the addition of a new structure will not change existing flood flow.

Determining the limits of the conveyance shadow is illustrated in Figure 5-6. Small structures located completely within the shadow can be permitted without the engineering analysis needed for a no-rise certification.

*Note: Just because a small structure can be located in the conveyance shadow, it is still preferable to keep all development out of the floodway. Don't forget: all buildings must be elevated or otherwise protected from the base flood.*

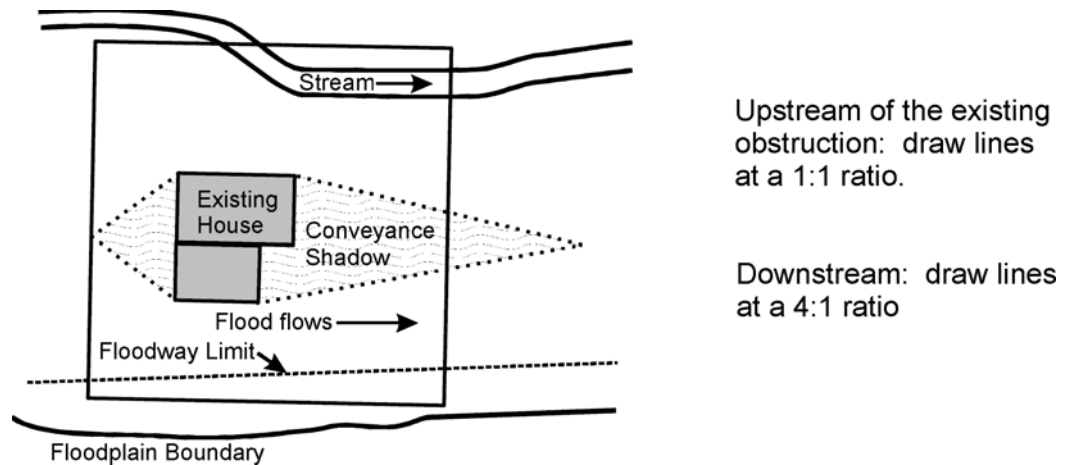


Figure 5-6. Determining the conveyance shadow

## STREAMS WITHOUT FLOODWAY MAPS

If your community has a FIRM with base flood elevations along rivers or streams, but no mapped floodway, you must evaluate all development to ensure that it will not increase flood stages by more than one foot.

**44 CFR 60.3(c)(10):** *[Communities must] Require until a regulatory floodway is designated, that no new construction, substantial improvements, or other development (including fill) shall be permitted within Zones A1-30 and AE on the community's FIRM, unless it is demonstrated that the cumulative effect of the proposed development, when combined with all other existing and anticipated development, will not increase the water surface elevation of the base flood more than one foot at any point within the community.*

For the purposes of administering your ordinance, you should treat the entire riverine floodplain as a floodway. You should require the same encroachment cer-

tification to ensure that a development project will not obstruct flood flows and cause increased flooding on other property. This approach is recommended for all other riverine floodplains without a mapped floodway.

In riverine floodplains where no floodway has been designated, the review must demonstrate that the *cumulative* effect of the proposed development, when combined with all other existing and anticipated development:

- ◆ Will not increase the water surface elevation of the base flood more than one foot at any point within the community, and
- ◆ Is consistent with the technical criteria contained in Chapter 5 (Hydraulic Analyses) of the Flood Insurance Study: Guidelines and Specifications for Study Contractors, FEMA-37, 1995.

This review must be required for all development projects, although you may make the same judgments on minor projects as for floodways. You should pay particular attention to developments that may create a greater than one-foot increase in flood stages, such as bridges, road embankments, buildings and large fills.

Note: In some states, floodways are mapped based on allowing flood heights to increase by less than one foot. In those states, the encroachment certification must be based on that more restrictive state standard, not the FEMA standard that allows a one-foot rise.

## **ALLOWABLE INCREASES IN FLOOD HEIGHTS**

In some situations, it may be in the public interest to allow increase in flood heights greater than those allowed under the NFIP regulations.

For example, it would be hard to build a flood control reservoir without affecting flood heights. Because a dam would have a major impact on flood heights, there needs to be a way to permit such projects, especially those that are intended to reduce flooding.

However, when the project will change the flood level, maps must be changed to reflect the new hazard.

**44 CFR 60.3(d)(4)** *Notwithstanding any other provisions of § 60.3, a community may permit encroachments within the adopted regulatory floodway that would result in an increase in base flood elevations, provided that the community first applies for a conditional FIRM and floodway revision, fulfills the requirements for such revisions as established under the provisions of § 65.12, and receives the approval of the Administrator.*

If your community proposes to permit an encroachment in the floodway or the floodplain that will cause increases in the BFE in excess of the allowable level,

you're required to apply to the FEMA Regional Office for *conditional* approval of such action prior to permitting the project to occur.

As part of your application for conditional approval, you must submit:

- ◆ A complete application and letter of request for conditional approval of a change in the FIRM or a Conditional Letter of Map Revision (CLOMR), along with the appropriate fee for the change (contact the FEMA Regional Office for the fee amount).
- ◆ An evaluation of alternatives which, if carried out, would not result in an increase in the BFE more than allowed, along with documentation as to why these alternatives are not feasible.
- ◆ Documentation of individual legal notice to all affected property owners (anyone affected by the increased flood elevations, within and outside of the community) explaining the impact of the proposed action on their properties.
- ◆ Concurrence, in writing, from the chief executive officer of any other communities affected by the proposed actions.
- ◆ Certification that no structures are located in areas which would be affected by the increased BFE (unless they have been purchased for relocation or demolition).
- ◆ A request for revision of BFE determinations in accordance with the provisions of 44 CFR 65.6 of the FEMA regulations.

Upon receipt of the FEMA conditional approval of the map change and prior to approving the proposed encroachments, you must provide evidence to FEMA that your community's floodplain management ordinance incorporates the post-project condition BFEs.