NFIP GUIDEBOOK

A Local Administrator’s Guide to Floodplain Management and the National Flood Insurance Program

5th Edition
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Flooding is a natural occurrence

Periodically, rivers, streams and lakes will overflow their banks and inundate adjacent land areas. These areas, known as floodplains, temporarily store this excess water. Flood damages occur only when man interferes with the natural flooding process by altering the watercourse, developing areas in the upper watershed, and/or building inappropriately in the floodplain itself.

The traditional solution to flood problems has been to build structural protection works such as dams, diversions, levees and floodwalls. Despite tremendous expenditures for these structural projects, economic flood losses have continued to increase year after year. Given this, governments at every level have begun to see the solution to avoiding flood damages lies not in keeping the water away from people, but rather in keeping people away from the water. This philosophical shift lead to the creation of the National Flood Insurance Program (NFIP) in 1968, thereby codifying the concept of floodplain management.

The basic purpose of the NFIP is not to prohibit floodplain development, but to guide development in floodplain areas in such a way as to greatly lessen the economic loss and social disruption caused by impending flood events. The purpose of this guidebook is to assist local officials in their understanding of the NFIP and the procedures that communities should follow in administering their floodplain management ordinances.

**Fact**
A recent study showed that only 2% of the claims paid for flood damages are for post-FIRM structures (structures built after the date of a community’s flood map and adoption of a local floodplain management ordinance), whereas 98% of the claims paid are for older or pre-FIRM structures. This is strong evidence that the NFIP is successful at protecting new developments.
CHAPTER 1 - FLOODPLAIN MANAGEMENT CONCEPTS

THE BASE FLOOD
The base flood, sometimes referred to as the 100-year flood, has a 1% chance of occurring in any given year. Although a 100-year flood sounds remote, keep in mind that over the life of an average 30-year mortgage, a home located within the 100-year flood zone (A or V zone) has a 26% chance of being inundated by the base flood. This same home has less than a 1% chance of fire damage during the same period.

What is more significant is that the house in this example is almost certain to see a 10-year flood (96% chance) in the same 30-year mortgage cycle. In many areas the difference in flood heights between a 10-year and a 100-year event may be as little as one foot!

Flood Frequency Chart

<table>
<thead>
<tr>
<th>Flood frequency (years)</th>
<th>Chance of flooding in any given year</th>
<th>Percent chance of flooding during 30-year mortgage</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>10 out of 100 (10%)</td>
<td>96%</td>
</tr>
<tr>
<td>50</td>
<td>2 out of 100 (2%)</td>
<td>46%</td>
</tr>
<tr>
<td>100</td>
<td>1 out of 100 (1%)</td>
<td>26%</td>
</tr>
<tr>
<td>500</td>
<td>0.2 out of 100 (0.2%)</td>
<td>6%</td>
</tr>
</tbody>
</table>

FLOODWAY
The floodway includes the channel of a river or stream and the overbank areas adjacent to the channel. The floodway carries the bulk of the floodwater downstream and is usually the area where water velocities and forces are the greatest and most destructive. Regulations require that the floodway be kept open so that flood flows are not obstructed or diverted onto other properties. Such obstructions or diversions can cause increased damages within the floodway as well as in the flood fringe (see diagram below).

Characteristics of a Floodplain
**Base Flood Elevation (BFE)**
The BFE is the elevation (usually expressed in feet above sea level) which the base flood is expected to reach.

**Special Flood Hazard Area (SFHA)**
For purposes of the NFIP, the area that would be inundated by the base flood is also called the special flood hazard area (SFHA), or simply the floodplain.

**Flood Fringe**
The area on either side of the floodway is called the flood fringe. This area is subject to inundation by the base flood but conveys little or no velocity flows.

**Fill**
By nature, floodplains are low-lying areas that seem to invite filling activities. Filling is included under the NFIP definition of “development” and therefore requires a floodplain development permit. Care should be taken to ensure that the fill will not alter drainage, divert flood water to other properties or affect endangered species or their critical habitat. Filling is prohibited in the floodway.

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**The Effects of Fill on a Floodplain**

This house never flooded before the fill was placed on the riverbank.

- 100 year flood after fill
- 100 year flood before fill
- 10 year flood after fill
- 10 year flood before fill

"Bank Full"

The fill material displaces floodwaters which raises the flood levels across and upstream.
Floodplain Maps
Floodplain maps are the basis for implementing floodplain regulations. The maps vary in detail depending on several factors, including the amount of historical data, the detail of the base topographic maps, the flood threat, and the floodplain development potential. There are basically three types of floodplain maps:

Flood Hazard Boundary Map (FHBM)
A very generalized map usually issued to a community when they first join the NFIP. FHBM do not include Base Flood Elevations (BFEs). Only a handful of communities still possess these basic flood maps.

Flood Insurance Rate Map (FIRM)
Most communities have a FIRM. They generally include BFEs and show flood zones, Appendix A, and are based on a detailed study of flood potential in the community. With the FIRM, flood elevations at any specific development site within a community can usually be determined. More recently published FIRMs include both BFEs and regulatory floodways.

The Flood Insurance Study
The Flood Insurance Study (FIS) is conducted by FEMA to determine the flood hazard present in the community as well as the flood zones that will be used to write flood insurance. The data in the FIS is used to produce the flood maps mentioned above. The FIS provides detailed and accurate flood hazard information that includes a written report containing a description of a community’s flooding conditions, and flood profiles showing the 500, 100, 50 and 10-year flood elevations for each stream reach studied in detail. The following explains the two types of study approaches used:

The year 2009 marks the end of FEMA’s Map Modernization program (MapMod) and the beginning of FEMA’s new Risk MAP (Mapping, Assessment and Planning) program. While the map modernization program provided digital Flood Insurance Rate Maps (dFIRMs) for approximately 97% of the population, Risk MAP will enhance the accuracy of these maps with updated, more detailed data and create new dFIRMs in areas that were not mapped or not studied during MapMod. Risk MAP encourages expansion beyond the conventional regulatory applications of flood hazard data to broader non-regulatory risk assessments for all hazards and the incorporation of Risk MAP data and products into the planning process.

Flood Boundary and Floodway Map
These maps delineate floodways but do not give BFEs or flood zones. A community must use its FIRM to identify BFEs. Newer FIRMs eliminate the dual maps; all information, including floodways, is on the newer FIRMs.
Approximate

The approximate study, depicted as zone A on the FIRM, delineates the “100 Year” floodplain boundaries. The boundaries are established by reviewing existing data such as a Flood Hazard Boundary Map, USGS Flood-Prone Quadrangle Map, US Army Corps of Engineers Floodplain Information report, and other historical data, and transferring this information to the FIRM. If no existing data is available, then a rough hydrologic analysis is performed to determine the width of the floodplain. The approximate study generally involves little or no field work. The base flood elevation or depths are not determined. These areas are also referred to as unnumbered A-Zones.

Detailed

The detailed study uses considerably more specific hydrologic and hydraulic engineering methods. The detailed study is depicted as numbered A zones (A1-A30), AE, AH, and AO zones. Detailed surveys are conducted in the field for use in the hydrologic and hydraulic analyses. The data from cross sections of the floodplain are used as input to a mathematical model (HEC-2 or HEC-RAS) that computes the base flood elevations. A detailed study often will include delineation of a floodway and the 500-year floodplain.

Floodplain Map Studies and Restudies

Periodically, FEMA, in consultation with our State partners, conducts floodplain studies and restudies to update a community’s FIRMs. FEMA’s decision to conduct a flood study or to restudy a particular stream is based on numerous variables, including funding availability, local community desire for a study/restudy, evidence that the existing flood hazard data is inaccurate, development potential, and NFIP policies in force.

Usually following a request from local officials, FEMA will conduct a scoping meeting to determine general study/restudy needs. Then, at a Time and Cost meeting, local officials meet with FEMA staff and the FEMA study contractor to discuss specific study/restudy issues. After a study contractor completes the flood study (a process that can take from a few months to a few years), the following steps are taken, leading ultimately to
a new effective FIRM for your community:

1 Draft FIS/FIRM and Technical Study Data Notebook, completed by the study contractor, is delivered to FEMA

2 Draft data is reviewed by FEMA and Map Coordination Contractor

3 Preliminary FIS/FIRM is delivered to local community(ies)

4 Final Coordination Meeting, involving local community representatives, FEMA, and study contractor, is held with the public

5 Notice of Start of Appeals period appears in local newspaper

6 90-day Appeals Period commences

7 90-day Appeals Period ends

8 Appeals are adjudicated

9 Letter of Final Determination Review is sent to communities (FIRMs will be effective in 6 months)

10 Community must update their ordinances within the 6-month adoption period

11 Final “Official” FIS/FIRMs are delivered to communities, which must amend flood ordinance to reflect new maps

### Map Revisions

Sometimes it is necessary for floodplain data to be revised. In most instances, FEMA will not republish an entire map, but will simply issue a letter that describes the revisions. Revisions to an individual flood map panel are generally made for one or more of the following reasons:

- Revisions to correct a minor error
- Revisions based on better ground elevation data
- Revisions based on authorized filling in the floodplain
- Revisions based on better flood data
- Revisions based on new flood works

There are three main types of map revisions.

