



## **SPECIAL FLOOD HAZARD AREA DEVELOPMENT PERMIT APPLICATION**

Application is hereby made for a Development Permit as required by the Flood Damage Prevention Ordinance No. 3121 of the City of West Carrollton for development in an identified Special Flood Hazard Area (SFHA). All activities shall be completed in accordance with the requirements of said Ordinance. The development to be performed is described below and in attachments hereto. The applicant understands and agrees that:

- this permit is issued on the conditions and facts described;
- any permit may be repealed if conditions or facts change;
- permit void if the activity has not begun within 180 days of the issuance date;
- the permit will remain valid for one year from date of issuance.

Owner's Name: \_\_\_\_\_ Builder: \_\_\_\_\_  
 Address: \_\_\_\_\_ Address: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Phone: \_\_\_\_\_

*NOTE: In addition to completion of this form the applicant agrees to submit any additional information required by the administrator in order to determine that the proposed development is compliant with the local and federal flood damage prevention criteria of the National Flood Insurance Program. Additional information may include but is not limited to: site specific plans to scale showing the nature, location, dimensions and elevations of the area and structure(s) in question.*

### **DESCRIPTION OF WORK**

1. Location of proposed development site - address: \_\_\_\_\_  
 legal description: \_\_\_\_\_
2. Kind of development proposed:
- |                   |       |                    |       |                 |       |
|-------------------|-------|--------------------|-------|-----------------|-------|
| new building      | _____ | existing structure | _____ | filling/grading | _____ |
| residential       | _____ | alteration         | _____ | mining/dredging | _____ |
| nonresidential    | _____ | addition           | _____ | watercourse     | _____ |
| installation      | _____ | accessory          | _____ | alteration      | _____ |
| manufactured home | _____ | materials storage  | _____ | other *         | _____ |

\* Describe activity: \_\_\_\_\_

3. If the proposed construction is an alteration, addition or improvement to an existing structure, indicate the cost of proposed construction \$ \_\_\_\_\_. What is the estimated market value of the existing structure \$ \_\_\_\_\_?

*NOTE: An existing structure must comply with the flood protection standards if it is substantially improved (an improvement equal to or greater than 50% of the market value of the structure). FEMA maintains that the "substantial improvement" definition applies to existing structures only and that once a structure meets the definition of "new construction" any further improvements to that structure must meet "new construction" requirements. For floodplain management purposes "new construction" means structures for which "start of construction" began on or after the effective date of the initial Flood Insurance Rate Map issued by FEMA for the community.*

4. Does proposed development involve a subdivision or other development containing at least 50 lots or 5 acres (whichever is less) Yes \_\_\_\_\_ No \_\_\_\_\_?

*NOTE: If yes, base flood elevation data is required from applicant if it has not been provided by FEMA.*

I AGREE THAT ALL STATEMENTS IN AND ATTACHMENTS TO THIS APPLICATION ARE A TRUE DESCRIPTION OF THE EXISTING PROPERTY AND THE PROPOSED DEVELOPMENT ACTIVITY. I UNDERSTAND THE DEVELOPMENT REQUIREMENTS FOR SPECIAL FLOOD HAZARD AREA ACTIVITIES PER THE APPROPRIATE ORDINANCE (RESOLUTION) AND AGREE TO ABIDE THERETO. I UNDERSTAND IT IS MY RESPONSIBILITY TO OBTAIN ALL APPLICABLE FEDERAL, STATE AND LOCAL PERMITS.

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## ADMINISTRATIVE

*NOTE: The following is to be completed by the local floodplain administrator. All references to elevations are in feet mean sea level (m.s.l.). The term base flood elevation means the same as the 100-year elevation.*

5. Is the proposed development located in:  
\_\_\_\_ an identified floodway  
\_\_\_\_ a flood hazard area where base flood elevations exist with no identified floodway  
\_\_\_\_ an area within the floodplain fringe  
\_\_\_\_ an approximate flood hazard area (Zone A). If yes, complete only 6a in the following question. See No. 9.

*NOTE: Floodway development must demonstrate through hydrologic and hydraulic analysis, performed in accordance with standard engineering practice, that no increase in base flood elevation will result during occurrence of the base flood discharge. If base flood elevations exist with no floodway delineation, hydrologic and hydraulic analysis is required to demonstrate not more than one foot increase at any point to the water surface elevation of the base flood.*

- 6a. Does proposed development meet NFIP and local General Standards at Section 156.30 of the Flood Damage Prevention regulations?  
\_\_\_\_ Construction materials and methods resistant to flood damage.      \_\_\_\_ Anchored properly.  
\_\_\_\_ Subdivision designed to minimize flood damage.      \_\_\_\_ Utilities safe from flooding.

