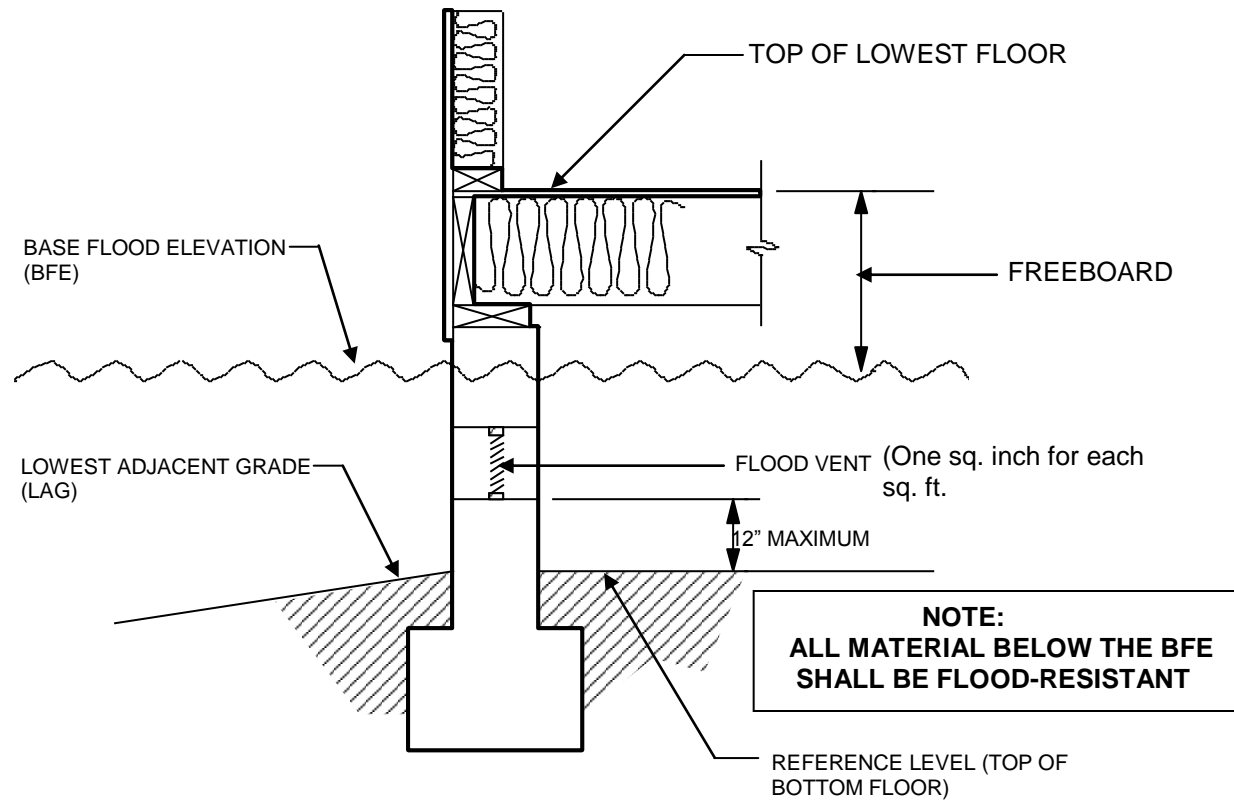


WET FLOODPROOFING



NOTE:
ALL MATERIAL BELOW THE BFE
SHALL BE FLOOD-RESISTANT

When placing fill dirt around the outside of the foundation, the resulting enclosed area can be considered a basement under NFIP. Regulations do not permit a residential building to have a basement whose lowest floor (including the basement) is below the BFE. Fill placed around foundation walls must be graded so that the grade inside the enclosed area is equal to or higher than the adjacent grade outside the building on at least one side of the building. If the grade inside the foundation is above the BFE, openings are not required.

BASEMENT:

Any area of a structure having its floor below grade (below ground level) on all sides.

BASE FLOOD:

The flood which has a one-percent probability of being equaled or exceeded in any given year (100-year flood)

BASE FLOOD ELEVATION:

The height, in feet, of the base flood.

FLOOD-RESISTANT MATERIALS:

Any building material capable of withstanding direct and prolonged (72 hours) contact with floodwaters without sustaining significant damage (any damage requiring more than low-cost cosmetic repair such as painting)

Examples of flood-resistant materials are:

- Marine grade and pressure treated plywood
- Solid, naturally decay-resistant wood and solid, Pressure treated wood
- Stone, concrete, glass blocks, brick, structurally glazed clay tile,
- Hollow metal doors, metal cabinets, and ferrous metals
- Vinyl tile with chemical-set adhesives, vinyl-asbestos tile with asphaltic adhesives

FREEBOARD

Vertical distance between the Base Flood Elevation and the Lowest Floor. A freeboard of 12" or more can lead to much lower flood insurance rates.

LOWEST FLOOR:

The lowest floor of the lowest enclosed area of a structure, including a basement. Any unfinished or flood-resistant enclosure useable solely for parking of vehicles, building access, or storage (other than a basement) is not considered a structure's lowest floor.

SUBSTANTIAL DAMAGE:

Damage of any type to a structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred.

SUBSTANTIAL IMPROVEMENT:

Any reconstruction, rehabilitation, addition, or other improvement of the structure which exceeds 50% of the market value of the structure before construction of the improvement. This term includes structures that incur "substantial damage" regardless of the actual repair work performed.

TOP OF BOTTOM FLOOR:

Lowest grade elevation within the crawl space. (See basement definition)

WET FLOODPROOFING

Permanent or contingent measures applied to a structure and/or its contents to prevent or provide resistance to damage from flooding by allowing floodwaters to enter the structure.

VARIANCE FOR WET FLOODPROOFING

Floodproofing is allowed only through the issuance of a variance from certain floodplain management requirements.

Variances to allow wet floodproofing are issued for the following structures:

1. Structure functionally dependent on close proximity to the water.
2. Historic buildings
3. Accessory structures, used solely for parking (two-car detached or smaller) or limited storage (small, low cost sheds)
4. Certain agricultural structures
 - a.) Farm storage structures used exclusively for farm machinery and equipment.
 - b.) Grain bins
 - c.) Corn cribs
 - d.) General-purpose barns for temporary feeding of livestock.
 - e.) They must be open on one side.

These structures must represent a minimal investment and shall be designed for low damage potential to the structure and the contents.

The following are minimum requirements for a variance for an accessory structure:

1. It must be anchored to resist flotation, collapse and lateral movement;
2. portions of structures below the BFE must be constructed of flood-resistant materials;
3. designed to allowed the automatic entry of flood waters;
4. mechanical and utility equipment must be elevated or floodproofed to or above the BFE;
5. it must comply with floodway encroachment provisions of the NFIP Regulations; and
6. its usage must be limited to parking and/or limited storage

Wet floodproofing may be allowed without a variance in the following situations:

1. Enclosed areas below the BFE. These areas must be;
 - a.) Used solely for parking, building access, or limited storage;
 - b.) designed to allow automatic entry and exit of flood waters through the use of openings;
 - c.) constructed of flood resistant materials.
2. Attached garages (residential)
 - a.) Openings are required in the exterior walls or the garage doors. (Open garage doors do not qualify as wet flood venting.
 - b.) Areas of the garage below the BFE shall be constructed with flood resistant materials.