1. **Letter of Map Amendment**

   A Letter of Map Amendment, or LOMA, is a procedure in which FEMA reviews technical data submitted by the property owner who believes a property or structure was incorrectly included within a designated flood hazard area (MT-1 Form). A LOMA amends the current floodplain map and establishes that the property or structure is not located within a special flood hazard area. LOMAs are used to verify that natural ground elevations are above the base flood elevation (BFE). LOMAs can waive the flood insurance requirement for loans if accepted by the lender. An Elevation Certificate (EC) supports a LOMA but, by itself, does not remove the insurance requirement.
2. **Letter of Map Revision Based on Fill (LOMR-F)**

A LOMR-F removes land from the SFHA that has been graded or filled (physical changes) since the date the flood map was issued. (MT-1 Form). Communities must concur with requests before a LOMR-F is approved by FEMA. LOMR-Fs also can waive the flood insurance requirement for loans. LOMR-F requests have communities certify that the property or structure(s) are reasonably safe from flooding.

3. **Physical Map Revision (LOMR PMR)**

Any map revision other than one showing a simple, authorized fill, such as a new or altered bridge, culvert, channel, levee, or berm; changes in hydraulic or hydrologic conditions; or any combination thereof; requires an engineering analysis (MT-2 Form).

**How is a LOMA/LOMR-F Issued?**

Requests for LOMAs and LOMR-Fs must be submitted on forms provided by FEMA, which include the following information:

- Property Information Form - may be completed by property owner
- Elevation Information Form - must be completed by a licensed engineer or land surveyor
- Summary of Elevations (Individual Lot Breakdown Form) - must be completed by an engineer or land surveyor if more than one lot is involved
- Community Acknowledgment Form - used for LOMR-Fs completed by community
- Certification of Fill Compaction Form - used for LOMR-Fs greater than a single lot, completed by an engineer or community official

**LOMA Information**

To receive an MT-1 form packet (LOMA/LOMA-F) or to check the status of a LOMA/LOMA-F, please call the FEMA Map Assistance Center at 1-877-FEMA-MAP. You also can download the packet from FEMA’s website: www.FEMA.gov.

LOMA / LOMR - F requests for both single and multiple lots are submitted to FEMA Headquarters in Washington D.C. and take 3 to 6 weeks to process.

For questions on how to complete the forms, please call FEMA Map Assistance Center (FMAC) at 1-877-FEMA MAP (1-877-336-2627).
To participate in the National Flood Insurance Program (NFIP), a community must adopt and enforce a floodplain management ordinance that regulates development in the community’s floodplain. The fundamental objectives of the NFIP are (1) to ensure that new buildings will be free from flood damage, (2) to prevent new developments from increasing flood damages on existing properties, and (3) to ensure that natural and beneficial functions of floodplains are maintained or restored when opportunities arise. It should be noted that the NFIP is but one component of a community’s floodplain management program.

**The Community Assistance Visit (CAV)**

Periodically, the Federal or State flood insurance coordinator(s) will visit your community to conduct a Community Assistance Visit (CAV). The purpose of the CAV is to assist the local floodplain coordinator and other local officials in enforcing the community’s floodplain management ordinance.

The CAV also seeks to evaluate the local floodplain management program in relation to the regulations governing the NFIP. A CAV includes the following: a meeting with local staff to discuss procedures used in issuing development permits and to review permit files; a check of building permits and elevation documentation to see if new development is being regulated according to the requirements of the local code; and a tour of the flood hazard areas. A follow-up letter is sent to the chief elected official, and a report is filed with the Federal Emergency Management Agency on the findings of the visit.

During a typical NFIP CAV, the following issues are often identified:

**Record Keeping Systems**

Record keeping systems should be adequate to ensure that elevation records and requirements are communicated prior to construction and maintained properly so that subsequent buyers will not have to pay for another elevation survey. Floodplain development records are required to be retained in perpetuity.

**Permits for “Other Development”**

Many communities, although they have adequate floodplain management ordinances, do not have a permit process to cover all “other development”, which includes activities such as mining, drilling, dredging, grading, paving, excavations, and filling in flood hazard areas.

**As-Built Elevation Certificates**

Communities often do not secure as-built certifications of
About Flood Insurance

- Federal flood insurance is available only in those communities that participate in the National Flood Insurance Program (NFIP).

- In order to receive Federal disaster assistance in identified floodplains, communities must participate in, and be in good standing with, the NFIP.

- Flood insurance is required for federally-backed loans to purchase or build structures located in any special flood hazard area.

- Flood insurance can be purchased from any agent who is licensed to write property and casualty insurance.

- Flood insurance can be purchased for any walled or roofed building anywhere in a participating community regardless of the mapped flood zone in which the structure is located.

- The NFIP covers structural elements, essential equipment, and other basic items located in a basement.

- Rates are subsidized for Pre-FIRM buildings; they are actuarial rates for Post-FIRM structures.

- There is a waiting period of 30 days before coverage goes into effect. There is no waiting period when titles of properties are transferred to new owners.

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- The lowest floor elevation of a structure. Elevation documenta- tion based on plans and draw- ings is insufficient to ensure that the lowest floor has indeed been built above the BFE.

- Definition of Lowest Floor
  There is often misunderstanding regarding space below the lowest floor. See the definition of Lowest Floor in the Glossary.

- Floodway Encroachment
  All encroachments, including fill, new construction, and substantial improve- ments within the regulatory floodway are prohibited, unless an engineering no-rise analysis is done.

- Floodproofing
  Only non-residential structures can be flood-proofed, and then only dry-floodproofed (water tight).

- Alteration of Watercourses
  Although there is no prohibi- tion against altering watercours- es (except in a designated floodway), there is a requirement to notify adjacent communities, the State Coordinating Agency, and FEMA.

- Mobile Home Anchoring
  All mobile homes placed in a flood hazard area, including those in existing mobile home parks, are required to be anchored to a permanent foundation that will resist
flotation and lateral movement.

NOTE: Chapter 5 of this Guidebook “NFIP Floodplain Development Standards” provides a detailed explanation of each of the issues listed above.

The Community Rating System (CRS)
The NFIP’s Community Rating System (CRS) recognizes community floodplain management efforts that go beyond the minimal requirements of the NFIP by reducing flood insurance premiums for the community’s property owners. Discounts to premiums range from 5% to 45%.

The new (2007) goal of CRS is to reduce flood damage to insurable property by strengthening and supporting the insurance aspects of the NFIP, and encouraging a comprehensive approach to floodplain management.

The CRS recognizes 18 floodplain management activities divided into four series:

Effects On Lenders
The purchase of flood insurance applies to all mortgage properties that fall under one of the following three criteria: the owner is applying for a federally backed (VA, FHA, etc.) loan; the lending institution is federally regulated; or the loan will be sold on the secondary market to a Government Sponsored Enterprise (GSE) such as Fannie Mae or Freddie Mac. This comprises well over 95% of all mortgage loans made each year. The lender must first determine whether the structure is in a Special Flood Hazard Area (SFHA). This is done using an approved Standard Flood Hazard Determination Form.

For all properties located in an SFHA, lenders must require flood insurance when making, increasing, extending, or renewing a loan. This requirement applies only when the structure is in the SFHA, not the lot. Lenders must ensure that coverage remains in effect for the life of the loan. A GSE such as Fannie Mae or Freddie Mac must ensure that any loans they purchase have flood insurance, if required.

If a loan has escrows for taxes, insurance, or for any other reason, the lender must also escrow for flood insurance. Lenders are required to notify borrowers if their building is in an SFHA and that they have 45 days to purchase flood insurance. After 45 days, lenders have the statutory authority to force purchase of flood insurance. If a borrower believes the flood zone determination was in error, the borrower and the lender must jointly request a review from FEMA, with appropriate supporting technical information.

Public Information (300 series)
This series credits programs that advise people about the flood hazard, flood insurance, and ways to reduce flood damage.

Mapping & Regulations (400 series)
This series credits programs that provide increased protection to new developments. These activities include mapping areas not shown on the FIRM, preservation of open space, and restoration of natural and beneficial functions of the floodplain.

Flood Damage Reduction (500 series)
This series credits programs for areas in which existing development is at risk. Credit is provided for a comprehensive flood mitigation plan, relocating, elevating or retrofitting flood-prone structures, and for maintaining drainage systems.

Flood Preparedness (600 series)
This series credits flood warning, levee maintenance and dam safety programs.

Increased Cost of Compliance (ICC)
ICC coverage provides for the payment of a claim for the cost to comply with State or community floodplain management laws or ordinances after a direct physical loss by flood. When a building covered by a Standard Flood Insurance Policy under the NFIP sustains a flood loss and the community declares the building to be substantially damaged, ICC will help pay up to a maximum of $30,000 of the cost to elevate, floodproof, demolish, or relocate the structure.

NOTE: Chapter 5 of this Guidebook “NFIP Floodplain Development Standards” provides a detailed explanation of each of the issues listed above.
Flood Insurance Requirements for Residential Sites in Special Flood Hazard Areas

Example A
Property in SFHA but structure is not. Insurance not required.

Example B
Structure in SFHA but substantially elevated on natural knoll. Lender must require insurance. Builder can request Letter of Map Amendment (LOMA).

Example C
Structure partially located in SFHA. Insurance always required.

Example D
Structure located in SFHA but not elevated. Insurance always required.

Example E
Structure located in SFHA although on high bluff. Lender must require insurance but buyer can request LOMA. Upon approval of LOMA, buyer may receive insurance refund.

