Explanation for the Special Flood Hazard Area Development Permit Application

The first page of this permit application should be completed and signed by the applicant.

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.

   A proposed accessory structure may qualify for an exemption to the flood protection measures if specific alternative 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 ODNR, Division of Water 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, tiedowns and operation of mobile home parks. Local officials 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 start of

improvement. A building that sustains damages exceeding 50% of its market value will also be subject to the substantial improvement rule because it has been **substantially damaged.** 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

The second page of this permit application should be completed by the local floodplain administrator.

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. 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 using 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. 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 floodplain 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 sources.

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. 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 floodplain 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 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 local floodplain 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 floodplain administrator should explain in writing the specific ordinance (resolution) requirements that the applicant failed to meet.