CALL TO ORDER.

Chairman Elliott called the workshop to order at 12:00 p.m. Members present: Chairman Elliott, Vice-Chairman Mabry, and members Beck, Crouch, and Mull. A quorum was present. Others present: Mayor Childs, Town Clerk Herrmann, Public Works Director Adair; Dr. Susan Libes, Coastal Carolina University Director of the Waccamaw Watershed Academy, and Lisa Swanger, Coastal Waccamaw Watershed Education Programs Coordinator.

Mr. Adair shared information about the Community Rating System (CRS), because this is the beginning of the hurricane season. Highlights were:

- The town has participated in CRS since 2010
- FEMA (Federal Emergency Management Agency) CRS dovetails with the NFIP (National Flood Insurance Program)
- NFIP provides Federally-backed flood insurance in communities that enact and enforce flood plain regulations
- NFIP was created in 1968; as of October 2013 there were 5.5 million policies in force
- From 1978 to October 2013 over 2 million losses were paid totaling over $50 billion
- To be covered by a flood policy, the structure must be in a community that participates in NFIP
- To qualify for NFIP, the community adopts and enforces plain management ordinances to regulate development in the flood hazard areas
- Today, over 21,600 communities in 56 states and territories participate in NFIP
- NFIP has been effective in requiring new buildings to be protected from damage by a 1-percent chance flood; also known as the 100-year base flood elevation (BFE)
- All of the town’s flood zones have building requirements that are based on the BFE
- Flooding occurs in unmapped areas, and buildings constructed prior to the community joining NFIP
- Houses built before the town’s first flood map was created in the late 70s is considered pre-FIRM (pre-Flood Insurance Rate Map)
- The Biggert-Waters Act was adopted that requires the Federal government to stop subsidizing flood insurance premiums so that over the next several years until premiums are at full market rates
- Since the Biggert-Waters Act was adopted, town efforts were intensified to strengthen ordinances and the CRS work began during the past few years
- PBZ Director Morris is the town’s CRS coordinator
- Under CRS, communities can be rewarded for doing more than simply regulating building construction to the minimum national standards
- Under CRS, business and residential premiums are discounted to reflect the town’s work to reduce flood damage to existing buildings and to manage future development
- CRS has three goals:
  1. Reduce flood damage to insurable property
  2. Address insurance aspects to encourage more insured properties in the town
  3. Have a comprehensive flood plain management program at the community level, including protection for buildings, infrastructure, and natural flood plain functions

- CRS activities and elements are separated into series: 300 Series: Public Information Activities; 400 Series: Mapping and Regulations; 500 Series Flood Damage Reduction Activities, and 600 Series Warning and Response. Each series has multiple categories and sub-categories totaling 94 individual elements. A complete list is on file.
• For every 500 CRS points that the town achieves, flood insurance premiums will reduce an additional 5-percent.
• The town was recently reclassified from a Level 9 with a 5-percent discount to a Level 5 with a 25-percent discount.
• These efforts not only create a resilient community but the savings on insurance premiums leave a lot of money here in town to be spent locally that would otherwise be spent on flood insurance policies.
• Currently the pre-FIRM structures are being relocated outside of town and new elevated houses are being built that comply with the code. Measures are being taken to protect investments.
• CRS activities by staff include posting signs at the larger canal that state “Do not dump debris by this canal. The house you flood may be your own.” Adoption of the stormwater ordinance that now requires stormwater plans for residential properties, and permanent maintenance covenants that are recorded at the Horry County Office of Mesne Conveyance.

Mr. Crouch asked if points were received for the street sweeper. Mr. Adair said the street sweeper was a best management practice and was recognized through the NPDES permit. The sweeper keeps debris and pollutants from travelling into the town’s water repositories and out to the ocean.

Ms. Mull asked if the town was a Level 5 now. Mr. Adair said the town was just recertified as a Level 5, and that information was not on the FEMA website, yet.

Ms. Elliott asked if it was official. Mr. Adair said that Ms. Morris would have to comment on that at a council meeting. He just wanted the committee to know that the town’s level was upgraded significantly.

Mr. Crouch said that was reported at the last stormwater meeting, but it was not official until the paperwork was completed. Mr. Adair said he was sure the newspaper would want to write an article about it, but Ms. Morris should be given all the credit.