Example F
Structure in SFHA but substantially elevated on fill. Insurance initially required, but buyer can request LOMR-F. Insurance may be refunded.

Example G
Structure in SFHA but elevated through means other than fill, e.g. posts, pilings, piers, etc. Insurance always required.
A Community’s Responsibilities under the NFIP

The management of the NFIP in a community consists of a partnership between the Federal government and the local community. The responsibilities of the local community are as follows:

- Require development permits for all proposed construction and other developments within the community’s designated 100-year floodplain.
- Ensure all other permits required by local, State and Federal laws are obtained.
- Maintain records of all development permits.
- Review the permit to ensure that sites are reasonably safe from flooding.
- Review subdivision proposals to determine whether the project is safe from flooding and provides for adequate drainage.
- Require residential structures to have the lowest floor (including basement) elevated at least to or above the Base Flood Elevation (BFE).
- Require non-residential structures to have the first floor elevated or flood-proofed one foot above the BFE.
- Require manufactured homes be elevated and anchored.
- Require water supply systems be designed to eliminate infiltration of flood waters.
- Require new and replacement sanitary sewage systems be designed to minimize or eliminate infiltration of flood waters.
- Ensure flood carrying capacity of altered or relocated watercourses is maintained.
- Verify/document lowest floor elevations of new or substantially improved structures.
- Determine whether structures in the SFHA have been substantially damaged. (See Glossary for definition of Substantial Damage.) If a substantial damage determination is made, the repairs must include bringing the structure up to current flood-hazard area building standards.
- Require water supply systems be designed to eliminate infiltration of flood waters.
- Require new and replacement sanitary sewage systems be designed to minimize or eliminate infiltration of flood waters.
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NOTE: In Washington, damage to manufactured homes is inspected by the State Department of Labor and Industries (other states may have similar requirements) so that local officials must coordinate this effort with their regional L&I offices.

Steps

The following are steps on how to properly review a Floodplain Development Permit Application:

1. **Locate the development site on the community’s floodplain map.** If the project site is obviously outside the shaded A-Zone or V-Zone, then floodplain regulations do not apply. If the project site is in a shaded A-Zone or V-Zone (or is a borderline question), proceed to the next step.

2. **Ensure project meets the NFIP/local ordinance definition of “development.”** See the next page for the type of activity that is considered development. As a general rule, anything that alters the natural topography of the floodplain needs a permit review. Please be advised that development does not include: maintenance of existing buildings and facilities; resurfacing of roads; gardening, plowing and similar agricultural practices that do not involve filling, grading or construction of levees.
Have the owner/operator fill out a local Building Permit Application. A location or plat map of the site should be attached to every application form. Plans of the proposed development, showing existing and proposed conditions including all appropriate dimensions and elevations, should also be attached. Check to see if the site is located in the regulatory floodway by measuring the floodway width on the Floodway Map and comparing this distance to the proposed project’s actual ground location. Development cannot occur in any floodway without a detailed analysis from a licensed engineer and/or hydrologist proving that the development will cause no-rise in the base flood elevation.

Check to see if the project includes a new building or a substantial improvement of an existing building. A “building” is a structure that is principally above ground and is enclosed by walls and a roof including manufactured homes and prefabricated buildings. The term also includes recreational vehicles and travel trailers to be installed on site for more than 180 days. When a Pre-FIRM building is proposed to be remodeled, renovated, rehabilitated, added to or in anyway improved, the proposed modifications must be evaluated for “substantial improvement”. If the total costs of the improvement are 50 percent or more of the building value, the building must be elevated above the BFE. If the project includes a new “building” or “substantial improvement,” go to Step 5.

The Development Permit

Communities participating in the NFIP must require development permits (Appendix B) for all proposed developments within the designated 100-year floodplain. The permit, along with all development plans, must be submitted for approval to the appropriate local authority before beginning any development activity. Usually this authority is the local floodplain administrator.

What Information Should the Permit Contain?

In addition to obvious information, such as the applicant’s name, address, and phone number, a development permit should also contain the following information:

- The location of the proposed development
- A site map
- Description of proposed activity
- Elevation of ground site prior to development
- Elevation to which lowest floor of the structure must be built
- Elevation to which structure will be flood-proofed (non-residential only)
- Base flood elevation (BFE) data for subdivisions
- Description of water course alterations
- A space for approving or denying the permit
- A space for signature and date

When Is a Development Permit Required?

All development within the regulatory floodplain requires a permit. Development includes:

- New construction or a substantially improved structure
- Placing a manufactured (mobile) home
- Mining, dredging, filling, grading or excavating
- Roads, bridges and culverts
- Altering or relocating stream channels
- Travel trailers placed on site for more than 180 days
- Storage of materials including gas or liquid storage tanks

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Duties of the Floodplain Administrator

The duties of the local floodplain administrator (FPA) are quite varied. One task is the review and evaluation of development permit applications. Reviewing and evaluating permits involves several steps, including:

- Making permit applications available to prospective developers
- Checking applications for completeness
- Checking development locations on floodplain maps
- Determining if development affects the floodway
- Determining BFE for the proposed development site
- Establishing first floor elevations
• Requiring additional Federal/State/Local permits
• Determining if watercourse alterations will reduce carrying capacity
• Using best available data when FEMA has not provided BFEs

Another duty of the local FPA is to issue permits. This involves assuring that each application meets NFIP criteria and involves issuing conditions permits for lowest floor elevation and construction standards. In the event that the application does not meet NFIP criteria the FPA must also deny the permit.

Once the project has begun it is also the duty of the FPA to check the progress of development. This includes field checking the location and the lowest floor elevation. The lowest floor elevation must be checked before framing of the development structures begins. The FPA must also ensure that construction occurs in conformance with approved plans.

An Elevation Certificate will also need to be issued by the FPA, who must check the elevation of the lowest floor to see if it is above or below BFE. The Elevation Certificate is then issued, establishing the status of the elevation.

The FPA must also maintain records of floodplain development. This involves keeping track of the number of floodplain development permits that he/she issues, and retaining copies of those permits and elevation certificates as well.

**Record Keeping**

One of the jobs of the local floodplain manager is to maintain the required records according to NFIP regulations. The following records must be kept on file in perpetuity and open for public inspection:

• A complete and up-to-date copy of the floodplain ordinance
• The current flood map (FIRM, Floodway, and FIS)
• A copy of the NFIP regulations
• A project file for each development permit issued. The project file should contain the following:

5 Obtain the Base Flood Elevation at the site:
• From the profiles found in the Flood Insurance Study (FIS).
• From the Flood Insurance Rate Map (FIRM).
• From any other Federal, State or local source - commonly called “best available data”.
• If there is no base flood elevation (BFE) data available, you may want to require the applicant to determine the BFE. A determination of the BFE is required if the development site is at least 5 acres or has 50 or more lots platted.

6 Review the construction plans to make sure that the lowest floor of the building is built to, or above, the base flood elevation (BFE). Some states and communities require the lowest floor to be built one or two feet above the BFE. Check your local floodplain ordinance. Building protection can be done by one of three methods:

• Elevate on fill. Check the plans to ensure that: the top of the fill is at or above the BFE; the fill is protected from erosion and scour; the fill is properly compacted; and, the fill does not cause drainage or flow onto neighboring properties. Consult Technical Bulletin (TB) 10-01 for information determining if a site or structure is reasonably safe from flooding.
• Elevate on piers, posts, columns or walls. Check the plans to ensure that materials used below the lowest floor are resistant to flood
damage (TB 3-93). Check that all electrical, heating, ventilating, plumbing, air conditioning equipment, and utility meters are located above the BFE. Ensure all water and sewer pipes, and electrical and telephone lines located below the BFE are waterproofed. If walls are used they must have permanent openings no more than one foot above grade. (TB 1-93)

• Floodproofing for non-residential buildings only: The plans for a floodproofed building must be prepared by a registered engineer who must sign and seal a floodproofing certificate. The certified flood-proofed elevation must be at least one foot above BFE. (TB 3-93)

Once you have verified that the building complies with all floodplain management measures, issue the permit. Make sure that the plans and any other assurances are made part of the application and maintained in your records. Also, keep in mind that permits may be required from state and federal agencies as well. Proceed to Step 7.

7 Make site inspections to ensure that the project is built according to the permitted plans. Document the as-built lowest floor elevations on the elevation certificate.

8 Keep all pertinent records. Retain in perpetuity all records, even for completed projects and denied permits.

- a copy of the permit application
- a copy of the permit review checklist
- a copy of all the engineering data (plans, specifications, hydraulic and hydrologic analyses) used to document a development’s compliance with the NFIP floodway (no rise) and encroachment standards
- a copy of the engineering analyses submitted for a watercourse alteration project along with correspondence to neighboring communities and the State Water Resources Department
- copies of all correspondence relating to the project
- any variance or appeals proceedings
- documentation of the inspections of the development
- base flood elevation data for subdivisions of at least 5 acres or 50 lots
- elevation certificates for documenting lowest floor elevations, or floodproofing certificates
- a copy of the certificate of occupancy
- Certification of lowest floor elevations (including basement) of all new and substantially improved structures located in the designated floodplain
- Certification of the elevation to which non-residential structures have been floodproofed
- A file should be kept for the Biennial Reports that are submitted to FEMA. The floodplain manager also may wish to keep the following information in this file: (1) copies of previous years’ annual and biennial reports; (2) a running total of permits and/or variances granted in the flood hazard area; (3) maps of new annexations or other boundary changes; and, (4) records of any man-made changes that affect flooding

The Elevation Certificate

One of the requirements for participation in the National Flood Insurance Program (NFIP) is that communities “obtain the elevation of the lowest floor (including basement) of all new and substantially improved structures, and maintain a record of all such information.”
The Elevation Certificate form published by FEMA (Appendix C), is a way for communities to comply with this requirement.

