
Permit Sample Pack

Contains:

- 1. Permit Process Job Aid**
- 2. Sample Permit Review Checklist**
- 3. Sample Floodplain Development Permit Application Form**

Introduction:

The documents in this package were developed by FEMA's Emergency Management Institute (EMI) to help any community participating in the National Flood Insurance Program (NFIP) to develop and maintain a credible floodplain development permitting system.

44 CFR 59.2 (b) and (c) mandate that in order to participate in the National Flood Insurance Program (NFIP) and be eligible for the sale of flood insurance, a community must adopt and enforce at least the minimum floodplain development provisions in 44 CFR 60.3. In addition, Sections 60.3 (a)(1) and (b)(1) state that permits – floodplain development permits – are required for all proposed construction or development. In short, a community adopts floodplain management provisions and makes those provisions their own (literally) through the adoption of an ordinance or court order.

Those provisions must be met and enforced. The only way to enforce and monitor proper floodplain development is the conscientious use of a well designed permitting system.

The attached documents include:

- Permit Process Job Aid: it includes a 10 step process for the development and conduct of a successful floodplain development permitting system
- Permit Review Checklist: compare this checklist with your current permit application form and see if you may be able to make improvements.
- Sample Floodplain Development Permit Application: sample of a comprehensive permit application

These documents are all inclusive. No single community will probably use all of the information contained in them. Review them to improve your own permitting system and to ensure no important elements are left out.

If you have any questions or suggestions, please contact Darrin Dutton at FEMA Region VI. He can be reached at darrin.dutton@fema.dhs.gov

Permit Process Job Aid

This package suggests a 10 step process for the development and conduct of an effective community based floodplain development permitting process. It begins before you even design your first permit application form and carries you through to the final Certificate of Occupation.

Consider using these steps in developing and conducting your local permitting process. Incorporate those things that will help you the most.

1. Provide Education and Outreach Materials

✓	Material/Topic	Options
	Floodplain development requirements <i>in layman's language</i> for the property owner or developer	<i>Adequate:</i> Brochure explaining need for a permit and describing the basic process <i>Better:</i> Brochure + "Quick Guide" desk reference <i>Best:</i> Brochure + "Quick Guide" + guidance specific to an ordinance issue (i.e., "Your site is in a floodway...")
	Technical information	Technical bulletins State publications

2. Establish an Interoffice Review Process

✓	Action
	Determine who should be designated the Floodplain Manager. Ideally, the Floodplain Manager is the person who actually guides the development.
	Identify all jurisdiction departments that should review floodplain management decisions (health, building, electrical, emergency services, zoning, etc.).
	Define the Floodplain Manager's role as coordinator.
	Assure that all involved departments have basic knowledge of floodplain management requirements and understand their roles in the review process.
	Develop an interoffice routing and signoff procedure.
	Assure that all involved staff understand their roles and follow the procedures as intended.

3. Develop an Adequate Permit Application Form

✓	Review	✓	Action
	Form design.		If forms are not clear and direct, revise them.
	Form content.		Revise periodically to keep forms current.
	Key elements needed for a good permit.		Refer to example at the end of this Job Aid

	Technical provisions of the ordinance.		Ensure that the application form requires applicants to provide technical information specified in the ordinance.*
	Use/maintenance of NFIP Elevation Certificate.		Require completion and maintain to document the as-built elevation of the lowest floor.
	Use/maintenance of NFIP Floodproofing Certificate.		Require completion and maintain to document the height of floodproofing.

*A good permit application form can serve as a checklist for the kinds of information that should accompany the application submission.

4. Offer “Over-the-Counter” Consultation

✓	Action
	Determine which department(s) should provide guidance on floodplain management requirements.
	Develop procedures to assure that person-to-person guidance is consistent.