Ms. Mull asked what was being done to work towards the next level. Mr. Adair said once a town is past Level 6, normally every five years there is a visit from the FEMA specialist. They go through everything that the town is doing; tables of documentation, some of which are sent to non-government technical specialists that are experts in their field for review and comments. FEMA staff and the specialist will determine the number of points awarded for each activity.

Mr. Crouch said this was the best of insurance and the government working together.

Ms. Elliott asked if points could also be lost. Mr. Adair said absolutely. Members might be thinking how does this affect us? What can we be doing to support this program? The answer is two-fold. You can be educating your neighbors about the value of the town’s stormwater program and flood damage prevention ordinance. For instance, if you see someone blowing leaves into the ditch, you might explain why that is not a good idea. Also, encourage your elected officials to not back-peddle on the program. When a program like this is put into place, the people who cry the loudest about it are usually the developers, because more items are on the construction checklist. The town stands to save close to $400 thousand a year on insurance premiums based on the Level 5 rating versus the Level 9 rating. He thought once the public saw those premium reductions, the program would have more support.

Mr. Mabry said he knew there were many questions the members would like to ask during the presentation, but there are many things they need to understand before we begin conversation. We just never get done, because there is always more to learn on what we are doing.

Ms. Elliott said she was just going to say that.

Mr. Adair said none of the committee members would ever become experts on stormwater. I have almost two weeks of training to earn my Certified Flood Plain Manager certification in 2012, and just completed an advanced class in Savannah, Georgia that was four days. This is not “light reading.”
did not expect the members to remember most of this, but he wanted them to hear the basics. All the
activities done to reduce flooding, to promote flood insurance, and to keep the community resilient were
all things that would save the residents’ money, lives, and property. That is the message he wanted to
convey today.

Mr. Adair said the town has to maintain records of its activities and participate in the recertification
visits. The number one benefit of the program is that it will save the residents money. Other benefits
include that residents are more aware about flood protection and what the town is doing.

Mr. Adair said because of the town’s size and topography, it will never achieve all points in some
categories, i.e. marshland in the flood zone. However, staff is working towards every point that is
attainable. A chart as of October 1, 2015 was distributed that set out the CRS communities in the
country. The only state with a Level 1 rating was in California. That community bought everything in the
flood plain and removed all the structures, and implemented very strict laws. The best community in
South Carolina is Charleston County, which has a Level 4 rating. The town is definitely in the top 5-
percent in the State of South Carolina.

Mr. Adair distributed copies of the Special Flood Hazard Area map and explained the town has
several zones. The VE (Velocity) zone is closest to the ocean where you would expect to have 3-foot
waves or greater. There are AE flood zones that vary depending on the required building height. The
current ordinance requires a 3-foot freeboard, which is the distance between the bottom of the lowest
floor and the ground level. There hasn’t been a single house built in the last five years that did not have a
3-foot freeboard, so the contractors had no problem with the change.

Mr. Crouch said insurance agents don’t tell anyone that the flood zone doesn’t mean that your
house floods. [Rising] water is considered flood damage, as well.

Mr. Mabry said insurance companies were quite apt at denying claims. During Hurricane Hugo,
isurance would not pay for wind-driven rain.

Mr. Adair said that most homeowner insurance policies do not cover floods. The flood insurance
policy available through the NFIP insures your house he believed up to $250,000, and there was an
additional policy for contents. Policies premiums were inexpensive for property in the X zone, which is
out of the 100 year flood area. In the flood zones, insurance is available and is now discounted
substantially due to our efforts through the CRS program. Hurricane season began June 1st. A FEMA
flyer was distributed, a copy of which is on file, and discussed. Other brochures about flooding and
hurricanes are available at public works, town hall, and on the town’s website.

Ms. Elliott said she knows from attending meetings that Town council wants the CRS committee
to reconsider building heights. She asked how the committee could educate council that the current
codes are good the way they are. Mr. Adair said it comes down to how much the committee wants to
participate in the CRS program. There are some things that could be done that will not lose many points.
Anything that is scaled back will be a loss of CRS points. A discussion ensued regarding slab-on-grade
construction. Mr. Adair said the only house that flooded during the heavy rain last fall was a slab-on-
grade construction that was not located in a flood zone. He reiterated that this was about building a
resilient community. The town needs to be able to return to business as usual as quickly as possible after
a storm event to sustain the economy.

