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# Permit Sample Pack

## **Contains:**

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

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## 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 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 Dale Hoff at FEMA Region VI. He can be reached at (940) 898-5225 or [dale.hoff@dhs.gov](mailto:dale.hoff@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		Ensure that the application form requires

	ordinance.		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"> <li>▪ All questions are answered.</li> <li>▪ All required signatures are provided.</li> </ul>		Note important items: <ul style="list-style-type: none"> <li>▪ Left blank.</li> <li>▪ Not addressed completely.</li> <li>▪ Obviously inaccurate.</li> </ul> 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"> <li>▪ Existing and proposed topographic information, including spot elevations</li> <li>▪ Boundaries of the floodway and floodplain</li> <li>▪ In V Zones, the line of the mean high tide and V Zone/A Zone boundary</li> <li>▪ Building elevations of all structures showing the level of the BFE</li> <li>▪ Proposed obstructions in the floodway</li> <li>▪ Structures, roadways</li> <li>▪ Utilities</li> </ul>		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"> <li>▪ State NFIP coordinating agency</li> <li>▪ U.S. Army Corps of Engineers</li> </ul>		<ul style="list-style-type: none"> <li>▪ Ask the applicant for sufficient review copies.</li> <li>▪ Develop an internal and external review system.</li> <li>▪ Hold a pre-application conference.</li> </ul>

	<ul style="list-style-type: none"> <li>▪ Environmental Protection Agency</li> <li>▪ Soil Conservation Service</li> <li>▪ Adjacent jurisdictions</li> </ul>		<ul style="list-style-type: none"> <li>▪ Attend development review committees.</li> <li>▪ Submit all proposals to change a floodway delineation or floodplain boundary to FEMA for approval.</li> </ul>
	<p>Ensure that required technical documents are included and properly certified for:</p> <ul style="list-style-type: none"> <li>▪ Floodway encroachment “no rise”</li> <li>▪ Watertight floodproofing</li> <li>▪ Enclosures below the lowest floor</li> <li>▪ V-Zone construction</li> <li>▪ Alternative flood openings</li> </ul> <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"> <li>▪ Engineering documentation that encroachment would not increase BFE.</li> <li>▪ Statement that design/construction methods for floodproofing meet NFIP standards.</li> <li>▪ Certification that alternatives to minimum standards for enclosures meet NFIP requirements.</li> <li>▪ Statement certifying elevated foundation design/construction method and breakaway wall design with a safe loading resistance exceeding 20 pounds per square foot.</li> </ul>

\*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"> <li>▪ Location of property lines.</li> <li>▪ Streets.</li> <li>▪ Watercourses.</li> <li>▪ Existing and proposed structures.</li> <li>▪ Topographic information.</li> <li>▪ Floodway and floodplain boundaries.</li> </ul>		<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"> <li>▪ The plan is confusing or unclear.</li> <li>▪ Flood-related delineations are not consistent with FIS data.</li> <li>▪ Not all proposed development is shown on the site.</li> </ul>
	<p>Assess elevation data provided in the application:</p> <ul style="list-style-type: none"> <li>▪ Topographic contour lines</li> <li>▪ Spot elevations on the site plan</li> <li>▪ Base Floor and Lowest Floor Elevations on building design plans or the permit application form.</li> </ul>		<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"> <li>▪ Grading and drainage</li> <li>▪ Structure and foundation type</li> <li>▪ Existing/proposed structures/infrastructure</li> <li>▪ Flood zone(s), BFE(s), and Lowest Floor</li> <li>▪ Floodplain and floodway boundaries</li> <li>▪ Lower level enclosures and their uses</li> <li>▪ Elevations of various floors and utilities</li> <li>▪ Materials below the Flood Protection Elevation</li> <li>▪ CBRS areas and OPA boundaries/designation date</li> </ul>		<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"> <li>▪ Hydrologic and hydraulic calculations concerning proposed floodway encroachments.</li> <li>▪ Loading calculations and methods of construction relative to floodproofing.</li> <li>▪ Alternative designs for meeting the minimum opening requirements below the lowest floor.</li> <li>▪ Design and methods of construction in V Zones.</li> <li>▪ Design and methods of construction for breakaway walls that exceed SOP loading resistance of 20 pounds per square foot.</li> </ul>	<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>
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### 7. Get Necessary Interoffice Review/Signoffs

✓	<b>Action</b>
	Follow pre-established routing procedure.
	Track progress and resolve issues.