5. Check Application for Completeness

✓	Step	✓	Action
	Receive pre-application or preliminary application (for example, subdivision plans).		Follow pre-application or preliminary application procedures per ordinance. Do not begin formal review until all necessary information is submitted.
	Review administrative forms to ensure that: <ul style="list-style-type: none"> ▪ All questions are answered. ▪ All required signatures are provided. 		Note important items: <ul style="list-style-type: none"> ▪ Left blank. ▪ Not addressed completely. ▪ Obviously inaccurate. Ask the applicant to provide missing/correct information.
	Complete preliminary review of site plans, grading, excavation plans, and building design plans for the following components: <ul style="list-style-type: none"> ▪ Existing and proposed topographic information, including spot elevations ▪ Boundaries of the floodway and floodplain ▪ Building elevations of all structures showing the level of the BFE ▪ Proposed obstructions in the floodway ▪ Structures, roadways ▪ Utilities 		Ask the applicant to add any missing components to the plan.
	Ensure all necessary Federal and State permits are being obtained.		Ask the applicant for documentation that he/she applied for required Federal and State permits. Stipulate the project will not proceed until the permits are issued. *
	Submit application package to other department/agencies:		<ul style="list-style-type: none"> ▪ Ask the applicant for sufficient review copies.

	<ul style="list-style-type: none"> ▪ State NFIP coordinating agency ▪ U.S. Army Corps of Engineers ▪ Environmental Protection Agency ▪ Soil Conservation Service ▪ Adjacent jurisdictions 		<ul style="list-style-type: none"> ▪ Develop an internal and external review system. ▪ Hold a pre-application conference. ▪ Attend development review committees. ▪ Submit all proposals to change a floodway delineation or floodplain boundary to FEMA for approval.
	<p>Ensure that required technical documents are included and properly certified for:</p> <ul style="list-style-type: none"> ▪ Floodway encroachment “no rise” ▪ Watertight floodproofing ▪ Enclosures below the lowest floor ▪ Alternative flood openings <p>Ensure that plans prepared by registered professional architects, engineers, or land surveyors are stamped with the license seal of the professional to certify technical accuracy.</p>		<p>If missing, ask a registered professional architect or engineer for:</p> <ul style="list-style-type: none"> ▪ Engineering documentation that encroachment would not increase BFE. ▪ Statement that design/construction methods for floodproofing meet NFIP standards. ▪ Certification that alternatives to minimum standards for enclosures meet NFIP requirements. ▪ Statement certifying elevated foundation design/construction method and breakaway wall design with a safe loading resistance exceeding 20 pounds per square foot.

*Be familiar with Federal and State regulatory programs. If Federal or State approval will take considerable time, the FPM may condition the issuance of a local permit on the applicant obtaining such permits later.

6. Check Application for Technical Compliance

✓	Step	✓	Action
	<p>Examine site information in detail for:</p> <ul style="list-style-type: none"> ▪ Location of property lines. ▪ Streets. ▪ Watercourses. ▪ Existing and proposed structures. ▪ Topographic information. ▪ Floodway and floodplain boundaries. 		<p>Compare the flood data with the FIS and floodplain maps.</p> <p>Identify regulations that apply to the site.</p> <p>Note whether:</p> <ul style="list-style-type: none"> ▪ The plan is confusing or unclear. ▪ Flood-related delineations are not consistent with FIS data. ▪ Not all proposed development is shown on the site.
	<p>Assess elevation data provided in the application:</p> <ul style="list-style-type: none"> ▪ Topographic contour lines ▪ Spot elevations on the site plan ▪ Base Floor and Lowest Floor Elevations on building design plans or the permit application form. 		<p>The current FIRM (CLOMR/LOMR) should be the basis. Note whether a CLOMR/LOMR is needed.</p> <p>Compare elevations to the FIS and other available local data. Note questionable data and ask the applicant for clarification. The applicant should correct inaccurate data and supply any missing data.</p> <p>Note deficiencies in elevation data for the record.</p>

	<p>Review building design plans for:</p> <ul style="list-style-type: none"> ▪ Grading and drainage ▪ Structure and foundation type ▪ Existing/proposed structures/infrastructure ▪ Flood zone(s), BFE(s), and Lowest Floor ▪ Floodplain and floodway boundaries ▪ Lower level enclosures and their uses ▪ Elevations of various floors and utilities ▪ Materials below the Flood Protection Elevation ▪ Otherwise Protected Areas (OPA) boundaries/designation date 	<p>If building plans conflict with or are inconsistent with applicable regulations, require the applicant to make structural adjustments to the plans.</p>
	<p>Submit the following engineering documents to the jurisdiction’s engineer for review:</p> <ul style="list-style-type: none"> ▪ Hydrologic and hydraulic calculations concerning proposed floodway encroachments. ▪ Loading calculations and methods of construction relative to floodproofing. ▪ Alternative designs for meeting the minimum opening requirements below the lowest floor. 	<p>All engineering documents should be examined by an engineer on staff or a consulting engineer available to perform reviews.</p> <p>If acceptable technical standards were not used or calculations are incorrect, require the applicant to revise the application using acceptable standards and/or to correct calculations.</p>