- 6b. Does proposed development meet NFIP and local Specific Standards at Section 156.31 of the Flood Damage Prevention regulations?  
\_\_\_\_ Encroachments - proposed action will not obstruct flood waters.  
\_\_\_\_ Proposed site grade elevations if fill or topographic alteration is planned.  
\_\_\_\_ Proposed lowest floor elevation expressed in feet mean sea level.  
\_\_\_\_ Proposed floodproofed elevation expressed in feet mean sea level (nonresidential only).

7. Base flood elevation (100-year) at proposed site \_\_\_\_\_ feet m.s.l.  
Data source \_\_\_\_\_  
Map effective date \_\_\_\_\_  
FEMA Community-Panel Number \_\_\_\_\_

8. Does the structure contain:  
\_\_\_\_ basement      \_\_\_\_ enclosed area other than basement, below the lowest floor?

9. For structures located in approximate A zones (no BFE available) the structure's lowest floor is \_\_\_\_\_ feet above the highest grade adjacent to the structure.

10. The proposed development is in compliance with applicable floodplain standards.

**PERMIT ISSUED ON** \_\_\_\_\_.

11. The proposed development is not in compliance with applicable floodplain standards.

**PERMIT DENIED ON** \_\_\_\_\_.

Reason: \_\_\_\_\_

*NOTE: All structures must be built with the lowest floor, including the basement, elevated or floodproofed to or above the base flood elevation (100-year) unless a variance has been granted. Only nonresidential structures may be floodproofed.*

12. The proposed development is exempt from the floodplain standards per Section \_\_\_\_\_ of the Flood Damage Prevention Ordinance No. 3121.

13. The certified as-built elevation of the structure's lowest floor is \_\_\_\_\_ feet above m.s.l.\*

14. The certified as-built floodproofed elevation of the structure is \_\_\_\_\_ feet above m.s.l.\*

*NOTE: \*Certificates of a registered engineer or land surveyor documenting these elevations are necessary if elevations are provided by applicant.*

Administrator's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Explanation for the Special Flood Hazard Area Development Permit Application

### DESCRIPTION OF WORK

1. Information shall be furnished showing the location of the development site so that the administrator can determine whether the proposed development is located in the floodway, flood fringe or approximate 100-year flood hazard area.
2. An application for a permit must be filed for all structural and nonstructural activities including fill and excavation. If the development involves structural activity, the local administrator needs to know whether a residential or nonresidential structure is proposed so that the appropriate flood protection measures (elevation for residential and either elevation or dry floodproofing for nonresidential) may be applied.

Should an accessory structure be proposed, it may qualify for an exemption to the flood protection measures if the floodplain regulation criteria are satisfied.

When a local administrator reviews a proposed watercourse alteration, he/she must be satisfied that the flood carrying capacity of the watercourse will not be diminished. NFIP regulations require that adjacent communities and the U.S. Army Corps of Engineers be notified of any proposed watercourse alterations.

Under Ohio law (ORC Sec. 3733.02), the Public Health Council has exclusive power to make rules and issue licenses over manufactured home parks. Generally speaking, all manufactured home parks consisting of three or more manufactured homes used as primary residences, are subject to regulations adopted by the Public Health Council. The Council governs location, layout, construction, drainage, sanitation, safety, tie downs and operation of mobile home parks. Local officials would maintain floodplain regulatory responsibility for construction, erection or manufacture of buildings. Also, such items as stream bank stabilization, erosion control, or filling activities may not be addressed by the Council.

3. Information regarding the market value of an existing structure and the estimated value of any proposed improvements to that structure must be obtained so that the administrator can determine if a substantial improvement will occur. A **substantial improvement** is any improvement that would equal or exceed 50% of the current market value of the structure before the improvement started. A building which sustains damages exceeding 50% of its market value will be subject to the substantial improvement rule. If a structure is substantially improved, then floodplain regulatory requirements will be applicable. If a structure meets the definition of "new construction" (start of construction on or after effective date of community's initial Flood Insurance Rate Map), any further improvements to that structure must meet "new construction" requirements.
4. If the proposed development is a qualifying subdivision (including proposals for manufactured home parks and subdivisions) located in an identified area of special flood hazard, base flood elevation data is required if it has not been provided by FEMA.