Mr. Mabry said some lenders will not finance homes in flood zones below a certain level, because
owners could not buy insurance. These were FEMA rules. Mr. Adair said the current codes would not
allow a house to be constructed on land below the flood level. You can buy flood insurance on existing
houses, but the cost might be high. The NFIP programs does not want high risk structures; they want
them elevated or razed. After Hurricanes Sandy and Katrina, FEMA had about $20 billion in claims;
many of those properties had inadequate insurance or had illegal enclosures in the flood zone. If the
town does not enforce the codes, FEMA will suspend flood insurance for the entire town. Communities are put on probation and/or suspension all the time.

Ms. Elliott asked how the stormwater committee could be more involved with the CRS committee. Mr. Adair said the community outreach portion of this is Programs for Public Information (PPI). A PPI committee was established a few years ago, and is comprised of members from various sectors of the community: realtors; local government; certified flood plain managers; bankers, and others. If an opening occurs on the PPI committee, some of the stormwater committee members might be interested in volunteering.

Mr. Adair said normal maintenance activities are on-going. This week the pipe beside Twins at 5th Avenue North will be opened by staff, which should eliminate the flooding water at that intersection. The Department of Transportation (DOT) has refused to address that pipe, even though they have been asked to ten times. Mr. Beck asked if that water went under Highway 17 and into Lake Elizabeth. Mr. Adair said yes. The water between 2nd & 5th is supposed to drain downhill towards 10th North, but that one place stored water, because the pipe was clogged. A discussion ensued about the county retention pond and the flow of water into Lake Elizabeth. Mr. Crouch assumed the town got CRS points for that drainage correction. Mr. Adair said activity 540 is the drainage maintenance program, and explained that the town’s entire drainage system was mapped so an annual maintenance plan could be developed, which is public works’ portion of the CRS program.

Mr. Adair reported that Town Council authorized him to move forward with the study by a consultant so the councilmembers could consider establishing an equivalent residential unit (ERU) for a stormwater utility fee to fund some very large future stormwater capital projects over the next five to ten years. Surfside Beach is probably the only municipality within 100 miles that does not have a stormwater utility fee. Chairman Elliott and Mr. Crouch expressed thanks to Town Council. Chairman Elliott asked how long the study would take. Mr. Adair said it should be a couple of months. Mr. Crouch said it should be ready to add to the next budget cycle, which is not an election year. (Laughter.) Mr. Adair said it was a Town Council decision. The town’s stormwater capital needs, budget over a time certain, land use data, operating expenses, and other factors would be evaluated so the ERU is equitable.

Chairman Elliott said the stormwater committee wants to be more active. Meetings were scheduled, but many times were cancelled because there was nothing to discuss. Ms. Swanger has volunteered to provide education at meetings, and Dr. Libes provides the water quality monitoring information. How can the committee be more proactive? The committee membership was cut from seven to five, because people were not willing to serve on such a dry subject or that did not have any say. Mr. Adair said the committee could present resolutions that it supported certain topics or projects. Ms. Herrmann said other committees present recommendations to council by resolution. This committee could do the same, but Mr. Adair was very faithful about delivering your information to Town Council. He always informs them as to whether the committee supports or does not support a particular item. It is up to the committee as to how it is handled. Mr. Adair said Chairman Elliott could speak at the council meetings to give an annual report. Ms. Herrmann said statutory committees could present to council whenever there was an issue that it felt strongly about by calling Ms. Fellner and letting her know you want to address council. The annual report requirement was abolished from the code, because committee minutes are now published on the website. Mr. Adair said he did not have any suggestions at present for more involvement.

Mr. Crouch wanted to find a way to help educate the public. This has been a problem for him for the past 18 months. There is a certain amount of education to be effective on this committee. In his case, he was brought from zero knowledge to at least plus something. There has to be better use of the town’s newsletter. For instance, taking the information presented today and presenting it in the newsletter in an article would be beneficial. However, he understands public works is not staffed for that. Mr. Adair said he was correct. Mr. Crouch said maybe that was a way in which the committee members could assist. Mr. Adair recalled discussion that the newsletter might have fewer publications or be discontinued. Ms. Herrmann said if members wanted to write an article, she could send it to the email subscription list and publish it on the Stormwater page on the town’s website, after Mr. Adair approved its
content. Mr. Crouch said perhaps some of the members could work together to write articles for publication. In his opinion, education was an area in which there is lots of room for growth. There are many people, including long-time residents, who do not know what is going on or how things work. Ms. Herrmann suggested that the committee have a booth at the Family Festival; the Bar-b-Que Festival, or other town events, but Ms. Ellis would need to be contacted for additional information. Mr. Adair could get the materials for the committee as long as the members would be there to man the booth to talk to the public. Chairman Elliott said that was a good idea; excellent. She would contact Ms. Ellis.