**Purpose of an Elevation Certificate**

An Elevation Certificate is used for recording the elevation of the lowest floor, the crawlspace floor (if applicable), and the elevation of the mechanical/electrical components of all newly constructed buildings located in the floodplain. It is also used in determining the proper rate when purchasing flood insurance and for supporting a request for a Letter of Map Amendment (LOMA) or a Letter of Map Revision (LOMR).

**Elevation Certificate form**

The Elevation Certificate is not required for use by all NFIP participating communities, but only those participating in the CRS program. However, the certificate is often the easiest way to comply with the requirement to document and maintain the elevation of the structure’s lowest floor. For structures in flood zones AE, A1-A30, AH, VE, and coastal zones V1-V30, the Elevation Certificate must be completed, stamped, and signed by a licensed engineer or surveyor.* For flood zones without BFEs (AO and A), a building official or property owner may complete the certificate.

A complete, stamped, and signed Elevation Certificate does not waive the requirement to purchase flood insurance. It is used, along with other documentation, as the basis for receiving a LOMA or LOMR-F. Only a LOMA or LOMR-F can amend the FIRM and thereby remove the Federal requirement for a lending institution to require the purchase of flood insurance.

* Washington State requires certification of elevation be performed only by a licensed surveyor.
Floodway Standards

Floodways

No development is permitted in the floodway unless a licensed engineer can certify through a scientific analysis that the development will cause no rise to the BFE(s). This generally should include two studies: a step-backwater analysis and a conveyance compensation computation.

The “no rise” standard is to be interpreted exactly and strictly; that is, no rise above the BFE will be permitted. Communities are encouraged to secure the services of an independent, third party, engineer to review the no-rise analysis.

General Standards

Anchoring

All structures are to be anchored to prevent hydrodynamic and hydrostatic forces from moving the structures from their foundations.

Construction

Materials & Methods

The area below the lowest floor must be unfinished and remain free of water damage. This requires that new buildings and substantial improvements must be constructed with materials and by methods to resist or minimize flood damage.

Subdivisions

All subdivisions must be designed to minimize flood damage and to not increase flood levels. Developers must provide BFE data for all subdivisions of at least 50 lots or at least 5 acres. Other considerations:

Utilities

Utilities servicing flood prone structures must be floodproofed:

- Control panels must be located above the BFE.
- Heating, air conditioning, and ventilation equipment must be placed above the BFE.

Note

The floodplain development standards described in this section are the minimum required for a community to participate and maintain eligibility in the NFIP. Many local communities and States have adopted higher floodplain regulatory standards.

In Washington, State law prohibits construction of new or substantially improved residential structures in the designated floodway, with certain exceptions for farmhouses and homes damaged by causes other than flooding. Always consult your local flood damage prevention ordinance for your particular community’s floodplain development requirements.
• Recommend building sites be at least two feet above streets
• Lowest floor of all structures must be above BFE
• Protect utilities
• Ensure adequate drainage
• Streets should drain rapidly
• Require evacuation plan

Encroachments
Proposed developments cumulatively may not increase base flood heights more than one foot anywhere in the identified floodplain. (Applies only to floodplains with BFEs but without identified floodways)

Watercourse Alterations
All watercourse alterations or modifications must not reduce the carrying capacity of the stream or increase BFEs:
• Applicant must provide a thorough description of activity

Residential Structures
Residential structures must have the lowest floor, including the basement, elevated at least to or above the BFE. This elevation requirement can be accomplished by any of the following three methods:

Foundation Stem Walls
Foundation stem walls extend the height of your current foundation. (See Figure A on the next page.) The foundation must have as a minimum two permanent openings in each wall no more than one foot above grade. The total area of the openings must be no less than 1 square inch for every square foot of enclosed space. This helps to relieve hydrostatic pressure on the foundation during a flood. Any cover placed over the openings must be able to open automatically during flood flows without human intervention. Screens are acceptable if they permit entry and exit of floodwater. (TB 1-93)

Fill Material
A poured slab placed over compacted fill can also be used to elevate the lowest floor of a structure above BFE. (See Figure B on the next page.) Please note that when fill is placed on a building site, it is still in the floodplain and no basements are permitted.

Piers, Piles & Posts
This method is commonly used to avoid large fills and when flood heights are extreme. It is also the only acceptable means of construction in a coastal V-Zone. (See Figure C on this page.) The supporting members must be designed to resist hydrostatic and hydrodynamic forces.

Lowest Floor Level Above BFE
Base Flood Elevation (BFE)
Foundation
Flood Vent (Opening in Foundation)
Fully enclosed areas below BFE can be used only for limited storage, parking and access. In addition, the following conditions must be met for any enclosed area below the BFE:

- Service equipment (e.g. furnaces, water heaters, washers/dryers, etc.) are NOT permitted below BFE.
- All walls, floors, and ceiling materials located below BFE must be unfinished and constructed of materials resistant to flood damage.
- The walls of any enclosed area below BFE must be designed by a registered professional engineer or architect in a manner to prevent lateral movement, collapse, or flotation of the structure. There must be at least two openings on each wall and the bottom of all openings must be no higher than one foot above grade.

Basements
Any structure in a regulatory floodplain having its lowest level (either finished or unfinished) below ground level (subgrade) on all four sides is not permissible under local flood damage prevention ordinance requirements and the regulations governing the NFIP. Therefore, neither basements nor excavated (subgrade) crawlspaces can be constructed in the regulatory floodplain.

Crawlspace
At-Grade crawlspace
This type of crawlspace is illustrated in Figure A on page 32. The interior and exterior grade of the crawlspace are at the same level. This is the proper and permissible method of construction.

Excavated crawlspace
This type of crawlspace is illustrated in Figure B on page 32. The crawlspace has been excavated to footers. The bottom level of the crawlspace is below grade on four sides. This type of crawlspace is generally not-permissible under local flood damage prevention ordinance requirements and the regulations governing the NFIP.
unless it meets the subgrade crawl space requirements outlined in Technical Bulletin 11-01 and is permitted by the local ordinance. Insurance rates will be significantly higher for structures with this type of crawlspace.

**Nonresidential Structures**

Nonresidential structures must have the lowest floor, including basement, elevated to or above the BFE, or floodproofed at least one foot above BFE. If flood-proofed, structures must be dry-floodproofed, which means keeping the water out. Nonresidential (commercial) structures, together with attendant utility and sanitary facilities, are designed so that the structure is watertight below the base flood level. The walls are impermeable to the passage of water and with structural components having the capability of resisting hydrostatic and hydrodynamic loads and the effects of buoyancy. Additionally, the structure must be designed to:

- Prevent seepage, collapse or cracking of basement walls
- Prevent buckling of basement floors
- Prevent backup of water from sewer lines
- Have all openings located one foot above BFE (TB 3-93)
- All protective features must operate automatically without human intervention

**NOTE:** Dry floodproofing measures must be certified by a licensed engineer and only apply to nonresidential structures.

**Additional Permits**

Ensure applicants obtain any additional state or federal permits prior to issuing your local floodplain development permits. Some examples include “404” wetland permits from the U.S. Army Corps of Engineers or “Section 10” permits from the National Marine Fisheries Service (NMFS) or the U.S. Fish and Wildlife Service (USFWS) for compliance with the Endangered Species Act (ESA).
**Manufactured Housing**

As with standard homes, manufactured homes, also commonly referred to as mobile homes, must adhere to NFIP standards. These standards are as follows:

- Homes on single lots must be elevated on permanent foundations to or above the base flood elevation (BFE).
- Homes in existing mobile home parks or subdivisions must be elevated on a permanent foundation and have either their chassis elevated on foundations at least 36 inches above grade, or have their lowest floor at or above BFE.
- For a mobile home park site or subdivision that has received substantial damage (defined in the Glossary), elevation must be to or above BFE.
- All mobile homes in flood hazard areas must be anchored to a permanent foundation.

**Recreational Vehicles**

If a recreational vehicle (RV) is parked in a flood hazard area for less than 180 consecutive days, it must be fully licensed and ready for highway use. If the RV will be on site for 180 or more consecutive days, it must be elevated to or above the BFE and meet anchoring standards for manufactured homes.

**Higher Regulatory Standards**

In order to better meet their floodplain management goals, many communities have adopted flood damage prevention ordinances that go beyond the minimum requirements of the NFIP. For a thorough discussion of floodplain management provisions that exceed minimum NFIP requirements, see FEMA Region 10s publication “Higher Regulatory Standards”. Communities that implement such provisions are credited with points under the Community Rating System (CRS) that result in reduced flood insurance premiums. (See page 17).

**Substantial Improvement**

A substantial improvement is defined by NFIP regulations as any repair, reconstruction, or improvement of a structure for which the cost equals or exceeds 50 percent of the market value of the structure either:

- before the improvement or repair started, or
- if the structure has been damaged and is being restored, before the damage occurred.

