

## **Greenville County "Buys Down the Risk" With Property Acquisition Program**

Greenville County, SC: Creeks can be deceiving. The unassuming, meandering bodies of water convey a sense of calm to passersby, and sets scenes of solitude for the homeowner peering at its subtle wonder. Throughout history, communities have grown up around these bodies of water, resulting in thriving businesses and robust economies. But growth and development does not come without risks, and communities like Greenville County have learned to manage this risk in order to save lives and property, while ensuring future growth and prosperity for residents.



Open space in Del Norte post acquisition

Greenville county Assistant Administrator, Paula Gucker, recalls the history behind the decision to build an increasingly aggressive property acquisitions program to minimize flood risk. "It started back in 1995 when Hurricane Jerry came through here," said Gucker. "It dumped 18.9 inches of rain over a fairly large part of the county of Greenville. It was the Brushy Creek/Gilder Creek area, and it dumped enough rain in such a short amount of time that there were numerous floods."

Although Gucker began working for the County in 2001, nearly six years after the massive flood event, she became a proponent of sound floodplain management practices and progressive approaches to dealing with flooding. The county commissioned a Flood Task Force that reviewed the county's flood history, looking at where and why floods were occurring. One of the suggestions for dealing with flooding was to dredge Brushy Creek. However, property owners in the area were required to sign off on the plan. "We got about four houses down and people said they weren't signing," said Gucker. "They didn't want us there so the whole project dropped." The Flood Task Force was disbanded.

Between 2002 and 2004, Gucker and her staff reestablished the Flood Task Force, which recommended watershed studies, suggested different options for mitigating property in the floodplain, and different ways to strengthen the floodplain ordinance. "We looked at floodwalls, we looked at elevating homes, we looked at dredging the creeks, we looked at stream bank stabilizations," recalled Gucker. "But we knew from the engineering modeling we had done, that some of the properties were so deep in the floodway\* at that time, that there wasn't much we could do. If we elevated them, we couldn't get them up high enough to get them out of the water.

As a member of the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP), Greenville County conducted detailed studies of the watershed and found that the amount of new development occurring upstream of Brushy and Gilder creeks was causing severe flooding during storm events. The new, detailed engineering studies conducted in coordination with FEMA and the South Carolina Department of Natural Resources determined the level of risk—low-to-moderate or high —for the entire county and identified floodways. The county then updated their flood damage prevention ordinance to eliminate building in the floodway. "It was a long process to do this," said Gucker. "We started with Brushy, because that was the worst of it. It took us two years to do the watershed study for Brushy. We finished it in 2007, and the final study was adopted by council. They asked that we look at doing this in every watershed, and look at how we were going to make sure nobody ever built in the floodplain without doing due-diligence. Property owners have to build 4 feet above the base flood elevation (BFE\*), and they can't build in the floodway."



The county then began discussions regarding the acquisitions. Public meetings were held to get input from residents and property owners. Initially, the public had many concerns. "There were concerns that we were going to disconnect neighborhoods. There were concerns that we weren't going to pay property owners what their homes were really worth, that we were just going for a land-grab to get them out of there. In the meantime, we started researching who could help us with this," recalled Gucker.

After responding to residents' concerns, the county decided to move forward with property acquisitions. A request for proposals was released, and a contractor's bid was accepted. The acquisitions firm that Greenville County selected implemented a detailed and thoughtful approach to handling property acquisitions. Initially, people were upset during the community planning meetings. "We got everybody in the room, and we sat up front and explained exactly how the process worked," said Gucker. "After we went through that first round in the two neighborhoods that we started in, word got out that this wasn't so bad, that it was a pretty good deal, the county was being really fair. Now when we have people come in to discuss buyouts, they're very calm, cool and collected, and they're like 'what took you so long?"

Greenville County sets aside an estimated \$1-1.2 million dollars per year for the annual acquisition of 10-12 homes. Some years they buy more, some years less. The buyouts are 100% county funded; the property owners pay nothing. "This is done through our storm water fee and our floodplain management program," says Gucker. "Now we have a FEMA grant to take care of some repetitive loses." To date, 166 homes have been acquired and 84.29 acres have returned to the floodplain as open space.

Opponents of property buyouts are often concerned about the impact on communities: dwindling tax base, change in neighborhood aesthetics, or loss of business growth opportunities. But the vast majority of Greenville County buyout participants remained within the unincorporated county and the area continues to thrive. "I only know of two people who moved out of the community," said Gucker. "One moved to be with family on the coast and the other moved out of state. Everyone else has relocated within Greenville County."

Greenville County serves as an example of a community that utilizes property acquisition and other tools in the floodplain management toolbox to protect its residents and property owners from the devastating effects of flooding. While some would shout from the rooftops about this tremendous level of success, county administrators remain humble. "We're very quiet," said Gucker. "We just don't toot our own horn. We probably should more," she adds.



\*Floodways are the area in a high risk flood zone where water is deepest and runs fastest.

\*BFE is the anticipated height floodwaters are expected to reach during the 1-percent-annual-chance flood (commonly referred to as the 100-year flood).

For more information about the National Flood Insurance Program and to see if your property is located in a designated floodplain, visit: http://www.floodsmart.gov/floodsmart/.