Mr. Adair asked Mayor Childs if the council would like to have a tour of the town’s stormwater system this fall after the full council is seated. The tour is worthwhile, because it will help members understand the system and its components.

Mayor Childs said the only way to notify people of what is going on is to knock on every door in town. Chairman Elliott said he was right. Mayor Childs said trying to get people to attend committee meetings is just impossible. Everybody goes ballistic when ordinances are passed, but they don’t bother to attend meetings to find out the whys. He suggested that when CRS comes before council that each member of this committee attend the meeting to speak during the 3-minute agenda items comment time, so that council understand there is a lot of community thought. He thought that would be very effective. Chairman Elliott said they would be sure to attend.

Ms. Swanger reported about recent and upcoming events. She would not be at the July meeting, because she would be out of town. She asked if there were specific topics that the committee would like to have addressed. Chairman Elliott asked Mr. Adair to be involved in the committee’s education so it would hear about relevant topics. Mr. Crouch suggested that a discussion be held about the best housekeeping practices that the average citizens can do, then he would write an article for publication. Ms. Swanger said their website had resources that could be used for reference. Chairman Elliott reminded the members that Mr. Adair had to approve any publications.

Dr. Libes reported that a meeting was held with all water monitors from Surfside Beach, Murrells Inlet, and Waccamaw River, because they thought the differences the groups were getting in the bacteria results were very interesting. They went into great detail on what the counts meant in a regulatory context, which was different from health protection and identifying problem sources. The meeting was very successful with between 40 and 50 people attending. Her presentation is posted on the volunteer monitoring program website. She believed the local water quality program needs to have at least one more member and encouraged the committee to seek a volunteer.

Ms. Mull asked when the monitors were needed. Dr. Libes said monitoring is done the 2nd and 4th Tuesdays and training is provided. Mr. Beck said they begin calibrating about 8:45 a.m. and try to keep the time around 9:00 a.m. to do the first dipping in Myrtle Lake and then go to Dogwood. Usually it’s about 10 or 10:30 a.m. when finished.

Dr. Libes said during this season, the town has not had a single warning posted for its outfall sites. Mr. Beck asked about the precision of the e-Coli measurements and said the report states 1 to 100 instead of the actual number. Dr. Libes said the website includes error bars that show the uncertainty around the actual number; labs are allowed a tolerance of 100 to 200 percent difference, and still be considered acceptable. That was why five years of data was necessary to establish trends. Mr. Beck did not know which number to believe. Dr. Libes said it was always a good practice to articulate the uncertainties of numbers.

Dr. Libes said the data collected by the water quality volunteer monitors was recently presented at a national conference to show how it can be used. The information was well received, and she plans to make the same presentation at a state conference in October. Dr. Libes thanked the volunteers for their dedication and adding to the data set to build powerful, valuable data.
Chairman Elliott asked if the members could meet on July 25th at 12 noon. Members **CONCURRED.** Ms. Herrmann asked if the committee wished to change the meeting time to 12 noon for all meetings. Members **CONCURRED** to add the meeting time to the next agenda.

**PUBLIC COMMENTS.**

Mr. David Reed, North Myrtle Drive, said I live in an AE15 flood zone that was recently reduced to an AE12. My house is on a slab that is not even eight inches of the ground. If we have a large storm, I'll probably be the first one to call [Mr. Adair]. I don't know how he's gonna get me out of there. I do have a boat that's ready to go, so I might have to use that. *(Laughter.)* On the flip side of it as we speak, I am laying block for a brand new construction on 12th Avenue North that is not in a flood zone. It is in the Zone X. Current rules are I have to build first floor three foot high, and I'm opposed to that because I don't see the necessity of it where I'm not in a flood zone. Maybe about two months ago at the Town Council meeting after the meeting, I was speaking with Councilwoman Mary Beth Mabry and she said, ‘Well, maybe you don’t really need to be three foot high out of the flood zone. FEMA did not make all of Surfside a flood area all the way up to 17 like at one time they had thought.’