### 8. 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 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.		

*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"> <li>▪ Determine that the site identified in the proposed plans is consistent with actual ground conditions.</li> <li>▪ Check setback distances and take measurements, if necessary.</li> <li>▪ Verify the location of floodplain and floodway boundaries, if applicable.</li> </ul>		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
	For a proposal involving an elevated structure, ensure that: <ul style="list-style-type: none"> <li>▪ The lowest floor will be situated to the height specified in the permit application.</li> <li>▪ The type of foundation matches plan specifications (especially important for V Zones, because NFIP requirements include foundation standards).</li> <li>▪ Floodway encroachments are noted.</li> </ul>		Follow local ordinance provisions to address issues uncovered during the inspection.  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.  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.
	For floodproofing of a nonresidential structure, coordinate inspections with the jurisdiction's consulting or staff engineer. Floodproofing is a highly technical procedure.		Work with the engineer to develop an inspection schedule.

### Inspection 3 of 3

*Schedule inspections at or near the completion of the development.*

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

### 10. Issue Certificate of Occupancy/Completion

✓	Action
	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.
	Establish a policy concerning “renewable” (1-year) occupancy permits.
	File and maintain records related to the application and construction.

✓	Step	✓	Action
	Check for the following elevation certifications: <ul style="list-style-type: none"> <li>▪ Lowest floor</li> <li>▪ BFE</li> <li>▪ Structure floors</li> <li>▪ Machinery/equipment</li> <li>▪ Adjacent grades</li> <li>▪ Flood openings</li> <li>▪ Bottom of the lowest horizontal structural member (V-Zones)</li> </ul> Check for the following certifications on the Floodproofing Certificate: <ul style="list-style-type: none"> <li>▪ BFE</li> <li>▪ Floodproofing Elevation</li> <li>▪ Height above Lowest Adjacent Grade</li> <li>▪ Design plans/computations</li> <li>▪ Operational plans</li> <li>▪ Maintenance of floodproofing measures</li> </ul>		Return the application to obtain any certifications that are missing. Assure that certifications are by licensed professionals authorized by the State to certify such information.



# Sample Permit Review Checklist

(Developed by the South Carolina Department of Natural Resources)

Building Permit Number: \_\_\_\_\_

Applicant's Name:	Owner's Name:
Site Address, Tax #, Parcel #:	Address:
Telephone:	Telephone:

**I. All development - Base Flood Elevation Data provided.**

- A. The as-built Elevation Certification from a registered land surveyor or professional engineer has been submitted?  Yes  No
- B. The lowest floor elevation is at or above the required lowest floor elevation?  Yes  No
- C. Electrical, heating, ventilation, plumbing, air conditioning equipment (including duct work), and other service facilities are located above BFE or floodproofed?  Yes  No

**II. Development in Zones A, AE, A1-A30, and AH.**

- A. *Solid foundation perimeter walls located below BFE:*
  - 1. There are at least two (2) openings?  Yes  No
  - 2. Square footage of enclosed area subject to flooding \_\_\_\_\_
  - 3. Square inches of venting required \_\_\_\_\_
  - 4. Square inches per opening (multiply l by w) \_\_\_\_\_
  - 5. Number of required vents (3 above divided by 4 above) \_\_\_\_\_
  - 6. Foundation contains the minimum number of vents?  Yes  No
  - 7. The bottom of each opening is no higher than one (1) foot above grade?  Yes  No
  - 8. Any cover on openings will permit the automatic flow of floodwaters in both directions?  Yes  No
- B. *Base Flood Elevation and/or floodway data not available or AO Zones:*
  - 1. The lowest floor is at least three (3) feet above the highest adjacent grade?  Yes  No
  - 2. The development meets the setback requirements of the ordinance?  Yes  No
  - 3. If 2 above was "no", has a No-Rise Certification been submitted?  Yes  No

Reviewer's Name: \_\_\_\_\_ Date reviewed: \_\_\_\_\_
- C. *Floodway data are provided.*
  - 1. Did this development encroach in the floodway?  Yes  No
  - 2. Do the actual field conditions meet the proposed actions and technical data requirements?  Yes  No
  - 3. If C1 was "yes", has a No-Rise Certification been submitted?  Yes  No

Reviewer's Name: \_\_\_\_\_ Date reviewed: \_\_\_\_\_

**III. Development in Zones V, VE, V!-V30, and VO (Coastal High Hazard Areas).**

- A. Development location complies with all coastal setback requirements?  Yes  No
- B. Structure is securely anchored to pilings or columns and certification by a registered, professional architect or engineer has been submitted?  Yes  No  
Reviewer's Name: \_\_\_\_\_ Date reviewed: \_\_\_\_\_
- C. Walls permitted below the Base Flood Elevation consist of decorative lattice work or, where permitted, are breakaway and have been certified by a registered, professional architect or engineer?  Yes  No  
Reviewer's Name: \_\_\_\_\_ Date reviewed: \_\_\_\_\_

Local Administrator's Signature: \_\_\_\_\_

Date : \_\_\_\_\_

# Sample Floodplain Development Permit Application Form

(Developed by the North Carolina Division of Emergency Management)

Application # \_\_\_\_\_  
Page 1 of 4

## SAMPLE FLOODPLAIN DEVELOPMENT PERMIT APPLICATION

This form is to be filled out in duplicate.