7. Get Necessary Interoffice Review/Signoffs

✓	Action
	Follow pre-established routing procedure.
	Track progress and resolve issues.

8. Approve, Conditionally Approve or Deny the Application

✓	Step	✓	Action
	Develop a review process.		Include options of “Approval as applied for,” “approval with conditions,” and “denial with explanation.”
	Determine that the proposal is compliant.		Issue the permit.
	Determine that the proposal requires additional data, however portions of the project may proceed		Issue a “Conditionally Approved” Permit. List in writing the additional data needed to complete the Approved permit.
	Determine that the proposal fails to comply with regulations.		“Deny” the permit. Point out major areas of noncompliance to the applicant so appropriate correction can be made to the plans. Clarifying deficiencies can reduce the number of unnecessary appeals to floodplain management decisions.
	File and maintain records related to the application		.

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The permit becomes the official authorization from the jurisdiction allowing the applicant to proceed based on the information submitted in the application package.

The date a permit is issued is the “start of construction” date, provided construction follows within 180 days.

- For insurance purposes, the date will determine whether a structure should be rated as existing or new construction.
- For regulatory purposes a permit may be effective or valid for a certain period of time, often 12 months.

If the project is not complete at the end of this period, the permit technically expires. However, ordinances routinely allow the permit officer to issue written extensions to allow completion of the development under the conditions of the original permit

9. Perform Field Inspections

Quality control:

Maximum level: Three-part inspection

Moderate level: Two-part inspection

Minimum level: One inspection (The best time to schedule a single inspection is when the foundation is being constructed, which is Inspection 2 of 3 below.)

Inspection 1 of 3

Schedule the visit at the beginning of development, when the site is staked out, to allow comparing plans to the physical layout. It is not uncommon for actual construction to be different from the site plan.

✓	Step	✓	Action
	Visit the project site before actual development begins to: <ul style="list-style-type: none"> ▪ Determine that the site identified in the proposed plans is consistent with actual ground conditions. ▪ Check setback distances and take measurements, if necessary. ▪ Verify the location of floodplain and floodway boundaries, if applicable. 		The site survey may be completed during the permit review process to help in determining compliance. Assure that temporary benchmarks are established to prevent removal or destruction during construction.
	Note inconsistencies with plans and noncompliance with regulations.		Follow local ordinance provisions to address issues uncovered during the inspection.

Inspection 2 of 3

Schedule residential inspections when foundation height can be changed without major difficulty. Remember, making sure a structure is properly elevated is key to the entire regulatory process.

✓	Step	✓	Action

	<p>For a proposal involving an elevated structure, ensure that:</p> <ul style="list-style-type: none"> ▪ The lowest floor will be situated to the height specified in the permit application. ▪ The type of foundation matches plan specifications. ▪ Floodway encroachments are noted. 		<p>Follow local ordinance provisions to address issues uncovered during the inspection.</p> <p>Place an elevation reference mark on a stationary object such as a tree or telephone pole near the structure that marks the elevation height of the lowest floor.</p> <p>Use a hand level to determine whether the lowest floor will reach the regulatory height given the height of the foundation and the type of floor system to be installed.</p>
	<p>For floodproofing of a nonresidential structure, coordinate inspections with the jurisdiction's consulting or staff engineer. Floodproofing is a highly technical procedure.</p>		<p>Work with the engineer to develop an inspection schedule.</p>

Inspection 3 of 3

Schedule inspections at or near the completion of the development.