## ADMINISTRATIVE

5. If the proposed development is located in an identified floodway, the applicant must furnish hydrologic and hydraulic analysis showing that no encroachment will occur. The development proposed will result in NO increase in the determined base flood elevations. If the proposed development is located in an area with base flood elevation data, but no delineation of the floodway, then the applicant must demonstrate, through hydrologic and hydraulic analysis, that the cumulative effect of the proposed development when combined with all other existing and anticipated development will not result in any more than one foot increase, at any point, to the water surface elevation of the base flood.
6. As the National Flood Insurance Program is now structured, residential buildings must be flood-protected through elevation by the use of fill material or by the use of piers or pilings. Nonresidential structures can also be elevated by one of the previous means or they can be floodproofed, i.e., constructed with materials able to resist damage from flood waters. When the floodproofing alternative is selected for a nonresidential structure, the local administrator must require a statement from a professional engineer or architect certifying that the proposed construction methods would essentially render the structure dry in the event that a flood occurs. Manufactured homes must be elevated to or above the base flood elevation, and anchored to resist flotation, collapse, or lateral movement. Methods of anchoring may include, but are not to be limited to, use of over-the-top or frame ties to ground anchors.
7. The local administrator must determine the 100-year flood elevation at the proposed development site. If the natural ground elevation at the site is lower than the 100-year flood elevation, the structure must be flood-protected. The sources of information for the 100-year flood elevation will normally be the Flood Insurance Study. However, not all flood-prone areas within the community will have flood elevation data. For those areas shown on the flood insurance maps as unnumbered "Zone A," the 100-year flood elevations are not provided. In such cases the local administrator must utilize any 100-year flood elevation data available from other local, state or federal agencies.
8. The National Flood Insurance Program determines a structure's actual risk of flood damage by comparing the structure's lowest floor (including basement) elevation to the base flood elevation. An unfinished or flood resistant enclosure, usable solely for parking of vehicles, building access or storage in an area other than a basement, is not considered a building's lowest floor; PROVIDED, that the enclosure is built to comply with federal standards for enclosures below the lowest floor.
9. In unnumbered A zones (approximate flood hazard areas), flood insurance risk is determined by comparing the lowest floor (including basement) elevation to the highest adjacent grade. In order to reduce flood insurance costs, the structure's lowest floor should be at least 2 feet above the highest adjacent grade of the building site.

10 and 11.

As part of the community's responsibility as a participant in the National Flood Insurance Program, the local administrator must obtain and record the lowest floor elevations of all new or substantially improved structures located in the floodplain. The recording of elevation data is vital to the functioning of the program since insurance agents must have access to it in order to calculate insurance premium rates.

A community may obtain the necessary elevation information by requiring the applicant to furnish certified elevation data from a qualified surveyor. The alternative is for the community to commit the personnel, time, and money to the task of surveying and inspecting the completed development.

12, 13 and 14.

The permit administrator shall determine whether the proposed development must comply with the flood damage prevention standards. Certain types of development, including accessory structures and less than substantial improvements to an existing structure, may not have to comply with all the standards. Accessory structures and those granted a variance to the BFE must satisfy criteria as stated in the floodplain regulations.

Should a development permit be denied, the local administrator should explain in writing the specific ordinance (resolution) requirements that the applicant failed to meet.

## About the Mandatory Purchase of Flood Insurance

**The NFIP:** The National Flood Insurance Program (NFIP) is a federal program enabling property owners in participating communities to purchase flood insurance on eligible buildings and contents, whether they are in or out of a floodplain. This community participates in the NFIP, making federally backed flood insurance available to its property owners.

The NFIP insures most walled and roofed buildings that are principally above ground on a permanent foundation, including mobile homes, and buildings in the course of construction. Property owners can purchase building and contents coverage from any local property and casualty insurance agent. To find a local insurance agent that writes flood insurance in your area visit [www.floodsmart.gov](http://www.floodsmart.gov).

**Mandatory Purchase Requirement:** Pursuant to the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, the purchase of flood insurance is mandatory for all federal or federally related financial assistance for the acquisition and/or construction of buildings in Special Flood Hazard Areas (SFHAs). An SFHA is defined as any A or V flood zone on a Federal Emergency Management Agency (FEMA) Flood Insurance Rate Map (FIRM).

The mandatory purchase requirement also applies to secured loans from such financial institutions as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised, or insured by federal agencies, such as the Federal Reserve, the Federal Deposit Insurance Corporation, the Comptroller of Currency, the Farm Credit Administration, the Office of Thrift Supervision, and the National Credit Union Administration. It further applies to all loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and FEMA disaster assistance.

**How it Works:** When making, increasing, renewing, or extending any type of federally backed loan, lenders are required to conduct a flood zone determination using the most current FEMA FIRM to determine if any part of the building is located in an SFHA. If the building is in an SFHA, the federal agency or lender is required by law to provide written notification to the borrower that flood insurance is mandatory as a condition of the loan. Even though a portion of real property on which a building is located may lie within an SFHA, the purchase and notification requirements do not apply unless the building itself, or some part of the building, is in the SFHA. However, lenders, on their own initiative, may require the purchase of flood insurance even if a building is located outside an SFHA. Up to 25% of all NFIP

flood losses arise from outside SFHAs (B, C, and X Zones).

Under federal regulations, the required coverage must equal the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount of coverage available for a single-family residence is \$250,000 and for non-residential (commercial) buildings is \$500,000. Federal agencies and regulators, including government-sponsored enterprises, such as Freddie Mac and Fannie Mae, may have stricter requirements.