### SECTION 1: General Provisions (APPLICANT to read and sign):

1. No work of any kind may start until a permit is issued.
2. The permit may be revoked if any false statements are made herein.
3. If revoked, all work must cease until permit is re-issued.
4. Development shall not be used or occupied until a Certificate of Compliance is issued.
5. The permit will expire if no work is commenced within six months of issuance.
6. Applicant is hereby informed that other permits may be required to fulfill local, state, and federal regulatory requirements.
7. Applicant hereby gives consent to the Local Administrator or his/her representative to make reasonable inspections required to verify compliance.
8. THE APPLICANT, CERTIFY THAT ALL STATEMENTS HEREIN AND IN ATTACHMENTS TO THIS APPLICATION ARE, TO THE BEST OF MY KNOWLEDGE, TRUE AND ACCURATE.

(APPLICANT'S SIGNATURE) \_\_\_\_\_ DATE \_\_\_\_\_

### SECTION 2: Proposed Development (To be completed by APPLICANT)

NAME	ADDRESS	TELEPHONE
APPLICANT	_____	_____
BUILDER	_____	_____
ENGINEER	_____	_____

### PROJECT LOCATION:

To avoid delay in processing the application, please provide enough information to easily identify the project location. Provide the street address, lot number or legal description (attach) and, outside urban areas, the distance to the nearest intersecting road or well-known landmark. A sketch attached to this application showing the project location would be helpful.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# Sample Floodplain Development Permit Application Form (Continued)

(Developed by the North Carolina Division of Emergency Management)

DESCRIPTION OF WORK (Check all applicable boxes):

Application # \_\_\_\_\_  
Page 2 of 4

A. STRUCTURAL DEVELOPMENT

ACTIVITY

STRUCTURE TYPE

- |  |   |
|--|---|
| <input type="checkbox"/> New Structure | <input type="checkbox"/> Residential (1-4 Family)   |
| <input type="checkbox"/> Addition      | <input type="checkbox"/> Residential (More than 4 Family)   |
| <input type="checkbox"/> Alteration    | <input type="checkbox"/> Non-residential (Floodproofing? <input type="checkbox"/> Yes)                        |
| <input type="checkbox"/> Relocation    | <input type="checkbox"/> Combined Use (Residential & Commercial)  |
| <input type="checkbox"/> Demolition    | <input type="checkbox"/> Manufactured (Mobile) Home (In Manufactured Home Park? <input type="checkbox"/> Yes) |
| <input type="checkbox"/> Replacement   |   |

ESTIMATED COST OF PROJECT \$ \_\_\_\_\_

B. OTHER DEVELOPMENT ACTIVITIES

- Clearing    Fill    Mining    Drilling    Grading  
 Excavation (Except for Structural Development Checked Above)  
 Watercourse Alteration (Including Dredging and Channel Modifications)  
 Drainage Improvements (Including Culvert Work)  
 Road, Street or Bridge Construction  
 Subdivision (New or Expansion)  
 Individual Water or Sewer System  
 Other (Please specify) \_\_\_\_\_

After completing SECTION 2, APPLICANT should submit form to the Local Administrator for review.

**SECTION 3: Floodplain Determination** (To be completed by the Administrator)

The proposed development is located on FIRM Panel No. \_\_\_\_\_, Dated \_\_\_\_\_.

The Proposed Development:

- Is NOT located in a Special Flood Hazard Area (Notify the applicant that the application review is complete and NO FLOODPLAIN DEVELOPMENT PERMIT IS REQUIRED).
- Is partially located in the SFHA, but building/development is not.
- Is located in a Special Flood Hazard Area  
FIRM zone designation is \_\_\_\_\_.  
"100-Year" flood elevation at the site is: \_\_\_\_\_ ft. NGVD (MSL)  
 Unavailable
- Is located in the floodway.  
FBFM Panel No. \_\_\_\_\_ Dated \_\_\_\_\_  
(if different from the FIRM panel and date)
- See Section 4 for additional instructions.

SIGNED \_\_\_\_\_ DATE \_\_\_\_\_