Any substantially improved structure must be brought into compliance with the NFIP requirements for new construction; in other words, it must be elevated (or floodproofed if it is a nonresidential structure) to the required flood protection elevation.

When a structure is substantially improved, it is considered a new “post-FIRM” structure, and actuarial flood insurance rates would apply based on the lowest floor elevation of the structure.
**Substantial Damage**

Substantially damaged buildings fall under the substantial improvement criteria. Substantial damage means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition equals or exceeds 50 percent of the market value of the structure before the damage occurred. ICC coverage (page 17) is available for structures damaged by flood and declared substantially damaged by the community.

**Unnumbered A-Zones**

In approximate study areas or unnumbered A-Zones (flood zones in which the BFEs have not been determined), structures can be built with the lowest floor at grade. Again, no residential basements are allowed. However, it is recommended that the lowest floor be elevated at least two (2) feet above the highest adjacent grade, which will result in significantly lower flood insurance premiums than for structures built at existing ground level. Remember that BFEs must be generated for all subdivisions of at least 50 lots or at least 5 acres. Many communities require that BFEs be generated for all developments in unnumbered A-zones either using FEMA’s Quick-2 program, a complete step-backwater hydraulic analysis, or by using documented historical flood data.

**Allowable Uses Below the BFE**

Garages, as well as small storage sheds, may be constructed within the flood fringe with their lowest floor at grade, provided that the “enclosure below BFE” rules are met. The use of such structures is limited, however, to parking of vehicles and storage of low damage potential items such as gardening tools and spare tires.

All mechanical and electrical systems and appliances must be elevated above BFE, hydrostatic (flood vent) openings must be installed, and flood-resistant materials must be used in areas below the BFE. For exact specifications see Technical Bulletin 7-93, “Wet Floodproofing Requirements.”

**Coastal Velocity Zone (V-Zones)**

In addition to A-Zone development standards, some additional construction specifications apply in coastal V-zones:

- The bottom surface of the lowest horizontal structural member of the lowest floor must be elevated at least to or above the BFE using only piers, posts or piles.
- Fill is prohibited in V-zones.
- New or substantially improved structures cannot be constructed seaward of mean high tide.
- Each building and foundation system must be certified, by a registered professional engineer, that it can withstand 100-year wind and water load forces.
- Enclosed areas below the BFE must be no greater than 300 square feet and have “breakaway” walls.
Chapter 6 - Flood Hazard Mitigation

Flooding Is a Natural Occurrence
Flooding in the Northwest can be separated into several types including: overbank riverine floods, flash floods, alluvial fan floods, ice-jam floods, local drainage floods, groundwater floods, dam-break floods, coastal flooding, including storm surges and tsunamis, and fluctuating lake level floods. The traditional solution to flood problems has been to build structural protection works such as dams, diversions, levees, and floodwalls. Despite tremendous expenditures for these structural projects, flood losses have continued to increase year after year. Given this, communities have begun to see the solution to avoiding flood damages lies not in keeping the water away from people, but rather in keeping people away from the water.

Building-Protection Measures

Acquisition
In some instances, it is more cost-effective for governments to purchase repetitively flooded houses and demolish or move them than it is to constantly pay out disaster assistance and flood insurance claims. After the houses are demolished or moved, the now cleared land is deed restricted as open-space and may be converted to a park, or allowed to revert back to its natural state. Since 1993, FEMA has funded the acquisition of more than 20,000 homes and businesses located in frequently flooded areas throughout the country.

Relocation
Relocation involves physically moving a house from the floodplain and placing it out of harm’s way.

Elevation
Next to acquisition or relocation, raising an existing structure above the flood level is the next best solution to protecting a structure from flood damage. Structures can be elevated on posts or piles so that the water can flow under the building, causing little or no damage to the structure and its contents.

This publication is available from FEMA.
**Dry-floodproofing**

[Nonresidential]

A dry floodproofed building is sealed against floodwaters. All areas located below the flood level are made watertight. Openings like doors, vents, and sewer lines are either closed permanently, or constructed with automatically closing valves/vents or removable shields. (TB 3-93 and FEMA 102)

**Wet-floodproofing**

[Nonresidential]

With wet floodproofing, floodwaters are intentionally allowed into the building to minimize water pressure on a structure's foundation. Damage is avoided by taking simple measures such as elevating vulnerable equipment, electrical controls, furnaces and water heaters. (TB 1-93 and FEMA 102)

**Sewer-backup Protection**

Overloaded sewers can be prevented from backing up into a home or business by using a variety of plumbing alterations such as a floor drain plug or a backflow valve.

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**PLANNING**

**Comprehensive Land-Use Plans**

These plans specify where different types of development should and should not occur in a community. Through these plans, use of the land can be tailored to take into account any natural hazard threats. For instance, flood-prone areas can be reserved for parks, golf courses, backyards, or natural areas. Though these plans may have limited authority, they often drive other local measures such as zoning and subdivision ordinances.

**Capital Improvement Plans**

These plans detail where major public expenditures are to be made over the next 5 to 20 years and include funding decisions for such things as acquiring parkland, and improving roads, bridges, and utilities. These publicly funded projects should be geared, first and foremost, to avoiding any natural hazard threats. If a hazard cannot be avoided, then projects should be constructed in such a way as to minimize the damage that will occur when disaster strikes.

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**Open Space Uses**

**Land Acquisition**

The best way to prevent flood damage is to keep the floodplain free of development. Local governments or community groups can purchase flood-prone lands and set the areas aside for open-space uses such as recreational or wildlife habitat. Large points are awarded under CRS for this activity.

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**Hazard Mitigation Plans**

Many communities have developed a stand-alone hazard mitigation plan that identifies the hazard threat and then tailors a range of non-structural, structural, and land-use regulatory activities to remove or significantly decrease the damage and economic loss that would be caused by a future flood or other disaster.

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The Disaster Mitigation Act of 2000 (DMA-2K) requires that local governments have a FEMA approved comprehensive Hazard Mitigation Plan (HMP) in place to maintain their eligibility for certain pre- and post-disaster funding for projects to protect their communities from future disaster damages.

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**Typical anti-backflow valve**

**Snake River Jefferson County, ID**
**Zoning Ordinances**

In a zoning ordinance, floodplains can be designated as one or more zoning districts in which development is prohibited or allowed only if it is constructed to minimize flood damage (per the requirements of the NFIP and local Floodplain Management Ordinances). Some flood districts are dedicated for recreation, public use, conservation, or cluster developments that keep houses out of floodplains.

**Subdivision Ordinances**

These regulations determine how land will be divided into individual lots. They also state how homes should be sited in relation to the floodplain (preferably outside), and they establish construction and location standards for the infrastructure that will service the subdivision.

**Building Codes**

Flood protection standards should be incorporated into the local building code. At a minimum they should ensure that the lowest floor of the structure is built above the base flood elevation (BFE), and that the foundation will withstand flood forces. Certain minimum standards are specified in the International Building Code, and compliance with this code is either required or recommended in all Northwestern states.

**Floodplain Management Ordinances**

Most communities participate in the National Flood Insurance Program (NFIP) and therefore have adopted floodplain management ordinances. However, many communities go beyond the minimum requirements of the NFIP and adopt higher regulatory standards in their flood ordinances (e.g., more restrictive floodways, freeboard above the BFE, riparian setbacks, compensatory storage, etc.) (See discussion of the Community Rating System, or CRS, on page 17).

**Stormwater Management Regulations**

These regulations require developers to build on-site detention basins to handle the increased runoff caused by new developments with large impervious areas (subdivisions, shopping malls, etc.). Stormwater is not allowed to leave the property at a rate higher than under pre-developed condition. In addition, stormwater regulations can address the problem of sedimentation, which can fill in channels and lakes, reducing their ability to carry or store floodwaters. One way to keep sediment from entering nearby streams and rivers is to require sediment traps at new construction sites. A recommended stormwater management practice is to use Low Impact Development (LID) methods. For more information on LID, please refer to the website: www.epa.gov/nps/lid

**Post-Disaster Recovery Ordinance**

This ordinance establishes a recovery organization that authorizes a variety of pre- and post-event planning and regulatory powers and procedures related to disaster recovery and reconstruction.

**Wetlands Protection**

Wetlands can store large amounts of floodwaters, slow

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**Regulatory / Local Ordinance Measures**

**Purchase Easements/Development Rights**

Easements are another method of keeping development out of sensitive flood areas. With an easement, a private owner is free to use the property, but agrees not to build on the flood-prone side of the property that has been set aside in the easement. In exchange, either a payment is made to the owner, or property taxes are lowered.
and reduce downstream flows, and protect shorelines from erosion. Efforts to preserve wetlands, especially smaller ones not covered by a Corps of Engineers 404 (wetlands) permit, can aid a community’s efforts in decreasing flood damages. Some states, like Washington, have created model local wetlands ordinances.

**Endangered Species Act (ESA)**

The Endangered Species Act of 1973 (ESA) provides for the conservation of species that are endangered or threatened in all or a significant part of their range. Any proposed project or action within a floodplain that might affect endangered or threatened species or their habitat must comply with the requirements of the ESA, and it may be necessary to obtain certain permits before proceeding with the project (see Appendix D).

