



## **FLOODPLAIN DEVELOPMENT INFORMATION, CHECKLIST AND INSTRUCTIONS FOR COMPLETION**

In accordance with Ordinance Number 2006-02, prior to undertaking any development activities in the regulatory floodplain, an application for a Floodplain Development Permit must be presented to the Floodplain Administrator. The floodplain development fee is due upon submittal of the application and all requisite documentation.

This is an application packet for an Individual Floodplain Development Permit. Certain sections are to be completed by the Applicant, and certain sections are to be completed by the local Floodplain Administrator (FPA).

The National Flood Insurance Program (NFIP) provides flood insurance to individuals at much lower premiums than could otherwise be purchased through private insurers, and makes certain federal monies available to local communities. In order for citizens to be eligible for the national flood insurance rates, or for communities to receive certain kinds of federal monies, the community must agree to meet minimum floodplain standards. This application packet is a tool to ensure that the minimum standards are met.

In a participating NFIP community, flood insurance policies can be purchased from any local insurance agent at the national rate. Even though the policy may be issued as if it were coming from the insurance company you deal with, it is actually a Federal NFIP policy printed on the insurance agency's letterhead. The rates are determined by the flood risk zone in which you live and by the elevation of the lowest floor of your home, not by the insurance company, and should be the same regardless of which agent or agency sells you the insurance.

You may buy flood insurance for your own peace of mind, you may be required to buy it before a lending institution will make or refinance a loan, or you may not be buying flood insurance at all. Whatever the case, if the property which you propose to develop is located within a "Special Flood Hazard Area" on a flood map issued by the Federal Emergency Management Agency (FEMA), you **MUST** obtain a Floodplain Development Permit prior to beginning the project. This is a requirement of the local Flood Damage Prevention Ordinance of your community, and there are penalties for failing to do so.

Individual Floodplain Development Permits are **ONLY** required for developments in areas designated as "Special Flood Hazard Areas" of FEMA-issued flood maps. Flood maps can be reviewed at the office of your local FPA, or online at the FEMA website ([www.FEMA.gov](http://www.FEMA.gov)).

If you are proposing a development of any kind (constructing a new building, adding on to an existing building, clearing land, placing fill, grading land, mining, dredging, drilling, etc...) in a floodplain, you **MUST** submit Section I of this application for an Individual Floodplain Development Permit to your local FPA. Depending upon the type of development you are proposing, additional forms may be required. For example, all new buildings in a Special Flood Hazard Area require an Elevation Certificate to document that the lowest floor of the building is elevated to a certain height relative to the anticipated flood crest of the "base flood" event. The Elevation Certificate and other forms are provided in Section III of this application packet, but should only be completed if they are required by the FPA for the proposed development.

Typically, the Applicant completes Section I of this packet and submits the information to the local FPA. The FPA reviews the submission and determines whether or not additional information is needed. If it is, the FPA will request the additional information from the Applicant. Once all required materials have been submitted, the FPA will make a permitting decision and either issue or deny the requested Individual Floodplain Development Permit. (Denied permits may be appealed per the provisions of the local Flood Damage Prevention Ordinance.)

The Applicant should understand that an Individual Floodplain Development Permit is only a permit to complete the proposed development. It is a permit to, for example, build a house, construct a baseball field, install a drainage ditch or septic system or grade a parcel of land. Before the house can actually be occupied, or the developed land used, a



Compliance Certificate must be issued by the local FPA. The FPA will perform an inspection after the project is completed, or perhaps several inspections throughout the progress of the project, to make sure that the development is compliant with the requirements of the local Flood Damage Prevention Ordinance. Once the Compliance Certificate has been issued, the process has been completed.

### **DOCUMENT CHECKLIST:**

- Completed application;
- Plans in duplicate drawn to scale showing the location;
- Dimensions and elevations of proposed landscape alterations;
- Existing and proposed structures, including the placement of manufactured homes; and
- The location of the foregoing in relation to areas of special flood hazard;
- Elevation (in relation to mean sea level), of the lowest floor (including basement) of all new and substantially improved structures;
- Elevation in relation to mean sea level to which any nonresidential structure shall be floodproofed;
- A certificate from a registered professional engineer or architect that the structure shall meet the floodproofing criteria established by the current ICC Building Codes;
- For new construction, substantial improvements or other development, including fill, within zones A1-30 and AE on the community's FIRM, an analysis prepared by a registered professional engineer, architect, or surveyor that shows no increase to the regulatory base flood elevation and no decrease to floodplain storage volumes within the special flood hazard area;
- Description of the extent to which any watercourse or natural drainage will be altered or relocated as a result of proposed development;
- Evidence that the applicant has applied for all applicable state and federal permits, including request(s) for a Conditional Letter of Map Revision (CLOMR) or Conditional Letter of Map Revision based on Fill (CLOMR-F) from the Federal Emergency Management Agency (FEMA) if required to do so by the Floodplain Administrator;
- Payment of a floodplain development permit fee as established by the City Council of the City of El Campo under separate resolution.



## INSTRUCTIONS FOR COMPLETION

### SECTION I

#### General Information

Self-explanatory. Note the last two items under this heading.

#### Owner Information

List the contact information for the owner(s) of the property where development is proposed. All Owners of the property must sign the application.

#### Applicant Information

If you are applying for this development permit, but are not the owner of the property, list your contact information here. If you are the property owner, leave this section blank.

#### Project Information

Check the box(es) beside the type of development that is being proposed. Note that some types of activity require the estimated cost of the proposed project to be disclosed so the Floodplain Administrator (FPA) can determine whether or not the improvement is a “substantial improvement.”

#### Signature

Print your name, sign your name, and date the application.

### SECTION II

#### Floodplain Information

The FPA will determine – for the sole purpose of administering the local Flood Damage Prevention Ordinance – the position of the proposed development relative to community floodplains and floodways. This determination is not binding at any lending institution or with any insurance agency, but is used to determine whether or not an Individual Floodplain Development Permit and/or any other forms are required prior to commencing the proposed project.

Section II requires a map and panel number(s), a listing of the flood source for the proposed development, and contains a checklist of additional documents required for the FPA to make an informed permitting decision.

If any of the additional documentation is required, the FPA is to notify the applicant, allow a reasonable length of time for submission of the documents, and then review all submissions to determine whether or not the permit will be issued.

### SECTION III

#### Forms

Templates for forms that may be required are provided in this Section.

### SECTION IV

#### Permit Determination

The FPA will indicate whether or not the proposed development is conformant with the requirements of the local Flood Damage prevention ordinance, and whether or not the requested permit is issued. If the decision is to NOT issue the permit, the FPA will provide an explanation of the perceived deficiencies to the Applicant.

### SECTION V

Certificate of Compliance The FPA will indicate the “As-Built” lowest floor elevation for structural developments, list any inspections that have been performed, and issue the Certificate of Compliance to the Applicant if appropriate.