✓	Step	✓	Action
	<p>Ensure that:</p> <ul style="list-style-type: none"> ▪ Placement of fill meets the necessary slope and protection standards in the local regulations. ▪ Enclosures below the lowest floor have adequately sized openings. ▪ Floodway encroachments are noted. ▪ The anchoring system used in securing manufactured homes meets regulatory standards. 		<p>Follow local ordinance provisions to address issues uncovered during the inspection.</p>

10. Issue Certificate of Occupancy/Completion

✓	Action
	<p>Coordinate the floodplain management Certificate of Occupancy with such building code requirements as electrical and plumbing. Your community may prefer to use the title "Certificate of Compliance" to avoid confusion.</p>
	<p>Establish a policy concerning "renewable" (1-year) occupancy permits.</p>
	<p>File and maintain records related to the application and construction.</p>

✓	Step	✓	Action
	<p>Check for the following elevation certifications:</p> <ul style="list-style-type: none"> ▪ Lowest floor ▪ BFE 		<p>Return the application to obtain any certifications that are missing. Assure that certifications are by licensed</p>

<ul style="list-style-type: none">▪ Structure floors▪ Machinery/equipment▪ Adjacent grades▪ Flood openings <p>Check for the following certifications on the Floodproofing Certificate:</p> <ul style="list-style-type: none">▪ BFE▪ Floodproofing Elevation▪ Height above Lowest Adjacent Grade▪ Design plans/computations▪ Operational plans▪ Maintenance of floodproofing measures	<p>professionals authorized by the State to certify such information.</p>
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Sample Permit Review Checklist

PERMIT # _____

APPLICATION

1. Does proposed development meet NFIP standards?
 - _____ Construction materials and methods resistant to flood damage
 - _____ Utilities flood proofed or flood resistant
 - _____ Anchored properly
 - _____ Manufactured homes elevated on permanent foundations
 - _____ Subdivisions designed to minimize flood damage
 - _____ Encroachments – proposed-action will not obstruct flood waters
 - _____ Not located in floodway

2. Is permit application complete?
 - _____ Development adequately described
 - _____ Plans attached
 - _____ B.F.E. determined at development site
 - _____ Applicant/Builder knowledgeable of:
 - _____ BFE
 - _____ Lowest floor or flood proof elevation
 - _____ Elevation of flood proofing certificates
 - _____ Mandatory for your records
 - _____ Hydraulic analysis of development on the BFE (if _____ necessary)
 - _____ Fee paid

3. Other permits
 - _____ 401 _____ 404 _____ SHIPO _____ DEQ _____ Dept. of Mines
 - _____ Other (_____) _____ State Health Department

PERMIT WRAP-UP

- Action by floodplain administrator or governing body?
- _____ Grant Permit
 - _____ Conditionally Approved - Request additional information
 - _____ Deny permit

COMMENTS OR INFORMATION NEEDED

- On file:
- _____ Development description
 - _____ Elevation certification
 - _____ Flood proofing certification
 - _____ Analysis of development on BFE (if necessary)
 - _____ Physical changes to the floodplain
 - _____ Signed and approved development permit

OKLAHOMA WATER RESOURCES BOARD

Floodplain Development Permit Application

For Proposed Development within a County, City, or Town

Engineering & Planning

10/24/2022

The purpose of this Permit is to provide Community Floodplain Administrators with a model permit application for proposed development in the floodplain. Communities please make adjustments or changes to this Permit Application based upon your individual community needs and/or requirements.

Permit Application
Identification Number

Office USE ONLY

Floodplain Development Permit Application

For Proposed Development within a County, City, or Town

Mail or Fax Application to:

() - Fax: () -

TO COMPLY WITH FLOODPLAIN MANAGEMENT REGULATIONS AND TO MINIMIZE POTENTIAL FLOOD DAMAGE, IF YOU ARE BUILDING WITHIN AN IDENTIFIED FLOOD HAZARD AREA, YOU MUST AGREE TO CONSTRUCT YOUR PROPOSED DEVELOPMENT IN ACCORDANCE WITH THE FOLLOWING SPECIAL PROVISIONS:

SPECIAL FLOODPLAIN PROVISIONS

1. For RESIDENTIAL structures, the lowest floor (including basement) must be elevated at or above the base flood elevation (100-year flood elevation) as defined in the county, city, or town floodplain management regulations and ordinances. See provisions for manufactured homes in local regulations.
2. For NON-RESIDENTIAL structures, the lowest floor must be elevated at or above the base flood elevation, or flood-proofed to withstand the flood depths, pressures, velocities, impact and uplift forces associated with the 100-year flood as delineated in the county, city, or town floodplain management regulations and ordinances.
3. For ALL STRUCTURES, the foundation and materials used must be constructed to withstand the pressure, velocities, impact, and uplifting forces associated with the 100-year flood.
4. ALL utility supply lines, outlet, switches and equipment must be installed and elevated to minimize damage from potential flooding. Water and sewer connections must have automatic back-flow devices installed.
5. SUBMIT certification on the attached form(s) from a REGISTERED ENGINEER, or LAND SURVEYOR attesting the floor elevation and/or flood-proofing requirements have been met. Failure to provide the required certification is a violation of this permit.

AUTHORIZATION

I have read or had explained to me and understand the above SPECIAL FLOODPLAIN PROVISIONS for development in the floodplain. Authorization is hereby granted to the permitting authority and their agents or designees, singularly or jointly, to enter upon the above-described property for the purpose of making inspections or for any reason consistent with the issuing authority's floodplain management regulations.

Applicant Signature

Date

FLOODPLAIN DEVELOPMENT PERMIT APPLICATION
For Proposed Development located in the Floodplain within a County, City, or Town

Date _____ Permit Number _____ Fee Amount _____

Applicant:

Address:

Contact Person: _____

Telephone Number/Email Address: _____

Project Number and Proposed Construction Date (if applicable): _____

- 1. General Description of Proposed Development:** (Please include legal description and directions to location of proposed development. i.e. section, township, range, and/or lot, block of subdivision)

(i.e. building, bridges, roads, substantial additional/rehabilitations, utilities, mining, channelization projects, dredging, drilling, filling, excavating, raising/lowering of grade, paving, materials storage, etc.)

- 2. Location of Proposed Development** (please attach map(s) with this application – FEMA FIRMette or applicant supplied map) (circle location on map)

a. County _____ **Community Name** _____

b. FIRM Map Number and Effective Date _____

c. Flood Zone _____

d. Latitude _____ **Longitude** _____

e. Name of tributary, creek, lake, or water body (attach floodplain map):

f. Name of highway(s) and road(s) _____

3. Applicant is proposing the following development in floodplain:

- Construction of new development, additional development, remodel, or demolish
- Manufactured home placement
- Elevate and/or add fill
- Excavate
- Storage (material, equipment, or supplies)
- Mining
- Drilling
- Burial, pipeline, or cable
- Other _____

4. Is proposed development located in the Special Flood Hazard Area (SFHA)?

YES NO

If response is YES, please provide the following information listed below.

5. Provide lowest finished floor elevation(s) of the proposed development:

Provide lowest adjacent grade elevation (if applicable): _____

Provide base flood elevation: _____

Engineer _____ **Surveyor** _____

6. Is proposed development in the Floodway?

YES NO

If response is YES, permit will be granted upon review of an engineer study showing no adverse impact and/or no increase in the Base Flood Elevation (BFE) during the 100-year flood.

7. Were alternative development locations outside the floodplain area considered?

YES NO

If YES, please detail locations and reasons why they were not pursued:

Plans, specifications, and Elevation Certificates (EC) filed by the applicant shall constitute by reference, a part of this permit.

All applicants are responsible for obtaining federal, state, and local permits for proposed development. The county, city, or town is not responsible for permits not obtained by applicants.

I verify that the above information is true and accurate to the best of my knowledge and that the proposed development (if permitted) will be constructed in accordance with the County, City, or Towns rules and regulations.

Applicants Signature _____ **Date** _____

Applicants Name (print) and Title

Attested by: _____ **Date** _____

Name (print) and Title _____

Certified by: _____

Name (print) and Title _____

(SEAL)

Office USE ONLY	
Date Reviewed: _____	Permit Approved: _____ Sign _____ Date
FIRM Panel Number: _____	Permit Conditionally Approved: _____ Sign _____ Date
Effective Date of FIRM Map: _____	Permit Denied: _____ Sign _____ Date
Flood Zone: _____	
Date Checklist Completed: _____	Date Floodplain Permit Granted: _____