**Other Mitigation Ideas**

**Floodplain Mapping**

FEMA has mapped floodplain areas in more than 12,000 communities across the country. However, many of these maps are more than a decade old. In addition, many areas, especially smaller watersheds, have never been mapped. In response to this situation, many local governments have conducted their own flood studies, and based on this data, regulate development accordingly.

**Comprehensive Watershed Tax**

In order to raise funds to carry out flood mitigation projects, some communities have passed levies to tax property owners in a particular watershed. The amount of the tax can be based on the sub-watershed where one lives, the value of one’s property, or the amount of impervious area on each parcel.

**Real Estate Disclosure**

Often homebuyers are already committed to purchasing a property before their lending institution informs them, under Federal law, that the home they are interested in is in a floodplain. Real estate listings stating whether a property is located in a regulatory floodplain and whether a structure has suffered past flooding or sewer backup problems could help the consumer make a better-informed decision.

**Drainage System Maintenance**

Regular maintenance is needed to clean out channels and detention basins blocked by debris. A proper drainage system maintenance plan should do more than remove detritus from ditches. It should also include regulations to prevent dumping, filling or altering of a watercourse.

**Community Outreach**

Some communities have provided low-interest loans, tax breaks, or grants to individual property owners to flood-retrofit their homes. Also, local governments can inform citizens of the flood threat through a myriad of means, and can also provide technical assistance on...
such things as improving local drainage and floodproofing options.

**Flood Warning**

A flood threat recognition system provides early warning of an impending flood. The warning can be disseminated via sirens, a mobile public address system, radio or television. However, a flood warning system does not provide long-term damage reduction otherwise provided by a comprehensive flood mitigation program.

**Fish Enhancement Projects**

Due to declining fishery stocks in the Northwest, numerous structures to enhance fish habitat are being placed in streams and rivers. These various barbs and drop structures should be designed so that they do not increase flood heights. FEMA Region 10 has issued a policy statement on fish enhancement structures in the floodway (Appendix E).

**Hazardous Materials**

Petroleum products, chemicals and other toxic substances located in the floodplain should be identified, and where possible, relocated out of the floodplain. At a minimum, drums and gasoline and other liquid storage tanks containing toxic substances should be elevated and properly anchored, as these items can become floating debris that may strike buildings or plug bridge openings, causing increased flood heights and damages.

**Dam Failure**

Several thousand regulated dams nationwide are categorized as high-hazard, that is, their failure would likely cause significant loss of life and property. Many dams have been built with improper spillways, and downstream development is increasing. To avoid failure, dams should be inspected on a regular basis. Spillway capacities should be increased if deemed necessary.

**Structural Measures**

Various types of structures, such as levees, floodwalls, and reservoirs, can be built, or actions taken, such as minor dredging and channel modification, to protect properties from flooding. But history has proven that reliance on structural flood control measures can create a false sense of security that often leads to even greater destruction when these structures fail during a large flood. However, local structural measures are often necessary to protect existing critical facilities that are water dependent, such as water and waste-water treatment plants.
**Anchoring**
Special connections made to ensure that a building will not float or be pushed off its foundation during a flood.

**Appeal**
A request to higher authority such as a Board of Appeals or a City Council to overrule a permit denial because the applicant claims that the ordinance has been incorrectly interpreted.

**BFE (Base Flood Elevation)**
The elevation of the crest of the base flood.

**Base Flood**
The flood having a one percent chance of being equaled or exceeded in any given year (often called the 100-year flood or one percent chance flood).

**Basement**
Any area of a building having its floor below ground level on all sides.

**Best Available Data**
Most recent hydraulic and hydrologic information that shows the 100-year flood elevations and floodplain boundaries in a particular area.

**Building**
A structure that is principally above ground and enclosed by walls and a roof. Includes manufactured mobile homes, prefabricated buildings, as well as recreational vehicles or travel trailers installed on a site for more than 180 consecutive days.

**CRS (Community Rating System)**
A program of the FIA whereby communities who reduce damages and flood losses by regulating floodplain areas above and beyond minimum NFIP requirements are rewarded for their efforts through reduced flood insurance premiums for the citizens of that community.

**Datum**
Reference point used to insure all elevation records are properly related. Many communities had their own datum developed before there was a national standard. Most existing (as of 2009) flood insurance studies use National Geodetic Vertical Datum of 1929 (NGVD 29). As FIRMs are updated, they are being converted, or referenced to, the North American Vertical Datum of 1988 (NAVD 88).

**Coastal High Hazard Area**
An area of special flood hazard extending from offshore to the inland limit of a primary frontal dune along an open coast and any other area subject to high velocity wave action from storms or seismic sources. The area is designated on the FIRM as Zone V1, V30, VE, or V.

**Cross section**
Survey information that records the dimensions of a channel and floodplain at right angles to flow.

**Development**
Any man-made change to the ground that may affect flood flows. Development includes buildings, filling, channel changes, dredging, grading, excavating and storage of materials.

**Discharge**
The amount of water passing a point. Discharge is usually measured in cubic feet per second. For flood studies, the peak flood discharge is the greatest amount of water that will pass a point at the crest of the flood.

**Elevation Certificate**
A form supplied by the Federal Emergency Management Agency (FEMA) and used to document the lowest floor elevation of a building.

**FEMA**
Federal Emergency Management Agency. Administers the NFIP.

**FHBM**
See: “Flood Hazard Boundary Map”
FIA
Federal Insurance Administration. Part of FEMA responsible for the NFIP.

FIRM
See “Flood Insurance Rate Map”.

FIS
Flood Insurance Study. A booklet that provides detailed information on a community’s flood hazard areas. The FIS normally includes topographic information, floodplain and floodway data charts, study information, and stream profiles.

Floodplain Management Map
Floodplain management map issued by FEMA that shows, based on detailed and approximate analyses, the boundaries of the 100-year and 500-year floodplains and the 100-year floodway. Incorporated into FIRMs dated after 1988.

Flood Hazard Boundary Map (FHBM)
An approximate NFIP map produced for communities that are not in the regular phase of the NFIP or communities that have limited development potential.

Flood Insurance Rate Map (FIRM)
The map provided to communities in the regular phase of the NFIP. It delineates a Special Flood Hazard Area or floodplain in which regulations apply. FIRMs often include base flood elevations and floodways.

Floodplain
Land area subject to flooding.

Floodproofing
Protection measures made to a building that is not elevated above the flood level to ensure that floodwaters do not damage it. Dry floodproofing consists of ensuring that the walls and floor are watertight and capable of withstanding hydrostatic pressures and hydrodynamic forces. Wet floodproofing permits water to enter the building and seek its own level to alleviate hydrostatic pressure.

Floodway
The channel of a river and the portion of the floodplain that carries most of the floodwaters. Regulations require that the floodway be kept open so that flood flows are not obstructed or diverted onto other properties.

Floodway Data Table
The table provided in the flood insurance study that provides detailed information for each cross section on streams studied in detail.

404 Permit
A permit required by Section 404 of the Clean Water Act to protect rivers and adjacent wetlands from being filled. The U.S. Army Corps of Engineers administers this permit program.

Freeboard
An extra margin of safety added to the base flood elevation to protect structures from waves, debris, or other unpredictable hazards that accompany the base flood.

Hydraulics
The study of moving water. The hydraulic analysis in a flood insurance study calculates how high and how fast the floodwaters flow.

Hydrodynamic Forces
The forces on a structure from moving water, waves, ice, etc.

Hydrology
The science dealing with the waters of the earth. A hydrologic study calculates flood discharges.

Hydrostatic Pressure
The pressure that standing water places on the walls and floor of a structure. Hydrostatic pressure of 3-4 feet of standing water can collapse walls or buckle basement floors.

LOMA
Letter of Map Amendment that FEMA issues for a structure or parcel of land that was inadvertently included in the floodplain, thereby waiving the Federal mandatory flood insurance purchase requirements.

LOMR
Letter of Map Revision. FEMA issues a LOMR when changes to the effective floodplain map are made, such as floodway/floodplain boundaries, base flood elevations, or authorized fill.
Lowest Floor
The lowest floor of the lowest enclosed area (including basement) of a building. Note: An unfinished or flood resistant enclosure other than a basement area used solely for parking vehicles, building access or storage, is not considered a building’s lowest floor provided that such an enclosure is built in accordance with the applicable floodplain ordinance.

Manufactured Home
Transportable structure of one or more sections, which is built on a permanent chassis and is designed for use with or without a permanent foundation when attached to the required utilities. Commonly called a “mobile home.” The term “manufactured home” does not include a “recreational vehicle.”

NFIP
National Flood Insurance Program

NAVD 88
North American Vertical Datum of 1988, a vertical control datum used for surveying in the United States that replaces NGVD 29 (See definition below).

NGVD 29
National Geodetic Vertical Datum of 1929, a reference datum used by the National Flood Insurance Program. NGVD 29 is based on mean sea level and has also been called “1929 Mean Sea Level.”

NMFS
National Marine Fisheries Service.

Ponding
Flooding condition caused when rain runoff pools in a location that has no ready outlet. Ponded water usually stands until it is able to seep into the ground. It is a common problem in levee areas, flat areas, and in communities where construction of streets and other development has blocked the natural outlets.

Profile
A graph showing the water surface elevations of a flood at any particular location along the stream.

“Q”
An abbreviation used by engineers to stand for discharge, usually expressed in cubic feet per second (cfs).