So, she just, you know, nonchalantly, this is conversation after the meeting. It wasn't during the meeting. She said maybe 18 inches would be good. I mean you're still raised up. It’s above the ground, above the road, and I said, you know, I'm all for that. That's fine with me. I don't mind having a couple of steps going into my house, but I'd rather not have to have about five or six, if it's not necessary, especially when my neighbors are only this high. *(Indicated about knee to mid-thigh height with hand.)* So, that's why I wanted to speak about it. First of all, I wanted to see if there was any thought or if there's gonna be any talk about maybe changing that down to 18 inches, because if there is, I'll stop today with the block I have in, which is about 12 inches, and I'll wait, whether it be one month, two months, three months, if there's gonna be more discussion on it. If there isn't gonna be, if it's just gonna be this is what we have, this is what we want, then obviously, I have no choice but to go forward. Yes, sir?

Mr. Mabry asked if Mr. Reed had talked with the building department. Mr. Reed said he had. Mr. Mabry said the building department would provide the answers to his question. This committee can only give you an opinion. Mr. Reed said correct. Mr. Mabry said the committee’s opinions are about as long as their noses. What he was trying to express was that the building department staff could give him some definite answers for him. He knows that Mr. Reed wants to continue whatever he’s building, but this committee cannot provide the answers for the building problems. Mr. Reed said the building department can’t either. Right now we have Chapter 14 which is 28 pages of it. They have to follow the rules of all those 28 pages. So, they couldn’t give me an exception if they wanted to.

Chairman Elliot reminded Mr. Reed that there is a CRS committee that Town Council has asked to meet and discuss different issues. Speaking from her own experience, you can be as high as you want over the water table. If the water table rises, which you’re in X zone, I lived in an X zone for 40 years, and the water table rose. I flooded out, and I did not have flood insurance so I bore the expense of everything. What you’re talking is three foot; you’re asking maybe 18 inches. They can discuss that.

Myself, it’s always safe to do it on the safe side.

Mr. Crouch said the ordinance forcing Mr. Reed to build at three feet was the first thing that he saw as a member of this committee. It had been in the works for a good year and then it took two or three readings. We’re talking about 18 months, at least two or three readings. I can tell you, because I have the property just behind yours, while in Joaquin last October, and since 1978, my house has never flooded. But, Joaquin caused the water table to rise enough that the barn that’s directly behind your property, which is mine, had standing water on it for the first time that I had ever seen in the four years I’ve owned it. This is a case where I can offer you some good news in that you will find that you will get the flood preferred rate for that property. So the 25 percent isn’t gonna matter. It’s the people that are paying $2 and $3 thousand. Mr. Reed said most of the people that benefit from that premium are in the flood zone. Mr. Crouch said exactly, but I can tell you that the water table is no more than two to three feet below, so even the saturation of the ground will cause the water table to rise up. As a neighbor, I
suggest to you Mr. Reed that you err on the side of caution. Mr. Reed said everybody has an opinion; they are all good opinions, and there is no right or wrong.

Mr. Reed said his question was is there going to be any discussion about changing the three foot requirement, which also affects the commercial businesses on Highway 17.

Mr. Adair did not believe the question was within the stormwater committee’s purview. The PPI committee can review and made a recommendation to Town Council.

Chairman Elliott said it was a special committee formed to review the flood prevention codes and it has already been asked to start the review.

Mr. Reed said some of the swales being designed on the new construction that do not flow to the street. He asked if that was intentional, because they seemed to be designed to fail since they don’t flow to the catch basins and flow to the ocean. Mr. Adair explained that DHEC requires stormwater plans for all construction that ensures that post construction runoff does not exceed the preconstruction amount.

ADJOURNMENT.

There was no other discussion. Chairman Elliott declared the workshop closed at 1:41 p.m.

Respectfully submitted,

Debra E. Herrmann, CMC, Town Clerk

Approved: July 25, 2016

Sandra Elliott, Chairman

P. L. Mabry, Vice Chairman

Alan Beck, Committee Member

Ron Crouch, Committee Member

Tabitha Mull, Committee Member

Clerk’s Note: This document constitutes summary minutes of the workshop and are not intended to be a complete transcript. Appointments may be made with the town clerk to hear recordings or you may provide your own flash drive to obtain a copy. In accordance with FOIA, meeting notice and the agenda were distributed to local media and the email public subscription list. The agenda was posted on the entry door at Town Council Chambers, and meeting notice was also posted on the Town marquee.