Recreational Vehicle
A vehicle that is:
- Built on a single chassis;
- 400 square feet or less when measured at the largest horizontal projection;
- Designed to be self-propelled or permanently towable by a light duty truck; and
- Designed primarily not for use as a permanent dwelling but as temporary living quarters for recreational, camping, travel, or seasonal use.

Riverine
Produced by a river. Riverine floodplains have readily identifiable channels and are regulated differently than floodplains caused by ponding, sheet flow, or lake shore flooding.

Roughness
In flood studies, a factor that accounts for surface conditions that affect flood flows. A floodplain with a lot of trees and brush will have a high roughness factor, whereas open spaces and paved areas will have low roughness factors.

SFHA
Special Flood Hazard Area. The term used by the National Flood Insurance Program for the floodplain identified on the flood insurance maps to represent the area that would be inundated by the Base Flood.

Structure
A walled and roofed building including a gas or liquid storage tank, that is principally above ground.

Substantial Damage
Damage of any origin sustained by a building whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.
**Substantial Improvement**
Any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the “start of construction” of the improvement.

**NOTE:** If a building is substantially improved or substantially damaged, it must be brought into compliance with applicable floodplain ordinances, i.e., protected from the base flood (elevated to or above the BFE).

**Topographic Map**
A map showing elevation contour lines.

**Uplift**
Hydrostatic pressure placed on a floor as water below the floor tries to rise.

**Use Permit**
A permit issued after a development project is complete and the property has passed all the necessary inspections. Depending on the local ordinance provisions, a building cannot be occupied nor can a site be used unless a use permit or a certificate of use and occupancy is issued by the building official.

**USFWS**
United States Fish and Wildlife Service

**Variance**
A request to be relieved of one or more ordinance requirements because the ordinance affects the property in a unique and special way.
The information in this book was obtained from many sources, mostly from other FEMA publications. These publications can be obtained by contacting FEMA’s Publication Warehouse at 1-800-480-2520. The list of sources are as follows:

**Chapter 1**
- FEMA Publication, Protecting Floodplain Resources, A Guidebook for Communities

**Chapter 2**
- FEMA Publication 258, How to Use a Flood Map to Protect Your Property
- FEMA Publication 265, Mapping Floodplain Development in Approximate Zone Areas, A Guide for Obtaining and Developing Base (100-year) Flood Elevations
- FEMA Publication 311, Substantial Damage Estimator

**Chapter 3**
- FEMA Publication 186, Mandatory Purchase of Flood Insurance Guidelines.

**Chapter 4**
- FEMA Publication 213, Answers to Questions About Substantially Damaged Buildings

**Chapter 5**
- FEMA Publication 311, Substantial Damage Estimator
- FEMA Publication 85, Manufactured Home Installation in Flood Hazard Areas
- FEMA Publication 54, Elevated Residential Structures
- FEMA Publication 348, Protecting Building Utilities From Flood Damage

**Chapter 6**
- FEMA Publication 102, Floodproofing for Non-Residential Structures
- FEMA Publication 114, Retrofitting Flood-prone Residential Structures
- FEMA Publication 348, Protecting Building Utilities From Flood Damage
- FEMA Publication, Subdivision Design in Flood Hazard Areas

**Code of Federal Regulations (CFR)**
A master coding system to identify the federal agency regulations that have been published in the Federal Register. 44 CFR includes all the regulations pertaining to the Federal Emergency Management Agency (FEMA).

**Technical Bulletins**
- The technical Bulletin series, issued by FEMA’s Mitigation Directorate, provides guidance to building performance standards of the NFIP. Individual Bulletins are referred to at several places within this guidebook, for example: (TB 3-93)
APPENDIX A - DEFINITIONS OF FEMA FLOOD ZONE DESIGNATIONS

Flood zones are geographic areas that the FEMA has defined according to varying levels of flood risk. These zones are depicted on a community’s Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map. Each zone reflects the severity or type of flooding in the area.

MODERATE TO LOW RISK AREAS

In communities that participate in the NFIP, flood insurance is available to all property owners and renters in these zones:

<table>
<thead>
<tr>
<th>Zone</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>B, C, and X</td>
<td>Areas outside the 1-percent annual chance floodplain, areas of 1% annual chance sheet flow flooding where average depths are less than 1 foot, areas of 1% annual chance stream flooding where the contributing drainage area is less than 1 square mile, or areas protected from the 1% annual chance flood by levees. No Base Flood Elevations or depths are shown within this zone. Insurance purchase is not required in these zones.</td>
</tr>
</tbody>
</table>

HIGH RISK AREAS

In communities that participate in the NFIP, mandatory flood insurance purchase requirements apply to all of these zones:

<table>
<thead>
<tr>
<th>Zone</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Because detailed analyses are not performed for such areas; no depths or base flood elevations are shown within these zones.</td>
</tr>
<tr>
<td>AE, A1-A30</td>
<td>Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. In most instances, base flood elevations derived from detailed analyses are shown at selected intervals within these zones.</td>
</tr>
<tr>
<td>AH</td>
<td>Areas with a 1% annual chance of shallow flooding, usually in the form of a pond, with an average depth ranging from 1 to 3 feet. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Base flood elevations derived from detailed analyses are shown at selected intervals within these zones.</td>
</tr>
<tr>
<td>AO</td>
<td>River or stream flood hazard areas, and areas with a 1% or greater chance of shallow flooding each year, usually in the form of sheet flow, with an average depth ranging from 1 to 3 feet. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Average flood depths derived from detailed analyses are shown within these zones.</td>
</tr>
<tr>
<td>AR</td>
<td>Areas with a temporarily increased flood risk due to the building or restoration of a flood control system (such as a levee or a dam). Mandatory flood insurance purchase requirements will apply, but rates will not exceed the rates for unnumbered A zones if the structure is built or restored in compliance with Zone AR floodplain management regulations.</td>
</tr>
<tr>
<td>A99</td>
<td>Areas with a 1% annual chance of flooding that will be protected by a Federal flood control system where construction has reached specified legal requirements. No depths or base flood elevations are shown within these zones.</td>
</tr>
</tbody>
</table>
### High Risk - Coastal Areas

In communities that participate in the NFIP, mandatory flood insurance purchase requirements apply to all of these zones:

<table>
<thead>
<tr>
<th>Zone</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>V</td>
<td>Coastal areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30-year mortgage. No base flood elevations are shown within these zones.</td>
</tr>
<tr>
<td>VE, V1 - 30</td>
<td>Coastal areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Base flood elevations derived from detailed analyses are shown at selected intervals within these zones.</td>
</tr>
</tbody>
</table>

### Undetermined Risk Areas

<table>
<thead>
<tr>
<th>Zone</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>D</td>
<td>Areas with possible but undetermined flood hazards. No flood hazard analysis has been conducted. Flood insurance rates are commensurate with the uncertainty of the flood risk.</td>
</tr>
</tbody>
</table>
APPENDIX B - MODEL FLOODPLAIN DEVELOPMENT PERMIT

EXAMPLE

APPLICATION FOR PERMIT TO DEVELOP IN A FLOODPLAIN AREA

The undersigned hereby makes application for a permit to develop in a designated floodplain area. The work to be performed is described below and in attachments hereto. The undersigned agrees that all such work shall be done in accordance the requirements of the _____ (City/County) _____ Floodplain Ordinance and with all other applicable local, State, and Federal regulations. This application does not create liability on the part of the _____ (City/County) _____ or any officer or employee thereof for any flood damage that results from reliance on this application or any administrative decision made lawfully thereunder.

Owner: ________________________________  Builder: ________________________________
Address: ________________________________  Address: ________________________________
____________________________________________________________________________________
Telephone: ________________________________  Telephone: ________________________________
Address of Property: ________________________________________________________________
____________________________________________________________________________________

A. Description of Work (Complete for All Work):

1. Proposed Development Description:
   - [ ] New Building
   - [ ] Improvement to Existing Building
   - [ ] Manufactured Home
   - [ ] Filling
   - [ ] Other ____________________

2. Size and location of proposed development (attach site plan):
   ________________________________________________________________
   ________________________________________________________________

3. Is the proposed development in a Special Flood Hazard Area (Zones A, AE, A1-A30, AH or AO)?
   - [ ] Yes  [ ] No

4. Per the floodplain map, what is the zone and panel number of the area of the proposed development?
   Zone ____________________  Parcel Number ____________________

5. Are other Federal, State or local permits obtained?
   - [ ] Yes  [ ] No
   Type ____________________

6. Is the proposed development in an identified floodway?
   - [ ] Yes  [ ] No

7. If yes to #6, is a “No Rise Certification” with supporting data attached?
   - [ ] Yes  [ ] No
**Example**

**B. Complete for New Structures and Building Site:**

1. Base Flood Elevation at the site: _____ feet  □ NGVD 29  □ NAVD 88
2. Required lowest floor elevation (including basement): _____ feet  □ NGVD 29  □ NAVD 88
3. If the cost of the proposed construction equals or exceeds 50 percent of the market value of the structure, then the substantial improvement provisions shall apply.
4. Number of flood openings (vents) _____ and enclosed area _____ sq. ft. below BFE.

**C. Complete for Alterations, Additions, or Improvements to Existing Structures:**

1. What is the estimated market value of the existing structure?  $ _______________________
2. What is the cost of the proposed construction?  $ _______________________
3. If the cost of the proposed construction equals or exceeds 50 percent of the market value of the structure, then the substantial improvement provisions shall apply.

**D. Complete for Non-Residential Floodproofed Construction:**

1. Type of floodproofing method: __________________________________________________
2. The required floodproofing elevation is: _____ feet  □ NGVD 29  □ NAVD 88
3. Floodproofing certification by a registered engineer is attached: □ Yes  □ No

**E. Complete for Subdivisions and Planned Unit Development:**

1. Will the subdivision or other development contain 50 lots or 5 acres?  □ Yes  □ No
2. If yes, does the plat or proposal clearly identify base flood elevations?  □ Yes  □ No
3. Are the 100 Year Floodplain and Floodway delineated on the site plan?  □ Yes  □ No

**ADMINISTRATIVE**

1. Permit approved □  Permit denied □  (Statement attached)
2. Elevation Certificate attached  □ Yes  □ No
3. As-Built lowest floor elevation: _____ feet  □ NGVD 29  □ NAVD 88
4. Work inspected by: ____________________________________________________________
5. Local Administrator Signature: _________________________________________________ Date __________________
6. Applicant’s Signature: ________________________________________________________ Date __________________

CONDITIONS: _____________________________________________________________________
_______________________________________________________________________________
_______________________________________________________________________________
_______________________________________________________________________________

Back Side
APPENDIX C - ELEVATION CERTIFICATE FORM

The current version of the elevation certificate can be obtained by contacting FEMA Region 10 at (425) 487-4600 or by visiting the FEMA website at www.fema.gov and search on "Elevation Certificate."
Section D - Surveyor, Engineer, or Architect Certification (Continued)

Copy both sides of this Elevation Certificate for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments

Signature ____________________________ Date ____________________________

☐ Check here if attachments

Section E - Building Elevation Information (Survey Not Required) for Zone AO and Zone A (Without BFE)

For Zones AO and A (without BFE), complete Items E1-E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For Items E1-E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).
   a. Top of building floor (including basement, crawl space, or enclosure) is _____, _____ feet meters above or below the HAG.
   b. Top of building floor (including basement, crawl space, or enclosure) is _____, _____ feet meters above or below the LAG.

E2. For Building Diagrams G4-G6 with permanent flood openings provided in Section A Items B and/or C (see page 5 of instructions), the next higher floor elevation (G7.2.b in the diagrams) of the building is _____, _____ feet meters above or below the HAG.

E3. Attached garage (top of slab) is _____, _____ feet meters above or below the HAG.

E4. Top of platform of machinery and/or equipment servicing the building is _____, _____ feet meters above or below the HAG.

E5. Zone AO only. If no flood depth number is available, is the top of the building floor elevated in accordance with the community’s floodplain management ordinance? ☐ Yes ☐ No ☐ Unknown. The local official must certify this information in Section G.

Section F - Property Owner (or Owner’s Representative) Certification

The property owner or owner’s authorized representative who completes Sections A, B, and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. The statements in Sections A, B, and E are correct to the best of our knowledge.

Property Owner’s or Owner’s Authorized Representative’s Name

Address ____________________________ City ____________________________ State __________ ZIP Code ____________________________

Telephone ____________________________

Comments

☐ Check here if attachments

Section G - Community Information (Optional)

The local official who is authorized by law or ordinance to administer the community’s floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Complete the applicable item(s) and sign below. Check the measurement used in Items G8 and G9.

G1. ☐ The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)

G2. ☐ A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.

G3. ☐ The following information (Items G4-G6) is provided for community floodplain management purposes.

<table>
<thead>
<tr>
<th>G4. Permit Number</th>
<th>G5. Date Permit Issued</th>
<th>G6. Date Certificate of Compliance/Occupancy Issued</th>
</tr>
</thead>
</table>

G7. This permit has been issued for: ☐ New Construction ☐ Substantial Improvement

G8. Elevation of as-built lowest floor (including basement) of the building: _____, _____ feet meters (PR) Datum.

G9. BFE or (In Zone AO) depth of flooding at the building site: _____, _____ feet meters (PR) Datum.

Local Official’s Name ____________________________ Title ____________________________

Community Name ____________________________ Telephone ____________________________

Signature ____________________________ Date ____________________________

Comments ____________________________

☐ Check here if attachments

FEMA Form 81-31, February 2006

Replaces all previous editions
Everyone, not just Federal agencies, must comply with the Endangered Species Act (ESA). Implementing the provisions of the National Flood Insurance Program (NFIP) and complying with the ESA are not mutually exclusive actions. Communities can preserve an endangered species while at the same time reducing risk to life and property from flooding.

In a Biological Opinion issued by the National Marine Fisheries Service (NMFS) in September 2008, NMFS provided a Reasonable and Prudent Alternative (RPA) for implementing the provisions of the NFIP. Element 3 of the RPA requires FEMA to ensure that communities enact biological performance standards to avoid a violation of the ESA.

Under current (2009) NFIP regulations, 44CFR 60.3(a)(2), a community must ensure that all necessary permits have been received from Federal, State, and local agencies before a floodplain development permit is issued. Under the ESA, a Section 10 Incidental Take Permit may be a necessary permit. In order to determine if a Section 10 permit is necessary, a community must assess the fisheries impact of that development to determine the effect that it may have on listed species or critical habitat. This assessment is usually done in some type of report, such as a Biological Assessment or Evaluation. If a potential “take” has been determined, then a habitat conservation plan must be prepared and consulted on with the NMFS and(or) the U.S. Fish and Wildlife Service (USFWS). A Section 10 Incidental Take Permit is issued once a consultation is completed.

FEMA Region 10 proposed 2 programmatic alternatives that a community may choose instead of requiring a section 10 Incidental Take Permit from NMFS for each floodplain development permit:

1. Model Ordinance – The model ordinance, containing the NFIP minimum criteria, and the biological performance standards of the NFIP Biological Opinion, will be consulted between FEMA and the services (NMFS and USFWS) for compliance with the ESA. If a community chooses to adopt and enforce the provisions of the model ordinance, then a section 10 Incidental Take Permit is not a necessary permit for each floodplain development permit.

2. Programmatic NFIP/ESA Checklist – If a community feels that their existing ordinances and processes adequately address the prohibitions of “take” under the ESA, the community may request that FEMA use a programmatic checklist to determine if the community’s current ordinances and processes comply with the biological performance standards of the NFIP Biological Opinion. If the community’s ordinances and processes are determined to be compliant with the ESA, then a Section 10 Incidental Take Permit is not required for each floodplain development permit as long as the ordinance is enforced and the processes are followed.

For more information regarding the model ordinance and the Programmatic NFIP/ESA checklist please contact the FEMA Region 10 office:

Federal Emergency Management Agency
Attn: Mitigation Division
Federal Regional Center, Region 10
130 228th St. SW
Bothell, WA 98021-9796
(425) 487-4600
APPENDIX E - POLICY ON FISH ENHANCEMENT STRUCTURES IN THE FLOODWAY

Policy on Fish Enhancement Structures in the Floodway

The balance required between anadromous fish and the human environment is unique to the Northwest. Maintaining that balance often makes implementing regulations a challenge. Sometimes the local, State and Federal regulations contradict each other. This is the case with fish enhancement structures.

FEMA’s regulations require communities to prohibit encroachments in regulated floodways unless provided with a no-rise analysis. The current listing and proposed listing of certain anadromous fish species as Threatened or Endangered requires the restoration of their habitat to ensure their survivability. Restoring that habitat often entails encroaching in the floodway. A strict interpretation of this standard could require a relatively expensive analysis that might exceed the cost of the enhancement project.

FEMA recognizes this. While we believe the best course of action is to preserve the floodway encroachment standard as it exists, an informed judgment regarding fish enhancement structures can be made as to exceptions for which less than the maximum hydraulic analyses are required. The community official often does not have the qualifications to make an informed judgment regarding the impacts of these structures on flood hazards. Therefore, FEMA will allow the community to defer to the "judgment" of a qualified professional regarding such impacts. Such qualified hydraulic or hydrology professionals would include staff of Rural Conservation and Development and the Natural Resource Conservation Service. It would also include similarly qualified staff of fisheries, natural resource, or water resources agencies.

The qualified professional should, as a minimum, provide a feasibility analysis and certification that the project was designed to keep any rise in 100-year flood levels as close to zero as practically possible and that no structures would be impacted by a potential rise. Additionally, routine maintenance of any project would be necessary to sustain conveyance over time and the community should commit to a long-term maintenance program in their acceptance of the project. FEMA also recommends a condition be placed on the projects emphasizing the dynamics of a river and, if the community deems necessary, further analysis be required.

We believe this is preferable to trying to specify in the ordinance language all the different types of "development" that need not comply with the "no rise" standard. Typically, any rise caused would require some offsetting action such as compensatory storage, channel alteration, or removal of existing encroachment. One of these alternatives would be appropriate to compensate for any rise and still preserve the integrity of the floodplain standards.

FEMA Region 10 feels this policy is in keeping with the concept of wise floodplain management which means enjoying the benefits of floodplain lands and waters while still minimizing the loss of life and damage from flooding and at the same time preserving and restoring the natural resources of floodplains as much as possible. If you have any questions regarding this policy, please contact the Mitigation Division at (425) 487-4737.

www.fema.gov